

# THE LONG DEFAULT

NEW YORK CITY  
AND THE URBAN FISCAL CRISIS

WILLIAM K. TABB



# The Long Default

**George Michael Constantinides**



## **The Long Default:**

The Long Default William K. Tabb, 1982 Classic study of the fiscal crisis that gripped New York City and much of urban America in the 1970s

**The Long Shadow of Default** David James Gill, 2022-01-01 Rethinking the causes and consequences of Britain's default on its First World War debts to the United States of America The Long Shadow of Default focuses on an important but neglected example of sovereign default between two of the wealthiest and most powerful democracies in modern history The United Kingdom accrued considerable financial debts to the United States during and immediately after the First World War In 1934 the British government unilaterally suspended payment on these debts This book examines why the United Kingdom was one of the last major powers to default on its war debts to the United States and how these outstanding obligations affected political and economic relations between both governments The British government's unpaid debts cast a surprisingly long shadow over policymaking on both sides of the Atlantic Memories of British default would limit transatlantic cooperation before and after the Second World War inform Congressional debates about the economic difficulties of the 1970s and generate legal challenges for both governments up until the 1990s More than a century later the United Kingdom's war debts to the United States remain unpaid and outstanding David James Gill provides one of the most detailed historical analyses of any sovereign default He brings attention to an often neglected episode in international history to inform, refine and sometimes challenge the wider study of sovereign default

**The Economics of Sovereign Debt and Default** Mark Aguiar, Manuel Amador, 2023-09-26 An integrated approach to the economics of sovereign default Fiscal crises and sovereign default repeatedly threaten the stability and growth of economies around the world Mark Aguiar and Manuel Amador provide a unified and tractable theoretical framework that elucidates the key economics behind sovereign debt markets shedding light on the frictions and inefficiencies that prevent the smooth functioning of these markets and proposing sensible approaches to sovereign debt management The Economics of Sovereign Debt and Default looks at the core friction unique to sovereign debt the lack of strong legal enforcement and goes on to examine additional frictions such as deadweight costs of default vulnerability to runs the incentive to dilute existing creditors and sovereign debt's distortion of investment and growth The book uses the tractable framework to isolate how each additional friction affects the equilibrium outcome and illustrates its counterpart using state of the art computational modeling The novel approach presented here contrasts the outcome of a constrained efficient allocation one chosen to maximize the joint surplus of creditors and government with the competitive equilibrium outcome This allows for a clear analysis of the extent to which equilibrium prices efficiently guide the government's debt and default decisions and of what drives divergences with the efficient outcome Providing an integrated approach to sovereign debt and default this incisive and authoritative book is an ideal resource for researchers and graduate students interested in this important topic

The Oxford Guide to Financial Modeling Thomas S. Y. Ho, Sang Bin Lee, 2004-01-15 The essential premise of this book is that

theory and practice are equally important in describing financial modeling. In it, the authors try to strike a balance in their discussions between theories that provide foundations for financial models and the institutional details that provide the context for applications of the models. The book presents the financial models of stock and bond options, exotic options, investment grade and high yield bonds, convertible bonds, mortgage backed securities, liabilities of financial institutions, the business model and the corporate model. It also describes the applications of the models to corporate finance. Furthermore, it relates the models to financial statements, risk management for an enterprise, and asset liability management with illiquid instruments. The financial models are progressively presented from option pricing in the securities markets to firm valuation in corporate finance, following a format to emphasize the three aspects of a model: the set of assumptions, the model specification, and the model applications. Generally, financial modeling books segment the world of finance as investments, financial institutions, corporate finance, and securities analysis, and in so doing they rarely emphasize the relationships between the subjects. This unique book successfully ties the thought processes and applications of the financial models together and describes them as one process that provides business solutions. Created as a companion website to the book, readers can visit [www.thomasho.com](http://www.thomasho.com) to gain deeper understanding of the book's financial models. Interested readers can build and test the models described in the book using Excel, and they can submit their models to the site. Readers can also use the site's forum to discuss the models and can browse server-based models to gain insights into the applications of the models. For those using the book in meetings or class settings, the site provides Power Point descriptions of the chapters. Students can use available question banks on the chapters for studying.

