



A Life Cycle Model With Costly Borrowing

Tullio Jappelli, Luigi Pistaferri



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A Life-cycle Model with Costly Borrowing John Quiggin, 1991 *Borrowing from Yourself: 401(k) Loans and Household Balance Sheets*, *Borrowing Costs and the Demand for Equity Over the Life Cycle* Steven J. Davis, Felix Kubler, Paul Willen, 2002 We analyze consumption and portfolio behavior in a life cycle model with realistic borrowing costs and income processes We show that even a small wedge between borrowing costs and the risk free return dramatically shrinks the demand for equity When the cost of borrowing equals or exceeds the expected return on equity the relevant case according to the data households hold little or no equity during much of the life cycle The model also implies that the correlation between consumption growth and equity returns is low at all ages and that risk aversion estimates based on the standard excess return formulation of the consumption Euler Equation are greatly upward biased The demand for equity in the model is non monotonic in borrowing costs and risk aversion and the standard deviation of marginal utility growth is an order of magnitude smaller than the Sharpe ratio *Working Papers in Economics and Econometrics* Australian National University. Research School of Social Sciences. Department of Economics, 1991 Risk Aspects of Investment-Based Social Security Reform John Y. Campbell, Martin Feldstein, 2009-02-15 Our current social security system operates on a pay as you go basis benefits are paid almost entirely out of current revenues As the ratio of retirees to taxpayers increases concern about the high costs of providing benefits in a pay as you go system has led economists to explore other options One involves prefunding in which a person's withholdings are invested in financial instruments such as stocks and bonds the eventual returns from which would fund his or her retirement The risks such a system would introduce such as the volatility in the market prices of investment assets are the focus of this offering from the NBER Exploring the issues involved in measuring risk and developing models to reflect the risks of various investment based systems economists evaluate the magnitude of the risks that both retirees and taxpayers would assume The insights that emerge show that the risk is actually moderate relative to the improved return as well as being balanced by the ability of an investment based system to adapt to differences in individual preferences and conditions Borrowing to Live Nicolas P. Retsinas, Eric S. Belsky, 2009-10-01 Americans are awash in debt and the U S economy is in trouble Credit undergirds daily life more than ever it has become one of the defining aspects of American life and the ramifications are becoming clearer by the day The already considerable damage from a depressed housing market has been exacerbated by the subprime lender implosion sending shock waves through the financial sector international economies and government at all levels Most low or moderate income people borrow but that should not be construed as uniformly poor judgment or lack of disciplines Americans are not borrowing merely to keep up with the Joneses but too often simply to stay afloat In *Borrowing to Live* the Joint Center for Housing Studies of Harvard University brings together a group of experts drawn from the best of academia research and public services Together with editors Nicolas Retsinas and Eric Belsky they dissect the worrisome current state of consumer and mortgage credit in the

United States and help point the way out of the current struggles Contributors Michael S Barr Eric S Belsky Raphael W Bostic Shawn Cole Amy Crews Cutts Kathleen C Engel Ren S Essene Elaine Kempson Patricia A McCoy William A Merrill Sendhil Mullainathan Anthony Pennington Cross Elizabeth Renuart Eldar Shafir Edna R Sawady Jennifer Tescher John Thompson Peter Tufano Susan M Wachter

Handbook of the Economics of Finance SET: Volumes 2A & 2B George M. Constantinides, Milton Harris, Rene M. Stulz, 2013-01-21 This two volume set of 23 articles authoritatively describes recent scholarship in corporate finance and asset pricing Volume 1 concentrates on corporate finance encompassing topics such as financial innovation and securitization dynamic security design and family firms Volume 2 focuses on asset pricing with articles on market liquidity credit derivatives and asset pricing theory among others Both volumes present scholarship about the 2008 financial crisis in contexts that highlight both continuity and divergence in research For those who seek insightful perspectives and important details they demonstrate how corporate finance studies have interpreted recent events and incorporated their lessons Covers core and newly developing fields Explains how the 2008 financial crises affected theoretical and empirical research Exposes readers to a wide range of subjects described and analyzed by the best scholars

Borrowing Costs and the Demand for Equity Over the Life Cycle Steven J. Davis, 2008 We analyze consumption and portfolio behavior in a life cycle model with realistic borrowing costs and income processes We show that even a small wedge between borrowing costs and the risk free return dramatically shrinks the demand for equity When the cost of borrowing equals or exceeds the expected return on equity the relevant case according to the data households hold little or no equity during much of the life cycle The model also implies that the correlation between consumption growth and equity returns is low at all ages and that risk aversion estimates based on the standard excess return formulation of the consumption Euler Equation are greatly upward biased The demand for equity in the model is non monotonic in borrowing costs and risk aversion and the standard deviation of marginal utility growth is an order of magnitude smaller than the Sharpe ratio

Handbook of the Economics of Finance George M. Constantinides, Milton Harris, Rene M. Stulz, 2013-02-08 The 12 articles in this second of two parts condense recent advances on investment vehicles performance measurement and evaluation and risk management into a coherent springboard for future research Written by world leaders in asset pricing research they present scholarship about the 2008 financial crisis in contexts that highlight both continuity and divergence in research For those who seek authoritative perspectives and important details this volume shows how the boundaries of asset pricing have expanded and at the same time have grown sharper and more inclusive Offers analyses by top scholars of recent asset pricing scholarship Explains how the 2008 financial crises affected theoretical and empirical research Covers core and newly developing fields

Working Paper Series, 2002

The Economics of Consumption Tullio Jappelli, Luigi Pistaferri, 2017-09-01 Consumption decisions are crucial determinants of business cycles and growth Knowledge of how consumers respond to the economic environment and how they react to the risks that they encounter during the life cycle is

therefore important for evaluating stabilization policies and the effectiveness of fiscal packages implemented in response to economic downturns or financial crises In *The Economics of Consumption* Tullio Jappelli and Luigi Pistaferri provide a comprehensive examination of the most important developments in the field of consumption decisions and evaluate economic models against empirical evidence The first part of the book provides the basic ingredients of economic models of consumption decisions The central part reviews the empirical literature on the effect of income and wealth changes on consumption and on the relevance of precautionary saving and credit market imperfections The last chapters extend the basic framework to such important areas as bequests leisure lifetime uncertainty and financial sophistication Jappelli and Pistaferri shed light on important issues including how consumption responds to changes in economic resources how economic circumstances and consumers characteristics influence behavior and whether consumption inequality depends on income shocks and their persistence

New Evidence on 401(k) Borrowing and Household Balance Sheets Geng Li, Paul A. Smith, 2009 [Development of a Multimodal Full-cost Model, MODECOST](#), 1996 [Macroeconomic Implications of Rising Household Debt](#) Guy Debelle, 2004 [Agricultural Household Modelling and Family Economics](#) France Caillavet, Hervé Guyomard, R. Lifrán, 1994 Agricultural households both in the European Union and world wide have experienced important changes during the last three decades This book covers recent advances both in family economics and in modelling the relationship between the farm household and the farm firm Both theoretical and empirical aspects of *Agricultural Household Modelling and Family Economics* are also discussed providing a timely contribution to research in this area *American Economic Journal*, 2010 [Borrowing from Yourself](#) Geng Li, 2008 [Short-termism in Australian Investment](#), 1995 **"Code of Massachusetts regulations, 2014"**, 2014 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 *"Code of Massachusetts regulations, 2013"*, 2013 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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