

2009 Household Banking Status

By MSA

Geography	All Households		Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown		Banked but Underbanked Status Unknown	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	119,001	100	9,054	7.6	21,693	18.2	84,917	71.4	3,336	2.8		
Albany-Schenectady-Troy, NY	373	100	24	6.4	82	22.1	247	66.2	20	5.3		
Albuquerque, NM	369	100	37	10.2	80	21.6	237	64.4	14	3.9		
Allentown-Bethlehem-Easton, PA-NJ	339	100	15	4.4	55	16.2	266	78.5	3	1.0		
Atlanta-Sandy Springs-Marietta, GA^	2,122	100	185	8.7	418	19.7	1,457	68.6	62	2.9		
Austin-Round Rock, TX	675	100	37	5.5	147	21.8	491	72.7	-	-		
Baltimore-Towson, MD	1,039	100	69	6.6	225	21.6	729	70.1	17	1.6		
Bangor, ME	64	100	2	3.3	16	24.7	43	67.8	3	4.1		
Birmingham-Hoover, AL	521	100	54	10.4	95	18.3	336	64.5	35	6.7		
Boise City-Nampa, ID^	211	100	11	5.2	37	17.5	155	73.7	8	3.6		
Boston-Cambridge-Quincy, MA-NH	1,794	100	68	3.8	210	11.7	1,456	81.1	61	3.4		
Bridgeport-Stamford-Norwalk, CT	346	100	14	4.1	39	11.4	287	82.9	6	1.6		
Buffalo-Niagara Falls, NY	477	100	40	8.4	85	17.8	342	71.7	10	2.1		
Burlington-South Burlington, VT	74	100	3	3.9	9	11.7	61	82.7	1	1.7		
Charlotte-Gastonia-Concord, NC-SC^	764	100	84	11.0	204	26.7	470	61.6	6	0.7		
Chicago-Naperville-Joliet, IN-IN-WI^	3,355	100	245	7.3	470	14.0	2,565	76.5	75	2.2		
Cincinnati-Middletown, OH-KY-IN^	812	100	99	12.2	183	22.5	504	62.0	27	3.3		
Cleveland-Elyria-Mentor, OH	862	100	54	6.3	123	14.3	661	76.7	23	2.6		
Colorado Springs, CO	238	100	16	6.7	29	12.4	171	72.0	21	8.9		
Columbia, SC	328	100	20	6.1	84	25.6	210	63.8	15	4.5		
Columbus, OH^	731	100	44	6.1	181	24.8	487	66.7	18	2.4		
Dallas-Fort Worth-Arlington, TX^	2,312	100	249	10.8	555	24.0	1,455	62.9	52	2.3		
Denver-Aurora, CO	1,021	100	92	9.1	137	13.4	779	76.3	12	1.2		
Des Moines, IA	208	100	17	8.4	38	18.4	148	71.3	4	1.8		
Detroit-Warren-Livonia, MI	1,737	100	169	9.7	315	18.1	1,205	69.4	48	2.7		
Fargo, ND-MN^	64	100	2	3.5	15	23.8	45	71.1	1	1.6		
Grand Rapids-Wyoming, MI	381	100	18	4.7	51	13.4	291	76.4	21	5.6		
Hartford-West Hartford-East Hartford, CT	450	100	23	5.1	62	13.7	364	80.7	2	0.5		
Honolulu, HI	321	100	6	1.8	40	12.5	262	81.6	13	4.2		
Houston-Baytown-Sugar Land, TX	2,023	100	212	10.5	432	21.4	1,294	63.9	85	4.2		
Indianapolis, IN	705	100	71	10.1	89	12.6	514	72.9	30	4.3		
Jacksonville, FL	612	100	29	4.7	146	23.9	419	68.5	18	2.9		
Kansas City, MO-KS^	811	100	72	8.9	153	18.9	567	69.9	18	2.3		
Las Vegas-Paradise, NV	752	100	51	6.8	150	20.0	536	71.3	14	1.9		
Little Rock-North Little Rock, AR^	318	100	23	7.2	80	25.1	205	64.5	10	3.2		
Los Angeles-Long Beach-Santa Ana, CA	4,468	100	399	8.9	665	14.9	3,231	72.3	173	3.9		
Louisville, KY-IN^	450	100	35	7.7	79	17.6	336	74.7	-	-		
Madison, WI	268	100	6	2.3	25	9.2	235	87.7	2	0.8		
Memphis, TN-MS-AR^	561	100	96	17.1	100	17.8	338	60.4	27	4.7		
Miami-Fort Lauderdale-Miami Beach, FL	2,225	100	194	8.7	296	13.3	1,633	73.4	101	4.6		
