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House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again [Mian, Atif, Sufi, Amir] on Amazon.com. *FREE* shipping on qualifying offers.

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

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.

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

Editorial Reviews “The economists Mian and Sufi are our leading experts on the problems created by debt overhang (and the authors of an important new book on the subject, House of Debt); they looked at Geithner’s claims about the benefits of debt relief to the economy and showed that they are absurdly low, far below anything current research suggests.

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

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.

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More aggressive debt forgiveness after the crash helps, but 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 ...

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

The Papers 1 What Explains the 2007-2009 Drop in Employment? (Ecta, forthcoming) 2 Foreclosures, House Prices, and the Real Economy (with F. Trebbi - JoF, forthcoming) 3 Resolving Debt Overhang: Political Constraints in the Aftermath of Financial Crises (with F. Trebbi - AEJ Macro, 2014) 4 Households Balance Sheets, Consumption, and the Economic Slump (with K. Rao -

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

House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again Hardcover - Illustrated, May 21 2014 by Atif Mian (Author), Amir Sufi (Author) 4.4 out of 5 stars 133 ratings. See all formats and editions Hide other formats and editions. Amazon Price

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House of Debt (Hardcover) How They (and You) Caused the

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

Great Recession, and How We Can Prevent It from Happening Again. By Atif Mian, Amir Sufi. University of Chicago Press, 9780226081946, 192pp.

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

House of Debt How They (And You) Caused the Great Recession, and How We Can Prevent It from Happening Again. by Atif Mian and Amir Sufi. Hardcover, 219 pages, Univ of Chicago Pr, List Price: \$26 |

House of Debt : NPR

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.

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As for the argument that banks got bailed out, but families didn't (no mortgage debt relief), well look at it this way: Over the next 10 years a renter might pay \$150.000 in rent, money he will never get back, whereas once house prices go up, as they are doing now, families paying \$150.000 in interest rates over the next 10 years, will probably ...

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

House Of Debt How They 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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Recession ...

A 1.3% cost-of-living adjustment for 2021 was announced by the Social Security Administration this week. But two Democratic House lawmakers think that that increase is not enough. Now they plan to ...

House lawmakers to propose emergency 3% Social Security ...

And thanks to a family inheritance windfall, they could afford it. But everything suddenly went wrong. Aaron, a psychology professor at UC Berkeley, wired \$921,235.10, a number to this day he ...

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