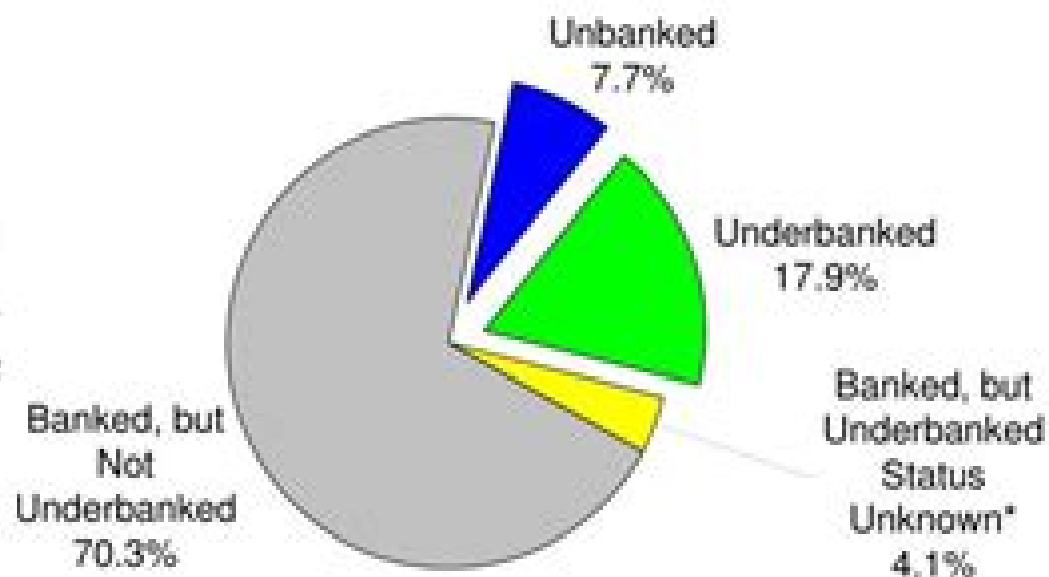


National proportions of unbanked and underbanked households

- An estimated **7.7 percent** of households, about 9 mm with at least 17 mm adults, are **unbanked**.
- An estimated **17.9 percent** of households, about 21 mm with about 43 mm adults, are **underbanked**.
- Taken together, at least **25.6 percent** of U.S. households, close to 30 mm households with about 60 mm adults, are **unbanked or underbanked**.



Notes: Percentages are based on 118.6 million U.S. households. Percentages do not always sum to 100 because of the rounding of household weights to represent the population totals.
* These households are banked, but there is not enough information to determine if they are underbanked.

National Survey Of Unbanked And Underbanked Households

Federal Deposit Insurance Corporation



National Survey Of Unbanked And Underbanked Households:

FDIC National Survey of Unbanked and Underbanked Households Federal Deposit Insurance Corporation, 2009

National Survey of Unbanked and Underbanked Households Federal Deposit Insurance

Corporation, 2014-11-04 When households open an account at a federally insured depository institution they establish a main stream banking relationship This relationship provides opportunities for households to deposit funds securely conduct basic financial transactions accumulate savings and access credit on fair and affordable terms Despite these benefits many households referred to in this report as unbanked do not have an account at an insured institution Additional house holds have an account but have also obtained finan cial services and products from non bank alternative financial services AFS providers in the prior 12 months These households are referred to here as underbanked The existence of unbanked and underbanked households presents an opportunity for banks to expand access to their products and services and forge relationships with these underserved groups ultimately increasing economic inclusion The FDIC recognizes that public confidence in the banking system is strengthened when banks effec tively serve the broadest possible set of consumers As a result the agency is committed to increasing the participation of unbanked and underbanked house holds in the financial mainstream The FDIC National Survey of Unbanked and Underbanked Households represents one contribution to this end Conducted to assess the inclusiveness of the banking system and in partial response to a statutory mandate the biennial survey provides estimates of unbanked and underbanked populations It also seeks to provide insights that will inform efforts to better meet the needs of these consumers The FDIC part nered with the U S Census Bureau to administer this survey in June 2013 collecting responses from 40 998 households *2021 FDIC National Survey of Unbanked and Underbanked Households* Federal Deposit Insurance Corporation, 2021 *Federal Register* , 2013-03 The Man in the Dog Park Cathy A. Small, 2020-04-15 The Man in the Dog Park offers the reader a rare window into homeless life Spurred by a personal relationship with a homeless man who became her co author Cathy A Small takes a compelling look at what it means and what it takes to be homeless Interviews and encounters with dozens of homeless people lead us into a world that most have never seen We travel as an intimate observer into the places that many homeless frequent including a community shelter a day labor agency a panhandling corner a pawn shop and a HUD housing office Through these personal stories we witness the obstacles that homeless people face and the ingenuity it takes to negotiate life without a home The Man in the Dog Park points to the ways that our own cultural assumptions and blind spots are complicit in US homelessness and contribute to the degree of suffering that homeless people face At the same time Small Kordosky and Moore show us how our own sense of connection and compassion can bring us into touch with the actions that will lessen homelessness and bring greater humanity to the experience of those who remain homeless The raw emotion of The Man in the Dog Park will forever change your appreciation for and understanding of the homeless life so many deal with outside of the limelight of contemporary