Milwaukee-Waukesha-West Allis, WI	653	100	63	9.7	82	12.5	508	77.8	-	-		
Minneapolis-St Paul-Bloomington, MN-WI^	1,300	100	35	2.7	117	9.0	1,128	86.8	19	1.5		
Nashville-Davidson-Murfreesboro, TN^	645	100	40	6.2	109	16.9	483	74.9	13	2.0		
New Haven, CT	237	100	16	6.6	38	16.0	169	71.4	14	6.0		
New Orleans-Metairie-Kenner, LA	493	100	26	5.2	90	18.3	372	75.4	6	1.1		
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,244	100	692	9.6	1,098	15.2	5,062	69.9	392	5.4		
Ogden-Clearfield, UT	185	100	-	-	35	19.1	144	78.0	5	2.9		
Oklahoma City, OK	566	100	54	9.6	135	23.9	349	61.7	27	4.8		
Omaha-Council Bluffs, NE-IA	345	100	20	5.9	43	12.6	278	80.4	4	1.1		
Orlando, FL	857	100	59	6.8	161	18.8	595	69.5	42	4.9		
Oxnard-Thousand Oaks-Ventura, CA	409	100	-	-	83	20.3	326	79.7	-	-		
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	100	170	7.6	418	18.8	1,592	71.4	50	2.2		
Phoenix-Mesa-Scottsdale, AZ	1,741	100	94	5.4	267	15.3	1,361	78.2	19	1.1		
Pittsburgh, PA	984	100	37	3.8	123	12.5	808	82.1	16	1.7		
Portland-South Portland, ME	149	100	2	1.1	20	13.4	123	82.5	4	2.9		
Portland-Vancouver-Beaverton, OR-WA^	824	100	44	5.4	104	12.6	651	79.1	24	2.9		
Providence-Fall River-Warwick, MA-RI	532	100	30	5.7	73	13.6	419	78.8	10	1.9		
Raleigh-Cary, NC	433	100	18	4.2	39	8.9	353	81.5	23	5.4		
Richmond, VA^	499	100	15	3.0	58	11.7	420	84.2	6	1.1		
Riverside-San Bernardino, CA	1,303	100	143	11.0	227	17.4	909	69.8	24	1.8		
Rochester, NY	434	100	41	9.4	101	23.3	283	65.1	9	2.2		
Sacramento-Arden-Arcade Roseville, CA	783	100	51	6.6	187	23.9	537	68.6	7	0.9		
Salt Lake City, UT^	360	100	8	2.1	58	16.1	278	77.2	16	4.5		
San Antonio, TX	772	100	84	10.8	202	26.2	482	62.4	4	0.5		
San Diego-Carlsbad-San Marcos, CA	1,071	100	44	4.1	140	13.1	856	80.0	31	2.9		
San Francisco-Oakland-Fremont, CA	1,589	100	76	4.8	166	10.4	1,291	81.2	56	3.6		
San Jose-Sunnyvale-Santa Clara, CA	787	100	17	2.2	64	8.2	648	82.3	58	7.3		
Seattle-Tacoma-Bellevue, WA	1,411	100	49	3.5	245	17.4	1,104	78.2	13	0.9		
Sioux Falls, SD	94	100	2	2.5	14	14.8	75	80.5	2	2.2		
St. Louis, MO-IL^	1,167	100	89	7.6	266	22.8	784	67.2	28	2.4		
Tampa-St. Petersburg-Clearwater, FL	1,190	100	56	4.7	229	19.2	867	72.9	38	3.2		
Tulsa, OK^	366	100	46	12.4	59	16.1	259	70.8	3	0.7		
Virginia Beach-Norfolk-Newport News, VA-NC^	610	100	20	3.3	130	21.3	439	72.1	21	3.4		
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,139	100	129	6.0	323	15.1	1,577	73.7	110	5.1		
Wichita, KS	222	100	22	10.0	57	25.9	140	63.3	2	0.9		

Notes:

- = For this table cell there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion round to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^ For the MSA results presented in this table, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB.

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

Differences within groups may or may not be statistically significant.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)