

Banks County Community Profile



**129th in order of
county creation
December 11, 1858**

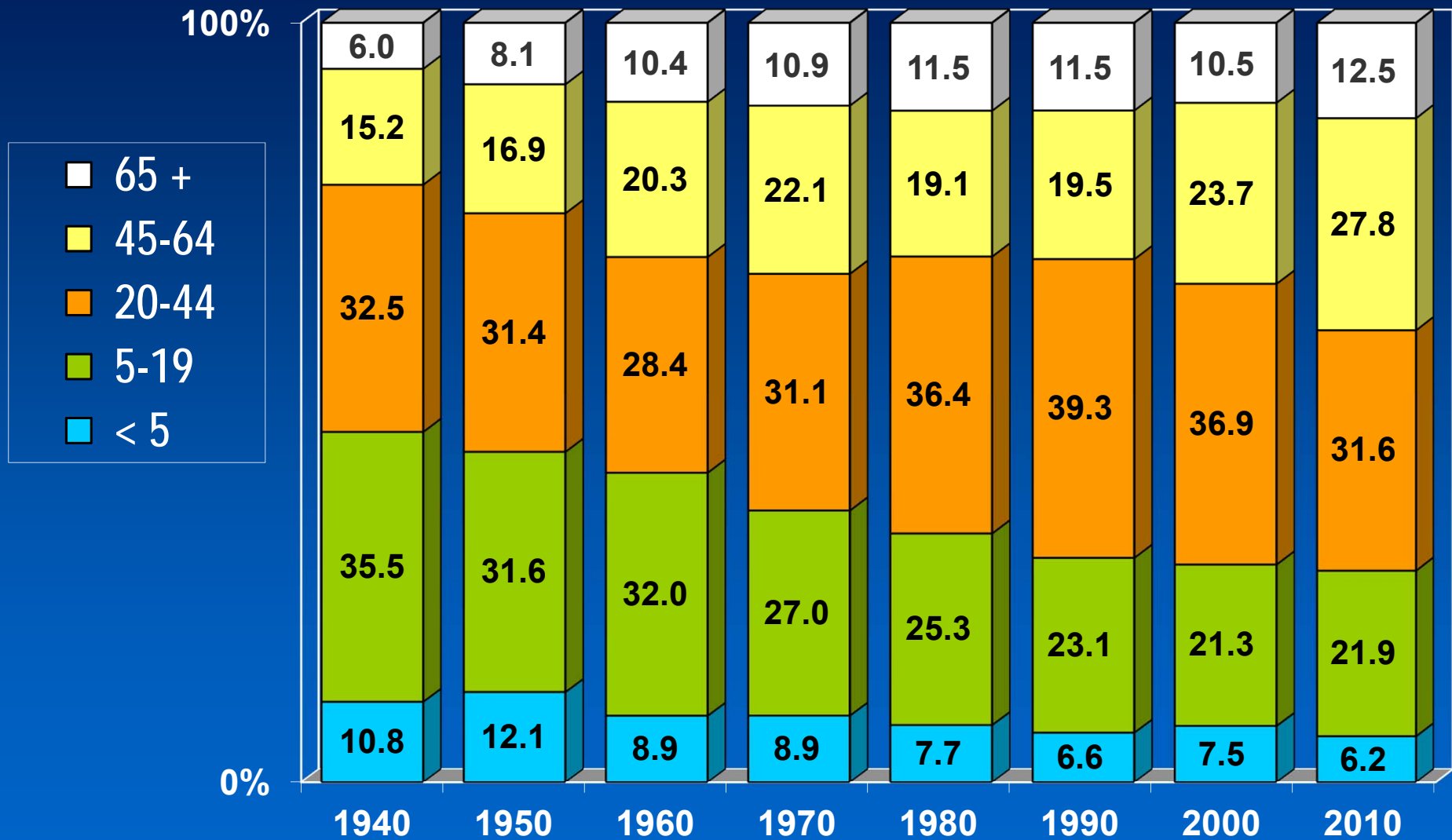
**Prepared for Banks County Cooperative Extension
by the Center for Agribusiness and Economic Development
The University of Georgia • Athens, GA**

