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Community Development Investment Review from Federal Reserve Bank of San Francisco

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The new issue of the Community Development Investment Review explores how better data and technology can direct more capital to low-income areas. Often, community development investments pay a higher price for capital because they are considered risky by investors. Better data that show community development investment performance could bring down this risk premium. At the same time, technology helps reduce transaction costs for community development investments that are often extremely complex. Finally, better data and analysis help explain the value of community development investing. As Federal Reserve Chairman Ben Bernanke suggests in this issue of the Review: To know whether our policies and programs are delivering the desired results, we need to be able to measure inputs and outcomes, program by program and community by community.

There are articles in this issue from authors at George Washington University, the Federal Reserve Board of Governors, the Milken Institute, and Standard & Poor's among others. To read the journal online, use the following URL: <http://frbsf.org/publications/community/review/122007/index.html>

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By the Numbers: Data and Measurement in Community Economic Development
Ben S. Bernanke

Can Capital Markets Replace Banks for Funding Community Development?
Richard K. Green

Hunting for Data Sources: How Improving Data Can Increase Capital for Emerging Domestic Markets
Glenn Yago, Betsy Zeidman, and Jill Manning

Standard & Poor's Small Business Portfolio Model Introduces a Potential New Tool for Community Development Loan Risk Analysis
Weili Chen and Winston Chang

Cows, Kiva, and Prosper.Com: How Disintermediation and the Internet are Changing Microfinance
Tillman Bruett

First Mover: The CDFI Fund's CIIS Database Holds Promise to Create Substantial Data Repository for Community Development Investments
Heidi Kaplan

Creating a Marketplace: Information Exchange and the Secondary Market for Community Development Loans
Laura Choi

Count What Counts: Improving Charitable Investor Access to the Community Development Sector with Better Data and Better Analytical Models



Lori Bamberger and Cort Gross

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