

# The Recent Financial Crisis

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## Introduction

The purpose of this research paper is to review the global financial crisis that took place in late 2007. The financial crisis has been termed as the most drastic economic crisis that the world has experienced since the recession of 1930. The recession saw many companies going bankrupt and shutting down as they lacked the financial capacity to continue operating in that economic environment.

The unemployment rate increased drastically as some companies opted to downsize their workers so as to remain in business. The interest rates on mortgages and bank loans also went up as a result of the financial crisis which saw many people being unable to repay their mortgages and bank loans. This resulted in banks in the United States repossessing some of the houses whose loans had default payments.

The financial crisis also saw the downturn of major stock markets around the world such as the New York Stock Exchange, the Japan Stock Exchange and the decline of the European currency and the British Pound. The financial crisis has been considered by most economists to be the worst crisis since the Great Depression as it contributed to the failure of major financial institutions in the U.S. and the decline of consumer wealth which was estimated to be in the hundreds of billions in U.S. dollars.

The crisis also saw the financial commitments that were incurred by most governments around the world that lead to a decline in economic growth and activity. Many reasons and causes of the financial crisis have been offered by financial experts and analysts alike some of which will be outline and highlighted in the following section.

## Reasons for the Recent Financial Crisis in the U.S.

The financial crisis of 2007 was triggered by a liquidity fall in the banking system of the United States which can be traced back to the deflation of the stock markets in 2000. The global economy during that year began to decline slowly into a recession and

# Financial Crisis Research Paper

**Camilla Rothe**



## **Financial Crisis Research Paper:**

**Understanding the Poverty Impact of the Global Financial Crisis in Latin America and the Caribbean** Margaret Grosh, Maurizio Bussolo, Samuel Freije, 2014-06-18 Using data from household and labor force surveys this study documents the effects of the 2008-09 global financial crisis on poverty in Latin America and the Caribbean the social protection policy responses activated and a macro-micro modeling of crisis and no-crisis scenarios for Mexico and Brazil *The Great Recession* Jacob Braude, 2013 Here experts assess the role of central banks in responding to the recent financial crisis and in preventing future crises The contributors focus on monetary policy the new area of macroprudential policy and issues of exchange rates capital flows and banking and financial markets *Trade and Trade Finance in the 2008-09 Financial Crisis* Mr. Thomas William Dorsey, Mika Saito, Mrs. Armine Khachatryan, Ms. Irena Asmundson, Ioana Niculcea, 2011-01-01 Global merchandise trade sharply declined in late 2008 and early 2009 and some press and financial market reports assigned a large role for the decline to trade finance However the available evidence suggests that shocks to trade finance were not the major factor in the decline in trade Surveys of commercial banks by the IMF and others found that while bank intermediated trade finance fell in value during the crisis it fell by less than merchandise trade As a result the share of world trade supported by bank intermediated trade finance increased despite higher pricing margins Other explanations appear to account for the bulk of the reduction in international trade **How Mexico's Financial Crisis Affected Income Distribution** Gladys Lopez Acevedo, Angel Salinas, 2000 After Mexico's financial crisis in 1994 the distribution of income and labor earnings improved But financial income and rising labor earnings in higher income brackets are growing sources of inequality in Mexico

**Working through the Crisis** Arup Banerji, David Newhouse, Pierella Paci, David Robalino, 2013-12-18 This book reviews the experience of workers in developing countries during the global financial crisis of 2009 assesses the recovery and provides new evidence on the policy response that countries undertook in response to the crisis **Handbook of Research on Globalization, Investment, and Growth-Implications of Confidence and Governance** Das, Ramesh Chandra, 2015-04-30 The global economic crises of recent years have offered some sobering lessons compelling economists political scientists and policymakers to reconsider traditional theories regarding the cultivation of developing nations The Handbook of Research on Globalization Investment and Growth Implications of Confidence and Governance seeks to empirically explore the relationship between a number of variables including consumer confidence private sector performance and governmental regulation Targeting academics social scientists financial professionals and lawmakers this book seeks to categorize and analyze developing economies in a post-crisis global financial landscape in order to help shape desperately needed policies capable of safeguarding against potential catastrophe *Emerging Economies During and After the Great Recession* Philip Arestis, M. Sawyer, 2016-04-08 The International Papers in Political Economy IPPE series explores the latest developments in political economy This twelfth volume presents a collection of eight papers analysing the

emergence and economic problems of the emerging economies during and after the international financial crisis of 2007-8 and the subsequent Great Recession. The contributions range from an analysis of the international financial crisis of 2007-8 in general terms to an analysis of the same but concentrating on the emerging economies before turning to groups of economies: Arab, African and Eastern European countries and two relevant but individual countries namely China and Turkey. This book offers students, scholars, researchers and policy makers detailed analysis and informed commentary on the origins of the international financial crisis of 2007-8 and the great recession by focusing on its effect on emerging countries.

