






# THE MOST UNBANKED PLACES IN AMERICA

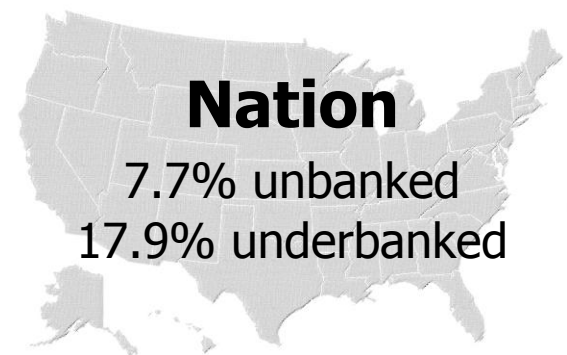
A bank or credit union account can be the first step in saving, planning for the future, building credit and climbing the economic ladder, but more than nine million American households don't have one. See page 3 for more information about the data.

## Top 5 Unbanked States

-  **1. Mississippi**  
16.4% unbanked; 25.2% underbanked
-  **2. District of Columbia**  
12.2% unbanked; 23.9% underbanked
-  **3. Georgia**  
12.2% unbanked; 19.4% underbanked
-  **4. Kentucky**  
11.9% unbanked; 23.7% underbanked
-  **5. Texas**  
11.7% unbanked; 24.1% underbanked

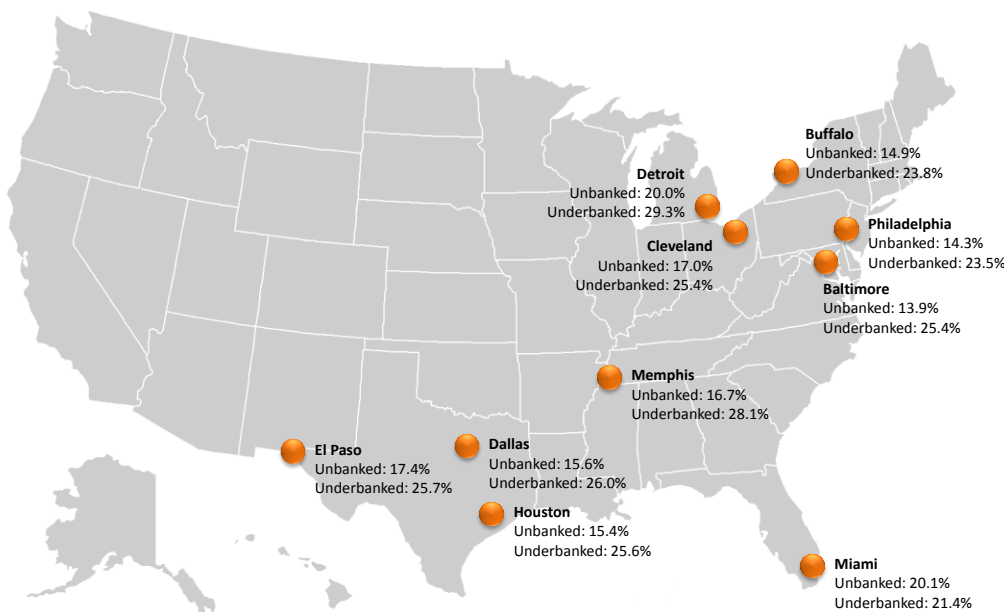
**Unbanked:** No checking or savings account.

**Underbanked:** Has an account, but continues to rely on alternative financial services, like check-cashing services, payday loans, rent-to-own agreements or pawn shops.



