



S & L Hell: The People and the Politics Behind the \$1 Trillion Savings and Loan Scandal

Kathleen Day

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The savings and loan debacle is the costliest scandal in the country's history. How could such a catastrophe have occurred?

The most remarkable thing about the collapse of the savings and loan industry is that so many of the major participants--the regulators, politicians, and S&L operators themselves--chose to do nothing as they watched problems mount and taxpayer liabilities grow. That choice was dictated by a variety of motives: greed, political self-interest, and even (sometimes) misguided good intentions. Whatever the motives, this collective interest in hiding the debacle made it certain that the industry's final fall would come with an enormous bang, one that would force administrations that professed a free market philosophy essentially to nationalize a majority of the nation's thrifts. As a result, the industry in many respects became one of the best examples of socialism in the U.S. economy.

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