

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

2011 Household Bank Account Type

By State

Geography	Bank Account Type												Memo Items			
	All Households		Unbanked Households		Checking and Savings Accounts		Savings Account only		Checking Account only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100	9,875	8.2	80,924	67	2,379	2.0	25,378	21.1	1,851	1.5	106,509	88.5	83,331	69.2
Midwest	26,900	100	1,920	7.1	18,477	69	653	2.4	5,440	20.2	410	1.5	23,953	89.0	19,136	71.1
Illinois	4,956	100	374	7.6	3,261	66	3,261	2.3	112	22.4	1,113	1.9	96	88.4	4,382	68.1
Indiana	2,560	100	201	7.8	1,686	66	1,686	2.6	68	22.8	584	0.8	22	88.7	2,270	68.6
Iowa	1,244	100	54	4.4	884	71	884	3.6	45	19.4	241	1.6	19	90.4	1,125	74.7
Kansas	1,136	100	81	7.1	748	66	748	1.9	21	24.2	275	1.0	11	90.1	1,023	67.8
Michigan	3,969	100	307	7.7	2,853	72	2,853	3.0	119	15.4	611	2.0	79	87.6	3,475	74.9
Minnesota	2,163	100	90	4.1	1,596	74	1,596	2.2	48	18.7	406	1.1	25	92.8	2,007	76.0
Missouri	2,490	100	237	9.5	1,587	64	1,587	1.0	24	25.3	629	0.5	13	89.0	2,216	64.7
Nebraska	734	100	27	3.7	530	72	530	1.1	8	21.8	160	1.2	9	94.1	690	73.3
North Dakota	283	100	15	5.3	203	72	203	3.5	10	18.3	52	1.0	3	90.2	255	75.4
Ohio	4,719	100	414	8.8	3,084	65.4	3,084	2.7	129	20.9	987	2.2	105	86.4	4,079	68.1
South Dakota	329	100	15	4.4	242	73.4	242	3.0	10	17.9	59	1.3	4	91.8	302	76.4
Wisconsin	2,316	100	105	4.5	1,805	77.9	1,805	2.5	59	14.0	324	1.0	24	91.9	2,128	80.5
Northeast	21,784	100	1,537	7.1	15,468	71.0	441	2.0	4,028	18.5	309	1.4	19,553	89.8	15,910	73.0
Connecticut	1,365	100	73	5.3	1,028	75.3	1,028	1.8	25	16.6	226	0.9	13	92.1	1,257	77.1
Maine	546	100	20	3.7	413	75.6	413	3.6	20	16.1	88	0.9	5	91.8	501	79.3
Massachusetts	2,614	100	128	4.9	1,987	76.0	1,987	3.0	78	15.3	400	0.8	21	91.6	2,394	79.0
New Hampshire	526	100	10	1.9	405	77.0	405	2.0	11	18.5	97	0.5	3	95.7	503	79.1
New Jersey	3,202	100	212	6.6	2,331	72.8	2,331	1.8	57	18.6	596	0.2	8	91.5	2,930	74.5
New York	7,677	100	740	9.6	5,370	70.0	5,370	1.8	137	16.7	1,280	1.9	150	87.0	6,682	71.7
Pennsylvania	5,161	100	315	6.1	3,440	66.6	3,440	1.9	100	23.5	1,211	1.8	95	90.3	4,659	68.6
Rhode Island	423	100	30	7.0	294	69.5	294	2.6	11	18.6	79	2.3	10	88.1	373	72.0
Vermont	269	100	9	3.4	201	74.7	201	1.4	4	19.1	51	1.4	4	93.8	252	76.1
South	44,920	100	4,493	10.0	27,478	61.2	846	1.9	11,351	25.3	751	1.7	38,905	86.6	28,337	63.1
Alabama	1,889	100	193	10.2	1,111	58.8	1,111	3.8	71	26.0	491	1.2	23	84.8	1,602	62.6
Arkansas	1,142	100	141	12.3	495	43.3	495	2.5	28	40.5	463	1.4	16	84.0	959	45.8
