

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

**R. Glenn Hubbard, National Bureau of
Economic Research**



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Financial Crises Explanations, Types, and Implications Mr.Stijn Claessens,Mr.Ayhan Kose,2013-01-30 This paper reviews the literature on financial crises focusing on three specific aspects First what are the main factors explaining financial crises Since many theories on the sources of financial crises highlight the importance of sharp fluctuations in asset and credit markets the paper briefly reviews theoretical and empirical studies on developments in these markets around financial crises Second what are the major types of financial crises The paper focuses on the main theoretical and empirical explanations of four types of financial crises currency crises sudden stops debt crises and banking crises and presents a survey of the literature that attempts to identify these episodes Third what are the real and financial sector implications of crises The paper briefly reviews the short and medium run implications of crises for the real economy and financial sector It concludes with a summary of the main lessons from the literature and future research directions Financial Markets and Financial Crises R. Glenn Hubbard,National Bureau of Economic Research,1991-08-13 Warnings of the threat of an impending financial crisis are not new but do we really know what constitutes an actual episode of crisis and how once begun it can be prevented from escalating into a full blown economic collapse Using both historical and contemporary episodes of breakdowns in financial trade contributors to this volume draw insights from theory and empirical data from the experience of closed and open economies worldwide and from detailed case studies They explore the susceptibility of American corporations to economic downturns the origins of banking panics and the behavior of financial markets during periods of crisis Sever papers specifically address the current thrift crisis including a detailed analysis of the over 500 FSLIC insured thrifts in the southeast and seriously challenge the value of recent measures aimed at preventing future collapse in that industry Government economists and policy makers scholars of industry and banking and many in the business community will find these timely papers an invaluable reference **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 no crisis scenarios for Mexico and Brazil 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 **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 **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 Research Handbook on the Economics of Corporate Law Claire A. Hill,James L. Krusemark,Brett H. McDonnell,Solly Robbins,2012-04-01 Comprising essays specially commissioned for the volume leading scholars who have shaped the field of corporate law and governance explore and critique developments in this vibrant and expanding area and offer possible directions for future research This important addition to the Research Handbooks in Law and Economics series provides insights into subjects such as the role of directors shareholders creditors and employees empirical studies of litigation and shareholder activism executive compensation corporate gatekeepers comparative law and behavioral approaches to law and finance Topics are organized within five sections corporate constituencies insider governance gatekeepers jurisdiction and new theory Taken as a whole the volume serves as an introduction for those new to the field and as a reference for those unfamiliar with some of the topics discussed Authoritative and accessible the Research Handbook on the Economics of Corporate Law will be a valuable resource for students scholars and practitioners of corporate law and economics **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 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. 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. 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 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. *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 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 Corporate Governance in Africa Victor Ediagbonya,2024-12-31 This book discusses the issue of limited stakeholder recognition and protection of stakeholder interests within the Anglo Saxon corporate governance model practised in many sub Saharan African countries The volume argues that the relative success of the Anglo Saxon model in developed economies is attributed to the presence of functional institutions such as effective legal systems active external markets for corporate control and organised civil societies among others Many African countries such as Nigeria and South Africa have adopted the UK corporate governance framework despite facing challenges occasioned by an inefficient legal system plagued by systemic corruption Given the challenging institutional contexts in African countries this book proposes an alternative corporate governance framework the functional stakeholder model FSM for the banking

industry in countries facing similar institutional challenges the FSM aims to promote stakeholder recognition and the protection of stakeholders interests The book draws on stakeholder and institutional theories in designing an alternative corporate governance model the FSM for banks operating in challenging institutional contexts The book will interest regulators bankers auditors academia policymakers and researchers in comparative corporate governance and financial regulation especially banking regulation and stakeholders in developing and emerging markets

The Institutional Structure of Macroprudential Policy in the UK Kosmas Kaprinis, 2023-06-28 Macroprudential policy MPP has been one of the major initiatives in the post 2008 crisis restructuring of financial regulation Under the macroprudential mandate the regulator monitors and judiciously controls systemic risk in the financial system in an attempt to minimise the probability and severity of a future financial crisis The book reveals why MPP authorities are rightfully at the centre of a highly sensitive policy debate as MPP necessitates the allocation of significant regulatory power to technocrats while the highly technical nature of MPP makes policy evaluation challenging Specific issues examined include the importance of financial stability as a public policy goal the political economy issues stemming from the delegation of MPP to an independent authority and the definition of accountability in the context of MPP Focusing on a case study on the Financial Policy Committee of the Bank of England the macroprudential authority in the UK the book develops the normative grounds to justify the need for accountability in the conduct of MPP while also formulating the necessary institutional framework to ensure the accountability of MPP authorities

Sustainable Markets for Sustainable Business Güler Aras, 2016-03-03 Around the world the focus is on the relationship between ethics and governance codes and how widely this should be interpreted Sustainability has three main accepted dimensions economic growth social responsibility and environmental protection It is a truly multidimensional and multidisciplinary concept and one which directly affects the risks and opportunities for markets and businesses In three distinct parts Sustainable Markets for Sustainable Business explores the relationship between markets and business and sustainable development as well as issues such as climate change pollution land degradation and biodiversity loss Firstly the authors all experts from around the world consider a variety of theoretical issues concerned with sustainability in the new environment In Part Two the emphasis is on looking at these issues in the market and business practice under various guises Although every chapter contains discussion and recommended solutions the final part specifically focuses on future perspectives and the solution strategies for implementation of sustainability measures Throughout the book the authors address the need for business and market sustainability reforms The world's markets have the potential to improve the lives of billions in developing countries reducing poverty and securing environmental quality for future generations Often they fail to capture the full value of natural resources or promote the interests of poor people Therefore an effective public policy framework is required Sustainable Markets for Sustainable Business and future titles in the Finance Governance and Sustainability Series address this need

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