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## Opposing Viewpoints In Context

Online library of current event topics - facts and arguments providing comprehensive information on today's social issues.

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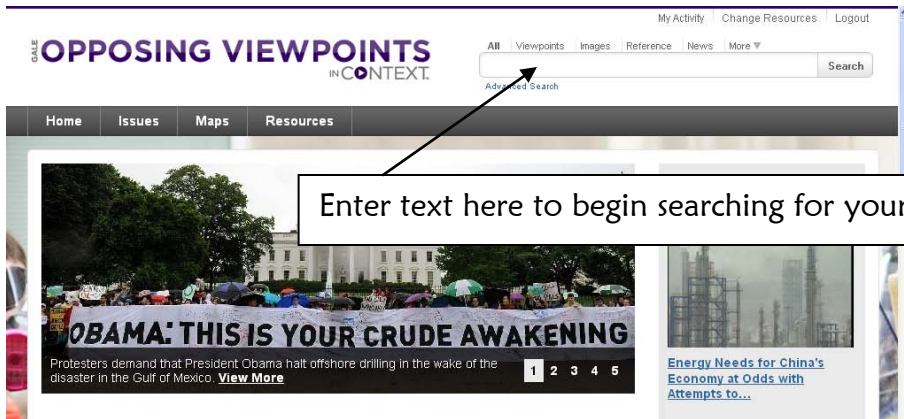
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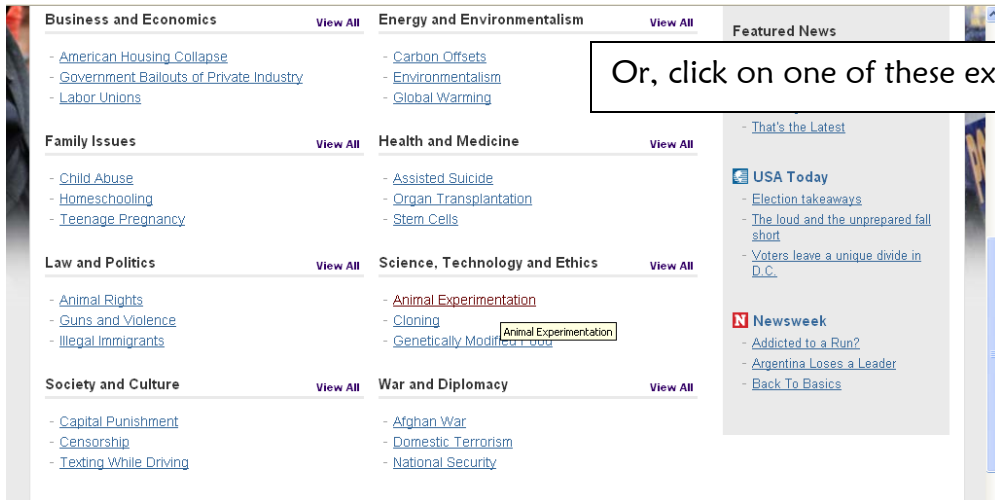
Find “**Search for Articles in Journals & Newspapers**”

Click on **Databases By Subject**

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Enter text here to begin searching for your topic.



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## Viewing Your Results

Clicking on the subject **American Housing Collapse** returned these results:

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GALE **OPPOSING VIEWPOINTS** IN CONTEXT

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Topic

### American Housing Collapse

For years home ownership was considered a safe long-term investment and for good reason. The Standard & Poor' (S&P) Case-Shiller Home Price Index, which tracks home prices in various cities across the country, consistently showed a steady increase in home values. However, after large amounts of money quickly entered the housing market and national real estate values hit an all-time high in 2005, it soon became apparent that the United States was facing a housing bubble. During a housing bubble, houses sell at artificially high prices above their true value. Although the real estate market, being fed in part by consumers with subprime mortgages, was booming, economists and others warned that the housing bubble was about to burst, and the United States was headed toward a housing crash. Henry Paulson, the Treasury Secretary, warned during a speech in Washington: "Despite strong economic fundamentals, the housing dec...



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Each topic has an overview article and an *Expert Picks* section with different opinions on issues relevant to the topic.

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[Campgrounds Turn Into Permanent Residences For The...](#)

**Images**



**Audio** [View All 135](#)

- [The Rise And Fall Of Subprime Mortgages](#)
- [Tell Me More](#), October 25, 2010

**Expert Picks**

[The Bank Bailout Neglects Responsible Homeowners](#)

*Should the Federal Government Bail Out Private Industry?*, 2010 Nancy Rapoport, "Mortgage Inequity: Why the Bailout is Missing the Boat," Jurist, February 20, 2009. Copyright © 2009 JURIST Legal News and Research Services, Inc. Reproduced by permission. <http://jurist.law.pitt.edu...>

[The Government Should Not Bail Out Failing Homeowners](#)

*Should the Federal Government Bail Out Private Industry?*, 2010 Declan McCullagh, "Homeowner Bailout Rewards Irresponsibility: A Failed Real Estate Speculator Gets It, So Why Can't Washington?" CBSNews.com, January 14, 2009. Copyright © 2009 CBS Interactive Inc. All rights reserved...

