

# Economics behind risk-free rate

- Suppose: no uncertainty, and power utility function:

$$u(c_t) = \frac{1}{1-\gamma} c_t^{1-\gamma}$$

- Then we have:

$$R^f = \frac{1}{\beta} \left( \frac{c_{t+1}}{c_t} \right)^\gamma$$

- Findings:

1.  $R^f$  is high when people are impatient ( $\beta$  is low).
2.  $R^f$  is high when consumption growth is high.
3.  $R^f$  is more sensitive to consumption growth if  $\gamma$  is large.

# Economics For The Impatient

**Brendan G. Carr**



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