

Core Macroeconomics Gerald Stone Answers Ch 2

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Principles of Management 3.0 Talya Bauer 2017

Macroeconomics and the Financial System N. Gregory Mankiw 2011 Watch this video interview with Greg Mankiw and Larry Ball discussing the future of the intermediate macroeconomics course and their new text. Check out preview content for Macroeconomics and the Financial System here. The financial crisis and subsequent economic downturn of 2008 and 2009 was a dramatic reminder of what economists have long understood: developments in the overall economy and developments in the financial system are inextricably intertwined. Derived and updated from two widely acclaimed textbooks (Greg Mankiw's Macroeconomics, Seventh Edition and Larry Ball's Money, Banking, and the Financial System), this groundbreaking text is the first and only intermediate macroeconomics text that provides substantial coverage of the financial system.

Macroeconomics Ralph T. Byrns 1989

Core Economics Gerald W. Stone 2008 This traditional textbook focuses on the core topics in economics. It includes the usual textbook apparatus, including key terms and definitions. It also includes end-of-chapter questions and problems, many of which have been drawn from news headlines and the business press.

World Social Report 2020 Department of Economic and Social Affairs 2020-02-14 This report examines the links between inequality and other major global trends (or megatrends), with a focus on technological change, climate change, urbanization and international migration. The analysis pays particular attention to poverty and labour market trends, as they mediate the distributional impacts of the major trends selected. It also provides policy recommendations to manage these megatrends in an equitable manner and considers the policy implications, so as to reduce inequalities and support their implementation. **Economics: A Contemporary Introduction** William A. McEachern 2005-01-05 This very successful textbook is distinguished by a superior writing style that draws upon common student experiences to introduce economic concepts, making economic theory more accessible and interesting. Case Studies and numerous examples take advantage of students' intuitive knowledge of economics, building upon real-life situations. A streamlined design places pedagogy and illustrations directly within the flow of the text, making them less distracting and more useful for students. A fully integrated program of technology enhancements sets this text apart by pairing the book with numerous online multimedia learning tools that have been developed to help the text better serve a wide range of learning styles. The text uniquely integrates classroom use of The Wall Street Journal by including in-text pedagogy to help readers learn to analyze the latest economic events as reported in the Journal. **Important Notice:** Media content referenced within the product description or the product text may not be available in the ebook version.

The Rise of Liberal Religion Matthew Hedstrom 2013 Winner of the Frank S. and Elizabeth D. Brewer Best First Book Prize of the American Society of Church History Named a Society for U. S. Intellectual History Notable Title in American Intellectual History The story of liberal religion in the twentieth century, Matthew S. Hedstrom contends, is a story of cultural ascendancy. This may come as a surprise—most scholarship in American religious history, after all, equates the numerical decline of the Protestant mainline with the failure of religious liberalism. Yet a look beyond the pews, into the wider culture, reveals a more complex and fascinating story, one Hedstrom tells in *The Rise of Liberal Religion*. Hedstrom attends especially to the critically important yet little-studied arena of religious book culture—particularly the religious middlebrow of mid-century—as the site where religious liberalism was most effectively popularized. By looking at book weeks, book clubs, public libraries, new publishing enterprises, key authors and bestsellers, wartime reading programs, and fan mail, among other sources, Hedstrom is able to provide a rich, on-the-ground account of the men, women, and organizations that drove religious liberalism's cultural rise in the 1920s, 1930s, and 1940s. Critically, by the post-WWII period the religious middlebrow had expanded beyond its Protestant roots, using mystical and psychological spirituality as a platform for interreligious exchange. This compelling history of religion and book culture not only shows how reading and book buying were critical twentieth-century religious practices, but also provides a model for thinking about the relationship of religion to consumer culture more broadly. In this way, *The Rise of Liberal Religion* offers both innovative cultural history and new ways of seeing the imprint of liberal religion in our own times. **Calculus for Business, Economics, and the Social and Life Sciences** Laurence D. Hoffmann 2007-06-01 **Calculus for Business, Economics, and the Social and Life Sciences** introduces calculus in real-world contexts and provides a sound, intuitive understanding of the basic concepts students need as they pursue careers in business, the life sciences, and the social sciences. The new Ninth Edition builds on the straightforward writing style, practical applications from a variety of disciplines, clear step-by-step problem solving techniques, and comprehensive exercise sets that have been hallmarks of Hoffmann/Bradley's success through the years.

