Bank Failures, Regulation, and Inequality in the United States

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Federal deposit insurance and federal bank regulation enacted as part of Glass-Steagall (June 1933)

Start of bank deregulation (March 1980)


Note: David Moss prepared this chart with the assistance of Darin Christensen and Arthur Kimball-Stanley and is deeply indebted to Mitchell Weiss for his insightful observation about the pattern of inequality.
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