

### Use of AFS by Banking Status

Georgia

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
					Underbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
All Households	3,834	100.0	442	100.0	1,026	100.0	2,248	100.0	NA	NA	NA	NA
Any AFS											NA	NA
Has Ever Used	2,028	52.9	326	73.7	1,026	100.0	645	28.7	NA	NA	NA	NA
Has Never Used	1,694	44.2	91	20.7	0	0	1,602	71.3	NA	NA	NA	NA
Unknown	112	2.9	25	5.6	0	0	0	0	NA	NA	NA	NA
Non-Bank Money Order											NA	NA
Has Ever Used	1,672	43.6	272	61.5	867	84.5	503	22.4	NA	NA	NA	NA
Has Never Used	2,066	53.9	147	33.1	159	15.5	1,745	77.6	NA	NA	NA	NA
Unknown	96	2.5	24	5.4	-	-	0	0	NA	NA	NA	NA
Non-Bank Check Cashing											NA	NA
Has Ever Used	547	14.3	186	42.1	259	25.2	95	4.2	NA	NA	NA	NA
Has Never Used	3,194	83.3	231	52.2	767	74.8	2,153	95.8	NA	NA	NA	NA
Unknown	92	2.4	25	5.7	-	-	0	0	NA	NA	NA	NA
Non-Bank Remittances											NA	NA
Has Ever Used	218	5.7	35	7.9	153	14.9	31	1.4	NA	NA	NA	NA
Has Never Used	3,505	91.4	374	84.6	874	85.1	2,217	98.6	NA	NA	NA	NA
Unknown	111	2.9	33	7.5	-	-	0	0	NA	NA	NA	NA
Payday Lending											NA	NA
Has Ever Used	83	2.2	9	2.0	62	6.0	13	0.6	NA	NA	NA	NA
Has Never Used	3,651	95.2	409	92.5	960	93.5	2,235	99.4	NA	NA	NA	NA
Unknown	100	2.6	24	5.5	5	0.5	0	0	NA	NA	NA	NA
Pawn Shops											NA	NA
Has Ever Used	432	11.3	95	21.6	238	23.2	94	4.2	NA	NA	NA	NA
Has Never Used	3,284	85.7	323	72.9	778	75.8	2,154	95.8	NA	NA	NA	NA
Unknown	118	3.1	24	5.5	10	1.0	0	0	NA	NA	NA	NA
Rent-to-Own											NA	NA
Has Ever Used	263	6.9	62	13.9	162	15.8	39	1.8	NA	NA	NA	NA
Has Never Used	3,458	90.2	352	79.6	864	84.2	2,208	98.2	NA	NA	NA	NA
Unknown	113	2.9	29	6.5	-	-	0	0	NA	NA	NA	NA
Refund Anticipation Loans											NA	NA
Has Ever Used	235	6.1	48	10.9	167	16.3	20	0.9	NA	NA	NA	NA
Has Never Used	3,487	91.0	370	83.6	852	83.0	2,227	99.1	NA	NA	NA	NA
Unknown	111	2.9	24	5.5	7	0.7	0	0	NA	NA	NA	NA

**Notes:**

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

NA = Not available because the sample size was too small to make an accurate estimate.

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[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)