Ruling Capital Kevin P. Gallagher 2015-02-10 In *Ruling Capital*, Kevin P. Gallagher demonstrates how several emerging market and developing countries (EMDs) managed to reevaluate cross-border financial flows in the wake of the global financial crisis, despite the political and economic difficulty of doing so at the national level. Gallagher also shows that some EMDs, particularly the BRICS coalition, were able to maintain or expand their sovereignty to regulate cross-border finance under global economic governance institutions. Gallagher combines econometric analysis with in-depth interviews with officials and interest groups in select emerging markets and policymakers at the International Monetary Fund, the World Trade Organization, and the G-20 to explain key characteristics of the global economy. Gallagher develops a theory of countervailing monetary power that shows how emerging markets can counter domestic and international opposition to the regulation of cross-border finance. Although many countries were able to exert countervailing monetary power in the wake of the crisis, such power was not sufficient to stem the magnitude of unstable financial flows that continue to plague the world economy. Drawing on this theory, Gallagher outlines the significant opportunities and obstacles to regulating cross-border finance in the twenty-first century.

Parentology Dalton Conley 2014-03-18 An award-winning scientist offers his unorthodox approach to childrearing: "Parentology is brilliant, jaw-droppingly funny, and full of wisdom...bound to change your thinking about parenting and its conventions" (Amy Chua, author of *Battle Hymn of the Tiger Mother*). If you're like many parents, you might ask family and friends for advice when faced with important choices about how to raise your kids. You might turn to parenting books or simply rely on timeworn religious or cultural traditions. But when Dalton Conley, a dual-doctorate scientist and full-blown nerd, needed childrearing advice, he turned to scientific research to make the big decisions. In *Parentology*, Conley hilariously reports the results of those experiments, from bribing his kids to do math (since studies show conditional cash transfers improved educational and health outcomes for kids) to teaching them impulse control by giving them weird names (because evidence shows kids with unique names learn not to react when their peers tease them) to getting a vasectomy (because fewer kids in a family mean smarter kids). Conley encourages parents to draw on the latest data to rear children, if only because that level of engagement with kids will produce solid and happy ones. Ultimately these experiments are very loving, and the outcomes are redemptive—even when Conley's sassy kids show him the limits of his profession. *Parentology* teaches you everything you need to know about the latest literature on parenting—with lessons that go down easy. You'll be laughing and learning at the same time.

Demystifying Global Macroeconomics John E. Martinhsen 2020-02-10 *Demystifying Global Macroeconomics* (DGM) provides readers with a practical, working use of international macroeconomics. For serious business and political leaders, understanding the global interconnections in economic and financial markets is crucial for making informed and well-timed decisions. DGM takes the mystery out of seemingly complex economic interactions by providing an easy-to-understand framework within which to analyze the effects of economic, social, and political shocks to a nation's economy. John E. Martinhsen integrates the three major macroeconomic sectors, which are the credit market, goods and services market, and foreign exchange market. The author provides the reader with contemporary examples that virtually leap off the front pages of our daily news reports and confront business managers and politicians with choices and decisions to make. For example, DGM shows how to use macroeconomic tools and a global framework to analyze the effects of: U.S. tariffs on China and China's tariffs on the United States Infrastructure spending Speculative capital outflows from nations under stress, such as Argentina and Turkey, and speculative capital inflows into safe-haven countries, such as Switzerland Demonetization in India Successfully fighting the opioid abuse problem in the United States Border adjustment tax Monetary policies Fiscal policies Martinhsen keeps readers visually engaged with the strategic use of figures, tables, charts, and illustrative exhibits. *Demystifying Global Macroeconomics* emphasizes the interaction among markets and equips readers with a macroeconomic perspective that will last (and be used) for years. If you are adopting this book for a teaching course, please contact Stefan.Giesen@degruyter.com to request additional instructional material.

