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## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

### Households' Use of Prepaid and Payroll Cards

By Year

Prepaid and Payroll Card Use	All Households		All Households		Estimated Difference	Banking Status		Banking Status		Banking Status		Banking Status		Banking Status		Banking Status	
	Numbers (1000s)	Numbers (1000s)	Pct of Col	Pct of Col		Unbanked	Unbanked	Unbanked	Underbanked	Underbanked	Underbanked	Fully Banked	Fully Banked	Fully Banked	Underbanked Status Unknown	Underbanked Status Unknown	Underbanked Status Unknown
	2009	2011	2009	2011		2009	2011	Estimated Difference	2009	2011	Estimated Difference	2009	2011	Estimated Difference	2009	2011	Estimated Difference
<b>Prepaid Cards</b>																	
Has ever used	11,781	12,119	9.9	10.1	0.2	12.2	17.8	5.6 *	16.4	17.4	1.0	8.1	7.3	-0.8 *	6.8	3.3	-3.5 *
Has never used	105,000	105,000	87.9	87.0	-0.9 *	81.3	75.7	-5.6 *	82.8	81.7	-1.2 *	91.5	92.3	0.8 *	47.2	29.3	-17.9 *
Unknown	2,600	3,542	2.2	2.9	0.8 *	6.5	6.5	-0.0	0.7	0.9	0.2	0.4	0.4	0.0	45.9	67.4	21.5 *
<b>Payroll Cards</b>																	
Receives wages on payroll card	3,588	3,891	3.0	3.2	0.2	3.2	5.5	2.3 *	4.2	5.3	1.0 *	2.7	2.5	-0.3	1.6	0.5	-1.1 *
Does not receive wages on payroll card	113,000	113,000	95.0	94.1	-0.9 *	90.1	88.4	-1.7 *	95.3	93.9	-1.4 *	97.1	97.4	0.3	51.9	33.4	-18.5 *
Unknown	2,405	3,223	2.0	2.7	0.7 *	6.7	6.0	-0.6	0.5	0.8	0.4 *	0.2	0.1	-0.0	46.5	66.1	19.6 *

**Notes:**

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

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?"

In 2011, underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months. In 2009, underbanked households are defined as those that have a checking or savings account but had used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

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](#)