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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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*Microeconomics* Robert S. Pindyck, Jonathan Hamilton, Daniel L. Rubinfeld, 1992      **The Cumulative Book Index** ,1996  
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Edward Tower, 1995      Economics Reading Lists, Course Outlines, Exams, Puzzles & Problems: Microeconomics reading lists ,1995      Forthcoming Books Rose Arny, 1998      *Subject Guide to Books in Print* ,1993      **Whitaker's Books in Print** ,1990      **Books in Print** ,1991      **The British National Bibliography** Arthur James Wells, 1995      *Business Books and Serials in Print* ,1977      Study Guide for "Microeconomics, Eighth Edition, Robert S. Pindyck, Daniel L. Rubinfeld" Jonathan H. Hamilton, Robert S. Pindyck, Valerie Yvonne Suslow, 2013      *Solutions Manual for Microeconomics* Michael Parkin, 2009-05-28      **Microeconomics** Robert S. Pindyck, Daniel L. Rubinfeld, 2012-04 For undergraduate and graduate economics majors who are enrolled in an Intermediate Microeconomics course A book that provides a treatment of microeconomic theory that stresses the relevance and application to managerial and public policy decision making This edition includes a number of new topics updated examples and improved exposition of existing materials      **PINDYCK MICROECONOMICS 8E NORWEGIAN EDITION.** ROBERT. RUBINFELD PINDYCK (DANIEL. SYNNESTVEDT, TERJE.), 2016      *Microeconomics Im Sup* Nora Underwood, Robert S. Pindyck, Daniel L. Rubinfeld, 2005      Solutions Manual, Microeconomic Theory Walter Nicholson, 1985      **Study Guide for Microeconomics** Charles F. Mason, Jeffrey M. Perloff, Léonie Stone, 2008-07-01 This study guide offers review and study aids for each chapter of Jeffrey Perloff's *Microeconomics* including a quick guide to key concepts and formulas as well as additional applications It walks students through the solution of many problems and then offers additional practice problems with answers      *Solutions Manual for Microeconomic Theory, Second Edition* James Mitchell Henderson, Richard E. Quandt, 1971      **Microeconomics** Hugh Gravelle, Ray Rees, 1994-01-01

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## **Table of Contents Microeconomics Pindyck Solutions Manual 8th**

1. Understanding the eBook Microeconomics Pindyck Solutions Manual 8th
  - The Rise of Digital Reading Microeconomics Pindyck Solutions Manual 8th
  - Advantages of eBooks Over Traditional Books
2. Identifying Microeconomics Pindyck Solutions Manual 8th
  - 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 Microeconomics Pindyck Solutions Manual 8th
  - User-Friendly Interface
4. Exploring eBook Recommendations from Microeconomics Pindyck Solutions Manual 8th
  - Personalized Recommendations
  - Microeconomics Pindyck Solutions Manual 8th User Reviews and Ratings
  - Microeconomics Pindyck Solutions Manual 8th and Bestseller Lists

5. Accessing Microeconomics Pindyck Solutions Manual 8th Free and Paid eBooks
  - Microeconomics Pindyck Solutions Manual 8th Public Domain eBooks
  - Microeconomics Pindyck Solutions Manual 8th eBook Subscription Services
  - Microeconomics Pindyck Solutions Manual 8th Budget-Friendly Options
6. Navigating Microeconomics Pindyck Solutions Manual 8th eBook Formats
  - ePub, PDF, MOBI, and More
  - Microeconomics Pindyck Solutions Manual 8th Compatibility with Devices
  - Microeconomics Pindyck Solutions Manual 8th Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Microeconomics Pindyck Solutions Manual 8th
  - Highlighting and Note-Taking Microeconomics Pindyck Solutions Manual 8th
  - Interactive Elements Microeconomics Pindyck Solutions Manual 8th
8. Staying Engaged with Microeconomics Pindyck Solutions Manual 8th
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Microeconomics Pindyck Solutions Manual 8th
9. Balancing eBooks and Physical Books Microeconomics Pindyck Solutions Manual 8th
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Microeconomics Pindyck Solutions Manual 8th
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Microeconomics Pindyck Solutions Manual 8th
  - Setting Reading Goals Microeconomics Pindyck Solutions Manual 8th
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Microeconomics Pindyck Solutions Manual 8th
  - Fact-Checking eBook Content of Microeconomics Pindyck Solutions Manual 8th
  - 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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