



Borrowing to Live: Consumer and Mortgage Credit Revisited (James a. Johnson Metro)

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Americans are awash in debt, and the U.S. economy is in trouble. Credit undergirds daily life more than ever—it has become one of the defining aspects of American life, and the ramifications are becoming clearer by the day. The already considerable damage from a depressed housing market has been exacerbated by the subprime lender implosion, sending shock waves through the financial sector, international economies, and government at all levels. Most low- or moderate-income people borrow, but that should not be construed as uniformly poor judgment or lack of disciplines—Americans are not borrowing merely to keep up with the Joneses, but too often simply to stay afloat.

In *Borrowing to Live*, the Joint Center for Housing Studies of Harvard University brings together a group of experts drawn from the best of academia, research, and public services. Together with editors Nicolas Retsinas and Eric Belsky, they dissect the worrisome current state of consumer and mortgage credit in the United States and help point the way out of the current struggles.

Contributors: Michael S. Barr, Eric S. Belsky, Raphael W. Bostic, Shawn Cole, Amy Crews Cutts, Kathleen C. Engel, Ren S. Essene, Elaine Kempson, Patricia A. McCoy, William A. Merrill, Sendhil Mullainathan, Anthony Pennington-Cross, Elizabeth Renuart, Eldar Shafir, Edna R. Sawady, Jennifer Tescher, John Thompson, Peter Tufano, Susan M. Wachter

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