

2011 Unbanked Households' Use of Prepaid and Payroll Cards

By Banking Status

	All Unbanked Households		Unbanked Status					
			Previously Banked		Never-Banked		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](#)