

Estimated global number of financially vulnerable adults (unbanked + underbanked + living paycheck-to-paycheck) for 2025

Current data as of the end of 2025 (World Bank Global Findex 2025, published in 2025 based on 2024 surveys):

- **Unbanked** (adults without a bank account, financial institution account, or mobile money account): **1.3 billion** people (21% of the global adult population). This is a significant decrease from 1.7 billion in 2017 and 2.5 billion in 2011.
- <https://www.worldbank.org/en/publication/globalfindex> ;
- <https://lhofit.com/finance/global-findex-database-2025/> ;
- <https://www.bija.com/financial-inclusion-at-record-high-but-1-3-billion-still-unbanked-world-bank-global-findex-2025-report/>

official global estimate **of underbanked** (having an account but using services only sparingly or relying on alternative/expensive services) from the World Bank in 2025, but indirect estimates are available:

- Some sources (for example, Mastercard and analysts) estimate the total number of unbanked + underbanked at **~2.1 billion** adults.
- Old estimates (McKinsey, 2010) and individual analysts spoke of 2–2.5 billion in combination.

Living paycheck-to-paycheck (from salary/pension/benefits to the next, without a buffer for emergency expenses):

- According to the ADP Research report “People at Work 2025” (a survey of ~38,000 workers in 34 countries): **57% of the global workforce** lives paycheck-to-paycheck
- <https://in.adp.com/about-adp/press-centre/over-half-of-global-workforce-living-paycheck-to-paycheck.aspx> ;
- <https://uk.adp.com/about-adp/press-centre/over-half-of-global-workforce-living-paycheck-to-paycheck.aspx> .
- The global labor force (ILO and World Bank estimates 2025) is approximately 3.5–3.8 billion people, thus **~2–2.2 billion** adult workers.

A combined assessment for the target audience of services like MEM Cash (financially vulnerable people in need of micro-support for essentials):

- Unbanked: 1.3 billion
- Underbanked + partially banked with low resilience: adds 0.8-1B (overlaps are significant).
- Paycheck-to-paycheck (with strong overlap with the above, especially in emerging markets): 2+ billion.
- Total potential audience (with overlap): realistically **2.5–4 billion** adults, depending on the definition. The figure of 2.5 billion is conservative and justified for emphasizing humanitarian issues.

Why might it seem like 5-6 billion?

- If we include all adults in emerging markets with low financial resilience (including those who are formally banked but de facto vulnerable due to inflation/crises), plus the non-working (retirees, unemployed), then yes, the global adult population of ~6 billion in developing countries (which account for ~85% of the world's population) mostly faces periodic shortfalls. However, there are no strict sources for the 5-6 billion figure as "underbanked/unbanked + paycheck"—it's more of an extrapolation.