Hot Locations

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Nation

7.7% unbanked

17.9% under-banked

Top 5 Unbanked States

1. **Mississippi**

   16.4% unbanked; 25% under-banked

2. **District of Columbia**

   12.2% unbanked; 23.9% under-banked

3. **Georgia**

   12.2% unbanked; 19.4% under-banked
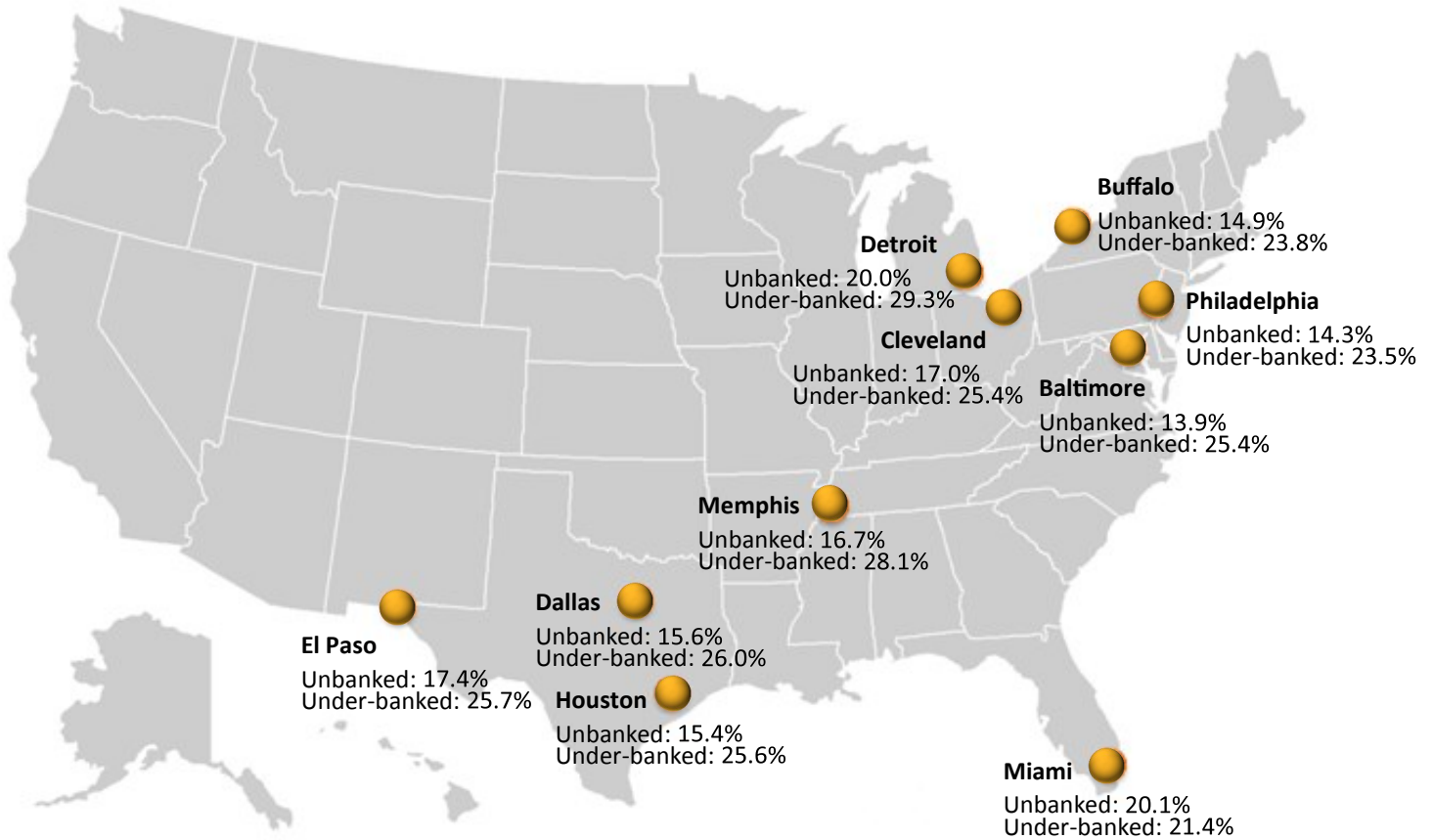
4. **Kentucky**

   11.9% unbanked; 23.7% under-banked

5. **Texas**

   11.7% unbanked; 24.1% under-banked

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Real solutions for real problems.