Delaware	346	100	23	6.7	230	66.6	230	1.4	5	23.5	81	1.8	6	90.5	313	68.0
District of Columbia	281	100	31	10.9	190	67.6	190	2.4	7	17.4	49	1.7	5	85.0	239	70.2
Florida	7,801	100	570	7.3	5,059	64.9	5,059	1.4	107	24.2	1,892	2.2	173	89.3	6,968	66.3
Georgia	3,834	100	442	11.5	2,264	59.0	2,264	1.9	73	25.0	957	2.6	98	84.0	3,221	60.9
Kentucky	1,819	100	179	9.9	1,057	58.1	1,057	0.7	13	29.8	543	1.5	28	88.2	1,604	58.8
Louisiana	1,816	100	209	11.5	1,019	56.1	1,019	2.8	51	27.8	506	1.7	32	84.1	1,528	58.9
Maryland	2,170	100	123	5.6	1,613	74.3	1,613	0.7	15	17.9	388	1.4	31	92.3	2,003	75.0
Mississippi	1,143	100	173	15.1	546	47.8	546	4.0	46	32.1	367	0.9	11	80.2	917	51.8
North Carolina	3,878	100	359	9.3	2,507	64.6	2,507	1.7	67	23.0	892	1.4	53	87.8	3,406	66.4
Oklahoma	1,503	100	164	10.9	872	58.0	872	2.0	30	26.7	401	2.4	36	84.7	1,273	60.0
South Carolina	1,787	100	166	9.3	1,084	60.6	1,084	2.3	41	27.0	482	0.8	14	88.0	1,572	62.9
Tennessee	2,605	100	283	10.9	1,518	58.3	1,518	1.0	26	28.8	750	1.1	28	87.3	2,273	59.3
Texas	9,136	100	1,167	12.8	5,526	60.5	5,526	2.2	203	23.3	2,126	1.2	114	83.8	7,659	62.8
Virginia	3,008	100	199	6.6	2,001	66.5	2,001	1.8	54	23.0	692	2.1	62	90.0	2,709	68.3
West Virginia	762	100	72	9.5	387	50.8	387	1.3	10	35.7	272	2.7	20	86.7	661	52.1
West	26,804	100	1,925	7.2	19,500	72.7	439	1.6	4,559	17.0	381	1.4	24,098	89.9	19,948	74.4
Alaska	276	100	14	5.2	221	80.0	221	3.8	11	9.3	26	1.7	5	89.5	247	83.8
Arizona	2,622	100	304	11.6	1,825	69.6	1,825	1.7	45	16.4	430	0.6	17	86.0	2,256	71.4
California	13,191	100	1,030	7.8	9,297	70.5	9,297	1.5	204	18.8	2,473	1.4	187	89.4	11,797	72.1
Colorado	1,974	100	107	5.4	1,468	74.4	1,468	1.0	20	16.5	325	2.7	53	91.2	1,800	75.4
Hawaii	443	100	17	3.8	339	76.7	339	1.7	8	13.5	60	4.4	19	90.3	400	78.6
Idaho	589	100	33	5.7	444	75.3	444	0.8	5	16.7	99	1.5	9	92.0	542	76.1
Montana	426	100	21	4.8	288	67.8	288	4.2	18	21.9	93	1.2	5	89.7	382	72.3
Nevada	1,035	100	77	7.5	695	67.2	695	1.3	14	22.5	233	1.5	16	90.0	931	68.5
New Mexico	816	100	94	11.5	510	62.5	510	5.0	41	18.9	154	2.1	17	81.6	665	67.8
Oregon	1,522	100	65	4.3	1,195	78.5	1,195	1.5	22	15.1	230	0.7	11	93.6	1,424	80.0
Utah	926	100	26	2.8	767	82.8	767	0.8	8	12.6	116	1.0	9	95.4	883	83.7
Washington	2,748	100	123	4.5	2,283	83.1	2,283	1.4	37	10.0	275	1.1	30	93.1	2,558	84.4
Wyoming	236	100	14	5.8	168	71.1	168	2.9	7	18.9	45	1.3	3	90.0	212	74.0

Notes:

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

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](#)