

## 2011 Likelihood of Unbanked Households Opening an Account

*By Prepaid and Payroll Card Use*

Prepaid Card and Payroll Card 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
Prepaid Card								
Has ever used	1,759	100.0	865	49.2	865	49.2	30	1.7
Has never used	7,478	100.0	2,396	32.0	4,877	65.2	205	2.7
Unknown	637	100.0	89	14.0	257	40.3	291	45.7
Payroll Card Use								
Receives wages on payroll card	547	100.0	276	50.4	255	46.6	16	2.9
Does not receive wages on payroll card	8,734	100.0	2,996	34.3	5,499	63.0	239	2.7
Unknown	595	100.0	79	13.3	245	41.2	271	45.6

**Notes:**

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](#)