Top 10 Unbanked Large Cities

(More than 100,000 households)

Buffalo
Unbanked: 14.9%
Under-banked: 23.8%

Detroit
Unbanked: 20.0%
Under-banked: 29.3%

Philadelphia
Unbanked: 14.3%
Under-banked: 23.5%

Cleveland
Unbanked: 17.0%
Under-banked: 25.4%

Baltimore
Unbanked: 13.9%
Under-banked: 25.4%

Memphis
Unbanked: 16.7%
Under-banked: 28.1%

Dallas
Unbanked: 15.6%
Under-banked: 26.0%

El Paso
Unbanked: 17.4%
Under-banked: 25.7%

Houston
Unbanked: 15.4%
Under-banked: 25.6%

Miami
Unbanked: 20.1%
Under-banked: 21.4%

1. Miami, FL
20.1% unbanked; 21.4% under-banked

2. Detroit, MI
20.0% unbanked; 29.3% under-banked

3. El Paso, TX
17.4% unbanked; 25.7% under-banked

4. Cleveland, OH
17.0% unbanked; 25.4% under-banked

5. Memphis, TN
16.7% unbanked; 28.1% under-banked

6. Dallas, TX
15.6% unbanked; 26.0% under-banked

7. Houston, TX
15.4% unbanked; 25.6% under-banked

8. Buffalo, NY
14.9% unbanked; 23.8% under-banked

9. Philadelphia, PA
14.3% unbanked; 23.5% under-banked

10. Baltimore, MD
13.9% unbanked; 25.4% under-banked

Top 10 Unbanked Mid-Sized Cities

(Between 50,000 and 100,000 households)

