**Research questions**

Q. Do financial bailouts lead to greater market concentration in Finance?

A. Data hard to find

Q. What has been the effect of change in deposit mix over time?

A.

Idea 1:

What we know:

* Fewer banks hold more deposits across United States.

What we could find out:

* Are there any regional differences in bank consolidation? E.g. did New York experience more consolidation than Alabama?

Idea 2:

What we know:

* Deposits represent stored money in people’s accounts

What we could find out:

* What is causing changes in people’s wealth?
* Are deposits related to age, race, sex, education

**Data**

1. Summary of deposits: FDIC
2. Economic Research Website:

**Tasks:**

1. Plot deposits on a map (by county, branch and state)
   1. Plotted deposits by state by year: California and NY with highest deposits. No unique or significant patterns identified

Targeted Journals

1. Journal of Banking & Finance: