

# Money, Class and Opportunity

Racial Attitudes in Pulaski County

11th Annual Survey Report  
Focus on Class, Finances, and Business

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UNIVERSITY OF ARKANSAS AT LITTLE ROCK

INSTITUTE OF GOVERNMENT

INSTITUTE ON RACE AND ETHNICITY



## Racial Attitudes in Pulaski County

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Year 11

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# Introduction

In recent years, the plight of America's middle class has occupied significant time in the headlines. Politicians have courted them, the media has tried to define them, and pundits have lamented their demise. Although many Americans have considered themselves middle class in the past, trends indicate that fewer have been able to do so lately.

In its simplest sense, “middle class” refers to the group that falls between lower class and upper class. How exactly this is defined and determined can vary. Most definitions do however have a common base: that being middle class is a sign of having attained a certain level of income and life satisfaction, and comes with the knowledge of a secure future for oneself and one's children—a little slice of the American Dream everyone should be able to achieve.

In 2012, Pew Research Center released a major study titled “The Lost Decade of the Middle Class.” Its tagline summed up the findings, that the middle class is “fewer, poorer, gloomier” than before. Pew's nationally representative study determined that “Since 2000, the middle class has shrunk in size, [and] fallen backward in income and wealth” (p. 1.)

The middle class is apparently shrinking; not as a reflection of upward-moving social mobility, but rather because more Americans are tending to redefine themselves as lower and lower-middle class. As the parameters of the middle class narrow, some Americans are being squeezed out.

In the 11<sup>th</sup> annual Racial Attitudes study, Pulaski County residents were invited to talk about their opinions and perceptions relating to class, what class they identify as, what being middle class means, and what being middle class costs. The survey also expands on these core questions to include related topics: personal values and life satisfaction, business practices, fairness, and who should be held most accountable for middle class difficulties of recent years.

The lost decade of the middle class has affected many Pulaski County residents, and although some differences do emerge, those effects have been felt by the whole community to a greater or lesser extent - black, white, and Hispanic alike.

This report and all other Racial Attitudes surveys conducted since 2003 are available at no cost. Copies for viewing and circulation may be obtained at the following web address: [ualr.edu/race-ethnicity/research/racial-attitudes](http://ualr.edu/race-ethnicity/research/racial-attitudes).

## NOTE ON TERMINOLOGY USAGE

At all times during this study, researchers were sensitive to the debate and uncertainty concerning the most accepted term to use when referring to respondents of Hispanic/Latino and African American/black origin.

Hispanic respondents were asked about their preferences in Year 8 and Year 10 of the study, with both years yielding similar results. In Year 8, 18 percent of Hispanic respondents said they preferred the term “Hispanic” and 13 percent said they favored “Latino.” In Year 10, 21 percent of Hispanics said they preferred “Hispanic” compared to 12 percent who preferred “Latino.” Around two-thirds of Hispanics in Year 8 (64 percent) and in Year 10 (62 percent) said they had no preference for one term over the other. However, the number of respondents who preferred the term “Hispanic” was somewhat greater in both years.

In Year 1 of the study, black respondents were asked if they had a preference between the terms “black” and “African American.” The results indicated that most black respondents (67 percent) had no preference for either term. Those who did indicate a preference said they were not offended or made uncomfortable when referred to by the other term. The question was fielded again in the Year 5 study, and a similar share of black respondents (63 percent) stated they had no preference. For those who did have a preference, respondents were approximately equally divided between the two terms, with 17 percent of black respondents favoring “African American” and 14 percent favoring “black”.

These findings, and the advantage of keeping wording consistent, mean that the study team has continued to use the terms “black” and “Hispanic” over the years. This convention was therefore used again throughout this year’s survey and report.

In addition, since the results shared in the report focuses on black, white, and Hispanic attitudes towards race relations, the data used in this analysis were limited to these three racial groups and divided into five geo-racial groups.

The following abbreviations are used in the report to identify each group:

<b>LR-blacks</b> = Little Rock black respondents
<b>OLR-blacks</b> = Outside Little Rock black respondents
<b>LR-whites</b> = Little Rock white respondents
<b>OLR-whites</b> = Outside Little Rock white respondents
<b>Hispanic</b> = Hispanic respondents living in Pulaski County

Percentages listed for Little Rock (LR) and outside Little Rock (OLR) groups are commonly expressed as “x and x percent” throughout the report.





# Executive Summary

In its 11<sup>th</sup> year, the UALR study of Racial Attitudes in Pulaski County presents data collected from a telephone survey on *Class, Finance, and Business*. The survey comes a few years following the Great Recession in the United States that crested in 2009. The purpose of the report is to query whites, blacks, and Hispanics about their attitudes and perceptions on the general topic and present any statistical differences in these groups' responses.

The report offers the following conclusions:

- Most respondents identify themselves as middle class. However, blacks and Hispanics see themselves in the lower class when compared to whites. Most respondents believe that having a secure job is necessary for middle-class status.
- Whites are significantly more likely to be “very satisfied” with their quality of life and level of education than blacks and Hispanics. Blacks and Hispanics are less satisfied overall with their present jobs than whites.
- The majority of blacks and whites do not believe it is necessary to own a home in order to be considered middle class. Conversely, nearly half of Hispanic respondents believe it is necessary to own a home to be considered middle class.
- A majority of all respondents blames Congress for the economic difficulties of the middle class; however, whites are much more likely to blame President Barack Obama’s administration for such difficulties.
- Blacks are significantly more likely to believe that a college education is needed to be middle class than are their white counterparts--despite more whites than blacks hold a college degree. By contrast, the number of Hispanic respondents who hold a college degree is significantly less than the number who indicated it is necessary.
- Most lower-income respondents believe lower-income people pay “too much” in federal taxes, while all groups, especially blacks, believe that upper-income people pay “too little” in federal taxes.
- Compared to whites, blacks and Hispanics are significantly more likely to believe that their standard of living is better than their parents and that their children’s standard of living will be better than their own.
- A significant number of respondents, particularly blacks, have considered having their own business; access to capital and start-up costs were most often cited as barriers for doing so.

These highlights serve as a point of departure for ongoing discussions about what it will take for Pulaski County residents to exist and thrive in the local, national and global economy.



# Resumen Ejecutivo

El estudio número 11 sobre Actitudes Raciales en Pulaski County, realizado por UALR, presenta los datos recogidos de una encuesta telefónica respecto a los siguientes temas: clase social, las finanzas y los negocios. La encuesta nos llega unos cuantos años después de la Gran Recesión, la cual alcanzó su punto máximo en 2009. El propósito del reporte es preguntar a blancos, negros e hispanos sobre sus actitudes y percepciones respecto a dichos temas y evaluar las diferencias estadísticas en las respuestas de los grupos.

El reporte ofrece las siguientes conclusiones:

- La mayoría de los encuestados se identifica como miembros de la clase media. Sin embargo, los negros y los hispanos se identifican como miembros de la clase baja al compararse con los blancos. La mayoría de los encuestados cree que el tener un trabajo fijo es necesario para pertenecer a la clase media.
- La mayoría de los negros y blancos no cree que sea necesario poseer una casa para que se les considere de la clase media. Al contrario, casi la mitad de los encuestados hispanos cree que es necesario poseer una casa para que se les considere de la clase media.
- Es mucho más probable que los negros crean que se necesita una educación universitaria para pertenecer a la clase media que sus homólogos blancos, a pesar de que más blancos que negros poseen un grado universitario. En contraste, el número de encuestados hispanos que tiene un grado universitario versus los que indicaron que era necesario, es el doble.
- En comparación con los blancos, es mucho más probable que los negros e hispanos crean que su estándar de vida es mejor que el de sus padres, y que el estándar de vida de sus hijos será mejor que el suyo.
- Es mucho más probable que los blancos se sientan “muy contentos” con la calidad de sus vidas y su nivel de educación que los negros e hispanos. A diferencia de los blancos, los negros e hispanos se sienten menos contentos del todo con sus trabajos.
- La mayoría de todos los encuestados culpa al Congreso por la dificultades económicas de la clase media; sin embargo, es más probable que los blancos culpen a la administración de Barack Obama por dichas dificultades.
- La mayoría de los encuestados de bajos ingresos cree que paga “demasiado” en impuestos federales, mientras que los tres grupos, sobre todo los negros, creen que personas de altos ingresos pagan menos en impuestos federales.
- Una cantidad significativa de encuestados, en particular los negros, han pensado crear su propio negocio; acceso al capital y los costos de iniciar el mismo eran los obstáculos más citados.

Este resumen sirve como punto de partida para futuras discusiones sobre lo que se necesita para que los residentes de Pulaski County puedan salir adelante en una economía a nivel local, nacional y global.



# Study Methodology

This study is based on a dual frame (landline and cell phone) survey conducted by the UALR Institute of Government Survey Research Center between August 14, 2013 and December 5, 2013. Interviews were conducted in both English and Spanish.

A total of 1,902 interviews were conducted with adults living in households located in Pulaski County, Arkansas. A hybrid sample design was used which included: 1) a combination of a countywide stratified RDD (Random Digit Dialing) sample of landline telephone numbers in Pulaski County, 2) a countywide sample of cell phone numbers, and, 3) a listed landline sample of people with Hispanic first names or surnames; oversamples were drawn for black respondents living outside Little Rock city limits and Hispanics, to ensure that a significant number of these two groups were included in the survey to be statistically significant. Of all completed interviews, 54 percent were interviews with a randomly selected adult within a landline household and 46 percent were interviews with cellphone only or cellphone mostly respondents.

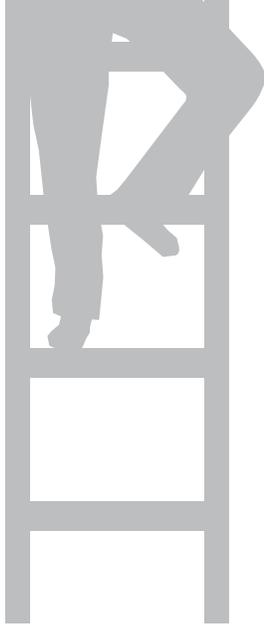
LR-blacks	OLR-blacks	LR-whites	OLR-whites	Hispanics
Black respondents living WITHIN the Little Rock city limits	Black respondents living OUTSIDE the Little Rock city limits	White respondents living WITHIN the Little Rock city limits	White respondents living OUTSIDE the Little Rock city limits	Hispanic respondents living in Pulaski County

Since the study focuses on black, white, and Hispanic attitudes towards race relations, the data used in this analysis were limited to these three racial groups and divided into five geo-racial groups with a total of 1,817 respondents.

The black and white geo-racial groups contain between 408 and 458 respondents, providing a margin of sampling error of  $\pm 5$  percent at the conventional 95 percent confidence level. The Hispanic group contains 217 respondents. A margin of sampling error for this group is not applicable due to non-probability based sampling methods.

The response rate for the Year 11 survey is 36 percent (RR3) with a cooperation rate of 75 percent based on standards established by the Council of American Survey Research Organizations.

Research shows that responses to race-related questions can be influenced by whether interviewers and respondents perceive themselves to be of the same or of a different race. For the Year 11 study, the Survey Research Center used the same methodology as in previous years whereby black, white, and Hispanic respondents and telephone interviewers were matched. This matching process allows for more consistent comparisons among groups and across years.



