



Why Some Firms Thrive While Others Fail: Governance and Management Lessons from the Crisis

Thomas H. Stanton

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The financial crisis revealed fundamental shortcomings in both public and private American institutions. While the firms that were successful each found their own way to weather the crisis, unsuccessful firms were remarkably alike in their inability to cope and in the mistakes they made.

Combing through the wreckage, Thomas H. Stanton examines which financial firms survived the crisis and which ones failed. He analyzes how differences in governance, organization, and management between these firms led to their success or failure, and how government supervision and regulation failed to prevent the crisis. Based on interviews that the Financial Crisis Inquiry Commission conducted with CEOs, risk officers, traders, and others at major financial firms, Stanton systematically outlines how successful firms, like JP Morgan Chase, Goldman Sachs, Wells Fargo, and others used a multitude of approaches to distinguish themselves in operational competence and intelligent discipline, while unsuccessful firms, like Fannie Mae, Freddie Mac, and Countrywide, and others uniformly failed to prepare for possible low-probability, high-impact events. Stanton concludes by issuing a call for strengthening organizational design, governance, and risk management, by identifying clear attributes that distinguish successful firms from the others.

Why Some Firms Thrive While Others Fail is an invaluable resource for company officials and policymakers on the development of a risk-sensitive, more-successful culture. It also provides an essential foundation on culture and governance for students of business and public policy, practitioners within the public and private financial institutions at the center of the recent financial crisis, and those at risk of playing roles in possible future crises.

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