

# ECONOMICINCLUSION.GOV



## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

### 2011 Household Banking Status

By MSA

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 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, NV	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-PA^	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](#)