

Unbanked Households
By MSA and Year

	Year							
	2009				2011			
	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	All Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct)	Estimated Difference	Stat Sig
All U.S. Households	119,001	9,054	7.6	120,408	9,875	8.2		0.6
Albuquerque, NM	369	37	10.2	419	30	7.2		-3.0
Allentown-Bethlehem-Easton, PA-NJ	339	15	4.4	389	21	5.5		1.1
Atlanta-Sandy Springs-Marietta, GA ^	2,122	185	8.7	2,108	205	9.7		1.0
Austin-Round Rock, TX	675	37	5.5	605	62	10.2		4.7 *
Baltimore-Towson, MD	1,039	69	6.6	1,021	77	7.5		0.9
Bangor, ME	64	2	3.3	63	2	3.9		0.6
Birmingham-Hoover, AL	521	54	10.4	423	51	12.1		1.7
Boise City-Nampa, ID ^	211	11	5.2	227	7	2.9		-2.3
Boston-Cambridge-Quincy, MA-NH	1,794	68	3.8	1,843	77	4.2		0.4
Bridgeport-Stamford-Norwalk, CT	346	14	4.1	337	5	1.6		-2.5
Buffalo-Niagara Falls, NY	477	40	8.4	462	40	8.6		0.1
Burlington-South Burlington, VT	74	3	3.9	84	1	1.7		-2.2
Charlotte-Gastonia-Concord, NC-SC ^	764	84	11.0	742	66	8.9		-2.1
Chicago-Naperville-Joliet, IN-IN-WI ^	3,355	245	7.3	3,429	294	8.6		1.3
Cincinnati-Middletown, OH-KY-IN ^	812	99	12.2	823	84	10.3		-2.0
Cleveland-Elyria-Mentor, OH	862	54	6.3	909	77	8.5		2.2
Colorado Springs, CO	238	16	6.7	222	20	9.1		2.4
Columbia, SC	328	20	6.1	294	22	7.4		1.3
Columbus, OH ^	731	44	6.1	718	58	8.1		2.0
Dallas-Fort Worth-Arlington, TX ^	2,312	249	10.8	2,433	239	9.8		-1.0
Denver-Aurora, CO	1,021	92	9.1	974	51	5.2		-3.9 *
Des Moines, IA	208	17	8.4	228	16	7.0		-1.4
Detroit-Warren-Livonia, MI	1,737	169	9.7	1,762	188	10.7		1.0
Fargo, ND-MN ^	64	2	3.5	80	4	5.2		1.7
Hartford-West Hartford-East Hartford, CT	450	23	5.1	437	23	5.3		0.2
Honolulu, HI	321	6	1.8	315	9	2.8		1.0
Houston-Baytown-Sugar Land, TX	2,023	212	10.5	2,215	264	11.9		1.4
Indianapolis, IN	705	71	10.1	729	62	8.5		-1.6
Jacksonville, FL	612	29	4.7	600	36	6.0		1.3
Kansas City, MO-KS ^	811	72	8.9	849	85	10.0		1.1
Las Vegas-Paradise, NM	752	51	6.8	727	45	6.2		-0.7
Little Rock-North Little Rock, AR ^	318	23	7.2	330	26	7.8		0.6
Los Angeles-Long Beach-Santa Ana, CA	4,468	399	8.9	4,353	421	9.7		0.7
Louisville, KY-IN ^	450	35	7.7	571	48	8.4		0.7
Madison, WI	268	6	2.3	254	3	1.0		-1.3
Memphis, TN-MS-AR ^	561	96	17.1	567	63	11.1		-6.0
Miami-Fort Lauderdale-Miami Beach, FL	2,225	194	8.7	2,285	206	9.0		0.3
Milwaukee-Waukesha-West Allis, WI	653	63	9.7	627	68	10.8		1.1
Minneapolis-St Paul-Bloomington, MN-WI ^	1,300	35	2.7	1,350	70	5.2		2.5 *
Nashville-Davidson-Murfreesboro, TN ^	645	40	6.2	603	57	9.5		3.3
New Haven, CT	237	16	6.6	224	11	4.8		-1.8
New Orleans-Metairie-Kenner, LA	493	26	5.2	507	63	12.4		7.2 *
New York-Northern New Jersey-Long Island, NY-NJ-PA ^	7,244	692	9.6	7,191	700	9.7		0.2
Oklahoma City, OK	566	54	9.6	529	49	9.3		-0.3
Omaha-Council Bluffs, NE-IA	345	20	5.9	338	14	4.2		-1.7
Orlando, FL	857	59	6.8	791	59	7.4		0.6
Philadelphia-Camden-Wilmington, PA-NJ-DE	2,229	170	7.6	2,359	183	7.8		0.1
Phoenix-Mesa-Scottsdale, AZ	1,741	94	5.4	1,710	181	10.6		5.2 *
Pittsburgh, PA	984	37	3.8	1,004	34	3.4		-0.4
Portland-South Portland, ME	149	2	1.1	146	6	4.0		2.9 *
Portland-Vancouver-Beaverton, OR-WA ^	824	44	5.4	858	26	3.1		-2.3
Providence-Fall River-Warwick, MA-RI	532	30	5.7	523	40	7.6		2.0
Raleigh-Cary, NC	433	18	4.2	470	12	2.6		-1.6
Richmond, VA ^	499	15	3.0	522	31	6.0		3.0
Riverside-San Bernardino, CA	1,303	143	11.0	1,384	176	12.7		1.7
Rochester, NY	434	41	9.4	461	18	3.9		-5.6 *
Sacramento--Arden-Arcade Roseville, CA	783	51	6.6	827	44	5.4		-1.2
Salt Lake City, UT ^	360	8	2.1	422	19	4.4		2.3
San Antonio, TX	772	84	10.8	791	123	15.5		4.7
San Diego-Carlsbad-San Marcos, CA	1,071	44	4.1	1,090	49	4.5		0.4
San Francisco-Oakland-Fremont, CA	1,589	76	4.8	1,853	108	5.9		1.1
San Jose-Sunnyvale-Santa Clara, CA	787	17	2.2	694	17	2.4		0.3
Seattle-Tacoma-Bellevue, WA	1,411	49	3.5	1,464	59	4.0		0.6
Sioux Falls, SD	94	2	2.5	102	5	5.2		2.8
St. Louis, MO-IL ^	1,167	89	7.6	1,140	111	9.7		2.1
Tampa-St. Petersburg-Clearwater, FL	1,190	56	4.7	1,298	77	6.0		1.2
Tulsa, OK ^	366	46	12.4	430	50	11.7		-0.7
Virginia Beach-Norfolk-Newport News, VA-NC ^	610	20	3.3	626	36	5.8		2.5
Washington-Arlington-Alexandria, DC-VA-MD-WV ^	2,139	129	6.0	2,148	100	4.6		-1.4
Wichita, KS	222	22	10.0	229	34	14.8		4.9

Notes:

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

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.

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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](#)