

Unbanked and Underbanked for Arkansas, 2013 by Selected Household Characteristics

All Households

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
All Households	1242	100	12.3	25.7	58.9	3.1
Race/Ethnicity (PCT)						
Black	217	100	36.8	27.8	35.4	-
Hispanic	51	100	NA	NA	NA	-
Asian	35	100	-	NA	NA	-
American Indian/Alaskan	4	100	-	-	NA	NA
Hawaiian/Pacific Islander	8	100	-	NA	NA	-
White non-Black non-Hispanic	926	100	5.7	23.2	67.3	3.9
Other non-Black non-Hispanic	-	100	-	-	-	-
Age Group (PCT)						
15 to 24 years	90	100	21.7	38.4	39.9	-
25 to 34 years	206	100	19.1	32.4	48.5	-
35 to 44 years	183	100	15.9	24.8	57.0	2.3
45 to 54 years	237	100	10.9	28.9	57.8	2.5
55 to 64 years	247	100	11.0	24.2	61.5	3.3
65 years or more	279	100	4.3	15.6	72.6	7.5
Education (PCT)						
No high school degree	191	100	24.9	25.1	47.0	3.0
High school degree	430	100	16.2	27.0	55.0	1.8
Some college	354	100	8.8	31.7	54.8	4.7
College degree	267	100	1.7	15.9	79.1	3.3
Employment Status (PCT)						
Employed	710	100	10.2	29.1	58.6	2.1
Unemployed	45	100	NA	NA	NA	-
Not in labor force	487	100	13.3	21.4	60.4	4.9
Unknown	-	100	-	-	-	-
Family Income (PCT)						
Less than \$15,000	300	100	33.3	25.4	39.6	1.7
Between \$15,000 and \$30,000	272	100	12.9	27.9	54.1	5.2
Between \$30,000 and \$50,000	231	100	6.1	29.8	61.9	2.2
Between \$50,000 and \$75,000	198	100	1.0	28.2	66.0	4.8

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
At Least \$75,000	241	100	0.8	17.4	79.6	2.2
Missing	-	100	-	-	-	-
Disability Status (PCT)						
Disabled	184	100	26.9	34.0	37.4	1.7
Not Disabled	689	100	10.5	25.8	61.6	2.2
Not Applicable	369	100	8.5	21.2	64.7	5.7
Metropolitan Status (PCT)						
Metropolitan area - principal City	286	100	17.4	25.4	56.3	0.9
Metropolitan area - Balance	415	100	4.3	23.4	68.5	3.8
Not in Metropolitan area	461	100	17.0	27.8	52.4	2.8
Not Identified	79	100	8.6	25.8	55.9	9.7

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.