

2011 Household Banking Status

By MSA

| Geography | All Households | | Unbanked | | Has a Bank Account | | | | | |
|--|----------------|------------|----------------|------------|--------------------|------------|----------------|------------|---------------------------------------|------------|
| | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Underbanked | | Fully Banked | | Banked but Underbanked Status Unknown | |
| | | | | | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row | Number (1000s) | Pct of Row |
| All Households | 120,408 | 100 | 9,875 | 8.2 | 24,199 | 20.1 | 82,830 | 68.8 | 3,504 | 2.9 |
| Albuquerque, NM | 419 | 100 | 30 | 7.2 | 95 | 22.6 | 283 | 67.6 | 11 | 2.6 |
| Allentown-Bethlehem-Easton, PA-NJ | 389 | 100 | 21 | 5.5 | 85 | 21.8 | 262 | 67.4 | 21 | 5.4 |
| Atlanta-Sandy Springs-Marietta, GA^ | 2,108 | 100 | 205 | 9.7 | 541 | 25.7 | 1,290 | 61.2 | 71 | 3.4 |
| Austin-Round Rock, TX | 605 | 100 | 62 | 10.2 | 124 | 20.4 | 409 | 67.6 | 10 | 1.7 |
| Baltimore-Towson, MD | 1,021 | 100 | 77 | 7.5 | 222 | 21.8 | 706 | 69.2 | 16 | 1.5 |
| Bangor, ME | 63 | 100 | 2 | 3.9 | 17 | 27.1 | 43 | 68.0 | 1 | 1.0 |
| Birmingham-Hoover, AL | 423 | 100 | 51 | 12.1 | 140 | 33.0 | 221 | 52.3 | 11 | 2.6 |
| Boise City-Nampa, ID^ | 227 | 100 | 7 | 2.9 | 38 | 16.7 | 177 | 77.9 | 6 | 2.5 |
| Boston-Cambridge-Quincy, MA-NH | 1,843 | 100 | 77 | 4.2 | 271 | 14.7 | 1,467 | 79.6 | 27 | 1.5 |
| Bridgeport-Stamford-Norwalk, CT | 337 | 100 | 5 | 1.6 | 45 | 13.2 | 283 | 84.0 | 4 | 1.2 |
| Buffalo-Niagara Falls, NY | 462 | 100 | 40 | 8.6 | 46 | 10.0 | 368 | 79.8 | 8 | 1.7 |
| Burlington-South Burlington, VT | 84 | 100 | 1 | 1.7 | 13 | 14.9 | 69 | 81.7 | 1 | 1.7 |
| Charlotte-Gastonia-Concord, NC-SC^ | 742 | 100 | 66 | 8.9 | 206 | 27.8 | 458 | 61.7 | 12 | 1.7 |
| Chicago-Naperville-Joliet, IN-IN-WI^ | 3,429 | 100 | 294 | 8.6 | 561 | 16.4 | 2,460 | 71.7 | 113 | 3.3 |
| Cincinnati-Middletown, OH-KY-IN^ | 823 | 100 | 84 | 10.3 | 127 | 15.5 | 565 | 68.6 | 46 | 5.6 |
| Cleveland-Elyria-Mentor, OH | 909 | 100 | 77 | 8.5 | 164 | 18.1 | 638 | 70.3 | 29 | 3.1 |
| Colorado Springs, CO | 222 | 100 | 20 | 9.1 | 25 | 11.2 | 171 | 77.1 | 6 | 2.5 |
| Columbia, SC | 294 | 100 | 22 | 7.4 | 48 | 16.4 | 224 | 76.3 | - | - |
| Columbus, OH^ | 718 | 100 | 58 | 8.1 | 182 | 25.3 | 454 | 63.2 | 24 | 3.3 |
| Dallas-Fort Worth-Arlington, TX^ | 2,433 | 100 | 239 | 9.8 | 670 | 27.5 | 1,488 | 61.1 | 37 | 1.5 |
