

2011 Households' Use of Prepaid and Payroll Cards

By Bank Account Type

Prepaid and Payroll Card Use	Bank Account Type												Memo Items			
	All Households		Unbanked		Checking and Savings Accounts		Savings Account Only		Checking Account Only		Banked, but Account Type Unknown		Has Checking Account		Has Savings Account	
	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	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	80,924	100.0	2,379	100.0	25,378	100.0	1,851	100.0	106,509	100.0	83,331	100.0
Prepaid Cards																
Has ever used	12,119	10.1	1,759	17.8	7,752	9.6	392	16.5	2,139	8.4	77	4.1	9,909	9.3	8,146	9.8
Has never used	104,746	87.0	7,478	75.7	71,594	88.5	1,947	81.8	22,705	89.5	1,021	55.2	94,470	88.7	73,567	88.3
Unknown	3,542	2.9	637	6.5	1,577	1.9	40	1.7	534	2.1	753	40.7	2,130	2.0	1,617	1.9
Payroll Cards																
Receives wages on payroll card	3,891	3.2	547	5.5	2,295	2.8	121	5.1	895	3.5	34	1.8	3,192	3.0	2,416	2.9
Does not receive wages on payroll card	113,293	94.1	8,734	88.4	77,257	95.5	2,235	93.9	23,993	94.5	1,075	58.1	101,440	95.2	79,520	95.4
Unknown	3,223	2.7	595	6.0	1,371	1.7	24	1.0	491	1.9	742	40.1	1,876	1.8	1,395	1.7

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](#)