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General Table Notes

Numeric superscripts in tables correspond to the numbered note listed below. Extra footnotes on each table are otherwise indicated by a symbol and explained as a footnote below the table.

1	General purpose prepaid cards have a credit card network or PIN network logo and can be used at any merchant or retailer that accepts cards from that network. Specific purpose prepaid cards, such as gift cards or public transportation cards, are limited in use to one or several merchants, retailers, or service providers.
2	The notation "na" indicates that the estimate is not available.
3	Column titles "4A", "4B", "4C", "13A", and "13B" correspond to different versions of survey questions. Details about each version are found in the {provide link to paper}. "All" includes the whole sample, no matter which version is asked.
4	"Version A" asks for the total dollar amount currently stored or loaded on ALL prepaid cards each individual holds, while "Version B" asks for the value stored for each of the 13 types of prepaid cards.
5	Prepaid card adoption as a whole is measured using questions composed of a different number of prepaid card categories ("single category", "4 categories", "13 categories"). Each respondent responds to adoption questions of each of the three types, though for the 4-category and 13-category questions, there are several versions. Prepaid card adoption use is measured exclusively in the 13-category format.
6	The rows in bold are aggregates of different categories of prepaid cards. Some cards can be classified in more than one category, leading to over-estimation. However, we believe this phenomenon has a minimal effect on the results.
7	Adopters are respondents who have identified themselves as currently owning a prepaid card. Past adopters are those respondents who are not adopters, but who have said they have owned a prepaid card in the past.
8	Numbers may not sum exactly due to rounding or missing values.

Weights

Due to small sample sizes within some treatment groups (determined by question form), post-stratification weights are based on 18 strata determined by age (<35, 35-55, >55), household income (<\$25K, \$25K-\$75K, >\$75K), and employment status (currently employed, not currently employed). These characteristics were found to correlate most highly with prepaid card adoption and ensure non-zero representation for each treatment group.

Table 1
Current Adoption of Prepaid Cards, by Card Types

Percentage of consumers

	All	4A	4B	4C	13A	13B
Prepaid cards (single category)	34.7	38.4	32.4	34.3	32.2	37.5
Past adoption (for current nonadopters)	52.0	na	na	na	na	na
Prepaid cards (4 categories)	50.4	51.2	48.6	51.7	na	na
Government issued.....	10.5	11.3	9.4	11.4	na	na
Employer issued.....	5.6	6.5	4.4	6.1	na	na
General purpose.....	24.0	30.2	23.0	21.1	na	na
Specific purpose.....	30.3	32.4	27.0	32.3	na	na
Prepaid cards (13 categories)	63.0	na	na	na	60.5	66.2
Government related	22.6	na	na	na	20.5	24.4
Direct express card.....	2.6	na	na	na	2.1	3.1
Electronic benefits transfer (EBT) card.....	12.3	na	na	na	11.8	13.1
Public transportation card.....	11.6	na	na	na	9.3	13.5
Other federal, state, or local government benefit card.....	4.0	na	na	na	3.1	4.9
Employer related	10.7	na	na	na	10.7	9.9
Payroll card.....	2.4	na	na	na	2.5	2.3
Incentive card.....	1.6	na	na	na	1.6	1.8
Benefit card.....	7.8	na	na	na	8.3	6.6
Other	51.6	na	na	na	49.9	54.7
Gift card.....	35.4	na	na	na	33.5	39.4
Phone card.....	4.1	na	na	na	3.7	4.6
Remittance card.....	0.6	na	na	na	0.8	0.2
Rebate card.....	8.1	na	na	na	9.2	5.1
Location specific card.....	3.3	na	na	na	3.1	3.2
Other general purpose card.....	19.9	na	na	na	19.7	21.8
Other miscellaneous general purpose prepaid cards	17.6	na	na	na	na	na
NetSpend.....	5.7	na	na	na	na	na
Green Dot.....	2.3	na	na	na	na	na
Bluebird.....	1.8	na	na	na	na	na
Prepaid card from a bank*.....	10.5	na	na	na	na	na

*Examples are Chase, Bank of America, Wells Fargo, etc.

