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## If securitization is dead, why do so many government schemes use it?

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### **Abstract**

When the credit crisis started in 2007, the British press identified securitization as one of the main causes of banks woes and the financial crisis itself. Notwithstanding the criticism, securitization and securitization techniques are still widely used. Governments across the globe have recognized securitization and securitization techniques as necessary tools to be used in the short to medium term to stabilize the financial system and restart consumer and commercial lending. As a result, many of the government schemes put in place utilize securitization and securitization techniques. In conclusion, the article discusses the future role of securitization in the new post-credit crisis world.

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