### Timing of AFS Use by Banking Status

#### Georgia

AFS Product	All Households		Unbanked		Has a Bank Account		Has a Bank Account		Has a Bank Account		Has a Bank Account	
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Banked but Underbanked Status Unknown	Banked but Underbanked Status Unknown
All Households	3,834	100.0	442	100.0	1,026	100.0	2,248	100.0			NA	NA
Any AFS												
In Last 30 Days	655	17.1	184	41.7	471	45.9	0	0			NA	NA
In Last 2-12 Months	657	17.1	101	22.9	556	54.1	0	0			NA	NA
Not in the Last 12 Months	716	18.7	41	9.2	0	0	645	28.7			NA	NA
Never Used	1,694	44.2	91	20.7	0	0	1,602	71.3			NA	NA
Unknown	112	2.9	25	5.6	0	0	0	0			NA	NA
Non-Bank Money Order												
In Last 30 Days	519	13.5	150	33.9	369	36.0	0	0			NA	NA
In Last 2-12 Months	487	12.7	71	16.1	416	40.5	0	0			NA	NA
Not in the Last 12 Months	665	17.3	51	11.5	81	7.9	503	22.4			NA	NA
Never Used	2,066	53.9	147	33.1	159	15.5	1,745	77.6			NA	NA
Unknown	96	2.5	24	5.4	-	-	-	-			NA	NA
Non-Bank Check Cashing												
In Last 30 Days	152	4.0	95	21.4	58	5.6	0	0			NA	NA
In Last 2-12 Months	166	4.3	51	11.4	115	11.2	0	0			NA	NA
Not in the Last 12 Months	229	6.0	41	9.3	86	8.4	95	4.2			NA	NA
Never Used	3,194	83.3	231	52.2	767	74.8	2,153	95.8			NA	NA
Unknown	92	2.4	25	5.7	-	-	-	-			NA	NA
Non-Bank Remittances												
In Last 30 Days	57	1.5	13	2.9	44	4.3	0	0			NA	NA
In Last 2-12 Months	80	2.1	4	0.9	76	7.4	0	0			NA	NA
Not in the Last 12 Months	81	2.1	18	4.1	32	3.2	31	1.4			NA	NA
Never Used	3,505	91.4	374	84.6	874	85.1	2,217	98.6			NA	NA
Unknown	111	2.9	33	7.5	-	-	-	-			NA	NA
Payday Lending												
In Last 30 Days	15	0.4	-	-	15	1.5	0	0			NA	NA
In Last 2-12 Months	19	0.5	5	1.0	14	1.4	0	0			NA	NA
Not in the Last 12 Months	49	1.3	4	0.9	32	3.2	13	0.6			NA	NA
Never Used	3,651	95.2	409	92.5	960	93.5	2,235	99.4			NA	NA
Unknown	100	2.6	24	5.5	5	0.5	-	-			NA	NA
Pawn Shops												
In Last 30 Days	52	1.4	9	2.0	43	4.2	0	0			NA	NA
In Last 2-12 Months	142	3.7	32	7.2	110	10.7	0	0			NA	NA
Not in the Last 12 Months	239	6.2	55	12.4	85	8.3	94	4.2			NA	NA
Never Used	3,284	85.7	323	72.9	778	75.8	2,154	95.8			NA	NA
Unknown	118	3.1	24	5.5	10	1.0	-	-			NA	NA
Rent-to-Own (a)												
Used in last 12 months	88	2.3	21	4.7	68	6.6	0	0			NA	NA
Used but not in last 12 months	175	4.6	41	9.2	95	9.2	39	1.8			NA	NA
Never Used	3,458	90.2	352	79.6	864	84.2	2,208	98.2			NA	NA
Unknown	113	2.9	29	6.5	-	-	-	-			NA	NA
Refund Anticipation Loans (a)												
Used in last 12 months	95	2.5	12	2.7	83	8.1	0	0			NA	NA
Used but not in last 12 months	141	3.7	36	8.2	85	8.2	20	0.9			NA	NA
Never Used	3,487	91.0	370	83.6	852	83.0	2,227	99.1			NA	NA
Unknown	111	2.9	24	5.5	7	0.7	-	-			NA	NA

#### Notes:

Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(a) Households were not asked whether they used these AFS products in the last 30 days.

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

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### Use of AFS by Household Characteristic

