

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

Jin Cao



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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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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

the reasons why we make irrational decisions how we decide quickly why we make mistakes in risky situations our tendency to procrastination and how we are affected by social influences personality mood and emotions The implications of understanding the rationale for our own financial behaviour are huge Behavioural economics could help policy makers to understand the people behind their policies enabling them to design more effective policies while at the same time we could find ourselves assaulted by increasingly savvy marketing Michelle Baddeley concludes by looking forward to see what the future of behavioural economics holds for us ABOUT THE SERIES The Very Short Introductions series from Oxford University Press contains hundreds of titles in almost every subject area These pocket sized books are the perfect way to get ahead in a new subject quickly Our expert authors combine facts analysis perspective new ideas and enthusiasm to make interesting and challenging topics highly readable Debunking Economics 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 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

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

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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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