



Politics and Banking: Ideas, Public Policy, and the Creation of Financial Institutions

Susan Hoffmann

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In *Politics and Banking* Susan Hoffmann explores the influence of public philosophies—in particular, classic liberalism, utilitarianism, progressivism, and populism—on the development of U.S. banking institutions. Focusing on banks, savings and loan associations, and credit unions, Hoffmann demonstrates that though policy makers' political and economic interests surely played a role in the development of these institutions and the policies relating to them, we cannot overlook the importance of ideas.

Following the development of banking from the first Congress through the Great Depression, Hoffmann begins by explaining how particular political ideas helped create the first Bank of the United States. She shows how other ideas—about the relationship between public and private spheres—led to the demise of the second Bank of the United States and establishment of the Independent Treasury. Further chapter topics include the development of the corporate bank; congressional debates on money and banking from the end of the Civil War through the Banking Act of 1935; the creation of savings and loan associations; and a discussion of how philosophical populism led to institutions and policies that emphasize economic democracy. The book concludes by examining the impact of neoliberal public philosophy on U.S. banking today.

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