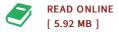


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House of Debt How They and You Caused the Great Recession, and How We Can Prevent It from Happening Again

By Atif Mian

University Of Chicago Press. Paperback. Condition: New. 227 pages. Dimensions: 9.0in. x 6.0in. x 1.1in.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 recessionthat 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 publics 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...



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