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

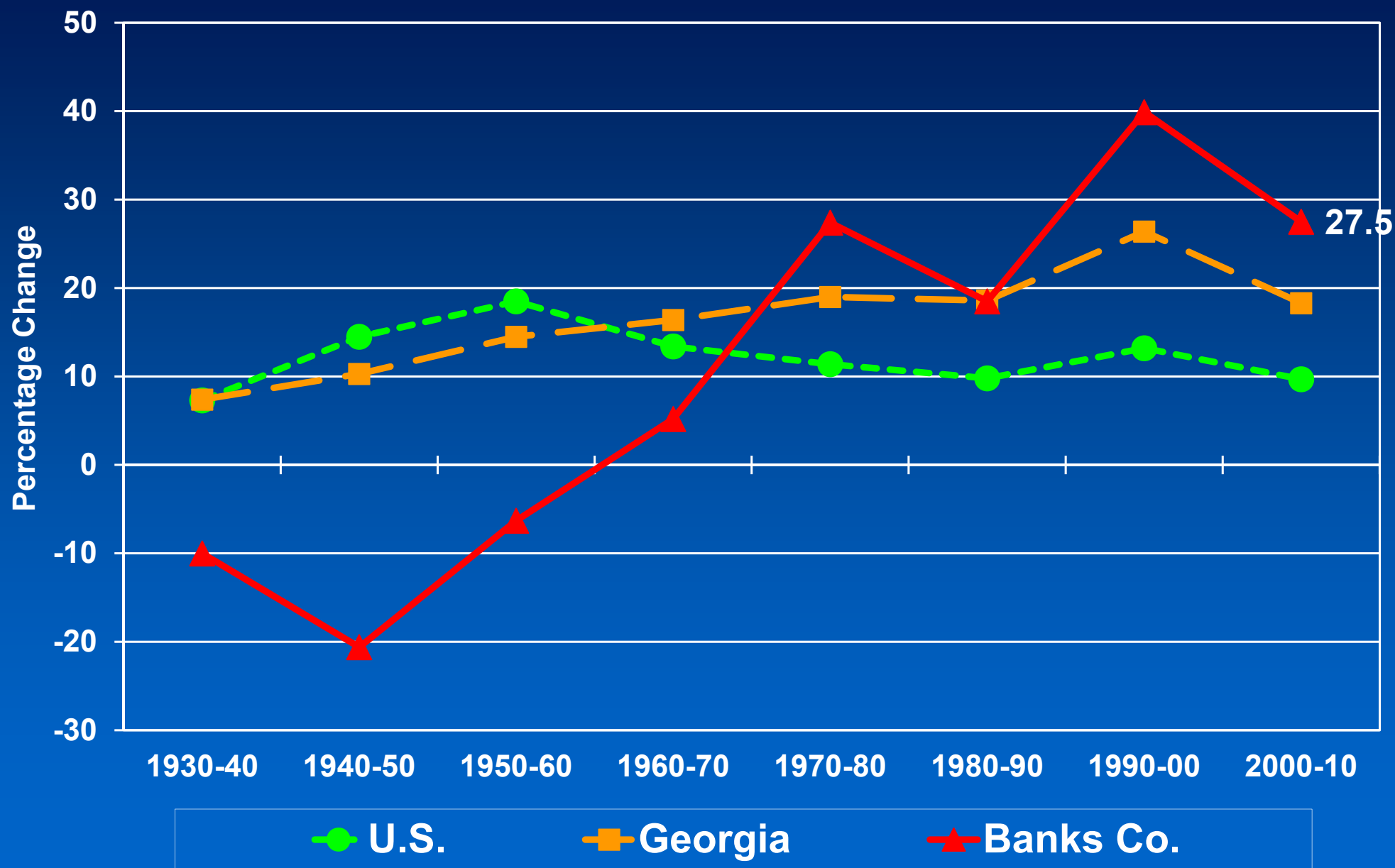


2015 Median Age Banks Co. = 41.0 yrs. GA = 35.3 yrs.

2016 County Population Comparisons

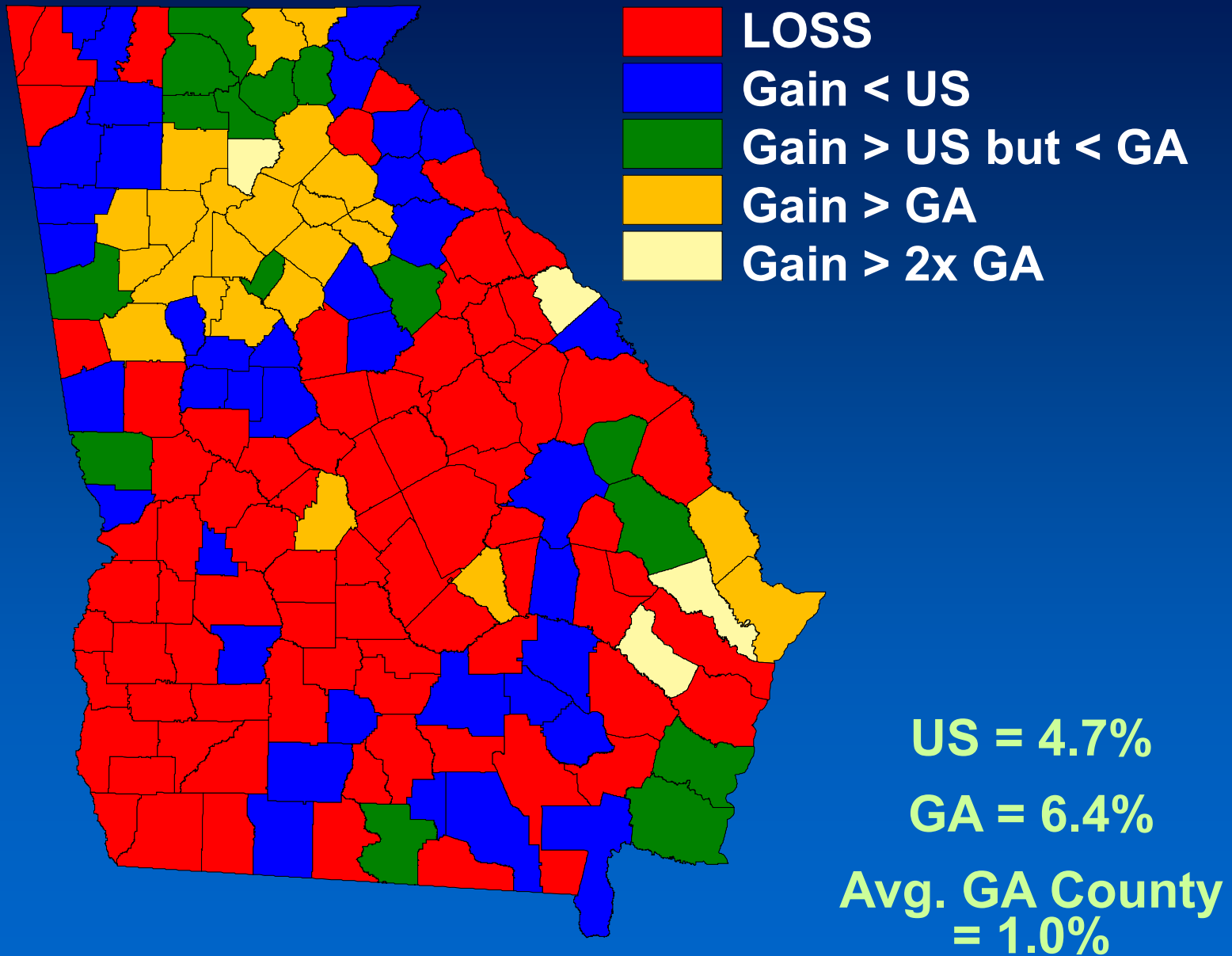
County	Total	Total Rank	Density per sq.mi. land area	% Chg. 2010-16	Rank of % Chg.
BANKS	18,397	96	83.7	0.0	82
FRANKLIN	22,320	83	92.1	1.1	67
HABERSHAM	44,246	46	187.5	2.8	52
HALL	196,637	12	623.7	9.4	13
JACKSON	64,615	37	245.3	6.8	27
MADISON	28,824	63	109.4	2.5	54
STEPHENS	25,751	70	145.4	-1.6	99

Population Change: 1930-2010



Primary data source: U.S. Census Bureau, Decennial Censuses

Population Change: 2010-2016



Components of Population Change

Natural Increase & Net Migration*

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

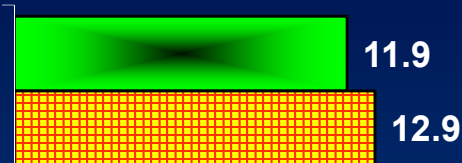
Primary data source:
U. S. Census Bureau (4/17)

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

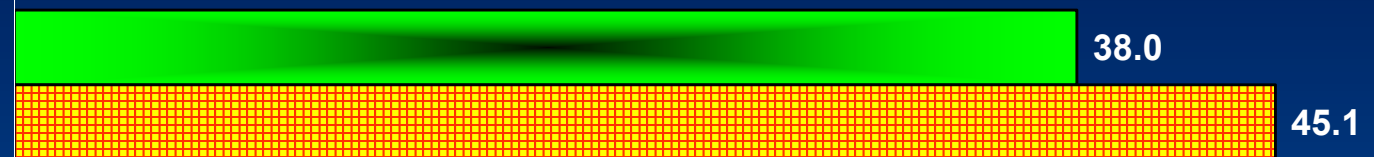
Selected Vital Statistics

2015 Rates

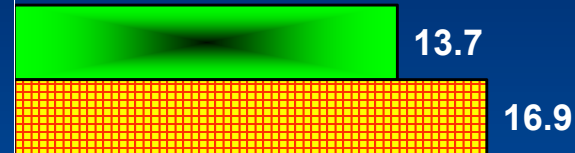
Total births per 1,000 pop



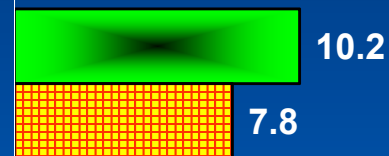
Unwed per 100 total births



Teen pregnancy per 1,000 females age 10-19



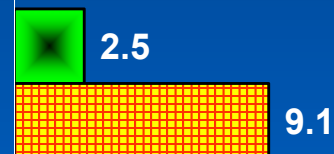
Deaths per 1,000 pop



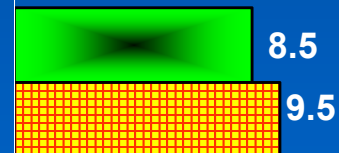
Banks Co.

Georgia

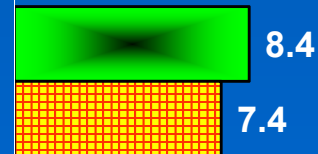
**ITOP per 1,000 females age 10-55



Low birth weight per 100 births



Infant deaths per 1,000 births



10-yr. rates 2006-2015

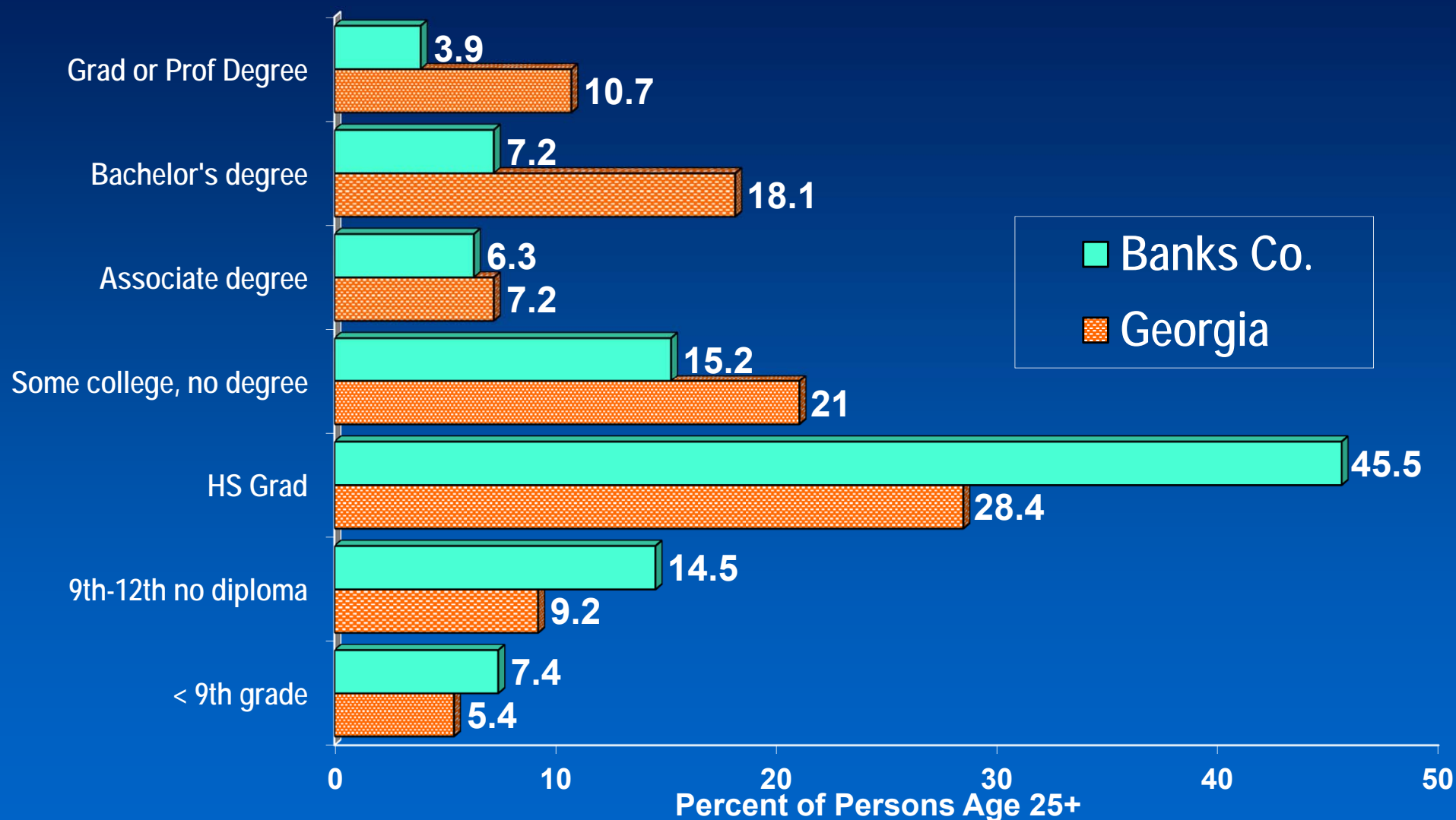
2015 Banks Co. Natality Data
 221 total births, 84 unwed births
 12 induced terminations
 16 teen pregnancies
 18 low birth weight babies

