



# **Not What They Had in Mind: A History of Policies that Produced the Financial Crisis of 2008**

*Arnold S. Kling*

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The roots of the 2008 financial crisis go back several decades. Could the catastrophe have been prevented? More important, how can we ensure nothing like it ever happens again? In this study, economist Arnold Kling presents a short but thorough history of financial markets and regulations as they pertain to the crisis. He looks at the role that housing policy, capital regulation, industry structure, innovation, and monetary policy played in creating the bad bets, excessive leverage, domino effects, and 21st-century bank runs that characterized the crisis. This study draws meaningful lessons for anyone who wants to understand how the financial crisis came into being, why its impact was so devastating, and what policymakers should be thinking about as they redesign the financial regulatory system.

## About the author

Arnold S. Kling is a founder and co-editor of EconLog. He received his Ph.D. in economics from the Massachusetts Institute of Technology. Kling worked as an economist in the Federal Reserve System from 1980 to 1986 and as a senior economist at Freddie Mac from 1986 to 1994. He started, developed, and sold Homefair.com from 1994 to 1999. Kling is a member of the Financial Markets Working Group of the Mercatus Center at George Mason University. He teaches statistics and economics at the Berman Hebrew Academy in Rockville, Maryland. He is the author of several books, including *From Poverty to Prosperity: Intangible Assets, Hidden Liabilities, and the Lasting Triumph over Scarcity*, *Crisis of Abundance: Rethinking How We Pay for Health Care*, and *Invisible Wealth: The Hidden Story of How Markets Work*.

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