



Financial Innovation (Collection) (Wharton School Publishing--Milken Institute Series on Financial Innovations)

Franklin Allen, Glenn Yago, James Barth

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Sustainable, responsible financial innovation: lessons from the crisis, and new paths to global prosperity

After the global financial crisis, *responsible* financial innovation is more crucial than ever. However, financial innovation will only succeed if it reflects the true lessons of the past decade. In this collection, three leading global finance researchers share those lessons, offering crucial insights for market participants, policymakers, and other stakeholders. Drawing on their pioneering work, they illuminate new opportunities for sustainable innovation in finance that can help restore housing markets and the overall global economy, while avoiding the failures of predecessors. In *Financing the Future*, Franklin Allen and Glenn Yago carefully discuss the current role of financial innovation in capitalizing businesses, industries, breakthrough technologies, housing solutions, medical treatments, and environmental projects. Allen and Yago explain how sophisticated capital structures can enable companies and individuals to raise funding in larger amounts for longer terms at lower cost, accomplishing tasks that would otherwise be impossible -- and offer a full chapter of essential lessons for using financial innovation to add value, manage risk, and improve the stability of the global economy. Next, in *Fixing the Housing Market*, Allen, Yago, and James R. Barth explain how responsible financial innovation can "reboot" damaged housing markets, improve their efficiency, and make housing more accessible to millions. The authors walk through the history of housing finance, evaluate housing finance systems in mature economies during and after the crisis, highlight benefits and risks associated with each leading mortgage funding structure and product, and assess current housing finance structures in BRIC economies. Building on these comparisons, they show how to create a more stable and sustainable financing system for housing: one that provides better shelter for more people, helps the industry recover, and creates thousands of new jobs.

From world-renowned leaders and experts **Franklin Allen, Glenn Yago, and James R. Barth**

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