

2011 Household Banking Status by Demographic Characteristics

Georgia

Household Characteristics	All Households		Unbanked		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	3,834	100.0	442	11.5	1,026	26.8	2,248	58.6	118
Household Type										
Family Household	2,597	67.7	258	10.0	706	27.2	1,555	59.9	78	3.0
Female householder, no husband present	619	16.2	144	23.2	206	33.3	249	40.2	20	3.2
Male Householder, no wife present	161	4.2	36	22.4	49	30.5	68	42.0	8	5.0
Married couple	1,816	47.4	78	4.3	450	24.8	1,238	68.1	50	2.7
Nonfamily household and other	1,237	32.3	184	14.9	320	25.9	693	56.0	40	3.2
Race/Ethnicity										
Black	1,262	32.9	284	22.5	470	37.3	477	37.8	31	2.5
Hispanic non-Black	178	4.6	50	28.2	52	29.3	72	40.5	4	2.1
White non-Black non-Hispanic	2,220	57.9	105	4.7	457	20.6	1,575	70.9	83	3.7
Other non-Black non-Hispanic	173	4.5	3	1.8	47	27.0	123	71.2	-	-
Age										
15 to 34 years	919	24.0	178	19.3	309	33.6	416	45.3	16	1.7
35 to 44 years	775	20.2	85	10.9	233	30.1	445	57.4	13	1.6
45 to 54 years	809	21.1	48	6.0	222	27.5	518	64.0	21	2.5
55 to 64 years	661	17.3	50	7.5	172	26.0	395	59.8	44	6.7
65 years or more	669	17.4	82	12.2	90	13.4	473	70.7	24	3.6
Education										
No high school degree	516	13.5	159	30.8	136	26.3	217	42.0	5	0.9
High school degree	1,210	31.6	175	14.5	385	31.8	608	50.3	42	3.5
Some college	974	25.4	98	10.0	325	33.4	515	52.9	35	3.6
College degree	1,135	29.6	11	0.9	181	16.0	907	80.0	36	3.1
Household Income										
Less than \$15,000	811	21.2	300	37.0	192	23.7	302	37.2	17	2.1
Between \$15,000 and \$30,000	697	18.2	93	13.3	268	38.4	305	43.7	32	4.6
Between \$30,000 and \$50,000	692	18.1	25	3.6	207	29.9	435	62.9	25	3.6
Between \$50,000 and \$75,000	711	18.6	14	2.0	212	29.8	463	65.1	22	3.1
At Least \$75,000	922	24.0	10	1.1	148	16.0	743	80.6	21	2.3
Homeownership										
Homeowner	2,517	65.7	98	3.9	560	22.2	1,771	70.4	88	3.5
Non-homeowner	1,317	34.3	344	26.1	467	35.5	476	36.2	30	2.3

Notes:

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.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

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](#)