

2009 Household Banking Status

By State

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 U.S. Households	119,001	100	9,054	7.6	21,693	18.2	84,917	71.4	3,336		2.8
Midwest	26,601	100	1,615	6.1	4,579	17.2	19,797	74.4	609		2.3	
Illinois	4,915	100	301	6.1	780	15.9	3,737	76.0	97		2.0	
Indiana	2,445	100	178	7.3	414	17.0	1,803	73.8	49		2.0	
Iowa	1,231	100	58	4.7	208	16.9	950	77.2	14		1.2	
Kansas	1,149	100	74	6.4	201	17.5	848	73.9	25		2.2	
Michigan	3,971	100	264	6.6	670	16.9	2,893	72.8	145		3.7	
Minnesota	2,135	100	55	2.6	238	11.2	1,811	84.8	30		1.4	
Missouri	2,487	100	203	8.2	485	19.5	1,738	69.9	61		2.5	
Nebraska	710	100	37	5.1	106	15.0	556	78.4	11		1.5	
North Dakota	277	100	13	4.6	53	19.2	205	74.2	5		2.0	
Ohio	4,621	100	319	6.9	994	21.5	3,160	68.4	148		3.2	
South Dakota	332	100	16	4.7	54	16.4	255	76.9	7		2.0	
Wisconsin	2,329	100	98	4.2	376	16.1	1,840	79.0	16		0.7	
Northeast	21,689	100	1,500	6.9	3,552	16.4	15,917	73.4	720		3.3	
Connecticut	1,383	100	74	5.3	197	14.2	1,084	78.4	28		2.1	
Maine	551	100	14	2.6	100	18.1	425	77.1	12		2.2	
Massachusetts	2,655	100	106	4.0	309	11.6	2,179	82.1	61		2.3	
New Hampshire	527	100	11	2.2	64	12.2	443	84.1	8		1.6	
New Jersey	3,143	100	231	7.3	380	12.1	2,419	77.0	113		3.6	
New York	7,778	100	768	9.9	1,525	19.6	5,110	65.7	375		4.8	
Pennsylvania	4,972	100	259	5.2	894	18.0	3,712	74.7	108		2.2	
Rhode Island	424	100	27	6.3	52	12.4	335	79.0	10		2.3	
Vermont	257	100	11	4.2	31	12.2	210	81.8	5		1.8	
South	44,081	100	4,144	9.4	9,159	20.8	29,590	67.1	1,188		2.7	
Alabama	1,916	100	228	11.9	392	20.5	1,210	63.2	86		4.5	
Arkansas	1,140	100	116	10.2	256	22.5	742	65.1	26		2.2	
Delaware	342	100	19	5.5	51	14.8	269	78.6	3		1.0	
District of Columbia	302	100	37	12.2	73	24.1	183	60.5	10		3.2	
Florida	7,607	100	527	6.9	1,298	17.1	5,514	72.5	267		3.5	
Georgia	3,763	100	449	11.9	742	19.7	2,480	65.9	91		2.4	
Kentucky	1,756	100	211	12.0	418	23.8	1,108	63.1	19		1.1	
Louisiana	1,764	100	149	8.5	410	23.2	1,174	66.5	31		1.8	
Maryland	2,167	100	119	5.5	437	20.2	1,549	71.5	62		2.9	
Mississippi	1,126	100	183	16.2	290	25.7	628	55.8	25		2.2	
North Carolina	3,747	100	302	8.1	762	20.3	2,581	68.9	103		2.7	
Oklahoma	1,453	100	145	10.0	326	22.4	936	64.4	46		3.2	
South Carolina	1,791	100	184	10.3	434	24.3	1,124	62.7	49		2.7	
Tennessee	2,530	100	246	9.7	450	17.8	1,772	70.0	62		2.5	
Texas	8,912	100	1,040	11.7	2,186	24.5	5,496	61.7	191		2.1	
Virginia	3,008	100	143	4.8	475	15.8	2,292	76.2	98		3.3	
West Virginia	757	100	46	6.1	159	21.0	532	70.3	20		2.6	
West	26,630	100	1,795	6.7	4,403	16.5	19,614	73.7	819		3.1	
Alaska	251	100	10	4.1	65	25.8	168	66.9	8		3.2	
Arizona	2,634	100	201	7.6	448	17.0	1,952	74.1	32		1.2	
California	13,194	100	1,005	7.6	2,054	15.6	9,646	73.1	490		3.7	
Colorado	2,006	100	139	6.9	312	15.5	1,500	74.8	55		2.7	
Hawaii	443	100	12	2.8	64	14.4	348	78.5	19		4.3	
Idaho	569	100	38	6.6	114	20.0	400	70.4	17		3.0	
Montana	423	100	17	3.9	86	20.2	308	72.7	13		3.2	
Nevada	991	100	66	6.6	208	21.0	696	70.3	21		2.1	
New Mexico	779	100	92	11.8	170	21.8	490	62.9	27		3.5	
Oregon	1,560	100	91	5.9	240	15.4	1,160	74.3	68		4.4	
Utah	904	100	15	1.7	139	15.3	724	80.2	25		2.8	
Washington	2,651	100	101	3.8	463	17.4	2,052	77.4	36		1.4	
Wyoming	224	100	8	3.5	41	18.2	170	75.8	6		2.6	

Notes:

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.

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. Differences within groups may or may not be statistically significant.

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

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)