Several of the questions used in the survey are based upon questions developed, tested, and used by the Pew Research Center. This entity bears no responsibility for the interpretations presented or conclusions reached based on analysis of the data. We gratefully acknowledge their contributions to this study.

Descriptive data analysis includes frequency distributions and cross tabulations. Because of the size of the data set, the level of statistical significance is designated to be 0.05. When tests indicate a less than 5 percent probability that a difference occurred by chance, that difference is considered to be statistically significant. This is referred to as a “significant difference” in the report. The term “significant” is not used unless the difference meets these criteria.

The reader should be aware that a finding may be “statistically significant” but the term does not imply the difference is of practical significance. In addition, if differences are not found to be statistically significant it does not mean that the results are unimportant.

This research is conducted in accordance with protocols and procedures approved by the Institutional Review Board for Human Subjects research at the University of Arkansas at Little Rock.

# Class

## IDENTIFYING CLASS

Class-identification is an important facet of the Year 11 report, and respondents' perception of their own class status is especially important, as it will likely inform their answers to many of the other questions.



*If you were asked to identify your social class, would you say you are in the upper class, the upper-middle class, middle class, lower-middle class, or lower class?*

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- **Most people see themselves as being middle class**
- **Significantly more blacks and Hispanics see themselves as being in the lower class than whites do**

Overall, respondents are more likely to self-identify as “middle class” than they are any other class category, with similar percentages across all groups. Somewhere around one-half of each respondent group would describe themselves as middle class: 45 and 46 percent of blacks, 46 and 50 percent of whites, and 47 percent of Hispanics.

Despite this general agreement, results from respondents who place themselves on the lower rungs of the social ladder are less comparable. There are significant differences between and within racial groups for those who describe themselves as “lower-middle class” or “lower class.”

Blacks are significantly more likely to perceive themselves as “lower-middle class” or “lower class” than whites are. This is true for 40 and 44 percent of blacks, compared to 21 and 32 percent of whites.

Results for Hispanics parallel those for blacks, with 42 percent identifying as “lower-middle class” or “lower class.”

Although the majority of respondents identify as middle class, there is no clear-cut general definition of what being “middle class” actually means. The following questions were presented to gain a sense of what being middle class means to Pulaski County residents.

## BEING MIDDLE CLASS: WHAT FACTORS ARE NECESSARY?

Through the questions that follow, respondents were asked what factors were needed in order to be considered part of the middle class. Respondents were asked about having a secure job, health insurance, a home, a college education, as well as owning stocks, bonds, and investments. Exhibit 1 presents these items in order of how many respondents say they are requirements for middle class status, with the highest first. This is followed by a discussion of respondents' opinions on each individual component.

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
Have a secure job	78%	81%	82%	82%	82%
Have health insurance	48%	56%	54%	55%	49%
Own a home	43%	31%	36%	33%	48%
Have a college education	24%	14%	27%	14%	35%
Own stocks or bonds	17%	12%	22%	10%	26%

Exhibit 1: Ranking of factors needed to be considered middle class



*Which of the following do you think a person needs to have in order to be considered part of the middle class? Do they need to have a secure job to be part of the middle class, or not?*

- **Most respondents say a secure job is needed to be considered middle class**

On aggregate, close to 8 out of 10 respondents agree an individual must have a secure job in order to be considered middle class, making this the factor the highest number of respondents think is essential.

Large and similar majorities answer in this way: 78 and 82 percent of blacks say being middle class means having a steady job, along with 81 and 82 percent of whites, and 82 percent of Hispanics.



*Do they need to have health insurance to be part of the middle class or not?*

- **Around one-half of respondents say health insurance is needed to be considered middle class**

Opinions on whether it is necessary to have a health insurance to be middle class are divided fairly evenly within and across the geo-racial groups, with no significant differences. It is the second most popular requirement for middle class status among respondents.

Around one-half of blacks (48 and 54 percent) say it is necessary, along with a little more than one-half of whites (55 and 56 percent), and a little less than one-half of Hispanics (49 percent).



Do they need to own a home to be part of the middle class, or not?

- The majority of blacks and whites do not believe it is necessary to own a home to be considered middle class
- Nearly one-half of Hispanics think it is necessary to own a home to be considered middle class

More than half of blacks and whites do not believe it is necessary to be a homeowner to qualify as middle class. However, there are significant differences between and within the groups, and substantial shares of all groups believe owning a home is a requirement of being middle class.

Of the black and white groups, LR-blacks are most inclined to believe owning a home is an integral part of being in the middle classes, with 43 percent giving this response. They are significantly more likely to hold this opinion than OLR-blacks, at 36 percent.

The share of LR-blacks giving this answer also significantly exceeds that of both the white groups. The shares of whites believing it is necessary to own a home come in at 31 and 33 percent.

Hispanics are the most apt to believe a person must own their home than most of the other groups, with nearly one-half (48 percent) giving this response.

If we compare these figures against the percentage of respondents who *do* actually own their own home, interesting findings emerge, as seen in Exhibit 2.

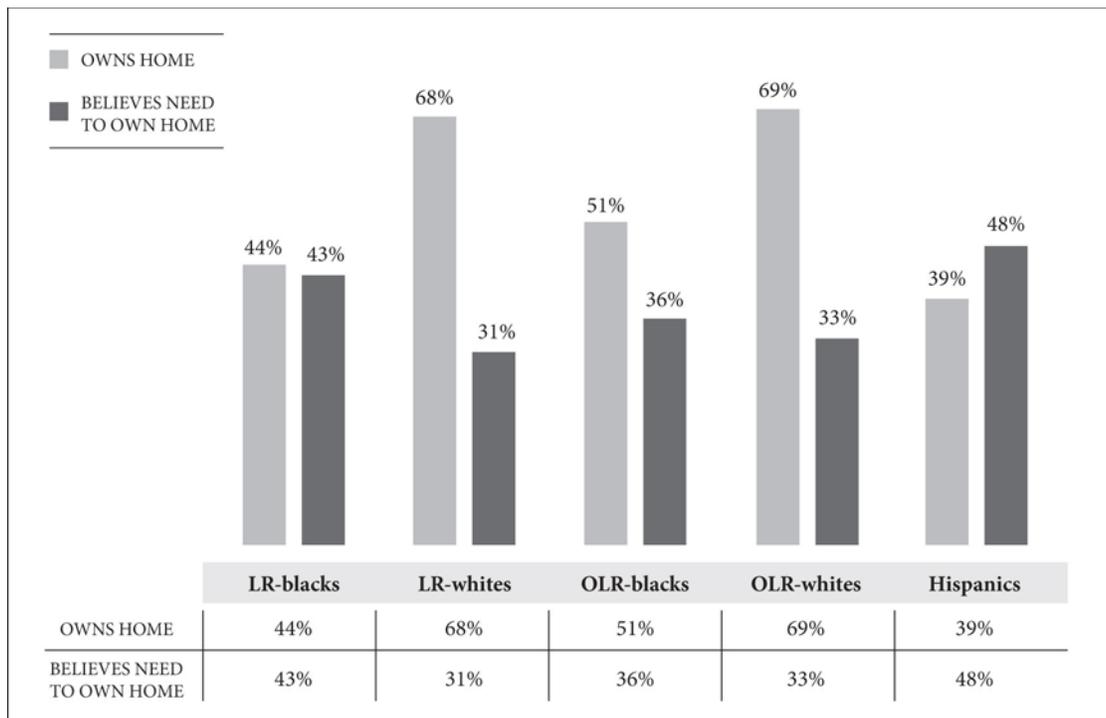


Exhibit 2: Percentages who say homeownership is needed compared with percentages of homeowner status.

The numbers of LR-blacks who think homeownership is necessary to qualify as middle class is nearly identical to the percentage of LR-blacks who own their homes, at 43 and 44 percent respectively. This is less the case for OLR-blacks—36 percent say a middle class person must own a home, but the portion of those who do own their own homes is considerably higher, at 51 percent.

Among whites, the gap between perceptions of middle-class status and homeownership widens further. Although whites are more likely to own their homes, they are less likely to believe homeownership is needed to be middle class. Nearly 7 out of 10 whites (68 and 69 percent) own their homes, but a little over 1 out of 3 (31 and 33 percent) believe this would place them in the middle-class demographic.

These results suggest two observations. First, even taking into account the differences between groups, sizable minorities of Pulaski County residents feel homeownership is a necessary requirement to “qualify” as middle class. Second, the more likely you are to own your own home, the less likely you are to believe doing so makes you middle class.

For this latter group of respondents, middle-class status involves the presence of other factors.



*Do they need to have a college education to be part of the middle class, or not?*

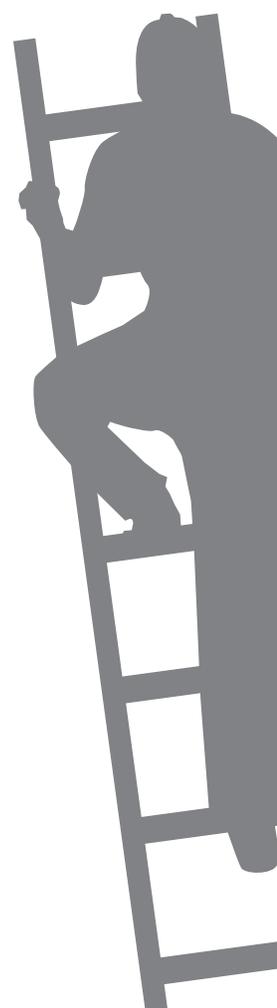
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- **Blacks are significantly more likely to say a college education is needed to be middle class than are whites**

Substantial majorities of all groups do not believe having a college education is essential to being middle class.

There are however noticeable minorities who do feel it necessary to have a college education. Around a fourth of blacks (24 and 27 percent) fall into this category. They are significantly more inclined to feel this way than whites, only 14 percent of whom deem it a fundamental part of middle class status. Hispanics are the group most likely to feel a college education is a requirement, with just over one-third (35 percent) answering in this way.

It is interesting to compare the distribution of these opinions against the percentages of respondents who do actually have a college education. The results of this comparison are shown in Exhibit 3.



