

2011 Household Banking Status by Demographic Characteristics

Atlanta-Sandy Springs-Marietta, GA

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	2,108	100.0	205	9.7	541	25.7	1,290	61.2	71	3.4
Household Type										
Family Household	1,470	69.7	124	8.4	395	26.9	905	61.5	47	3.2
Female householder, no husband present	351	16.7	73	20.9	126	35.8	136	38.8	15	4.4
Male Householder, no wife present	94	4.5	NA	NA	NA	NA	NA	NA	NA	NA
Married couple	1,025	48.6	27	2.6	237	23.1	738	72.0	23	2.3
Nonfamily household and other	638	30.3	82	12.8	146	22.9	385	60.4	24	3.8
Race/Ethnicity										
Black	721	34.2	142	19.6	260	36.1	305	42.3	14	1.9
Hispanic non-Black	131	6.2	38	28.9	48	36.2	42	32.1	4	2.8
White non-Black non-Hispanic	1,126	53.4	22	2.0	205	18.2	844	75.0	54	4.8
Other non-Black non-Hispanic	130	6.1	3	2.5	29	22.0	98	75.5	-	-
Age										
15 to 34 years	544	25.8	96	17.7	170	31.3	266	48.9	11	2.1
35 to 44 years	524	24.9	45	8.5	155	29.5	312	59.5	13	2.4
45 to 54 years	460	21.8	25	5.5	114	24.9	321	69.7	-	-
55 to 64 years	304	14.4	23	7.6	72	23.6	181	59.7	28	9.1
65 years or more	276	13.1	16	5.8	30	11.0	210	76.1	19	7.1
Education										
No high school degree	209	9.9	64	30.5	69	33.1	76	36.4	-	-
High school degree	562	26.7	76	13.4	205	36.5	253	45.0	28	5.0
Some college	516	24.5	55	10.7	155	30.0	289	56.0	17	3.3
College degree	821	38.9	11	1.3	112	13.6	672	81.8	27	3.2
Household Income										
Less than \$15,000	393	18.7	131	33.3	110	28.0	144	36.7	8	2.0
Between \$15,000 and \$30,000	335	15.9	39	11.6	145	43.2	125	37.1	27	8.0
Between \$30,000 and \$50,000	329	15.6	20	6.1	79	24.0	214	64.8	17	5.2
Between \$50,000 and \$75,000	409	19.4	6	1.4	117	28.7	278	68.1	8	1.8
At Least \$75,000	641	30.4	10	1.5	90	14.1	529	82.5	12	1.8
Homeownership										
Homeowner	1,402	66.5	33	2.4	296	21.1	1,022	72.9	51	3.6
Non-homeowner	707	33.5	172	24.4	246	34.8	268	38.0	21	2.9

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.

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](#)