## Top 10 Unbanked Large Cities

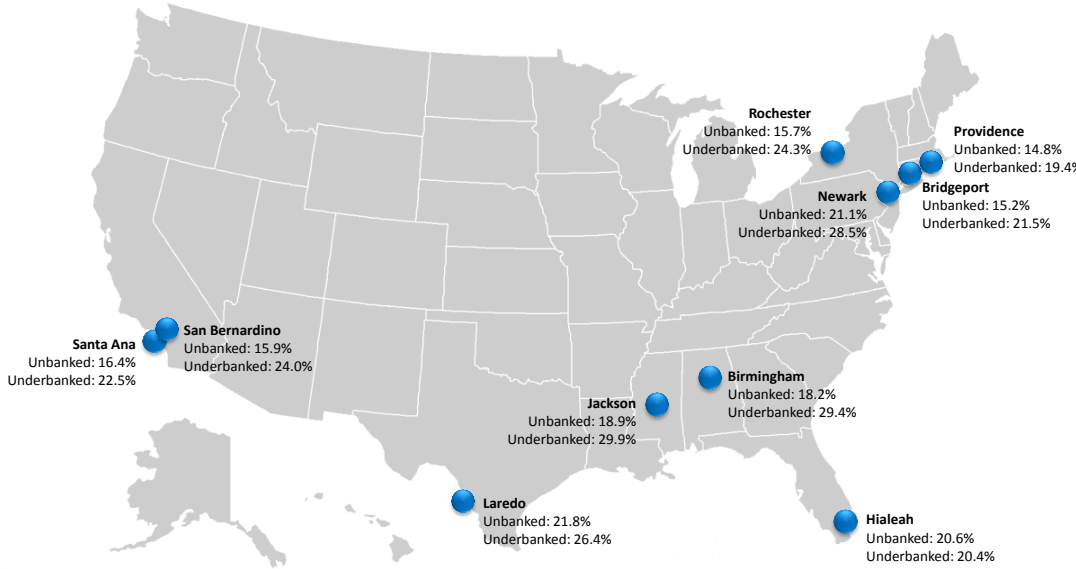
(More than 100,000 households)



1. Miami, FL  
20.1% unbanked; 21.4% underbanked
2. Detroit, MI  
20.0% unbanked; 29.3% underbanked
3. El Paso, TX  
17.4% unbanked; 25.7% underbanked
4. Cleveland, OH  
17.0% unbanked; 25.4% underbanked
5. Memphis, TN  
16.7% unbanked; 28.1% underbanked
6. Dallas, TX  
15.6% unbanked; 26.0% underbanked
7. Houston, TX  
15.4% unbanked; 25.6% underbanked
8. Buffalo, NY  
14.9% unbanked; 23.8% underbanked
9. Philadelphia, PA  
14.3% unbanked; 23.5% underbanked
10. Baltimore, MD  
13.9% unbanked; 25.4% underbanked

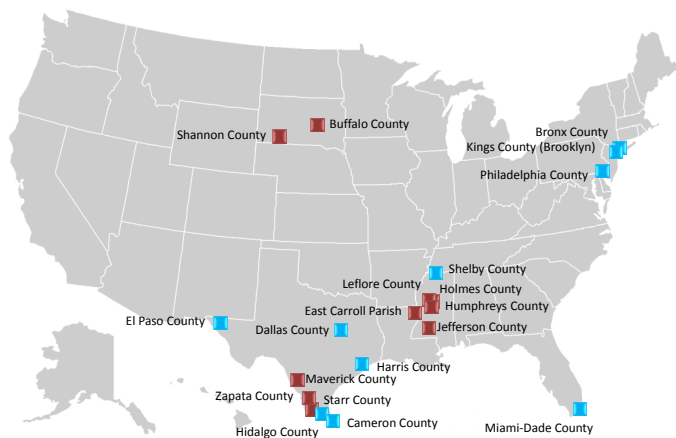
# Top 10 Unbanked Mid-Sized Cities

(Between 50,000 and 100,000 households)



1. Laredo, TX  
21.8% unbanked; 26.4% underbanked
2. Newark, NJ  
21.1% unbanked; 28.5% underbanked
3. Hialeah, FL  
20.6% unbanked; 20.4% underbanked
4. Jackson, MS  
18.9% unbanked; 29.9% underbanked
5. Birmingham, AL  
18.2% unbanked; 29.4% underbanked
6. Santa Ana, CA  
16.4% unbanked; 22.5% underbanked
7. San Bernardino, CA  
15.9% unbanked; 24.0% underbanked
8. Rochester, NY  
15.7% unbanked; 24.3% underbanked
9. Bridgeport, CT  
15.2% unbanked; 21.5% underbanked
10. Providence, RI  
14.8% unbanked; 19.4% underbanked

# Most Unbanked Counties



■ Most unbanked counties (any size)

■ Most unbanked counties (100,000+ households)