Rochester

Providence

Newark

Bridgeport

San Bernardino

Santa Ana

Birmingham

Jackson

Laredo

Hialeah

1. Laredo, TX
21.8% unbanked; 26.4% under-banked

2. Newark, NJ
21.1% unbanked; 28.5% under-banked

3. Hialeah, FL
20.6% unbanked; 20.4% under-banked

4. Jackson, MS
18.9% unbanked; 29.9% under-banked

5. Birmingham, AL
18.2% unbanked; 29.4% under-banked

6. Santa Ana, CA
16.4% unbanked; 22.5% under-banked

7. San Bernardino, CA
15.9% unbanked; 24.0% under-banked

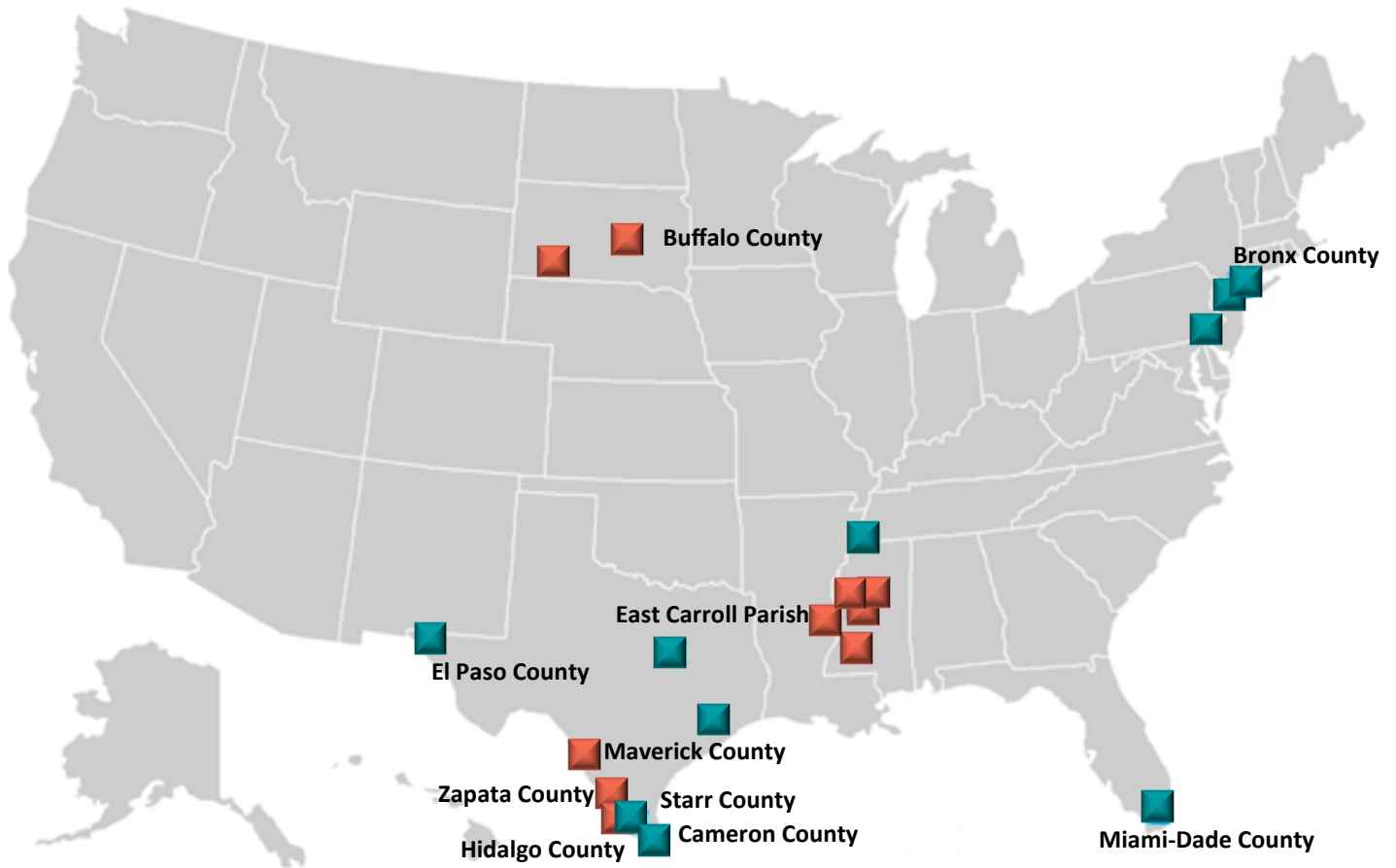### 8. Rochester, NY
15.7% unbanked; 24.3% under-banked

9. Bridgeport, CA
15.2% unbanked; 21.5% under-banked

10. Providence, RI
14.8% unbanked; 19.4% under-banked

Most Unbanked Counties

- 🟧 Most unbanked counties (any size)
- 🟩 Most unbanked counties (100,000+ households)

