

## Unbanked Status by Region and State and Year

All States

Geography	Year						Estimated Difference
	2009			2011			
	Total Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct.)	Total Households (1000s)	Unbanked Households (1000s)	Unbanked (Pct.)	
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](#)