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

2011 Household Bank Account Type by Demographic

Georgia

Household Characteristic	All Households		Unbanked Households		Bank Account Type: Checking and Savings Accounts		Bank Account Type: Savings Account only		Bank Account Type: Checking Account only		Bank Account Type: Banked, but Account Type Unknown		Memo Items: Has Checking Account		Memo Items: Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	3,834	100.0	442	11.5	2,264	59.0	73	1.9	957	25.0	98	2.6	3,221	84.0	2,337	60.9
Household Type																
Family Household	2,597	67.7	258	10.0	1,610	62.0	45	1.7	611	23.5	72	2.8	2,221	85.5	1,655	63.7
Female householder, no husband present	619	16.2	144	23.2	276	44.5	4	0.6	179	28.9	17	2.7	455	73.4	279	45.1
Male Householder, no wife present	161	4.2	36	22.4	94	58.0	-	-	24	14.9	8	4.7	118	72.9	94	58.0
Married couple	1,816	47.4	78	4.3	1,240	68.3	41	2.3	408	22.5	48	2.6	1,649	90.8	1,282	70.6
Nonfamily household and other	1,237	32.3	184	14.9	654	52.9	28	2.2	346	27.9	26	2.1	1,000	80.8	682	55.1
Race/Ethnicity																
Black	1,262	32.9	284	22.5	605	48.0	21	1.7	334	26.5	18	1.4	939	74.4	627	49.7
Hispanic non-Black	178	4.6	50	28.2	44	24.5	9	4.9	60	33.6	16	8.8	104	58.1	52	29.4
White non-Black non-Hispanic	2,220	57.9	105	4.7	1,498	67.5	39	1.7	518	23.3	61	2.7	2,016	90.8	1,537	69.2
Other non-Black non-Hispanic	173	4.5	3	1.8	117	67.4	4	2.4	45	26.2	4	2.2	162	93.6	121	69.8
Age																
15 to 34 years	919	24.0	178	19.3	492	53.5	4	0.4	229	24.9	17	1.9	721	78.4	496	53.9
35 to 44 years	775	20.2	85	10.9	471	60.8	8	1.1	194	25.1	17	2.1	666	85.9	480	61.9
45 to 54 years	809	21.1	48	6.0	525	64.9	17	2.1	196	24.2	22	2.7	721	89.2	543	67.1
55 to 64 years	661	17.3	50	7.5	413	62.5	16	2.4	161	24.3	21	3.2	574	86.8	430	65.0
65 years or more	669	17.4	82	12.2	362	54.1	27	4.1	177	26.5	21	3.2	539	80.5	389	58.1
Education																
No high school degree	516	13.5	159	30.8	125	24.2	28	5.5	194	37.7	10	1.9	319	61.9	153	29.7
High school degree	1,210	31.6	175	14.5	587	48.5	24	2.0	400	33.0	24	2.0	987	81.6	611	50.5
Some college	974	25.4	98	10.0	628	64.5	9	0.9	203	20.9	35	3.6	832	85.4	638	65.5
College degree	1,135	29.6	11	0.9	923	81.4	11	1.0	160	14.1	30	2.6	1,083	95.4	935	82.4
Household Income																
Less than \$15,000	811	21.2	300	37.0	179	22.1	20	2.5	295	36.4	16	2.0	475	58.5	199	24.6
Between \$15,000 and \$30,000	697	18.2	93	13.3	355	50.9	30	4.3	206	29.6	13	1.9	561	80.5	385	55.2
Between \$30,000 and \$50,000	692	18.1	25	3.6	444	64.1	7	1.1	183	26.4	33	4.8	627	90.5	451	65.2
Between \$50,000 and \$75,000	711	18.6	14	2.0	529	74.4	11	1.6	144	20.2	13	1.8	673	94.6	541	76.0
At Least \$75,000	922	24.0	10	1.1	756	82.1	4	0.4	129	14.0	22	2.4	885	96.1	761	82.5
Homeownership																
Homeowner	2,517	65.7	98	3.9	1,744	69.3	40	1.6	564	22.4	71	2.8	2,307	91.7	1,784	70.9
Non-homeowner	1,317	34.3	344	26.1	520	39.5	33	2.5	393	29.9	27	2.0	913	69.4	553	42.0

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.

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](#)