

Unbanked and underbanked for Georgia, 2017 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	4057	100	10.6	24.1	60.0	5.2
Race/Ethnicity (PCT)						
Black	1362	100	16.4	30.3	47.7	5.6
Hispanic	NA	100	NA	NA	NA	NA
Asian	NA	100	NA	NA	NA	NA
White	2161	100	5.1	18.1	72.2	4.7
Other	NA	100	NA	NA	NA	NA
Age group (PCT)						
15 to 24 years	NA	100	NA	NA	NA	NA
25 to 34 years	719	100	17.1	25.6	51.5	5.8
35 to 44 years	766	100	10.5	28.2	59.3	2.0
45 to 54 years	762	100	10.5	22.0	59.8	7.6
55 to 64 years	793	100	10.3	25.5	57.7	6.6
65 years or more	817	100	4.0	16.0	75.3	4.7
Education (PCT)						
No high school diploma	NA	100	NA	NA	NA	NA
High school diploma	1217	100	17.2	27.7	49.8	5.4
Some college	1022	100	8.6	26.8	60.0	4.6
College degree	1380	100	1.7	18.2	74.4	5.7
Employment status (PCT)						
Employed	2612	100	9.2	26.9	58.5	5.3
Unemployed	NA	100	NA	NA	NA	NA
Not in labor force	1356	100	12.5	17.6	64.6	5.3
Family income (PCT)						
Less than \$15,000	NA	100	NA	NA	NA	NA
\$15,000 to \$30,000	733	100	20.5	23.5	49.5	6.4
\$30,000 to \$50,000	992	100	9.5	35.4	51.2	3.9
\$50,000 to \$75,000	606	100	6.2	24.3	64.7	4.8
At least \$75,000	1221	100	0.8	13.7	79.2	6.2
Disability status (PCT)						
Disabled, age 25 to 64	NA	100	NA	NA	NA	NA
Not disabled, age 25 to 64	2629	100	9.9	26.2	58.1	5.8
Not applicable (not age 25 to 64)	1017	100	6.6	20.6	68.6	4.2
Metropolitan status (PCT)						
Metropolitan area - principal city	NA	100	NA	NA	NA	NA

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Metropolitan area - balance	2210	100	8.3	28.0	57.6	6.1
Not in metropolitan area	724	100	14.9	11.9	68.4	4.8
Not identified	708	100	15.0	19.5	64.1	1.4

- Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.
- NA indicates that the sample size is too small to produce a precise estimate.
- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.