



A microfounded approach to currency substitution and government policy [☆]

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ABSTRACT

This paper develops a search-theoretic, two-country, dual-currency model featuring endogenous currency substitution with costly authentication of foreign currency. Benevolent governments, unable to commit to future policies, determine fiscal and monetary policy weighing distortion-smoothing and time-consistency. Decisions of the fiscal authority are accommodated by the monetary authority, where public expenditures, public debt, labor taxation, and inflation are determined using the notion of a Markov-perfect equilibrium. Inflation differentials arise endogenously from cross-country heterogeneities in the citizens' valuation of public goods, rendering international differences in fiscal imbalances the root cause for currency substitution. A steady-state analysis characterizes long-run allocations and identifies the domestic and foreign governments' best responses to changes in local payment patterns. Historical data supports the theoretical findings and provides empirical evidence for the positive relationship between currency-substitution ratios, inflation, and public debt. An extension studying *de jure* dollarization shows that time-consistency concerns disappear once currency substitution is imposed exogenously, reducing the government's objective to distortion-smoothing exclusively.

1. Introduction

This paper studies endogenous currency substitution in a search-theoretic, two-country, dual-currency model with jointly-determined fiscal and monetary policy. Benevolent governments, unable to commit to policies beyond the current term, weigh distortion-smoothing and time-consistency. The focus is on Markov-perfect equilibria, where public expenditures, public debt, distortionary labor taxation, and inflation are determined endogenously using the primal approach. The intra- and inter-temporal trade-offs between fiscal and monetary policy are characterized for a variety of payment patterns. A steady-state analysis sheds light on the implications of currency substitution for long-run allocations and identifies the domestic and foreign governments' best responses to the equilibrium currency regimes.

The usage of alternative media of exchange in transactions has been of interest to economists for centuries dating back to the influential work of Jevons (1875) and Menger (1892). Early on, it was well understood that aside from regulations, payment patterns are an outcome of individual decisions made by economic agents and policies imposed by official authorities. Recent advances in

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Proceedings Of A Conference On Currency Substitution And Currency Boards:

Währungspolitik und Finanzkrise - Über die Rolle des Currency-Board in der Wirtschaftskrise von Argentinien 2001/02

Rukiye Hamza, 2016-04 Empirische Studien zeigen dass Currency Boards in inflationären Konomien die durch eine instabile Währung und eine vertrauensunwürdige Geldpolitik geprägt sind umgehend monetäre Stabilisierung hervorrufen können. Da hohe Inflationsraten mit Wachstumsverlusten und realwirtschaftlichen Kosten verbunden sind zielen Volkswirtschaften darauf ab ihre Makrokonomie zu stabilisieren. In diesem Zusammenhang erhält die Wechselkurspolitik einen großen Stellenwert da sie zentrales Element der Stabilitätspolitik ist und ohne monetäre Stabilität kein dauerhaftes Wachstum möglich ist. So führte die Rezession in Argentinien Ende der 1980er Jahre die durch eine Hyperinflation und negative Wachstumsraten gekennzeichnet war dazu dass die Regierung im Jahre 1991 den Currency Board einführte. Durch die feste Bindung des Wechselkurses an den US Dollar verlor die Zentralbank jedoch ihre geldpolitische Autonomie und somit die Kontrolle über die makroökonomische Entwicklung. Das monetäre System erwies sich als nicht souverän genug um reale Wechselkursungleichgewichte auszugleichen und ökonomische Schocks zu absorbieren. Im Januar 2002 schließlich wurde der Peso abgewertet und das Currency Board aufgelöst. Das Buch analysiert welche Vor- und Nachteile der Currency Board hat und welche Rolle dieser in der Wirtschaftskrise von Argentinien spielte.

Currency Board-Systeme Ole Johann Janssen, 2015 Die Idee des aus der Kolonialzeit stammenden Currency Board Systems erlebt heute eine Renaissance im Zuge der Bewältigung von Währungs- und Finanzkrisen und Transformationsprozessen. Currency Board Systeme garantieren die Konvertibilität des Bargelds gegen Auslandswährung zu einem festen Wechselkurs. Im Rahmen einer ausführenden Systematisierung bestehender Currency Board Systeme wird deutlich dass eine Geldpolitik oder Wechselkursaufwertungen in diesem System zulässig sein können. Um die mit dem System verbundenen Wirkungen zu erfassen wird anhand des Geldbasiskonzeptes der Zusammenhang zwischen Geldmenge und Zahlungsbilanz verdeutlicht und es werden Zahlungsbilanzmechanismen untersucht. Unter Glaubwürdigkeitsaspekten können Currency Board Systeme zur Preisniveaustabilisierung beitragen. Ein damit verbundenes Risiko der monetären Unterversorgung kann wiederum zur Empfehlung einer Geldpolitik führen. Für die europäischen Systeme werden abschließend Integrationsmöglichkeiten in die Europäische Währungsunion durch Gegenberstellung einer Teilnahme am Wechselkursmechanismus II mit Normalbandbreiten und der Aufrechterhaltung der Currency Board Prinzipien untersucht. Mit wachsender Wahrscheinlichkeit einer negativen Konvergenzprüfung empfiehlt sich dabei die anfängliche Aufgabe des Currency Board Systems.

