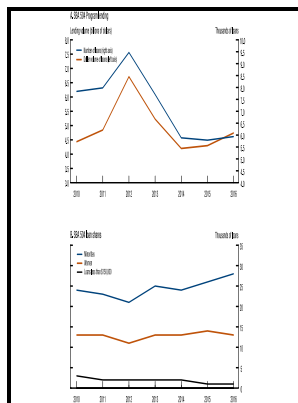


Federal credit programs - a series of research studies prepared for the Commission on Money and Credit

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Everyone might still receive a significant subsidy, but there would be less variance in the subsidy. This is especially likely because there is a strong correlation across credit losses, so that losses are concentrated in a few years when the economy is particularly bad and taxpayers are unlikely to feel capable of comfortably bearing the resulting tax increases. These are reasonable concerns, but they are outweighed by the fact that Congress uses the initial subsidy estimates in the federal budget as by far the most important figures on which to make decisions about federal credit programs.

Private financial institutions : a series of research studies prepared for the Commission on Money and Credit (eBook, 1963)
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Utilisez des fonctionnalités telles que les signets, la prise de notes.

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Break, Jack Guttentag, Ernest Bloch, D. J : Prentice-Hall MLA Citation American Bankers Association.

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A fairer distribution of subsidies would result because the gap between the private market rate and the federal rate would be more uniform, as federal pricing followed the private pattern more closely by adjusting for risk. Formalize the Process of Initiating New Credit Programs It would be useful for Congress to impose on the executive branch and on itself the discipline of a formal proposal process for new credit programs.

Federal credit agencies : a series of research studies prepared for the Commission on Money and Credit

However, I buy the argument by Professor Deborah Lucas at MIT, and others.

Evaluating federal credit programs: Prepared testimony before the Joint Economic Committee of Congress

As noted, advances in information technology provide a sounder and more consistent basis than previously existed to make distinctions among borrowers. The question of whether to use risk-based discount rates in the federal budget is a pragmatic one — will it help Congress and the Executive Branch to make better decisions? Let me now expand somewhat on the other recommendations: Target Borrowers More Carefully
Federal credit programs are generally intended to spur greater investment, output, and employment in certain sectors.

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Similarly, mortgage aid to a lower-income homebuyer is more likely to result in a new home purchase than is aid to a wealthy family. However, the disparity is far sharper in the financial area than in any other government activity, because of the generous sums paid by private sector financial firms for people with useful skills in this area.

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