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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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Armed with clear
and powerful
evidence, Atif Mian
and Amir Sufi

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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

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Debt: How They
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.

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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

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insightful work on
the causes of the
Great Recession in
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As their research
shows, excessive
household debt
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foreclosures, They
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
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