

For most Americans, the savings and loan industry is defined by the fraud, ineptitude, and failures of the 1980s. These events, however, 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, encouraged their working-class members to adhere to the principles of thrift and mutual cooperation 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 loosely affiliated collection of institutions, into a major element of Americas 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. The book ends with an analysis of the efforts to rehabilitate the industry in the 1990s.

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