

**S. & L. Debacle: Public  
Policy Lessons for Bank  
and Thrift Regulation  
(Oxford paperbacks)**

White, Lawrence J.

Note: This is not the actual book cover

# S And L Debacle Public Policy Lessons For Bank And Thrift Regulation

**Henry Hansmann**



## **S And L Debacle Public Policy Lessons For Bank And Thrift Regulation:**

**The S & L Debacle** Lawrence J. White, 1992 Many Americans have viewed the S L crisis as the ultimate example of greed's pervasiveness in our society Yet the personalities that have dominated the news have obscured the real issues behind the worst debacle in our nation's financial history Surveying the modern course of the thrift industry from the Federal Home Loan Bank Act of 1932 to the current efforts at restructuring Lawrence J White addresses the essential questions of the S L crisis what happened how it happened why it happened and what must be done so that it never happens again White who from November 1986 to August 1989 was a Board Member of the Federal Home Loan Bank Board the government agency that regulated S Ls and insured their deposits through the FSLIC combines his knowledge as an insider with the insights of an economist to bring a much needed fresh perspective on the S L mess He shows that rather than the result of widespread fraud the crisis was rooted in the highly unusual economic conditions of the early 1980s poorly thought out deregulatory policies and flawed accounting practices The S L Debacle reveals that the banking system of the late 1970s was anachronistic Tightly regulated thrifts were locked into portfolios of long term mortgages and limited in the interest rates that they could pay to depositors When interest rates soared the thrifts experienced heavy losses Clearly adjustment in the industry was necessary and the economic deregulatory policies implemented in the early 1980s were long overdue But White points out that these policies should have been accompanied by strengthened safety and soundness regulations Instead safety and soundness rules were also deregulated bringing a deadly combination of opportunities capabilities and incentives for risk taking that spelled disaster for hundreds of thrifts and ultimately for the FSLIC insurance fund and the U S taxpayer White offers far reaching recommendations for reform such as better methods of gathering information about thrifts before they become insolvent risk related net worth requirements risk based insurance premiums so that deposit insurance is treated more like other forms of insurance and stronger powers of early intervention by regulators With its comprehensive overview incisive analysis and clear nontechnical language this book is important reading for anyone hoping to understand the S L crisis and will be an essential guide for economists and policymakers of the future **Public Spirit in the Thrift Tragedy** Mark Carl Rom, 2010-11-23 Winner of the Harold Lasswell Award of the American Political Science Association The FSLIC failed spectacularly during the 1980s costing taxpayers an estimated 200 billion In this award winning analysis Rom examines the political causes of this thrift tragedy He directly confronts and rejects the dominant scholarly public choice view that public officials were motivated mainly by self interest Instead Rom argues that politicians and bureaucrats generally acted in the public spirit by attempting to obtain the common interest as they saw it Using new evidence and innovative methods Rom demonstrates that FSLIC's failure unfolded because of commitments that officials had made in the past and their uncertainties about how to fulfill these obligations in the future Forum for Applied Research and Public Policy, 1992 Communications Deregulation and FCC Reform: Finishing the Job Jeffrey A. Eisenach, Randolph J.

May,2012-12-06 Communications markets have made much progress towards competition and deregulation in recent years. However it is increasingly clear in the age of the Internet and the digital revolution that much more needs to be done and that new approaches both at the Federal Communications Commission and in Congress will be required to complete the task. In this volume the Progress and Freedom Foundation presents nine papers by communications policy experts and government policymakers that show how to finish the job of deregulating communications markets and reforming the FCC. The Telecommunications Act of 1996 was a landmark piece of legislation for an industry moving from a monopoly orientation towards competition but additional steps are needed to complete the process of implementing the pro competitive deregulatory vision of the act. Bringing together a group of the caliber represented in this book makes possible the best recommendations about the exact nature of those necessary changes. In this volume the most difficult and politically charged hot button issues involving local and long distance competition universal service spectrum allocation program content regulation and the public interest doctrine are confronted head on. As importantly the authors recommend specific reform proposals to be considered by the Federal Communications Commission and Congress. The ideas contained in the experts essays were presented and debated at a conference hosted by The Progress Freedom Foundation which was held in Washington DC on December 8 2000. The Progress Freedom Foundation studies the impact of the digital revolution and its implications for public policy. It conducts research in fields such as electronic commerce telecommunications and the impact of the Internet on government society and economic growth. It also studies issues such as the need to reform government regulation especially in technology intensive fields such as medical innovation energy and environmental regulation.