[The Structured Credit Handbook](#) Arvind Rajan, Glen McDermott, Ratul Roy, 2007-02-09. The Structured Credit Handbook is a comprehensive introduction to all types of credit linked financial instruments. This book provides state of the art primers on single tranche collateralized debt obligations, CDOs, collateralized loan obligations, CLOs, credit derivatives such as credit default swaps and swaptions, and iBoxx indexes. Filled with in depth insight and expert advice, The Structured Credit Handbook covers all aspects of the synthetic arbitrage CDO market, including new instruments such as CDO2. Readers will also gain a firm understanding of the investment rationale, risks, and rewards associated with CDO investments through this valuable resource. The exploding use of credit derivatives and collateralized debt obligations, CDOs, has transformed the world of credit, creating an 18 trillion market almost overnight and resulting in innumerable investment and career opportunities globally. The Structured Credit Handbook provides the reader with a comprehensive and clear roadmap to today's new credit landscape. The full spectrum of structured credit products, from single name CDS to CDOs, is explained in a simple, clear fashion that is free from the financial jargon and mathematical complexity which characterize many other derivative texts. The handbook begins with an in depth explanation of the building blocks of the structured credit markets: single name default swaps and indexes, and it culminates with complex products such as credit options, synthetic tranches, CDOs based on bank loans and asset backed securities, and CDO squareds.

Written by experienced practitioners who have participated in this market since its infancy each of the thirteen chapters introduces and analyzes a new product and explains its practical applications A rich set of real life case studies illustrate the application of each product in a concrete market setting The book may be used in a semester long course on structured credit as part of a business or finance curriculum Whether you are a market professional a university student or faculty member or simply a financially savvy layperson look no further for an up to date and thorough introduction to this rapidly growing and exciting field Dr Arvind Rajan Managing Director Citigroup Global Markets is engaged in proprietary trading of Structured Credit products and until recently was global head of Structured Credit Research and Strategy at Citigroup Glen McDermott New York NY is Director of Fixed Income Sales and the former head of CDO Research at Citigroup Global Markets Inc Ratul Roy is head of CDO Strategy for Citigroup Global Markets and has spent the prior nine years in structuring or analyzing CDOs and other structured credit products

Optimal Maturity Structure of Sovereign Debt in Situation of Near Default Gabriel Desgranges, Ms. Celine Rochon, 2014-09-12 We study the relationship between default and the maturity structure of the debt portfolio of a Sovereign under uncertainty The Sovereign faces a trade off between a future costly default and a high current fiscal effort This results into a debt crisis in case a large initial issuance of long term debt is followed by a sequence of negative macro shocks Prior uncertainty about future fundamentals is then a source of default through its effect on long term interest rates and the optimal debt issuance Intuitively the Sovereign chooses a portfolio implying a risk of default because this risk generates a correlation between the future value of long term debt and future fundamentals Long term debt serves as a hedging instrument against the risk on fundamentals When expected fundamentals are high the Sovereign issues a large amount of long term debt the expected default probability increases and so does the long term interest rate

**Race and Default in Credit Markets** Michael A. Stegman, 1996-07 A research commentary on the critical policy issue of whether or not racial discrimination exists in the home mortgage lending industry A collection of essays on this topic by experts such as John Yinger Stephen Ross George Galster Also includes commentaries on mortgage performance housing market discrimination default rates their place in the controversy the role of FHA data in the lending discrimination discussion Graphs charts *Federal Register*, 2013-04

Credit Default Swap Markets in the Global Economy Go Tamakoshi, Shigeyuki Hamori, 2018-01-19 This book provides a comprehensive overview for various segments of the global credit default swap CDS markets touching upon how they were affected by the recent financial turmoil The book uses empirical analysis on credit default swap markets applying advanced econometric methodologies to the time series data It covers not only well studied sovereign credit default swap markets but also sector credit default swap indices i e CDS index for the banking sector and corporate credit default swap indices i e Markit iTraxx Japan CDS index which have not been fully examined by the previous literature The book also investigates causality and co movement among several credit default swap markets or between CDS and other financial markets

**Rent Adjustment and Tenant Default in English**

**and German Commercial Property Leases** Jan Matauschek, 2010 In recent years real estate investment has witnessed an unprecedented internationalisation However national markets largely continue to be shaped by domestic law and local business practices This book provides a comparison of the British and German property markets which are Europe's most important and discusses key elements of the economics of leasing Applying the theory of long term contracts and the economic analysis of bankruptcy law to leases it examines in detail the regulations pertaining to rent adjustment and tenant default which can substantially impact investment performance The prevailing rent adjustment mechanisms such as rent review and indexation are discussed A comparison is made of the remedies available to landlords of defaulting tenants under both jurisdictions

Pricing and Hedging Interest and Credit Risk Sensitive Instruments Frank Skinner, 2004-10-29 This book is tightly focused on the pricing and hedging of fixed income securities and their derivatives It is targeted at those who are interested in trading these instruments in an investment bank but is also useful for those responsible for monitoring compliance of the traders such as regulators back office staff middle and senior level managers To broaden its appeal this book lowers the barriers to learning by keeping math to a minimum and by illustrating concepts through detailed numerical examples using Excel workbooks spreadsheets on a CD with the book On the accompanying CD with the book three interest rate models are illustrated Ho and Lee constant volatility and Black Derman and Toy along with two evolutionary models Vasicek and CIR and two credit risk models Jarrow and Turnbull and Duffie and Singleton These are implemented via spreadsheets on the CD Starts at an introductory level and then develops advanced topics Provides plenty of numerical examples rather than mathematical equations to aid full understanding of the strengths and weaknesses of all interest rate derivative models Can be used for self study a complete book on the topic which includes examples with answers