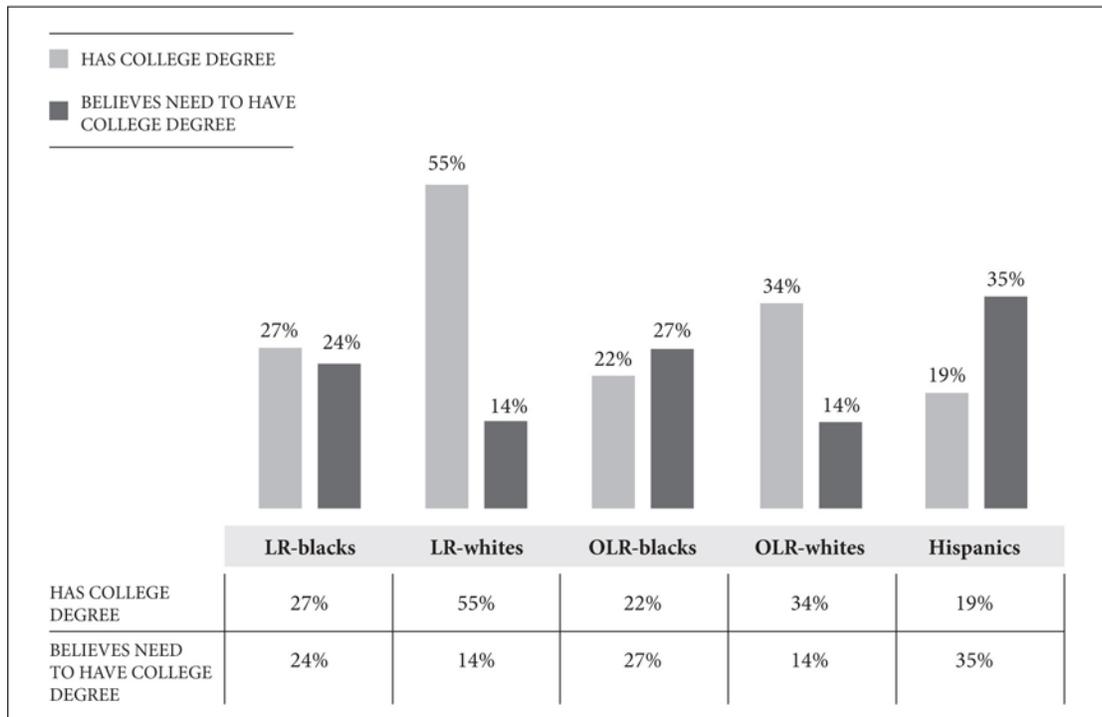


Exhibit 3: Percentages who say college degree is needed compared with percentages of respondents with college degrees.

Among blacks, there is a big overlap between those who say a college education is necessary and those who have such an education—with similar shares of each group (27 percent of LR-blacks and 22 percent of OLR-blacks) holding degrees.

Responses from the white groups paint a different picture. More than one-half of LR-whites (55 percent) have a degree, meaning they are significantly more likely to do so than either black group, or OLR-whites—34 percent of whom are degree holders. However, only 14 percent of whites say being middle class means having a college degree, meaning they are less likely to hold this belief than blacks.

In other words, despite the fact more whites hold college degrees than blacks, fewer whites believe it is a necessary component of middle-class membership. This is almost the inverse of the results for Hispanics; 19 percent hold a college degree, but 35 percent say it is necessary.



*Do they need to own stocks, bonds or other investments to be part of the middle class, or not?*

Looking at the overall results, respondents are less inclined to believe owning stocks, bonds, or investments is a necessary condition of being middle class than they are to say it requires a college education. It is the factor considered by the fewest respondents needed to be middle class.

Only 17 of LR-blacks and 22 percent of OLR-blacks say owning these kinds of financial assets are necessary. Even fewer whites believe so—12 percent of LR-whites answer “yes” to this question; and at 10 percent, OLR-whites are significantly less likely to select this response than OLR-blacks.

On aggregate, Hispanics are the group most likely to say stocks, bonds, and other investments are necessary for membership in the middle class, with 26 percent answering “yes” making them significantly more likely to do so than whites.

## BEING MIDDLE CLASS: HOW MUCH DOES IT COST?

Although different perceptions and definitions of what it means to be middle class prevail, money—or the absence of it—is a seemingly universal feature of access to or exclusion from the middle class. A certain status is conferred at a certain income level, and perceptions about what the magical dollar amount can be revealing. This being the case, respondents were asked to estimate just how much money they thought would be required to enjoy a middle-class lifestyle.



*How much does a family need to have in total annual income to lead a middle-class lifestyle?*

- **Lower-income respondents say you need less to be a member of the middle class than do higher-income respondents**

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
Income needed to be middle class	\$ 79,757	\$ 74,036	\$ 86,640	\$ 65,661	\$ 55,190

Exhibit 4: Estimated income needed to live a middle-class lifestyle

This question did not require respondents to choose an answer from a preselected list. Instead they were free to offer whatever estimate they chose. Averaging the dollar amounts presented by the respondents created the final figure for each geo-racial group.

On average, blacks living in Little Rock estimate that a household income of \$79,757 per year is required for a family to enjoy a middle-class lifestyle. Blacks living outside the capital estimate the largest sum, \$86,640 overall.

The average of LR-whites’ responses is most comparable to LR-blacks, though the amount is a little more conservative at \$74,036. The result for OLR-whites is significantly lower than LR-whites and both black groups at \$65,661. It is Hispanics who estimate the lowest figure of all, an average of \$55,190; significantly lower than all the others.

The data shows that the estimated income needed to be considered middle class differs among geo-racial groups, but it is also interesting to take respondents’ *actual* income levels into account when considering these results. Perceptions of how much money it takes per year to live a “middle-class lifestyle” were compared to the actual incomes of respondents, to see if income levels impacted these perceptions. The results of this comparison can be seen in Exhibit 5.

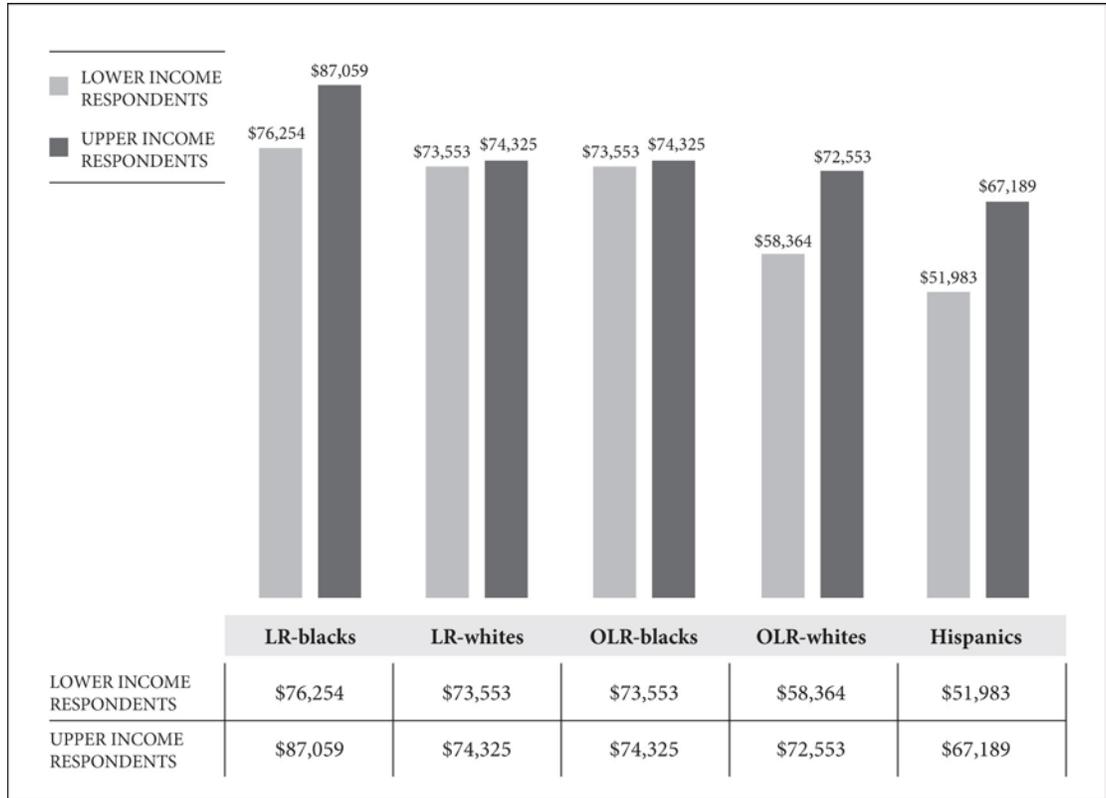


Exhibit 5: Perceptions of income needed to live a middle class lifestyle by respondent income levels

Generally speaking, there is a tendency for lower-income respondents (i.e., those whose households earn less than \$50,000 a year) to imagine that the amount needed to live a “middle-class lifestyle” is lower than the amounts estimated by groups with higher incomes (more than \$50,000 a year). This trend reveals a significant difference within the OLR-white and Hispanic groups.

On average, lower-income OLR-whites perceive that \$58,364 would be required to live a middle-class lifestyle, whereas upper-income OLR-whites estimate an average of \$72,553—a difference of \$14,189. Lower income Hispanics estimate \$51,983, and upper-income Hispanics say \$67,189—a difference of \$15,206. It is interesting to note that Hispanics from both income tiers estimate a lower figure than any of the other geo-racial groups.

In other words, there is the suggestion that the less you earn, the less you imagine is required to meet the idea of having a middle-class income.



# Values

## VALUES, RACE, AND ETHNICITY

Respondents were asked a set of questions about values; those principles or ideas we hold most important in life.



*In the last ten years do you think the values held by whites and the values held by Hispanics have become more similar or more different?*

---

- **Most whites and Hispanics think their values have become “more similar” in the last ten years**

This question was presented to whites and Hispanics only, and clear majorities of all these respondents agree that the values of both groups have become “more similar” over time. This was the case for 63 and 66 percent of whites, and 61 percent of Hispanics.

This question also appeared in the Year 8 survey, and only a small change can be detected since then. For example, Hispanics interviewed in this year’s survey are 6 percent points more inclined to see white and Hispanic value systems becoming more alike than they were in Year 8.



*How much do you think middle-class blacks and poor blacks share values in common?*

---



*How much do you think middle-class whites and poor whites share values in common?*

---

These questions asked if respondents felt people of the same race would hold more or less values in common if they were from different economic backgrounds.

When looking at the findings for these questions, it is perhaps more interesting to compare opinions within rather than across racial groups, as the distributions of responses are somewhat similar for blacks and whites. Large majorities of both racial groups feel having a common racial background

means having at least “some” or “a lot” of values in common, irrespective of socioeconomic background. This is the case for 70 percent of both black groups, along with 69 and 74 percent of whites.

Within the groups however, it is interesting to note that sizable minorities of blacks and whites hold the opposite opinion—that same-race groups from different classes have “only a little” or “almost nothing” in common in terms of their values. More than one-fourth of blacks (26 and 28 percent) say blacks with different socioeconomic backgrounds share values that have “only a little” or “almost nothing” in common. A similar portion of whites also feel class trumps race, with 25 and 30 percent answering in this way.

The responses suggest that opinions have not changed greatly since the last time these questions were fielded in Year 8 of the survey.

In Year 11 though, LR-blacks are marginally less likely to believe middle-class and poor blacks do not have a great deal of values in common than they were three years ago. This year, 26 percent of LR-blacks say that middle-class and poor blacks have “only a little” or “almost nothing” in common, a slight decline from 33 percent in Year 8.

## VALUES, CLASS, AND IMMIGRATION

The following question about values was asked of Hispanics only.



*How much do you think Hispanic immigrants and Hispanics born in the U.S. have in common?*

---

- **Two-thirds of Hispanics think Hispanic immigrants and Hispanics born in the U.S. have values in common**

A majority of Hispanics (66 percent) feels that being of Hispanic descent means holding “some” or “a lot” of values in common, whether a person was born in the U.S. or came to the U.S. as an immigrant. A noticeable minority (of around one-third of Hispanics) disagree, believing that immigrants and those born in the U.S. have “only a little” or “almost nothing” in common in terms of what they consider important in life.

Since this question was fielded in Year 8, opinions have not changed greatly. There has been only a minor dip of 6 percentage points in the numbers saying U.S.-born and Hispanic immigrants have at least some values in common.



