



Unintended Consequences: Why Everything You've Been Told About the Economy Is Wrong

Edward Conard

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In the aftermath of the Financial Crisis, many commonly held beliefs have emerged to explain its cause. Conventional wisdom blames Wall Street and the mortgage industry for using low down payments, teaser rates, and other predatory tactics to seduce unsuspecting home owners into assuming mortgages they couldn't afford. It blames average Americans for borrowing recklessly and spending too much. And it blames the tax policies and deregulatory environment of the Reagan and Bush administrations for encouraging reckless risk taking by wealthy individuals and financial institutions.

But according to *Unintended Consequences*, the conventional wisdom masks the real causes of our economic disruption and puts us at risk of facing a slew of unintended—and potentially dangerous—consequences. This book addresses many essential but overlooked questions, such as:

- If the United States had become a nation of reckless consumers rather than investors, why did productivity soar in the years leading up to the meltdown?
- If predatory bankers took advantage of home owners, why did down payments decline, thereby shifting risk from home owners to lenders?
- If the risks were easy to spot, why did top political and financial advisers encourage lenders to make unsound investments?
- If new regulations encourage banks to hold enough capital to fund withdrawals and not just loan losses, how will the economy underwrite the risks necessary to reach full employment?

In an attempt to set the record straight and fill the void left by other analysts, Conard presents a fascinating and contrarian case for how the economy *really* works, what went wrong over the past decade, and what steps we can take to start growing again.



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