

2009 Household Banking Status by Demographic Characteristics

Georgia

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	3,763	100.0	449	11.9	742	19.7	2,480	65.9	91	2.4
Household Type										
Family Household	2,559	68.0	268	10.5	495	19.3	1,740	68.0	56	2.2
Female householder, no husband present	497	13.2	147	29.7	152	30.6	194	39.0	4	0.8
Male Householder, no wife present	190	5.0	17	9.1	65	34.4	104	54.9	3	1.6
Married couple	1,872	49.8	103	5.5	278	14.8	1,442	77.0	49	2.6
Nonfamily household and other	1,204	32.0	182	15.1	247	20.5	740	61.5	35	2.9
Race/Ethnicity										
Black	1,195	31.8	259	21.6	346	28.9	567	47.4	24	2.0
Hispanic non-Black	207	5.5	93	45.0	21	9.9	93	45.1	-	-
White non-Black non-Hispanic	2,238	59.5	91	4.1	358	16.0	1,722	77.0	67	3.0
Other non-Black non-Hispanic	123	3.3	7	5.4	18	15.0	98	79.6	-	-
Age										
15 to 34 years	955	25.4	158	16.6	251	26.3	512	53.6	33	3.5
35 to 44 years	790	21.0	72	9.1	151	19.1	545	69.0	23	2.9
45 to 54 years	805	21.4	107	13.3	159	19.7	525	65.2	15	1.8
55 to 64 years	650	17.3	78	12.0	104	16.0	457	70.3	11	1.7
65 years or more	562	14.9	34	6.1	78	13.8	442	78.5	9	1.6
Education										
No high school degree	517	13.7	232	44.9	86	16.7	198	38.3	-	-
High school degree	1,191	31.6	148	12.4	246	20.6	770	64.6	27	2.3
Some college	1,009	26.8	61	6.0	250	24.8	664	65.8	34	3.4
College degree	1,046	27.8	8	0.8	160	15.3	848	81.1	30	2.8
Household Income										
Less than \$15,000	560	14.9	220	39.3	115	20.5	222	39.7	3	0.5
Between \$15,000 and \$30,000	505	13.4	110	21.9	133	26.4	253	50.1	8	1.6
Between \$30,000 and \$50,000	650	17.3	34	5.2	210	32.4	390	60.0	16	2.4
Between \$50,000 and \$75,000	495	13.2	4	0.8	113	22.9	375	75.7	3	0.6
At Least \$75,000	813	21.6	4	0.5	103	12.7	690	84.9	15	1.9
Unknown	740	19.7	77	10.4	67	9.1	550	74.3	46	6.2
Homeownership										
Homeowner	2,579	68.5	136	5.3	394	15.3	1,980	76.8	69	2.7
Non-homeowner	1,184	31.5	313	26.4	348	29.4	500	42.3	22	1.9

Notes:

- = 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](#)