

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 (β is low).
2. R^f is high when consumption growth is high.
3. R^f is more sensitive to consumption growth if γ is large.

Economics For The Impatient

RS Peters



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Modern Principles of Economics Tyler Cowen, Alex Tabarrok, 2009-10-09 From the authors See the Invisible Hand Understand Your World That s the tagline of *Modern Principles* and our teaching philosophy Nobel laureate Vernon Smith put it this way At the heart of economics is a scientific mystery a scientific mystery as deep fundamental and inspiring as that of the expanding universe or the forces that bind matter How is order produced from freedom of choice We want students to be inspired by this mystery and by how economists have begun to solve it Thus we show how markets interconnect and respond in surprising ways to changes in resources and preferences Consider for example how markets respond to a reduction in the supply of oil Of course the price of oil increases giving consumers an incentive to use less and suppliers an incentive to discover more But an increase in the price of oil also encourages Brazilian sugar cane farmers to devote more of their production to ethanol and less to sugar thereby driving up the price of sugar An increase in the price of sugar means a reduction in the quantity of candy demanded So one way the market responds to a reduction in the supply of oil is by encouraging consumers to eat less candy In analyses like this we teach students to see the invisible hand and in so doing to understand their world Similarly we offer a unique and simple proof of the amazing invisible hand theorem that without any central direction competitive markets allocate production across firms in a way that minimizes aggregate costs To understand their world students must understand when self interest promotes the social interest and when it does not Thus *Modern Principles* has in depth analyses of externalities public goods and ethical issues with market incomes and trade Moreover we always discuss economic theory in the context of real world problems such as the decline of the ocean fisheries

climate change and the shortage of human organs for transplant *Economics of the Undead* Glen Whitman, James Dow, 2014-07-17 Whether preparing us for economic recovery after the zombie apocalypse analyzing vampire investment strategies or illuminating the market forces that affect vampire human romances *Economics of the Undead* Zombies Vampires and the Dismal Science gives both seasoned economists and layman readers something to sink their teeth into Undead characters have terrified popular audiences for centuries but when analyzed closely their behaviors and stories however farfetched mirror our own in surprising ways The essays collected in this book are as humorous as they are thoughtful as culturally relevant as they are economically sound and provide an accessible link between a popular culture phenomenon and the key concepts necessary to building one's understanding of economic systems big and small It is the first book to apply and combine economics and our society's fascination with the undead and is an invaluable resource for those looking to learn economic fundamentals in a fun and innovative way Contributions by Kyle William Bishop Eleanor Brown Ian Chadd Darwynn Deyo Steven Horwitz Daniel Farhat Jean Baptiste Fleury Enrique Guerra Pujol Brian Hollar Sebastien Lecou Joseph Mandarino Alain Marciano Fabien Medvecky David T Mitchell Michael O'Hara M Christine Phillips A Lynn Phillips G Michael Phillips Lorna Piatti Farnell Robert Prga Hollis Robbins Sarah Skwire Ilya Somin David Tufte Mary Jo Tufte and Charlotte Weil *The Economics of Addictive Behaviours Volume IV* John Joshua, 2017-08-09 This title offers an in depth analysis of the psychological causes and consequences of and proposed interventions for over eating The author examines the history of obesity and its distribution by social class and geography the environmental effects of overconsumption and economic remedies such as the introduction of a sugar tax to reduce obesity Joshua also considers the politics of corporate social responsibility of food and beverage corporations and how this could prevent poor health decisions This is the final title in a four volume series *The Economics of Addictive Behaviours* consisting of three additional volumes on smoking alcohol abuse and illicit drug abuse **The Economics Book** DK, 2012-09-03 All your complicated economic questions and theories explained by world experts Economics is a broad topic and your knowledge might be limited if you're not an economist by profession until now *The Economics Book* is your jargon free visual guide to understanding the production and distribution of wealth Using a combination of authoritative clear text and bold graphics this encyclopedia explores and explains big questions and issues that affect us all Everything from taxation to recession to the housing market and much more By following an innovative visual approach *The Economics Book* demystifies and untangles complicated theories Make sense of abstract concepts through colorful graphics fun facts and step by step flow diagrams Satisfy Your Hunger for Knowledge Dive deeper into the history of economics with this page turning book From the ancient Greeks to today you'll discover over 100 key ideas from the world's greatest theorists like Thomas Malthus John Maynard Keynes and Milton Friedman Fortunately you don't need an economics degree to gain this type of understanding *The Economics Book* is your accessible guide to tons of invaluable economic knowledge and learning how the economy shapes our world This book will be your guide