*The Economic Effects of the Savings & Loan Crisis*, 1992 I Introduction II So what went wrong in the 1980s III Analyzing the economic effects of the S L losses IV Estimating the economic effects of the S L breakdown V Incorporating deposit insurance in measures of the budget Appendix A McKibbin Sachs global model Appendix B Estimation of capital losses

**Financial Market Regulation and Reforms in Emerging Markets** Masahiro Kawai, Eswar Prasad, 2011-04-14 In the wake of the global financial crisis that began in 2008 offers a systematic overview of recent developments in regulatory frameworks in advanced and emerging market countries outlining challenges to improving regulation markets and access in developing economies. Provided by publisher

Understanding Globalization Robert K. Schaeffer, 2003 This best selling text vividly shows how political and economic changes affect people's lives in different settings around the world. Globalization the author argues is not completely new. Instead the current wave of globalization builds on international institutions created just after World War II and was given new impetus by policies introduced in the 1970s and 80s. The new edition has five new chapters as well as updates and changes throughout. Visit our website for sample chapters

The Rise and Fall of Abacus Banking in Japan and China Yuko Arayama, Panos Mourdoukoutas, 2000-05-30 Bankers in Japan and China are masters of accounting not risk management and American style rescue packages won't solve their banking crises. Cleaning up balance

sheets and purging non performing loans won't work either say Arayama and Mourdoukoutas The problem goes deeper It stems from high growth environments and tight government regulation The result has been to limit competition in Japan and eliminate it in China And that led to the control of management behavior which weakened incentives for Japanese and Chinese bank decision makers to manage hands on their traditional and nontraditional banking risks Adding to the problem is rationed credit reflecting MITI and MOF priorities in Japan and those set by the central planning authorities in China Japanese bankers have been turned into experts on the abacus the ancient calculator but they have little experience with or understanding of the other more important aspects of the banking enterprise Arayama and Mourdoukoutas lay it all out in a challenging provocative readable study and analysis It is an essential resource for academicians and policymakers in business government and international finance and investment Arayama and Mourdoukoutas make it clear that Japanese and Chinese bankers must learn how to behave as for profit institutions where managers are accountable to the owners and other stakeholders Second they must be freed from government directives in China and guidance in Japan that control their day to day operations and which restrict freedom to develop new products and businesses Third Japanese and Chinese bank managers must learn to act as true bankers They must learn how to manage credit risk and function as public trading corporations They must also learn how to deal with transparency and full disclosure rules and regulations just as their Western counterparts must and do In other words say the authors bank managers must escape the abacus mentality and learn how to use their brains rather than their fingers and that may take much longer than anxious Western observers would have expected

**How America Can Spend Its Way Back to Greatness** Richard Striner, 2015-05-26 Providing a unique perspective on economic history and policy this book shows how a daring method once recommended by top economists could be adapted to help America pay for the things it needs Written in a crisp fast paced style this groundbreaking work presents an in depth account of monetary theory and practice as the basis for its suggestion of a new system of money creation First the economic history of the United States is explored with special emphasis on the years from the Civil War to the Great Depression The proposal that follows based on a long lost method of money creation is related to that context as well as to America's current situation both economic and political Readers will learn how banks have created most of America's money supply since the nation's founding but also about experiments with an alternative system in which the government plays that role The crux of the book is an examination of the way in which the two systems could be harmonized to pay for public necessities without increasing taxes or national debt The proposed new system of money creation would incorporate two complementary money streams the existing banking system run by the Federal Reserve and a new stream of money created by Congress By integrating the Greenback method with the fiscal and monetary status quo the author argues the United States could spend its way back to greatness

**The Political Economy of Rule Evasion and Policy Reform** Jim Leitzel, 2002-11-07 This book develops the logic underlying the connections between breaking the rules and making the

rules Approaching policy issues from this point of view provides a perspective that illuminates a wide variety of phenomena

International Bibliography of Economics British Library of Political and Economic Science,1993 IBSS is the essential tool for librarians university departments research institutions and any public or private institution whose work requires access to up to date and comprehensive knowledge of the social sciences

### **The Ownership of Enterprise** Henry

Hansmann,2009-07-01 The investor owned corporation is the conventional form for structuring large scale enterprise in market economies But it is not the only one Even in the United States noncapitalist firms play a vital role in many sectors Employee owned firms have long been prominent in the service professions law accounting investment banking medicine and are becoming increasingly important in other industries The buyout of United Airlines by its employees is the most conspicuous recent instance Farmer owned produce cooperatives dominate the market for most basic agricultural commodities Consumer owned utilities provide electricity to one out of eight households Key firms such as MasterCard Associated Press and Ace Hardware are service and supply cooperatives owned by local businesses Occupant owned condominiums and cooperatives are rapidly displacing investor owned rental housing Mutual companies owned by their policyholders sell half of all life insurance and one quarter of all property and liability insurance And nonprofit firms which have no owners at all account for 90 percent of all nongovernmental schools and colleges two thirds of all hospitals half of all day care centers and one quarter of all nursing homes Henry Hansmann explores the reasons for this diverse pattern of ownership He explains why different industries and different national economies exhibit different distributions of ownership forms The key to the success of a particular form he shows depends on the balance between the costs of contracting in the market and the costs of ownership And he examines how this balance is affected by history and by the legal and regulatory framework within which firms are organized With noncapitalist firms now playing an expanding role in the former socialist countries of Eastern Europe and Asia as well as in the developed market economies of the West The Ownership of Enterprise will be an important book for business people policymakers and scholars

