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important because it  
persuasively  
demonstrates that the  
conventional meta-  
narrative of the crisis and  
its aftermath, which



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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.

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

House of Debt is a very important book,

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

House of Debt: How They (and You) Caused

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the Great They And

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

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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

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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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## They (and You) Caused the Great ...

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

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Surowiecki.

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it could be the most

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important book to come out of the 2008 financial crisis and subsequent Great Recession.

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profit organizations that  
can help you get a free  
car or buy...

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debt not only doomed  
the poor, it actually  
triggered the whole  
housing bubble to begin  
with. Their work here is,  
for lack of a better word,  
forensic. They go state-  
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by ZIP code splitting  
America by (i) high/low  
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credit score and  
demonstrate that credit  
expansion led price  
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University of Chicago

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