

Footprints from the City to the Farm



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FOOTPRINTS FROM THE CITY TO THE FARM

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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 44 pages. Original publisher: Washington, D. C. : U. S. Govt. Accountability Office, 2008 OCLC Number: (OCOlc)319422665 Subject: Discrimination in commercial loans -- United States -- Statistics. Excerpt: . . . Interagency Fair Lending Examination Procedures, examiners from the five federal banking regulators are to (1) evaluate the institutions overall fair lending compliance program, including management commitment and resources devoted to preventing violations, and (2) determine if the institution has, in fact, violated the fair lending laws by, among other tasks, reviewing lending policies and practices and testing the institutions actual lending record for specific types of discrimination, such as underwriting discrimination in consumer and business loans or pricing discrimination in mortgage or automobile lending. FRBs SSBF is one of the principal sources of information available on the FRBs Survey of Small factors that affect the availability of credit for small businesses. FRB has Business Finances conducted the SSBF about every 5 years from 1987 through 2003 from a nationwide sample of small businesses of varying sizes, locations, and ownership characteristics. The most recent survey (2003) gathered data from 4, 240 firms that were selected to be representative of small businesses in the United States. (i. e. , firms with fewer than 500 employees). Through interviews, the firms answered questions about how they applied for and obtained credit, and characteristics of their businesses in addition to the race and gender of their owners. In 2007, FRB decided to discontinue the SSBF due to its cost and other considerations. However, FRB plans to include elements of the SSBF in another survey, the Survey of Consumer Finances (SCF), starting in 2010. The limited number of studies on nonmortgage lending that...

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