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House of Debt is important because it persuasively demonstrates that the conventional meta-narrative of the crisis and its aftermath, which emphasizes the breakdown of financial intermediation, is inadequate.... All future work on financial crises will have to reckon with the household balance sheet effects they stress.

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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 creditors.

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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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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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