



# **Recession, Depression, Insolvency, Bankruptcy, and Federal Bailouts (Government Series)**

*Marc Labonte, Patrick Purcell*

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There is no simple rule-of-thumb to determine when recessions begin or end. Recessions are officially declared by the National Bureau of Economic Research (NBER), a non-profit research organization. The NBER defines a recession as a "significant decline in economic activity spread across the economy, lasting more than a few months" based on a number of economic indicators, with an emphasis on trends in employment and income. According to the NBER, the U.S. economy entered a recession in December 2007, making it the longest recession of the post-World War II era. One unique characteristic of this recession was the severe disruption to financial markets. Financial conditions began to deteriorate in August 2007, but became more severe in September 2008. While financial downturns commonly accompany economic downturns, financial markets functioned smoothly in previous recessions.

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