

# National and State Un- and Underbanked Rates

State	Unbanked	Underbanked	State	Unbanked	Underbanked
<b>National</b>	<b>5.4%</b>	<b>18.2%</b>	Missouri	6.2%	16.4%
Alabama	7.6%	19.9%	Montana	4.0%	16.3%
Alaska	3.4%	18.4%	Nebraska	6.5%	17.4%
Arizona	4.0%	16.6%	Nevada	6.3%	28.4%
Arkansas	7.1%	19.7%	New Hampshire	0.5%	11.5%
California	5.6%	17.6%	New Jersey	4.0%	18.7%
Colorado	3.3%	16.7%	New Mexico	8.7%	23.2%
Connecticut	8.4%	17.7%	New York	5.6%	18.1%
Delaware	2.8%	11.1%	North Carolina	3.4%	16.3%
DC	8.0%	20.1%	North Dakota	4.9%	17.6%
Florida	3.8%	24.4%	Ohio	4.6%	14.3%
Georgia	7.4%	24.2%	Oklahoma	8.8%	22.9%
Hawaii	3.0%	16.0%	Oregon	3.8%	17.0%
Idaho	4.0%	19.2%	Pennsylvania	4.0%	15.8%
Illinois	6.6%	14.5%	Rhode Island	4.4%	11.4%
Indiana	4.5%	18.2%	South Carolina	5.2%	20.9%
Iowa	2.6%	9.8%	South Dakota	4.9%	15.2%
Kansas	5.5%	18.3%	Tennessee	8.1%	15.5%
Kentucky	6.5%	17.5%	Texas	7.7%	23.0%
Louisiana	11.4%	24.7%	Utah	0.8%	15.5%
Maine	2.3%	9.0%	Vermont	0.7%	11.8%
Maryland	3.8%	18.2%	Virginia	4.4%	17.6%
Massachusetts	3.7%	15.5%	Washington	4.6%	15.5%
Michigan	5.7%	16.9%	West Virginia	4.7%	19.5%
Minnesota	2.8%	10.3%	Wisconsin	2.9%	9.7%
Mississippi	12.8%	25.0%	Wyoming	3.6%	15.3%

**\* Note:** All data comes from the Federal Deposit Insurance Corporation's (FDIC's) most recent 2019 Survey of Household Use of Banking and Financial Services. Underbanked rates were calculated based on whether the survey respondent used any one of the following products in previous year: money order, check cashing, remittance, payday loan, or auto title loan. This definition is comparable to those of previous FDIC household surveys.

# Un- and Underbanked Rates for Selected Metropolitan Statistical Areas (MSAs)



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Metropolitan Statistical Areas (MSAs)	Unbanked	Underbanked	Metropolitan Statistical Areas (MSAs)	Unbanked	Underbanked
Albuquerque, NM	4.1%	17.1%	Miami-Fort Lauderdale-West Palm Beach, FL	3.9%	31.9%
Atlanta-Sandy Springs-Roswell, GA	5.0%	24.6%	Milwaukee-Waukesha-West Allis, WI	5.9%	8.8%
Austin-Round Rock, TX	0.7%	16.0%	Minneapolis-St. Paul-Bloomington, MN-WI	3.3%	11.7%
Baltimore-Columbia-Towson, MD	5.5%	20.3%	Nashville-Davidson-Murfreesboro-Franklin, TN	5.3%	10.3%
Baton Rouge, LA	9.0%	16.5%	New Orleans-Metairie, LA	9.8%	21.6%
Birmingham-Hoover, AL	9.3%	14.0%	New York-Newark-Jersey City, NY-NJ-PA	5.8%	19.5%
Boise City, ID	4.9%	19.8%	Oklahoma City, OK	9.3%	21.9%
Boston-Cambridge-Newton, MA-NH	3.6%	14.6%	Omaha-Council Bluffs, NE-IA	4.0%	21.5%
Burlington-South Burlington, VT	0.0%	9.2%	Orlando-Kissimmee-Sanford, FL	3.5%	23.6%
Charlotte-Concord-Gastonia, NC-SC	2.2%	15.4%	Philadelphia-Camden-Wilmington, PA-NJ-DE	5.2%	16.0%
Chicago-Naperville-Elgin, IL-IN-WI	7.3%	15.6%	Phoenix-Mesa-Scottsdale, AZ	3.6%	14.6%
Cincinnati, OH-KY-IN	2.6%	17.5%	Pittsburgh, PA	3.4%	19.2%
Cleveland-Elyria, OH	3.5%	17.4%	Portland-South Portland, ME	1.6%	7.8%
Columbus, OH	5.8%	18.3%	Portland-Vancouver-Hillsboro, OR-WA	2.5%	15.8%
Dallas-Fort Worth-Arlington, TX	7.1%	23.2%	Providence-Warwick, RI-MA	4.8%	13.5%
Denver-Aurora-Lakewood, CO	3.1%	11.7%	Riverside-San Bernardino-Ontario, CA	7.0%	19.4%
Detroit-Warren-Dearborn, MI	8.8%	19.4%	Sacramento-Roseville-Arden-Arcade, CA	2.5%	15.2%
Fargo, ND-MN	1.4%	18.5%	St. Louis, MO-IL	3.4%	15.8%
Greenville-Anderson-Mauldin, SC	1.1%	16.4%	Salisbury, MD-DE	4.2%	22.2%
Hartford-West Hartford-East Hartford, CT	11.6%	16.5%	Salt Lake City, UT	1.1%	17.4%
Houston-The Woodlands-Sugar Land, TX	10.4%	24.9%	San Antonio-New Braunfels, TX	6.6%	26.0%
Indianapolis-Carmel-Anderson, IN	6.4%	15.1%	San Diego-Carlsbad, CA	4.0%	11.1%
Jackson, MS	17.1%	26.2%	San Francisco-Oakland-Hayward, CA	2.8%	13.8%
Jacksonville, FL	10.1%	30.9%	San Jose-Sunnyvale-Santa Clara, CA	1.9%	18.7%
Kansas City, MO-KS	5.8%	17.6%	Seattle-Tacoma-Bellevue, WA	2.6%	13.2%
Las Vegas-Henderson-Paradise, NV	5.5%	30.0%	Sioux Falls, SD	2.1%	8.3%
Little Rock-North Little Rock-Conway, AR	5.1%	22.1%	Tampa-St. Petersburg-Clearwater, FL	1.0%	18.1%
Los Angeles-Long Beach-Anaheim, CA	7.1%	18.4%	Tulsa, OK	8.8%	24.0%
Louisville/Jefferson County, KY-IN	4.8%	15.2%	Urban Honolulu, HI	3.2%	15.6%
Manchester-Nashua, NH	1.1%	19.6%	Virginia Beach-Norfolk-Newport News, VA	6.4%	16.9%
Memphis, TN-MS-AR	17.0%	23.8%	Washington-Arlington-Alexandria, DC-VA	3.2%	18.4%