



**MORGAN RICKS**

# **The Money Problem**

**RETHINKING FINANCIAL REGULATION**



# The Money Problem Rethinking Financial Regulation

**Kurt Mettenheim**



## **The Money Problem Rethinking Financial Regulation:**

**The Money Problem** Morgan Ricks, 2022-12-22 An intriguing plan addressing shadow banking regulation and the continuing quest for financial stability Financial Times Years have passed since the world experienced one of the worst financial crises in history and while countless experts have analyzed it many central questions remain unanswered Should money creation be considered a public or private activity or both What do we mean by and want from financial stability What role should regulation play How would we design our monetary institutions if we could start from scratch In *The Money Problem* Morgan Ricks addresses these questions and more offering a practical yet elegant blueprint for a modernized system of money and banking one that crucially can be accomplished through incremental changes to the United States current system He brings a critical missing dimension to the ongoing debates over financial stability policy arguing that the issue is primarily one of monetary system design *The Money Problem* offers a way to mitigate the risk of catastrophic panic in the future and it will expand the financial reform conversation in the United States and abroad Highly recommended Choice *Money and Banking Redux* Dan Ciuriak, 2018 *The Money Problem* highlights the role of non insured defaultable money equivalents as being at the root of financial panics It suggests reforms that would establish a banking system similar to today's fractional reserve banking model but panic proofed and with much less regulation than is currently on the books and in the works [Harvard Law Review: Volume 130, Number 4 - February 2017](#) Harvard Law Review, 2017-02-08

**Principles of Financial Regulation** John Armour, Daniel Awrey, Paul Lyndon Davies, Luca Enriques, Jeffrey Neil Gordon, Colin P. Mayer, Jennifer Payne, 2016 Examining the subject from a holistic and multidisciplinary perspective *Principles of Financial Regulation* considers the underlying policies and the objectives of financial regulation *Political Economy of Financialization in the United States* Kurt Mettenheim, 2021-09-22 Combining balance sheet analysis with historical institutional analysis this book traces the evolution of social sector financial balance sheets in the US from 1960 to 2018 This innovative historical institutional approach ranging from the micro level of households to the macro level of the federal government reveals that the displacement of households by banks has been a long term process This gradual compounding of financialization is at odds with widely accepted views about financialization contemporary banking theory financial intermediation theory and post Keynesian and endogenous money approaches The book returns to time tested traditional principles of banking and taps unexpected affinities about market failures in transaction cost economics financial intermediation theory and core ideas in classic modern political and social economy about economic moralities and social reactions of self defense against unfettered markets This book provides an alternative explanation for the rise of finance and new ways to think about averting financialization and its devastating consequences This book marks a significant contribution to the literature on financialization social economics banking and the American political economy [Making Money Work](#) Matt Sekerke, Steve H. Hanke, 2025-05-06 The Global Financial Crisis broke the monetary system Here's how to

fix it In Making Money Work How to Rewrite the Rules of Our Financial System Matt Sekerke and Steve H Hanke deliver a rigorous and fascinating exploration of the monetary economy You ll find a detailed and clear roadmap of how and why fiat money is created and destroyed its connections to the broader economy and the objective mechanisms that underwrite and maintain its value In their exploration Sekerke and Hanke solve many problems and puzzles and shed light on several important questions Why economists misunderstand the structure and function of the monetary system The central role of the commercial banking system in fiat money regimes and why commercial banks are not like other financial intermediaries The economic and regulatory constraints on bank money creation The interplay between banking and capital markets in funding investment projects How the banks that dominate the international financial landscape distort the lines between banking and capital markets business Why banking regulation and fiscal policy determine and constrain monetary policy to an equal or greater extent than central bank actions Sekerke and Hanke trace important post crisis policy developments and sketch the broad strokes of a new operating model that would restore the performance of the monetary system and make better use of aggregate savings Making neutrality the explicit goal of monetary policy properly understood Increasing the supply of bankable projects and keeping them on bank balance sheets Breaking the financial system s fatal attraction to land and real estate Reducing regulatory distortions in lending markets Reforming universal banking institutions and stimulating competition Transitioning to a quantity based monetary policy framework An engaging and incisive guide to the global systems of money and banking Making Money Work is destined to become a sought after classic for bankers finance professionals policymakers regulators academics and laypeople with an interest in money and banking