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Advances in Economics and Econometrics: Volume 1, Economic Theory Daron Acemoglu, Manuel Arellano, Eddie Dekel, 2013-05-13 This is the first of three volumes containing edited versions of papers and commentaries presented at invited symposium sessions of the Tenth World Congress of the Econometric Society held in Shanghai in August 2010 The papers summarize and interpret key developments in economics and econometrics and they discuss future directions for a wide variety of topics covering both theory and application Written by the leading specialists in their fields these volumes provide a unique accessible survey of progress on the discipline The first volume primarily addresses economic theory with specific focuses on nonstandard markets contracts decision theory communication and organizations epistemics and calibration and patents

Evidence-based Policy Making in Labor Economics Daniel S. Hamermesh, Olga K. Nottmeyer, 2017-09-07 Evidence based Policy Making in Labor Economics distills and condenses the best thinking and research on labor economic issues to enable decision makers make better informed policy decisions Written by well known labor economists worldwide research findings on key policy issues are presented in a compact and readable format as distillations of comprehensive evidence based research with concise policy recommendations Designed to act as a quick reference this guide brings together summaries of over 100 articles published on IZA World of Labor to give busy policymakers and political advisors worldwide instant access to reliable and up to date guidance on key policy topics including asylum and immigration policy youth unemployment and life long learning innovation and technological change

Consumer Economics: A Practical Overview Steven Dale Soderlind, 2016-09-16 This work focuses on the service economy it introduces the fundamentals of markets consumer choice financial assessment risk avoidance and other topics

Behavioural Economics Michelle Baddeley, 2017-01-19 Traditionally economists have based their economic predictions on the assumption that humans are super rational creatures using the information we are given efficiently and generally making selfish decisions that work well for us as individuals Economists also assume that we are doing the very best we can possibly do not only for today but over our whole lifetimes too But increasingly the study of behavioural economics is revealing that our lives are not that simple Instead our decisions are complicated by our own psychology Each of us makes mistakes every day We don't always know what's best for us and even if we do we might not have the self control to deliver on our best intentions We struggle to stay on diets to get enough exercise and to manage our money We misjudge risky situations We are prone to herding sometimes peer pressure leads us blindly to copy others around us other times copying others helps us to learn quickly about new unfamiliar situations This Very Short Introduction explores

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The Political Economy of Hunger: Volume 1: Entitlement and Well-being Jean Dreze (ed), Amartya Sen, 1990 Part of a major report on world hunger instigated by the World Institute for Development Economics Research this volume deals with possible solutions to the problem of regular outbreaks of famine in various parts of the world The Skeptical Economist Jonathan Aldred, 2012-05-04 Economics is unavoidably central to any attempt to improve our quality of life but most people do not know why or how to question its underlying assumptions The Skeptical Economist rejects the story told by other popular economics books Responding to Western malaise about quality of life and a growing curiosity about economics and its relevance to these concerns Jonathan Aldred argues that economics is not an agreed body of knowledge or an objective science In reality economics is built on ethical foundations distinctive and controversial views about how we ought to live what we value and why This revealing and entertaining book exposes these hidden assumptions and opens up the black box of modern economics to reveal that conventional wisdom is not what it appears to be The Skeptical Economist will challenge us all to examine the assumptions behind the economics of our current way of life It rediscovers the ethics at

