

Underbanked 2011

Margaret S. Sherraden,Nancy Morrow-Howell

2011 FDIC Survey of Banks' Efforts to Serve the Unbanked and Underbanked Sherrie L. W. Rhine, Eric Robbins, 2015-05-20 The Fed. Deposit Insurance Corp. (FDIC) is mandated to survey insured depository institutions every two years to assess their efforts to bring individuals and families who have rarely, if ever, held a checking or savings account at an insured depository institution, into the financial mainstream. The survey examines the efforts being undertaken by the retail banking industry to provide financial products and services to unbanked and underbanked consumers. The 2011 Bank Survey found, among other things, that four out of ten banks develop products and services for underserved consumers; banks see community partnerships as an important strategy to reach underserved consumers; eight out of ten banks provided free counseling to underserved consumers; and most banks accepted non-traditional forms of identification to open new accounts. Figures. This is a print on demand report.

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

DRIVE-THRU ONLY FRANK DAPPAH, How many US households are unbanked or underbanked? The Federal Reserve estimates that about 6.7% of American households are Unbanked, that is, those without checking or savings accounts. Other estimates suggest 7.7%. The data also suggests that 18% of households in the U.S fall under the underbanked category. Those who consume alternative banking services regularly. This book explores the various root causes of this phenomenon, the population groups mostly affected and some thoughts on how to try and provide actionable solutions to the problem.

The Global Findex Database 2017 Asli Demirguc-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar, 2018-04-19 In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

The Financial Diaries Jonathan Morduch, Rachel Schneider, 2017-04-04 Drawing on the groundbreaking U.S. Financial Diaries project (<http://www.usfinancialdiaries.org/>), which follows the lives of 235 low- and middle-income families as they navigate through a year, the authors challenge popular assumptions about how Americans earn, spend, borrow, and save-- and they identify the true causes of distress and inequality for many working Americans.

The Unbanking of America Lisa Servon, 2017-01-10 Why Americans are fleeing our broken banking system: “Startling and absorbing...Required reading for fans of muckraking authors like Barbara Ehrenreich.”—Publishers Weekly (starred review) What do an undocumented immigrant in the South Bronx, a high-net-worth entrepreneur, and a twentysomething graduate student have in common? All three are victims of our dysfunctional mainstream bank and credit system. Nearly half of all Americans live from paycheck to paycheck, and income volatility has doubled over the past thirty years. Banks, with their high monthly fees and overdraft charges, are gouging their lower- and middle-income customers while serving only the wealthiest Americans. Lisa Servon delivers a stunning indictment of America's banks, together with eye-opening dispatches from inside a range of banking alternatives that have sprung up to fill the void. She works as a teller at RiteCheck, a check-cashing business in the South Bronx, and as a payday lender in Oakland. She looks closely at the workings of a tanda, an informal lending club. And she delivers engaging, hopeful portraits of the entrepreneurs reacting to the unbanking of America by designing systems to creatively serve those outside the one percent. “Valuable evidence on the fragility of the personal economies of most Americans these days.”—Kirkus Reviews “An intelligent plea for financial justice...[An] excellent book.”—The Christian Science Monitor

2013 National Survey of Unbanked and Underbanked Households Susan Burhouse, 2015-05-20 When households open an account at a federally insured depository institution, they establish a mainstream banking relationship which 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 -- here referred to as unbanked -- do not have an account at an insured institution. Additional households -- underbanked -- have an account, but have also obtained financial services and products from non-bank, alternative financial services (AFS) providers in the prior 12 months. The 2013 National Survey of Unbanked and Underbanked Households aims to help banks effectively serve the broadest possible set of consumers and thus increase the participation of unbanked and underbanked households in the financial mainstream. Figures and tables. This is a print on demand report.

