

PPE Research Seminar Series

The Philosophy, Politics, and Economics (PPE) Research Seminar Series provides a forum for eminent scholars across these disciplines to present their work in a flexible format with faculty and students.

Bank Branch Access: Evidence from Geolocation Data

Abstract:

We investigate whether unequal access explains why low-income and Black households use bank branches less than high-income and White households, despite relying on them more. We obtain a measure of access from a gravity model of consumer trips to bank branches, estimated using mobile device geolocation data. We find no evidence that low-income communities lack access, and instead find that lower demand for branch products or services explains their lower branch use. But in Black communities, poor access explains their entire drop-off in branch use. The results spotlight areas of the country to best target policies expanding access to banking.



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Fri. Oct 4th | 3:00 - 4:30 p.m. PST
Dudley Moorhead Hall (DMH) 160

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