

Unbanked and Underbanked for Atlanta-Sandy Springs-Marietta, GA, 2013 by Selected Household Characteristics

All Households

| | Number of Households (1000s) | Number of Households (PCT) | Unbanked | Banked: Underbanked | Banked: Fully Banked | Banked: Underbanked Status Unknown |
|--------------------------------------|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| All Households | 2169 | 100 | 9.1 | 27.9 | 57.8 | 5.3 |
| Race/Ethnicity (PCT) | | | | | | |
| Black | 737 | 100 | 16.8 | 39.6 | 36.3 | 7.4 |
| Hispanic | 118 | 100 | NA | NA | NA | NA |
| Asian | 95 | 100 | - | NA | NA | NA |
| American Indian/Alaskan | 3 | 100 | - | - | NA | - |
| Hawaiian/Pacific Islander | 17 | 100 | - | NA | NA | - |
| White non-Black non-Hispanic | 1200 | 100 | 2.2 | 20.2 | 73.8 | 3.9 |
| Other non-Black non-Hispanic | - | 100 | - | - | - | - |
| Age Group (PCT) | | | | | | |
| 15 to 24 years | 147 | 100 | NA | NA | NA | - |
| 25 to 34 years | 417 | 100 | 16.6 | 38.6 | 41.9 | 3.0 |
| 35 to 44 years | 438 | 100 | 11.7 | 26.6 | 57.0 | 4.7 |
| 45 to 54 years | 476 | 100 | 5.3 | 28.1 | 59.7 | 6.9 |
| 55 to 64 years | 369 | 100 | 9.5 | 18.7 | 64.7 | 7.1 |
| 65 years or more | 323 | 100 | - | 12.2 | 80.8 | 7.0 |
| Education (PCT) | | | | | | |
| No high school degree | 123 | 100 | NA | NA | NA | NA |
| High school degree | 548 | 100 | 14.7 | 33.7 | 47.2 | 4.4 |
| Some college | 600 | 100 | 8.5 | 38.0 | 49.1 | 4.4 |
| College degree | 898 | 100 | 2.4 | 17.9 | 73.1 | 6.7 |
| Employment Status (PCT) | | | | | | |
| Employed | 1473 | 100 | 6.6 | 30.8 | 57.3 | 5.4 |
| Unemployed | 148 | 100 | 37.1 | 30.9 | 26.5 | 5.6 |
| Not in labor force | 548 | 100 | 8.0 | 19.3 | 67.7 | 5.0 |
| Unknown | - | 100 | - | - | - | - |
| Family Income (PCT) | | | | | | |
| Less than \$15,000 | 274 | 100 | 31.4 | 30.5 | 36.5 | 1.6 |
| Between \$15,000 and \$30,000 | 381 | 100 | 15.5 | 38.4 | 41.8 | 4.3 |
| Between \$30,000 and \$50,000 | 454 | 100 | 8.2 | 25.9 | 59.3 | 6.7 |
| Between \$50,000 and \$75,000 | 429 | 100 | - | 30.7 | 63.9 | 5.4 |

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|-------------------------------------------|------------------------------|----------------------------|----------|---------------------|----------------------|------------------------------------|
| At Least \$75,000 | 632 | 100 | 2.3 | 19.9 | 71.4 | 6.4 |
| Missing | - | 100 | - | - | - | - |
| Disability Status (PCT) | | | | | | |
| Disabled | 118 | 100 | NA | NA | NA | NA |
| Not Disabled | 1581 | 100 | 10.5 | 28.5 | 55.7 | 5.3 |
| Not Applicable | 470 | 100 | 3.3 | 26.6 | 65.3 | 4.8 |
| Metropolitan Status (PCT) | | | | | | |
| Metropolitan area - principal City | 297 | 100 | 8.8 | 29.0 | 59.4 | 2.7 |
| Metropolitan area - Balance | 1872 | 100 | 9.1 | 27.7 | 57.5 | 5.7 |
| Not in Metropolitan area | - | 100 | - | - | - | - |
| Not Identified | - | 100 | - | - | - | - |

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- NA = Not available because the sample size was too small to produce a precise estimate.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- Underbanked rates are not necessarily comparable across years. Definition based on following products: Check Cashing, Money order, Remittance, Payday Loan, Rent-to-own, Pawn, Refund-Anticipation-Loan, Automobile-Title-Loan.
- household income (imputed) can only be compared for years 2011 and beyond as it has imputed income which was not available in the 2009.
- Based on physical limitations or NILF - Disabled, applicable to ages between 25 and 64.