

Summary Table: Top 69 Metropolitan Statistical Areas (MSA)

	All Households		Unbanked		Has a Bank Account					
					Underbanked		Not Underbanked		Underbanked Status Unknown	
	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total	Number (1000s)	Pct of Row Total
All U.S. Households	118,574	100.0	9,085	7.7	21,276	17.9	83,399	70.3	4,813	4.1
Albany-Schenectady-Troy, NY	386	100.0	24	6.1	81	21.0	244	63.2	37	9.6
Albuquerque, NM	370	100.0	36	9.7	79	21.4	236	63.8	19	5.1
Allentown-Bethlehem-Easton, PA-NJ	350	100.0	15	4.2	54	15.4	264	75.4	18	5.1
Atlanta-Sandy Springs-Marietta, GA*	2,128	100.0	192	9.0	413	19.4	1,439	67.6	84	3.9
Austin-Round Rock, TX	675	100.0	37	5.4	146	21.7	489	72.4	3	0.5
Baltimore-Towson, MD	1,045	100.0	72	6.9	221	21.2	725	69.3	27	2.6
Birmingham-Hoover, AL	520	100.0	52	10.1	93	17.9	328	63.2	46	8.8
Boise City-Nampa, ID*	211	100.0	12	5.7	36	17.2	151	71.7	11	5.3
Boston-Cambridge-Quincy, MA-NH	1,787	100.0	71	3.9	204	11.4	1,420	79.4	93	5.2
Bridgeport-Stamford-Norwalk, CT	343	100.0	13	3.8	39	11.2	278	81.0	13	3.9
Buffalo-Niagara Falls, NY	479	100.0	40	8.3	85	17.7	338	70.5	17	3.6
Charlotte-Gastonia-Concord, NC-SC*	766	100.0	83	10.9	203	26.5	467	60.9	13	1.7
Chicago-Naperville-Joliet, IN-IN-WI*	3,350	100.0	248	7.4	463	13.8	2,532	75.6	107	3.2
Cincinnati-Middletown, OH-KY-IN*	814	100.0	108	13.2	176	21.7	487	59.9	43	5.2
Cleveland-Elyria-Mentor, OH	851	100.0	53	6.2	121	14.2	645	75.7	33	3.9
Colorado Springs, CO	243	100.0	15	6.3	29	11.9	168	69.2	31	12.6
Columbia, SC	327	100.0	20	6.1	84	25.6	209	63.8	15	4.5
Columbus, OH*	726	100.0	43	5.9	176	24.2	472	65.0	36	4.9
Dallas-Fort Worth-Arlington, TX*	2,312	100.0	251	10.9	544	23.5	1,433	62.0	84	3.7
Denver-Aurora, CO	1,012	100.0	92	9.1	134	13.3	765	75.6	20	2.0
Des Moines, IA	211	100.0	17	8.1	38	17.8	146	69.2	10	4.8
Detroit-Warren-Livonia, MI	1,724	100.0	171	9.9	310	18.0	1,177	68.3	65	3.8
Grand Rapids-Wyoming, MI	382	100.0	17	4.6	50	13.0	284	74.3	31	8.1
Hartford-West Hartford-East Hartford, CT	442	100.0	22	5.1	59	13.3	353	80.0	7	1.6
Honolulu, HI	317	100.0	6	2.0	37	11.6	244	77.0	30	9.4
Houston-Baytown-Sugar Land, TX	2,016	100.0	214	10.6	423	21.0	1,269	62.9	111	5.5
Indianapolis, IN	705	100.0	74	10.5	88	12.5	512	72.6	30	4.3
Jacksonville, FL	613	100.0	28	4.6	145	23.6	415	67.7	25	4.1
Kansas City, MO-KS*	801	100.0	71	8.9	151	18.9	557	69.6	21	2.6
Las Vegas-Paradise, NM	742	100.0	52	6.9	145	19.5	523	70.5	23	3.0

