

### 2011 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	330	100.0	26	7.8	91	27.8	202	61.2	11	3.3
Household Type										
Family Household	191	57.9	5	2.5	58	30.4	122	64.2	5	2.8
Female householder, no husband present	31	9.5	NA	NA	NA	NA	NA	NA	NA	NA
Male Householder, no wife present	15	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	145	43.9	-	-	39	27.2	100	69.1	5	3.7
Nonfamily household and other	139	42.1	21	15.1	33	24.1	79	57.0	5	3.8
Race/Ethnicity										
Black	73	22.2	NA	NA	NA	NA	NA	NA	NA	NA
Hispanic non-Black	8	2.4	NA	NA	NA	NA	NA	NA	NA	NA
White non-Black non-Hispanic	239	72.5	15	6.1	52	21.9	161	67.5	11	4.5
Other non-Black non-Hispanic	10	2.9	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	95	28.9	11	11.7	41	43.2	43	45.0	-	-
35 to 44 years	58	17.6	NA	NA	NA	NA	NA	NA	NA	NA
45 to 54 years	38	11.7	NA	NA	NA	NA	NA	NA	NA	NA
55 to 64 years	63	19.0	NA	NA	NA	NA	NA	NA	NA	NA
65 years or more	75	22.9	3	3.3	15	19.6	56	74.2	2	2.9
Education										
No high school degree	20	6.0	NA	NA	NA	NA	NA	NA	NA	NA
High school degree	114	34.6	15	13.3	30	26.3	69	60.4	-	-
Some college	113	34.3	11	9.3	27	23.7	71	62.5	5	4.5
College degree	83	25.1	-	-	31	37.2	49	58.6	3	4.2
Household Income										
Less than \$15,000	46	14.0	NA	NA	NA	NA	NA	NA	NA	NA
Between \$15,000 and \$30,000	76	23.2	7	9.1	28	37.2	41	53.8	-	-
Between \$30,000 and \$50,000	84	25.4	7	8.5	21	24.6	54	64.6	2	2.3
Between \$50,000 and \$75,000	64	19.4	NA	NA	NA	NA	NA	NA	NA	NA
At Least \$75,000	59	18.0	NA	NA	NA	NA	NA	NA	NA	NA
Homeownership										
Homeowner	209	63.5	10	4.9	44	20.9	145	69.1	11	5.1
Non-homeowner	120	36.5	16	13.0	48	39.8	57	47.3	-	-

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)