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through political
institutions, have sometimes
produced banking and social
insurance arrangements that
make financial crises much
more likely than they should
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Design. Politics are "baked
into" the property rights
systems that underpin banks.
Thus, countries do not
"choose" their banking
systems in any coherent
meaning of the word. Rather,
countries get the banking

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system that their political
institutions will permit.

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Author (s): Calomiris,
Charles W. Haber, Stephen H.

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Haber, Fragile by Design:

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The Political Origins of
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