society The FDIC Quarterly Banking Profile ,2008 *Proceedings of VIAC 2025* Group of Authors,2025-02-28
International Academic Conferences Global Education and E learning VIAC GEE 2025 Economics and Marketing VIAC EM
2025 Engineering and Information Technology VIAC EIT 2025 *Handbook of Behavioral Economics - Foundations and Applications 1* ,2018-09-27 Handbook of Behavioral Economics Foundations and Applications presents the concepts and tools of behavioral economics Its authors are all economists who share a belief that the objective of behavioral economics is to enrich rather than to destroy or replace standard economics They provide authoritative perspectives on the value to economic inquiry of insights gained from psychology Specific chapters in this first volume cover reference dependent preferences asset markets household finance corporate finance public economics industrial organization and structural behavioural economics This Handbook provides authoritative summaries by experts in respective subfields regarding where behavioral economics has been what it has so far accomplished and its promise for the future This taking stock is just what Behavioral Economics needs at this stage of its so far successful career Helps academic and non academic economists understand recent rapid changes in theoretical and empirical advances within behavioral economics Designed for economists already convinced of the benefits of behavioral economics and mainstream economists who feel threatened by new developments in behavioral economics Written for those who wish to become quickly acquainted with behavioral economics

The Future of Money Eswar S. Prasad,2021-09-28 A cutting edge look at how accelerating financial change from the end of cash to the rise of cryptocurrencies will transform economies for better and worse We think we ve seen financial innovation We bank from laptops and buy coffee with the wave of a phone But these are minor miracles compared with the dizzying experiments now underway around the globe as businesses and governments alike embrace the possibilities of new financial technologies As Eswar Prasad explains the world of finance is at the threshold of major disruption that will affect corporations bankers states and indeed all of us The transformation of money will fundamentally rewrite how ordinary people live Above all Prasad foresees the end of physical cash The driving force won t be phones or credit cards but rather central banks spurred by the emergence of cryptocurrencies to develop their own more stable digital currencies Meanwhile cryptocurrencies themselves will evolve unpredictably as global corporations like Facebook and Amazon join the game The changes will be accompanied by snowballing innovations that are reshaping finance and have already begun to revolutionize how we invest trade insure and manage risk Prasad shows how these and other changes will redefine the very concept of money unbundling its traditional functions as a unit of account medium of exchange and store of value The promise lies in greater efficiency and flexibility increased sensitivity to the needs of diverse consumers and improved market access for the unbanked The risk is instability lack of accountability and erosion of privacy A lucid visionary work *The Future of Money* shows how to maximize the best and guard against the worst of what is to come **Open Banking and Financial**

Inclusion Ellie Duncan,2024-04-03 Open Banking and Financial Inclusion enables readers to make informed decisions about

open banking Open Banking creates opportunities to develop more innovative products increase customer satisfaction and has the potential to open up access to financial services to those previously excluded and underbanked Open Banking and Financial Inclusion reviews the opportunities realities and limitations of open banking as it pertains to social inclusion acknowledging the importance of impact and authenticity in ESG actions It considers whether open banking is really working for the benefit of consumers by speaking to key people across the open banking fintech and data sharing industry and also explores how banks and fintechs are measuring their social impact Readers will gain insights from real people about their journey from financial exclusion to inclusion and the part played by open banking They will also access case studies offering an in depth picture of how open banking has developed in both emerging and developed markets and where open banking has been successful in promoting financial inclusion Open Banking and Financial Inclusion investigates the ultimate intention of open banking and its lead up to open finance

