

2009 Household Banking Status by Demographic Characteristics

Atlanta-Sandy Springs-Marietta, GA

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	2,122	100.0	185	8.7	418	19.7	1,457	68.6	62	2.9
Household Type										
Family Household	1,427	67.3	95	6.7	275	19.3	1,021	71.6	36	2.5
Female householder, no husband present	271	12.8	58	21.4	102	37.6	107	39.4	4	1.5
Male Householder, no wife present	95	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,061	50.0	34	3.2	131	12.3	865	81.5	32	3.0
Nonfamily household and other	695	32.7	90	12.9	143	20.6	436	62.7	26	3.8
Race/Ethnicity										
Black	705	33.2	106	15.0	217	30.8	366	51.9	16	2.3
Hispanic non-Black	147	6.9	53	36.1	16	11.1	78	52.8	-	-
White non-Black non-Hispanic	1,177	55.5	23	2.0	173	14.7	935	79.4	46	3.9
Other non-Black non-Hispanic	92	4.4	NA	NA	NA	NA	NA	NA	NA	NA
Age										
15 to 34 years	568	26.8	82	14.4	166	29.2	302	53.1	19	3.3
35 to 44 years	506	23.8	31	6.2	102	20.1	361	71.4	12	2.4
45 to 54 years	486	22.9	48	9.9	88	18.1	334	68.9	15	3.0
55 to 64 years	353	16.6	19	5.4	50	14.3	276	78.2	7	2.1
65 years or more	209	9.8	4	2.0	12	5.9	184	87.8	9	4.3
Education										
No high school degree	202	9.5	87	43.1	31	15.4	84	41.5	-	-
High school degree	578	27.2	49	8.5	111	19.2	401	69.5	17	2.9
Some college	555	26.1	41	7.4	165	29.8	326	58.8	22	4.0
College degree	788	37.1	8	1.0	111	14.1	646	81.9	23	2.9
Household Income										
Less than \$15,000	221	10.4	96	43.7	43	19.5	78	35.4	3	1.3
Between \$15,000 and \$30,000	270	12.7	49	18.3	74	27.5	147	54.3	-	-
Between \$30,000 and \$50,000	338	15.9	7	2.2	128	37.8	194	57.4	9	2.7
Between \$50,000 and \$75,000	299	14.1	-	-	63	21.0	236	79.0	-	-
At Least \$75,000	607	28.6	-	-	76	12.6	519	85.6	11	1.8
Unknown	388	18.3	32	8.2	34	8.8	282	72.9	39	10.1
Homeownership										
Homeowner	1,471	69.3	30	2.1	200	13.6	1,190	80.9	51	3.5
Non-homeowner	651	30.7	155	23.8	219	33.6	266	40.9	11	1.7

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](#)