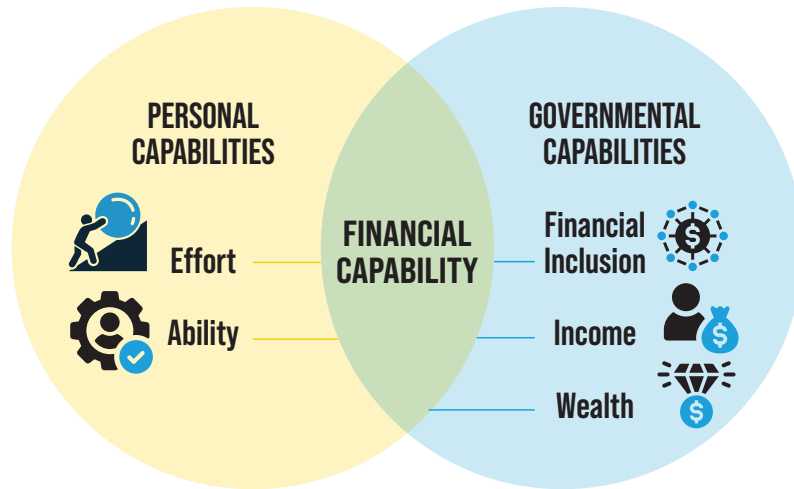
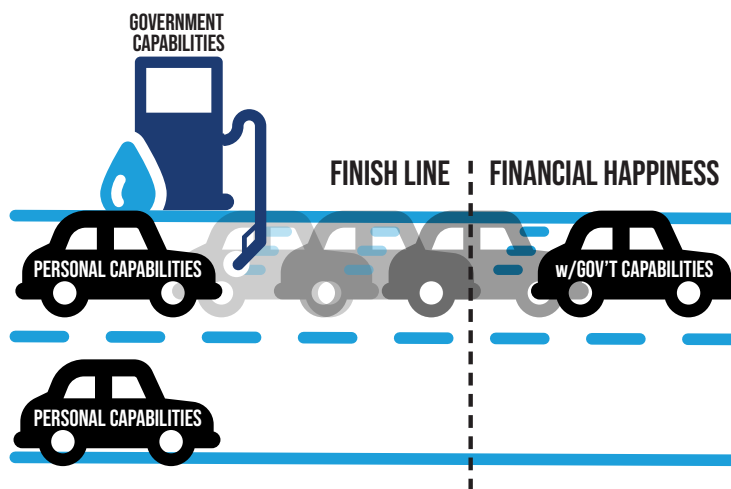


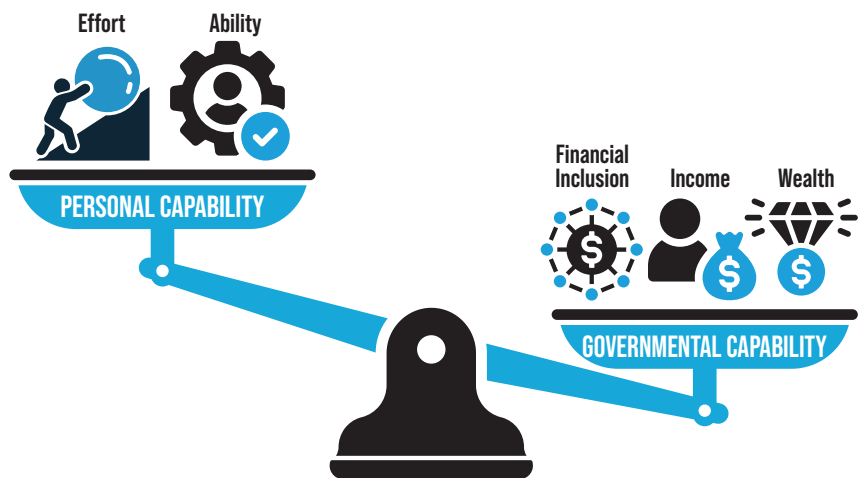
# Social Welfare Theory of Financial Capability



## What People Can Achieve with/without Government



## Unequal Distribution of Government Capabilities Tilts the Playing Field



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