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Chapter 5

Uncertainty and Consumer Behavior

■ Teaching Notes

This is a useful chapter for business-oriented courses, particularly if you intend to cover the role of risk in capital markets in Chapter 15. It is also good background for Chapter 17 on asymmetric information. On the other hand, you will not be able to cover everything in the book, so if there are other topics you wish to cover instead, you may skip this chapter without disrupting the overall flow of the text.

You might start by asking students how uncertainty affects the decisions made by consumers and firms. Consumers may not know their incomes for sure, they are uncertain about the quality of some of the goods they buy (so it is difficult to know the utility they will receive from purchasing those goods); business firms are uncertain about the demands for their products, the future costs of inputs, and the exchange rate for foreign currencies; investors don't know whether their investments will increase or decrease in value; etc. Then ask how people deal with these risks. For example, there are many types of insurance including auto, life, and unemployment; companies offer product warranties and refunds; farmers and other firms can hedge against price uncertainty in futures markets; businesses can hedge foreign exchange risks in forward markets; and investors can diversify.

If students have not previously been exposed to probability, expected value, and variance, the basics are covered in Section 5.1. However, this is a fast run-through even for those who have had a basic statistics course, so you may find Exercises 1 through 5 useful as they provide practice calculating expected value and variance. Many students think of risk as arising from the possibility of loss or injury; they do not consider that risk can also be due to uncertain gains. It is easy to construct simple examples where there are only gains to make the point that risk still exists. For example, with alternative 1 you get nothing if a coin comes up heads and \$1000 if it comes up tails. With alternative 2, you get \$300 for sure. Alternative 1 is clearly more risky. You can mention that variance (or standard deviation), which is often used as a measure of riskiness, takes into account both gains and losses.

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Arthur James Wells

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