

Microeconomics Problem Set 3

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The title of your homework should be: [Tutorial group]_[Surname]_[Student number]. Example: Micro-economic-G1_Romagnoli_1234567.

Exercise 1: True or False:

1. Since $U_1(x) = x$ and $U_2(x) = \sqrt{x}$ are monotonic transformations, they represent the same preferences over lotteries under uncertainty.

Answer: False. Under risk and uncertainty, the preference is defined over lotteries (a combination of probability and monetary outcomes). The utility function reflects only the preference over monetary outcomes.

2. Suppose Anne and Bob's utility functions are given by $U_A(W) = 1 - e^{-0.2W}$ and $U_B(W) = \sqrt{W}$, respectively. Anne has a constant absolute risk aversion while Bob has a constant relative risk aversion.

Answer: True. Just show by computing Arrow-Pratt measures $r(\cdot)$ and $rr(\cdot)$.

3. If Richard has a utility function $U(W) = W^{1.5}$, he will pay a positive premium to insure himself against income risks.

Answer: False. Only risk averse agents are willing to insure against risk by paying a positive premium. Richard is risk seeking and therefore never pays for insurance. Instead, he would be willing to "pay for risk".

Exercise 2: The Arrow-Pratt (A-P) index of risk aversion

There are two individuals, Adam and Bob, whose utility functions are given by $U_A(x)$ and $U_B(x)$, respectively (both are twice continuously differentiable everywhere). It is known that if Adam is more risk averse than Bob, then Adam's utility function must be more concave than Bob's. Namely, there exists a concave function $f(\cdot)$ such that $U_A(x) = f(U_B(x))$.¹ Let Adam and Bob's P-A

¹To be more precise, we have $f'(y) \geq 0$ and $f''(y) \leq 0$ for all y .

Answers To Microeconomics Problem Set 3

David G. Brown



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