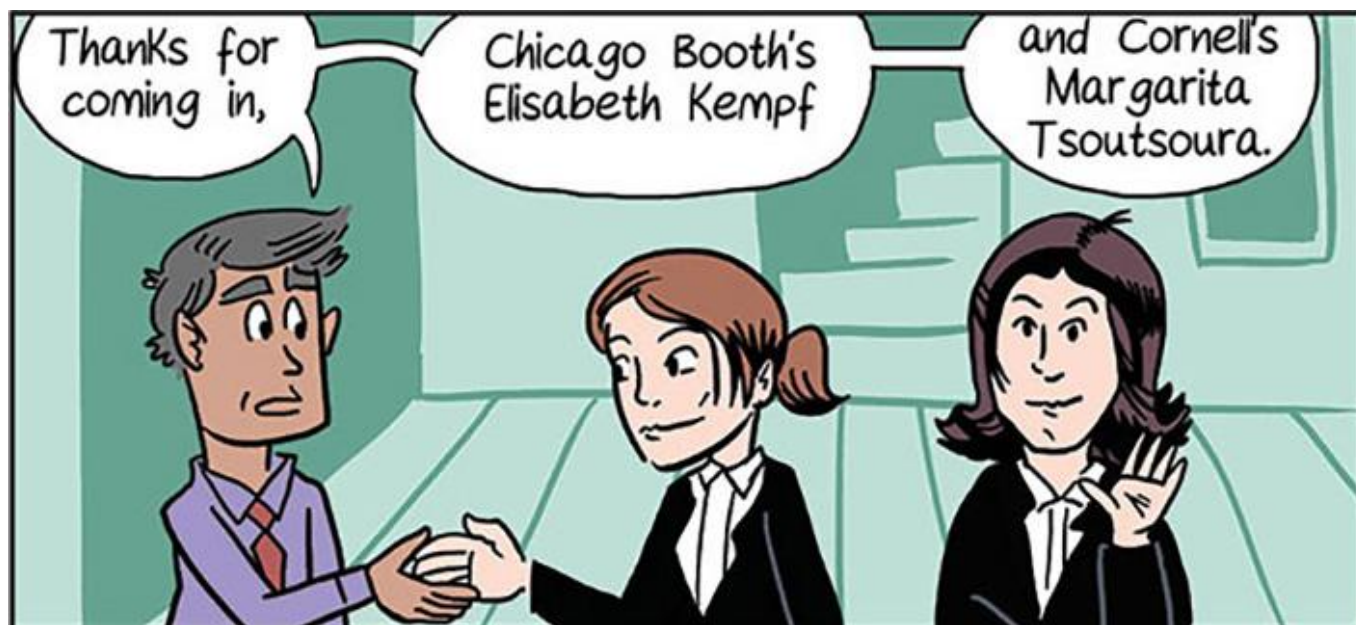


# Your politics are showing: A CBR research comic

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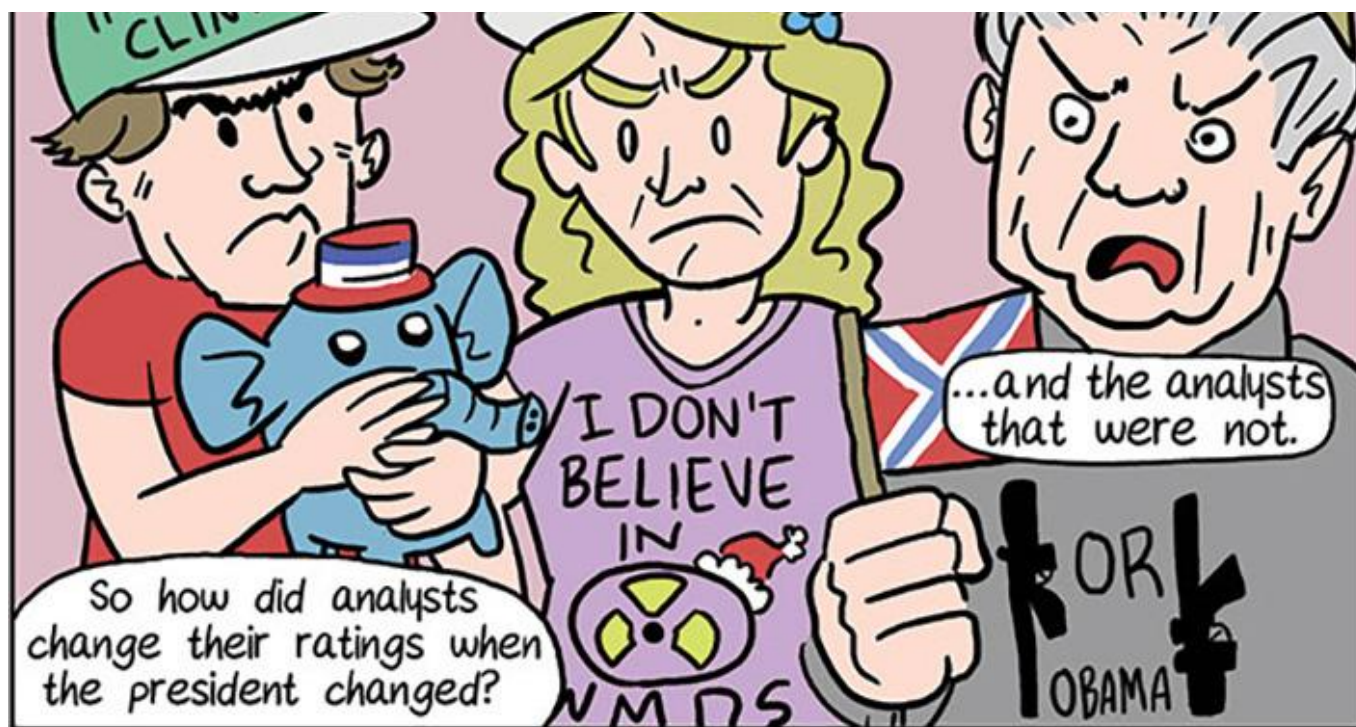




