Banks County Total Population

Primary data sources: U.S. Census Bureau, decennial censuses and estimates; GA Office of Planning & Budget projections (2015 series).
Population Composition by Age
Banks County

2015 Median Age
Banks Co. = 41.0 yrs.  GA = 35.3 yrs.

Primary data source: U.S. Census Bureau
<table>
<thead>
<tr>
<th>County</th>
<th>Total</th>
<th>Total Rank</th>
<th>Density per sq.mi. land area</th>
<th>% Chg. 2010-16</th>
<th>Rank of % Chg.</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>18,397</td>
<td>96</td>
<td>83.7</td>
<td>0.0</td>
<td>82</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>22,320</td>
<td>83</td>
<td>92.1</td>
<td>1.1</td>
<td>67</td>
</tr>
<tr>
<td>HABERSHAM</td>
<td>44,246</td>
<td>46</td>
<td>187.5</td>
<td>2.8</td>
<td>52</td>
</tr>
<tr>
<td>HALL</td>
<td>196,637</td>
<td>12</td>
<td>623.7</td>
<td>9.4</td>
<td>13</td>
</tr>
<tr>
<td>JACKSON</td>
<td>64,615</td>
<td>37</td>
<td>245.3</td>
<td>6.8</td>
<td>27</td>
</tr>
<tr>
<td>MADISON</td>
<td>28,824</td>
<td>63</td>
<td>109.4</td>
<td>2.5</td>
<td>54</td>
</tr>
<tr>
<td>Stephens</td>
<td>25,751</td>
<td>70</td>
<td>145.4</td>
<td>-1.6</td>
<td>99</td>
</tr>
</tbody>
</table>

Primary data source: U. S. Census Bureau (4/17)
Population Change: 1930-2010

Primary data source: U.S. Census Bureau, Decennial Censuses
Population Change: 2010-2016

- LOSS
- Gain < US
- Gain > US but < GA
- Gain > GA
- Gain > 2x GA

US = 4.7%
GA = 6.4%
Avg. GA County = 1.0%

Primary data source: U.S. Census Bureau (3/17)
## Components of Population Change
### Natural Increase & Net Migration*

<table>
<thead>
<tr>
<th>Area</th>
<th>4/1/2010-6/30/2016 Numerical Change*</th>
<th>4/1/2010-6/30/2016 # Natural Increase (Births-Deaths)</th>
<th>4/1/2010-6/30/2016 # Net Migration</th>
<th>7/1/2015-6/30/2016 1-yr Natural Increase Rate</th>
<th>7/1/2015-6/30/2016 1-yr Net Migration Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>2</td>
<td>295</td>
<td>-322</td>
<td>3.4</td>
<td>-6.8</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>236</td>
<td>-69</td>
<td>301</td>
<td>-0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>HABERSHAM</td>
<td>1,205</td>
<td>531</td>
<td>623</td>
<td>1.2</td>
<td>6.5</td>
</tr>
<tr>
<td>HALL</td>
<td>16,953</td>
<td>7,578</td>
<td>9,028</td>
<td>5.6</td>
<td>11.3</td>
</tr>
<tr>
<td>JACKSON</td>
<td>4,130</td>
<td>1,579</td>
<td>2,291</td>
<td>3.9</td>
<td>20.8</td>
</tr>
<tr>
<td>MADISON</td>
<td>704</td>
<td>376</td>
<td>342</td>
<td>3.3</td>
<td>11.9</td>
</tr>
<tr>
<td>STEPHENS</td>
<td>-421</td>
<td>-119</td>
<td>-340</td>
<td>0.3</td>
<td>9.6</td>
</tr>
<tr>
<td>Avg. County</td>
<td>3,910</td>
<td>2,192</td>
<td>1,656</td>
<td>1.5</td>
<td>0.7</td>
</tr>
<tr>
<td>GEORGIA</td>
<td>621,691</td>
<td>348,541</td>
<td>263,358</td>
<td>4.8</td>
<td>5.9</td>
</tr>
</tbody>
</table>

* Numerical change includes “residual” not represented in either NI or NM.

Primary data source:
U. S. Census Bureau (4/17)
2015 Rates

- Total births per 1,000 pop: 12.9 (Georgia), 11.9 (Banks Co.)
- Unwed per 100 total births: 45.1 (Georgia), 38.0 (Banks Co.)
- Teen pregnancy per 1,000 females age 10-19: 16.9 (Georgia), 13.7 (Banks Co.)
- Deaths per 1,000 pop: 7.8 (Georgia), 10.2 (Banks Co.)
- **ITOP per 1,000 females age 10-55: 9.1 (Georgia), 2.5 (Banks Co.)
- Low birth weight per 100 births: 9.5 (Georgia), 8.5 (Banks Co.)
- Infant deaths per 1,000 births: 7.4 (Georgia), 8.4 (Banks Co.)

