

Unbanked and Underbanked for Georgia, 2015 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	3925	100	11.9	24.6	60.8	2.8
Race/Ethnicity (PCT)						
Black	1311	100	22.2	31.0	43.7	3.1
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2157	100	4.2	19.1	74.0	2.7
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	662	100	15.2	34.4	48.1	2.2
35 to 44 years	780	100	12.4	27.8	55.2	4.7
45 to 54 years	751	100	10.5	21.8	65.0	2.8
55 to 64 years	832	100	14.0	21.1	63.3	1.6
65 years or more	732	100	4.6	17.6	75.7	2.1
Education (PCT)						
No high school degree	NA	100	NA	NA	NA	NA
High school degree	1115	100	12.1	20.2	63.1	4.7
Some college	1069	100	12.7	29.4	57.1	0.9
College degree	1219	100	2.0	20.3	74.7	3.0
Employment status (PCT)						
Employed	2426	100	7.3	26.9	62.8	3.0
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1358	100	16.4	20.7	60.7	2.3
Family income (PCT)						
Less than \$15,000	665	100	42.2	22.4	32.5	2.9
Between \$15,000 and \$30,000	902	100	13.9	29.2	54.2	2.7
Between \$30,000 and \$50,000	916	100	3.9	30.2	62.9	3.1
Between \$50,000 and \$75,000	601	100	4.0	21.3	70.9	3.7
At least \$75,000	840	100	-	17.6	80.7	1.7
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA

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Not disabled, age 25 to 64	2520	100	10.2	26.3	60.8	2.7
Not applicable (not age 25 to 64)	900	100	8.2	20.0	69.1	2.7
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA
Metropolitan area - balance	2151	100	10.7	25.5	60.9	3.0
Not in metropolitan area	671	100	14.7	26.8	54.8	3.7
Not identified	694	100	12.7	16.6	69.2	1.4

- Source: 2015 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- - indicates an estimate of zero. The population proportion may 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, and auto title loan.