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In Fragile by Design, Calomiris and Haber set out to explain why some countries, like the United States, appear prone to banking crises, while other countries, like Canada, have been crisis free. Their conclusion is that it all comes down to politics.

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The Answer of Fragile by 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 system that their political institutions will permit.

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Fragile by Design The Political Origins of Banking Crises and Scarce Credit Charles W. Calomiris & Stephen H. Haber. Charles W. Calomiris is a professor at Columbia Business School and Columbia's School of International and Public Affairs. Stephen H. Haber is a professor of political science and senior fellow of the Hoover Institution at Stanford University.

Calomiris, C. and Haber, S.: Fragile by Design: The ...

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FRAGILE BY DESIGN. The Political Origins of Banking Crises and Scarce Credit. By Charles W. Calomiris and Stephen H. Haber. 570 pp. Princeton University Press. \$35.

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Fragile by Design: The Political Origins of Banking Crises and Scarce Credit, by Charles Calomiris and Stephen Haber, Princeton University Press, RRP\$35/£24.95. The Business Book of the Year Award has selected 152 books for its longlists since 2005.

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