

2011 Unbanked Households' Use of Prepaid and Payroll Cards

By Banking Status

| | All Unbanked Households | All Unbanked Households | Unbanked Status | Unbanked Status | Unbanked Status | Unbanked Status | Unbanked Status | Unbanked Status |
|--|-------------------------|-------------------------|-------------------|-------------------|-----------------|-----------------|---------------------------------|---------------------------------|
| | Number (1000s) | Pct of Col | Previously Banked | Previously Banked | Never-Banked | Never-Banked | Previous Banking Status Unknown | Previous Banking Status Unknown |
| Prepaid and Payroll Card Use | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col | Number (1000s) | Pct of Col |
| All Unbanked Households | 9,875 | 100.0 | 4,411 | 100.0 | 5,269 | 100.0 | 195 | 100.0 |
| Prepaid Cards | | | | | | | | |
| Has ever used | 1,759 | 17.8 | 1,182 | 26.8 | 568 | 10.8 | 9 | 4.6 |
| Has never used | 7,478 | 75.7 | 3,007 | 68.2 | 4,404 | 83.6 | 67 | 34.5 |
| Unknown | 637 | 6.5 | 221 | 5.0 | 297 | 5.6 | 119 | 60.9 |
| Payroll Cards | | | | | | | | |
| Receives wages on payroll card | 547 | 5.5 | 377 | 8.5 | 155 | 2.9 | 15 | 7.7 |
| Does not receive wages on payroll card | 8,734 | 88.4 | 3,837 | 87.0 | 4,830 | 91.7 | 67 | 34.2 |
| Unknown | 595 | 6.0 | 196 | 4.5 | 285 | 5.4 | 114 | 58.1 |

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](#)