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Published: Carmen M. Reinhart & Kenneth S. Rogoff, 2014. "This Time is Different: A Panoramic View of Eight Centuries of Financial Crises," *Annals of Economics and Finance*, Society for AEF, vol. 15(2), pages 1065-1188, November.

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Rogoff NBER Working Paper No. 13882

March 2008 JEL No. E6,F3,N0 ABSTRACT

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“We’ve seen it over the centuries,” said

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is a common theme and assumption among financial institutions, investors, economists and policy makers. Reinhart and Rogoff divide their work into discussions of sovereign defaults, both domestic and foreign,

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Reinhart, Carmen M., and Kenneth S. Rogoff. 2009. *This Time Is Different: Eight Centuries of Financial Folly*. Princeton, New Jersey: Princeton University Press.

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syndrome,” this unrealistic optimism afflicted bankers, investors and policy makers before the 1930s Great Depression, the 1980s Third World debt crisis, the 1990s Asian and Latin American meltdowns, and the major 2008-2009 global downturn.

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