

Unbanked and underbanked for Arkansas, 2017 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 | 1206 | 100 | 7.5 | 19.0 | 70.0 | 3.6 |
| 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 | 950 | 100 | 6.0 | 17.4 | 72.8 | 3.9 |
| 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 | 201 | 100 | 8.4 | 25.0 | 63.4 | 3.2 |
| 45 to 54 years | NA | 100 | NA | NA | NA | NA |
| 55 to 64 years | 228 | 100 | 4.0 | 17.1 | 72.0 | 6.9 |
| 65 years or more | 314 | 100 | 2.4 | 11.4 | 83.0 | 3.2 |
| Education (PCT) | | | | | | |
| No high school diploma | NA | 100 | NA | NA | NA | NA |
| High school diploma | 400 | 100 | 9.3 | 18.6 | 68.3 | 3.8 |
| Some college | 390 | 100 | 4.8 | 21.0 | 70.6 | 3.6 |
| College degree | 305 | 100 | - | 19.3 | 77.7 | 3.1 |
| Employment status (PCT) | | | | | | |
| Employed | 731 | 100 | 6.1 | 22.0 | 68.5 | 3.4 |
| Unemployed | NA | 100 | NA | NA | NA | NA |
| Not in labor force | 458 | 100 | 8.0 | 14.4 | 73.6 | 3.9 |
| Family income (PCT) | | | | | | |
| Less than \$15,000 | NA | 100 | NA | NA | NA | NA |
| \$15,000 to \$30,000 | 206 | 100 | 7.6 | 22.1 | 64.0 | 6.2 |
| \$30,000 to \$50,000 | 290 | 100 | 4.6 | 23.1 | 69.5 | 2.9 |
| \$50,000 to \$75,000 | 233 | 100 | 0.9 | 19.2 | 76.5 | 3.4 |
| At least \$75,000 | 299 | 100 | - | 16.9 | 81.1 | 2.0 |
| Disability status (PCT) | | | | | | |
| Disabled, age 25 to 64 | NA | 100 | NA | NA | NA | NA |
| Not disabled, age 25 to 64 | 656 | 100 | 5.6 | 23.4 | 67.1 | 3.9 |
| Not applicable (not age 25 to 64) | 396 | 100 | 4.3 | 14.4 | 78.8 | 2.5 |
| Metropolitan status (PCT) | | | | | | |
| Metropolitan area - principal city | 311 | 100 | 7.9 | 25.3 | 62.3 | 4.5 |

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| Metropolitan area - balance | 365 | 100 | 3.8 | 20.3 | 73.1 | 2.8 |
| Not in metropolitan area | 321 | 100 | 9.7 | 12.6 | 72.9 | 4.7 |
| Not identified | 210 | 100 | 9.7 | 17.0 | 71.8 | 1.6 |

- Source: 2017 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 definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.