Microeconomics Hubbard 2015

Climate Change and the Health of Nations Anthony McMichael 2017-02-06 When we think of "climate change," we think of man-made global warming, caused by greenhouse gas emissions. But natural climate change has occurred throughout human history, and populations have had to adapt to the climate's vicissitudes. Anthony J. McMichael, a renowned epidemiologist and a pioneer in the field of how human health relates to climate change, is the ideal person to tell this story. *Climate Change and the Health of Nations* shows how the natural environment has vast direct and indirect repercussions for human health and welfare. McMichael takes us on a tour of human history through the lens of major transformations in climate. From the very beginning of our species some five million years ago, human biology has evolved in response to cooling temperatures, new food sources, and changing geography. As societies began to form, they too adapted in relation to their environments, most notably with the development of agriculture eleven thousand years ago. Agricultural civilization was a Faustian bargain, however: the prosperity and comfort that an agrarian society provides relies on the assumption that the environment will largely remain stable. Indeed, for agriculture to succeed, environmental conditions must be just right, which McMichael refers to as the "Goldilocks phenomenon." Global warming is disrupting this balance, just as other climate-related upheavals have tested human societies throughout history. As McMichael shows, the break-up of the Roman Empire, the bubonic Plague of Justinian, and the mysterious collapse of Mayan civilization all have roots in climate change. Why devote so much analysis to the past, when the daunting future of climate change is already here? Because the story of mankind's previous survival in the face of an unpredictable and unstable climate, and of the terrible toll that climate change can take, could not be more important as we face the realities of a warming planet. This sweeping magnum opus is not only a rigorous, innovative, and fascinating exploration of how the climate affects the human condition, but also an urgent call to recognize our species' utter reliance on the earth as it is.

Economics Campbell R. McConnell 1999

Mostly Harmless Econometrics Joshua D. Angrist 2009-01-04 In addition to econometric essentials, this book covers important new extensions as well as how to get standard errors right. The authors explain why fancier econometric techniques are typically unnecessary and even dangerous.

Back to Basics International Monetary Fund 2017-11-01 This paper discusses about capitalism that is often thought of as an economic system in which private actors own and control property in accord with their interests, and demand and supply freely set prices in markets in a way that can serve the best interests of society. The essential feature of capitalism is the motive to make a profit. In a capitalist economy, capital assets—such as factories, mines, and railroads—can be privately owned and controlled, labor is purchased for money wages, capital gains accrue to private owners, and prices allocate capital and labor between competing uses. Although some form of capitalism is the basis for nearly all economies today, for much of the past century it was but one of two major approaches to economic organization. In the other, socialism, the state owns the means of production, and state-owned enterprises seek to maximize social good rather than profits.

How Not to Be Wrong Jordan Ellenberg 2015-05-26 "Witty, compelling, and just plain fun to read . . ." —Evelyn Lamb, *Scientific American* *The Freakonomics of math—a math-world superstar unveils the hidden beauty and logic of the world and puts its power in our hands* The math we learn in school can seem like a dull set of rules, laid down by the ancients and not to be questioned. In *How Not to Be Wrong*, Jordan Ellenberg shows us how terribly limiting this view is: Math isn't confined to abstract incidents that never occur in real life, but rather touches everything we do—the whole world is shot through with it. Math allows us to see the hidden structures underneath the messy and chaotic surface of our world. It's a science of not being wrong, hammered out by centuries of hard work and argument. Armed with the tools of mathematics, we can see through to the true meaning of information we take for granted: How early should you get to the airport? What does "public opinion" really represent? Why do tall parents have shorter children? Who really won Florida in 2000? And how likely are you, really, to develop cancer? How not to be wrong presents the surprising revelations behind all of these questions and many more, using the mathematician's method of analyzing life and exposing the hard-won insights of the academic community to the layman—minus the jargon. Ellenberg chases mathematical threads through a vast range of time and space, from the everyday to the cosmic, encountering, among other things, baseball, Reaganomics, daring lottery schemes, Voltaire, the replicability crisis in psychology, Italian Renaissance painting, artificial languages, the development of non-Euclidean geometry, the coming obesity apocalypse, Antonin Scalia's views on crime and punishment, the psychology of slime molds, what Facebook can and can't figure out about you, and the existence of God. Ellenberg pulls from history as well as from the latest theoretical developments to provide those not trained in math with the knowledge they need. Math, as Ellenberg says, is "an atomic-powered prosthesis that you attach to your common sense, vastly multiplying its reach and strength." With the tools of mathematics in hand, you can understand the world in a deeper, more meaningful way. *How Not to Be Wrong* will show you how. *An Introduction to Regional Economics* Edgar Malone Hoover 1984

Economics with Calculus Michael C. Lovell 2004 This textbook provides a calculus-based introduction to economics. Students blessed with a working knowledge of the calculus would find that this text facilitates their study of the basic analytical framework of economics. The textbook examines a wide range of micro and macro topics, including prices and markets, equity versus efficiency, Rawls versus Bentham, accounting and the theory of the firm, optimal lot size and just in time, monopoly and competition, exchange rates and the balance of payments, inflation and unemployment, fiscal and monetary policy, IS-LM analysis, aggregate demand and supply, speculation and rational expectations, growth and development, exhaustible resources and over-fishing. While the content is similar to that of conventional introductory economics textbook, the assumption that the reader knows and enjoys the calculus distinguishes this book from the traditional text.