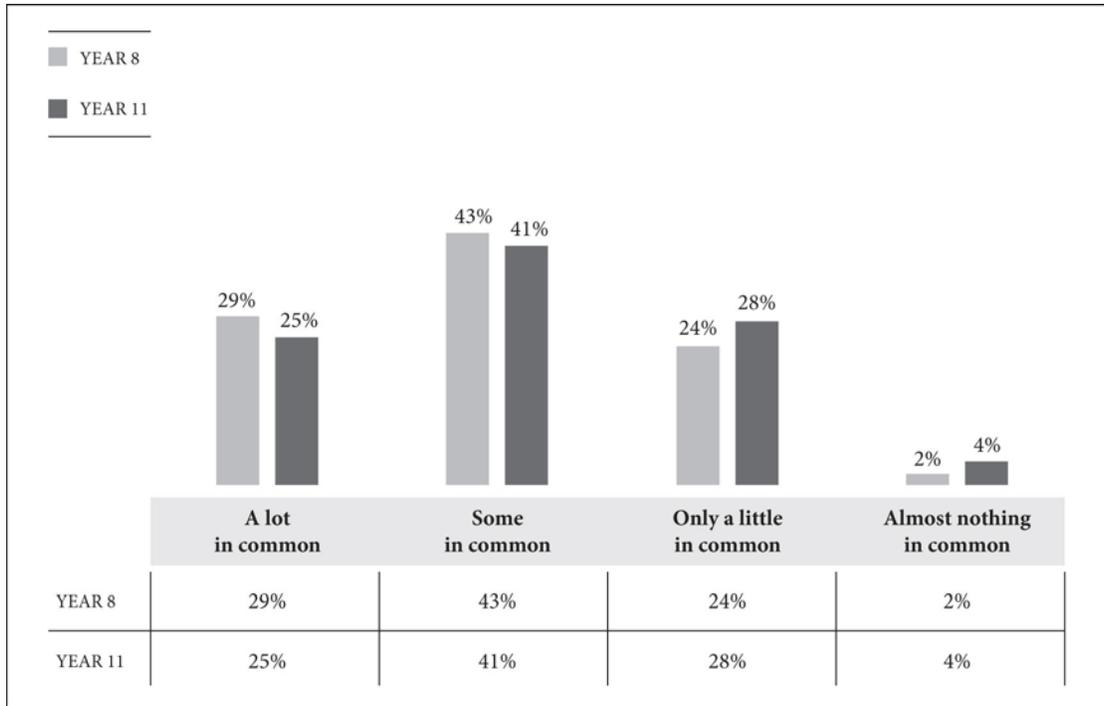


Exhibit 6: Values in common between Hispanic immigrants and Hispanics born in the U.S.



# Standard of Living

The following trio of questions looks at opinions regarding standards of living—material benefits such as wealth, comfort, and possessions.

First, respondents were asked to consider how their parents' standard of living compared to their own, and how their children's standard of living might compare to their own present standard. They were also asked about their own long-term future, and how confident they were that they would have sufficient income and assets to see them through their retirement years.

In addition, respondents were also asked about living standards in terms of race, and if the living standards of blacks and whites had become more similar or more different over the last decade.

## STANDARD OF LIVING: PARENTS AND CHILDREN



*Compared to your parents when they were the age you are now, do you think your own standard of living now is much better, somewhat better, about the same, somewhat worse, or much worse than theirs was?*

---

- **Blacks are significantly more likely to think their standard of living is better than their parents' than are whites**

The majority of all groups find their own current standard of living an improvement on that of the previous generation. Most respondents consider themselves to be in “somewhat” or “much” better circumstances than their parents were at the same age.

Black respondents are more likely to answer in this way by a significant margin compared to the white groups. Just over three-fourths of LR- and OLR-blacks (both at 76 percent) consider their circumstances markedly better than those of their parents, compared to 59 and 61 percent of whites.

Hispanics have most in common with their black counterparts, with 80 percent observing improvement in their own standard of living compared to that of the previous generation.

Having considered the circumstances of the previous generation, respondents who had children were asked to look to the future generation.



*When your children are the age you are now, do you think their standard of living will be much better, somewhat better, about the same, somewhat worse, or much worse than yours is now?*

---

- **Blacks are significantly more likely to think their children’s standard of living will be better than their own than are whites**

When compared with whites, black parents are more inclined to believe that their children’s standard of living will be “much better” than their own, with close to one-half, 44 percent for LR-blacks and 50 percent for OLR-blacks choosing this response.

The difference between black and white groups is striking—only 11 and 18 percent of white parents think their children will enjoy a “much better” standard of living.

Again, Hispanics and blacks share similar attitudes about future generations. At 46 percent, Hispanics are also much more likely than whites to foresee their children enjoying a greatly improved lifestyle.

## STANDARD OF LIVING AND RACE



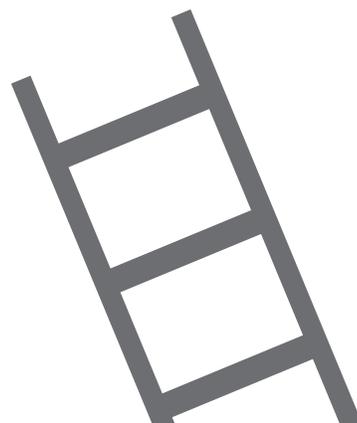
*Compared to ten years ago, do you think there is a wider gap or a narrower gap between blacks and whites in their standard of living?*

---

- **Most blacks and whites think there is a “narrower” gap between the living standards of both**

Responses to this question suggest that blacks and whites living in Little Rock have relatively similar views on this topic. Fifty-eight percent of LR-blacks and 67 percent of LR-whites feel that black and white standards of living are “more similar” than they had been 10 years ago.

Outside Little Rock, on the other hand, whites are significantly more inclined to believe the gap has narrowed than blacks, at 68 percent and 53 percent respectively.



## SECURITY IN RETIREMENT



*Overall, how confident are you that you (and your partner) will have enough income and assets to last throughout your retirement years?*

- **More than 1 out of 5 blacks say they are “not at all” confident they can support themselves through retirement**

Overall, blacks are the group most likely to say they are “not at all” confident that they will be able to support themselves financially through their retirement years.

This lack of confidence is most often the case for LR-blacks, with 22 percent giving this response. This belief is held by a significantly larger percentage of LR-blacks compared to LR-whites, with only 8 percent “not at all confident” in their retirement income. These differences level out somewhat for the blacks and whites living outside Little Rock city limits, at 17 and 13 percent, respectively.





# Life Satisfaction

The next set of questions explores respondents' levels of satisfaction with certain personal and financial aspects of their lives. Exhibit 7 shows the percentages who say they are "very satisfied" with each of the areas of their lives they were asked about.

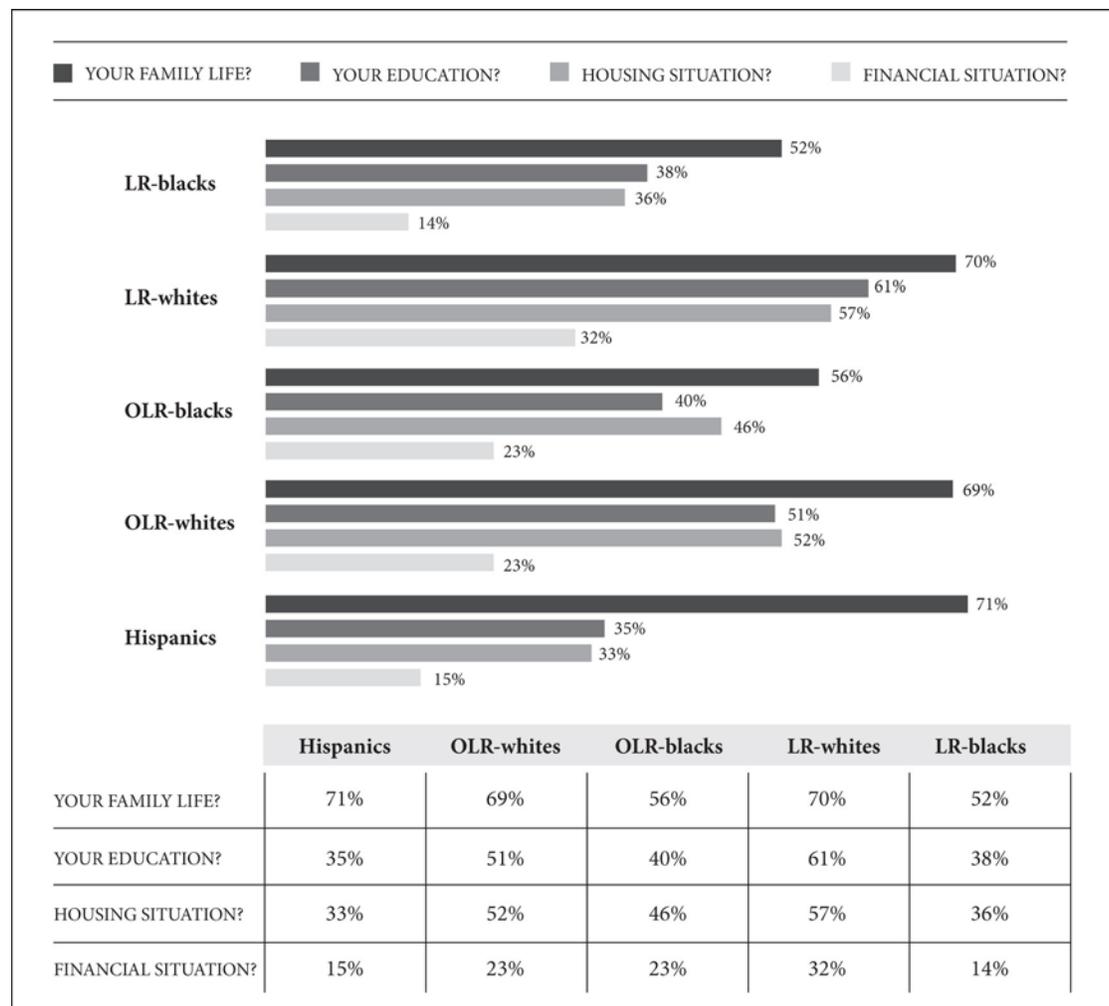


Exhibit 7: Percentages saying they are "very satisfied" with given aspects of their lives



*Please tell me whether you are satisfied or dissatisfied, overall, with the following aspects of your life . . .*

---

### *Your family life?*

- **Satisfaction levels are highest for all groups in terms of family life**
- **Whites are more likely than blacks or Hispanics to say they are “very satisfied”**

Overall, blacks, whites, and Hispanics express the highest satisfaction level when asked about their family life, with majorities of every group saying they are “very satisfied” in this respect. The extent of these majorities does vary however, and differences can be found among the groups.

Whites are most likely to say that they are “very satisfied” with their family life, with 69 and 70 percent of whites selecting this response. For blacks, these numbers are significantly lower, with 52 and 56 percent of blacks reporting they are “very satisfied.” Hispanics tend to be more in agreement with whites, with 71 percent saying they are “very satisfied” with their home life.