2015 Banks Co. Natality Data:
- 221 total births, 84 unwed births
- 12 induced terminations
- 16 teen pregnancies
- 18 low birth weight babies

2015 Banks Co. Mortality Data:
- 189 total deaths
- 2 infant deaths

Primary data source: GA Dept. Public Health, OASIS
**ITOP—Induced Terminations of Pregnancy
Highest Level of Educational Attainment: 2011-2015
5 Yr. Avg. – American Community Survey

Percent of Persons Age 25+

- Grad or Prof Degree: Banks Co. = 3.9%, Georgia = 10.7%
- Bachelor's degree: Banks Co. = 7.2%, Georgia = 18.1%
- Associate degree: Banks Co. = 6.3%, Georgia = 7.2%
- Some college, no degree: Banks Co. = 15.2%, Georgia = 21%
- HS Grad: Banks Co. = 45.5%, Georgia = 28.4%
- 9th-12th no diploma: Banks Co. = 9.2%, Georgia = 14.5%
- < 9th grade: Banks Co. = 5.4%

Banks Co.
Not completing HS = 21.9%
With a bachelor’s + degree = 11.2%

Primary data source: U.S. Census Bureau
Selected Public School Statistics
School Year 2015-16

Primary data source:
Governor's Office of Student Achievement

Banks Co.
FTE K12 enrollment = 2,802
HS dropouts = 17
General Fund Expenditures per FTE = $8,243
# Per Capita Income: 2015

<table>
<thead>
<tr>
<th>County</th>
<th>PCI</th>
<th>Rank of PCI</th>
<th>% PCI of GA Total</th>
<th>% Change in PCI 2011-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>$31,775</td>
<td>76</td>
<td>78.8</td>
<td>21.7</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>$33,976</td>
<td>43</td>
<td>84.3</td>
<td>21.6</td>
</tr>
<tr>
<td>HABERSHAM</td>
<td>$29,603</td>
<td>105</td>
<td>73.4</td>
<td>12.8</td>
</tr>
<tr>
<td>HALL</td>
<td>$36,597</td>
<td>28</td>
<td>90.8</td>
<td>13.9</td>
</tr>
<tr>
<td>JACKSON</td>
<td>$35,110</td>
<td>32</td>
<td>87.1</td>
<td>15.7</td>
</tr>
<tr>
<td>MADISON</td>
<td>$31,988</td>
<td>73</td>
<td>79.4</td>
<td>14.1</td>
</tr>
<tr>
<td>STEPHENS</td>
<td>$33,902</td>
<td>45</td>
<td>84.1</td>
<td>17.2</td>
</tr>
<tr>
<td>GA Avg. Co.</td>
<td>$32,346</td>
<td>–</td>
<td>80.3</td>
<td>10.2</td>
</tr>
</tbody>
</table>

Primary data source: U. S. Bureau of Economic Analysis (1/17)
Per Capita Income: 2011-2015

Primary data source: U.S. Bureau of Economic Analysis (1/17)

2015 PCI
Banks Co. = $31,775
Georgia = $40,306
US = $48,112

Primary data source: U.S. Bureau of Economic Analysis (1/17)
Median Household Income
2015 Model-Based Estimates

<table>
<thead>
<tr>
<th>County</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stephens</td>
<td>$38,503</td>
</tr>
<tr>
<td>Madison</td>
<td>$40,735</td>
</tr>
<tr>
<td>Jackson</td>
<td>$56,102</td>
</tr>
<tr>
<td>Hall</td>
<td>$54,578</td>
</tr>
<tr>
<td>Habersham</td>
<td>$44,400</td>
</tr>
<tr>
<td>Franklin</td>
<td>$40,156</td>
</tr>
<tr>
<td>Banks</td>
<td>$44,146</td>
</tr>
<tr>
<td>Avg. GA County</td>
<td>$42,510</td>
</tr>
<tr>
<td>U.S.</td>
<td>$55,775</td>
</tr>
</tbody>
</table>
Personal Current Transfer Receipts: 2015
Banks Co. Total = $140,932,000

