

Likelihood of Unbanked Households Opening an Account

By Year

Likelihood of Opening an Account	2009	2009	2011	2011	Estimated Difference
	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	
All Unbanked					
Very Likely	1,388	15.3	1,337	13.5	-1.79 *
Somewhat Likely	1,745	19.3	2,014	20.4	1.12
Not too Likely	1,785	19.7	2,148	21.7	2.03
Not Likely At All	3,608	39.9	3,851	39.0	-0.86
Unknown	528	5.8	526	5.3	-0.51
Total	9,054	100.0	9,875	100.0	
Previously banked					
Very Likely	1,167	25.7	977	22.2	-3.52 *
Somewhat Likely	1,045	23.0	1,147	26.0	3.00 *
Not too Likely	836	18.4	833	18.9	0.48
Not Likely At All	1,339	29.5	1,295	29.4	-0.11
Unknown	157	3.5	159	3.6	0.14
Total	4,543	100.0	4,411	100.0	
Never-Banked					
Very Likely	209	4.8	350	6.6	1.87 *
Somewhat Likely	678	15.5	846	16.1	0.61
Not too Likely	941	21.5	1,287	24.4	2.96 *
Not Likely At All	2,263	51.6	2,531	48.0	-3.57 *
Unknown	294	6.7	255	4.8	-1.87 *
Total	4,385	100.0	5,269	100.0	

Notes:

* Indicates differences that are statistically significant at the 10% level.

The 2009 estimates include 519 previously banked households that were in the process of opening a bank account and were not asked the question about likelihood of opening an account. These households were included in the 2009 estimates in the 'very likely' category to allow for a more accurate comparison with 2011 estimates.

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?"

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes (link) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)