



Bad History, Worse Policy: How a False Narrative About the Financial Crisis Led to the Dodd-Frank Act

Peter J. Wallison

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This timely study focuses on how the government-constructed narratives surrounding the collapse of Fannie Mae and Freddie Mac and the 2008 financial crisis shaped the policymaking that led to the Dodd-Frank Act. The book shows that every major provision of the act can be traced directly to that narrative, which ignored the government's own role and focused entirely on the errors of the private sector. In the next Congress, whether or not the Republicans are in control of the House and Senate, there will be a concerted effort to make changes in—or even repeal—the Dodd-Frank Act. The essays in this book, originally published by AEI as *Financial Services Outlooks*, and the accompanying commentary provide a thorough backgrounder for anyone interested in financial policy.

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