Why Shadow Banking Didn't Cause the Financial Crisis Norbert J. Michel, 2023-01-17 Most American adults easily recognize the following description of the 2008 financial crisis Unregulated Wall Street firms so called shadow banks made too many risky bets with derivatives causing the housing bubble to burst The contagious run through the financial system was only stopped by bailouts from the federal government and major regulatory changes But what if the record demonstrates that the core of this story is misleading and that the resulting regulations are misguided Now almost 15 years later the Biden administration is using this same story to promote more regulations for money market mutual funds a key part of the supposedly dangerous shadow banking system and even to justify allowing only federally insured banks to issue stablecoins a type of cryptocurrency that didn t exist in 2008 But most of the post 2008 regulatory efforts were concentrated in the traditional banking sector not the shadow banking sector which warrants skepticism toward the conventional story of the 2008 crisis and any new regulations based on that story This book explores the main problems with the conventional story about the 2008 crisis and explains why it does not justify expanding bank like regulations throughout financial markets to mitigate systemic risks

**Equivalence in Financial Services** Francesco Pennesi, 2022-04-24 Equivalence in Financial Services offers a comprehensive and cross industry examination of the rules and procedures under EU financial legislation dedicated to third

country market actors The equivalence regime has become particularly topical after Brexit as the United Kingdom is now a third country from the perspective of the European Union This book investigates whether the current equivalence system is fit for its purpose namely facilitating cross border finance while minimizing as extensively as possible financial risks After describing how the European Commission adopts equivalence measures the book examines the implementation of the equivalence regime for the following entities Credit Rating Agencies Benchmarks Trading Venues Investment Firms Investment Funds Central Securities Depositories Trade Repositories and Central Counterparties Addressing the most recent policy and legal developments Equivalence in Financial Services provides an insightful guide into this complex area of financial regulation for scholars of financial regulation legal practitioners and policy makers **Global Finance in the 21st Century** Steve Kourabas, 2021-09-28 Global Finance in the 21st Century Stability and Sustainability in a Fragmenting World explains finance and its regulation after the global financial crisis The book introduces non finance scholars into the wider debate regarding the conduct and regulation of finance to encourage broader discussion on important societal issues that relate to finance The book also explores the ineffectiveness of the current approach to global prudential governance and places this discussion within the more expansive context of global governance and nationalism in the twenty first century The book argues that fragmentation and the growing trend of promoting informality and voluntarism has facilitated a return to nationalism as a primary form of global governance that acts contrary to post crisis reforms that seek to promote stability and sustainability in the conduct of finance As a remedy Kourabas suggests that we need more not less of what we have traditionally conceived as international law treaties and treaty based international organisations In the field of finance this means not only pursuing financial liberalisation through free trade and investment treaties but also the inclusion of provisions in these treaties that promotes systemic financial stability and sustainable development objectives Of interest to legal and non legal academics and students legal professionals and policy makers this book offers a nuanced defence of international law as an approach to global governance in finance and beyond as well as reform of international law to meet the needs of twenty first century society Michigan Law Review , 2016-05 **Shining a Light on Shadow Money** John Crawford, 2016 In his superb new book The Money Problem Rethinking Financial Regulation Morgan Ricks meticulously and persuasively argues that financial stability and money creation are two sides of the same coin Understanding this relationship yields an immensely important policy payoff By controlling and guaranteeing what counts as money the government can solve the problem of financial panics with all their untoward consequences Ricks proposes several simple reforms to achieve this result His proposal may seem radical but he makes a compelling case that it is both feasible and desirable Money Geoffrey K. Ingham, 2020 Few economic phenomena provoke as much confusion as money In this accessible book Geoffrey Ingham cuts through this tangled web of debate to examine the fundamental debate over the nature of money and trace the import of these competing views for how we understand our contemporary monetary systems **The Importance of**