[The Real Estate Market Is Recovering](#)

*Opposing Viewpoints Online Collection*, 2010 David Streitfeld, "Recovery Signs in Housing Market Stir Some Hope," The New York Times, July 29, 2009. © 2009 The New York Times. All rights reserved. Used by permission and protected by the Copyright Laws of the United...

**Tools**

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**Related Topics**

- [Capitalism](#)
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- [Government Bailouts of Private Industry](#)

Each topic also has separate sections allowing you to view more information including reference works, news, magazines, academic journal, statistics and selected web sites.

## Viewpoints

[View All 20](#)

### [Investment Bankers Are Not Responsible for the American...](#)

*Are America's Wealthy Too Powerful?*, 2011  
Jim Reynolds Jr., "Are Investment Bankers Really to Blame?" Roll Call, November 10, 2009. Copyright © 2009 Atlantic...

### [Investment Bankers Are Responsible for the American...](#)

*Are America's Wealthy Too Powerful?*, 2011  
Bill Buzenberg, "Commentary: The Mega-Banks Behind the Meltdown," The Center for Public Integrity, May 6, 2009....

### [Loans to Minorities Fueled the American Financial Crisis](#)

*Are America's Wealthy Too Powerful?*, 2011  
Michelle Malkin, "Illegal Loans: A Criminal Business," National Review Online, September 24, 2008. Copyright © 2008 by...

## Reference

[View All 13](#)

### [Introduction to Debt: Opposing Viewpoints](#)

*Debt*, 2010  
"When you get prices increasing faster than the underlying costs, sometimes there can be pretty serious consequences..."

### [Saving and Investing](#)

*The American Economy*, 2009  
If you would be wealthy, think of saving as well as of getting. —Benjamin Franklin, *The Way to Wealth* (1779)  
Saving and...

### [Preface to "How Can Debt Problems Be Solved?"](#)

*Debt*, 2010  
According to a February 2009 Federal Reserve Report, American consumer revolving debt, a category made up almost...

## News

[View All 1,712](#)

### [To refinance or not? Variables are many](#)

*The Washington Times* (Washington, DC), November 5, 2010  
Byline: Michele Lerner, SPECIAL TO THE WASHINGTON TIMES Adjustable-rate mortgages (ARMs) have garnered some bad press...

### [How the Fed's Move Could Trickle Down to Consumers](#)

*The New York Times*, November 4, 2010  
WASHINGTON -- In its latest move to help the economy, the Federal Reserve is about to restart its monetary printing...

### [Florida foreclosures fraught with peril](#)

*The Canadian Broadcasting Corporation* (CBC), November 2, 2010  
Byline: CBC News Canadians taking advantage of the U.S. mortgage crisis to pick up cheap vacation properties in Florida...

## Magazines

[View All 141](#)

### [The ideal crime? Mortgage fraud is easy, common and...](#)

*Maclean's*, October 18, 2010  
SEVERAL YEARS AGO, the Bank of Montreal first noticed what it described as "irregularities" in some mortgages sold in...

### [Mortgage mayhem, take two](#)

*Maclean's*, May 3, 2010  
Has the "great vampire squid" finally been harpooned? Until last week, the Wall Street investment bank Goldman Sachs...

### [Mortgage morality: on the question whether Americans are...](#)

*National Review*, March 8, 2010  
"Political writers," David Hume once wrote, "have established it as a maxim, that, in contriving any system of..."

## Academic Journals

[View All 8](#)

### [The Week on the Hill](#)

*National Journal*, May 8, 2009  
Byline: Jill Smullen and Jason Dick Congress Takes Up War-Funding Bill The House Appropriations Committee on May 7...

### [Default setting](#)

*The American Conservative*, April 6, 2009  
Some major banks are already responding to the Geithner rescue plan—by buying mountains of bad paper. Citibank and...

### [Home evasion](#)

*The American Conservative*, December 1, 2008  
Good news for millions of Americans wearily chipping away at their mortgages, even as property values continue to...

## Statistics

### [Comparison of monthly payments for a \\$200,000 home for...](#)

Untitled, in Consumer Handbook on Adjustable-Rate Mortgages, rev. ed., Federal Reserve Board, December 2006,...

### [Selected index rates for adjustable rate mortgages...](#)

Selected Index Rates for ARMs over an 11-Year Period, in Consumer Handbook on Adjustable-Rate Mortgages, Federal Reserve Board, December...

## Websites

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### [U.S. Department of Housing and Urban Development](#)

### [Federal Home Loan Mortgage Corporation](#)

### [U.S. foreclosure market data by state-Q3 2009](#)

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