1. Starr County, TX
32.7% unbanked; 28.2% under-banked

2. Maverick County, TX
29.2% unbanked; 28.0% under-banked

3. Zapata County, TX
29.0% unbanked; 29.2% under-banked

4. Buffalo County, SD
28.8% unbanked; 30.6% under-banked

5. East Carroll Parish, LA
28.4% unbanked; 41.2% under-banked

1. Hidalgo County, TX
21.6% unbanked; 27.1% under-banked

2. Bronx County, NY
20.8% unbanked; 27.2% under-banked

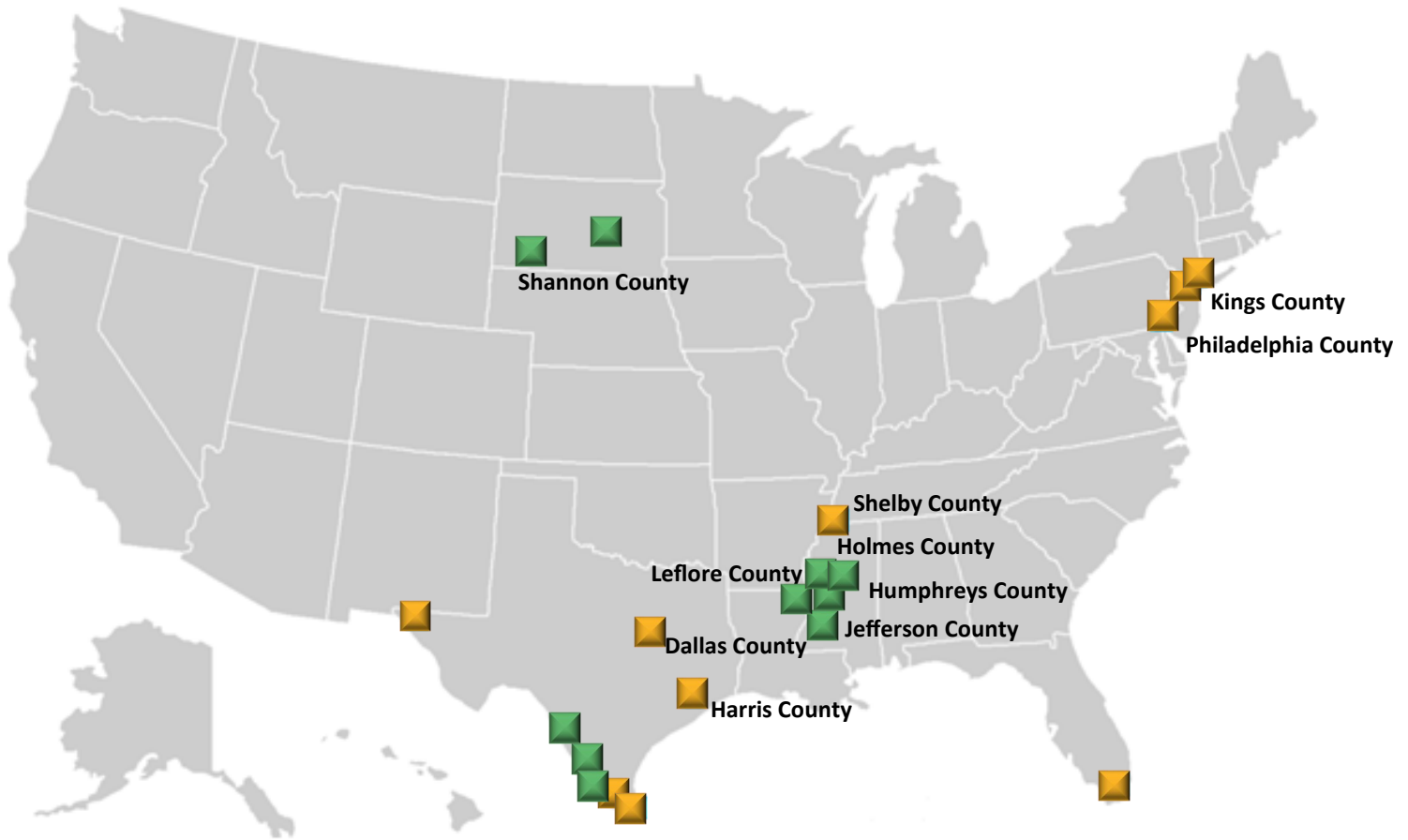**3. Cameron County, TX**
20.0% unbanked; 26.0% under-banked

