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Banking participation in the United States: An analysis of unbanked and underbanked households

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Abstract

Checking and savings accounts are frequently used financial instruments by most U.S. households. As household transactions shift from cash toward e-money, these financial accounts become even more important for economic well-being. Households without these accounts can participate fully in the economy, but may incur additional costs by using alternative financial instruments. The focus of this research is to study the segment of the U.S. population who are considered unbanked and underbanked. The study draws on three large, national data sets: (1) a survey of Financial Capability in the United States by the Financial Industry Regulatory Authority (FINRA), (2) a National Survey of Unbanked and Underbanked Households by the Federal Deposit Insurance Corporation (FDIC), and (3) the Survey of Consumer Finances by the Federal Reserve System. The study investigates the economic and demographic characteristics of unbanked and underbanked households across the three surveys to explain why these households have a low level of banking participation and what alternatives they use. The research also discusses the financial decision households are making by remaining unbanked or underbanked, along with the public and private initiatives and actions to increase participation.

Subject Area

Economics|Banking

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