

Global Financial Crisis and Risk Management

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Abstract: This paper explores the 2008 financial crisis. It looks at its causes, consequences, and the changes that were effected to prevent the global economy from a similar crisis in the future. The crisis began in the United States, spread quickly, and ended up affecting the global population's jobs, homes, and savings. The paper identifies the Federal Reserve's financial policies, subprime mortgages, and credit default swaps (CDS) as the main causes of the 2008 financial crisis – each of these factors played a significant part in leading to the crisis. The combination of these factors made the effects of the 2008 financial crisis even more severe, leading to a broader economic downturn. The consequences of the crisis included increased regulation of the financial industry, government intervention through bailouts, a decline in housing prices, higher unemployment rates, and the breakdown of significant several major banks and financial institutions. These consequences were severe and governments had to come up with solutions to prevent a similar happening in the future through measures like the Dodd-Frank Act and the Basel III framework.

Keywords: financial crisis, government intervention, banking regulation

1. Introduction

The 2008 financial crisis was a turning point in the history of the global economy, triggering a recession that had far-reaching effects on financial systems, governments, and individuals worldwide. It is regarded as the worst economic crisis to hit the world since the Great Depression. The crisis originated in the United States and spread fast to other parts of the world with its impact being felt throughout the world. Several factors can be attributed to the 2008 financial crisis, including the housing market bubble and financial deregulation. The proliferation of various complex financial instruments was also a serious factor in the 2008 financial crisis. According to Murphy, financial approaches such as theoretical modeling based on unrealistic assumptions led to mispricing in a massively unregulated market for credit default swaps following the high residential mortgage defaults [1]. This statement shows the role of housing marketing and unregulated financial approaches contributing to the crisis. The effects of this crisis were severe, with people losing their jobs, homes, and even savings.

The Federal Reserve played a significant role leading to the 2008 financial crisis as Lin and Treichel explore [2]. The country's banker's low interest-rate policy, lack of appropriate financial regulations, and housing policies that facilitated the expanding mortgage market to low-income borrowers greatly fueled the 2008 financial crisis. Additionally, the crisis was a result of excess demand in the United States due to public debt, tax cuts, and overconsumption by households, which

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different risks Charles Goodhart of the London School of Economics LSE while questioning the idea that volatility has increased concludes that structural changes have made regulation more problematic and calls for improved information availability on derivatives transactions In a thirteen country case study of the bond market turbulence of 1994 Bo rio and McCauley of the BIS pin the primary causes of the market decline on the market s own dynamics rather than on variations in market participants apprehensions about economic fundamentals Colm Kearney of the Univer sity of Western Sydney after a six country study of volatility in economic and financial variables concludes that more international collaboration in managing financial volatility other than in foreign exchange markets is needed in Europe Finally Stokman and Vlaar of the Dutch central bank investigate the empirical evidence for the interaction between volatility and international transactions in real and financial assets for the Netherlands concluding that such influence depends on the chosen volatility measure The authors suggest that there are no strong arguments for international restrictions to reduce volatility

INSTITUTIONAL ISSUES AND PRACTICES The six papers in Part C focus on what market participants are doing to manage risk The Operations of Hedge Funds and Their Role in the Financial System United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises,1999 *The Financial System Under Stress* Marc Uzan,1996-07-11 The collapse of Barings bank and the currency crisis in Mexico are just two instances of stress in an international financial system still largely governed by the institutions established by the Bretton Woods Committee in 1944 Here the authors put forward an agenda for a new system of international economic institutions to fit the changes in inte

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