| Denver-Aurora, CO | 974 | 100 | 51 | 5.2 | 175 | 18.0 | 730 | 75.0 | 18 | 1.8 |
| Des Moines, IA | 228 | 100 | 16 | 7.0 | 53 | 23.2 | 156 | 68.6 | 3 | 1.3 |
| Detroit-Warren-Livonia, MI | 1,762 | 100 | 188 | 10.7 | 343 | 19.4 | 1,161 | 65.9 | 70 | 4.0 |
| Fargo, ND-MN^ | 80 | 100 | 4 | 5.2 | 15 | 18.4 | 60 | 75.2 | 1 | 1.3 |
| Hartford-West Hartford-East Hartford, CT | 437 | 100 | 23 | 5.3 | 59 | 13.6 | 344 | 78.8 | 10 | 2.4 |
| Honolulu, HI | 315 | 100 | 9 | 2.8 | 64 | 20.2 | 223 | 70.9 | 19 | 6.1 |
| Houston-Baytown-Sugar Land, TX | 2,215 | 100 | 264 | 11.9 | 630 | 28.4 | 1,264 | 57.1 | 56 | 2.5 |
| Indianapolis, IN | 729 | 100 | 62 | 8.5 | 125 | 17.1 | 537 | 73.7 | 5 | 0.7 |
| Jacksonville, FL | 600 | 100 | 36 | 6.0 | 150 | 25.0 | 414 | 68.9 | - | - |
| Kansas City, MO-KS^ | 849 | 100 | 85 | 10.0 | 172 | 20.3 | 581 | 68.5 | 11 | 1.3 |
| Las Vegas-Paradise, NM | 727 | 100 | 45 | 6.2 | 241 | 33.2 | 417 | 57.3 | 24 | 3.4 |
| Little Rock-North Little Rock, AR^ | 330 | 100 | 26 | 7.8 | 91 | 27.8 | 202 | 61.2 | 11 | 3.3 |
| Los Angeles-Long Beach-Santa Ana, CA | 4,353 | 100 | 421 | 9.7 | 811 | 18.6 | 3,015 | 69.3 | 106 | 2.4 |
| Louisville, KY-IN^ | 571 | 100 | 48 | 8.4 | 131 | 23.0 | 389 | 68.2 | 2 | 0.4 |
| Madison, WI | 254 | 100 | 3 | 1.0 | 34 | 13.5 | 217 | 85.5 | - | - |
| Memphis, TN-MS-AR^ | 567 | 100 | 63 | 11.1 | 93 | 16.4 | 393 | 69.4 | 18 | 3.1 |
| Miami-Fort Lauderdale-Miami Beach, FL | 2,285 | 100 | 206 | 9.0 | 509 | 22.3 | 1,478 | 64.7 | 92 | 4.0 |
| Milwaukee-Waukesha-West Allis, WI | 627 | 100 | 68 | 10.8 | 79 | 12.6 | 460 | 73.3 | 20 | 3.3 |
| Minneapolis-St Paul-Bloomington, MN-WI^ | 1,350 | 100 | 70 | 5.2 | 140 | 10.4 | 1,109 | 82.1 | 30 | 2.3 |
| Nashville-Davidson-Murfreesboro, TN^ | 603 | 100 | 57 | 9.5 | 86 | 14.2 | 452 | 75.0 | 8 | 1.3 |
| New Haven, CT | 224 | 100 | 11 | 4.8 | 42 | 18.6 | 163 | 72.7 | 9 | 3.9 |
| New Orleans-Metairie-Kenner, LA | 507 | 100 | 63 | 12.4 | 118 | 23.2 | 314 | 61.9 | 12 | 2.5 |
| New York-Northern New Jersey-Long Island, NY-NJ-OK | 7,191 | 100 | 700 | 9.7 | 1,409 | 19.6 | 4,894 | 68.1 | 188 | 2.6 |
| Oklahoma City, OK | 529 | 100 | 49 | 9.3 | 139 | 26.4 | 313 | 59.2 | 27 | 5.1 |
| Omaha-Council Bluffs, NE-IA | 338 | 100 | 14 | 4.2 | 51 | 15.1 | 265 | 78.4 | 8 | 2.2 |
| Orlando, FL | 791 | 100 | 59 | 7.4 | 186 | 23.5 | 497 | 62.9 | 49 | 6.2 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE | 2,359 | 100 | 183 | 7.8 | 377 | 16.0 | 1,715 | 72.7 | 84 | 3.6 |
