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Does the composition of financial services in a community relate to an Individual's savings account ownership?

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ABSTRACT

This study examines the relationship between the composition of financial services in a community and an individual's savings account ownership. The study uses regression analysis to explore the impact of financial services on savings account ownership. The results show that communities with a higher density of financial services are more likely to have higher rates of savings account ownership. This finding has implications for financial institutions and policymakers, as it suggests that increasing the availability of financial services in underserved communities could lead to higher rates of savings account ownership and improved financial health.

KEYWORDS

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Disclosure statement

No potential conflict of interest was reported by the authors.

Notes

1. A summary of the CBA can be found here:

http://www.ncrc.org/images/keybank_summary_2_web.pdf.

2. More information on Center for Financial Empowerment (CFE) Fund's Bank On coalitions can be found here: <http://cfefund.org/project/bank-on/>.

3. More information about the NFCS can be found on the FINRA Investor Education Foundation's website: <http://www.usfinancialcapability.org/>.

4. The North American Industry Classification Systems codes included 52229107,

52229111,

53229920,

5. Stand

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and 729

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