

2009 Household Banking Status by Demographic Characteristics

Little Rock-North Little Rock, AR

Household Characteristic	All Households		Unbanked		Has a Bank Account					
					Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	318	100.0	23	7.2	80	25.1	205	64.5	10	3.2
Household Type										
Family Household	208	65.4	18	8.8	39	18.7	140	67.5	10	4.9
Female householder, no husband present	49	15.4	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	13	3.9	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	146	46.1	1	0.9	16	11.0	125	85.1	4	3.0
Nonfamily household and other	110	34.6	5	4.2	41	37.1	64	58.6	-	-
Race/Ethnicity										
Black	73	23.0	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	10	3.1	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	233	73.3	3	1.1	46	19.9	176	75.8	8	3.2
Other non-Black non-Hispanic	2	0.6	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	73	23.1	16	21.9	28	37.6	28	37.9	2	2.7
35 to 44 years	59	18.5	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	62	19.5	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	54	16.9	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	69	21.9	-	-	11	15.7	59	84.3	-	-
Education										
No high school degree	30	9.5	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	87	27.3	6	7.3	21	24.5	53	61.6	6	6.6
Some college	112	35.3	15	13.0	27	24.4	68	60.4	3	2.3
College degree	88	27.9	-	-	16	18.0	73	82.0	-	-
Household Income										
Less than \$15,000	50	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	59	18.4	NA	NA	NA	NA	NA	NA	NA	NA
Between \$30,000 and \$50,000	50	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Between \$50,000 and \$75,000	56	17.7	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	49	15.6	NA	NA	NA	NA	NA	NA	NA	NA
Unknown	54	17.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	189	59.4	-	-	24	12.8	157	83.2	8	4.0
Non-homeowner	129	40.6	23	17.8	56	43.1	48	37.1	3	2.0

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)