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Finance and Economics Discussion Series: Risk-based Pricing of Interest Rates in Household Loan Markets

United States Federal Reserve Board, Wendy Edelberg

Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English. Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Focusing on observable default risk s role in loan terms and the subsequent consequences for household behavior, this paper shows that lenders increasingly used risk-based pricing of interest rates in consumer loan markets during the mid-1990s. It tests three resulting predictions. First, the premium paid per unit of risk should have increased over this period. Second, debt levels...

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- Authored by Wendy Edelberg
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