

Solutions to Problem Set 6

EC720.01 - Math for Economists
Boston College, Department of Economics

Peter Ireland
Fall 2009

Due Thursday, October 22

1. The Permanent Income Hypothesis

The consumer chooses c_0 , c_1 , and s to maximize the utility function

$$\ln(c_0) + \beta \ln(c_1)$$

subject to the constraints

$$w_0 \geq c_0 + s$$

and

$$w_1 + (1+r)s \geq c_1.$$

a. With the Lagrangian for the consumer's problem defined as

$$L(c_0, c_1, s, \lambda_0, \lambda_1) = \ln(c_0) + \beta \ln(c_1) + \lambda_0(w_0 - c_0 - s) + \lambda_1[w_1 + (1+r)s - c_1],$$

the first-order conditions can be written as

$$\frac{1}{c_0} - \lambda_0^* = 0,$$

$$\frac{\beta}{c_1} - \lambda_1^* = 0,$$

and

$$-\lambda_0^* + \lambda_1^*(1+r) = 0$$

and the constraints, which will bind at the optimum, can be written as

$$w_0 - c_0^* - s^* = 0$$

and

$$w_1 + (1+r)s^* - c_1^* = 0.$$

Combine the budget constraints to obtain

$$w_0 + \frac{w_1}{1+r} = c_0^* + \frac{c_1^*}{1+r},$$

which says that the present value of the consumer's income will equal the present value of his or her consumption over the two periods. Now combine the first-order conditions to obtain

$$\frac{1}{c_0} = \frac{\beta(1+r)}{c_1}$$

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