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Little Rock-North Little Rock, AR*	319	100.0	23	7.3	80	25.0	204	63.9	12	3.9
Los Angeles-Long Beach-Santa Ana, CA	4,426	100.0	406	9.2	637	14.4	3,095	69.9	288	6.5
Louisville, KY-IN*	451	100.0	34	7.6	79	17.5	335	74.2	3	0.6
Madison, WI	266	100.0	6	2.4	24	9.2	233	87.7	2	0.8
Memphis, TN-MS-AR*	557	100.0	96	17.3	97	17.4	329	59.1	35	6.2
Miami-Fort Lauderdale-Miami Beach, FL	2,199	100.0	186	8.4	286	13.0	1,580	71.9	147	6.7
Milwaukee-Waukesha-West Allis, WI	647	100.0	63	9.7	81	12.5	497	76.8	6	0.9
Minneapolis-St Paul-Bloomington, MN-WI*	1,294	100.0	36	2.8	116	8.9	1,113	86.0	30	2.3
Nashville-Davidson-Murfreesboro, TN*	627	100.0	39	6.2	106	17.0	469	74.8	13	2.0
New Haven, CT	242	100.0	18	7.2	37	15.1	163	67.5	24	10.1
New Orleans-Metairie-Kenner, LA	495	100.0	25	5.1	90	18.1	369	74.5	11	2.3
New York-Northern NJ-Long Island, NY-NJ-PA*	7,211	100.0	691	9.6	1,069	14.8	4,979	69.0	472	6.5
Oklahoma City, OK	557	100.0	51	9.2	130	23.3	337	60.5	39	7.0
Omaha-Council Bluffs, NE-IA	344	100.0	20	5.9	43	12.5	276	80.2	5	1.4
Orlando, FL	852	100.0	65	7.6	155	18.3	578	67.9	53	6.2
Oxnard-Thousand Oaks-Ventura, CA	392	100.0	a	a	79	20.1	313	79.9	a	a
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,228	100.0	168	7.5	410	18.4	1,572	70.6	78	3.5
Phoenix-Mesa-Scottsdale, AZ	1,737	100.0	91	5.3	263	15.1	1,337	77.0	46	2.7
Pittsburgh, PA	970	100.0	35	3.6	117	12.1	777	80.1	41	4.2
Portland-Vancouver-Beaverton, OR-WA*	817	100.0	44	5.4	102	12.5	640	78.2	32	3.9
Providence-Fall River-Warwick, MA-RI	529	100.0	30	5.6	71	13.5	414	78.3	14	2.6
Raleigh-Cary, NC	433	100.0	17	4.0	38	8.9	351	80.9	27	6.2
Richmond, VA*	496	100.0	17	3.4	57	11.4	407	82.1	15	3.1
Riverside-San Bernardino, CA	1,305	100.0	150	11.5	221	16.9	883	67.7	50	3.9
Rochester, NY	428	100.0	40	9.3	99	23.2	279	65.3	9	2.2
Sacramento-Arden-Arcade Roseville, CA	786	100.0	50	6.4	185	23.6	533	67.8	18	2.3
Salt Lake City, UT*	362	100.0	7	2.1	57	15.8	276	76.2	22	6.0
San Antonio, TX	769	100.0	82	10.6	199	25.9	476	61.9	12	1.5
San Diego-Carlsbad-San Marcos, CA	1,065	100.0	43	4.0	136	12.8	838	78.6	48	4.5
San Francisco-Oakland-Fremont, CA	1,570	100.0	74	4.7	161	10.2	1,256	80.0	79	5.0
San Jose-Sunnyvale-Santa Clara, CA	786	100.0	16	2.1	63	8.0	632	80.3	76	9.6
Seattle-Tacoma-Bellevue, WA	1,413	100.0	49	3.5	244	17.2	1,102	78.0	19	1.3

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St. Louis, MO-IL*	1,171	100.0	88	7.5	262	22.4	772	65.9	49	4.2
Tampa-St. Petersburg-Clearwater, FL	1,177	100.0	55	4.7	223	19.0	850	72.2	48	4.1
Tucson, AZ	469	100.0	38	8.1	102	21.8	307	65.6	21	4.5
Tulsa, OK*	363	100.0	46	12.6	56	15.4	249	68.6	12	3.3
Virginia Beach-Norfolk-Newport News, VA-NC*	604	100.0	19	3.2	126	20.8	431	71.4	28	4.6
Washington-Arlington-Alexandria, DC-VA-MD-WV*	2,134	100.0	131	6.2	321	15.0	1,561	73.1	122	5.7
Wichita, KS	220	100.0	22	10.0	57	25.9	139	63.3	2	0.9

Notes:

The MSA included in this table are all MSA out of the largest 100 MSA (in terms of number of households) for which the sample size is at least 99 observations.

Households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?”

Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., “householder”), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, [FDIC Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

* For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D of the full report, [FDIC Technical Notes](#).

a = Very few sample respondents (in some cases zero) in the category reported the banking status indicated. The banking status estimate for the universe of households is estimated to be close to zero.