



Understanding Housing Bubbles: Second Edition

Bill McKim

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Learn and understand:

- What the specific financial instrument was that the Wall Street bankers created that caused the housing bubble to come to and end. *Print Edition: Step4-pp 59-69; Kindle Edition: Location 1001-1125.*
- Why both the homeowners whose houses are "underwater" and the lenders to whom the money is owed should embrace and support the eminent domain solution. *Step12-p 150; pp155-161; pp 168,169; Loc 2277; 2345-2436; 2555-2566.*
- Why housing bubbles are *always* a curse and never a blessing. *Steps 5&6-pp 70-89; Loc 1143-1357.*
- Why housing bubbles can never be controlled by regulation and regulators once they begin. *Step 7-pp 85-105; Step8-pp 106-118; Loc 1370-1642; Loc 1652-1822.*
- How housing bubbles drain wealth from the economy, and how a healthy housing market adds wealth to the economy, over and above, and separately from, Gross Domestic Product. *Step 6-pp 83,84; Loc1334-1358.*
- What the few who profited enormously when the bubble burst were basing their expectations on, and what the rest of the world was basing its expectations on - and how both were wrong. *Step 7-pp 89-91; Loc 1425-1448.*
- What the fundamental difference is between the way the real estate market operates normally and the way it operates during a housing bubble. A difference that was not perceived, and is still not perceived by the bankers, the regulators, the media, the economists, the homeowners, the lenders, and by those who wrote books and made television productions about the housing bubble. *Step 4- p 53; Loc 901-914.*
- What the investment was that enticed wealth normally used for the creation of additional wealth into a worthless pipe dream. *Step 4- pp 66-68; Loc 1100-1121.*
- The **Law of Economics**. *Step 12- pp 150,151; Loc 2277-2286.*

- Why it is vital to the continued existence of an economy to have very rich people. *Step 6-pp 80, 81; Loc 1300-1312.*
- When and why each of the housing bubbles started and ended. *Step 4-pp 55-69; Loc 936-1133.*
- How housing bubbles can be prevented in the future. *Step 10-pp 127-141; Loc 1948-2157.*
- What can be done to repair the damage done to the housing market and to the economy by the most recent housing bubble. *Step 12-pp 155-160; Loc 2362-2436.*

Understanding Housing Bubbles - Second Edition was written by an economist and real estate attorney who has been observing, analyzing, studying, and coping with housing bubbles for 35 years. It is available as a Kindle book, and in print editions from Amazon, Barnes and Noble, and Google books.

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