



Finance at the Threshold: Rethinking the Real and Financial Economies (Transformation and Innovation)

Christopher Houghton Budd

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Every banking crisis, whatever its particular circumstances, has two features in common with every previous one. Each has been preceded by a period of excessive monetary ease, and by ill thought out regulatory changes. For many the recent hiatus in inter-bank lending has been seen as a blip - enormous in size and global in scope, but, nonetheless, a blip. Finance at the Threshold offers a unique perspective from an English economic and monetary historian. In it the author asks: Why did the banks stop lending to one another, and why now? Was it merely a matter of over-loose credit due to the relaxation of traditional prudence, or did global finance find itself at its limits? Have government bail-outs saved the day or merely postponed the problem? Christopher Houghton Budd offers a radical view of the global financial crisis, spanning a wide gamut of current thinking. He argues that we need, above all, to overcome the left-right divide so much taken for granted today, and promote financial literacy to young people. His contribution to the Transformation and Innovation Series claims that global finance has brought us to the limits of what mechanistic economic explanations can capture. New ideas and above all new instruments are needed so that innovation can shift from its dexterous exploitation of inefficiencies and turn its attention instead to fresh initiative. Finance at the Threshold is essential reading for academics and practitioners concerned with financial and economic policy and needing to develop a sense of the history thus understanding the forward prospects for global finance.

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