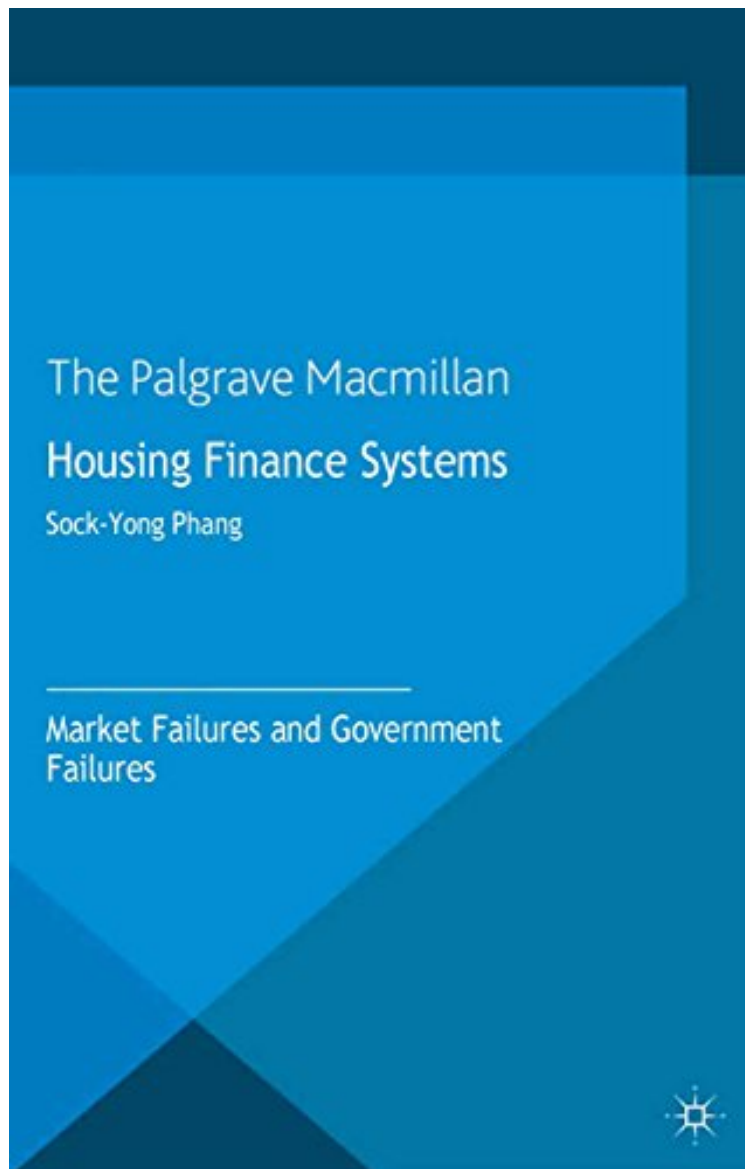


(Free) Housing Finance Systems: Market Failures and Government Failures

# Housing Finance Systems: Market Failures and Government Failures

*S. Phang*

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The term 'housing crisis' has recently been associated with rising foreclosure rates and tottering financial institutions, particularly in the US and Europe. However, in many emerging countries, the housing crisis is about urban poverty, unplanned settlements, overcrowded slums and homelessness.

About the Author: Sock-Yong Phang is Professor of Economics at the Singapore Management University and holds a visiting appointment at the University of Gothenburg, Sweden. She is also Senior Research Fellow at the Sim Kee Boon Institute for Financial Economics as well as a Commission Member of the Competition Commission of Singapore. She has spent most of her career studying and writing about housing and transportation economics.