

Regulation and Instability in U.S. Commercial Banking: A History of Crises (Palgrave Macmillan Studies in Banking and Financial Institutions)

Jill M. Hendrickson



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Financial crises take us by surprise and make us ask how this could have happened. We also immediately try to understand how crises can be kept from reoccurring. In the United States, the response to a bank crisis has always been more regulation. This book seeks to understand the history of bank crises and to reconcile how, over the course of history, we have more regulation and heightened instability. From the antebellum era through the most recent real estate driven bank crisis, this book carefully considers the relationship between regulation and bank stability. In the end, the regulation stifles competition and inadvertently encourages banks to take on additional risk. As regulators and policymakers contemplate their response to the 2007-2009 crisis, the certain tendency will be towards more regulation. Unfortunately, this response inevitably will lead to another crisis in the future.

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