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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
breakdown of financial

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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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House of Debt is a very important

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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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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

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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

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They argue that the run up in
household debt was one of the

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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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As their research shows,
excessive household debt leads to
foreclosures, causing individuals to

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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.

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Illustrated, 20 May 2015 by Atif
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“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 Recession.

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If you are a single mom or a single parent who cannot afford to purchase your own car, there are various government and non-profit organizations that can help you get a free car or buy...

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Next, they explain how 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-by-state, nay, ZIP code by ZIP code splitting America

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by (i) high/low leverage (ii)
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score and demonstrate that credit
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