Examples and illustrations

"Human Action And Inaction' Caused 2008
Financial Crisis, Report Concludes", *National Public Radio*, 27 January 2011,
www.npr.org/sections/thetwo-way/2011/01/27/133269668/human-action-and-inaction-caused-2008-financial-crisis-report-concludes

"Housing meltdown hits US economy", BBC News, 9 November 2007,

news.bbc.co.uk/2/hi/business/7078492.stm

"Lehman Brothers Files For Bankruptcy, Scrambles to Sell Key Business", *CNBC*, 15 September 2008, www.cnbc.com/id/26708143 "Credit rating agencies face grilling over crisis role," *Financial Times*, August 23 2010, www.ft.com/intl/cms/s/0/5c052cfc-4e6e-11df-b48d-00144feab49a.html?ft site=falcon&desktop=true#axz z4AineGq00

"Crazy Compensation and the Crisis", *The Wall Street Journal*, 28 May 2009, www.wsj.com/articles/SB124346974150760597

"Ethics angle missing in financial crisis debate", Reuters, 4 March 2010,

www.reuters.com/article/us-finance-ethics-analysis-idUSTRE6231H320100304

"Ethics alone will not prevent financial crises," *Financial Times,* 12 November 2009, next.ft.com/content/49310344-cfb6-11de-a36d-00144feabdc0

Examples and illustrations

"Bush Signs \$700 Billion Financial Bailout Bill", *National Public Radio*, 3 October 2008, www.npr.org/templates/story/story.php?storyld=95336601

"Bank CEOs Continue to Fight Financial Reform", *Time*, 14 January 2010, content.time.com/time/business/article/0,85 99,1953532,00.html

"Did Regulation Cause the Financial Crisis?", The Atlantic, 21 September 2009, www.theatlantic.com/business/archive/2009 /09/did-regulation-cause-the-financial-crisis/26880/ "Head of Crisis-Panel Says Warning Signs Weren't Heeded", Wall Street Journal, 27 January 2011,

www.wsj.com/articles/SB10001424052748704268104 576108162251726084

"A Crisis of Ethic Proportions", Wall Street Journal, 21 April 2009, www.wsj.com/articles/SB124027114694536997

"'It's awful - Why did nobody see it coming?': The Queen gives her verdict on global credit", *Daily Mail*, 6 November 2008,

www.dailymail.co.uk/news/article-1083290/lts-awful--Why-did-coming--The-Queen-gives-verdict-globalcredit-crunch.html

Examples and illustrations

"Owning tops Bush housing agenda", *USA Today*, 14 December 2004, <u>usatoday30.usatoday.com/news/washington/2004-11-19-homeownership x.htm</u>

"Minorities' Home Ownership Booms Under Clinton but Still Lags Whites'", Los Angeles Times, 13 May 1999,

articles.latimes.com/1999/may/31/news/mn-42807

"Fannie Mae Eases Credit To Aid Mortgage Lending", New York Times, 29 September 1999,

www.nytimes.com/1999/09/30/business/fannie-mae-eases-credit-to-aid-mortgage-lending.html

"Stupidity and greed cause financial crises: Geithner", 26 April 2012, *The Sydney Morning Herald*, www.smh.com.au/business/world-business/stupidity-and-greed-cause-financial-crises-geithner-20120426-1xmks.html

"Fed makes surprise rate cut", CNN Money, 3 January 2001,,

cnnfn.cnn.com/2001/01/03/economy/fed/

"President Calls for Expanding Opportunities to Home Ownership", *The White House*, 17 June 2002, georgewbush-

whitehouse.archives.gov/news/releases/2002/06/200 20617-2.html

Bibliography

U.S. Census Bureau News, U.S. Department of Commerce, 28 April 2016

U.S. Census Bureau, www.census.gov

Canner, G., Dynan, K., & Passmore, W. (2002). Mortgage refinancing in 2001 and early 2002. *Fed. Res. Bull.*, 88, 469.

Higgins, K. L. (2013). Financial Whirlpools: A Systems Story of the Great Global Recession. Academic Press.

FRBSF Economic Letter, Federal Reserve Bank of San Francisco, 1 February 2010

OECD Data, Leading Indicators, data.oecd.org/leadind/consumer-confidence-index-cci.htm

Financial Crisis Inquiry Commission (FCIC), fcic.law.stanford.edu

Board of Governors of the Federal Reserve Systsem, www.federalreserve.gov/default.htm

World Bank Open Data, <u>beta.data.worldbank.org/</u>