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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 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 the causes of the Great Recession in the US.

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"House of Debt. How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again", by A. Mian and A. Su Discussion by Omar Rachedi Universidad Carlos III de Madrid Macro Reading Group 8 October 2014

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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 production and huge job losses. How do we end such a cycle? With a direct attack on debt, say Mian and Sufi. More aggressive debt forgiveness after the crash helps, but as they illustrate, we can be rid of painful bubble-and-bust episodes only if the financial system moves away from its reliance on

...

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

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