



## Journal of Economic Perspectives

ISSN 0895-3309 (Print) | ISSN 1944-7965 (Online)

≡ Menu

# Deposit Insurance Around the Globe: Where Does It Work?

Asli Demirgüç-Kunt

Edward J. Kane

JOURNAL OF ECONOMIC PERSPECTIVES  
VOL. 16, NO. 2, SPRING 2002  
(pp. 175–195)

Download Full Text PDF  
(Complimentary)

Article Information

Comments (0)

### Abstract

Explicit deposit insurance has been spreading rapidly in recent years, even to countries with low levels of financial and institutional development. This paper documents the extent of cross-country differences in deposit insurance design and reviews empirical evidence on how particular design features affect private market

discipline, banking stability, financial development and the effectiveness of crisis

discipline. This evidence challenges the wisdom of encouraging countries to adopt

**This website uses cookies.**

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our [Privacy Policy](#).

Accept

Citation

Demirgüç-Kunt, Asli, and Edward J. Kane. 2002. "Deposit Insurance Around the Globe: Where Does It Work?" *Journal of Economic Perspectives*, 16 (2): 175–195.

DOI: 10.1257/0895330027319

Choose Format:



---

## JEL Classification

**G28** Financial Institutions and Services: Government Policy and Regulation

**G21** Banks; Depository Institutions; Micro Finance Institutions; Mortgages

**O16** Economic Development: Financial Markets; Saving and Capital Investment; Corporate Finance and Governance

[Terms of Use](#)

[Privacy Policy](#)

Copyright 2024 American Economic Association. All rights reserved.

### This website uses cookies.

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our [Privacy Policy](#).

Accept