



The Unbanking of America: How the New Middle Class Survives

Lisa Servon

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An urgent and incisive exposé of our broken banking system—why Americans are fleeing traditional banks in growing numbers

What do an undocumented immigrant in the South Bronx, a high-net-worth entrepreneur, and a twenty-something graduate student have in common? All three are victims of our dysfunctional mainstream bank and credit system. *The Unbanking of America* exposes the ways in which banks have quietly abandoned lower- and middle-class consumers in favor of servicing only the wealthiest. Today nearly half of all Americans live paycheck to paycheck, as income volatility has doubled over the past thirty years. Banks, with their monthly fees and high overdraft charges, take advantage of these fluctuations rather than help their customers manage them.

Lisa Servon delivers provocative dispatches from inside a range of banking alternatives—from predatory to responsible—as new players rush in to do what banks once did. She works as a teller at RiteCheck, a check-cashing business in the South Bronx, and as a payday lender in Oakland, California, listening to the stories of the alternative bankers as well as their consumers. And she delivers fascinating, hopeful portraits of the entrepreneurs who are counting on a permanent “unbanking” of America—and designing systems to transform how nonwealthy Americans can gain the access and agency to their own money that they, especially, need.

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