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



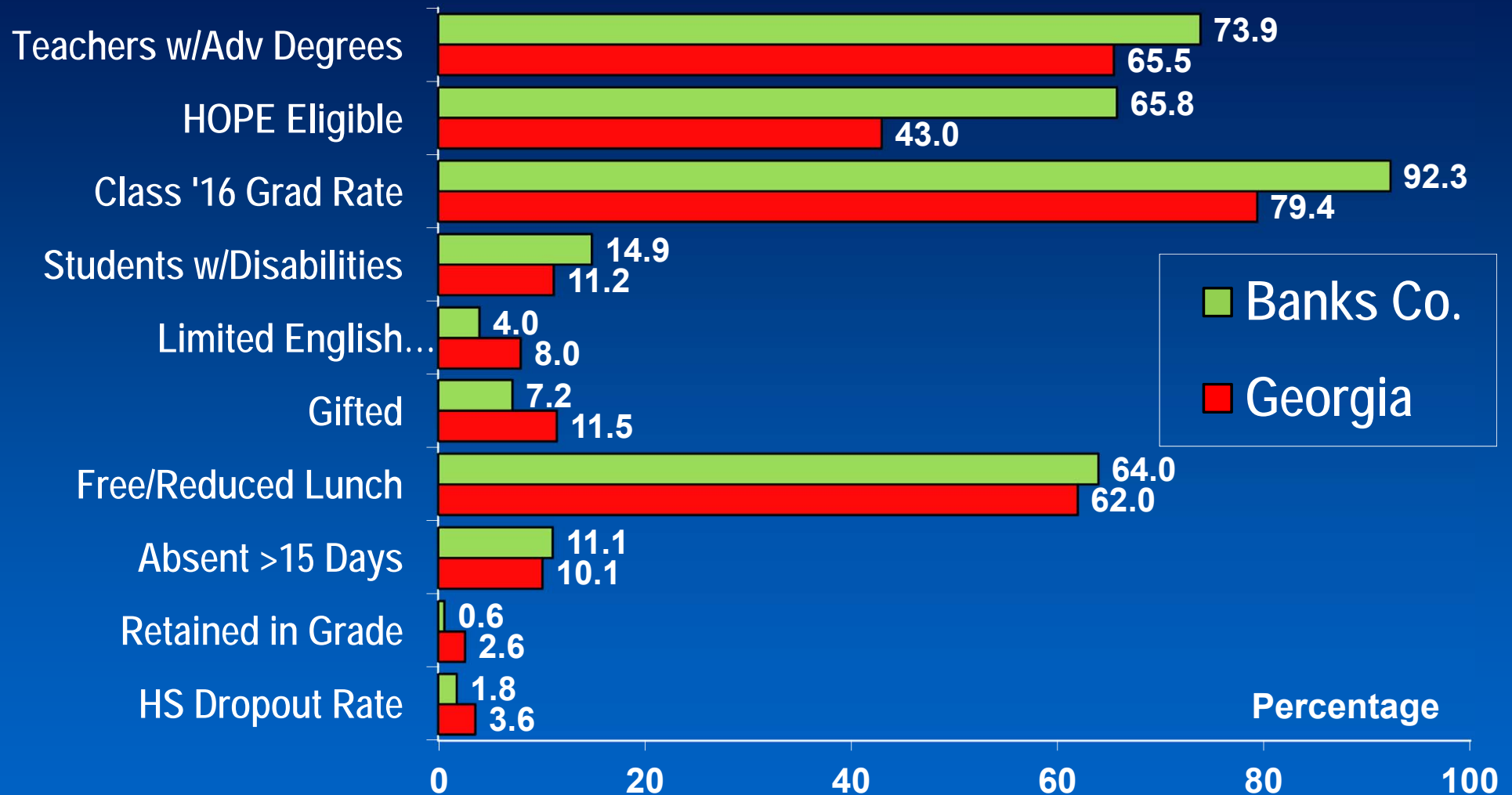
Banks Co.

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



Banks Co.

FTE K12 enrollment = 2,802

HS dropouts = 17

Primary data source:
Governor's Office of Student Achievement

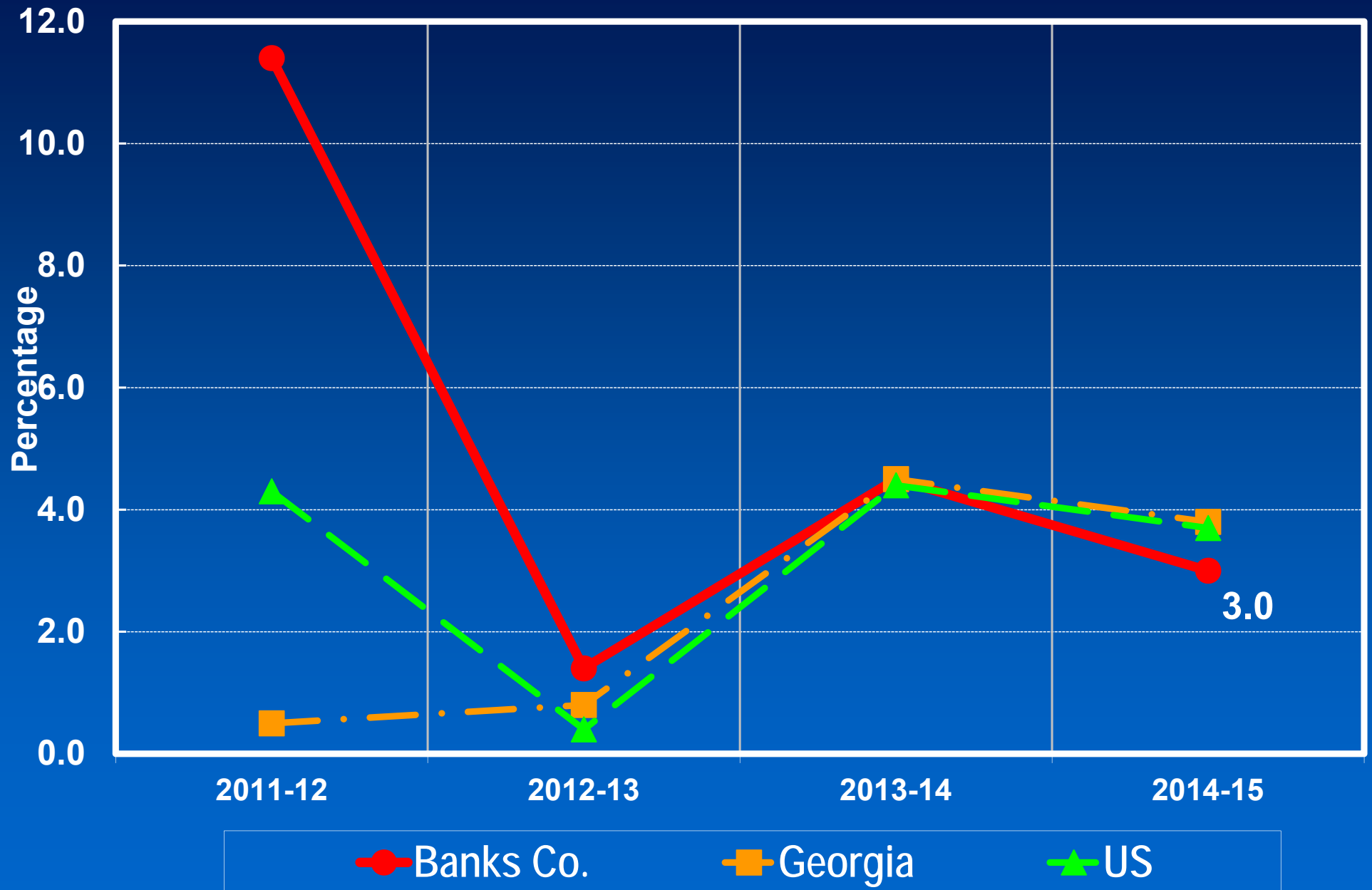
General Fund Expenditures per FTE = \$8,243

