

BANKS COUNTY



Population

In 2023, Banks County had a population of approximately 18,562 [1] residents. Among the population, 21.2% were under the age of 18 years old and 18.21% were over the age of 65 [1].

DEMOGRAPHICS

Banks County

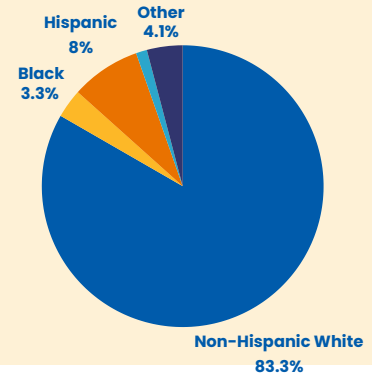
Income

The median household income for Banks County residents was \$60,485 [1]. Out of all Banks households, there is a wealth disparity between racial groups as White households earn an average of \$61,910 while Black households make \$55,844 [2]. This exposes the lack of financial mobility in communities of color.

Composition

When looking at family composition data showed that 18% of children in Banks live in single-parent households and there were 285 children enrolled in Women, Infants, and Children (WIC) programs, aged from birth to 4 years old [2,3]. 9.9% of households in Banks are receiving SNAP/Food Stamps [3]. 80% of households have a highspeed internet connection [2].

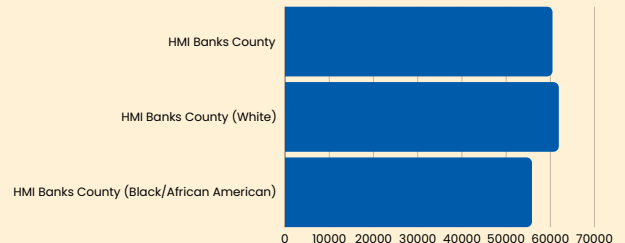
Racial Composition



[1]

Average Household Income

On Average white households are making \$15,000 more than black households.



[2]

HEALTH

When looking at access to care, **22% of the population in Banks is uninsured** [4]. Banks is tied with Oglethorpe for the highest uninsured rate in the Jackson EMC Service Area [4]. **There is a healthcare provider shortage across the entire service area**, and Banks has the second highest lack of providers [5]. Access to providers per person is as follows: there is one primary care physician for every 4,838 persons and one dentist for every 18,562 persons [5]. **Banks is also classified as a maternal care desert**, meaning there are no obstetric hospitals or birth centers and no obstetric providers within the county [6].

There were 3 deaths due to drug overdose in 2022 [7]. The ER Visit Rate for disorders related to drug use is about the same in Banks County, 305.3*, as in the Georgia state average, 319 [7]. The major **cardiovascular disease death rate is 331.1*, 25% higher than the state average**. The rate lung cancer deaths is **two times higher than the state**, and Banks also has 5% more of the population reporting smoking [7,8].



HOUSING

In Banks County, **11% are experiencing severe housing problems** [10]. Of those, **8% are severely cost burdened**, defined as spending 50% or more of their income on housing by HUD standards [10,11].

There are 21 Section 8 subsidized units and 96% of the units are occupied, and these units house 2,861 people [10]. The rental market in Banks is classified as having moderate availability and moderate demand and the median rent for the area is \$776 [12, 2].



Banks has a higher percentage of homeowners rate than the state average.



EDUCATION

77% of residents have completed high school and 58% have completed some college [13]. Banks county has the lowest percentage of high school graduates in the Jackson EMC service area. Among high school graduates, 49.96% were eligible for the HOPE Scholarship in the last year and the graduation rate was 84.1% [14].

There is a **high prevalence of absences in the school systems** with 47.3% of students having acquired between 6-15 absences within the year and 28.8% acquiring between more than 15 absences from school [14]. **Studies show that missing more than 4 days of school can negatively impact students' grades** [13]. Banks County has the highest percentage of students absent for more than 15 days at 31.1% [14].

Childcare costs are the lowest in the service area [8]. Banks County households with children spend on average 18% of their monthly income on child care [8]. There are currently 8 childcare centers available in the area and 40.9% of eligible children are enrolled in a pre-k program [3].

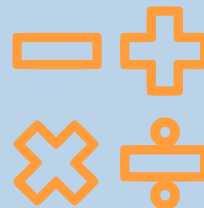


2 OUT OF 4 BANKS COUNTY CHILDREN RELY ON THE FREE AND REDUCED LUNCH PROGRAM [3]



2.9

Average 3rd grade performance reading level



3.0

Average 3rd grade performance math level

[8]

CIVIC VITALITY

Civic Vitality is the way a community organizes and addresses social needs.

