

Unbanked and Underbanked for Arkansas, 2015 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	1213	100	9.7	22.6	63.1	4.6
Race/Ethnicity (PCT)						
Black	NA	100	NA	NA	NA	NA
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	945	100	5.2	19.9	69.6	5.3
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	NA	100	NA	NA	NA	NA
35 to 44 years	NA	100	NA	NA	NA	NA
45 to 54 years	211	100	9.6	20.6	68.2	1.6
55 to 64 years	238	100	9.3	25.5	58.2	7.0
65 years or more	287	100	2.5	20.8	69.9	6.8
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	383	100	8.3	22.1	63.0	6.7
Some college	380	100	10.6	23.5	61.7	4.1
College degree	301	100	1.8	19.5	77.1	1.7
Employment status (PCT)						
Employed	685	100	7.0	22.4	65.6	5.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	492	100	10.3	22.3	63.0	4.4
Family income (PCT)						
Less than \$15,000	246	100	24.4	20.4	49.6	5.6
Between \$15,000 and \$30,000	270	100	15.4	28.1	50.7	5.8
Between \$30,000 and \$50,000	239	100	5.1	27.8	63.7	3.4
Between \$50,000 and \$75,000	NA	100	NA	NA	NA	NA
At least \$75,000	271	100	-	13.6	80.9	5.6
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	676	100	8.9	23.5	62.7	4.9
Not applicable (not age 25 to 64)	365	100	6.2	21.5	66.9	5.4
Metropolitan status (PCT)						
Metropolitan area - principal city	326	100	11.5	28.6	57.0	2.9
Metropolitan area - balance	308	100	4.0	22.7	69.1	4.2
Not in metropolitan area	357	100	9.3	17.4	68.9	4.4
Not identified	223	100	15.3	22.3	54.4	8.0

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may be slightly greater than zero.
- 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, and auto title loan.