



**SCHOLARS**  
STRATEGY NETWORK

## Creating a Postal Banking System Would Help Address Structural Inequality

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Created more than 200 years ago, the United States Postal Service (USPS) has had a profound effect on the social and economic conditions of America's neighborhoods and communities. Delivering more than 140 billion pieces of mail to more than 42,000 urban, suburban, and rural communities in 2019, the free and universal service mandate to circulate information is what makes the USPS a respected American institution.<sup>1</sup>

It is also an equalizer institution. The U.S. Postal Service delivers mail everywhere, it has offices everywhere, and it imposes no extra charges or fees for delivering mail to certain communities. Furthermore, it delivers essential services, such as prescription drugs, a critical lifeline for seniors and people with disabilities; paychecks for people who don't use direct deposit; and letters and packages, both critical ways of delivering information and goods. COVID-19 has showcased how critical an institution the USPS is in getting Americans essential items without risking their health.