*Please tell me whether you are satisfied or dissatisfied, overall, with the following aspects of your life . . .*

---

### *Your education?*

- **Whites are significantly more likely to be “very satisfied” with their education than are either blacks or Hispanics**

The quality of and satisfaction with an individual’s education are factors that are generally understood to have an impact on other life outcomes, and satisfaction levels with education may reflect satisfaction levels in other aspects of a person’s life.

The percentage of blacks describing themselves as “very satisfied” with their education is at 38 percent for LR-blacks and 40 percent for OLR-blacks.

For whites, these figures increase significantly to 61 percent for LR-whites and 51 percent for OLR-whites. This reveals a significant difference within the white groups, with LR-whites being 10 percentage points more likely to say they are “very satisfied” than their OLR cohorts.

The attitudes of Hispanics are most aligned with those of blacks, with only 35 percent of Hispanics saying there are “very satisfied” with their education.

The results for educational satisfaction were taken and compared with respondents' actual level of educational attainment, to see if the former was influenced by the latter. The results of this comparison can be seen in Exhibit 8.

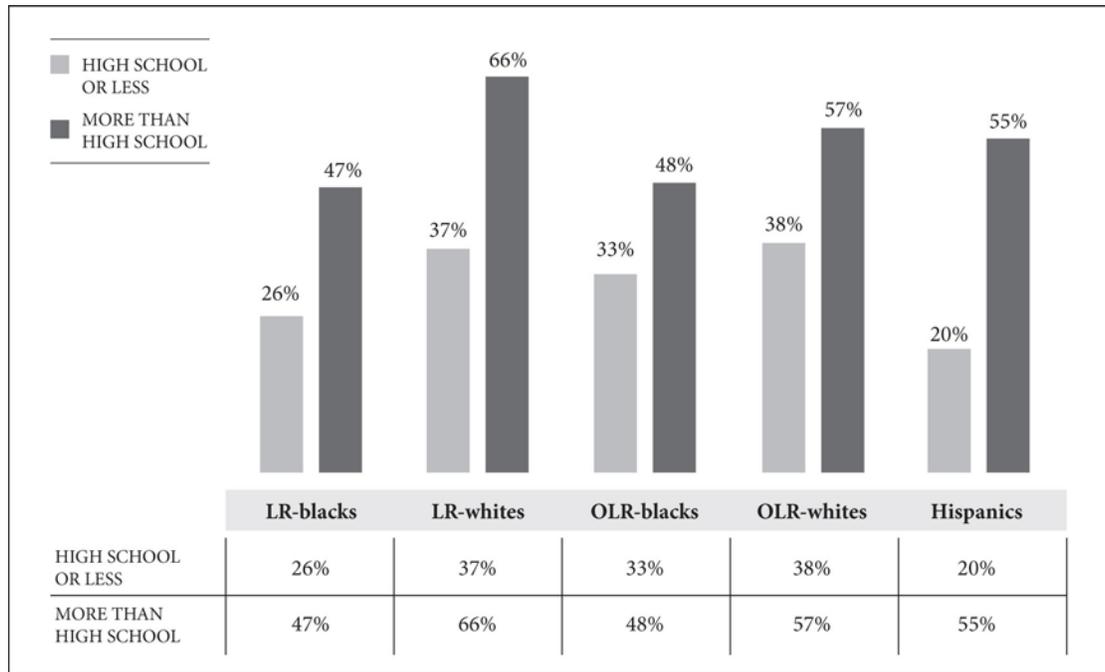


Exhibit 8: Percentages saying they are “very satisfied” with their education by educational achievement levels

The findings suggest that there may be some positive correlation between higher satisfaction levels and higher educational attainment for all of the geo-racial groups. The respondents who had more than a high school education were more likely to express satisfaction than those whose highest level of education was high school or less. Large majorities of these respondents say they are “very satisfied”—47 and 48 percent for blacks, 57 and 66 percent for whites, and 55 percent for Hispanics.



*Please tell me whether you are satisfied or dissatisfied, overall, with the following aspects of your life . . .*

### *Your present housing situation?*

Although all respondents are more likely to be happiest with their family life and education, sizable shares of all groups say they are “very satisfied” with their housing.

Again, whites emerge as the group most likely to report the highest level of satisfaction with their housing situation. LR-blacks are significantly less inclined to do so, with 36 percent saying they are “very satisfied” compared to 57 percent of LR-whites. The gap between OLR-blacks and OLR-whites is smaller, with 46 percent of OLR-blacks expressing high satisfaction, along with 52 percent of OLR-whites.

Hispanics have most in common with blacks in regard to satisfaction with their housing situation, with one-third (33 percent) being “very satisfied” a markedly lower figure than for whites.



*Please tell me whether you are satisfied or dissatisfied, overall, with the following aspects of your life . . .*

---

### *Your personal financial situation?*

- **Respondents are less likely to be “very satisfied” with this area of their life than any of the others mentioned**

For this question, the largest share of each group’s response falls in the “somewhat satisfied” answer category. Irrespective of geo-racial grouping, respondents’ were less likely to say they were “very satisfied” with this aspect of their lives than they were for any of the others presented to them. Despite this commonality, marked differences do emerge across the geo-racial groups.

With close to one-third of LR-whites (32 percent) saying they are “very satisfied” with their personal financial circumstances, they are the group most prone to say so. They are significantly more likely to say they are “very satisfied” than their OLR-white counterparts, 23 percent of whom select this response. They are also significantly more likely to say so than LR-blacks.

For blacks the percentages are somewhat reversed. OLR-blacks are more likely to report the highest satisfaction level, saying they are “very satisfied” with their financial situation; whereas, only 14 percent of LR-blacks answer in this way.

Hispanics have most in common with LR-blacks, with just 15 percent saying they are “very satisfied” with their personal financial situation.



*Overall, how satisfied are you with your job?*

---

- **Nearly 7 out of 10 whites say they are “mostly satisfied” with their jobs**
- **Only 4 out of 10 blacks say they are “mostly satisfied” with their jobs**

The results yield striking differences among the geo-racial groups. Although a large majority of all the respondents say they are satisfied with their jobs to some degree, blacks are least likely to select the highest satisfaction rating of “mostly satisfied.” Whereas 67 and 68 percent of whites give this response, only 39 percent of both LR- and OLR-blacks do, meaning they are significantly less likely to express a high level of satisfaction than whites.

Blacks are also significantly less likely to give this answer than Hispanics, a scant majority of whom (51 percent) say they are “mostly satisfied” with their jobs.



# Financial Difficulties: Experiences and Blame

## FINANCIAL DIFFICULTIES IN THE PAST YEAR

The next set of questions asked respondents if they had faced any of a list of financial difficulties over the course of the previous year. For the most part, respondents had avoided these pitfalls, but sizable shares had struggled with money and funding life's necessities.



---

*For each of the following, please tell me if it is something that has happened to you in the past year. In the past year have you*

---

*... had to cut back your household spending because money was tight?*

*... had problems paying your rent or mortgage?*

*... have you been laid off or lost your job?*

*... had trouble getting or paying for medical care for yourself or your family?*

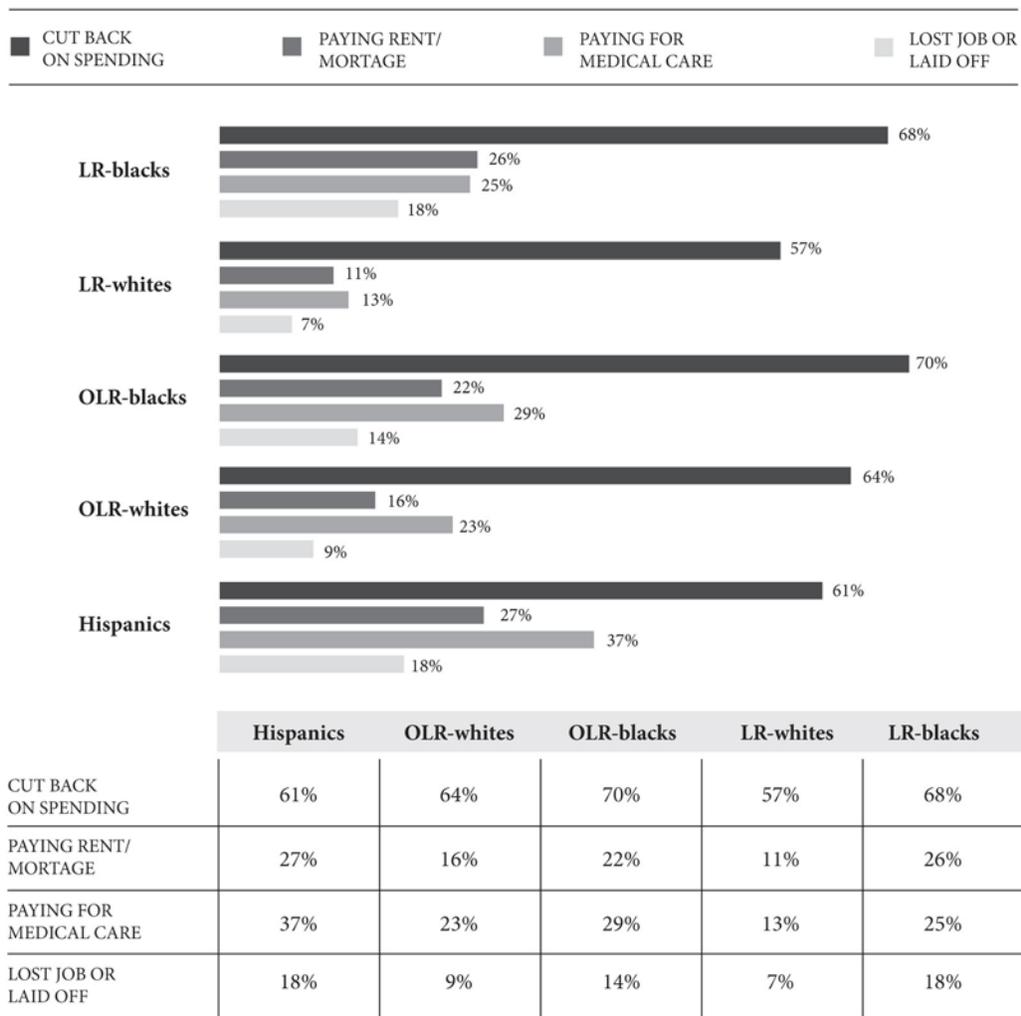


Exhibit 9: Financial difficulties experienced in the past year

- **Most respondents have had to cut back on household spending**
- **More than 1 out of 4 blacks have had problems getting or paying for medical care**

The problem common to most respondents was the need to cut back on household spending. The majority of all groups say they have had to exercise caution, although blacks are more likely to answer “yes” to this question than the other groups. There is a significant difference between LR-blacks and LR-whites, with 68 percent of LR-blacks answering “yes” compared to 57 percent of LR-whites. Outside of Little Rock, the results show 70 percent of blacks and 64 percent of whites reporting financial difficulties, narrowing the gap somewhat. Overall, Hispanic opinions fall between those of blacks and whites, at 61 percent.

Another significant difference can be seen between blacks and Hispanics in terms of their ability to pay their rent or mortgage. The majority of all groups say they have not had problems meeting their housing costs, but the respondents who have had difficulty are significantly more likely to be black than white. Around one-fourth of blacks (22 and 26 percent) answer “yes” to this question, compared to 11 and 16 percent of whites. Hispanics have most in common with the black groups, with just over one-fourth of Hispanics (27 percent) reporting having had problems paying their housing costs.