**Africa and the Global Financial Crisis** Reuben Adeolu Alabi, 2011. In this volume of the African Development Perspectives Yearbook series, the Research Group on African Development Perspectives investigates the impact of the Global Financial Crisis (GFC) on economic reform processes in Africa. The analysis is structured in such a way so as to reflect the opportunities and dangers of policy reversals in the face of the GFC. The impact of the crisis on different types and forms of governance in the region is considered. The first question is therefore which macro-economic policy instruments have to be applied in order to overcome the crisis and to continue with sustainable development. The second question is how the GFC has affected Africa's external economic relations and if the path of opening up to the world markets is to be continued. The third question raised is how the crisis has affected social cohesion, impacted poverty alleviation strategies and the achievement of Millennium Development Goals (MDGs). All these questions are discussed in the various contributions which comprise general studies and country case studies. The book also looks into the role of international financial institutions during and after the crisis. Series: African Development Perspectives Yearbook Vol 15. [A Decade after the Global Recession](#) M. Ayhan Kose, Franziska Ohnsorge, 2021-03-19. This year marks the tenth anniversary of the 2009 global recession. Most emerging market and developing economies weathered the global recession relatively well in part by using the sizable fiscal and monetary policy ammunition accumulated during prior years of strong growth. However, their growth prospects have weakened since then and many now have less policy space. This study provides the first comprehensive stocktaking of the past decade from the perspective of emerging market and developing economies. Many of these economies have now become more vulnerable to economic shocks. The study discusses lessons from the global recession and policy options for these economies to strengthen growth and prepare for the possibility of another global downturn. *Recession and Its Aftermath* NMP Verma, 2012-08-04. Market failure at medium intervals is inevitable in a capitalist economy. Such failures may not be seriously seen in the short run because the market adjusts demand through hoarding of inventory or import of required goods and services. The market also adjusts demand in the long run through expansion of concerned industrial output and also by the entry of new firms. The crucial variable is price which also adjusts the commodity and the labor market. The problem comes when there are issues of overproduction, over capacity utilization of plants, over liquidation and excess supply of money, change in demand because of change in tastes and habits of consumers, households and the public. All these create knife-edge

disturbances in the economy As a consequence they need adjustment through some variables such as employment and growth of population saving propensity technology exhaustion of existing inventory monetary and fiscal balancing In this volume an attempt has been made to appraise the working of a market economy where short term disturbances may occur market efficiency reduces recessionary cycle emerges and after certain fundamental measures the market recovers Starting with a brief recent history of the crisis and the recession discussions in this volume turn to how deliberations in macroeconomics yield implications for specific policies some of which have been tried and others still to be tested Further in the volume we propose policies necessary for efficient regulation of the economic system and give a brief assessment of the extent to which global policy coordination has been mulled in policy circles even if these are not seriously practiced *The Global South after the Crisis* Hasan Cömert, Technical University, Turkey and Rex A. McKenzie, 2016-07-27 This volume is split into two accessible sections The first part concentrates on the impact of the crisis on growth inequality policy responses and policy shifts in key areas such as central banking The second part comprises individual country case studies and includes an exploration of the vulnerabilities related to the integration of developing economies into the world economy The effect of the crisis on trade and the ways in which some developing countries have entered into a prolonged period of stagnant growth following the global crisis are all considered **Global Financial Stability Report, April 2011** International Monetary

Fund. Monetary and Capital Markets Department, 2011-04-13 Despite ongoing economic recovery and improvements in global financial stability structural weaknesses and vulnerabilities remain in some important financial systems The April 2011 Global Financial Stability Report highlights how risks have changed over the past six months traces the sources and channels of financial distress with an emphasis on sovereign risk notes the pressures arising from capital inflows in emerging economies and discusses policy proposals under consideration to mend the global financial system **Socioeconomic**

**Outcomes of the Global Financial Crisis** Ulrike Schuerkens, 2012 This book originates from a comparative research project involving extensive collection and analysis of primary and secondary materials scholarly literature statistical data and interviews with key actors on socioeconomic outcomes of the global financial crisis in all major world regions during the last years Offering analytical and comparative insights at the global level as well as an assessment of the overall social

globalization phenomenon this book will be useful for scholars students NGOs and policy makers The World Bank Research Program, 2005-2007, 2008 This pocket sized reference on key environmental data for over 200 countries includes key indicators on agriculture forestry biodiversity energy emission and pollution and water and sanitation The volume helps establish a sound base of information to help set priorities and measure progress toward environmental sustainability goals

