



From Buildings and Loans to Bail-Outs: A History of the American Savings and Loan Industry, 1831-1995

David L. Mason

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For most Americans, the savings and loan industry is defined by the fraud, ineptitude and failures of the 1980s. However, these events overshadow a long history in which thrifts played a key role in helping thousands of households buy homes. First appearing in the 1830s savings and loans, then known as building and loans, encourage their working-class members to adhere to the principles of thrift and mutual co-operation as a way to achieve the 'American Dream' of home ownership. This book traces the development of this industry from its origins as a movement of a loosely affiliated collection of institutions into a major element of America's financial markets. It also analyses how diverse groups of Americans, including women, ethnic Americans and African Americans, used thrifts to improve their lives and elevate their positions in society. Finally the overall historical perspective sheds new light on the events of the 1980s and analyses the efforts to rehabilitate the industry in the 1990s.

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