CourseTutor Gerald W. Stone 2008

The Sciences of the Artificial, third edition Herbert A. Simon 1996-09-26 Continuing his exploration of the organization of complexity and the science of design, this new edition of Herbert Simon's classic work on artificial intelligence adds a chapter that sorts out the current themes and tools—chaos, adaptive systems, genetic algorithms—for analyzing complexity and complex systems. There are updates throughout the book as well. These take into account important advances in cognitive psychology and the science of design while confirming and extending the book's basic thesis: that a physical symbol system has the necessary and sufficient means for intelligent action. The chapter "Economic Reality" has also been revised to reflect a change in emphasis in Simon's thinking about the respective roles of organizations and markets in economic systems.

An Introduction to Linear Programming and Game Theory Paul R. Thie 2011-09-15 Praise for the Second Edition: "This is quite a well-done book: very tightly organized, better-than-average exposition, and numerous examples, illustrations, and applications." —Mathematical Reviews of the American Mathematical Society **An Introduction to Linear Programming and Game Theory, Third Edition** presents a rigorous, yet accessible, introduction to the theoretical concepts and computational techniques of linear programming and game theory. Now with more extensive modeling exercises and detailed integer programming examples, this book uniquely illustrates how mathematics can be used in real-world applications in the social, life, and managerial sciences, providing readers with the opportunity to develop and apply their analytical abilities when solving realistic problems. This Third Edition addresses various new topics and improvements in the field of mathematical programming, and it also presents two software programs, LP Assistant and the Solver add-in for Microsoft Office Excel, for solving linear programming problems. LP Assistant, developed by coauthor Gerard Keough, allows readers to perform the basic steps of the algorithms provided in the book and is freely available via the book's related Web site. The use of the sensitivity analysis report and integer programming algorithm from the Solver add-in for Microsoft Office Excel is introduced so readers can solve the book's linear and integer programming problems. A detailed appendix contains instructions for the use of both applications. Additional features of the Third Edition include: A discussion of sensitivity analysis for the two-variable problem, along with new examples demonstrating integer programming, non-linear programming, and make vs. buy models Revised proofs and a discussion on the relevance and solution of the dual problem A section on developing an example in Data Envelopment Analysis An outline of the proof of John Nash's theorem on the existence of equilibrium strategy pairs for non-cooperative, non-zero-sum games Providing a complete mathematical development of all presented concepts and examples, *Introduction to Linear Programming and Game Theory, Third Edition* is an ideal text for linear programming and mathematical modeling courses at the upper-undergraduate and graduate levels. It also serves as a valuable reference for professionals who use game theory in business, economics, and management science.

Crisis Economics Nouriel Roubini 2010-05-11 This myth shattering book reveals the methods Nouriel Roubini used to foretell the current crisis before other economists saw it coming and shows how those methods can help us make sense of the present and prepare for the future. Renowned economist Nouriel Roubini electrified his profession and the larger financial community by predicting the current crisis well in advance of anyone else. Unlike most in his profession who treat economic disasters as freakish once-in-a-lifetime events without clear cause, Roubini, after decades of careful research around the world, realized that they were both probable and predictable. Armed with an unconventional blend of historical analysis and global economics, Roubini has forced politicians, policy makers, investors, and market watchers to face a long-neglected truth: financial systems are inherently fragile and prone to collapse. Drawing on the parallels from many countries and centuries, Nouriel Roubini and Stephen Mihm, a professor of economic history and a New York Times Magazine writer, show that financial cataclysms are as old and as ubiquitous as capitalism itself. The last two decades alone have witnessed comparable crises in countries as diverse as Mexico, Thailand, Brazil, Pakistan, and Argentina. All of these crises—not to mention the more sweeping cataclysms such as the Great Depression—have much in common with the current downturn. Bringing lessons of earlier episodes to bear on our present predicament, Roubini and Mihm show how we can recognize and grapple with the inherent instability of the global financial system, understand its pressure points, learn from previous episodes of "irrational exuberance," pinpoint the course of global contagion, and plan for our immediate future. Perhaps most important, the authors—considering theories, statistics, and mathematical models with the skepticism that recent history warrants—explain how the world's economy can get out of the mess we're in, and stay out. In Roubini's shadow, economists and investors are increasingly realizing that they can no longer afford to consider crises the black swans of financial history. A vital and timeless book, *Crisis Economics* proves calamities to be not only predictable but also preventable and, with the right medicine, curable.