## Counties of any size

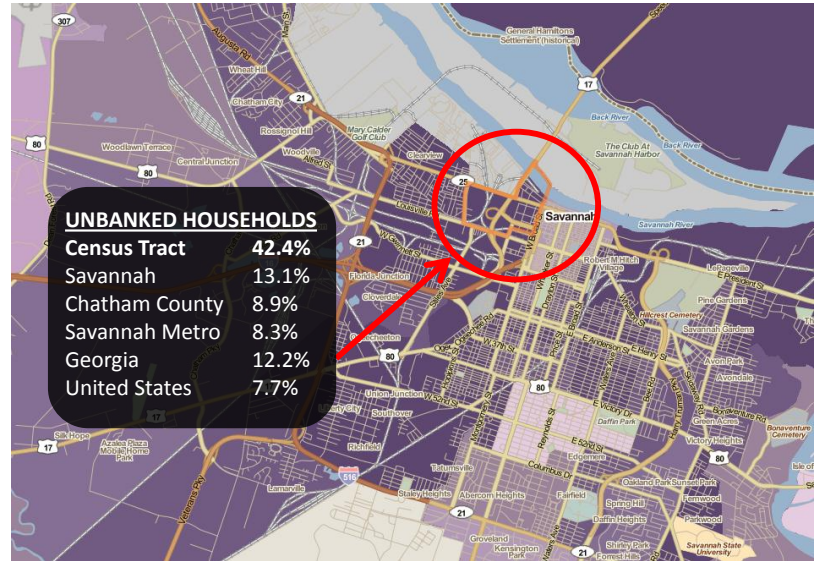
1. Starr County, TX  
32.7% unbanked; 28.2% underbanked
2. Maverick County, TX  
29.2% unbanked; 28.0% underbanked
3. Zapata County, TX  
29.0% unbanked; 29.2% underbanked
4. Buffalo County, SD  
28.8% unbanked; 30.6% underbanked
5. East Carroll Parish, LA  
28.4% unbanked; 41.2% underbanked
6. Holmes County, MS  
27.6% unbanked; 30.6% underbanked
7. Jefferson County, MS  
27.6% unbanked; 30.6% underbanked
8. Shannon County, SD  
27.6% unbanked; 31.0% underbanked
9. Leflore County, MS  
27.5% unbanked; 30.1% underbanked
10. Humphreys County, MS  
27.1% unbanked; 30.0% underbanked

## Counties with 100,000+ households

1. Hidalgo County, TX  
21.6% unbanked; 27.1% underbanked
2. Bronx County, NY  
20.8% unbanked; 27.2% underbanked
3. Cameron County, TX  
20.0% unbanked; 26.0% underbanked
4. El Paso County, TX  
18.0% unbanked; 26.1% underbanked
5. Miami-Dade County, FL  
14.4% unbanked; 20.8% underbanked
6. Philadelphia County, PA  
14.3% unbanked; 23.5% underbanked
7. Shelby County, TN  
14.0% unbanked; 25.8% underbanked
8. Kings County, NY  
13.9% unbanked; 22.5% underbanked
9. Dallas County, TX  
13.6% unbanked; 25.4% underbanked
10. Harris County, TX  
13.3% unbanked; 24.7% underbanked

# Top 5 Unbanked Census Tracts

- Savannah, GA** (Tract 000100)  
42.4% unbanked; 35.3% underbanked
- Cleveland, OH** (Tract 114300)  
42.3% unbanked; 33.3% underbanked
- Nashville, TN** (Tract 014800)  
41.4% unbanked; 35.0% underbanked
- Cleveland, OH** (Tract 109800)  
41.0% unbanked; 34.7% underbanked
- Atlanta, GA** (Tract 003700)  
40.5% unbanked; 35.8% underbanked



The most unbanked census tract in the country is in Savannah, GA

## Cities with Most Unbanked Census Tracts

Of the top 100 most unbanked census tracts...

- 7 are in El Paso, TX
- 6 are in Cleveland, OH
- 5 are in Los Angeles, CA
- 3 are in Cincinnati, OH
- 3 are in Dallas, TX
- 3 are in Memphis, TN
- 3 are in Montgomery, AL

## States with Most Unbanked Places

Of the top 100 most unbanked places (city/town/census designated place with more than 250 households)...

- 36 are in Texas
- 17 are in Mississippi
- 10 are in Arizona
- 6 are in Louisiana
- 5 are in Alabama
- 5 are in New Mexico

**Data Sources:** Unbanked and underbanked data for the United States, the 50 states and the District of Columbia, and the 69 largest MSAs are from the 2009 FDIC National Survey of Unbanked and Underbanked Households. Unbanked and underbanked data for smaller metropolitan and micropolitan statistical areas, counties, cities and census tracts are CFED estimates derived from a model based on the 2009 FDIC Survey and 2005-2009 American Community Survey (ACS) Public Use Microdata Sample and aggregate data available through American FactFinder. While these estimates are CFED's best efforts to measure the unbanked and underbanked at the local level, the model is based on a national survey of approximately 47,000 households, and caution should be used when interpreting data at a local level. For more information on the estimation technique, read the technical memo on [joinbankon.org](http://joinbankon.org). The number of households is from 2005-2009 American Community Survey.