Blacks are also significantly more likely to have lost a job or been laid off in the past year than whites. Again, respondents who found themselves in this circumstance were in the minority, but 14 and 18 percent of blacks had lost work, contrasted with 7 and 9 percent of whites. Hispanics’ responses are most aligned with those of blacks with close to 1 in 5 (18 percent) losing their jobs in the previous year.

This pattern repeats itself for the minority number of respondents who report having had difficulty getting or paying for medical care in the year prior to the survey. Overall, more than one-fourth of blacks (25 and 29 percent) say they had this experience. On aggregate, whites are significantly less likely to say they had experienced difficulties, especially whites living in Little Rock, where only 13 percent had difficulty paying for medical care. Among respondents living outside Little Rock city limits, 23 percent of whites say they have had trouble paying for medical care for themselves or their families, making them significantly more likely to do so than their Little Rock counterparts.

Hispanics are significantly more likely to say they had struggled with medical bills than any of the other groups, with more than one-third (37 percent) answering “yes.”

## MIDDLE CLASS DIFFICULTIES: WHO IS TO BLAME?

Respondents were read a list of entities and organizations that have been often associated with contributing to the problems the middle class have faced in recent years. They were asked to say to what extent they held each entity to blame.

It is worth noting that most respondents identify as middle class, so many will have felt this question addressed them directly.



*How much do you blame [entity] for the difficulties the middle class has faced in the past five years? Do you blame them a lot, a little or not at all?*

---

- ... President Obama and his administration?*
- ... Congress?*
- ... Banks and financial institutions?*
- ... Large corporations?*
- ... Employers in your community?*

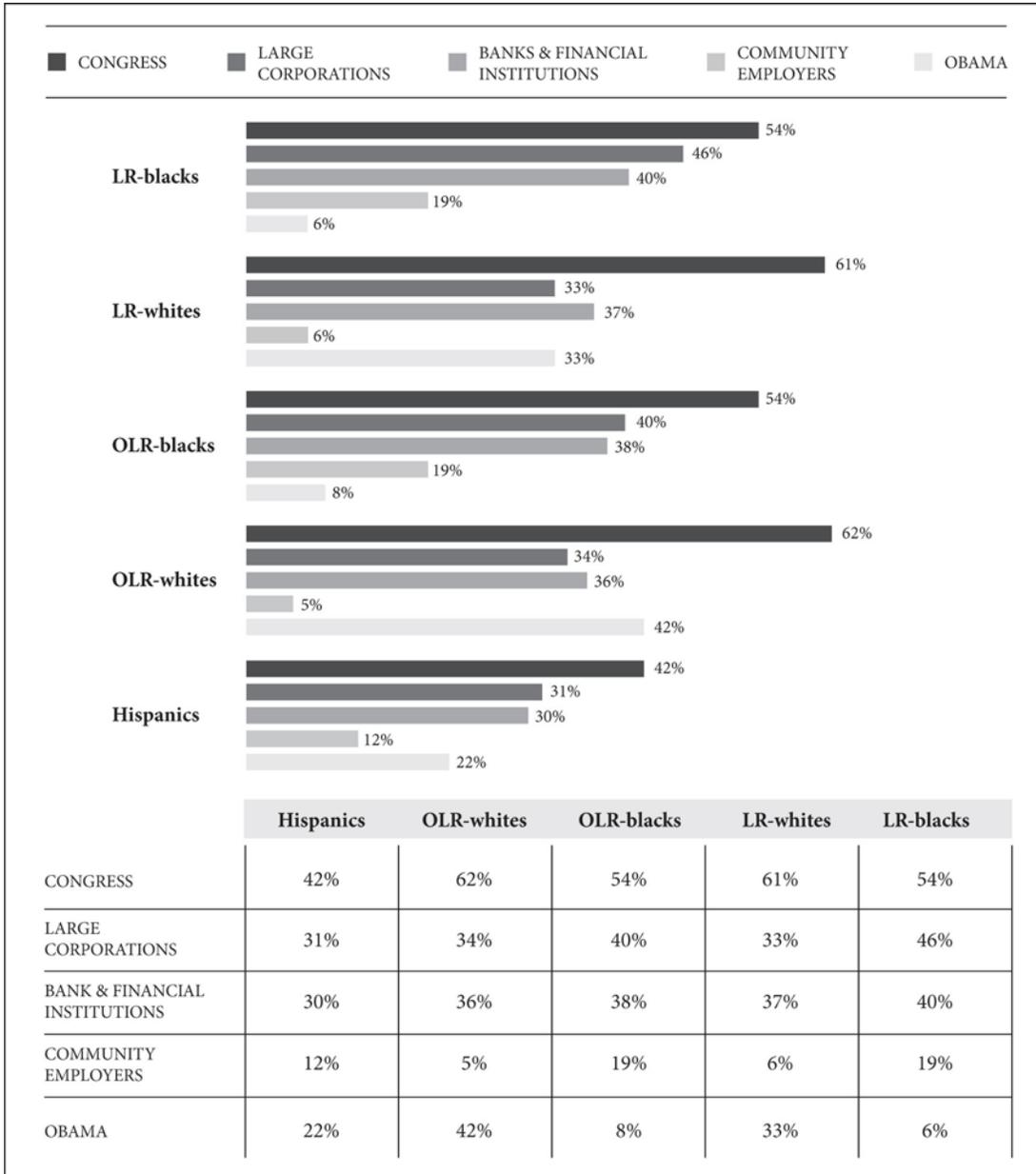


Exhibit 10: Percentages saying they blame each entity “a lot”

- **The majority of all respondents blame Congress “a lot” for recent middle class difficulties**
- **Whites are much more likely to blame President Obama’s administration “a lot” than are blacks**

Although numbers varied among groups, Congress was the institution the majority within each group would hold accountable “a lot.” More than one-half of blacks (54 percent) assign the highest level of culpability to Congress. The figures for whites are somewhat, though not significantly, higher, at 61

and 62 percent. Whites' opinions do diverge significantly from Hispanics' here; with Hispanics (at 42 percent) being less likely to say Congress is "a lot" to blame.

Toward the other end of the scale, community employers are, overall, the group least likely to be blamed "a lot"—these respondents tend to feel larger, more remote socioeconomic forces have impacted them, not so much local ones. This opinion notwithstanding, nearly 1 out of 5 blacks hold employers in their community accountable "a lot."

Financial institutions and large corporations occupy something of a middle ground in the league of blame, and there is a fair amount of overlap in opinion. Comparable numbers say they blame large corporations "a lot." Thirty-eight and 40 percent of blacks say financiers are to blame "a lot," along with 36 and 37 percent of whites. Overall, Hispanics were less inclined to say "a lot" at 30 percent. LR-blacks are significantly more likely to blame large corporations "a lot" than LR-whites, with shares of 46 percent and 33 percent respectively.

The extent to which President Obama and his administration is blamed for the plight of the middle class provided the most divisive outcome in the whole survey for blacks and whites. Blacks are far less inclined to blame the Obama administration "a lot" than whites are, by a striking and significant margin. Only 6 and 8 percent of blacks say Obama and his party should shoulder "a lot" of the responsibility, compared to 33 and 42 percent of whites.

There is also significant disagreement between whites living inside and outside Little Rock on this issue. At 33 percent, LR-whites are less likely to place the lion's share of the blame on Obama and his administration than their OLR-whites counterparts, 42 percent of whom say the administration is to blame "a lot." The views of Hispanics are more evenly distributed among the answer categories. At 22 percent, they are more likely to apportion "a lot" of blame on the president's administration than blacks, but are less inclined to do so than whites.





# Taxes and Fairness

Respondents were presented with three income groups—lower, middle, and upper—and asked to consider whether the amount of federal taxes each group is required to pay amounts to their “fair share,” “too little,” or “too much.”

The first part of the following discussion refers to the results obtained when lower and middle class respondents’ own household income levels were factored in with respondents’ views on the fairness of taxes for their income group.



*As I read off some different groups, please tell me if you think they are paying their fair share, paying too much or paying too little in federal taxes? How about . . .*

---

*Lower-income people?*

*Middle-income people?*

*Upper-income people?*

## LOWER-INCOME ATTITUDES TOWARDS TAXES

- **Most lower-income respondents think lower-income people pay “too much” in federal taxes**

Respondents from lower-income households are much more inclined to think lower-income people pay “too much” as opposed to their “fair share” in federal taxes. LR-blacks are most likely to hold this opinion, with 60 percent answering “too much.” The figure for OLR-blacks is lower but still accounts for nearly one-half of this respondent group, with 49 percent. The other geo-racial groups share this opinion, at 42 and 48 percent for whites, and 40 percent for Hispanics.

Only small minorities of blacks and Hispanics from lower -income groups say lower-income people pay their “fair share” in federal taxes. Around one-fourth of whites give this response, meaning they are somewhat more inclined to do so than the other geo-racial groups. These results are presented in Exhibit 11a.

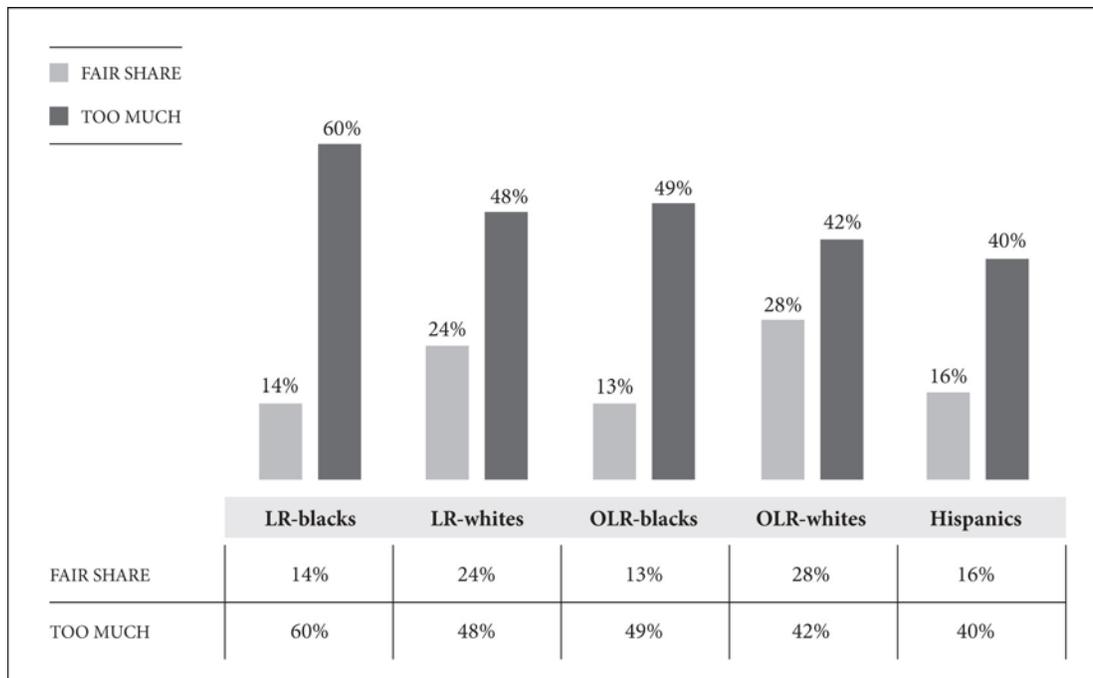


Exhibit 11a: Lower-income respondents' attitudes towards taxes they pay

## MIDDLE-INCOME ATTITUDES TOWARDS TAXES

- Around one-half of middle-income blacks and whites think middle-income people pay their “fair share” in federal taxes
- Middle-income Hispanics are much more likely to think middle-income people pay their “fair share” rather than “too much” in federal taxes