Macroeconomics Olivier Blanchard 2012-07

What Universities Owe Democracy Ronald J. Daniels 2021-10-05 "This book identifies four distinct functions of American higher education that colleges and universities have acquired over the past two hundred years and that are integral to liberal democracy: social mobility, citizenship education, the discovery and communication of knowledge, and the cultivation of a pluralistic society. Each chapter takes up one of these functions to analyze and assess"-- *Macroeconomics* Olivier Blanchard 2021 This print textbook is available for students to rent for their classes. The Pearson print rental program provides students with affordable access to learning materials, so they come to class ready to succeed. For intermediate courses in economics. A unified view of the latest macroeconomic events In *Macroeconomics*, Blanchard presents an integrated, global view of macroeconomics, enabling students to see the connections between goods markets, financial markets, and labor markets worldwide. Organized into two parts, the text contains a core section that focuses on short-, medium-, and long-run markets and two major extensions that offer more in-depth coverage of the issues at hand. From the major economic crisis that engulfed the world in the late 2000s, to monetary policy in the US, to the problems of the Euro area, and growth in China, the text helps students make sense not only of current macroeconomic events but also of those that may unfold in the future. Integrated, detailed boxes in the 8th Edition have been updated to convey the life of macroeconomics today, reinforce lessons from the models, and help students employ and develop their analytical and evaluative skills. Also available with MyLab Economics By combining trusted author content with digital tools and a flexible platform, MyLab personalizes the learning experience and improves results for each student.

Governance by Indicators Kevin Davis 2012-07-05 Indicators and rankings are widely used by governments and international organizations to assess the effectiveness, efficiency, and success of policy decisions. The role of indicators is however little examined. This book closes this gap by evaluating the creation of indicators, their impact on policy decisions, and the implications of their use.

Doing Economics: A Guide to Understanding and Carrying Out Economic Research Steven A. Greenlaw 2005 This handy reference text provides undergraduate students with a practical introduction to research methodology. Doing Economics makes students aware of what experienced researchers know implicitly: research is fundamentally a process of constructing persuasive arguments supported by theory and empirical evidence. As a result, students learn how to implement critical-reading, writing, and online research skills to produce valid and reliable research. **Important Notice:** Media content referenced within the product description or the product text may not be available in the ebook version.

Money, Bank Credit, and Economic Cycles

Loose-leaf Version for Macroeconomics: Principles for a Changing World Eric Chiang 2016-10-15 With this edition, Eric Chiang begins a new era for his acclaimed principles of economics textbook. Formerly *Core Economics* and now titled *Economics: Principles for a Changing World*, the new edition is thoroughly contemporary, fully integrated print/technology resource that adapts to the way you want to teach. As always, this concise book focuses on the topics most often covered in the principles course, but with this edition, it offers a stronger emphasis than ever on helping students apply an economic way of thinking to the overwhelming flow of data we face every day. *Economics: Principles for a Changing World* is fully informed by Eric Chiang's experiences teaching thousands of students worldwide, both in person and online. Developing the text, art, media, homework, and ancillaries simultaneously, Chiang translates those experiences into a cohesive approach that embodies the book's founding principles: To use technology as a tool for learning—before lectures, during class, when doing homework, and at exam time To help students harness the data literacy they'll need as consumers of economic information To provide a truly global perspective, showing the different ways people around the world confront economic problems

From the Bottom Up Bernard Tenenbaum 2014-01-23 This report describes the four basic types of on- and off-grid small power producers emerging in Africa and highlights the regulatory and policy questions that must be answered by electricity regulators, rural energy agencies, and ministries to promote commercially sustainable investments by private operators and community organizations.

Handbook of New Institutional Economics Claude Ménard 2008-06-27 *New Institutional Economics* (NIE) has skyrocketed in scope and influence over the last three decades. This first Handbook of NIE provides a unique and timely overview of recent developments and broad orientations. Contributions analyse the domain and perspectives of NIE; sections on legal institutions, political institutions, transaction cost economics, governance, contracting, institutional change, and more capture NIE's interdisciplinary nature. This Handbook will be of interest to economists, political scientists, legal scholars, management specialists, sociologists, and others wishing to learn more about this important subject and gain insight into progress made by institutionalists from other disciplines. This compendium of analyses by some of the foremost NIE specialists, including Ronald Coase, Douglass North, Elinor Ostrom, and Oliver Williamson, gives students and new researchers an introduction to the topic and offers established scholars a reference book for their research.

