



# Borrow: The American Way of Debt

*Louis Hyman*

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# Borrow: The American Way of Debt

*Louis Hyman*

## **Borrow: The American Way of Debt** Louis Hyman

In this lively history of consumer debt in America, economic historian Louis Hyman demonstrates that today's problems are not as new as we think.

*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 standards but also introduced unforeseen risks. As lending grew more and more profitable, it displaced funds available for business borrowing, setting our economy on an unsustainable course. Told through the vivid stories of individuals and institutions affected by these changes, *Borrow* charts the collision of commerce and culture in twentieth-century America, giving an historical perspective on what is new—and what is not—in today's economic turmoil.

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