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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.

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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

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A. Mian and A. Sufi. House of debt: How they (and you) caused the Great Recession, and how we can prevent it from happening again. University of Chicago Press, 2015. J. Surowiecki.

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doomed the poor, it actually triggered the
whole housing bubble to begin with. Their
work here is, for lack of a better word,

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forensic. They go state-by-state, nay, ZIP code by ZIP code splitting America by (i) high/low leverage (ii) high/low constraints in expanding city limits (iii) high/low credit score and demonstrate that credit expansion led price house appreciation.

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