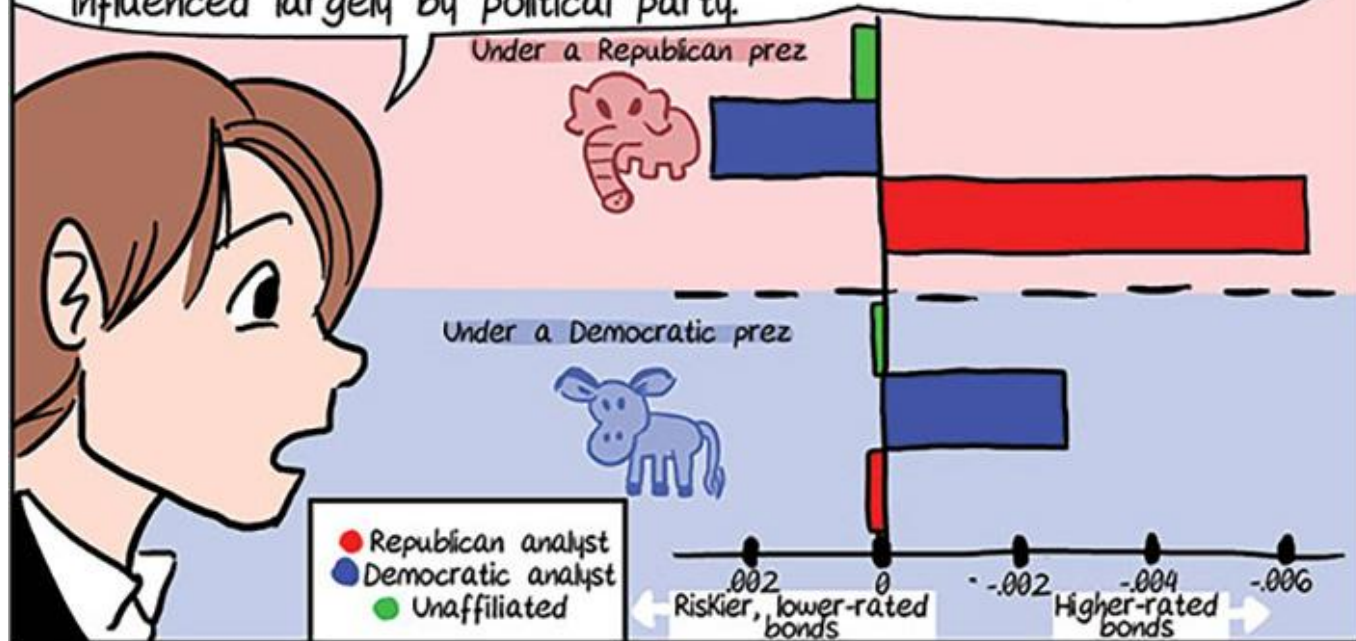




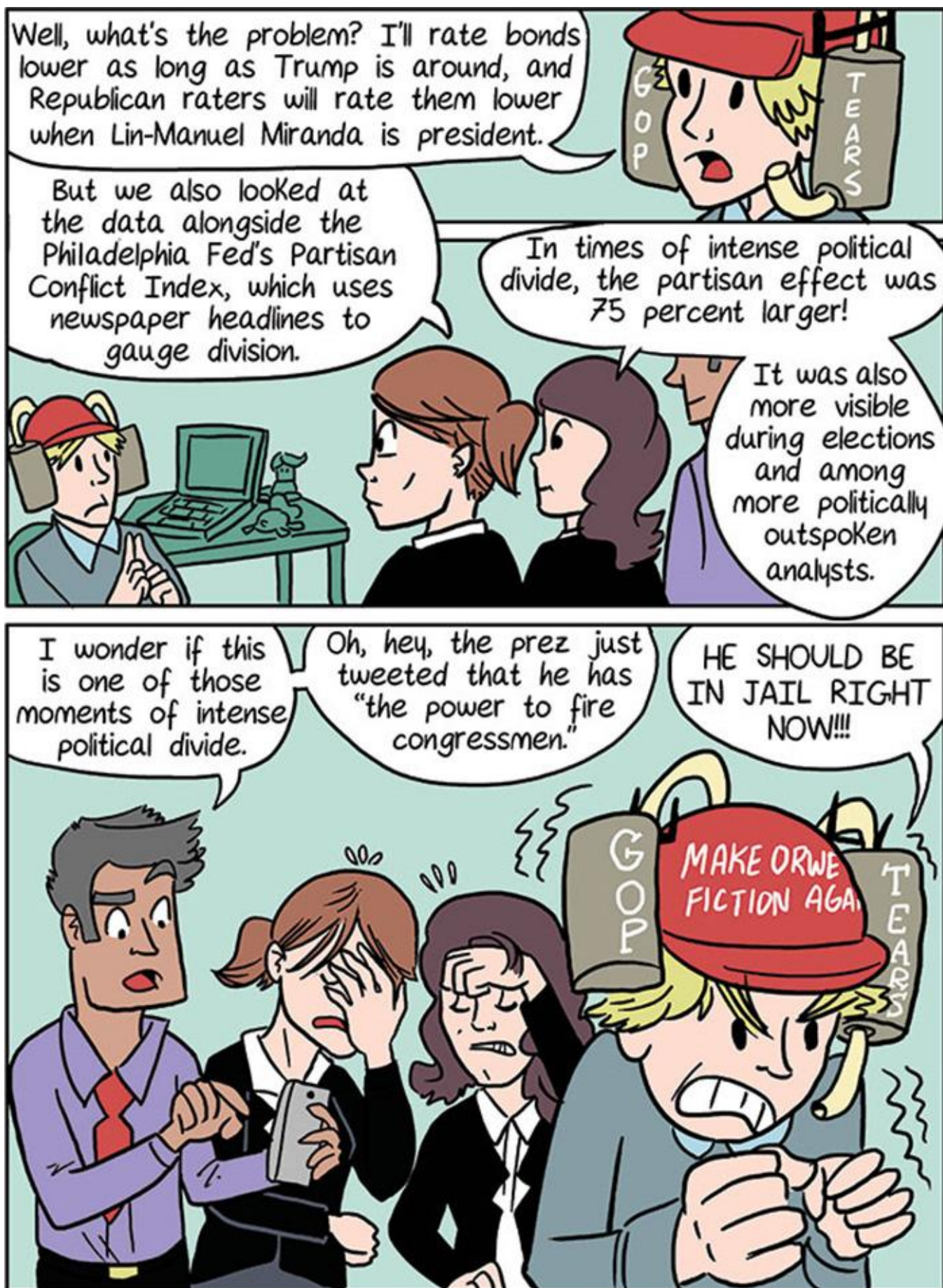




When credit raters were not part of the presidents' party, they rated bonds as riskier. On average, they lowered bond ratings by an extra 0.015 notches compared with those made by raters who were part of the presidents' party every quarter. As the average rating change over the study period was 0.16 percent, that suggested 10 percent of the average rating change was influenced largely by political party.









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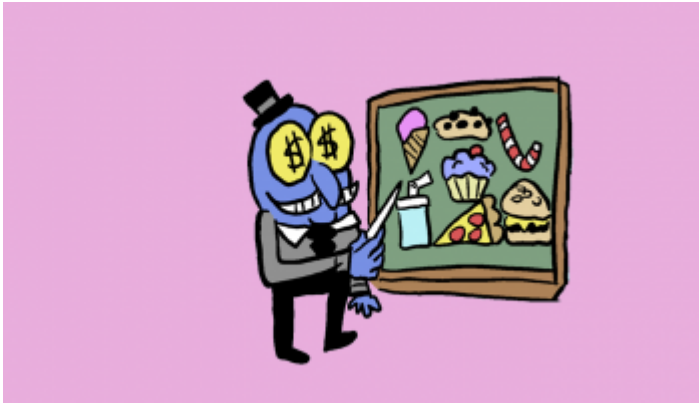
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