



Congressional Oversight Panel

**United States. Congressional
Oversight Panel**



Congressional Oversight Panel:

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Congressional Oversight Panel December Oversight Report United States. Congressional Oversight Panel,2009

Congressional Oversight Panel November Oversight Report :. United States. Congressional Oversight Panel,2009

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NO FURTHER DISCOUNT FOR THIS PRINT PRODUCT OVERSTOCK SALE Significantly reduced list price The Congressional Oversight Panel s 30th and final oversight report describes the financial crisis summarizes and updates the Panel s prior oversight reports and evaluates federal financial stabilization initiatives In order to evaluate the TARP s impact one must first recall the extreme fear and uncertainty that infected the financial system in late 2008 The stock market had endured triple digit swings Major financial institutions including Bear Stearns Fannie Mae Freddie Mac and Lehman Brothers had collapsed sowing panic throughout the financial markets The economy was hemorrhaging jobs and foreclosures were escalating with no end in sight Federal Reserve Chairman Ben Bernanke has said that the nation was on course for a cataclysm that could have rivaled or surpassed the Great Depression As the TARP evolved Treasury found its options increasingly constrained by public anger about the program The TARP is now widely perceived as having restored stability to the financial sector by bailing out Wall Street banks and domestic automotive manufacturers while doing little for the 13 9 million workers who are unemployed the 2 4 million homeowners who are at immediate risk of foreclosure or the countless families otherwise struggling to make ends meet It is now clear that although America has endured a wrenching recession it has not experienced a second Great Depression The TARP does not deserve full credit for this outcome but it provided critical support to markets at a moment of profound uncertainty It achieved this effect in part by providing capital to banks but more significantly by demonstrating that the United States would take any action necessary to prevent the collapse of its financial system

Accountability for the Troubled Asset Relief Program United States. Congressional Oversight Panel,2009

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