### **Incentives** Donald E. Campbell,2018-02-22

When incentives work well individuals prosper When incentives are poor the pursuit of self interest is self defeating This book is wholly devoted to the topical subject of incentives from individual collective and institutional standpoints This third edition is fully updated and expanded including a new section on the 2007 08 financial crisis and a new chapter on networks as well as specific applications of school placement for students search engine ad auctions pollution permits and more Using worked examples and lucid general theory in its analysis and seasoned with references to current and past events Incentives Motivation and the Economics of Information examines the performance of agents hired to carry out specific tasks from taxi drivers to CEOs the performance of institutions from voting schemes to medical panels deciding who gets kidney transplants a wide range of market transactions from auctions to labor markets to the entire economy Suitable for advanced undergraduate and graduate students studying incentives as part of courses in microeconomics economic theory managerial

economics political economy and related areas of social science      *Misunderstanding Financial Crises* Gary B. Gorton, 2012-11-02 Before 2007 economists thought that financial crises would never happen again in the United States that such upheavals were a thing of the past Gary B Gorton a prominent expert on financial crises argues that economists fundamentally misunderstand what they are why they occur and why there were none in the U S from 1934 to 2007 *Misunderstanding Financial Crises* offers a back to basics overview of financial crises and shows that they are not rare idiosyncratic events caused by a perfect storm of unconnected factors Instead Gorton shows how financial crises are indeed inherent to our financial system Economists Gorton writes looked from a certain point of view and missed everything that was important the evolution of capital markets and the banking system the existence of new financial instruments and the size of certain money markets like the sale and repurchase market Comparing the so called Quiet Period of 1934 to 2007 when there were no systemic crises to the Panic of 2007 2008 Gorton ties together key issues like bank debt and liquidity credit booms and manias moral hazard and too big too fail all to illustrate the true causes of financial collapse He argues that the successful regulation that prevented crises since 1934 did not adequately keep pace with innovation in the financial sector due in part to the misunderstandings of economists who assured regulators that all was well Gorton also looks forward to offer both a better way for economists to think about markets and a description of the regulation necessary to address the future threat of financial disaster      **Financial Crises** Martin H. Wolfson, 1994-09-23 This book is a survey and critique of the major theories of financial crises The first edition built a model of crisis from an analysis of postwar financial crises in the US through the mid 1980s The second edition continues the story from 1985 and covers the stock market crash of 1987 the collapse of the Savings and Loan industry the severe problems of US commercial banks and the increasing risks posed by junk bonds A new chapter analyses the causes of increasing financial instability in the 1980s The book s extensive charts and tables are fully revised and updated to present the latest evidence The first edition has gained wide interest as a supplemental text      *The Oxford Encyclopedia of American Business, Labor, and Economic History* Melvyn Dubofsky, 2013 As the global economic crisis that developed in the year 2008 makes clear it is essential for educated individuals to understand the history that underlies contemporary economic developments This encyclopedia will offer students and scholars access to information about the concepts institutions organizations events and individuals that have shaped the history of economics business and labor from the origins of what later became the United States in an earlier age of globalization and the expansion of capitalism to the present It will include entries that explore the changing character of capitalism from the seventeenth century to the present that cover the evolution of business practices and organizations over the same time period that describe changes in the labor force as legally free workers replaced a labor force dominated by slaves and indentures that treat the means by which workers sought to better their lives and that deal with government policies and practices that affected economic activities business developments and the lives of working people Readers will

be able to find readily at hand information about key economic concepts and theories major economists diverse sectors of the economy the history of economic and financial crises major business organizations and their founders labor organizations and their leaders and specific government policies and judicial rulings that have shaped US economic and labor history Readers will also be guided to the best and most recent scholarly works related to the subject covered by the entry Because of the broad chronological span covered by the encyclopedia and the breadth of its subjects it should prove useful to history students economics majors school of business entrants as well as to those studying public policy and administration

**ILC's--a Review of Charter, Ownership, and Supervision Issues** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2007 **ILC'sa review of charter, ownership, and supervision issues : hearing , FDIC Quarterly ,2016 Capital Markets and Financial Intermediation** Colin Mayer,Xavier Vives,1995-09-29 Financial intermediation is currently a subject of active research on both sides of the Atlantic The integration of European financial markets in particular highlights several important issues In this volume derived from a joint CEPR conference with the Fundacion Banco Bilbao Vizcaya BBV leading academics from Europe and North America review state of the art theories of banking and financial intermediation and discuss their policy implications The principal focus is on the risks of increased competition the appropriate regulation of banks and the differences between Anglo American and Continental European forms of financial markets Relationship banking stock markets and banks banking and corporate control financial intermediation in Eastern Europe monetary policy and the banking system and financial intermediation and growth are also discussed



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