Georgia

Household Characteristic	All Households		Use of AFS		Use of AFS		Use of AFS		Use of AFS		Memo Items		Memo Items	
	Number (1000s)	Pct of Col	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used a Transaction AFS	Ever Used a Transaction AFS	Ever Used a Credit AFS	Ever Used a Credit AFS		
			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	2,028	52.9	1,694	44.2	112	2.9	1,856	48.4	750	19.6		
<b>Banking Status</b>														
Unbanked	442	11.5	326	73.7	91	20.7	25	5.6	302	68.3	149	33.7		
Underbanked	1,026	26.8	1,026	100.0	0	0	0	0	960	93.5	448	43.7		
Fully Banked	2,248	58.6	645	28.7	1,602	71.3	0	0	565	25.1	148	6.6		
Banked but Underbanked Status Unknown	118	3.1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Household Type</b>														
Family household	2,597	67.7	1,383	53.2	1,151	44.3	63	2.4	1,239	47.7	529	20.4		
Female householder, no husband present	619	16.2	408	65.9	194	31.4	17	2.7	362	58.4	187	30.2		
Male householder, no wife present	161	4.2	92	57.2	56	34.4	14	8.4	81	50.3	45	28.2		
Married couple	1,816	47.4	882	48.6	901	49.6	33	1.8	796	43.8	297	16.3		
Nonfamily household	1,237	32.3	645	52.2	543	43.9	49	4.0	618	49.9	221	17.8		
Female householder	648	16.9	307	47.5	312	48.2	28	4.3	295	45.5	82	12.7		
Male householder	589	15.4	338	57.3	230	39.1	21	3.6	323	54.8	138	23.5		
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>														
Black	1,262	32.9	838	66.4	390	30.9	34	2.7	765	60.6	366	29.0		
Hispanic non-Black	178	4.6	106	59.7	64	35.8	8	4.4	92	51.6	34	19.3		
White non-Black non-Hispanic	2,220	57.9	1,027	46.2	1,123	50.6	71	3.2	942	42.4	329	14.8		
Other non-Black non-Hispanic	173	4.5	57	33.0	116	67.0	-	-	57	33.0	21	11.9		
<b>Age</b>														
15 to 34 years	919	24.0	550	59.9	348	37.8	21	2.3	519	56.4	225	24.5		
35 to 44 years	775	20.2	446	57.6	316	40.7	13	1.6	391	50.5	213	27.5		
45 to 54 years	809	21.1	401	49.5	383	47.3	25	3.1	357	44.1	166	20.6		
55 to 64 years	661	17.3	335	50.6	298	45.1	28	4.3	311	47.1	89	13.4		
65 years or more	669	17.4	296	44.2	349	52.2	25	3.7	278	41.6	57	8.5		
<b>Education</b>														
No high school degree	516	13.5	321	62.3	185	35.9	9	1.8	289	56.0	131	25.5		
High school degree	1,210	31.6	696	57.6	465	38.5	48	4.0	640	52.9	277	22.9		
Some college	974	25.4	552	56.7	394	40.5	28	2.9	495	50.9	244	25.0		
College degree	1,135	29.6	459	40.4	649	57.2	27	2.4	432	38.0	97	8.6		
<b>Household Income</b>														
Less than \$15,000	811	21.2	472	58.2	302	37.2	37	4.6	438	54.0	193	23.7		
Between \$15,000 and \$30,000	697	18.2	437	62.7	241	34.6	19	2.8	397	57.0	216	31.0		
Between \$30,000 and \$50,000	692	18.1	391	56.4	280	40.4	22	3.1	354	51.1	149	21.5		
Between \$50,000 and \$75,000	711	18.6	369	51.8	321	45.1	22	3.1	341	47.9	124	17.4		
At Least \$75,000	922	24.0	359	39.0	550	59.7	13	1.4	326	35.4	69	7.4		
<b>Homeownership</b>														
Homeowner	2,517	65.7	1,181	46.9	1,268	50.4	68	2.7	1,087	43.2	333	13.2		
Non-homeowner	1,317	34.3	847	64.3	425	32.3	45	3.4	769	58.4	418	31.7		

**Notes:**

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

- = 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.