*Credit Derivatives* Gunter Meissner, 2009-02-04 The market for credit derivatives financial instruments designed to transfer credit risk from one party to another has grown exponentially in recent years with volume expected to reach more than 4.8 trillion by 2004 With demand increasing from the private sector for finance professionals trained in the opportunities and dangers inherent in this fast changing market finance courses are already springing up to meet this need Credit Derivatives Explains the field of credit derivatives to business students with a background in finance Cites real world examples throughout reinforced by end of chapter questions and internet links to pricing models Provides a concise overview of the field that is ideal for instructors seeking to supplement traditional derivatives course material as well as those looking to offer a stand alone course on credit derivatives

**Credit Scoring and Its Applications, Second Edition** Lyn Thomas, Jonathan Crook, David Edelman, 2017-08-16 Credit Scoring and Its Applications is recognized as the bible of credit scoring It contains a comprehensive review of the objectives methods and practical implementation of credit and behavioral scoring The authors review principles of the statistical and operations research methods used in building scorecards as well as the advantages and disadvantages of each approach The book contains a description of practical problems encountered in building using and

monitoring scorecards and examines some of the country specific issues in bankruptcy equal opportunities and privacy legislation It contains a discussion of economic theories of consumers use of credit and readers will gain an understanding of what lending institutions seek to achieve by using credit scoring and the changes in their objectives New to the second edition are lessons that can be learned for operations research model building from the global financial crisis current applications of scoring discussions on the Basel Accords and their requirements for scoring new methods for scorecard building and new expanded sections on ways of measuring scorecard performance And survival analysis for credit scoring Other unique features include methods of monitoring scorecards and deciding when to update them as well as different applications of scoring including direct marketing profit scoring tax inspection prisoner release and payment of fines

**Building a GIS** Dave Peters, 2008 The book's reach is as broad as it is detailed intended both for IT experts just now adopting the technology and for GIS experts just now getting into system design and for the nontechnical executives who need to take advantage of advancements in technology while managing change Jacket *CCNP and CCIE Enterprise Core ENCOR 350-401 Exam Cram* Donald Bacha, 2022-03-25 CCNP and CCIE Enterprise Core ENCOR 350 401 Exam Cram is the perfect study guide to help you pass the updated ENCOR 350 401 exam a core requirement for your CCNP Enterprise CCIE Enterprise Infrastructure or CCIE Enterprise Wireless certification It delivers expert coverage and practice questions for every exam topic including implementation of core enterprise network technologies involving dual stack IPv4 and IPv6 architecture virtualization infrastructure network assurance security and automation Its comprehensive proven preparation tools include Exam objective mapping to help you focus your study A self assessment section for evaluating your motivations and readiness Concise easy to read exam topic overviews Exam Alerts highlighting key concepts Bullet lists and summaries for easy review CramSavers CramQuizzes and chapter ending practice questions to help you assess your understanding Notes indicating areas of concern or specialty training Tips to help you build a better foundation of knowledge An extensive Glossary of terms and acronyms The popular CramSheet tear out collecting the most difficult to remember facts and numbers you should memorize before taking the test CCNP and CCIE Enterprise Core ENCOR 350 401 helps you master all key ENCOR Exam 350 401 topics Understand Cisco infrastructure including Layer 2 Layer 3 IGPs and BGP IP services and enterprise wireless Secure enterprise networks by safeguarding device access network access infrastructure REST APIs wireless systems and designing network security Automate networks with Python JSON YANG data models DNA Center vManage REST APIs EEM applets configuration management and orchestration Master enterprise network design architecture deploy WLANs compare on prem and cloud infrastructure implement SD WAN SD Access QoS and switching Use basic virtualization virtual pathing and virtual network extensions Perform network assurance tasks troubleshoot and monitor networks work with IP SLA DNA Center NETCONF and RESTCONF This eBook edition of CCNP and CCIE Enterprise Core ENCOR 350 401 Exam Cram does not include access to the companion website with practice exam s

included with the print or Premium edition      *Credit Default Swap Trading Strategies* Wolfgang Schöpf, 2010-07-23

