

Black Box Casino: How Wall Street's Risky Shadow Banking Crashed Global Finance

Robert Stowe England

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Years after the economic crisis of the late 2000s, Americans still want to know what went wrong—and why. *Black Box Casino: How Wall Street's Risky Shadow Banking Crashed Global Finance* provides an accurate and understandable explanation, compiling and interpreting mountains of evidence to provide clear analysis and insight into the crisis that traumatized people and institutions around the globe.

The book provides a thorough, in-depth examination of the multiple contributing factors. The author goes back as far as 15 years before the crisis to show how the well-intentioned idea of providing home ownership prompted a government led effort to steadily weaken credit standards. He assigns partial blame on regulators that were unaware of growing levels of risk, ignored mounting evidence of a housing bubble, and failed to grasp the unintended consequences of certain regulations. The origins of the overload of subprime collateralized debt obligations that led to concentrated risks on the balance sheets of many large banks around the world are also explained.

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