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Insider Lending: Banks, Personal Connections, and Economic Development in Industrial New England (NBER Series on Long-Term Factors in Economic Development)

Naomi R. Lamoreaux

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Insider Lending: Banks, Personal Connections, and Economic Development in Industrial New England (NBER Series on Long-Term Factors in Economic Development) Naomi R. Lamoreaux Today the term "insider lending" conveys an aura of abuse and corruption, of unethical, if not illegal, behavior. In early nineteenth century New England, however, insider lending was an integral aspect of the banking system. Not only was the practice an accepted fact of economic life, but, as Naomi R. Lamoreaux argues, it enabled banks (at least in this particular historical context) to play an important role in financing economic development. As the banking system evolved over the course of the century, however, lending practices became more impersonal and professional.

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