| Phoenix-Mesa-Scottsdale, AZ | 1,710 | 100 | 181 | 10.6 | 324 | 18.9 | 1,174 | 68.7 | 31 | 1.8 |
| Pittsburgh, PA | 1,004 | 100 | 34 | 3.4 | 196 | 19.5 | 744 | 74.1 | 31 | 3.1 |
| Portland-South Portland, ME | 146 | 100 | 6 | 4.0 | 19 | 12.8 | 118 | 80.8 | 4 | 2.5 |
| Portland-Vancouver-Beaverton, OR-WA^ | 858 | 100 | 26 | 3.1 | 121 | 14.1 | 690 | 80.4 | 21 | 2.4 |
| Providence-Fall River-Warwick, MA-RI | 523 | 100 | 40 | 7.6 | 86 | 16.5 | 383 | 73.1 | 14 | 2.7 |
| Raleigh-Cary, NC | 470 | 100 | 12 | 2.6 | 73 | 15.5 | 372 | 79.3 | 13 | 2.7 |
| Reno-Sparks, NV | 175 | 100 | 19 | 10.9 | 44 | 24.9 | 103 | 59.0 | 9 | 5.1 |
| Richmond, VA^ | 522 | 100 | 31 | 6.0 | 113 | 21.6 | 345 | 66.2 | 33 | 6.3 |
| Riverside-San Bernardino, CA | 1,384 | 100 | 176 | 12.7 | 309 | 22.3 | 874 | 63.1 | 25 | 1.8 |
| Rochester, NY | 461 | 100 | 18 | 3.9 | 111 | 24.1 | 315 | 68.5 | 16 | 3.6 |
| Sacramento-Arden-Arcade Roseville, CA | 827 | 100 | 44 | 5.4 | 175 | 21.2 | 607 | 73.5 | - | - |
| Salt Lake City, UT^ | 422 | 100 | 19 | 4.4 | 84 | 20.0 | 317 | 75.1 | 2 | 0.5 |
| San Antonio, TX | 791 | 100 | 123 | 15.5 | 206 | 26.0 | 458 | 57.9 | 4 | 0.5 |
| San Diego-Carlsbad-San Marcos, CA | 1,090 | 100 | 49 | 4.5 | 195 | 17.9 | 780 | 71.6 | 66 | 6.0 |
| San Francisco-Oakland-Fremont, CA | 1,853 | 100 | 108 | 5.9 | 229 | 12.3 | 1,412 | 76.2 | 103 | 5.6 |
| San Jose-Sunnyvale-Santa Clara, CA | 694 | 100 | 17 | 2.4 | 80 | 11.6 | 567 | 81.8 | 29 | 4.2 |
| Seattle-Tacoma-Bellevue, WA | 1,464 | 100 | 59 | 4.0 | 254 | 17.4 | 1,116 | 76.2 | 35 | 2.4 |
| Sioux Falls, SD | 102 | 100 | 5 | 5.2 | 21 | 21.1 | 73 | 72.2 | 2 | 1.5 |
| St. Louis, MO-IL^ | 1,140 | 100 | 111 | 9.7 | 229 | 20.1 | 761 | 66.8 | 39 | 3.4 |
| Tampa-St. Petersburg-Clearwater, FL | 1,298 | 100 | 77 | 6.0 | 283 | 21.8 | 899 | 69.2 | 39 | 3.0 |
| Tulsa, OK^ | 430 | 100 | 50 | 11.7 | 82 | 19.1 | 292 | 67.9 | 5 | 1.3 |
| Virginia Beach-Norfolk-Newport News, VA-NC^ | 626 | 100 | 36 | 5.8 | 189 | 30.2 | 366 | 58.4 | 35 | 5.5 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV^ | 2,148 | 100 | 100 | 4.6 | 362 | 16.9 | 1,572 | 73.2 | 115 | 5.3 |
| Wichita, KS | 229 | 100 | 34 | 14.8 | 70 | 30.6 | 125 | 54.6 | - | - |

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.

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?"

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.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)