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Nota di contenuto

Frontmatter -- Contents -- Preface -- Introduction -- 1. Bringing Financial Literacy to Washington -- 2. Measuring and Managing Federal Financial Risk: A View from the Hill -- 3. The Cost of Risk to the Government and Its Implications for Federal Budgeting -- 4. Federal Financial Exposure to Natural Catastrophe Risk -- 5. Housing Policy, Mortgage Policy, and the Federal Housing Administration -- 6. Valuing Government Guarantees: Fannie and Freddie Revisited -- 7. Guaranteed versus Direct Lending: The Case of Student Loans -- 8. Market Valuation of Accrued Social Security Benefits -- 9. Environment and Energy: Catastrophic Liabilities from Nuclear Power Plants -- Contributors -- Author Index -- Subject Index

Sommario/riassunto

The U.S. government is the world's largest financial institution, providing credit and assuming risk through diverse activities. But the potential cost and risk of these actions and obligations remain poorly understood and only partially measured. Government budgetary and financial accounting rules, which largely determine the information available to federal decision makers, have only just begun to address these issues. However, recently there has been a push to rethink how these programs are valued and accounted for, and some progress has been made in applying modern valuation methods-such as options pricing, risk-adjusted discount rates, and value at risk-to these types of obligations. This book contains new research, both empirical and methodological, on the measurement and management of these costs and risks. The analyses encompass a broad spectrum of federal programs, including housing, catastrophe insurance, student loans, social security, and environmental liabilities. Collectively, the contributions gathered in *Measuring and Managing Federal Financial Risk* demonstrate that the logic of financial economics can be a useful tool for studying a range of federal activities.
