

## Unbanked and Underbanked for Georgia, 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
<b>All Households</b>	3934	100	10.9	26.9	57.5	4.7
<b>Race/Ethnicity (PCT)</b>						
<b>Black</b>	1252	100	19.4	39.6	34.9	6.1
<b>Hispanic</b>	176	100	44.7	33.8	16.6	4.9
<b>Asian</b>	123	100	-	NA	NA	NA
<b>American Indian/Alaskan</b>	7	100	-	-	NA	-
<b>Hawaiian/Pacific Islander</b>	25	100	-	NA	NA	-
<b>White non-Black non-Hispanic</b>	2352	100	4.5	19.8	71.8	3.9
<b>Other non-Black non-Hispanic</b>	-	100	-	-	-	-
<b>Age Group (PCT)</b>						
<b>15 to 24 years</b>	296	100	9.7	51.3	37.1	1.9
<b>25 to 34 years</b>	697	100	17.6	35.6	44.3	2.5
<b>35 to 44 years</b>	720	100	16.9	26.0	53.1	4.1
<b>45 to 54 years</b>	788	100	6.6	30.2	56.1	7.0
<b>55 to 64 years</b>	676	100	9.7	19.8	65.9	4.6
<b>65 years or more</b>	758	100	4.8	13.4	75.9	5.9
<b>Education (PCT)</b>						
<b>No high school degree</b>	451	100	32.8	21.4	44.9	0.9
<b>High school degree</b>	1166	100	15.0	29.5	49.9	5.6
<b>Some college</b>	1095	100	7.2	37.1	51.7	4.0
<b>College degree</b>	1222	100	2.1	17.5	74.7	5.7
<b>Employment Status (PCT)</b>						
<b>Employed</b>	2387	100	7.5	31.0	56.7	4.8
<b>Unemployed</b>	241	100	36.5	34.6	25.5	3.4
<b>Not in labor force</b>	1306	100	12.3	18.1	65.0	4.6
<b>Unknown</b>	-	100	-	-	-	-
<b>Family Income (PCT)</b>						
<b>Less than \$15,000</b>	724	100	33.9	24.8	36.7	4.7
<b>Between \$15,000 and \$30,000</b>	785	100	14.4	38.0	44.5	3.1
<b>Between \$30,000 and \$50,000</b>	797	100	5.9	26.5	63.1	4.5
<b>Between \$50,000 and \$75,000</b>	702	100	0.5	26.6	68.7	4.2

	Number of Households (1000s)	Number of Households (PCT)	Unbanked	Banked: Underbanked	Banked: Fully Banked	Banked: Underbanked Status Unknown
<b>At Least \$75,000</b>	926	100	2.0	19.9	71.7	6.4
<b>Missing</b>	-	100	-	-	-	-
<b>Disability Status (PCT)</b>						
<b>Disabled</b>	342	100	21.0	28.9	44.6	5.5
<b>Not Disabled</b>	2539	100	11.4	27.9	56.2	4.5
<b>Not Applicable</b>	1054	100	6.2	24.0	65.0	4.8
<b>Metropolitan Status (PCT)</b>						
<b>Metropolitan area - principal City</b>	431	100	12.1	33.2	52.8	1.9
<b>Metropolitan area - Balance</b>	2193	100	9.0	26.5	58.7	5.8
<b>Not in Metropolitan area</b>	582	100	14.3	29.7	54.3	1.7
<b>Not Identified</b>	728	100	12.9	22.3	59.5	5.3

- Source: 2013 FDIC National Survey of Unbanked and Underbanked Households.
- Figures do not always reconcile to totals because of rounding.
- - = For this table cell, the estimated proportion would round to zero. The population proportion, however, is likely to be slightly greater than zero.
- NA = Not available because the sample size was too small to produce a precise estimate.
- 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.