the heart of economics **The Economics of Banking** Jin Cao,2021-11-04 The Economics of Banking provides an accessible overview of banking theory and practice It introduces readers to the building blocks of fundamental theories and provides guidance on state of the art research reflecting the dramatic changes in the banking industry and banking research over the past two decades This textbook explores market failure and financial frictions that motivate the role of financial intermediaries explains the microeconomic incentives and behavior of participants in banking examines microlevel market stress caused by economic recessions and financial crises and looks at the role of monetary authorities and banking regulators to reduce systemic fragility as well as to improve macroeconomic stability It delivers broad coverage of both the micro and macroeconomics of banking central banking and banking regulation striking a fine balance between rigorous theoretical foundations sound empirical evidence for banking theories at work and practical knowledge for banking and policymaking in the real world The Economics of Banking is suitable for advanced undergraduate master s or early PhD students of economics and finance and will also be valuable reading for bankers and banking regulators **Debunking Economics (Digital Edition - Revised, Expanded and Integrated)** Professor Steve Keen,2011-09-22 Debunking Economics exposes what many non economists may have suspected and a minority of economists have long known that economic theory is not only unpalatable but also plain wrong When the original Debunking was published back in 2001 the market economy seemed invincible and conventional neoclassical economic theory basked in the limelight Steve Keen argued that economists deserved none of the credit for the economy s performance and that the false confidence it has engendered in the stability of the market economy has encouraged policy makers to dismantle some of the institutions which initially evolved to try to keep its instability within limits That instability exploded with the devastating financial crisis of 2007 and now haunts the global economy with the prospect of another Depression In this radically updated and greatly expanded new edition this version of which includes fully integrated graphs and diagrams Keen builds on his scathing critique of conventional economic theory whilst explaining what mainstream economists cannot why the crisis occurred why it is proving to be intractable and what needs to be done to end it Essential for anyone who has ever doubted the advice or reasoning of economists Debunking Economics provides a signpost to a better future *Handbook of Contemporary Behavioral Economics* Morris Altman,2015-01-30 At a time when both scholars and the public demand explanations and answers to key economic problems that conventional approaches have failed to resolve this groundbreaking handbook of original works by leading behavioral economists offers the first comprehensive articulation of behavioral economics theory Borrowing from the findings of psychologists sociologists political scientists legal scholars and biologists among others behavioral economists find that intelligent individuals often tend not to behave as effectively or efficiently in their economic decisions as long held by conventional wisdom The manner in which individuals actually do behave critically depends on psychological institutional cultural and even biological considerations Handbook of Contemporary Behavioral Economics

includes coverage of such critical areas as the Economic Agent Context and Modeling Decision Making Experiments and Implications Labor Issues Household and Family Issues Life and Death Taxation Ethical Investment and Tipping and Behavioral Law and Macroeconomics Each contribution includes an extensive bibliography The Economics of Crime Harold Winter, 2019-08-01 The Economics of Crime presents a review of economic scholarly research in the ever growing field of crime and punishment Without using graphs or mathematical equations Winter combines theory and empirical evidence relating to public policy concerns over a wide range of controversial topics such as the death penalty racial bias in the criminal justice system gun control the war on drugs fines versus imprisonment policing tactics and shaming punishments In addition to offering an updated and expanded coverage of these and other topics this second edition is more international in scope with the inclusion of studies that use data from Italy Australia the U K Singapore Brazil and others Also included is a brand new chapter on the application of behavioral economics to crime and punishment providing readers with a succinct introduction to this modern and increasingly important approach to economic issues By requiring no previous knowledge of economics this book continues to be the perfect choice for students new to the study of economics and public policy whether it is in the discipline of economics political science criminology law or any other field that is concerned with issues in crime and punishment Furthermore due to its accessibility The Economics of Crime can be enjoyed by anyone who follows current public policy debate over some of society's most contentious issues

Philosophical Problems of Behavioural Economics Stefan Heidl, 2016-05-05 The goal of behavioural economics is to improve the explanatory and predictive power of economics This can be achieved by using theoretical and methodological resources of psychology Its fundamental idea is that the relationship between psychology and economics cannot be subsumed under standard philosophical accounts of intertheoretical relations Philosophical Problems of Behavioural Economics argues that behavioural economics is best understood as an attempt to deidealize economic theory guided by psychological research Behavioural economics deconstructs the model of decision making by adding different elements Based on this understanding behavioural economics has a number of tasks first it has to identify which economic theory needs to be challenged second it aims to identify factors which need to be modelled within economic theories of choice and modify the theory accordingly and finally it has to create models that explain economic phenomena based on the new theory This book analyses the different stages of this deconstruction process and shows how the scientific disciplines of economics and psychology are connected by it This volume develops a new account of intertheoretical relations based on the idea of deidealization and thus contributes to debates within the philosophy of social science It is suitable for those who are interested in or study economic theory and philosophy economic psychology and philosophy of social science

Behavioral Economics of Preferences, Choices, and Happiness Shinsuke Ikeda, Hideaki Kiyoshi Kato, Fumio Ohtake, Yoshiro Tsutsui, 2016-01-13 This book is a collection of important contributions by Japanese researchers and their coauthors to present current advances in behavioral economics

and finance particularly in relation to decision making and human well being The topics covered in this volume include decision making under the conditions of inter temporal choices risk and social relations happiness and the neuro scientific biological basis of behavior The book includes works of research both theoretical and empirical on time discounting time preferences risk aversion altruism social status happiness addiction limited attention and health and financial investments The authors of the chapters add supplementary discussions to survey more recent advances on related topics or to provide detailed information that were abbreviated in the original publications The addenda will enable readers to deepen their understanding of decision making and human well being

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