Inhaltsangabe Introduction Credit default swaps are by far the most often traded credit derivatives and the credit default swap markets have seen tremendous growth over the past two decades Put simply a credit default swap is a tradeable contract that provides insurance against the default of a certain debtor Initially when the first form of a credit default swap CDS was traded in 1991 they were mainly used by commercial banks in order to lay off credit risk to insurance companies However focus shifted in the subsequent years as new players entered the market Hedge funds became big players money managers and reinsurers entered and banks started to not only buy protection on their assets but also sell protection in order to diversify their portfolios All this led to today's CDS market being dominated by investors rather than banks and as a consequence CDSs are now structured to meet investors needs instead of those of the banks Over the same time as this shift to an investor orientated market took place CDS markets grew at an astonishing rate with notional amount outstanding pretty much doubling every year until peaking in the second half of 2007 at USD 62 173 20 billions The need to efficiently transfer credit risk as well as the increasing standardization of CDS contracts by the International Swaps and Derivatives Association propelled this development Only in 2008 did the notional amount outstanding in CDSs retract for the first time and come down to USD 31 223 10 billion in the first half of 2009 A partial reason was the full blown financial crisis in which CDSs also played a prominent role The demise of Lehman Brothers for example triggered roughly USD 400 billion in protection payments and American International Group needed to be bailed out in 2008 because it had sold too much CDS protection Amongst other concerns these incidents highlight the systemic importance of CDSs Combined with the phenomenal growth of CDS markets this makes CDSs a highly relevant component of the current financial environment and a fruitful subject for academic research Today just like most other financial instruments CDSs serve a multitude of purposes spanning hedging speculation and arbitrage The aim of this thesis is to explore these uses further and answer the following research questions What CDS trading strategies are commonly used and how does a selection of these strategies CDS curve trades including forward CDSs      The Global Economic System George Chacko, Carolyn L. Evans, Hans Gunawan, Anders Sjöman, 2011-06-08 Written for financial professionals the authors thoroughly explain the modern global credit system the roles of banks hedge funds insurers central banks mortgage markets and other participants and the credit related instruments they rely on In particular the authors illuminate the crucial importance of liquidity and show why liquidity failures have been the key cause of all major market crashes for the past several decades The Global Financial System thoroughly examines economic environments in which slow deleveraging leads to prolonged sluggish growth and compares today's environment to other periods of deleveraging such as the Great Depression and the Japanese economic meltdown of the 90s and 00s It predicts potential pathways for the current crisis and offers essential guidance to both policymakers and investment decision makers      Financial Derivatives: Futures, Forwards, Swaps, Options, Corporate Securities, And Credit

Default Swaps George Michael Constantinides, 2014-12-18 Derivatives markets are an important and growing segment of financial markets and play an important role in the management of risk This invaluable set of lecture notes is meant to be used in conjunction with a standard textbook on derivatives in an advanced undergraduate or MBA elective course on futures forwards swaps options corporate securities and credit default swaps It covers the foundations of derivatives pricing in arbitrage free markets develops the methodology of risk neutral valuation and discusses hedging and the management of risk

Agricultural Supply Chains and the Challenge of Price Risk John Williams, 2013-12-04 This book discusses the issues of integration within food and fibre supply chains and the challenges in managing price risk The problems of integration and price risk are interwoven in agricultural supply chains with production and supply risk as well as hoarding However without supply chain integration through commercial trade markets there can be no forward market upon which forward transactions and the management of price risk can be based Without a forward market that can reduce opportunistic behaviour there is likely to be little security of supply particularly under high production risk and price uncertainty Whilst price risk management is possible under certain circumstances there are many factors that can prevent the development of forward markets or cause them to collapse thus undermining the ability to manage price risk within acceptable risk and return parameters Market positions therefore need to be valued and often settled daily due to the risk of contract default In addition the issue of currency risk and its management applies to international market positions and transactional exposures The book analyses a range of price risk management strategies from forward contracting through to futures and options hedging and finally to over the counter products Evaluation techniques are developed to aid decision making The author concludes that forward market development may be the exception rather than the norm and that whilst favourable price risk management outcomes may be possible they can sometimes be caused more by luck than through good management It is shown how tactics are an important consideration in decision making to minimize costs and losses

#### **Advanced Fixed Income**

**Analysis** Moorad Choudhry, Michele Lizzio, 2004-06-08 This book is aimed at experienced practitioners in the corporate bond markets and is a specialised text for investors and traders The author relates from both personal experience as well as his own research to bring together subjects of practical importance to bond market practitioners He introduces the latest techniques used for analysis and interpretation including Relative value trading Approaches to trading and hedging Dynamic analysis of spot and forward rates Interest rate modelling Fitting the yield curve Analysing the long bond yield Index linked bond analytics Corporate bond defaults Aspects of advanced analysis for experienced bond market practitioners Complex topics described in an accessible style Brings together a wide range of topics in one volume

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