Cultural Methods in Psychology Kate C. McLean,2022 As I sat down to write this chapter about the use of life story methods for capturing cultural historical aspects of LGBTQ identity development I was transported back in time It was a hot summer day in 2004 I had travelled back from the big city where I was attending university to visit my family This was my first summer away from home At that moment my family and I sat in the parking lot of a diner having just finished breakfast at a local greasy spoon a ritualistic send off before I started my four hour return drive In those moments our car felt unusually cramped My dad was in the back seat with me my mom and brother in the front I didn t have much of an appetite that morning knowing that in mere minutes I would come out to my family as gay On our way out of the restaurant walking to our separate cars I somehow managed to muster up the courage to tell my family there was something important I wanted them to know So there I was in the backseat of the car with a message for my family Looking back on it the message was more like an ultimatum They could learn to love this new version of me as I had done or our routine see you later might be a goodbye This is the beginning of my story both my coming out story and in some ways my life story Thankfully my family is still an important part of this story

The Euro as Legal Tender Robert Freitag,Sebastian Omlor,2020-04-20 Twenty years following the introduction of the euro as single European currency it remains unclear whether Article 128 of the TFEU enshrines an autonomous concept of legal tender with regard to the euro or whether the provision merely refers to pre existing concepts of legal tender in the national laws of member states This work collects all contributions to the 2018 conference The Euro as Legal Tender held in Frankfurt am Main

The Routledge Handbook on Financial Social Work Christine Callahan,Jodi Jacobson Frey,Rachel Imboden,2019-11-21 The Routledge Handbook on Financial Social Work explicates the financial needs issues and interventions within populations and theoretical approaches and it assists clinician practitioners in intervening expertly and comprehensively This book covers a range of issues in populations seeking services around complex financial needs and struggles including those in the child welfare system those with housing issues or facing homelessness those coping with chronic and acute medical and

psychiatric illnesses those recovering from interpersonal violence those facing recovery from incarceration children and families involved in the child welfare system and much more In addition policies will be woven in to inform the work This book thoroughly explores research and evidence based interventions around each population and teaches clinicians to understand and treat financial distress holistically and empathically This handbook will explain why understanding financial capability in these populations is so critical and how clinicians can step up their practices to meet those needs Professionals from multiple disciplines ranging from financial therapists to social workers to financial coaches to financial planners will find this handbook eminently useful

Pandora's Dilemma David Stoesz, 2017-10-02 Pandora's Dilemma presents theories of social welfare addressing stakeholders the policy process electoral politics child welfare the precariat online education the devolution of the welfare state and the evolution of the investment state

The SAGE Encyclopedia of Economics and Society Frederick F. Wherry, Juliet B. Schor, Consulting Editor, 2015-09-01 Economics is the nexus and engine that runs society affecting societal well being raising standards of living when economies prosper or lowering citizens through class structures when economies perform poorly Our society only has to witness the booms and busts of the past decade to see how economics profoundly affects the cores of societies around the world From a household budget to international trade economics ranges from the micro to the macro level It relates to a breadth of social science disciplines that help describe the content of the proposed encyclopedia which will explicitly approach economics through varied disciplinary lenses Although there are encyclopedias of covering economics especially classic economic theory and history the SAGE Encyclopedia of Economics and Society emphasizes the contemporary world contemporary issues and society Features 4 volumes with approximately 800 signed articles ranging from 1 000 to 5 000 words each are presented in a choice of print or electronic editions Organized A to Z with a thematic Reader's Guide in the front matter groups related entries Articles conclude with References Future Readings to guide students to the next step on their research journeys Cross references between and among articles combine with a thorough Index and the Reader's Guide to enhance search and browse in the electronic version Pedagogical elements include a Chronology of Economics and Society Resource Guide and Glossary This academic multi author reference work will serve as a general non technical resource for students and researchers within social science programs who seek to better understand economics through a contemporary lens

Congressional Record United States. Congress, 2010 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873

National Survey of Unbanked and Underbanked Households (2011) Susan Burhouse, 2012-10-14

Handbook of Blockchain, Digital Finance, and Inclusion David Lee Kuo Chuen, Robert H. Deng, 2017-09-29 Handbook of Digital Finance and Financial Inclusion Cryptocurrency FinTech InsurTech

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Household Finance Sumit Agarwal,Wenlan Qian,Ruth Tan,2020-10-07 Household finance studies is a relatively recent field exploring a growing understanding of how households make financial decisions relating to the functions of consumption payment risk management borrowing and investing how institutions provide goods and services to satisfy these financial functions of households and how interventions by firms governments and other parties affect the provision of financial services This timely book analyses existing findings about household behavior as well as findings related to policy interventions With international case studies this book reviews a topic of global importance and brings a crucial up to date survey of the field for researchers and postgraduate students

Closing the Wealth Gap United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2014

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