

2011 Household Banking Status

By State

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
Midwest	26,900	100	1,920	7.1	4,772	17.7	19,379	72.0	828	3.1
Illinois	4,956	100	374	7.6	879	17.7	3,546	71.6	156	3.2
Indiana	2,560	100	201	7.8	489	19.1	1,817	71.0	53	2.1
Iowa	1,244	100	54	4.4	215	17.2	932	74.9	43	3.5
Kansas	1,136	100	81	7.1	223	19.7	814	71.6	18	1.6
Michigan	3,969	100	307	7.7	685	17.3	2,824	71.2	153	3.9
Minnesota	2,163	100	90	4.1	272	12.6	1,763	81.5	38	1.8
Missouri	2,490	100	237	9.5	514	20.6	1,681	67.5	59	2.4
Nebraska	734	100	27	3.7	130	17.8	559	76.2	17	2.3
North Dakota	283	100	15	5.3	51	18.0	210	74.4	6	2.3
Ohio	4,719	100	414	8.8	912	19.3	3,172	67.2	220	4.7
South Dakota	329	100	15	4.4	72	22.0	236	71.6	6	1.9
Wisconsin	2,316	100	105	4.5	329	14.2	1,823	78.7	58	2.5
Northeast	21,784	100	1,537	7.1	3,908	17.9	15,675	72.0	664	3.0
Connecticut	1,365	100	73	5.3	208	15.2	1,056	77.3	28	2.1
Maine	546	100	20	3.7	104	19.0	413	75.6	9	1.7
Massachusetts	2,614	100	128	4.9	369	14.1	2,029	77.6	88	3.4
New Hampshire	526	100	10	1.9	66	12.5	439	83.5	11	2.1
New Jersey	3,202	100	212	6.6	621	19.4	2,297	71.7	73	2.3
New York	7,677	100	740	9.6	1,487	19.4	5,159	67.2	291	3.8
Pennsylvania	5,161	100	315	6.1	931	18.0	3,771	73.1	143	2.8
Rhode Island	423	100	30	7.0	75	17.8	304	71.8	14	3.4
Vermont	269	100	9	3.4	47	17.4	207	77.1	6	2.1
South	44,920	100	4,493	10.0	10,429	23.2	28,772	64.1	1,226	2.7
Alabama	1,889	100	193	10.2	544	28.8	1,099	58.2	53	2.8
Arkansas	1,142	100	141	12.3	321	28.1	658	57.6	22	1.9
Delaware	346	100	23	6.7	54	15.5	262	75.9	7	1.9
District of Columbia	281	100	31	10.9	63	22.3	180	63.9	8	2.9
Florida	7,801	100	570	7.3	1,645	21.1	5,309	68.1	277	3.5
Georgia	3,834	100	442	11.5	1,026	26.8	2,248	58.6	118	3.1
Kentucky	1,819	100	179	9.9	391	21.5	1,225	67.3	24	1.3
Louisiana	1,816	100	209	11.5	495	27.2	1,066	58.7	46	2.6
Maryland	2,170	100	123	5.6	461	21.2	1,528	70.4	59	2.7
Mississippi	1,143	100	173	15.1	269	23.6	696	60.9	6	0.5
North Carolina	3,878	100	359	9.3	840	21.7	2,579	66.5	100	2.6
Oklahoma	1,503	100	164	10.9	349	23.2	935	62.2	54	3.6
South Carolina	1,787	100	166	9.3	369	20.6	1,219	68.2	34	1.9
Tennessee	2,605	100	283	10.9	473	18.1	1,818	69.8	31	1.2
Texas	9,136	100	1,167	12.8	2,481	27.2	5,309	58.1	180	2.0
Virginia	3,008	100	199	6.6	503	16.7	2,138	71.1	168	5.6
West Virginia	762	100	72	9.5	146	19.2	505	66.3	39	5.1
West	26,804	100	1,925	7.2	5,090	19.0	19,005	70.9	784	2.9
Alaska	276	100	14	5.2	56	20.2	196	71.0	10	3.6
Arizona	2,622	100	304	11.6	537	20.5	1,734	66.1	46	1.8
California	13,191	100	1,030	7.8	2,374	18.0	9,355	70.9	432	3.3
Colorado	1,974	100	107	5.4	317	16.1	1,510	76.5	40	2.0
Hawaii	443	100	17	3.8	89	20.0	313	70.7	24	5.5
Idaho	589	100	33	5.7	112	19.0	432	73.3	12	2.0
Montana	426	100	21	4.8	93	22.0	303	71.2	9	2.0
Nevada	1,035	100	77	7.5	323	31.2	600	58.0	35	3.3
New Mexico	816	100	94	11.5	193	23.6	494	60.6	35	4.3
Oregon	1,522	100	65	4.3	219	14.4	1,195	78.5	44	2.9
Utah	926	100	26	2.8	195	21.0	694	74.9	12	1.2
Washington	2,748	100	123	4.5	533	19.4	2,012	73.2	80	2.9
Wyoming	236	100	14	5.8	50	21.1	167	70.6	6	2.6

Notes:

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?"

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](#)