

A Basic Neoclassical Business Cycle Model with Heterogeneous Agents

David Andolfatto

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1 Introduction

Chapter 2 in the textbook models an economy consisting of many individuals who are literally assumed to be identical; this is the so-called *representative agent* (RA) assumption.

The natural reaction to such an assumption is that it is ludicrous—people are obviously very different. How can we learn anything about the way an economy functions by assuming that people are all identical? The answer to this question is that all models (or theories) involve some element of abstraction (otherwise, they would not be models). Whether a particular assumption is a good one to make or not depends on the question that is being addressed. For some questions, the RA assumption turns out not to be a bad approximation. For other questions (for example, the issue of income redistribution), the assumption of a RA is clearly inappropriate. At the end of the day, the usefulness of a model must be judged on its predictive power and its ability to deliver a plausible interpretation of the basic economic forces at work (and not on the nature of the assumptions that are made). The common road map, for example, is an abstract representation of the country-side. A road map typically abstracts from an infinite number of real-world elements, like terrain, atmospheric conditions, people, etc. Nevertheless, we find road maps useful for navigation purposes. We criticize a road map not for its assumptions, but for its inaccuracies along particular dimensions (for example, by failing to denote the presence of a cliff that separates a road connecting point A to point B).

2 The Basic Model

Chapter 2 begins with an economy populated by individuals who have preferences defined over broad-based consumption; i.e., market consumption (c) and home-production (l). We assumed that all individuals have identical preferences

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