

# Congressional Oversight Panel

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the book studies the trends that led to the worst financial crisis since the great depression as well as the unfolding of the crisis in order to provide policy recommendations to improve financial stability the book starts with changes in monetary policy and income distribution from the 1970s these changes profoundly modified the foundations of economic growth in the us by destroying the commitment banking model and by decreasing the earning power of households whose consumption has been at the core of the growth process the main themes of the book are the changes in the financial structure and income distribution the collapse of the ponzi process in 2007 and actual and prospective policy responses the objective is to show that minsky s approach can be used to understand the making and unfolding of the crisis and to draw some policy implications to improve financial stability

note no further discount for this print product overstock sale significantly reduced list price the congressional oversight panel s 30th and final oversight report describes the financial crisis summarizes and updates the panel s prior oversight reports and evaluates federal financial stabilization initiatives in order to evaluate the tarp s impact one must first recall the extreme fear and uncertainty that infected the financial system in late 2008 the stock market had endured triple digit swings major financial institutions including bear stearns fannie mae freddie mac and lehman brothers had collapsed sowing panic throughout the financial markets the economy was hemorrhaging jobs and foreclosures were escalating with no end in sight federal reserve chairman ben bernanke has said that the nation was on course for a cataclysm that could have rivaled or surpassed the great depression as the tarp evolved treasury found its options increasingly constrained by public anger about the program the tarp is now widely perceived as having restored stability to the financial sector by bailing out wall street banks and domestic automotive manufacturers while doing little for the 13 9 million workers who are unemployed the 2 4 million homeowners who are at immediate risk of foreclosure or the countless families otherwise struggling to make ends meet it is now clear that although america has endured a wrenching recession it has not experienced a second great depression the tarp does not deserve full credit for this outcome but it provided critical support to markets at a moment of profound uncertainty it achieved this effect in part by providing capital to banks but more significantly by demonstrating that the united states would take any action necessary to prevent the collapse of its financial system

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