Maritime Economics Alan Branch 2013-04-15 Now in its second edition *Maritime Economics* provides a valuable introduction to the organisation and workings of the global shipping industry. The author outlines the economic theory as well as many of the operational practicalities involved. Extensively revised for the new edition, the book has many clear illustrations and tables. Topics covered include: * an overview of international trade * Maritime Law * economic organisation and principles * financing ships and shipping companies * market research and forecasting.

Calculus Gilbert Strang 2017-09-14 Gilbert Strang's clear, direct style and detailed, intensive explanations make this textbook ideal as both a course companion and for self-study. Single variable and multivariable calculus are covered in depth. Key examples of the application of calculus to areas such as physics, engineering and economics are included in order to enhance students' understanding. New to the third edition is a chapter on the 'Highlights of calculus', which accompanies the popular video lectures by the author on MIT's OpenCourseWare. These can be accessed from math.mit.edu/~gs.

World Development Report 1978 1978 This first report deals with some of the major development issues confronting the developing countries and explores the relationship of the major trends in the international economy to them. It is designed to help clarify some of the linkages between the international economy and domestic strategies in the developing countries against the background of growing interdependence and increasing complexity in the world economy. It assesses the prospects for progress in accelerating growth and alleviating poverty, and identifies some of the major policy issues which will affect these prospects.

What's Wrong with Modern Money Theory? Gerald A. Epstein 2019-08-09 This Palgrave Pivot assesses the validity of Modern Money Theory's approach to macroeconomic policy, specifically monetary and fiscal policy. Whereas other papers have focused primarily on theoretical and doctrinal issues, this book focuses primarily on an analysis of MMT's policy approach. Though drawing on academic literature, this book's approach is empirical and policy-based, making it accessible to scholars and the public alike. It addresses a burning question in the policy and politics of the US and elsewhere where MMT is gaining a policy foothold, especially among progressive activists and politicians: Is MMT, in fact, a good guide for progressive macroeconomic policy? The main focus of this book is to explain why the answer to this question is no.

Economics Ralph T. Byrns 1987

Military Anthropology Montgomery McFate 2018-05-01 In almost every military intervention in its history, the US has made cultural mistakes that hindered attainment of its policy goals. From the strategic bombing of Vietnam to the accidental burning of the Koran in Afghanistan, it has blundered around with little consideration of local cultural beliefs and for the long-term effects on the host nation's society. Cultural anthropology—the so-called "handmaiden of colonialism"—has historically served as an intellectual bridge between Western powers and local nationals. What light can it shed on the intersection of the US military and foreign societies today? This book tells the story of anthropologists who worked directly for the military, such as Ursula Graham Bower, the only woman to hold a British combat command during WWII. Each faced challenges including the negative outcomes of exporting Western political models and errors of perception. Ranging from the British colonial era in Africa to the recent wars in Iraq and Afghanistan, *Military Anthropology* illustrates the conceptual, cultural and practical barriers encountered by military organisations operating in societies vastly different from their own.

Loose-leaf Version for CoreMacroeconomics Eric Chiang 2013-12-30

Fault Lines Raghuram G. Rajan 2011-08-08 From an economist who warned of the global financial crisis, a new warning about the continuing peril to the world economy Raghuram Rajan was one of the few economists who warned of the global financial crisis before it hit. Now, as the world struggles to recover, it's tempting to blame what happened on just a few greedy bankers who took irrational risks and left the rest of us to foot the bill. In *Fault Lines*, Rajan argues that serious flaws in the economy are also to blame, and warns that a potentially more devastating crisis awaits us if they aren't fixed. Rajan shows how the individual choices that collectively brought about the economic meltdown—made by bankers, government officials, and ordinary homeowners—were rational responses to a flawed global financial order in which the incentives to take on risk are incredibly out of step with the dangers those risks pose. He traces the deepening fault lines in a world overly dependent on the indebted American consumer to power global economic growth and stave off global downturns. He exposes a system where America's growing inequality and thin social safety net create tremendous political pressure to encourage easy credit and keep job creation robust, no matter what the consequences to the economy's long-term health; and where the U.S. financial sector, with its skewed incentives, is the critical but unstable link between an overstimulated America and an underconsuming world. In *Fault Lines*, Rajan demonstrates how unequal access to education and health care in the United States puts us all in deeper financial peril, even as the economic choices of countries like Germany, Japan, and China place an undue burden on America to get its policies right. He outlines the hard choices we need to make to ensure a more stable world economy and restore lasting prosperity.