# Article information:

What are junk fees and how might Biden tackle them? - BBC News
<https://www.bbc.com/news/world-us-canada-64584826>

# Article summary:

1. President Joe Biden has proposed a Junk Free Prevention Act to reduce or eliminate four types of junk fees, such as service charges and family seating fees charged by airlines.

2. 85% of Americans have encountered such fees, which disproportionately affect low-income households and people of colour.

3. The Federal Trade Commission is exploring whether it needs to regulate the spread of junk fees to better protect consumers, while the Consumer Financial Protection Bureau has ramped up its oversight of surprise overdraft and depositor fees charged by banks.

# Article rating:

May be slightly imbalanced: The article presents the information in a generally reliable way, but there are minor points of consideration that could be explored further or claims that are not fully backed by appropriate evidence. Some perspectives may also be omitted, and you are encouraged to use the research topics section to explore the topic further.

# Article analysis:

The article is generally reliable in terms of providing an overview of President Joe Biden's proposal for a Junk Free Prevention Act to reduce or eliminate certain types of junk fees, as well as the efforts taken by various federal agencies to crack down on these charges. The article also provides some statistics from a 2019 survey conducted by Consumer Reports that demonstrate how widespread these hidden charges are among American consumers.

However, there are some potential biases in the article that should be noted. For example, the article does not provide any counterarguments or explore any potential risks associated with eliminating these fees, such as how companies might recoup lost revenue if they were scrapped. Additionally, the article does not present both sides equally; while it mentions Jim Nussle's argument for strengthening bank overdraft protections, it does not provide any further details about his position or explore other possible solutions to this issue. Furthermore, the article does not provide any evidence for its claims about how these fee schemes disproportionately affect low-income households and people of colour.

In conclusion, while this article provides an overview of President Joe Biden's proposal for a Junk Free Prevention Act and some statistics from a 2019 survey conducted by Consumer Reports regarding hidden charges among American consumers, there are some potential biases that should be noted when considering its trustworthiness and reliability.

# Topics for further research:

* Bank overdraft protections
* Potential risks of eliminating junk fees
* Recouping lost revenue for companies
* Alternatives to junk fees
* Impact of junk fees on low-income households
* Impact of junk fees on people of colour

# Report location:

<https://www.fullpicture.app/item/9c0bd973bbd5a3807a6b63356b186d1c>