

Unbanked Status by Region and State and Year

All States

| Geography | Year | Year | Year | Year | Year | Year | Year |
|----------------------|--------------------------|-----------------------------|-----------------|--------------------------|-----------------------------|-----------------|----------------------|
| | 2009 | 2009 | 2009 | 2011 | 2011 | 2011 | 2011 |
| | Total Households (1000s) | Unbanked Households (1000s) | Unbanked (Pct.) | Total Households (1000s) | Unbanked Households (1000s) | Unbanked (Pct.) | Estimated Difference |
| All U.S. Households | 119,003 | 9,054 | 7.6 | 120,408 | 9,875 | 8.2 | 0.6 * |
| Midwest | 26,601 | 1,615 | 6.1 | 26,900 | 1,920 | 7.1 | 1.1 * |
| Illinois | 4,915 | 301 | 6.1 | 4,956 | 374 | 7.6 | 1.4 |
| Indiana | 2,445 | 178 | 7.3 | 2,560 | 201 | 7.8 | 0.6 |
| Iowa | 1,231 | 58 | 4.7 | 1,244 | 54 | 4.4 | (0.4) |
| Kansas | 1,149 | 74 | 6.4 | 1,136 | 81 | 7.1 | 0.7 |
| Michigan | 3,971 | 264 | 6.6 | 3,969 | 307 | 7.7 | 1.1 |
| Minnesota | 2,135 | 55 | 2.6 | 2,163 | 90 | 4.1 | 1.6 * |
| Missouri | 2,487 | 203 | 8.2 | 2,490 | 237 | 9.5 | 1.3 |
| Nebraska | 710 | 37 | 5.1 | 734 | 27 | 3.7 | (1.4) |
| North Dakota | 277 | 13 | 4.6 | 283 | 15 | 5.3 | 0.7 |
| Ohio | 4,621 | 319 | 6.9 | 4,719 | 414 | 8.8 | 1.9 |
| South Dakota | 332 | 16 | 4.7 | 329 | 15 | 4.4 | (0.3) |
| Wisconsin | 2,329 | 98 | 4.2 | 2,316 | 105 | 4.5 | 0.3 |
| Northeast | 21,689 | 1,500 | 6.9 | 21,784 | 1,537 | 7.1 | 0.1 |
| Connecticut | 1,383 | 74 | 5.3 | 1,365 | 73 | 5.3 | - |
| Maine | 551 | 14 | 2.6 | 546 | 20 | 3.7 | 1.1 |
| Massachusetts | 2,655 | 106 | 4.0 | 2,614 | 128 | 4.9 | 0.9 |
| New Hampshire | 527 | 11 | 2.2 | 526 | 10 | 1.9 | (0.3) |
| New Jersey | 3,143 | 231 | 7.3 | 3,202 | 212 | 6.6 | (0.7) |
| New York | 7,778 | 768 | 9.9 | 7,677 | 740 | 9.6 | (0.2) |
| Pennsylvania | 4,972 | 259 | 5.2 | 5,161 | 315 | 6.1 | 0.9 |
| Rhode Island | 424 | 27 | 6.3 | 423 | 30 | 7.0 | 0.7 |
| Vermont | 257 | 11 | 4.2 | 269 | 9 | 3.4 | (0.8) |
| South | 44,083 | 4,144 | 9.4 | 44,920 | 4,493 | 10.0 | 0.6 |
| Alabama | 1,916 | 228 | 11.9 | 1,889 | 193 | 10.2 | (1.7) |
| Arkansas | 1,140 | 116 | 10.2 | 1,142 | 141 | 12.3 | 2.1 |
| Delaware | 342 | 19 | 5.5 | 346 | 23 | 6.7 | 1.1 |
| District of Columbia | 302 | 37 | 12.2 | 281 | 31 | 10.9 | (1.4) |
| Florida | 7,607 | 527 | 6.9 | 7,801 | 570 | 7.3 | 0.4 |
| Georgia | 3,763 | 449 | 11.9 | 3,834 | 442 | 11.5 | (0.4) |
| Kentucky | 1,756 | 211 | 12.0 | 1,819 | 179 | 9.9 | (2.1) |
| Louisiana | 1,764 | 149 | 8.5 | 1,816 | 209 | 11.5 | 3.0 |
| Maryland | 2,169 | 119 | 5.5 | 2,170 | 123 | 5.6 | 0.2 |
| Mississippi | 1,126 | 183 | 16.2 | 1,143 | 173 | 15.1 | (1.1) |
| North Carolina | 3,747 | 302 | 8.1 | 3,878 | 359 | 9.3 | 1.2 |
| Oklahoma | 1,453 | 145 | 10.0 | 1,503 | 164 | 10.9 | 0.9 |
| South Carolina | 1,791 | 184 | 10.3 | 1,787 | 166 | 9.3 | (1.0) |
| Tennessee | 2,530 | 246 | 9.7 | 2,605 | 283 | 10.9 | 1.1 |
| Texas | 8,912 | 1,040 | 11.7 | 9,136 | 1,167 | 12.8 | 1.1 |
| Virginia | 3,008 | 143 | 4.8 | 3,008 | 199 | 6.6 | 1.9 |
| West Virginia | 757 | 46 | 6.1 | 762 | 72 | 9.5 | 3.4 * |
| West | 26,630 | 1,795 | 6.7 | 26,804 | 1,925 | 7.2 | 0.4 |
| Alaska | 251 | 10 | 4.1 | 276 | 14 | 5.2 | 1.0 |
| Arizona | 2,634 | 201 | 7.6 | 2,622 | 304 | 11.6 | 4.0 |
| California | 13,194 | 1,005 | 7.6 | 13,191 | 1,030 | 7.8 | 0.2 |
| Colorado | 2,006 | 139 | 6.9 | 1,974 | 107 | 5.4 | (1.5) |
| Hawaii | 443 | 12 | 2.8 | 443 | 17 | 3.8 | 1.0 |
| Idaho | 569 | 38 | 6.6 | 589 | 33 | 5.7 | (0.9) |
| Montana | 423 | 17 | 3.9 | 426 | 21 | 4.8 | 0.9 |
| Nevada | 991 | 66 | 6.6 | 1,035 | 77 | 7.5 | 0.8 |
| New Mexico | 779 | 92 | 11.8 | 816 | 94 | 11.5 | (0.3) |
| Oregon | 1,560 | 91 | 5.9 | 1,522 | 65 | 4.3 | (1.6) |
| Utah | 904 | 15 | 1.7 | 926 | 26 | 2.8 | 1.1 |
| Washington | 2,651 | 101 | 3.8 | 2,748 | 123 | 4.5 | 0.7 |
| Wyoming | 224 | 8 | 3.5 | 236 | 14 | 5.8 | 2.3 * |

Notes:

* Indicates differences that are statistically significant at the 10% level. 2009 estimates have been revised based on new weights provided by Census.

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 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.

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, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

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](#)