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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Household Bank Account Type by Demographic Characteristics

Little Rock-North Little Rock, AR

			Bank Account Type										Memo Items			
Household Characteristic				Unbanked		Checking and				Checking Account		Banked, but Account		Has Checking		
	All Households		Households		Savings Accounts		Savings Account only		only		Type Unknown		Account		Has Savings Account	
	Number		Number		Number		Number		Number		Number		Number		Number	
	(1000s)	Pct of Col	(1000s)	Pct of Row	(1000s)	Pct of Row	(1000s)	Pct of Row	(1000s)	Pct of Row	(1000s)	Pct of Row	(1000s)	Pct of Row	(1000s)	Pct of Row
All Households	330	100	26	7.8	139	42.1	7	2.2	151	46.0	6	1.8	292	88.7	146	44.4
Household Type																
Family Household	191	57.9	5	2.5	86	45.3	5	2.9	90	47.2	4	2.2	176		92	48.1
Female householder, no husband present	31	9.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	15	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	145	43.9	-	-	72	49.9	3	1.9	68	47.1	2	1.1	140	97.0	75	51.8
Nonfamily household and other	139	42.1	21	15.1	53	37.9	2	1.4	61	44.3	2	1.4	116	83.5	54	39.2
Race/Ethnicity																
Black	73	22.2	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	8	2.4	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	239	72.5	15	6.1	118	49.4	2	0.8	98	41.2	6	2.5	218	91.4	120	50.2
Other non-Black non-Hispanic	10	2.9	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Age																
15 to 34 years	95	28.9	11	11.7	42	43.7	2	2.0	40	42.5	-	-	82	86.2	44	45.7
35 to 44 years	58	17.6	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	38	11.7	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	63	19.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	75	22.9	3	3.3	41	53.8	-	-	32	42.9	-	_	73	96.7	41	53.8
Education																
No high school degree	20	6.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	114	34.6	15	13.3	24	21.2	-	-	75	65.5	-	_	99	86.7	24	21.2
Some college	113	34.3	11	9.3	50	44.3	5	4.8	44	39.2	3	2.3	95	83.6	56	49.2
College degree	83	25.1	-	-	52	62.8	2	2.3	25	30.7	3	4.2	79		54	65.1
Household Income																
Less than \$15,000	46	14.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	76	23.2	7	9.1	17	21.6	3	3.7	50	65.6	-	-	67	87.2	19	25.3
Between \$30,000 and \$50,000	84	25.4	7	8.5	34	41.3	5	5.5	35	42.5	2	2.3	72		39	46.8
Between \$50,000 and \$75,000	64	19.4	NA NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	59	18.0	NA	NA	NA	NA NA	NA	NA	NA	NA NA	NA	NA	NA NA	NA	NA	NA
Homeownership											• • •	- • •		7	,	
Homeowner	209	63.5	10	4.9	96	45.8	5	2.3	94	45.1	4	2.0	190	90.9	101	48.1
Non-homeowner	120	36.5	16	13.0	43	35.8	3	2.2	57	47.5	2	1.6	102		46	38.0

## 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.

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

2011 FDIC National Survey of Unbanked and Underbanked Households

2011 Technical Notes