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| 1. Record Nr. | UNISALENTO991000894729707536 |
| Autore | Battistacci, Giorgio |
| Titolo | L'abuso e la violenza all'infanzia : una prima ricerca e un seminario di studio / G. Battistacci ... [et al.] |
| Pubbl/distr/stampa | Padova : Fondazione Emanuela Zancan, 1985 |
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| 2. Record Nr. | UNINA9910785526603321 |
| Autore | Dagher Jihad |
| Titolo | Banks' Liability Structure and Mortgage Lending During the Financial Crisis // Jihad Dagher, Kazim Kazimov |
| Pubbl/distr/stampa | Washington, D.C. : , : International Monetary Fund, , 2012 |
| ISBN | 1-4755-0641-4
1-4755-3462-0 |
| Descrizione fisica | 1 online resource (45 p.) |
| Collana | IMF Working Papers |
| Altri autori (Persone) | KazimovKazim |
| Soggetti | Liquidity (Economics)
Banks and banking - United States
Banks and Banking
Macroeconomics
Money and Monetary Policy
Industries: Financial Services
Real Estate
Financial Crises
Banks
Depository Institutions
Micro Finance Institutions
Mortgages
Monetary Policy, Central Banking, and the Supply of Money and Credit: |

General
 Personal Income, Wealth, and Their Distributions
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 Banking
 Finance
 Monetary economics
 Property & real estate
 Personal income
 Loans
 Credit
 Financial institutions
 National accounts
 Money
 Housing prices
 Prices
 Banks and banking
 Income
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 United States

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Formato	Materiale a stampa
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Note generali	Description based upon print version of record.
Nota di contenuto	<p>Cover; Contents; I. Introduction; II. Data and Summary Statistics; A. Data; B. Summary Statistics; III. Bank Lending During the Crisis; A. Empirical Strategy; B. Model Specification; C. Definition of the Crisis Period; D. Benchmark Results; E. Matching; 1. Balancing tests; 2. Regressions on the matched sub-samples; F. Demand for Credit; IV. Aggregate Supply Effects; A. Motivation and Empirical Strategy; B. Results; V. Conclusion; Figures; 1. Volume of Originations; 2. Rejection Rates; 3. TED Spread; 4. Distribution of CD/A in 2005 Across Banks; 5. House Prices and Housing Supply Elasticity</p> <p>6. Distribution of Average CD/A in 2005 across MSAsTables; 1. Summary Statistics; 2. Selecting the Crisis Year, 2007 vs. 2008; 3. LPM Baselines and Robustness; 4. LPM and Logit for the Matched Sample; 5. MSA Level Estimations; 6. Balancing Tests for Two Way Matching; 7. Demand for Mortgages 2005-2008; 8. Aggregate Supply 2005-2008; References; Data Appendix</p>
Sommario/riassunto	<p>We examine the impact of banks' exposure to market liquidity shocks through wholesale funding on their supply of credit during the financial crisis in the United States. We focus on mortgage lending to minimize the impact of confounding demand factors that could potentially be large when comparing banks' overall lending across heterogeneous categories of credit. The disaggregated data on mortgage applications that we use allows us to study the time variations in banks' decisions to grant mortgage loans, while controlling for bank, borrower, and regional characteristics. The wealth of data also allows us to carry out matching exercises that eliminate imbalances in observable applicant characteristics between wholesale and retail banks, as well as various</p>

other robustness tests. We find that banks that were more reliant on wholesale funding curtailed their credit significantly more than retail-funded banks during the crisis. The demand for mortgage credit, on the other hand, declined evenly across wholesale and retail banks. To understand the aggregate implications of our findings, we exploit the heterogeneity in mortgage funding across U.S. Metropolitan Statistical Areas (MSAs) and find that wholesale funding was a strong and significant predictor of a sharper decline in overall mortgage credit at the MSA level.