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

FDIC Quarterly, 2009

Fragile by Design Charles W. Calomiris, Stephen H. Haber, 2015-08-04 Why stable banking systems are so rare Why are banking systems unstable in so many countries—but not in others? The United States has had twelve systemic banking crises since 1840, while Canada has had none. The banking systems of Mexico and Brazil have not only been crisis prone but have provided miniscule amounts of credit to business enterprises and households. Analyzing the political and banking history of the United Kingdom, the United States, Canada, Mexico, and Brazil through several centuries, *Fragile by Design* demonstrates that chronic banking crises and scarce credit are not accidents. Calomiris and Haber combine political history and economics to examine how coalitions of politicians, bankers, and other interest groups form, why they endure, and how they generate policies that determine who gets to be a banker, who has access to credit, and who pays for bank bailouts and rescues. *Fragile by Design* is a revealing exploration of the ways that politics inevitably intrudes into bank regulation.

Debt Resisters' Operations Manual Strike Debt, 2014-05-01 Over the last thirty years, as wages have stagnated across the country, average household debt has more than doubled. Increasingly, we are forced to take on debt to meet our needs—from housing, to education, to medical care. The results—wrecked lives, devastated communities, and an increasing reliance on credit to maintain our basic living standards—reveal an economic system that enriches the few at the expense of the many. The Debt Resisters' Operations Manual is a handbook for debtors everywhere to understand how this system really works, while providing practical tools for fighting debt in its most exploitative forms. Inside, you'll find detailed strategies, resources, and insider tips for dealing with some of the most common kinds of debt, including credit card debt, medical debt, student debt, and housing debt. The book also contains tactics for navigating the pitfalls of personal bankruptcy, and information to help protect yourself from credit reporting agencies, debt collectors, payday lenders, check cashing outlets, rent-to-own stores, and more. Written and edited by a network of activists, writers, and academics from Occupy Wall Street, additional chapters cover tax debt, sovereign debt, the relationship between debt and climate, and an expanded vision for a movement of mass debt resistance.

Financial Education and Capability Julie Birkenmaier, Jami Curley, Margaret Sherraden, 2013-02-21 This book introduces the concept of financial capability and assembles the latest evidence from ground-breaking innovations with financially vulnerable families, and links it to education, policy, and practice. It is a key resource for those interested in improving financial education and financial products and services for low-income families.

Financial Capability and Asset Holding in Later Life Margaret S. Sherraden, Nancy Morrow-Howell, 2015 In *Financial Capability and Asset*

Holding in Later Life: A Life Course Perspective the concept of Financial Capability is used to underscore the importance of acquiring knowledge and skills while also addressing policies and services than can build financial security. The volume assembles the latest evidence on financial capability and assets among older adults using a life course perspective, arguing that older adults need financial knowledge and financial services in order to build secure lives, and that this process needs to begin before it is too late to make effective changes and choices. Broken into three parts, the chapters in this book written by leading experts in the field blend together empirical findings, economic and social theory, and case studies. Part 1 opens the book with a conceptual and empirical overview of financial capability and assets among older adults using a life course perspective.

A Fragile Balance J. Collins,2015-03-11 A Fragile Balance examines strategies to promote emergency savings, especially among underserved households. Each chapter is by an expert contributor and proposes an innovative financial product or service designed to bolster emergency savings among low-asset families. This collection also offers readers insights into the role of emergency savings and mechanisms to facilitate savings behaviors, and raises critical questions of the scale, institutional capacity, sustainability, accessibility, and effectiveness of existing programs.

Financial Capability and Asset Development Julie Birkenmaier,Margaret Sherraden,Jami Curley,2013-01-11 This book introduces the concept of financial capability and assembles the latest evidence from ground-breaking innovations with financially vulnerable families, and links it to education, policy, and practice. This book is a key resource for those interested in improving financial education and financial products and services for low-income families.

