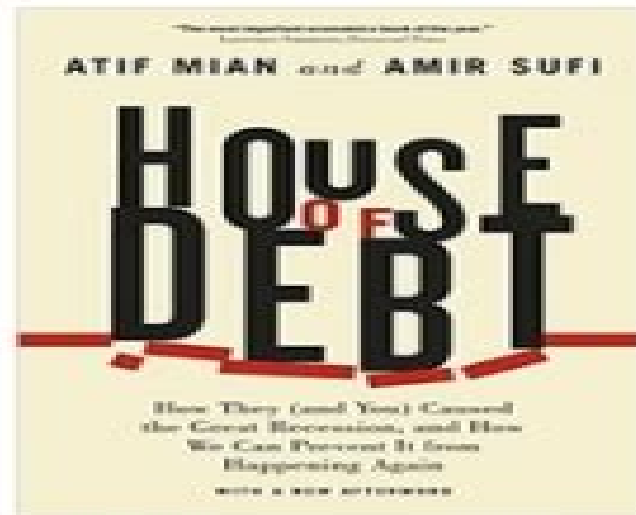


# House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again



## BOOK DETAIL

Paperback: 232 pages Publisher: University of Chicago Press; First Edition, Enlarged edition (May 20, 2015) Language: English ISBN-10: 022627365X ISBN-13: 978-0226273653 Product Dimensions: 6 x 0.8 x 9 inches Shipping Weight: 14.9 ounces (View shipping rates and policies) Customer Reviews:

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## Book Description

The Great American Recession resulted in the loss of eight million jobs between 2007 and 2009. More than four million homes were lost to foreclosures. Is it a coincidence that the United States witnessed a dramatic rise in household debt in the years before the recession—that the total amount of debt for American households doubled between 2000 and 2007 to \$14 trillion? Definitely not. 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 creditors. Increasing the flow of credit, they show, is disastrously counterproductive when the fundamental problem is too much debt. 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. More aggressive debt forgiveness after the crash helps, but as they illustrate, we can be rid of painful bubble-and-bust episodes only if the financial system moves away from its reliance on inflexible debt contracts. As an example, they propose new mortgage contracts that are built on the principle of risk-sharing, a concept that would have prevented the housing bubble from emerging in the first place. Thoroughly grounded in compelling economic evidence, *House of Debt* offers convincing answers to some of the most important questions facing the modern economy today: Why do severe recessions happen? Could we have prevented the Great Recession and its consequences? And what actions are needed to prevent such crises going forward?

# House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again

**S Nieto**



**House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again:**

The book delves into House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again. House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
  - Chapter 1: Introduction to House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again
  - Chapter 2: Essential Elements of House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again
  - Chapter 3: House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again in Everyday Life
  - Chapter 4: House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again in Specific Contexts
  - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again. This chapter will explore what House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again is, why House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again is vital, and how to effectively learn about House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again.
3. In chapter 2, this book will delve into the foundational concepts of House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again. The second chapter will elucidate the essential principles that need to be understood to grasp House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again in its entirety.
4. In chapter 3, this book will examine the practical applications of House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again in daily life. The third chapter will showcase real-world examples of how House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of House Of Debt How They And You Caused The Great Recession And

How We Can Prevent It From Happening Again in specific contexts. The fourth chapter will explore how House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of House Of Debt How They And You Caused The Great Recession And How We Can Prevent It From Happening Again.

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