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In the longer term, the subprime solution will require leaders to revamp the financial framework by deploying an ambitious package of initiatives to inhibit the formation of bubbles and limit risks, including better financial information; simplified legal contracts and regulations; expanded markets for managing risks; home equity insurance policies; income-linked home loans; and new measures to protect consumers against hidden inflationary effects.

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The key to the subprime solution, to preventing future crises like the current one, as well as mitigating its after-effects, is democratizing finance—extending the application of sound financial principles to a larger and larger segment of society, and using all the modern technology at our disposal to achieve that goal.

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Some people did foresee the subprime mortgage crisis and predicted an ensuing financial meltdown, among them Edward Gramlich (Subprime Mortgages: America's Latest Boom and Bust, Urban Institute Press, 2007) and Robert Shiller, who coined the phrase "irrational exuberance"—adopted by Greenspan to dampen a recent stock market run-up.

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Shiller's new book, The Subprime Solution, is a concise attempt to elaborate in just seven short chapters the genesis of the housing bubble, explode its myths, explore its scale and the dangers of its deepening impact, assert the need to maintain confidence in our economic and financial institutions by aggressive action, and then explore longer-term, more fundamental reforms and innovations that will create a population much more attuned to economic risk.... There are many more ...

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The Subprime Solution How Today's Global Financial Crisis Happened, and What to Do about It Robert J. Shiller Princeton University Press PRINCETON AND OXFORD. 2. The author is the Arthur M. Okun Professor of Economics, Cowles Foundation for Research in Economics, and professor of finance at the International Center for Finance, Yale University; research associate at the National Bureau of Economic Research; and co-founder and principal of two U.S. firms that are in the business of issuing ...

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But the subprime housing dilemma in the United States points up problems with over-promoting homeowner-ship. Homeownership, for all its advantages, is not the ideal housing arrangement for all ...

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Now, in The Subprime Solution--published in [2008], after the start of the meltdown, but before the full scale of the disaster had become manifest--he comes up with a set of startlingly counterintuitive suggestions about what to do next."--John Lanchester, The New Yorker "With The Subprime Solution, Robert J. Shiller offers his formula to protect us from repeating such disasters: more financial engineering.

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