**'Money'** Kathryn Judge, 2016 What types of financial instruments get treated as money What are the implications for financial regulation These two questions animate The Money Problem Rethinking Financial Regulation by Morgan Ricks and my review of his thought provoking new book The backbone of The Money Problem is a reform agenda that aims to give the government complete control over the creation of money equivalents According to Ricks the government should insure all bank deposits no matter how large and prohibit any other entity from issuing short term debt I question the efficacy benefits and costs of the proposed reforms Both theory and history suggest that so expanding the government's formal safety would engender massive moral hazard while likely failing to achieve the purported aim of panic proofing the financial system I also worry about the foregone credit creation and other costs of eliminating money market mutual funds sale and repurchase agreements repos commercial paper and other arrangements that are pervasive today and would be outlawed under the proposed reforms Nonetheless The Money Problem could and should transform the ongoing debate about how best to promote financial stability Ricks's core insight is that financial crises routinely emanate from changes in the types of instruments that market participants are willing to treat like money The range of instruments accorded that status expands during periods of financial stability and contracts rapidly when the boom turns to bust magnifying the adverse consequences of that change His claim that government guarantees are the most effective way to staunch runs in the face of such a change is also persuasive Combining these insights with a heightened appreciation of the inevitable dynamism of financial markets lays the groundwork for a different set of reforms I argue that the government should be prepared to act as an insurer of last resort to stem the spread of a budding financial crisis This type of support however should be reserved for periods of systemic distress More broadly history suggests that the rise of private money as embodied in the growth of shadow banking before the recent crisis is endemic to finance Rather than fooling ourselves into believing that a broad ex ante regime can eliminate private money creation we should recognize its development as inevitable and devise a regime that is capable of responding as markets evolve

**Financial Intermediation and the Post-crisis Financial System** Hyun Song Shin, 2010 Securitization was meant to disperse credit risk to those who were better able to bear it In practice securitization appears to have concentrated the risks in the financial intermediary sector itself This paper outlines an accounting framework for the financial system for assessing the impact of securitization on financial stability If securitization leads to the lengthening of intermediation chains then risks become concentrated in the intermediary sector with damaging consequences for financial stability Covered bonds are one form of securitization that do not fall foul of this principle I discuss the role of countercyclical capital requirements and the Spanish style statistical provisioning in mitigating the harmful effects of lengthening intermediation chains

Bank Management Timothy W. Koch, Steven Scott MacDonald, 2006 The management and regulatory environment of commercial banks has seen rapid change in recent years This modern introduction to commercial bank management is the most current in the market and reflects changes during the last year that competing books do not

**The Fed in Print** ,1995      *Wall Street and Regulation* Samuel L. Hayes,1987 This volume chronicles the sweeping changes that have taken place in the regulation of the financial markets The contributors cover fragmentation and integration in financial services the advent of price competition in commercial banking the increasing importance of institutions in investing and price competition in the market for new issues of corporate securities They also discuss Wall Street and the public interest ISBN 0 87584 183 X 14 95      **Journal of Economic Literature** ,2014      *Business and Financial Conditions in the Third Federal Reserve District* ,2007      Money, the Financial System, and the Economy R. Glenn Hubbard,2008 Hubbard s money and banking text emphasizes that students need to develop economic intuition in order to organize ideas evaluate current and historical events and predict outcomes in the economy This organizing principle gives students a way to think critically about developments in financial markets and institutions and in monetary institutions and policy The Sixth Edition continues to offer clear concise discussions of the theory and the latest data policy discussions and real world applications

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