4. El Paso County, TX
18.0% unbanked; 26.1% under-banked

5. Miami-Dade County, FL
14.4% unbanked; 20.8% under-banked

Most Unbanked Counties

Shannon County

Kings County

Philadelphia County

Shelby County

Holmes County

Leflore County

Humphreys County

Jefferson County

Dallas County

Harris County

🟩 Most unbanked counties (any size)

🟧 Most unbanked counties (100,000+ households)

6. Holmes County, MS
27.6% unbanked; 30.6% under-banked

7. Jefferson County, MS
27.6% unbanked; 30.6% under-banked

8. Shannon County, SD
27.6% unbanked; 31.0% under-banked

9. Leflore County, MS
27.5% unbanked; 30.1% under-banked

10. Humphreys County, MS
27.1% unbanked; 30.0% under-banked

6. Philadelphia County, PA
14.3% unbanked; 23.5% under-banked

7. Shelby County, TN
14.0% unbanked; 25.8% under-banked

8. Kings County, NY
13.9% unbanked; 22.5% under-banked

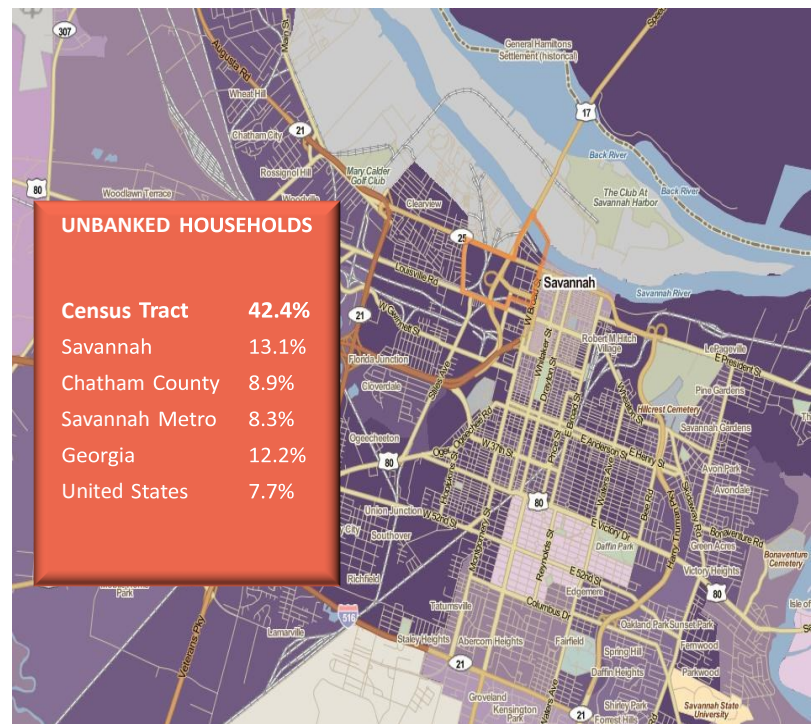## 9. Dallas County, TX
13.6% unbanked; 25.4% under-banked

10. Harris County, TX
13.3% unbanked; 24.7% under-banked

Top 5 Unbanked Census Tracts

Cities with Most Unbanked Census Tracts

1. Savannah, GA (Tract 000100)
42.4% unbanked; 35.3% under-banked

2. Cleveland, OH (Tract 114300)
42.3% unbanked; 33.3% under-banked

3. Nashville, TN (Tract 014800)
41.4% unbanked; 35.0% under-banked

4. Cleveland, OH (Tract 109800)
41.0% unbanked; 34.7% under-banked

5. Atlanta, GA (Tract 003700)
40.5% unbanked; 35.8% under-banked

UNBANKED HOUSEHOLDS

Census Tract	**42.4%**
Savannah	13.1%
Chatham County	8.9%
Savannah Metro	8.3%
Georgia	12.2%
United States	7.7%

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

Top 7 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