**Risk Management Post Financial Crisis** Jonathan A. Batten, Niklas F. Wagner, 2014-10-03 Risk Management Post Financial Crisis A Period of Monetary Easing provides further insights into postcrisis developments in the global economic and financial environment including advances in measuring and reporting risk and liquidity Contributions come from leading

banks international organisations and worldrenowned universities      **Housing Finance Mechanisms in Thailand** Sōphon Phōnchōkchai,2008      **Economic Globalization in Asia** Manas Chatterji,2017-03-02 This timely volume examines various economic managerial social and political aspects of globalization and its impact on local economies State of the art analytical models and original empirical research is used to understand four key and interrelated facets of globalization To understand the prospects and the problems of international business and MNCs in the global economy To analyze globalization as a process of change To understand the new roles of nation states in light of the above To articulate the uneasy idea that globalization has resulted in serious imbalances in the global economy The collection hosts a list of internationally eminent scholars who explain the implications of globalization for progress crises and conflicts in South and Southeast Asia      *The Financial Crisis and the Global South* Yilmaz Akyüz,2013-04-05 This book is a major contribution exploring the policy options available for developing and emerging economies in response to the global economic crises Written by a highly respected development economist the book gives a clear eyed account of the issues particular to these countries and critically evaluates different policy approaches including reforms in financial monetary and trade policies Informed by deep scholarship as well as practical experience Yilmaz Akyuz draws on empirical data historical context and theoretical expertise with special attention paid to issues such as the role of the International Monetary Fund and China The Financial Crisis and the Global South is a landmark book that will be of interest to practitioners scholars theorists and students of economics and development studies      **European Yearbook of International Economic Law 2011** Christoph Herrmann,Jörg Philipp Terhechte,2011-01-12 Part one of Vol 2 2011 of the European Yearbook of International Economic Law addresses two major topics of current academic debate and public interest firstly it focuses on the State and the Global Economy secondly on Climate Change and International Economic Law Part two contains treatises of recent regional integration developments taking place in the major regions of the world Part three covers the legal and political developments in the major international organizations and fora dealing with international economic policy making Part four contains book reviews of recent works in the field of International Economic Law      **Central Bank Regulation and the Financial Crisis** Miao Han,2015-10-20 The respective legal frameworks that control central banks are shaped by whether they are market oriented or government controlled However such stark distinction between these two categories has been challenged in view of the varying styles of crisis management demonstrated by different central banks during the crisis This book uses comparative analysis to investigate how the global financial crisis challenged the role played by central banks in maintaining financial stability Focusing on four central banks including the US Federal Reserve System the Bank of England the Bank of Japan and the People s Bank of China it illustrates the similarities between the banks prior to the crisis and their similar policy responses in the wake of the crisis It demonstrates how each operated with varying levels of independence while performing very differently and facing different tasks The book identifies some central explanatory variables for this behavior addressing

the mismatch of similar risk management solutions and varying outcomes Central Bank Regulation and The Financial Crisis A Comparative Analysis explores the legal challenges within central bank regulation presented by the global financial crisis It emphasizes the importance of and the limitations involved in legal order and argue that in spite of integration and globalization significant differences exist in central banks approaches to risk management and financial stability

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figure of speech in which two things are compared using the word like or as simile a figure of speech where two things are

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figurative language from the text type of figurative language page how does this figurative language add meaning to the text

soda attracted girls like honey attracted flies

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web johnny was scared of his own shadow metaphor life was one big joke to two bit hyperbole dallas had a record with the fuzz a mile long simile soda attracted girls like honey attracted flies simile

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web figurative language examples list for the outsiders one figurative language is when pony and jonny leave the church and dally exclaims it looks like you guys went through the mill they looked so the figurative language in the outsiders is mostly metaphors and personification one example of figurative language that hinton frequently uses is the

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web figurative language can create mood the atmosphere changes as the pages turn figurative language can also develop characterisation it can do this by using similes and metaphors to help the reader identify personalities example her heart was as big as the universe we understand she has a big heart and so she is a nice caring and helpful

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web as students progress through the lesson they will learn about figurative language including metaphor personification

and foreshadowing students will then demonstrate their use by s e hinton in her debut novel the young adult classic the outsiders

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