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## We All Fall Down

(Documentary) An Icarus Films release of a Second Act Films production. Produced by Kevin Stocklin. Associate producer, Grace Wang. Co-producer, Flavio Alves. Directed by Gary Gasarth.

**With:** Paul Muolo, Nouriel Roubini, Mark Wiseman, Til Schuermann, Guy Cecala, Richard Sylla.  
**Narrator:** Paul Sorvino.

By [ROB NELSON](#)

**The American dream turns nightmarish in "We All Fall Down," a concise documentary portrait of how subprime lending has contributed to the ongoing financial crisis. Establishing widespread responsibility for the glut of foreclosures, the film nevertheless lacks onscreen villains whose presence would've made it more powerfully infuriating. Victims, however, are abundant, including low-income families encouraged to take easy loans, as well as those forced to relocate. Illustrated with graphs, charts and archival footage, the film is a steal for educational purposes, but theatrical prospects seem as sketchy as the market in general.**

The docu's instructional narrative begins in the 1920s with the gradual shift away from local banks serving local lenders, and extends to Wall Street's increasingly voracious trading of loans as securities. The dot-com collapse and the events of 9/11 lead to confidence-boosting interest rates and the market's migration to mortgages as "safe" commodities. Next comes the rampant abuse of subprime lending, including what one talking-head analyst, in a moment of dark humor, calls "ninja loans" -- that is, loans to those without jobs or assets. Pic's production values appear affordable to a fault.

Camera (color, DV), Brian Fass; editor, Kevin Stocklin; music, Barney McAll. Reviewed at Vancouver Film Festival (Money & Nature), Oct. 12, 2009. Running time: 65 MIN.

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