Banking on a Revolution Terri Friedline,2020-11-06 Can grassroots social movements impact the financial system? Technological advancements are poised to completely transform the financial system, and soon it will be unrecognizable. Banks are increasingly using financial technologies (fintech) to deliver products and services and maximize their profits. Technology enthusiasts and consumer advocates laude the field for its potential to expand access to banking and finance. However, if history is any indication, fintech stands to reinforce digital forms of redlining and enable banks' continued racialized exploitation of Black and Brown communities. Banking on a Revolution takes the perspective that the financial system needs a revolution-not the impending revolution driven by technology. Studying the various ways the financial system bolsters whites by exploiting and marginalizing Black and Brown communities, Terri Friedline challenges the optimistic belief that fintech can expand access to banking and finance. Friedline applies the lens of financialized racial neoliberal capitalism to demonstrate the financial system's inherent racism, and explores examples from student loan debt, corporate landlords, community benefits agreements, and banking and payday lending. Banking on a Revolution is deeply rooted in theory and research, and it presents new interpretations of the climate crisis, student loan debt, and community benefits agreements and their relationships to the financial system. The book makes a compelling case for a revolutionized financial system that centers the needs, experiences, and perspectives of those it has historically excluded, marginalized, and exploited.

Financial Sector Development Strategy 2011-2020 [Cambodia] Asian Development Bank,2012-08-01 With a rapidly growing commercial economy that requires a sound financial system to sustain growth, Cambodia is committed to the long-term development of the financial sector, channeling financial resources to productive investments, and managing the inherent risks to achieve sustainable economic growth over the long term and contribute to poverty reduction. Financial Sector Development Strategy 2011-2020 reflects Cambodia's achievements to date, provides an assessment of current challenges and constraints to financial sector development, the long-term goals, and a prioritized set of action plans for the next decade. Said strategy will enable Cambodia's financial sector to integrate into the regional financial system and support her long-term economic development agenda.

The Dynamic Welfare State David Stoesz,2016-02-22 The Dynamic Welfare State makes a case for a radical shift in how we view the roles of both public and private institutions in the United States. It documents the emergence of a third stage in the American welfare state, evident in corporations exploiting markets in healthcare, education, and financial services. Architects of the welfare state envisaged government as the provider of essential services to citizens; however, as the Medicare Modernization Act of 2003 and the Affordable Care Act of 2010 show, corporations and the wealthy have become adept at using trade associations, hiring lobbyists, influencing elections, and contributing to think tanks in order to craft public policy that is congruent with industry preferences. Moreover, the influence of dark money through political action committees classified by the IRS as social welfare organizations in order to obscure the identity of donors is pernicious to democracy. In addition to accounting for the marketization of public policy, The Dynamic Welfare State describes the failure of health and human services professionals to advance the welfare of the public, graphically illustrated by the poverty trap, the deinstitutionalization of the mentally ill, and the school-to-prison pipeline. The status quo is unsustainable, and a reconfigured welfare state is essential if government social programs are to honor their public commitments for the 21st century. In this bold and timely text, David Stoesz illustrates how and why empowerment, mobility, and innovation are themes for a dynamic welfare state that is congruent with the modern day.

Jugaad Innovation Navi Radjou,Jaideep Prabhu,Simone Ahuja,2012-06-18 Jugaad is a word often heard in general conversation in India. Whether to find ingenious solutions to problems or turn adversity into opportunity—Indians swear by it. In this seminal book, Navi Radjou, Jaideep Prabhu, and Simone Ahuja challenge the very way a traditional organization thinks and acts. Leading companies such as Facebook, Future Group, GE, Google, PepsiCo, Philips, Renault-Nissan, Siemens, Suzlon, Tata Group, and YES BANK, among others, are already practising jugaad to generate original ideas and pioneer growth. In the midst of rising global competition and swelling R&D budgets, Jugaad Innovation presents ways to innovate, be flexible, and do more with less. Peppered with examples of innovative entrepreneurs in emerging markets such as Africa, India, China, and Brazil, Jugaad Innovation illuminates paths to engender breakthrough growth in a complex and resource-scarce world.

Voices at Work Alan Bogg,Tonia Novitz,2014-03 This book investigates the intersection between law and worker voice in a sample of industrialised English speaking countries, namely Australia, Canada, New Zealand, UK, and USA. While these countries face broadly similar regulatory dilemmas, they have significant differences between their industrial systems and legal cultures

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Underbanked 2011 Introduction

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