

# Accepted Manuscript

Saving and wealth inequality

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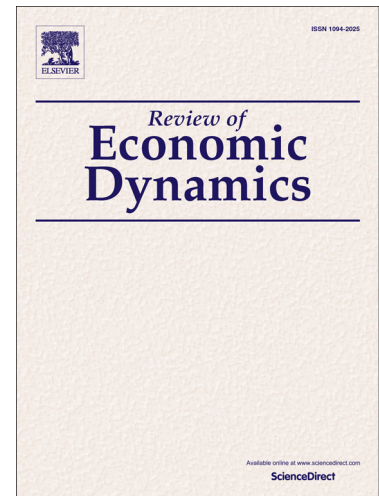
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## Highlights

- Why are some people wealth rich while others are poor? To what extent can governments affect inequality? Which instruments should they use? Answering these questions requires understanding why people save.
- This paper surveys the most empirically relevant savings mechanisms proposed so far and concludes that the transmission of bequests and human capital, entrepreneurship, and medical-expense risk are crucial determinants of savings and wealth inequality.
- We need to look at more data to measure their relative importance.

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