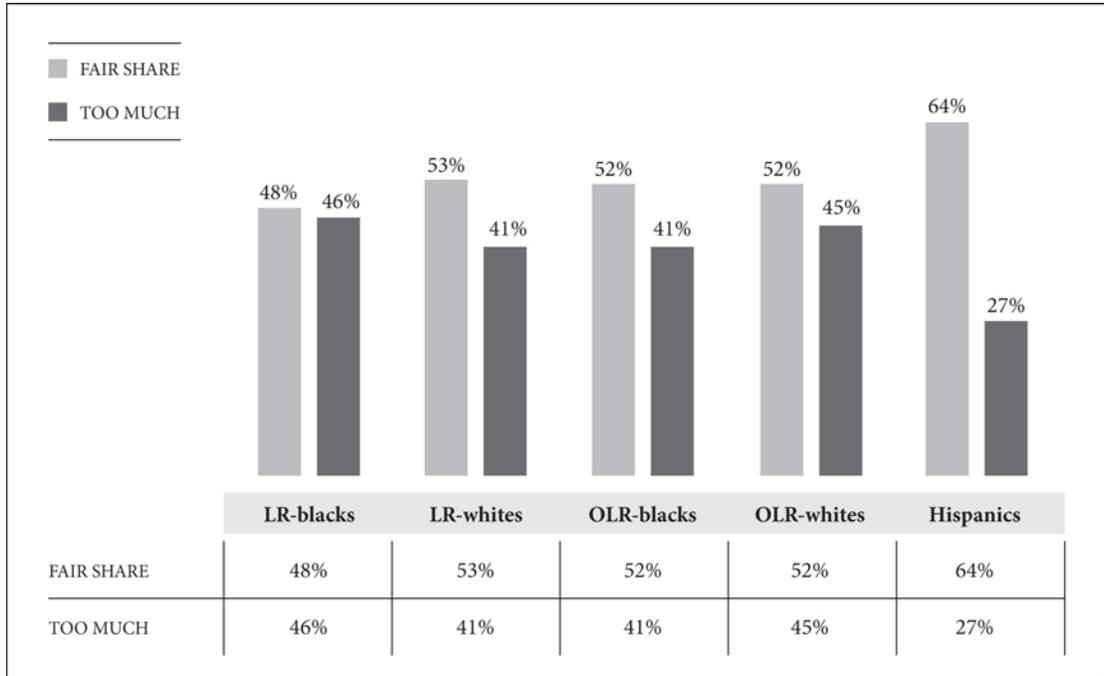


Exhibit 11b: Middle-income respondents' attitudes towards taxes they pay

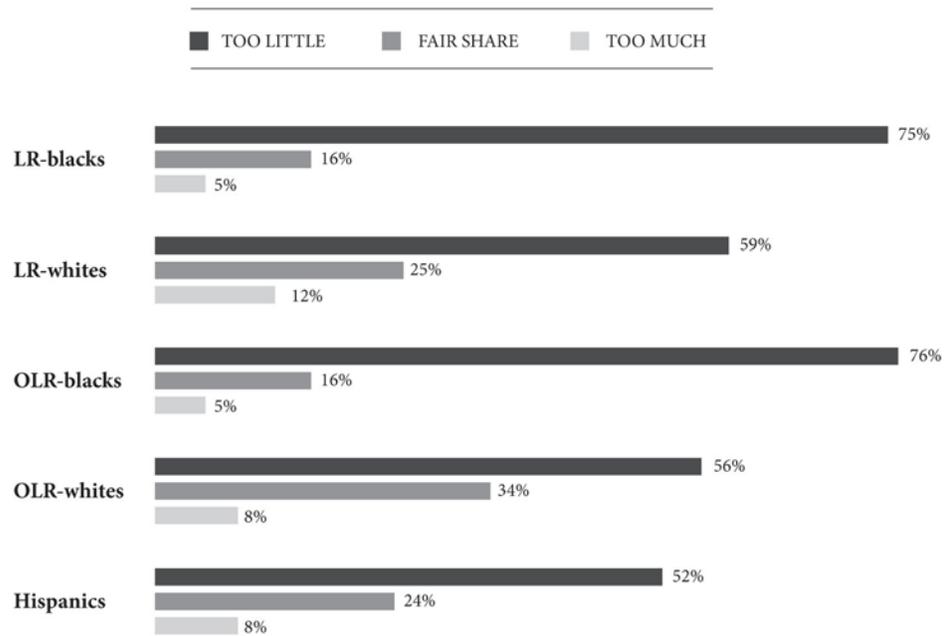
Overall, around half of blacks and whites from middle-income households say they think middle-income people pay their “fair share” in federal taxes. However, their responses are more evenly divided between “too much” and “fair share” than those of the lower-income groups.

Close to one-half of blacks (48 and 52 percent) think middle-income people pay an appropriate amount of federal tax, but a similar share (41 and 46 percent) think the amount paid by middle-income groups is excessive. This pattern is echoed in the white groups—52 and 53 percent of whites think middle-income people pay their “fair share” in tax, whereas 41 and 45 percent say “too much.” The Hispanic group is the exception to this general trend. Middle-income Hispanics are much more likely to say middle-income people pay their “fair share” than blacks or whites, with 64 percent holding this opinion, and only 27 percent thinking they are paying “too much.”

## UPPER-INCOME TAX LEVELS: PERCEPTIONS OF FAIRNESS

When respondents were asked if they thought upper-income people paid their “fair share,” “too much,” or “too little” in federal taxes, most respondents were in agreement, saying they think upper-income people pay “too little.”

However, there are significant differences found among the groups. Around three-fourths of blacks think upper-income people pay “too little” in federal taxes, making them significantly more apt to think so than the other geo-racial groups. The number of whites and Hispanics holding this opinion is still high, with 56 and 59 percent of whites answering “too little” along with 52 percent of Hispanics.



	Hispanics	OLR-whites	OLR-blacks	LR-whites	LR-blacks
TOO LITTLE	52%	56%	76%	59%	75%
FAIR SHARE	24%	34%	16%	25%	16%
TOO MUCH	8%	8%	5%	12%	5%

Exhibit 11c: Respondents from all income-groups attitudes towards taxes upper-income people pay

# Business Practices

## PROBLEMS DEALING WITH BUSINESSES: DISSATISFACTION AND UNFAIR PRACTICES

The following pair of questions asked respondents how they might respond when faced with poor or improper business dealings.



*Would you say you usually complain when you are dissatisfied with a product or service?*

---

Around one-third of all respondents say they would usually stay silent if they were dissatisfied with a product or service. The majority, however, say they would voice a complaint.

The distribution of answers was similar across all groups—57 and 59 percent of blacks say they would complain in these circumstances, along with 55 and 60 percent of whites, and 54 percent of Hispanics.



*Do you usually NOT take any action when you see unfair business practices?*

---

This question was phrased slightly differently, asking respondents if it would be usual for them to not intervene if they witnessed unfair business practices.

The responses to this question follow a similar pattern to those for the product or service complaints for blacks and whites. The majority of blacks and whites say they *would not* usually refrain from taking action if they witnessed unfair business practices, that is, they *would* take action if this situation arose. This was true for 60 percent of both LR- and OLR-blacks, along with 57 and 62 percent of whites.

Responses from the Hispanic group are more evenly divided into those who would and would not usually take action. Forty-five percent say they *would not* take action in these circumstances. Likewise, 45 percent of respondents say they *would* take action, making them the group least likely to act in the event they saw unfair business practices.

## BUSINESS OWNERSHIP

Respondents were asked if starting a business was something they had ever considered.



*Have you ever considered starting your own business?*

---

The results suggest that many respondents share the dream of being their own boss, as the majority of all respondent groups say they have at least considered opening their own business. Around two-thirds of black respondents (66 percent of LR-blacks and 62 percent of OLR-blacks) have entertained this idea, along with 52 and 60 percent of whites. These results reveal a significant difference between LR-blacks and LR-whites, with LR-blacks being 14 percentage points more likely to have thought about opening their own business than their LR-white counterparts. The majority of Hispanics have also considered opening their own business at 56 percent.

Despite the fact many respondents had contemplated opening their own business, it appears only a minority had actually attempted to put their plans in to action. Of those respondents who said they were employed, only 11 and 13 percent of blacks said they are self-employed, along with 14 and 19 percent of whites, and 12 percent of Hispanics. This being the case, an open-ended question was posed to see why people might be deterred from setting up a business themselves.



*What do you think would be the biggest obstacle for the success of your business?*

---

In total, 972 respondents answered this question, and their answers include a wide range of perceived obstacles to starting their own business. For the most part, the categories that emerged from this answer pool were so diverse that breaking them out by geo-racial groups would prove unenlightening or even misleading.

However, it is still interesting to note the kind of obstacles respondents anticipated. Reasons included anything from problems pertaining to marketing and maintaining a customer-base (9 percent of comments), to lacking the necessary education or skills (5 percent of comments), to not having the materials or ideas to start (6 percent of comments), to barriers resulting from race or language (2 percent of comments).

Having said this, one dominant theme did emerge—more than one-half of comments contained references to money or cost. Respondents are most likely to perceive that financing a business or managing costs is the biggest impediment to being self-employed. The four obstacles named most frequently are shown in Exhibit 12.

	Percent
Money/Cost	52%
Marketing/Keeping customers	9%
Personal reasons	7%
No materials/Ideas to start	6%

Exhibit 12: Top four perceived obstacles to owning a successful business



*Previously you said you were “self-employed,” what has been the biggest obstacle you have faced in being self-employed?*

As a counterpoint to the previous question, the respondents who own a business were asked about their actual rather than perceived problems of self-ownership. Many of the comment categories appearing in the previous question emerged again here, though in some cases the distribution was different.

	Percent
Taxes/Insurance	24%
Marketing/Keeping customers	21%
Money/Cost	13%
Government/Red Tape	9%

Exhibit 13: Top four obstacles experienced by actual business owners on different income levels

Interestingly, although respondents who had not started their own businesses overwhelmingly cited money and cost as their main obstacles, this was the third most popular category for actual business owners. Business owners most often name tax and insurance as their biggest issues (24 percent of comments), followed by marketing and maintaining a customer base (21 percent of comments), and then money and cost (13 percent of comments). In addition, the number of comments referring to race and language barriers increased to 5 percent.

## SUPPORT FOR MINORITY-OWNED BUSINESSES

Respondents were asked if certain conditions or factors would motivate them to patronize one business over another. Blacks and Hispanics were asked if they would be more inclined to seek out businesses owned by members of their own racial or ethnic group.