Per Capita Income: 2015

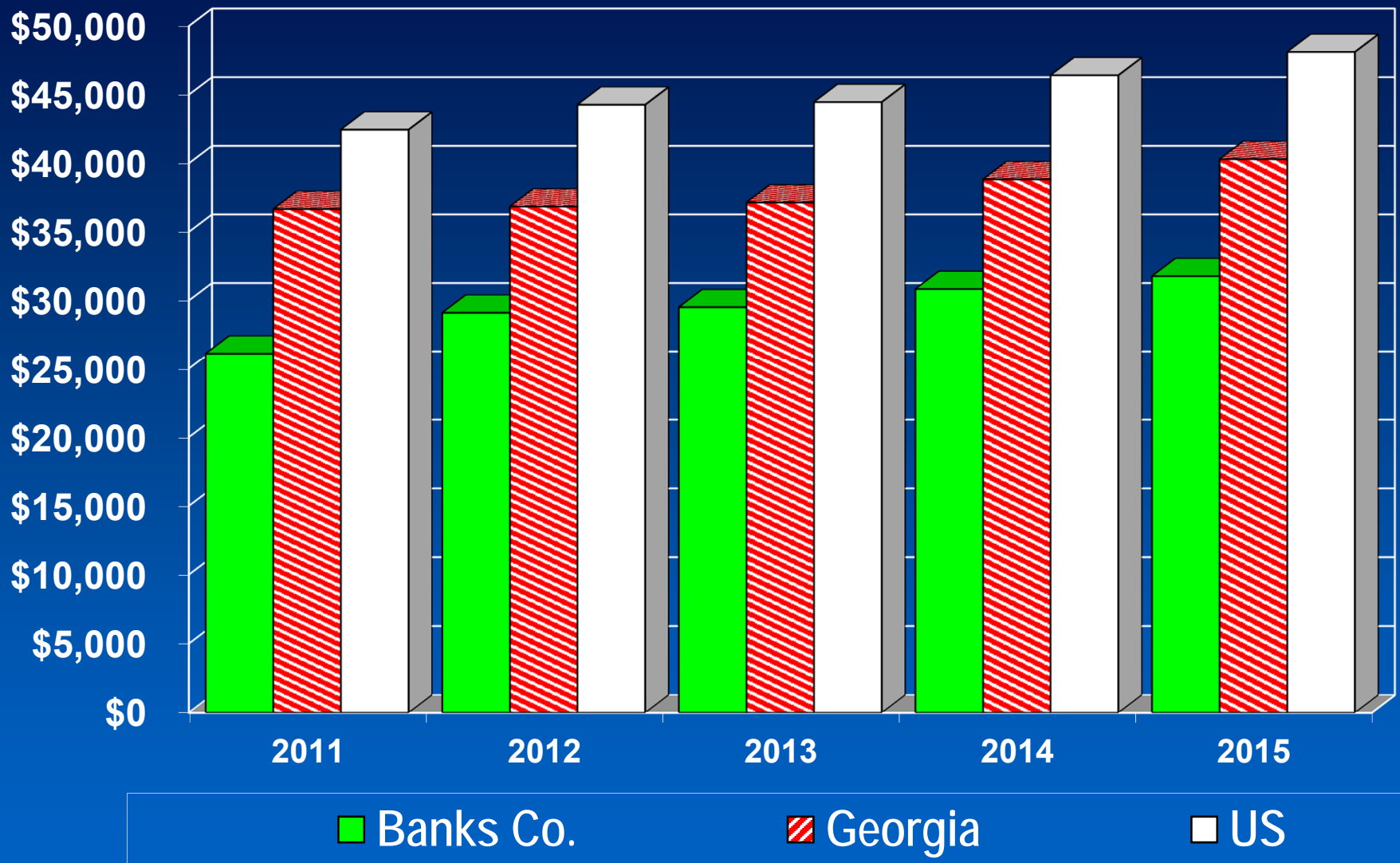
County	PCI	Rank of PCI	% PCI of GA Total	% Change in PCI 2011-2015
BANKS	\$31,775	76	78.8	21.7
FRANKLIN	\$33,976	43	84.3	21.6
HABERSHAM	\$29,603	105	73.4	12.8
HALL	\$36,597	28	90.8	13.9
JACKSON	\$35,110	32	87.1	15.7
MADISON	\$31,988	73	79.4	14.1
STEPHENS	\$33,902	45	84.1	17.2
GA Avg. Co.	\$32,346	--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