There are 14 social organizations in Banks County with a rate of 7.2 per 10,000 residents [15]. Participation in the census stands at 62.8% of the population [2]. 75.3% of the population are registered to vote and 68.5 % are active voters, the **second highest voter participation in the service area** [2].

In the community, there are **42 non-profit organizations** [16]. In the 2020 census there were 33 religious congregations reported in the area with a 78.19% adherence in 2020 [17].



82%

of Banks county drives alone to work



48%

of Banks county has long commutes

[2]

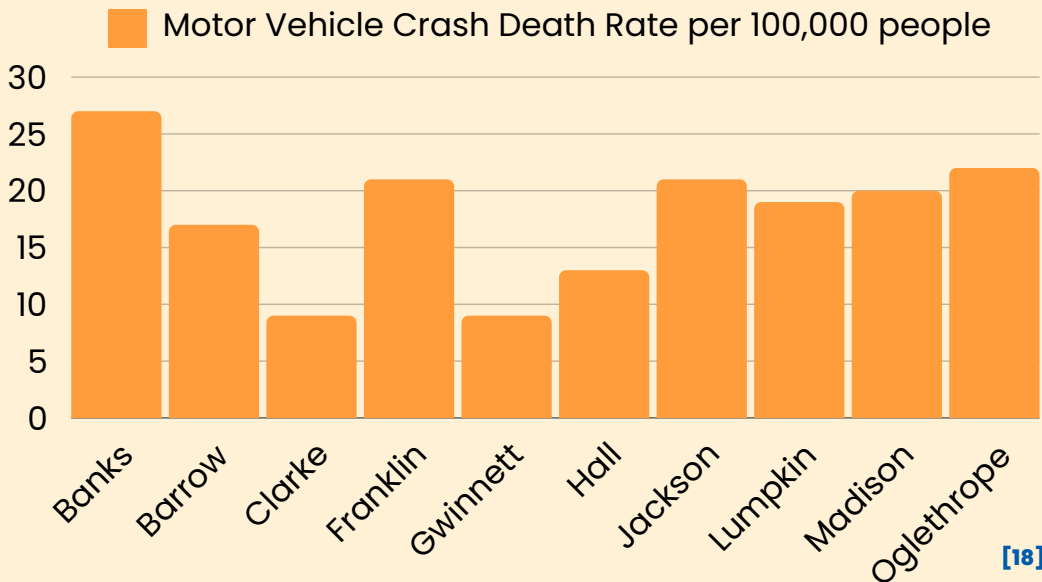
Driving alone and having long commutes can be indicators of loneliness, health outcomes and local employment opportunities [8]

SAFETY

The **overall crime rate** in the county is 21.69 crimes per 1,000 people which is **slightly higher than the state average** at 20.1 crimes per 1,000 people [18].

The motor vehicle death rate, 27*, is significantly higher than the state average of 14* and the highest in the service area [19]. **Motor vehicle accidents are the leading cause of premature death**** in the county [7]. Banks County has a firearm fatality rate of 14 which is below the state average of 16 [8]. The rates of robbery, burglary, sexual assault, and aggravated assault were all lower than the state [18]. The **rate of larceny-theft is 40% higher than the state** and the second highest in the service area [18].

There were 18 suicides and no homicides in 2023 [18]. For every 1,000 children in Clarke county, 6 are estimated to experience a substantiated incident of abuse or neglect [20].



Banks County has the highest motor vehicle crash death rate in the Jackson EMC Service Area

[18]

PURPOSE

The purpose of these county one-pagers is to provide a snapshot of county demographics across five domains: health, housing, education, civic vitality, and safety.

It is our hope that this information will guide philanthropic efforts to help address needs of the counties within their service area.

APPENDIX

Domain	Data Source
Demographics	Census [1], American Community Survey [2], Kids Count Data [3]
Health	Small Area Health Insurance Estimates [4], Health Provider Shortage Area (AHRQ) [5], March of Dimes [6], OASIS [7], County Health Rankings [8], National Center for Health Statistics [9]
Housing	Housing & Urban Development [10], Comprehensive Housing Affordability Strategy (CHAS) [11], Eviction Lab [12], Census
Education	Georgia Department of Education [13], Governor's Office Student Achievement [14], Kid's Count Data
Civic Vitality	American Community Survey, County Business Patterns [15] Georgia Secretary of State [16], U.S Religious Census [17],
Safety	Georgia Bureau of Investigation [18], Department of Transportation [19], Department of Family & Children Services [20], OASIS, American Community Survey
Special Notes	<p>* = Rate per 100,000</p> <p>**= Based on percentage of years of potential life lost, more information on how this is calculated can be found on OASIS</p> <p>***= Details on how County Health Rankings are calculated can be found at countyhealthrankings.org</p>