

**REACHING THE DEBT LIMIT: BACKGROUND AND
POTENTIAL EFFECTS ON GOVERNMENT OPERATIONS**

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Congressional Research Service Reaching the Debt Limit: Background and Potential Effects on Government Operations Contents Federal Government Debt .

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But that cash supply would eventually run out. Taxes may have to rise, at least eventually, due to the government having to pay substantially higher interest rates on existing debt. Annual budget deficits increase the debt held by the public by requiring the federal government to borrow additional funds to fulfill its commitments.

Whenever the amount of debt approached this limit, Congress would need to vote. Bondholders would likely be paid off first, since a missed or delayed payment on a financial instrument would entail the most severe peril for the government. Every year, the federal government either runs a surplus or a deficit.

Because the statutory limit applies to debt held by the public as well as intra-governmental debt, when the debt ceiling is reached, the federal government is no longer able to issue debt that is, borrow from investors by issuing bonds and notes. Nearly all of this debt is subject to the statutory limit.