Per Capita Income: 2011-2015

Percentage Change



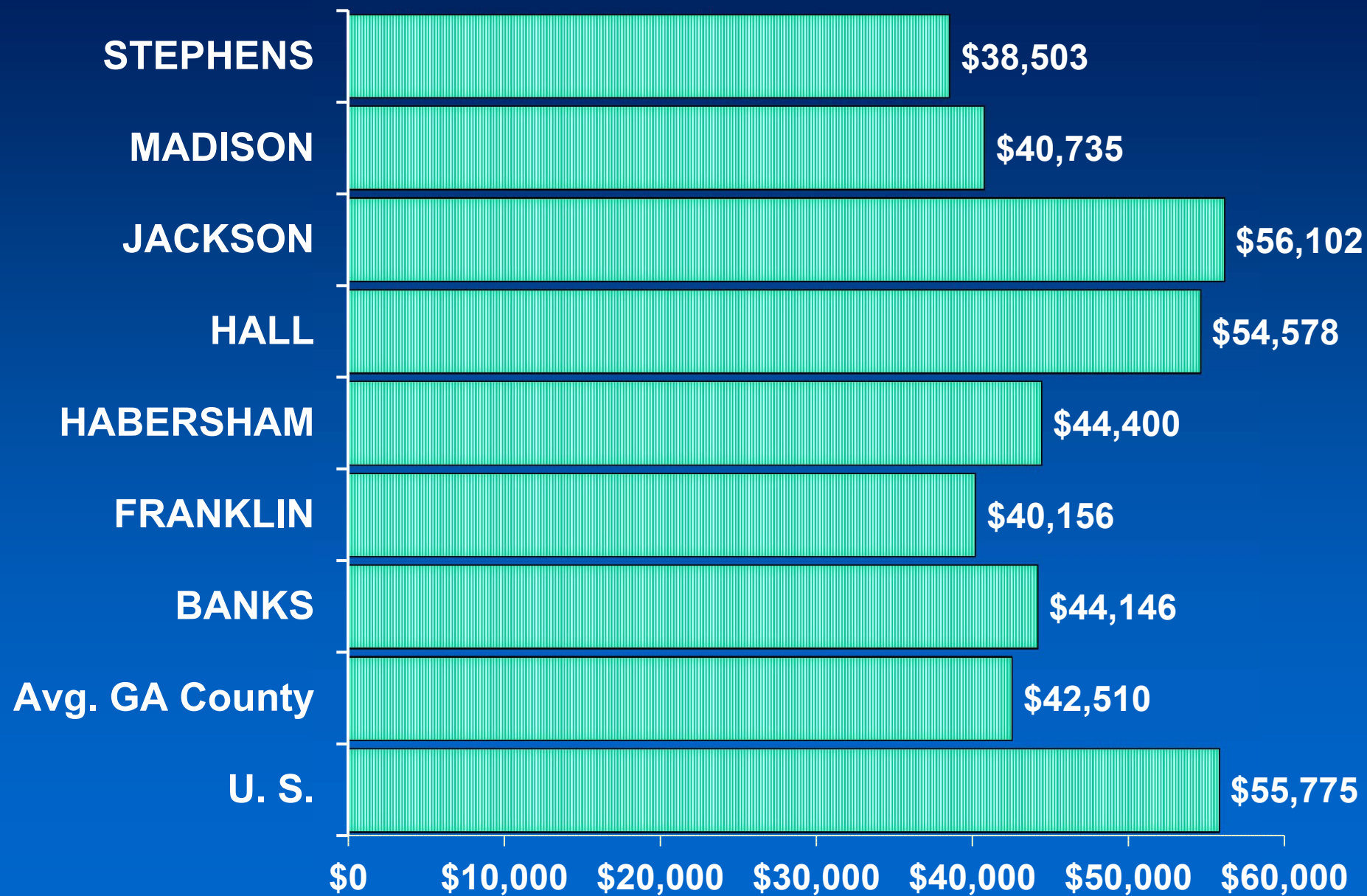
Per Capita Income: 2011-2015



2015 PCI
Banks Co. = \$31,775

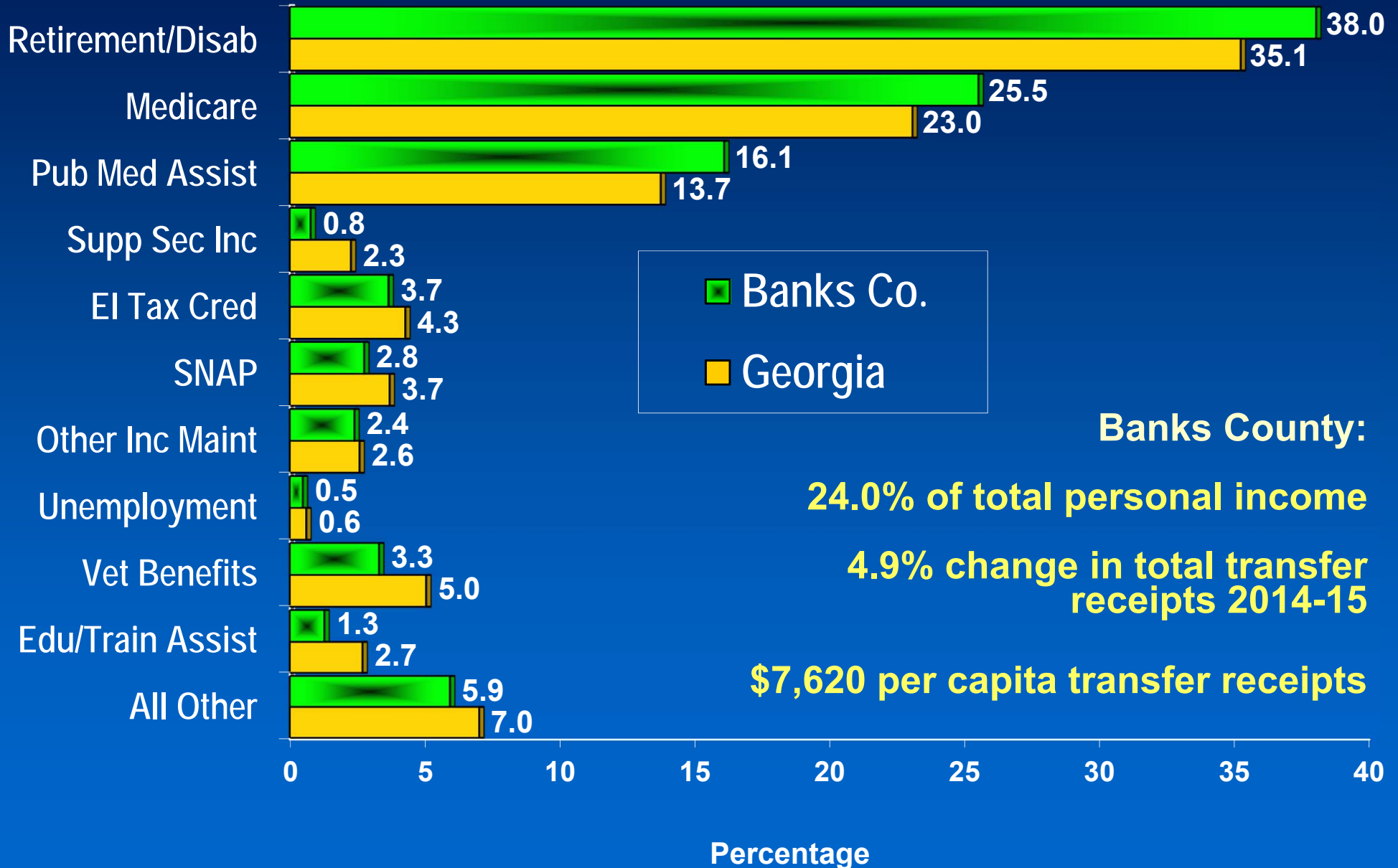
Georgia = \$40,306
US = \$48,112

Median Household Income 2015 Model-Based Estimates

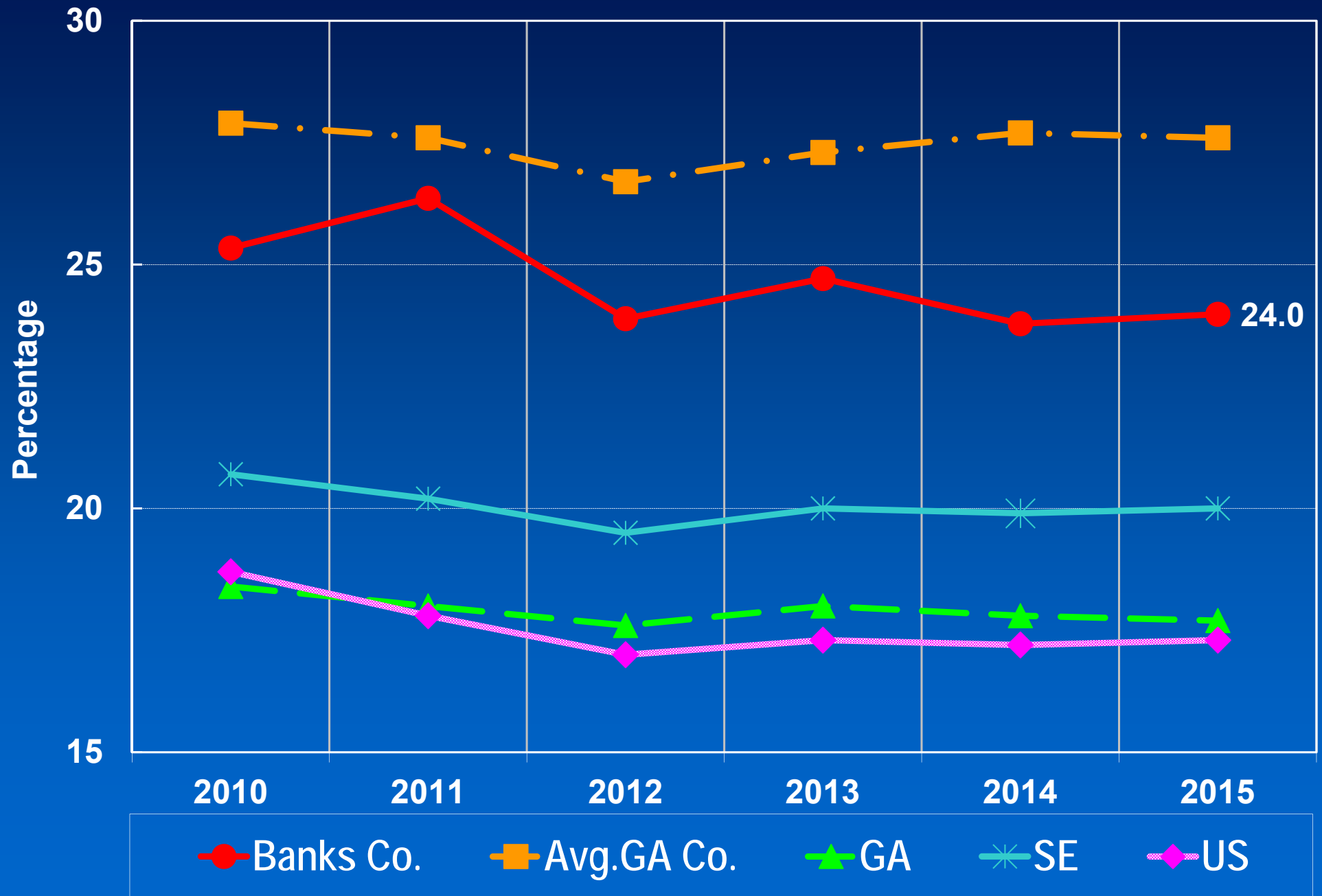


Personal Current Transfer Receipts: 2015

Banks Co. Total = \$140,932,000



Transfer Receipts as a Percentage of Total Personal Income 2010-2015

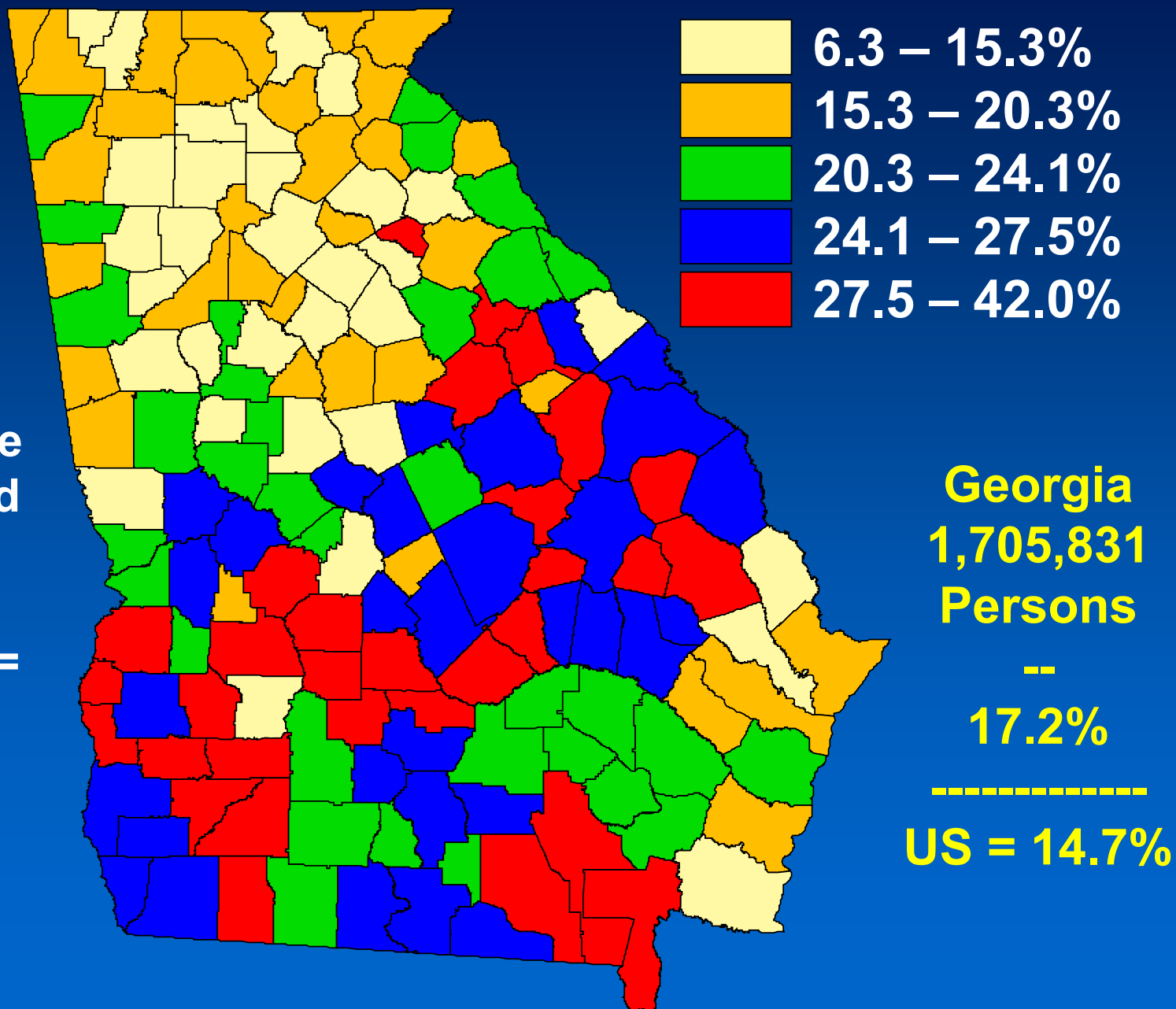


Primary data source: U.S. Bureau of Economic Analysis (1/17)

Persons Living Below Poverty Level 2015 Model-Based Estimates

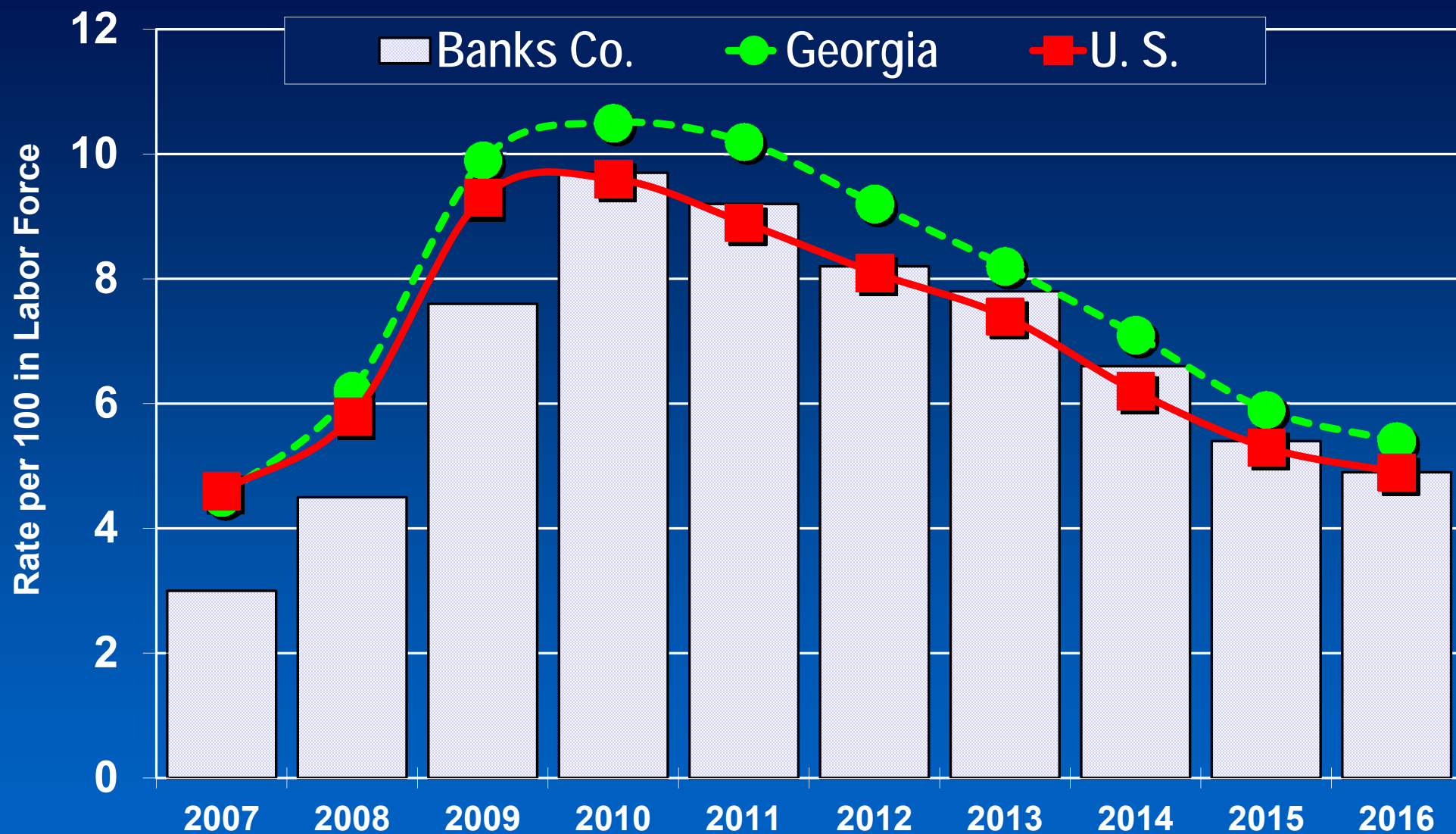
County	# of Persons	% of all Persons	Rank of %
BANKS	2,916	15.8	34
FRANKLIN	4,707	21.9	81
HABERSHAM	6,891	16.6	40
HALL	32,263	16.9	43
JACKSON	8,134	13.0	18
MADISON	4,265	15.1	29
STEPHENS	5,290	21.2	74
GA Avg. Co.	10,729	21.9	--

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

Civilian Labor Force Average Annual Unemployment Rates



2016 Rates Banks Co. = 4.9 GA = 5.4 US = 4.9
Avg. GA County = 6.1

Establishments, Employment & Wages: 2015 Averages

Banks County	Avg. # Establishments	Avg. Monthly Employment	Avg. Wage Weekly
TOTAL GOODS PRODUCING	70	848	\$1,010
Ag, forestry, fishing	15	399	\$1,282
Construction	43	174	\$700
Manufacturing	12	276	\$813
TOTAL SERVICE PROVIDING	179	2,016	\$447
Wholesale trade	14	141	\$855
Retail trade	51	601	\$398
Transp/Warehousing	10	20	\$725
Finance/Insurance	7	25	\$736
Professional/Sci/Tech	13	38	\$1,178
Admin/Suppt/WasteMgmt/Remediation	16	177	\$468
Health care/Soc Svcs	10	100	\$1,057
Accommodations/Food Svc	31	782	\$292
TOTAL GOVERNMENT	23	864	\$564
TOTAL ALL INDUSTRIES	290	3,742	\$602

Primary data source: GA Dept. of Labor (7/16)

Employment Comparisons by Industry Group: 2015

■ Banks Co.

