

3. Question

You are tasked with estimating the time preferences for chocolate and biscuit consumption of two subjects, Adam and Beth. Both subjects have the same instantaneous utility function for the consumption of x units of chocolate and y biscuits at a given day: $u(x, y) = x^{1/2} \cdot y^{1/2}$.

- (a) Today (Monday), Adam tells you he is indifferent between consuming 1 piece of chocolate with 9 biscuits today (Monday) and 4 pieces of each, chocolate and biscuits, tomorrow (Tuesday). Determine the exponential discount factor δ that is implied by Adam's statement.
- (b) Today (Monday), Adam also tells you that he is indifferent between consuming 9 pieces of chocolate with 1 biscuit tomorrow (Tuesday) and 3 pieces of chocolate with 3 biscuits in two days (Wednesday). What is the exponential discount factor δ that is implied by this statement? Can the exponential discounting model explain both of Adam's statements from questions (a) and (b) together?
- (c) In what sense can the hyperbolic discounting model be a better fit to explain Adam's preferences? Derive the implied discount factors (β, δ) that are consistent with the indifference relations in (a) and (b).
- (d) Considering Beth, she predicts today (Monday) that when asked tomorrow she will be indifferent between consuming 2 pieces of chocolate with 8 biscuits on Tuesday and 5 pieces of chocolate with 5 biscuits on Wednesday. Moreover, she predicts today when asked tomorrow that she will be indifferent between 4 pieces of chocolate with 4 biscuits on Tuesday and 4 pieces of chocolate with 9 biscuits on Thursday. Determine whether Beth is an exponential, naive or sophisticated hyperbolic discounter and determine the corresponding discount factors.
- (e) Suppose that it is possible to perfectly monitor Beth's daily chocolate and biscuit intake. You offer the following contract to Beth. Whenever she eats more than an amount a of chocolate and biscuits that she can specify freely today, a fine of 100 GBP is subtracted from her account (the monetary equivalent of consuming any amount of chocolate and biscuits is always lower than the fine). Is she going to accept the contract on Monday? Would she regret on Tuesday having accepted the contracted on Monday? Justify your responses based on your answer to question (d).

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Table of Contents Answer To Sss1 Question

1. Understanding the eBook Answer To Sss1 Question
 - The Rise of Digital Reading Answer To Sss1 Question
 - Advantages of eBooks Over Traditional Books
2. Identifying Answer To Sss1 Question
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Answer To Sss1 Question
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answer To Sss1 Question
 - Personalized Recommendations
 - Answer To Sss1 Question User Reviews and Ratings
 - Answer To Sss1 Question and Bestseller Lists
5. Accessing Answer To Sss1 Question Free and Paid eBooks

- Answer To Sss1 Question Public Domain eBooks
- Answer To Sss1 Question eBook Subscription Services
- Answer To Sss1 Question Budget-Friendly Options

6. Navigating Answer To Sss1 Question eBook Formats

- ePUB, PDF, MOBI, and More
- Answer To Sss1 Question Compatibility with Devices
- Answer To Sss1 Question Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Answer To Sss1 Question
- Highlighting and Note-Taking Answer To Sss1 Question
- Interactive Elements Answer To Sss1 Question

8. Staying Engaged with Answer To Sss1 Question

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Answer To Sss1 Question

9. Balancing eBooks and Physical Books Answer To Sss1 Question

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Answer To Sss1 Question

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Answer To Sss1 Question

- Setting Reading Goals Answer To Sss1 Question
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Answer To Sss1 Question

- Fact-Checking eBook Content of Answer To Sss1 Question
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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