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## House of Debt: How They (and You) Caused the Great

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House of Debt is a very important book, reaching beyond surface explanations of the Great Recession to identify the fundamental cause—excessive private debt built up in the pre-crisis boom years. It combines

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meticulous empirical research with an ability to see the big picture.

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Armed with clear and powerful evidence, Atif Mian and Amir Sufi reveal in House of Debt how the Great Recession and Great Depression, as well as the current economic malaise in Europe, were caused by a large run-up in household debt followed by a significantly large drop in household spending. Though the banking crisis captured the public's attention, Mian and Sufi argue strongly with actual data that current policy is too heavily biased toward protecting banks and

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They argue that the run up in household debt was one of the major causes of the Recession due to how the debt was financed. They offer an in depth exploration of the mortgage backed securities market and collateral debt This is a dense, but insightful work on the causes of the Great Recession in the US.

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As their research shows, excessive household debt leads to foreclosures, causing individuals to spend less and save more. Less spending means less demand for goods, followed by declines in production and huge job losses. How do we end such a cycle? With a direct attack on debt, say Mian and Sufi.

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A. Mian and A. Su fi . House of debt: How they (and you) cause d the Great R ecession, and how we can pr event it from happ ening again. University of Chicago Press, 2015. J. Surowiecki.



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If you are a single mom or a single parent who cannot afford to purchase your own car, there are various government and non-profit organizations that can help you get a free car or buy...

### Home - House of Debt

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House of Debt (Hardcover) How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again. By Atif Mian, Amir Sufi. University of Chicago Press, 9780226081946, 192pp. Publication Date: May 21, 2014. Other Editions of This

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