


ATIF MIAN *and* AMIR SUFI

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

New Zealand. Parliament



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House of Debt Atif Mian, Amir Sufi, 2015-05-20 A concise and powerful account of how the great recession happened and what should be done to avoid another one well argued and consistently informative Wall Street Journal The Great American Recession of 2007 2009 resulted in the loss of eight million jobs and the loss of four million homes 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 less dramatic periods of economic malaise 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 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 today s economy 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 *Rich Dad's Advisors®: The ABC's of Getting Out of Debt* Garrett Sutton, 2007-11-01 The ABC s of Getting Out of Debt illustrates how to Beat the Lenders at Their Own Game Understand Your Credit Report Repair Your Own Credit Master the Psychology of Debt Deal with Debt Collectors Avoid Credit Scams Win with Good Debt Take Charge of Your Finances Garrett s book reveals how each piece of real estate you own is a business involving all sections of Rich Dad s B I Triangle The B I Triangle is from Rich Dad s Guide to Investing Look for other Advisors to complete the B I Triangle *The Speeches of the Right Honourable William Pitt, in the House of Commons* William Pitt, 1808 [The Law Times Reports of Cases Decided in the House of Lords, the Privy Council, the Court of Appeal ... \[new Series\].](#), 1860 **The Speeches ... in the House of Commons** Charles-James Fox, 1815 [House of Commons - Treasury Committee: Money Advice Service - HC 457](#) Great Britain: Parliament: House of Commons: Treasury Committee, 2013-12-03 The Money Advice Service is not currently fit for purpose The Committee considered whether to recommend that the MAS be scrapped completely but given that the Treasury had already announced its intention to conduct a review of the MAS they granted a stay of execution They asked the Government to expedite this review and recommended

that it should be independent rather than led by the Treasury The review must assess whether the MAS should continue to exist and if so how it can overcome the serious problems discussed The current management of the MAS should also explain how they are going to act on the concerns identified The independent review should seek to answer the following questions Should the Money Advice Service or something like it exist as a statutory organisation If so what should the role and strategy of such a body be Should it be a co ordinator commissioner or direct provider of advice What channels should it use If not should the FCA take responsibility for the objectives of the Service Does the FCA need greater statutory powers to hold the Money Advice Service to account What are the views of other bodies in this sector about the way in which the Money Advice Service is now engaging with them To what extent does the work of the Money Advice Service unnecessarily duplicate existing provision What should the role of the Service be in each of the areas in which it operates Is the remuneration of the Service s senior staff set at an appropriate level

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