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



### Timing of AFS Use by Household Characteristic

Georgia

Household Characteristic	All Households		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Timing of AFS Use (a)		Memo Item	
	Number (1000s)	Pct of Col	In Last 30 Days (b)		In Last 2-12 Months		Not in the Last 12 Months		Never Used		Unknown		Used AFS in the Last Year			
			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	655	17.1	657	17.1	716	18.7	1,694	44.2	112	2.9	1,312	34.2		
<b>Banking Status</b>																
Unbanked	442	11.5	184	41.7	101	22.9	41	9.2	91	20.7	25	5.6	285	64.6		
Underbanked	1,026	26.8	471	45.9	556	54.1	0	0	0	0	0	0	1,026	100.0		
Fully Banked	2,248	58.6	0	0	0	0	645	28.7	1,602	71.3	0	0	0	0		
Banked but Underbanked Status Unknown	118	3.1	0	0	0	0	NA	NA	0	0	NA	NA	0	0		
<b>Household Type</b>																
Family household	1,268	67.7	428	16.5	460	17.7	495	19.1	1,151	44.3	63	2.4	888	34.2		
Female householder, no husband present	281	16.2	174	28.0	135	21.7	100	16.2	194	31.4	17	2.7	308	49.8		
Male householder, no wife present	161	4.2	47	29.3	26	15.9	19	12.0	56	34.4	14	8.4	73	45.2		
Married couple	1,816	47.4	207	11.4	299	16.5	376	20.7	901	49.6	33	1.8	506	27.9		
Nonfamily household	1,237	32.3	227	18.3	197	16.0	221	17.9	543	43.9	49	4.0	424	34.3		
Female householder	648	16.9	105	16.2	84	13.0	118	18.3	312	48.2	28	4.3	189	29.2		
Male householder	589	15.4	122	20.7	113	19.2	103	17.4	230	39.1	21	3.6	235	39.9		
Other	0	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
<b>Race/Ethnicity</b>																
Black	1,262	32.9	371	29.4	266	21.1	200	15.9	390	30.9	34	2.7	638	50.5		
Hispanic non-Black	178	4.6	64	36.1	26	14.4	16	9.2	64	35.8	8	4.4	90	50.5		
White non-Black non-Hispanic	2,220	57.9	201	9.1	336	15.1	489	22.0	1,123	50.6	71	3.2	538	24.2		
Other non-Black non-Hispanic	173	4.5	18	10.4	29	16.6	10	6.0	116	67.0	-	-	47	27.0		
<b>Age</b>																
15 to 34 years	919	24.0	250	27.2	169	18.4	131	14.3	348	37.8	21	2.3	419	45.6		
35 to 44 years	775	20.2	156	20.1	152	19.6	139	17.9	316	40.7	13	1.6	308	39.7		
45 to 54 years	809	21.1	91	11.3	154	19.0	156	19.2	383	47.3	25	3.1	245	30.3		
55 to 64 years	661	17.3	89	13.4	113	17.1	132	20.0	298	45.1	28	4.3	202	30.6		
65 years or more	669	17.4	69	10.3	68	10.2	158	23.6	349	52.2	25	3.7	137	20.5		
<b>Education</b>																
No high school degree	516	13.5	144	28.0	96	18.5	82	15.8	185	35.9	9	1.8	240	46.5		
High school degree	1,210	31.6	242	20.0	255	21.1	199	16.4	465	38.5	48	4.0	497	41.1		
Some college	974	25.4	206	21.1	182	18.7	164	16.8	394	40.5	28	2.9	388	39.9		
College degree	1,135	29.6	63	5.5	124	10.9	272	23.9	649	57.2	27	2.4	187	16.5		
<b>Household Income</b>																
Less than \$15,000	811	21.2	215	26.5	155	19.0	103	12.7	302	37.2	37	4.6	370	45.5		
Between \$15,000 and \$30,000	697	18.2	204	29.3	139	19.9	94	13.4	241	34.6	19	2.8	343	49.2		
Between \$30,000 and \$50,000	692	18.1	110	16.0	115	16.6	165	23.9	280	40.4	22	3.1	225	32.5		
Between \$50,000 and \$75,000	711	18.6	84	11.7	138	19.4	147	20.7	321	45.1	22	3.1	222	31.2		
At Least \$75,000	922	24.0	42	4.5	111	12.0	207	22.5	550	59.7	13	1.4	152	16.5		
<b>Homeownership</b>																
Homeowner	2,517	65.7	238	9.5	376	14.9	567	22.5	1,268	50.4	68	2.7	614	24.4		
Non-homeowner	1,317	34.3	417	31.7	281	21.4	149	11.3	425	32.3	45	3.4	698	53.0		

**Notes:**

(a) Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

(b) The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days

-- 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.

NA = Not available because the sample size was too small to make an accurate estimate.

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