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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

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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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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

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the causes of the Great Recession in the
US.

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House of Debt How They (And You)
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Again. by Atif Mian and Amir Sufi.

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Hardcover, 219 pages, Univ of Chicago
Pr, List Price: \$26 |

House of Debt : NPR

The authors show how excessive debt causes an asset bubble. At some point the debt bubble implodes as marginal borrowers fail to make loan payments. This causes a chain reaction of

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Getting endless calls from debt
collectors can be super stressful. A lot of
times, the threats can be very alarming

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Gov. Andrew M. Cuomo said federal taxes should be raised, not New York's, to close budget deficits. The governor is continuing to call on Congress to send

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billions of dollars in aid to New York. U ...

**Cuomo pleads for federal aid, some
experts say New York ...**

These critics fear that the firm has become less selective about the prospects of its target companies, the prices paid and the debt they allow their new wards to take on. No More 50%

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**Cracks in House That Debt Built -
The New York Times**

Mian and Sufi's thesis is that household debt, specifically mortgage debt, drives financial crises. Most of the other literature on this topic acknowledges the centrality of debt, but there is no

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evidence elsewhere that it is always housing/mortgage finance that is the crux of the problem.

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Avoid Again", by A. Mian and A. Su Discussion
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de Madrid Macro Reading Group 8
October 2014

**'House of Debt. How They (and You)
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The basic premise is that household
debt is the culprit behind so many of the

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recessions and economic downturn that we've seen last century. And the research supports it. The formula is simple: as households incur more debts, the whole economy gets closer to a downturn.

**Amazon.com: Customer reviews:
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" House of Debt is a very important book, 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.

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The U.S. national debt has ballooned under the administration of President Donald Trump, increasing by nearly \$7 trillion in less than four years. Trump took office in January 2017 after promising ...

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**Under Trump's Administration,
America's National Debt Has ...**

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For instance, total U.S. national debt is currently \$26.7 trillion. That number may be hard to comprehend, think \$26,700 billions or \$26,700,000 millions. Many generations of family and friends ...

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Praise For House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again... "The most important economics book of 2014; it could be the most important book to come out of the 2008 financial crisis and subsequent Great

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Recession.

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Total U.S. household debt rose by \$601 billion in the fourth quarter from a year earlier, or 4.4%, surpassing \$14 trillion for the first time, the New York Fed's quarterly household credit and ...

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U.S. Household Debt Exceeds \$14 Trillion for the First ...

The authors show how excessive debt causes an asset bubble. At some point the debt bubble implodes as marginal borrowers fail to make loan payments. This causes a chain reaction of decreased spending, collapsing asset

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values, increased unemployment, and a recession.

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