

2011 Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Households		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked 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	Number (1000s)	Pct of Col
All Households	120,408	100.0	9,875	100.0	24,199	100.0	82,830	100.0	3,504	100.0
Prepaid Cards										
Has ever used	12,119	10.1	1,759	17.8	4,205	17.4	6,038	7.3	116	3.3
Has never used	104,746	87.0	7,478	75.7	19,767	81.7	76,474	92.3	1,027	29.3
Unknown	3,542	2.9	637	6.5	227	0.9	317	0.4	2,361	67.4
Payroll Cards										
Receives wages on payroll card	3,891	3.2	547	5.5	1,276	5.3	2,050	2.5	18	0.5
Does not receive wages on payroll card	113,293	94.1	8,734	88.4	22,721	93.9	80,669	97.4	1,169	33.4
Unknown	3,223	2.7	595	6.0	202	0.8	110	0.1	2,317	66.1

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?"

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.

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](#)