■ Avg. GA County

■ Georgia

Goods Producing

22.7

22.1

13.8

Service Providing

53.9

52.3

70.4

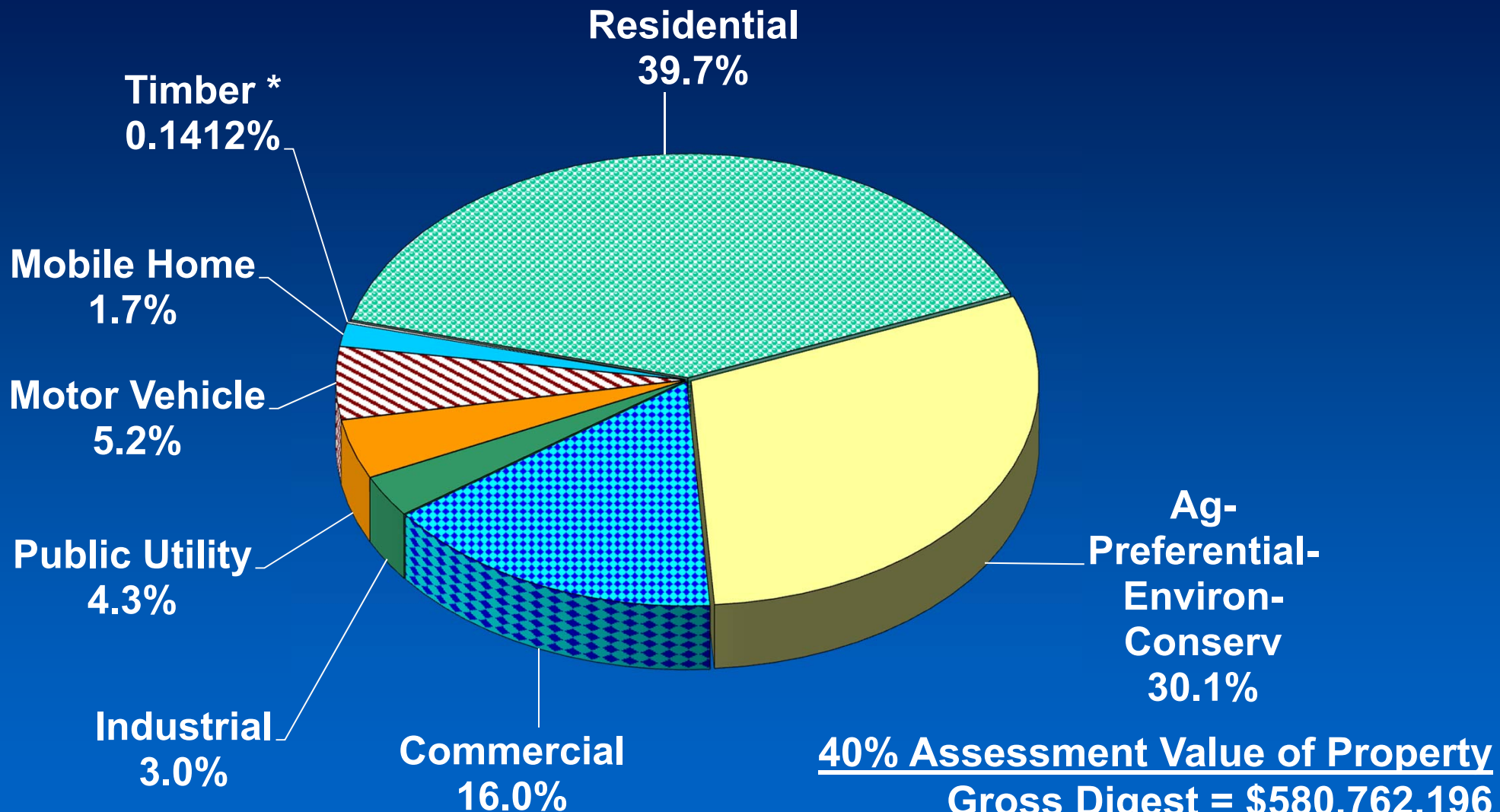
Government

23.1

24.7

15.4

Components of 2015 Property Tax Gross Digest Banks County



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

Banks Co. Millage Rates, Taxes Levied, & Sales Tax Rate

Tax District	2015 Millage rates
ALTO	0.000
BALDWIN - BANKS	1.520
COUNTY INCORPORATED	9.615
COUNTY UNINCORPORATED	9.615
GILLSVILLE	0.000
HOMER	0.000
LULA	0.000
MAYSVILLE - BANKS	0.510
SCHOOL	15.539
STATE	0.050

