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Financial Development and Income Inequality Panel Data Analysis

Photo Gallery

Finance, Income Inequality and Poverty Reduction

- Finance reduces income inequality
- Mechanism seems to work through better capital allocation and structural changes
 - U.S. evidence (see above)
 - General equilibrium models for Thailand suggests that financial development results in shifting labor from agriculture subsistence to formal sector, with repercussions for growth and income inequality (Gine and Townsend, 2004)
- Access to credit for all? Microcredit?
 - Rigorous microcredit studies find mixed results on the impact of access to credit by the poor (Pitt and Khandker, 1998; Morduch, 1998; Khandker, 2003; Karlan and Zinman, 2006; Coleman, 1999)
 - Large share of microcredit used for consumption purposes
- Credit for Growth; Basic financial services for all?

finance income inequality and poverty reduction.

Economic effects of inequality

- IMF research: higher levels of inequality
 - Build up unsustainable household debt levels leading to financial crisis (relatively closed economies)
 - Increase current account deficits and thus international debt in financially open economies (avoided by some developing countries due to low financial openness)
 - Shorter durations of GDP growth

Presentation Transcript

Methodology

Finance and income growth of the poor

$$(y_{i,t} - y_{i,t-n})/n = \alpha y_{i,t-n} + \beta FD_t + \gamma X_i + \varepsilon_i$$
$$(y_{i,t} - y_{i,t-n})/n = \alpha y_{i,t-n} + \beta (y_{i,t} - y_{i,t-n})/n + \gamma FD_t + \varepsilon_i$$

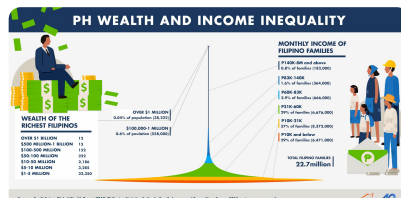
Finance and changes in income inequality

$$(G_{i,t} - G_{i,t-n})/n = \alpha (y_{i,t} - y_{i,t-n})/n + \beta FD_t + \lambda G_{i,t-n} + \varepsilon_i$$

Finance and poverty alleviation

$$(P_{i,t} - P_{i,t-n})/n = \alpha (y_{i,t} - y_{i,t-n})/n + \beta FD_t + \lambda P_{i,t-n} + \varepsilon_i$$

Finance and income growth of the poor
Finance and changes in



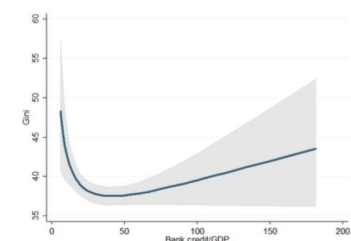
SEVERE INEQUALITY 8.

Income Inequality

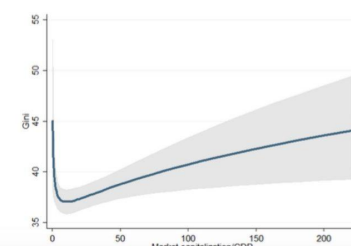
- Measuring income inequality
- Trends over time
- Global Income Inequality
- Measuring poverty

Income Inequality .

(a) Banking sector development



(b) Financial market development



Income Inequality and Financial Structure.

Measuring Income Inequality

The Gini Coefficient:

- The 'Gini' is based on the income levels of individuals.
- Assume there are 'm' distinct income groups, each income group is denoted by 'j' but there are 'm' such groups.
- Within each income group 'j' there are a number of individuals earning that income level. The total number of people 'n' is equal to

$$\sum_{j=1}^m n_j$$

Measuring Income Inequality .

About This Collection

The World Inequality Report 2022 presents the most up-to-date and complete data on inequality worldwide, from global wealth and ecological inequality to income inequality since 1820 and gender inequality. Explore how financial development shapes the relationship between income inequality and economic growth through an empirical cross-country panel data approach. This analysis examines severe inequality trends, linking bank-based and market-based financial structures to poverty reduction and shifts in income distribution. S. income and wealth disparities, the gallery reveals how financial frameworks influence welfare indicators and expenditure dynamics. Dive into the data-driven exploration of inequality's roots and impacts via the link above.

See the full gallery: [View Full Gallery Online](#)

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