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In our economy, financiers figure out ways to get us to borrow and then resell that debt to investors. Debt is produced like any other

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commodity—shoes, steel, computers—for the market. Buyers of our debt—whether mortgages, credit cards, or car loans—evaluate it like any other investment weighing the return against the risk.

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borrowing—virtually unknown before the twentieth century—has altered our culture and economy. Starting in the years before the Great Depression, increased access to money raised living standards but also introduced unforeseen risks.

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Borrow examines how the rise of consumer borrowing virtually unknown before the twentieth century has altered our culture and economy. Starting in the years before the Great Depression, increased access to money raised living In this lively history of consumer debt in America, economic historian Louis Hyman demonstrates that today's problems are

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**BORROW: THE
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On May 17 th, the Asset Building Program hosted author and historian Louis Hyman to discuss his new book Borrow: The American

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Way of Debt. Janis Bowdler from the Wealth Building Policy Project at the National Council of La Raza contributed her take on the book and Reid Cramer moderated the discussion.

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His second book,

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Borrow: The American Way of Debt, which explained how American culture shaped finance and vice versa, was published in 2012. After spending time as a lecturer at Harvard, Hyman now works at Cornell University's School of Industrial & Labor Relations. He continues to conduct research on the history of American capitalism.

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**Louis Hyman -
Wikipedia**

Is Borrowing the American Way? I get what economists, politicians and business leaders say about the connection between spending and economic growth, but that mantra has been emphasized too many times in too many places and without serious reservation.

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American Way?

May 21, 2012 On May 17 th, the Asset Building Program hosted author and historian Louis Hyman to discuss his new book Borrow: The American Way of Debt. Janis Bowdler from the Wealth Building Policy Project at the National Council of La Raza contributed her take on the book and Reid Cramer moderated the discussion.

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