

364 Views | 14 CrossRef citations to date | 1 Altmetric


Articles

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

Terri Friedline , Mathieu R. Despard & Stacia West


Pages 5-30 | Published online: 19 Feb 2019

 Cite this article  <https://doi.org/10.1080/10705422.2019.1580652>

 Check for updates

Sample our Health and Social Care Journals

>> [Sign in here](#) to start your access to the latest two volumes for 14 days



 Full Article  Figures & data  References  Citations  Metrics

 Reprints & Permissions [Read this article](#)

## ABSTRACT

This study examines the relationship between financial services in a community and individual savings account ownership. The study uses regression analysis to measure the impact of financial services access, merged data, and when services are merged on savings account ownership to improve financial inclusion.

KEYWORDS: national financial...

### We Care About Your Privacy

We and our 848 partners store and/or access information on a device, such as unique IDs in cookies to process personal data. You may accept or manage your choices by clicking below, including your right to object where legitimate interest is used, or at any time in the privacy policy page. These choices will be signaled to our partners and will not affect browsing data. [Privacy Policy](#)

We and our partners process data to provide:

Use precise geolocation data. Actively scan device characteristics for identification. Store and/or access information on a device. Personalised advertising and content, advertising and content measurement, audience research and services development.

List of Partners (vendors)

 I Accept

Essential Only

Show Purpose

tion of  
it  
restricted-  
dy with  
munities  
ve financial  
of owning a  
forts aiming



## 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](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, 52229813, 52222002, 52229109, 53221015, 53221017, 53221018, 53229921, 54121301, 52232003, 52232008, 52232009, and 52232010.
5. Standard Industry Classification (SIC) codes included 614111, 614110, 614107, 614113, 609903, 609902, 609914, 609910, 593229, 735920, 735923, 735927, 735930, and 729101.
6. Keyword: bank, gold, and loan.
7. For more information, visit <https://www.impactlab.org/>.



Related

Information for

Authors

R&D professionals

Editors

Librarians

Societies

Opportunities

Reprints and e-prints

Advertising solutions

Accelerated publication

Corporate access solutions

Open access

Overview

Open journals

Open Select

Dove Medical Press

F1000Research

Help and information

Help and contact


Newsroom

All journals

Books

### Keep up to date

Register to receive personalised research and resources by email

 Sign me up

