



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.

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