

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

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