

2009 Household Banking Status

By State

| Geography | All Households | | Unbanked | | Has a Bank Account | | | | | |
|----------------------|----------------|------------|----------------|------------|--------------------|------------|----------------|------------|--|------------|
| | | | | | Underbanked | | Fully Banked | | 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 |
| 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](#)