<table>
<thead>
<tr>
<th>Service</th>
<th>Banks Co.</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare</td>
<td>25.5</td>
<td>23.0</td>
</tr>
<tr>
<td>Edu/Train Assist</td>
<td>16.1</td>
<td>13.7</td>
</tr>
<tr>
<td>Vet Benefits</td>
<td>5.0</td>
<td>4.3</td>
</tr>
<tr>
<td>Unemployment</td>
<td>2.6</td>
<td>2.4</td>
</tr>
<tr>
<td>All Other</td>
<td>7.0</td>
<td>5.9</td>
</tr>
</tbody>
</table>

Banks County:
- 24.0% of total personal income
- 4.9% change in total transfer receipts 2014-15
- $7,620 per capita transfer receipts

Primary data source: Bureau of Economic Analysis (1/17)
Transfer Receipts as a Percentage of Total Personal Income
2010-2015

Primary data source: U.S. Bureau of Economic Analysis (1/17)
## Persons Living Below Poverty Level
### 2015 Model-Based Estimates

<table>
<thead>
<tr>
<th>County</th>
<th># of Persons</th>
<th>% of all Persons</th>
<th>Rank of %</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>2,916</td>
<td>15.8</td>
<td>34</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>4,707</td>
<td>21.9</td>
<td>81</td>
</tr>
<tr>
<td>HABERSHAM</td>
<td>6,891</td>
<td>16.6</td>
<td>40</td>
</tr>
<tr>
<td>HALL</td>
<td>32,263</td>
<td>16.9</td>
<td>43</td>
</tr>
<tr>
<td>JACKSON</td>
<td>8,134</td>
<td>13.0</td>
<td>18</td>
</tr>
<tr>
<td>MADISON</td>
<td>4,265</td>
<td>15.1</td>
<td>29</td>
</tr>
<tr>
<td>STEPHENS</td>
<td>5,290</td>
<td>21.2</td>
<td>74</td>
</tr>
<tr>
<td>GA Avg. Co.</td>
<td>10,729</td>
<td>21.9</td>
<td>–</td>
</tr>
</tbody>
</table>

Primary data source: U. S. Census Bureau (1/17)
Persons Living Below the Poverty Level
2015 Model-Based Estimates

Weighted average poverty threshold for a family household of 4 persons in 2015 = $24,257

Georgia
1,705,831 Persons
--
17.2%

US = 14.7%

Primary data source: U.S. Census Bureau (1/17)
Civilian Labor Force Average Annual Unemployment Rates

2016 Rates

Banks Co. = 4.9  GA = 5.4  US = 4.9
Avg. GA County = 6.1

Primary data source: GA Dept. of Labor
### Establishments, Employment & Wages: 2015 Averages

<table>
<thead>
<tr>
<th>Banks County</th>
<th>Avg. # Establishments</th>
<th>Avg. Monthly Employment</th>
<th>Avg. Wage Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL GOODS PRODUCING</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ag, forestry, fishing</td>
<td>15</td>
<td>399</td>
<td>$1,282</td>
</tr>
<tr>
<td>Construction</td>
<td>43</td>
<td>174</td>
<td>$700</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>12</td>
<td>276</td>
<td>$813</td>
</tr>
<tr>
<td><strong>TOTAL SERVICE PROVIDING</strong></td>
<td>179</td>
<td>2,016</td>
<td>$447</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>14</td>
<td>141</td>
<td>$855</td>
</tr>
<tr>
<td>Retail trade</td>
<td>51</td>
<td>601</td>
<td>$398</td>
</tr>
<tr>
<td>Transp/Warehousing</td>
<td>10</td>
<td>20</td>
<td>$725</td>
</tr>
<tr>
<td>Finance/Insurance</td>
<td>7</td>
<td>25</td>
<td>$736</td>
</tr>
<tr>
<td>Professional/Sci/Tech</td>
<td>13</td>
<td>38</td>
<td>$1,178</td>
</tr>
<tr>
<td>Admin/Suppt/WasteMgmt/Remediation</td>
<td>16</td>
<td>177</td>
<td>$468</td>
</tr>
<tr>
<td>Health care/Soc Svcs</td>
<td>10</td>
<td>100</td>
<td>$1,057</td>
</tr>
<tr>
<td>Accommodations/Food Svc</td>
<td>31</td>
<td>782</td>
<td>$292</td>
</tr>
<tr>
<td><strong>TOTAL GOVERNMENT</strong></td>
<td>23</td>
<td>864</td>
<td>$564</td>
</tr>
<tr>
<td><strong>TOTAL ALL INDUSTRIES</strong></td>
<td>290</td>
<td>3,742</td>
<td>$602</td>
</tr>
</tbody>
</table>