Notes 1-3, 5, 6

Table 2

Number of Prepaid Cards, by Card Types

Mean number per consumer	All	13A	13B
Prepaid cards (13 categories)	1.4	1.3	1.5
Government related	0.3	0.2	0.4
Direct express card.....	0.0	0.0	0.0
Electronic benefits transfer (EBT) card.....	0.1	0.2	0.1
Public transportation card.....	0.2	0.2	0.2
Other federal, state, or local government benefit card.....	0.0	0.0	0.0
Employer related	0.1	0.1	0.1
Payroll card.....	0.0	0.0	0.0
Incentive card.....	0.0	0.0	0.0
Benefit card.....	0.1	0.1	0.1
Other	1.0	0.9	1.0
Gift card.....	0.8	0.9	0.6
Phone card.....	0.1	0.1	0.1
Remittance card.....	0.0	0.0	0.0
Rebate card.....	0.1	0.2	0.1
Location specific card.....	0.0	0.1	0.0
Other general purpose card.....	0.3	0.4	0.2
Mean number per adopter*	Total	13A	13B
Prepaid cards (13 categories)	2.2	2.1	2.2
Government related	1.4	1.2	1.5
Direct express card.....	1.3	1.0	1.3
Electronic benefits transfer (EBT) card.....	1.2	1.5	1.0
Public transportation card.....	1.4	1.6	1.2
Other federal, state, or local government benefit card.....	1.2	1.4	1.0
Employer related	1.0	1.0	1.0
Payroll card.....	1.1	1.4	1.0
Incentive card.....	1.0	1.0	1.0
Benefit card.....	1.2	1.5	1.0
Other	1.9	1.9	1.8
Gift card.....	2.1	2.8	1.6
Phone card.....	1.3	1.5	1.1
Remittance card.....	1.0	1.0	1.0
Rebate card.....	1.5	1.9	1.3
Location specific card.....	1.4	1.6	1.3
Other general purpose card.....	1.4	1.8	1.1
General purpose prepaid cards by characterization	1.5	na	na
Applicable in multiple locations.....	1.5	na	na
With logo.....	1.4	na	na

Note 1, 2, 4-8

Table 3
Value Stored on Prepaid Cards, by Card Types

Mean dollar value per consumer*	Version A	Version B
Prepaid cards (13 categories)	45.1	48.3
Government related	na	37.1
Direct express card.....	na	40.1
Electronic benefits transfer (EBT) card.....	na	11.1
Public transportation card.....	na	1.2
Other federal, state, or local government benefit card.....	na	18.4
Employer related	na	33.1
Payroll card.....	na	43.9
Incentive card.....	na	6.0
Benefit card.....	na	7.3
Other	na	24.9
Gift card.....	na	3.9
Phone card.....	na	0.9
Remittance card.....	na	na
Rebate card.....	na	0.8
Location specific card.....	na	1.7
Other general purpose card.....	na	11.4
Mean dollar value per adopter*	Version A	Version B
Prepaid cards (13 categories)	143.5	153.5
Government related	na	77.0
Direct express card.....	na	80.5
Electronic benefits transfer (EBT) card.....	na	72.2
Public transportation card.....	na	21.8
Other federal, state, or local government benefit card.....	na	70.6
Employer related	na	132.9
Payroll card.....	na	70.5
Incentive card.....	na	20.0
Benefit card.....	na	202.7
Other	na	125.6
Gift card.....	na	30.9
Phone card.....	na	16.9
Remittance card.....	na	na
Rebate card.....	na	25.3
Location specific card.....	na	106.4
Other general purpose card.....	na	137.4

*All means in this table are unweighted, due to small sample sizes.

Note 1, 2, 4-8

Table 4
Incidence of Prepaid Card Use

	Used in the past month	Used in the past 12 month
Percentage of consumers.....	33.9	56.1
Percentage of current adopters.....	48.0	70.9
Percentage of past adopters.....	12.7	53.2

Note 7

Table 5**Sample Composition**

Percentage of consumers, except as noted

2013 U.S. Population age 18 + older (millions)	238	
Number of survey respondents	979	
	Unweighted	Weighted
Have a checking account	79.9	85.9
Main source of income		
Direct deposited to a bank account.....	64.5	69.7
Directly loaded on to a prepaid card.....	9.4	6.3
Paper paycheck.....	18.8	17.1
Cash.....	9.4	7.7
Other.....	6.0	6.1
Demographic features		
Gender		
Male.....	42.4	44.8
Female.....	57.6	55.2
Age		
18–24.....	8.1	7.8
25–34.....	18.5	23.8
35–44.....	19.4	16.0
45–54.....	19.6	17.1
55–64.....	19.1	19.8
65 and older.....	15.3	15.6
Race		
White.....	61.7	70.7
Black.....	19.0	14.5
Asian.....	2.0	1.9
Other.....	17.2	12.9
Ethnicity		
Hispanic or Latino.....	28.6	22.8
Education		
No high school diploma.....	10.1	6.8
High school.....	24.8	20.4
Some college.....	38.1	37.5
College.....	16.9	22.0
Post-graduate study.....	10.1	13.3

