

The U.S. State and Local Bond Market. Moody's began to rate U.S. state and local government bonds in 1919, a decade after ratings began for the bonds of railroad corporations. By that time the market for such bonds was more than a century old, confirming the long lag of ratings behind capital market developments. Moreover, Standard and Poor's did not begin to rate state and local bonds until the early 1950s.¹⁶

The state and local debt market expanded rapidly in the century before agency ratings began. From an estimated \$1.5 million in 1825, it expanded to \$260 million by 1843 (when it was considerably larger than the U.S. national debt), to \$1.1 billion by 1880, and to \$2 billion shortly after the turn of the twentieth century.¹⁷

The first default on state and local debt, the city of Mobile, Alabama, came in 1839, after which there is a continuous history of defaults with four periods of large-scale defaults. The first was 1839-1843, when twelve state and local governments whose indebtedness of \$12.5 million was more than half of total defaulted; \$13.8 million of debt was repudiated and \$1.3 million of interest due was never paid. The second period was 1873-1879, when units with approximately a quarter of the \$1 billion outstanding defaulted and the total loss of principal and interest was \$150 million. A third period of widespread defaults came in the years 1893-1899, when units with \$130 million of debt, about 10 percent of the total outstanding defaulted, and about \$25 million of principal and interest was lost. The Great Depression of the 1930s brought the fourth and last period of major defaults. From 1929 to 1937, units with \$2.85 billion of indebtedness, representing some 15 percent of the average outstanding state and local indebtedness for the period, defaulted. In the end, however, the total loss of principal and interest was relatively minor compared with earlier debt crises. The Depression-era losses were about \$300 million, or half of one percent of state and local indebtedness, and 70 percent of these losses were settled under a new Federal Municipal Bankruptcy Act enacted in 1937.¹⁸

State and local defaults were relatively minor in the two decades of prosperity after World War II. They came to some \$325 million during 1945-1965, which was only

¹⁶ George H. Hempel, *The Plentiful Quality of State and Local Debt* (New York: National Bureau of Economic Research, 1971), p. 103.

¹⁷ *Ibid.*, Table 6, p. 54.

¹⁸ *Ibid.*, Chapter 3.

The Postwar Quality Of State Local Debt By George H Hempel

Destin Jenkins



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Understanding the Market for State and Local Debt United States. Advisory Commission on Intergovernmental Relations, James N. Patton, George H. Hempel, 1976 *Statistical Abstract of the United States*, 1986 *The Bonds of Inequality* Destin Jenkins, 2022-05-02 Cities require infrastructure as they grow and persist infrastructure requires funding typically from the bond market But the bond market is not a neutral player In this groundbreaking book Destin Jenkins suggests that questions of urban infrastructure are inherently also questions of justice because infrastructure requires financial mechanisms to come into being Moreover these mechanisms abstract cities into investments controlled from afar which exacerbates local inequalities of race wealth and power Ultimately Jenkins opens up far larger questions such as why it is that American social welfare is predicated on the demands of finance capitalism in the first place **Credit Default Swaps on Government Debt** United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises, 2010 **The Handbook of Municipal Bonds** Sylvan G. Feldstein, Frank J. Fabozzi, 2008-04-25 In *The Handbook of Municipal Bonds* editors Sylvan Feldstein and Frank Fabozzi provide traders bankers and advisors among other industry participants with a well rounded look at the industry of tax exempt municipal bonds Chapter by chapter a diverse group of experienced contributors provide detailed explanations and a variety of relevant examples that illuminate essential elements of this area With this book as your guide you ll quickly become familiar with both buy side and sell side issues as well as important innovations in this field Ratings, Rating Agencies and the Global Financial System Richard M. Levich, Giovanni Majnoni, Carmen Reinhart, 2012-12-06 *Ratings Rating Agencies and the Global Financial System* brings together the research of economists at New York University and the University of Maryland along with those from the private sector government bodies and other universities The first section of the volume focuses on the historical origins of the credit rating business and its present day industrial organization structure The second section presents several empirical studies crafted largely around individual firm level or bank level data These studies examine a the relationship between ratings and the default and recovery experience of corporate borrowers b the comparability of credit ratings made by domestic and foreign rating agencies and c the usefulness of financial market indicators for rating banks among other topics In the third section the record of sovereign credit ratings in predicting financial crises and the reaction of financial markets to changes in credit ratings is examined The final section of the volume emphasizes policy issues now facing regulators and credit rating agencies **City Financial Emergencies** United States. Advisory Commission on Intergovernmental Relations, 1973 **The Oxford Handbook of State and Local Government Finance** Robert D. Ebel, John E. Petersen, 2012-03-21 State and local government fiscal systems have increasingly become vulnerable to economic changes Over the past three decades state and local deficits during economic recession have been larger and deeper each time The impact of the Great Recession and its aftermath of feeble growth and lingering high

unemployment has been dramatic both in scope and intensity Before the crisis long term structural deficits were persistent for both individual governments and the entire sector as spending plans and patterns outpaced governments revenue generating capacity The revenue systems of these governments eroded while the workloads and scope on the expenditure side of the state and local system budget continued to grow This handbook evaluates the persistent problems in the fiscal systems of state and local governments and what can be done to solve them It contains 35 chapters authored by 60 practitioners and academics who are renowned scholars in state and local finance Each chapter provides a description of the discipline area examines major developments in policy practices and research and opines on future prospects The chapters are divided into four sections Section I is a systematic discussion of the institutional economic and political framework that provides a background for understanding the structure and financial performance of the state and local sector The chapters in Section II provide an overview of the various components of state and local revenue systems and how they reacted to the Great Recession They analyze the diverse forms of taxes and charges in detail prescribe remedies and alternatives and examine the implications for future revenue performance Chapters in Section III turn to spending borrowing and financial management in the state and local sector The focus is on the big six service delivery sectors education health care human services transportation pensions and housing Section IV is a set of chapters that look ahead and speculate about how the state and local government sector's money raising spending and service delivery structures will adjust to the new circumstances

Contesting the Postwar City Eric Fure-Slocum, 2013-06-28 Focusing on mid century Milwaukee Eric Fure Slocum charts the remaking of political culture in the industrial city Professor Fure Slocum shows how two contending visions of the 1940s city working class politics and growth politics fit together uneasily and were transformed amid a series of social and policy clashes Contests that pitted the principles of democratic access and distribution against efficiency and productivity included the hard fought politics of housing and redevelopment controversies over petty gambling questions about the role of organized labor in urban life and battles over municipal fiscal policy and autonomy These episodes occurred during a time of rapid change in the city's working class as African American workers arrived to seek jobs women temporarily advanced in workplaces and labor unions grew At the same time businesses and property owners sought to re establish legitimacy in the changing landscape This study examines these local conflicts showing how they forged the postwar city and laid a foundation for the neoliberal city

Fundamentals of Investments Gordon J. Alexander, William F. Sharpe, Jeffery V. Bailey, 2001 This introduction provides a clear framework for understanding and analyzing securities and covers the major institutional features and theories of investing While the book presents a thorough discussion of investments the authors keep the material practical relevant and easy to understand The latest developments in investments are brought to life through the use of tables graphs and illustrations that incorporate current market information and academic research An international content deals directly with international securities and securities markets throughout the

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