

ECONOMICINCLUSION.GOV



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

2011 Household Bank Account Type by Demographic Characteristics

Atlanta-Sandy Springs-Marietta, GA

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	2,108	100	205	9.7	1,368	64.9	25	1.2	462	21.9	47	2.2	1,830	86.8	1,393	66.1
Household Type																
Family Household	1,470	69.7	124	8.4	989	67.3	19	1.3	303	20.6	35	2.4	1,293	87.9	1,008	68.6
Female householder, no husband present	351	16.7	73	20.9	178	50.6	4	1.1	84	23.9	12	3.5	262	74.5	181	51.7
Male Householder, no wife present	94	4.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,025	48.6	27	2.6	765	74.6	15	1.5	199	19.4	19	1.8	964	94.1	780	76.1
Nonfamily household and other	638	30.3	82	12.8	379	59.4	6	1.0	159	24.9	12	1.9	538	84.3	385	60.4
Race/Ethnicity																
Black	721	34.2	142	19.6	394	54.6	7	0.9	174	24.2	5	0.7	568	78.7	400	55.5
Hispanic non-Black	131	6.2	38	28.9	40	30.2	-	-	46	35.3	7	5.6	86	65.5	40	30.2
White non-Black non-Hispanic	1,126	53.4	22	2.0	849	75.4	19	1.6	205	18.2	31	2.8	1,054	93.6	868	77.1
Other non-Black non-Hispanic	130	6.1	3	2.5	86	66.3	-	-	37	28.3	4	2.9	123	94.6	86	66.3
Age																
15 to 34 years	544	25.8	96	17.7	311	57.2	4	0.7	129	23.7	4	0.7	440	80.9	315	57.9
35 to 44 years	524	24.9	45	8.5	336	64.0	4	0.8	127	24.3	13	2.4	463	88.3	340	64.8
45 to 54 years	460	21.8	25	5.5	321	69.7	-	-	102	22.2	12	2.6	423	91.9	321	69.7
55 to 64 years	304	14.4	23	7.6	206	67.9	8	2.5	58	19.2	9	2.8	264	87.1	214	70.4
65 years or more	276	13.1	16	5.8	195	70.5	10	3.5	45	16.5	10	3.8	240	87.0	204	74.0
Education																
No high school degree	209	9.9	64	30.5	69	32.9	7	3.5	69	33.1	-	-	138	66.0	76	36.4
High school degree	562	26.7	76	13.4	282	50.2	7	1.2	182	32.3	16	2.9	463	82.5	288	51.3
Some college	516	24.5	55	10.7	360	69.8	-	-	92	17.8	9	1.7	452	87.6	360	69.8
College degree	821	38.9	11	1.3	657	80.1	11	1.4	120	14.6	22	2.7	777	94.6	668	81.4
Household Income																
Less than \$15,000	393	18.7	131	33.3	107	27.3	6	1.6	141	35.8	8	2.0	248	63.1	114	28.9
Between \$15,000 and \$30,000	335	15.9	39	11.6	211	63.0	8	2.3	78	23.1	-	-	289	86.1	219	65.3
Between \$30,000 and \$50,000	329	15.6	20	6.1	214	65.0	-	-	78	23.7	17	5.2	292	88.7	214	65.0
Between \$50,000 and \$75,000	409	19.4	6	1.4	310	75.7	7	1.7	79	19.4	7	1.8	389	95.1	317	77.5
At Least \$75,000	641	30.4	10	1.5	526	82.0	4	0.6	86	13.5	15	2.3	612	95.5	530	82.7
Homeownership																
Homeowner	1,402	66.5	33	2.4	1,046	74.6	19	1.3	269	19.2	35	2.5	1,315	93.8	1,064	75.9
Non-homeowner	707	33.5	172	24.4	322	45.6	7	0.9	193	27.3	13	1.8	515	72.9	329	46.6

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.

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](#)