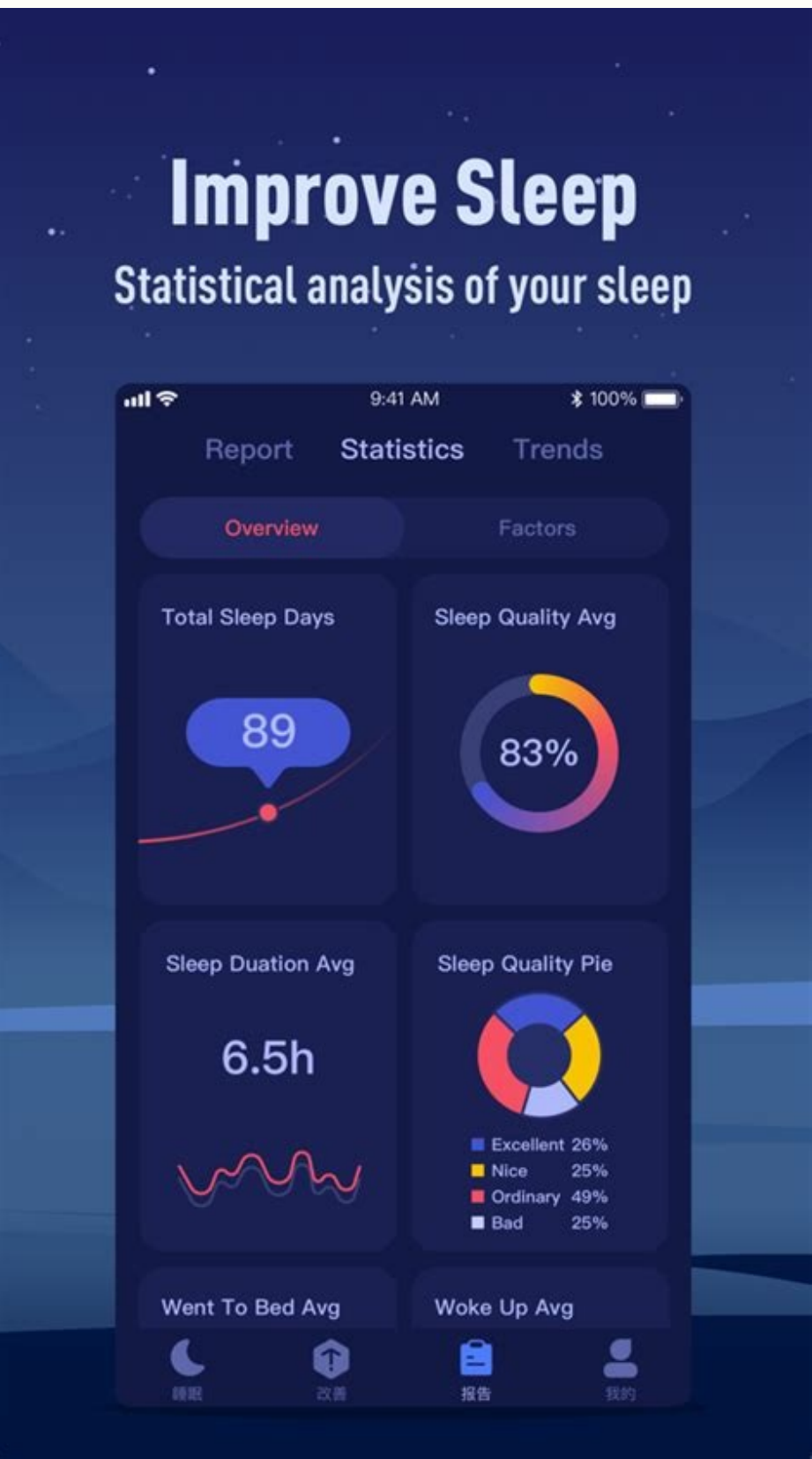


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About 4.5% of US households - or 5.9 million - did not have a checking or savings account with a bank or credit union in 2021, a record low, according to the latest survey of unbanked and unbanked households bank account maintained by the Federal Deposit Insurance Corporation. About 45% of households that received stimulus payments, unemployment benefits or other government assistance after the pandemic began in March 2020 said the funds helped them open an account, according to a biennial report since 2009, and made affordable bank accounts provide a way to bring more Americans into the banking system and will continue to play an important role in promoting the economic inclusion of all Americans," acting FDIC President Martin J. Gruenberg said in a statement. Lack of banking options has delayed some households receiving federal payments to help country weather economic fallout from COVID-19 health crisis Loans: Mississippi Social Justice Corporation fights 'predatory lending' in low-income communities Checks come for some unaccounted bank late: Pandemic-related stimulus checks for unbanked Americans have been slow and come with higher fees. But that may change. The FDIC has launched an education campaign to encourage more Americans to open accounts that allow you to deposit these funds directly. And banks like Capital One and Ally Financial have eliminated overdraft fees and other fees that have been a major barrier to accessing the banking system for some Americans. What does it mean to be non-bank? A bank or credit union account. Since 2009, this percentage of households has almost halved. And since 2011, when 8% of American households did not have a bank account, the highest number since the beginning of the survey and a recordAccording to the FDIC, in 2021, about half of the decline was due to changes in the financial situation of American households. unfinished. Last year,

unsecured banks accounted for 14% of American households, or 18.7 million people. Why do people have no access to banking services or not enough? Many of those who do not have access to banking say they cannot afford to open an account due to insufficient funds and overdraft fees. About 29% cited no fees or minimum balance requirements as the main reason they didn't have a checking or savings account, compared with 38% who cited these barriers in 2019. The number of debtors to the bank was higher in households with low-income working-age and disabled people, including single mothers, blacks and Hispanics. For example, among white households, 2% did not have a bank account last year, compared with 11% and 9% of their black and Hispanic counterparts. Meanwhile, almost 15% of disabled households of working age did not have a bank account, compared to almost 4% of other households. And nearly 16% of single mother households did not have a bank account, compared with about 2% of married couples who did not. "These gaps indicate that there is still a lot of room to increase public participation in the banking system," Keith Ernst, the FDIC's associate director of consumer research and analysis, told a news conference about the report. Will the number of non-bank companies increase if the US enters a recession? Probably. During the recent recession, interest rates at non-bank banks rose," said Karien Chu, head of banking research at the Financial Research Center. A household head who was unemployed was almost five times more likely to not have a bank account compared to those where the household head was employed. Recession Predictions for 2023: Is a Recession Inevitable in 2023? Here's what the experts are saying: "To the extent that incomes decrease ... it's usually due to increases in non-bank rates," Chu said. Follow Charisse Jones on Twitter @charissejones @charissejones