Primary data source: GA Dept. of Labor (7/16)
Employment Comparisons by Industry Group: 2015

<table>
<thead>
<tr>
<th>Industry Group</th>
<th>Banks Co.</th>
<th>Avg. GA County</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods Producing</td>
<td>22.7</td>
<td>22.1</td>
<td>13.8</td>
</tr>
<tr>
<td>Service Providing</td>
<td>53.9</td>
<td>52.3</td>
<td>70.4</td>
</tr>
<tr>
<td>Government</td>
<td>23.1</td>
<td>24.7</td>
<td>15.4</td>
</tr>
</tbody>
</table>

Primary data source: GA Dept. of Labor (7/16)
Components of 2015 Property Tax Gross Digest
Banks County

- Residential: 39.7%
- Ag-Preferential-Environ-Conserv: 30.1%
- Commercial: 16.0%
- Industrial: 3.0%
- Public Utility: 4.3%
- Mobile Home: 1.7%
- Motor Vehicle: 5.2%
- Timber *: 0.1412%

40% Assessment Value of Property
- Gross Digest = $580,762,196
- Homestead & Property Exemptions = $10,582,173
- Net M&O Digest = $470,180,023
- Value of exempt property = $55,548,410

* Timber taxed at 100% based on previous year sales

Primary data source:
GA Dept. of Revenue
Data downloaded 7/16
### Banks Co. Millage Rates, Taxes Levied, & Sales Tax Rate

<table>
<thead>
<tr>
<th>Tax District</th>
<th>2015 Millage rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALTO</td>
<td>0.000</td>
</tr>
<tr>
<td>BALDWIN - BANKS</td>
<td>1.520</td>
</tr>
<tr>
<td>COUNTY INCORPORATED</td>
<td>9.615</td>
</tr>
<tr>
<td>COUNTY UNINCORPORATED</td>
<td>9.615</td>
</tr>
<tr>
<td>GILLSVILLE</td>
<td>0.000</td>
</tr>
<tr>
<td>HOMER</td>
<td>0.000</td>
</tr>
<tr>
<td>LULA</td>
<td>0.000</td>
</tr>
<tr>
<td>MAYSVILLE - BANKS</td>
<td>0.510</td>
</tr>
<tr>
<td>SCHOOL</td>
<td>15.539</td>
</tr>
<tr>
<td>STATE</td>
<td>0.050</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>County</th>
<th>2015 Taxes Levied*</th>
<th>Sales Tax Rate as of 4/1/2017</th>
<th>LOST Type* as of 4/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANKS</td>
<td>$11,863,936</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>$17,665,811</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>HABERSHAM</td>
<td>$29,141,787</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>HALL</td>
<td>$179,113,898</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>JACKSON</td>
<td>$73,636,117</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>MADISON</td>
<td>$17,481,360</td>
<td>7</td>
<td>LSE</td>
</tr>
<tr>
<td>STEPHENS</td>
<td>$20,529,397</td>
<td>7</td>
<td>LSE</td>
</tr>
</tbody>
</table>

No Bonds

Taxes levied, but not necessarily collected.
L=Local Option, S=Special Purpose, E=Educational

Primary data source: GA Dept. of Revenue
2015 Farm Gate Value by Commodity Group
Banks Co. Total Value = $273,157,478

- Poultry-Egg: 92.0%
- Row-Forage crops: 1.2%
- Livestock: 6.1%
- Forestry: 0.3%
- Ornamental Horticulture: 0.2%
- Fruits-Nuts-Veggies: 0.02%
- Ag Tourism/Other: 0.2%

Primary data source: UGA Center for Agribusiness & Economic Development
http://farmgate.caes.uga.edu/TotalValueReport.aspx
A “pull factor” of 1.0 means that the county’s sales are what would be expected based upon the number of residents and their relative wealth.

Residents working in county: 25.5%
Residents working out of county: 74.5%
Residents driving to work alone: 84.1%
Residents carpooling: 9.0%
Residents working at home: 4.2%

Banks Co.
Resident workers 16+ = 7,697

Travel time to work for residents not working at home:
< 10 min. = 10.8%
60+ min. = 13.0%

Mean travel time to work = 30.4 minutes

Primary data source: U.S. Census Bureau (1/17)
This study was developed to assist community leadership with their future planning and decision making.

Special Area Report
# 17-08    April 2017

Prepared for
Banks County Cooperative Extension
by Sue Boatright

caes2.caes.uga.edu/center/caed/

College of Agricultural & Environmental Sciences
Center for Agribusiness and Economic Development
UNIVERSITY OF GEORGIA