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

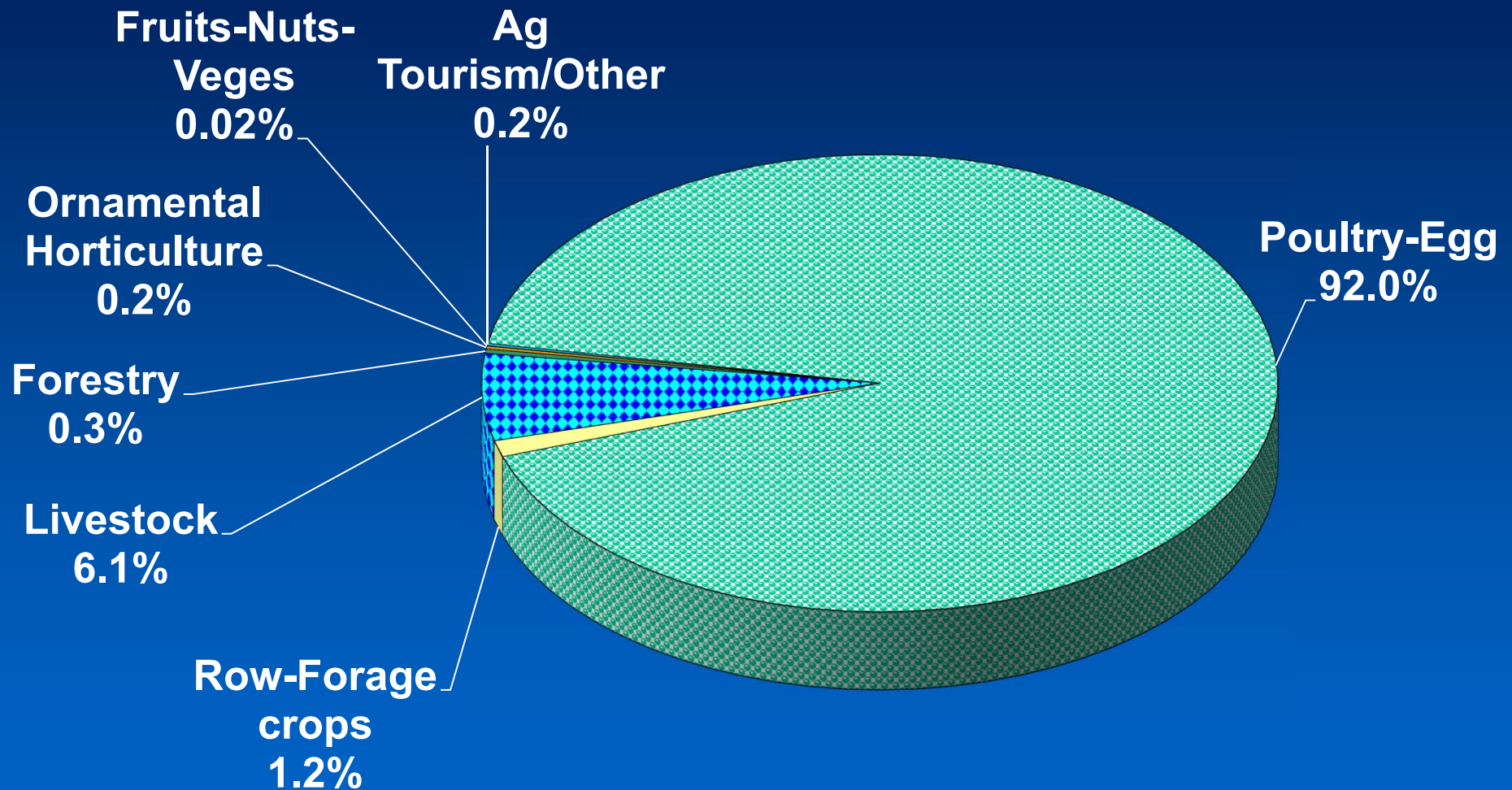
No Bonds

Primary data source: GA
Dept. of Revenue

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

2015 Farm Gate Value by Commodity Group

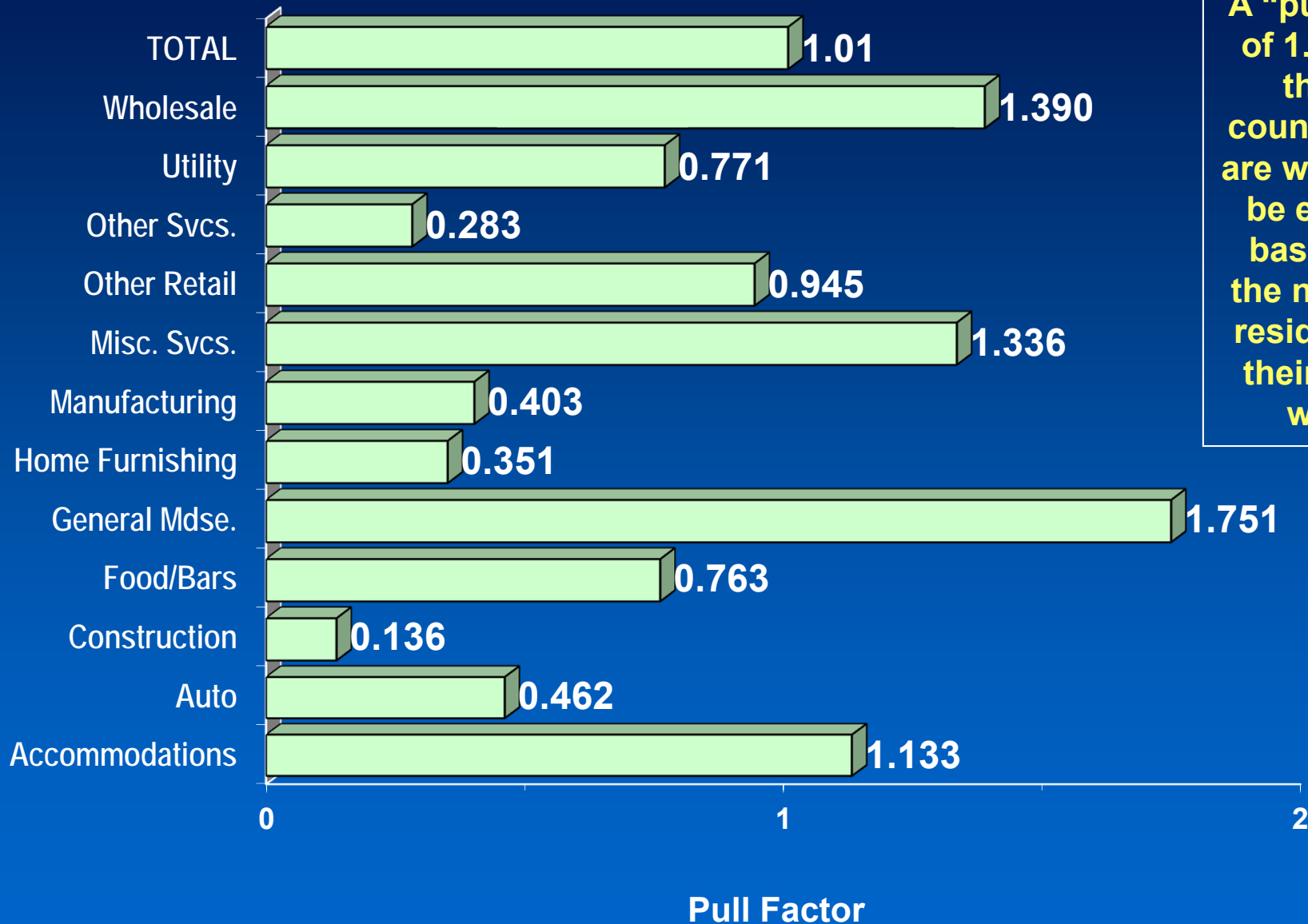
Banks Co. Total Value = \$273,157,478



1% Sales & Use Tax Distributions: 2015

Banks Co. Total = \$3,030,428

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.

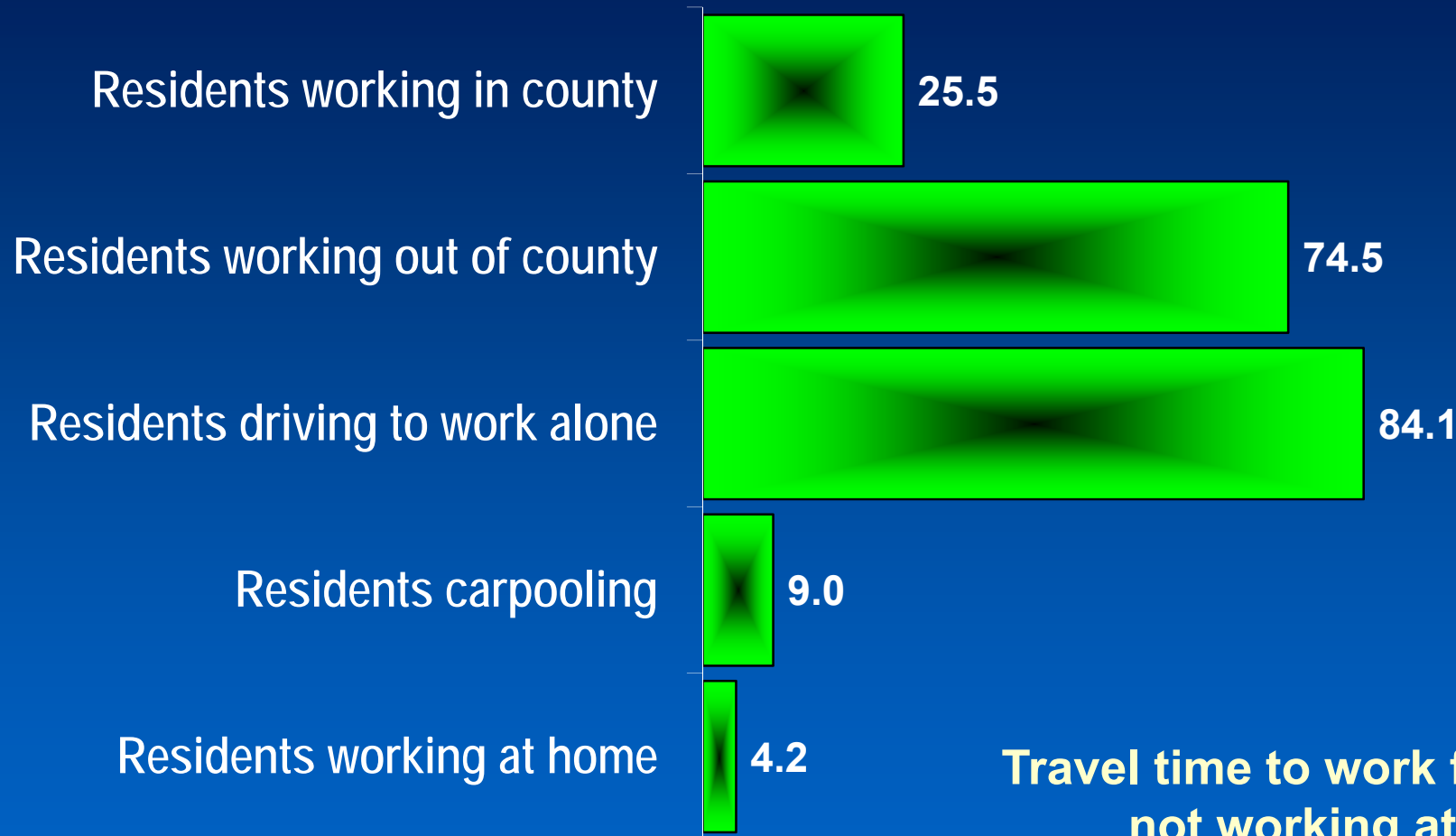


Primary data sources: Georgia Dept. of Revenue, Sales Tax Commodity Report, Dec. 2016.
Pull factors calculated.

Commuting to Work: 2011-2015

5 Yr. Average – American Community Survey

Percentage of:



**Travel time to work for residents
not working at home:**

< 10 min. = 10.8%

60+ min. = 13.0%

Banks Co.
Resident workers 16+ = 7,697

**Mean travel time to work
= 30.4 minutes**

***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