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In fairness too, the author presents evidence that while we may not know exactly when the consequences of high debt, poor demographics, disinflation etc will manifest themselves, the history of economies and markets indicate these problems

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will become apparent in the near future.

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recessions and depressions are due to
the overall level of debt rising in real

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value because of deflation, causing people to default on their consumer loans and mortgages. Bank assets fall because of the defaults and because the value of their collateral falls, leading to a surge in bank insolvencies, a reduction in lending and by extension, a reduction in

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spending. The theory was developed
by Irving Fisher following the Wall
Street Crash of 1929 and the ensuing
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South Korea and Hong Kong are among those at risk. By . Enda Curran, February 18, 2016, 2:09 AM EST

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