Note 8

Table 6
Current Adoption of Prepaid Cards, by Card Types

Percentage of consumers

	All	4A	4B	4C	13A	13B
Prepaid cards (single category)	1.9	4.2	3.5	3.2	2.4	2.8
Past adoption (for current nonadopters)	2.8	na	na	na	na	na
Prepaid cards (4 categories)	2.0	3.8	4.0	3.4	na	na
Government issued.....	0.9	1.7	1.4	1.8	na	na
Employer issued.....	0.8	1.4	1.4	1.6	na	na
General purpose.....	1.5	4.1	2.7	2.5	na	na
Specific purpose.....	1.9	4.2	3.2	3.2	na	na
Prepaid cards (13 categories)	1.7	na	na	na	2.3	2.7
Government related	1.4	na	na	na	1.7	2.2
Direct express card.....	0.5	na	na	na	0.6	0.7
Electronic benefits transfer (EBT) card.....	0.9	na	na	na	1.1	1.5
Public transportation card.....	1.2	na	na	na	1.4	1.9
Other federal, state, or local government benefit card.....	0.6	na	na	na	0.7	0.9
Employer related	1.1	na	na	na	1.4	1.7
Payroll card.....	0.5	na	na	na	0.7	0.7
Incentive card.....	0.4	na	na	na	0.6	0.8
Benefit card.....	1.0	na	na	na	1.3	1.4
Other	1.8	na	na	na	2.4	2.8
Gift card.....	1.9	na	na	na	2.4	2.7
Phone card.....	0.7	na	na	na	0.9	1.2
Remittance card.....	0.3	na	na	na	0.5	0.2
Rebate card.....	1.4	na	na	na	1.8	1.3
Location specific card.....	0.6	na	na	na	0.9	0.9
Other general purpose card.....	1.4	na	na	na	1.9	2.1
Other miscellaneous general purpose prepaid cards	1.5	na	na	na	na	na
NetSpend.....	0.9	na	na	na	na	na
Green Dot.....	0.6	na	na	na	na	na
Bluebird.....	0.6	na	na	na	na	na
Prepaid card from a bank*.....	1.3	na	na	na	na	na

*Examples are Chase, Bank of America, Wells Fargo, etc.

Notes 1-3, 5, 6

Table 7

Number of Prepaid Cards, by Card Types

Mean number per consumer	All	13A	13B
Prepaid cards (13 categories)	5.7	7.2	9.0
Government related	2.1	2.2	3.9
Direct express card.....	0.7	0.8	1.1
Electronic benefits transfer (EBT) card.....	1.1	1.6	1.5
Public transportation card.....	1.8	2.4	2.5
Other federal, state, or local government benefit card.....	0.8	1.3	0.9
Employer related	1.2	1.5	1.8
Payroll card.....	0.5	1.0	0.6
Incentive card.....	0.5	0.7	0.8
Benefit card.....	1.3	2.0	1.4
Other	4.8	6.3	7.4
Gift card.....	4.9	8.2	5.9
Phone card.....	0.9	1.5	1.4
Remittance card.....	0.3	0.6	0.2
Rebate card.....	2.5	4.1	1.6
Location specific card.....	1.2	2.0	1.2
Other general purpose card.....	2.1	3.5	2.7
Mean number per adopter*	Total	13A	13B
Prepaid cards (13 categories)	0.1	0.1	0.1
Government related	0.0	0.0	0.1
Direct express card.....	0.1	0.0	0.1
Electronic benefits transfer (EBT) card.....	0.0	0.0	0.0
Public transportation card.....	0.0	0.0	0.0
Other federal, state, or local government benefit card.....	0.0	0.1	0.0
Employer related	0.0	0.1	0.1
Payroll card.....	0.0	0.1	0.0
Incentive card.....	0.0	0.0	0.0
Benefit card.....	0.0	0.0	0.1
Other	0.1	0.1	0.1
Gift card.....	0.1	0.1	0.1
Phone card.....	0.1	0.1	0.1
Remittance card.....	0.0	0.0	0.0
Rebate card.....	0.1	0.2	0.2
Location specific card.....	0.1	0.2	0.2
Other general purpose card.....	0.0	0.0	0.0
General purpose prepaid cards by characterization	0.0	na	na
Applicable in multiple locations.....	0.1	na	na
With logo.....	0.0	na	na

Note 1, 2, 4-8

Table 8

Value Stored on Prepaid Cards, by Card Types

Mean dollar value per consumer*	Version A	Version B
Prepaid cards (13 categories)	17.8	20.6
Government related	na	4.7
Direct express card.....	na	1.7
Electronic benefits transfer (EBT) card.....	na	3.3
Public transportation card.....	na	0.8
Other federal, state, or local government benefit card.....	na	2.2
Employer related	na	7.0
Payroll card.....	na	1.4
Incentive card.....	na	0.1
Benefit card.....	na	6.8
Other	na	19.0
Gift card.....	na	2.3
Phone card.....	na	0.3
Remittance card.....	na	na
Rebate card.....	na	0.9
Location specific card.....	na	53.2
Other general purpose card.....	na	36.1
Mean dollar value per adopter*	Version A	Version B
Prepaid cards (13 categories)	18.4	21.8
Government related	na	10.7
Direct express card.....	na	39.2
Electronic benefits transfer (EBT) card.....	na	11.5
Public transportation card.....	na	4.4
Other federal, state, or local government benefit card.....	na	27.9
Employer related	na	37.6
Payroll card.....	na	33.1
Incentive card.....	na	10.4
Benefit card.....	na	63.9
Other	na	25.8
Gift card.....	na	4.3
Phone card.....	na	4.8
Remittance card.....	na	na
Rebate card.....	na	5.3
Location specific card.....	na	59.4
Other general purpose card.....	na	36.5

*All means in this table are unweighted, due to small sample sizes.

Note 1, 2, 4-8

Table 9
Incidence of Prepaid Card Use

	Used in the past month	Used in the past 12 month
Percentage of consumers.....	1.8	1.9
Percentage of current adopters.....	2.5	2.4
Percentage of past adopters.....	2.8	4.4

Note 7