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The forthcoming book, 'Beyond the Digital Divide' (Georgetown University Press), redefines the issue of the digital divide in broader terms. The authors argue that the problem has been too narrowly conceived in public debate, research, and programs as primarily an issue of access.

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In addition to being a measure of financial stress, the spread affects the transmission mechanism of monetary policy to the economy because trillions of dollars of loans and securities are indexed to Libor. An increase in the spread, holding the OIS constant, will increase the cost of such loans and have a contractionary effect on the economy.

~~Financial Crisis and Policy Responses~~

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