

INTRO TO BUSINESS: CHAPTER 2

ECONOMICS: THE FRAMEWORK FOR BUSINESS

2-1 ECONOMICS: NAVIGATING A CRISIS

Understanding economics requires understanding some basic definitions.

Economy: A financial & social system of how resources flow through society, from production to distribution, to consumption.

Economics: The study of the choices that people, companies, & governments make in allocating society's resources; this field falls into two core categories: macro-economics & micro-economics.

Macroeconomics: The study of a country's overall economic dynamics, such as the employment rate, the gross domestic product, & taxation policies.

Microeconomics: The study of smaller economic units such as individual consumers, families, & individual businesses.

2-2 ECONOMICS AND THE GREAT DEPRESSION

A deep understanding of today's economy requires looking back at the Great Recession & its roots. During the last half of the 1990s, Americans enjoyed low unemployment, high productivity, low inflation, & high standard of living. The economy grew by more than \$2.4 trillion, nearly a jump of 33% in just five years. The scene changed for the worse when the dot-com bubble burst in 2000, followed by 9/11. As the stock market dropped & unemployment rose, economic experts feared the country was hovering on the brink of a full-blown recession.

2-2a Managing the Crisis

To increase money supply & encourage investment, the Federal Reserve decrease interest rates from 6.5% in mid-2000 to 1.25% by the end of 2002. As a result, the economy was awash with money, but opportunities to invest yielded paltry returns; this happens when subprime mortgage loans come into play, which experts define as loans to borrowers with low credit scores, high debt-to-income ratios, or other signs of a reduced ability to repay the money they borrow. Subprime mortgage loans attracted both borrowers & lenders.

*For the borrowers, getting a loan became a cinch, & hundreds of thousands of people were able to afford homes.

*For the lenders, they were all too willing to give borrowers mortgage loans, sometimes with little or no documentation (such as proof of income), & sometimes with little or no money down.

As demand for homes skyrocketed, prices continued to rise year after year. Borrowers took on adjustable-rate loans assuming that when their loans adjusted up, they could simply refinance their now-more-valuable homes for a new low starter rate & maybe even pull out some cash. Subprime loans were attractive to lenders because they provided a higher return than many other investments, & they seemed relatively low risk. Banks & investment houses invented a range of stunningly complex financial instruments to slice up & resell the mortgages as specialized securities. Hedge funds swapped the new securities, convinced they were risk-free. With the lack of regulation, financial institutions did not maintain sufficient reserves in case those mortgage-backed funds lost value.

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Liyong Dong



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