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A Spatial-Temporal Analysis of Financial Literacy in United States of America

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Highlights

- •Use GIS-based spatial analytic methods and spatial Durbin model to study the spatial-temporal variation of financial literacy for the first time.
- •We find that the US states characterized by high financial literacy scores are shown to cluster in the central and northern part of the country over time.
- •We believe that regional financial literacy in US has significant spatial dependence and three regional factors are proved to have direct and indirect effects on financial literacy.

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