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Externalities and Bailouts David E. Wildasin, 1997 Externalities, Incentives, and Economic Reforms International Monetary Fund, 1990-01-01 The paper emphasizes the role of institutions and incentives in the presence of externalities An economy with multiple public decision makers is likely to experience overspending undertaxing overborrowing and overinflation unless effective institutions exist for overcoming coordination failure External financing may weaken incentives for adjustment over the longer run unless assistance is made conditional on fundamental institutional reforms The paper also analyzes reforms that strengthen incentives to provide effort Uncertainty regarding future taxes reduces present effort and the responsiveness of output to market signals In addition the paper addresses the adverse effects of bank insurance and soft budget constraints *Externalities and Bailouts* D. E. Wildasin, 1997 *Public Finance Course Materials*, 1981

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refreshingly contemporary approach It was the first text written from the ground up to reflect current realities of public finance enhancing its survey of traditional topics with an emphasis on empirical work and coverage of transfer programs and social insurance The new edition fully updated with the most recent data and research possible includes new coverage of the Medicare drug benefit changes in the tax code Hurricane Katrina and the ongoing debate over privatization A Solution to the Problem of Externalities when Agents are Well- Informed Hal R. Varian, University of Michigan. Center for Research on Economic and Social Theory, 1991 Public Finance Jonathan Gruber, 2004-08-01 **Essays in Public Finance** Ebonya Washington, 2003 This thesis consists of three distinct essays in public finance economics In the first I use the presence of minority candidates on the ballot to test two implications of the spatial theory of voting I find contrary to theoretical predictions that the magnitude and types of voters who come out to the polls is responsive to the race of the candidate on the ballot While both black and white voters turn out in greater numbers when there is a black on the ballot the whites who are propelled to the polls are more often Republican than not I use this shift in the electorate caused by the racial mix of the candidates as a test of candidate responsiveness a second implication of the spatial theory I find evidence in support of this prediction In Chapter 2 I seek to understand why thirty five to forty five percent of low income American households do not possess a bank account I demonstrate that the low income household's banking decision responds to the price of savings accounts particularly their minimum balance requirements Despite this I show that government banking regulation to this point has been ineffective in connecting households to transaction accounts On the other hand regulation of the fringe banking market has proved more successful One approach to covering the uninsured that is frequently advocated by policy makers is subsidizing the employee portion of employer provided health insurance premiums In Chapter 3 joint with Jonathan Gruber we study an example of such subsidies the introduction of pre tax premiums for postal employees in 1994 and then for the remaining federal employees in 2000 We find that there is a very small elasticity of insurance takeup with respect to its after tax price and a modest elasticity of plan choice Our results suggest that the federal government did little to improve insurance coverage but much to increase health care expenditures through this policy change

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