

Banked Households That Used AFS in the Last Year

By Year and MSA

Geography	Year						Estimated Difference
	2009			2011			
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9 *
Albuquerque, NM	369	77	20.9	419	91	21.6	0.7
Allentown-Bethlehem-Easton, PA-NJ	339	55	16.2	389	81	20.7	4.5
Atlanta-Sandy Springs-Marietta, GA^	2,122	403	19.0	2,108	486	23.1	4.1 *
Austin-Round Rock, TX	675	147	21.8	605	113	18.6	-3.2
Baltimore-Towson, MD	1,039	213	20.5	1,021	196	19.2	-1.4
Bangor, ME	64	15	23.8	63	17	27.1	3.3
Birmingham-Hoover, AL	521	87	16.7	423	137	32.3	15.7 *
Boise City-Nampa, ID^	211	37	17.5	227	36	15.7	-1.7
Boston-Cambridge-Quincy, MA-NH	1,794	205	11.4	1,843	243	13.2	1.7
Bridgeport-Stamford-Norwalk, CT	346	38	10.8	337	30	8.9	-1.9
Buffalo-Niagara Falls, NY	477	81	16.9	462	46	10.0	-7.0 *
Burlington-South Burlington, VT	74	9	11.7	85	11	13.3	1.6
Charlotte-Gastonia-Concord, NC-SC^	764	194	25.3	742	193	26.0	0.7
Chicago-Naperville-Joliet, IN-IN-WI^	3,355	447	13.3	3,429	454	13.2	-0.1
Cincinnati-Middletown, OH-KY-IN^	812	171	21.1	823	127	15.5	-5.6 *
Cleveland-Elyria-Mentor, OH	862	123	14.3	909	160	17.6	3.3
Colorado Springs, CO	238	30	12.4	222	25	11.2	-1.1
Columbia, SC	329	81	24.5	294	45	15.3	-9.2 *
Columbus, OH^	731	173	23.7	718	174	24.2	0.5
Dallas-Fort Worth-Arlington, TX^	2,312	545	23.6	2,433	618	25.4	1.8
Denver-Aurora, CO	1,021	133	13.0	974	159	16.3	3.2 *
Des Moines, IA	208	38	18.4	228	44	19.3	0.9
Detroit-Warren-Livonia, MI	1,737	309	17.8	1,762	334	18.9	1.2
Fargo, ND-MN^	64	14	22.4	80	14	17.8	-4.6
Hartford-West Hartford-East Hartford, CT	450	60	13.4	437	55	12.7	-0.8
Honolulu, HI	321	38	11.9	315	52	16.4	4.6 *
Houston-Baytown-Sugar Land, TX	2,023	406	20.0	2,215	542	24.5	4.4 *
Indianapolis, IN	705	86	12.2	729	121	16.6	4.5
Jacksonville, FL	612	142	23.2	600	146	24.3	1.2
Kansas City, MO-KS^	811	149	18.3	849	169	19.9	1.6
Las Vegas-Paradise, NM	752	150	20.0	727	224	30.8	10.9 *
Little Rock-North Little Rock, AR^	318	70	22.1	330	84	25.5	3.5
Los Angeles-Long Beach-Santa Ana, CA	4,468	648	14.5	4,353	602	13.8	-0.7 *
Louisville, KY-IN^	450	77	17.1	571	120	21.0	3.9
Madison, WI	268	25	9.2	254	27	10.6	1.3
Memphis, TN-MS-AR^	561	100	17.8	567	88	15.6	-2.2
Miami-Fort Lauderdale-Miami Beach, FL	2,226	296	13.3	2,285	399	17.5	4.1 *
Milwaukee-Waukesha-West Allis, WI	653	75	11.5	627	67	10.7	-0.8
Minneapolis-St Paul-Bloomington, MN-WI^	1,300	115	8.9	1,350	126	9.3	0.5
Nashville-Davidson-Murfreesboro, TN^	645	93	14.4	603	76	12.5	-1.8
New Haven, CT	237	38	16.0	224	33	14.9	-1.2
New Orleans-Metairie-Kenner, LA	493	79	15.9	507	112	22.1	6.2
New York-Northern New Jersey-Long Island, NY-NJ-PA^	7,244	1,044	14.4	7,191	1,175	16.3	1.9 *
Oklahoma City, OK	566	133	23.4	529	132	24.9	1.5
Omaha-Council Bluffs, NE-IA	346	39	11.3	338	45	13.3	1.9
Orlando, FL	857	153	17.9	791	181	22.8	5.0
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	409	18.3	2,359	358	15.2	-3.2
Phoenix-Mesa-Scottsdale, AZ	1,741	267	15.3	1,710	288	16.9	1.5
Pittsburgh, PA	984	115	11.7	1,004	183	18.2	6.4 *
Portland-South Portland, ME	149	20	13.4	146	18	12.4	-1.1
Portland-Vancouver-Beaverton, OR-WA^	824	98	11.9	858	103	12.0	0.2
Providence-Fall River-Warwick, MA-RI	532	69	13.0	524	75	14.3	1.3
Raleigh-Cary, NC	433	31	7.1	470	68	14.5	7.3
Richmond, VA^	499	53	10.5	522	92	17.6	7.1 *
Riverside-San Bernardino, CA	1,303	215	16.5	1,384	269	19.5	3.0
Rochester, NY	434	91	20.8	461	111	24.1	3.3
Sacramento-Arden-Arcade Roseville, CA	783	174	22.3	827	159	19.3	-3.0
Salt Lake City, UT^	360	55	15.1	422	79	18.7	3.6
San Antonio, TX	772	196	25.3	791	194	24.5	-0.9

San Diego-Carlsbad-San Marcos, CA	1,071	133	12.4	1,090	159	14.6	2.2
San Francisco-Oakland-Fremont, CA	1,589	159	10.0	1,853	169	9.1	-0.9
San Jose-Sunnyvale-Santa Clara, CA	787	64	8.2	694	58	8.4	0.2
Seattle-Tacoma-Bellevue, WA	1,412	239	16.9	1,464	234	16.0	-0.9
Sioux Falls, SD	94	13	13.4	102	20	19.3	5.9 *
St. Louis, MO-IL^	1,167	249	21.3	1,140	222	19.5	-1.8
Tampa-St. Petersburg-Clearwater, FL	1,190	224	18.8	1,298	278	21.4	2.5
Tulsa, OK^	366	56	15.4	430	74	17.3	1.9
Virginia Beach-Norfolk-Newport News, VA-NC^	610	123	20.2	626	181	29.0	8.8 *
Washington-Arlington-Alexandria, DC-VA-MD-WV^	2,139	319	14.9	2,148	324	15.1	0.2
Wichita, KS	222	57	25.9	229	70	30.6	4.7

Notes:

^a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

* Indicates differences that are statistically significant at the 10% level.

^ For the MSA results presented in the tables of this report, response data may not be included for a few of the smaller counties included in the official MSA definitions prepared by OMB. The reasons for such exclusions are given in Appendix D of the full report, FDIC Technical Notes.

Figures do not always reconcile to totals because of rounding.

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](#)