Learning, Rare Disasters, and Asset Prices*

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January 2016

Abstract

We incorporate joint learning about state and parameter into a consumption-based asset pricing model with rare disasters. Agents are uncertain whether a negative shock signals the onset of a disaster or how much long-term damage a disaster will cause and they update their beliefs over time. The interaction of state and parameter uncertainty increases the total amount of uncertainty and slows learning. Once the two types of uncertainty are both priced in asset prices, their joint effect enables our model to account for the level and volatility of U.S. equity returns without relying on exogenous variation in disaster risk or any realization of disaster shock in the data sample.

Keywords: rare disasters, Bayesian learning, equity premium puzzle, time-varying risk premia, return predictability

JEL: E21, G12, D83

^{*}First draft: September 2011. The views expressed in this paper are those of the authors and do not necessarily reflect the views of the Federal Reserve Board or the Federal Reserve System. This paper was previously circulated under the title "Asset Pricing with Learning about Disaster Risk." The authors are indebted to Francois Gourio and Robert G. King for their continuous support. The authors would like to thank Stelios Bekiros, Martin Ellison, George Evans, Albert Marcet, John M. Roberts, and Vladimir Yankov for useful comments and suggestions, as well as participants at numerous conferences and seminars. This research is supported by the Research Grants Council of Hong Kong, General Research Fund #643811, 2011-2013.

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