

2011 Likelihood of Unbanked Households Opening an Account

By AFS Use

AFS Use	All Unbanked Households		Likelihood of Opening an Account					
			Very or Somewhat likely		Not Too Likely or Not Likely At All		Unknown	
	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row	Numbers (1000s)	Pct of Row
All Unbanked Households	9,875	100.0	3,350	33.9	5,999	60.7	526	5.3
Ever Used An AFS								
Has ever used	7,338	100.0	2,856	38.9	4,318	58.8	165	2.2
Has never used	2,036	100.0	436	21.4	1,530	75.1	70	3.4
Unknown	501	100.0	59	11.7	151	30.2	291	58.1
Used at Least 1 AFS in the Last Year								
Used AFS in the last year	6,410	100.0	2,524	39.4	3,749	58.5	137	2.1
Did not use AFS last year	2,911	100.0	759	26.1	2,062	70.8	90	3.1
Unknown	554	100.0	67	12.1	188	33.9	299	54.0
Used Transaction AFS in the Last year ^a								
Used AFS in the last year	6,137	100.0	2,413	39.3	3,589	58.5	134	2.2
Did not use AFS last year	3,220	100.0	875	27.2	2,247	69.8	98	3.0
Unknown	518	100.0	62	12.0	162	31.3	294	56.7
Used Credit AFS in the Last year ^b								
Used AFS in the last year	1,660	100.0	844	50.9	797	48.0	19	1.2
Did not use AFS last year	7,473	100.0	2,407	32.2	4,877	65.3	189	2.5
Unknown	743	100.0	100	13.4	326	43.8	318	42.7

Notes:

^a AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances.

^b AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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](#)