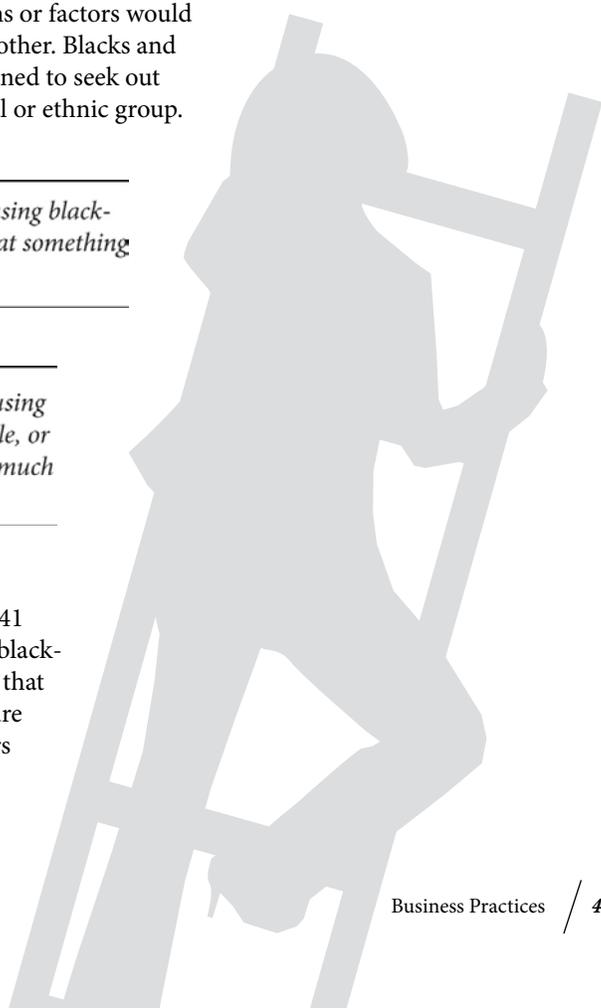


*Do you make a point of shopping at or using black-owned businesses when possible, or is that something you don't really think much about?*



*Do you make a point of shopping at or using Hispanic-owned businesses when possible, or is that something you don't really think much about?*

Sizable shares of black respondents (40 and 41 percent) say they do make a point of supporting black-owned businesses, but a narrow majority reports that they do not give it much thought. A similar picture emerges for Hispanics with considerable numbers (33 percent) saying they do actively patronize Hispanic-owned businesses.



Blacks were also asked about their use of black-owned businesses in Year 6 of the survey. Then, 35 percent of LR-blacks said they made a point of using black-owned businesses, indicating they are slightly more inclined to do so now than they were five years ago. The change in this direction is more marked for OLR-blacks by 10 percentage points. These results are shown in Exhibit 14.

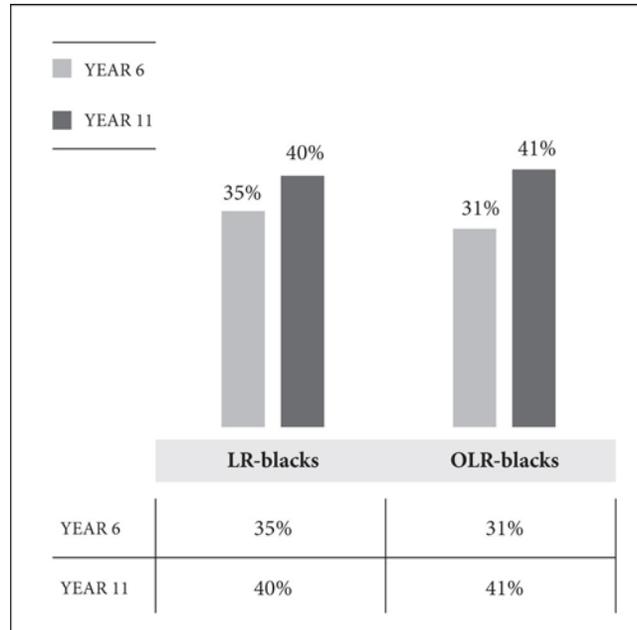


Exhibit 14: Percentages of black respondents that “make a point” of choosing black-owned businesses in Year 6 and Year 11

As a follow up to this pair of questions, all respondents were asked:



*Do you make a point of shopping at or using locally-owned businesses when possible, or is that something you don't really think much about?*

Generally speaking, blacks are no more or less inclined to choose local businesses than they are to choose black-owned businesses, with 42 and 43 percent saying they “make a point” of shopping locally. Whites, on the other hand, are significantly more inclined to frequent locally-owned businesses, with close to 70 percent making a point to do so. These results are shown in Exhibit 15.

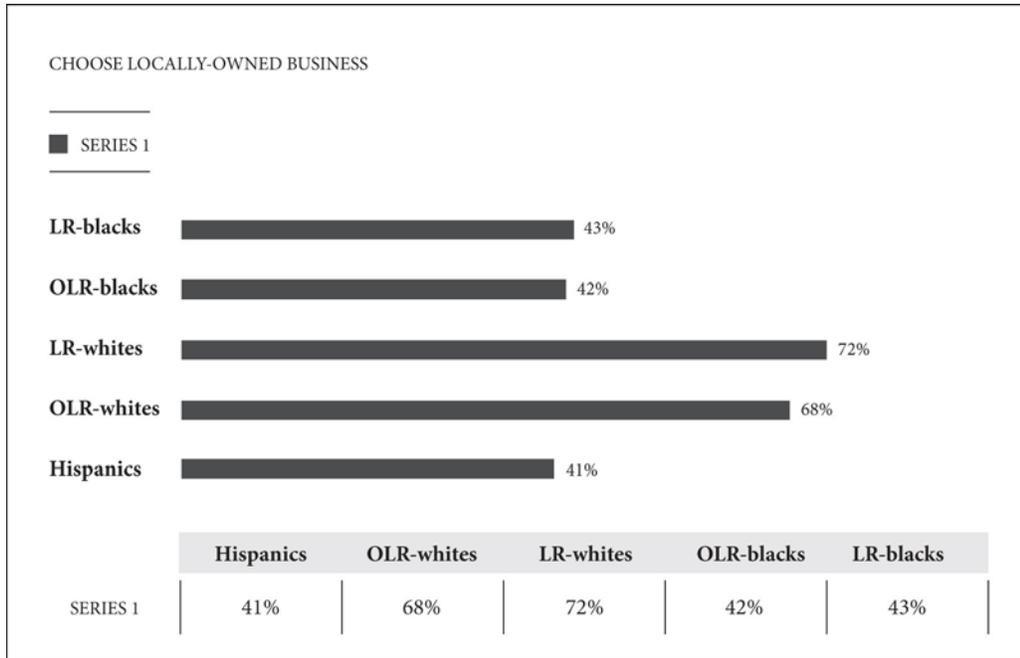
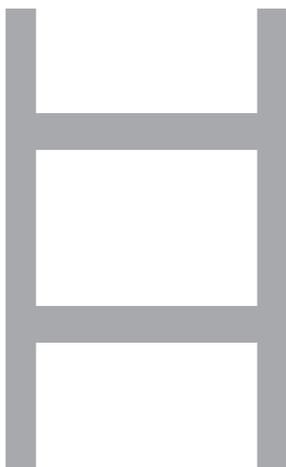


Exhibit 15: Percentages saying they “make a point” of choosing locally-owned businesses





# Appendix: Data Analysis and Demographics

The data were weighted in order to bring the sample representations in line with the actual population proportions in Pulaski County. The data were weighted for age and gender for each of the five geo-racial groups. The 2010-2012 American Community Survey three-year estimates provided the sample estimates that formed the basis for weighting. There were seven age groups: 18 to 29 years of age, 30 to 34, 35 to 44, 45 to 54, 55 to 64, 65 to 74 and 75 +. This resulted in a total of 70 weighted groups (7 age groups x 2 gender categories x 5 geo-racial groups). Weighting values ranged from 0.21 for Hispanic women age 65-74 years old to 6.26 for black males aged 18 to 29 living outside the city limits of Little Rock.

The tables display the basic demographic characteristics of each geo-racial group. The tables show the sample breakdown for the following variables: age, gender, marital status, education, and income.

## A1: Age

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
18 to 29 years	28%	20%	23%	19%	36%
30 to 34 years	9%	8%	12%	9%	15%
35 to 44 years	17%	15%	19%	15%	20%
45 to 54 years	18%	16%	19%	19%	12%
55 to 64 years	14%	17%	12%	17%	7%
65 to 74 years	5%	10%	6%	11%	1%
75+ years	4%	10%	3%	9%	2%
Not Collected	5%	4%	6%	1%	7%

## A2: Gender

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
Male	43%	49%	45%	48%	57%
Female	57%	51%	55%	52%	43%

A3: Marital Status

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
Married	27%	48%	33%	50%	48%
Living with partner	6%	6%	4%	6%	12%
Divorced	19%	14%	16%	17%	7%
Separated	4%	1%	4%	2%	3%
Widowed	7%	8%	6%	8%	2%
Never been married	37%	23%	36%	17%	27%
Not Collected	0%	0%	1%	0%	1%

A4: Education

	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
Less than High School	6%	3%	8%	5%	32%
High School graduate	31%	13%	37%	23%	23%
Some post-high school	33%	27%	29%	36%	20%
College Degree or more	27%	55%	23%	35%	19%
Don't Know/Refused	3%	3%	3%	1%	6%

A5: Income

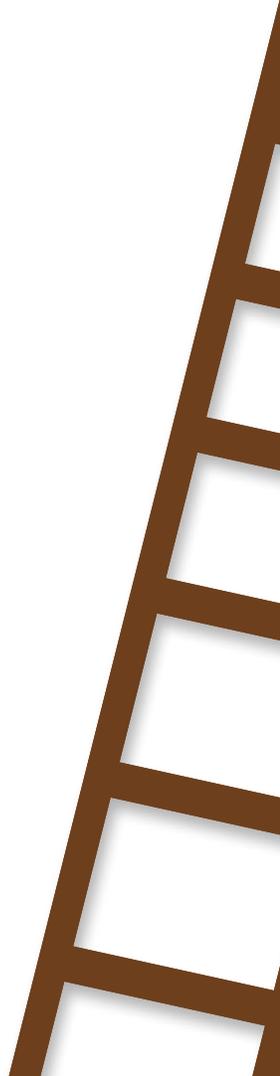
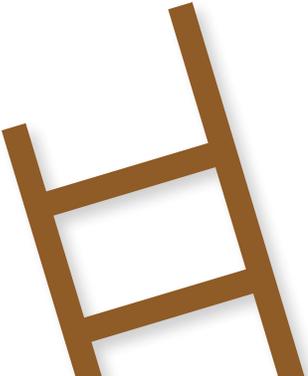
	LR-blacks	LR-whites	OLR-blacks	OLR-whites	Hispanics
\$0 - \$19,999	27%	10%	20%	14%	27%
\$20,000 - \$34,999	21%	16%	23%	15%	31%
\$35,000 - \$49,999	15%	10%	14%	18%	12%
\$50,000 - \$74,999	14%	15%	17%	21%	9%
\$75,000 or more	15%	42%	17%	27%	8%
Don't Know/Refused	9%	8%	10%	6%	14%

All Racial Attitudes in Pulaski County reports can be accessed at:  
**[ualr.edu/race-ethnicity](http://ualr.edu/race-ethnicity)**

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