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Liviatan, 1993-01-01 Eighteen well known policymakers and economists discuss the rising use of currency substitution in Latin America. They examine the effects of currency boards on substitute currencies and on national stabilization programs. Latin American countries including Argentina, Bolivia, Peru and Uruguay increasingly use dollars as a substitute for domestic currency. The experts debate whether the region should encourage or resist this trend. Topics include the effects of

substitution on inflation liquidity and exchange rates The discussions on Argentina Peru and Brazil focus on the ways in which currency boards have affected stabilization in these countries They consider whether such boards can strengthen fiscal discipline and speed economic adjustment A currency board issues money that is converted into a foreign reserve currency at a fixed exchange rate This independent institution takes over the central bank's role as the sole issuer of base money It also manages the exchange rate to keep the currency stable and convertible

Currency Substitution and Currency Boards: Proceedings of a Conference N. Liviatan, 1992 **Seminar on Currency Boards in the Context of EU Accession, Brussels, 25 November 1999** European Commission. Directorate-General for Economic and Financial Affairs, 2000 This issue deals with currency board arrangements in candidate countries showing the willingness to tackle difficult subjects pertinent to accession It presents the papers and conclusions together with a summary of the seminar that took place in Brussels on 25 November 1999 The seminar looked at countries' recent experiences with currency boards and identified conditions producing success It helped to clarify the Commission Services position with regard to currency board arrangements in candidate countries in the context of their future accession to Economic and Monetary Union and adoption of the euro

Seminar on Currency Boards in the Context of EU Accession, 2000 **Vierteljahrschrift für Sozial- und Wirtschaftsgeschichte** Stephan Bauer, Georg Anton Hugo von Below, Ludo Moritz Hartmann, Kurt Kaser, Hermann Aubin, 1999 Spontaner oder gestalteter Prozess? Hans-Hermann Höhmann, 1999 Zentrales Ziel der Wirtschaftstransformation in den Reformstaaten Osteuropas ist die Freisetzung ökonomischer Dynamik durch den Übergang zu Demokratie Marktwirtschaft und gesellschaftlichem Pluralismus Dieses Ziel soll nicht zuletzt durch den Abbau der staatlichen Funktionen und Institutionen erreicht werden wie sie für die gescheiterten zentral administrativen Planwirtschaften der kommunistischen Periode kennzeichnend waren Dem Hauptanliegen der Umgestaltung entsprechend hat sich die begleitende Transformationsforschung im Osten wie im Westen bisher vor allem auf Fortschritte bei Liberalisierung makroökonomischer Stabilisierung und beim Aufbau der Marktwirtschaft konzentriert Relativ wenig Beachtung wurde dagegen der wichtigen Rolle des Staates im Transformationsprozeß zuteil Ein funktionstüchtiger Staat ist jedoch von zentraler Bedeutung für den Erfolg der Transformation während Staatsversagen die Hauptursache von Wirtschaftskrisen in Reformstaaten ist Die Analysen dieses Bandes von international ausgewiesenen Fachleuten verfaßt erörtern Leistungen und Defizite des Staates und tragen so dazu bei diese Lücke in der Transformationsforschung zu schließen

Currency Substitution in Russia, 1991-1999 Ashok Bardhan, 2001 *Currency Board System*, 1997

Der nominale Wechselkurs als Stabilitätsanker Monika Wohlmann, 1998 **Macroeconomic Issues of Recovery in Transition Economies** Pál Gáspár, 1997 In this compilation of thirteen papers from a June 1995 conference held in Budapest specialists evaluate fiscal and monetary developments in contemporary Central and Eastern Europe excluding the former USSR which have served as microeconomic barriers to economic recovery Analyses center on broad issues of transition

economics as well as specific case studies of the Hungarian Czech Austrian Polish and Slovenian experiences No index
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Soziale Sicherung im Kontext von Stabilisierung und Strukturanpassung Katja Hujo, 2004 In Argentinien wurde in den 90er Jahren ein radikaler Kurswechsel in der Wirtschafts und Sozialpolitik vollzogen der zu beachtlichen Stabilisierungs und Wachstumserfolgen f hrte und internationale Anerkennung fand Dabei wurde als wichtigste strukturelle Reform im Bereich der sozialen Sicherungssysteme 1994 die staatliche Rentenversicherung privatisiert und ein von der Weltbank empfohlenes Drei S ulen Modell eingef hrt Die Studie analysiert diese Reform und das zugrunde liegende Reformparadigma sowohl aus theoretischer Sicht als auch im Kontext der konomischen Transformation Argentiniens in den 90er Jahren und evaluiert vor dem Hintergrund der schweren Wirtschaftskrise 2001 deren wirtschaftliche und sozialpolitische Folgen

Second International Congress for Cyprus Studies İsmail Bozkurt, Hüseyin Mehmet Ateşin, M. Kansu, 1999 An Institutional Framework for Comparing Emerging Market Currency Boards Marie-Thérèse Camilleri Gilson, 2004 This paper offers an in depth review of the institutional arrangements underlying existing currency boards CBAs in Argentina until 2001 Eastern Europe and Asia An index of precommitment is derived from an analysis of legislative frameworks and monetary policy operations The index covers features associated with monetary and exchange rate credibility such as i clarity of legal basis ii quality of reserve coverage iii coverage of monetary aggregates iv claims on reserves v operational autonomy vi transparency and accountability and vii escape clauses The paper concludes with a discussion of flexibility and credibility trade offs and exit issues

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