

2011 Households' Use of Prepaid and Payroll Cards

By AFS Use

Prepaid and Payroll Card Use	All Households		Timing of AFS Use										Memo Items			
			In last 30 days ^a		In last 2-12 months		Not in the last 12 months		Never used		Unknown		Has Ever Used Transaction		Has Ever Used Credit	
	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	14,470	12.0	16,139	13.4	21,002	17.4	65,335	54.3	3,461	2.9	47,109	39.1	17,109	14.2
Prepaid Cards																
Has ever used	12,119	100.0	3,133	25.9	2,594	21.4	2,344	19.3	3,971	32.8	77	0.6	7,461	61.6	3,880	32.0
Has never used	104,746	100.0	11,129	10.6	13,376	12.8	18,383	17.5	61,095	58.3	764	0.7	39,050	37.3	13,099	12.5
Unknown	3,542	100.0	208	5.9	169	4.8	276	7.8	269	7.6	2,621	74.0	599	16.9	130	3.7
Payroll Cards																
Receives wages on payroll card	3,891	100.0	921	23.7	795	20.4	534	13.7	1,618	41.6	23	0.6	2,029	52.2	1,164	29.9
Does not receive wages on payroll card	113,293	100.0	13,372	11.8	15,161	13.4	20,252	17.9	63,628	56.2	881	0.8	44,534	39.3	15,863	14.0
Unknown	3,223	100.0	178	5.5	183	5.7	215	6.7	89	2.8	2,558	79.4	546	17.0	83	2.6

Notes:

^a The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Figures do not always reconcile to totals because of the rounding.

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](#)