

Learning, Rare Disasters, and Asset Prices*

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Michael Siemer[‡]

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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Learning Rare Disasters And Asset Prices

Yang K. Lu



Learning Rare Disasters And Asset Prices:

Learning, Rare Disasters, and Asset Prices Federal Reserve Federal Reserve Board, 2014-11-15 In this study we examine how learning about disaster risk affects asset pricing in an endowment economy We extend the literature on rare disasters by allowing for two sources of uncertainty 1 the lack of historical data results in unknown parameters for the disaster process and 2 the disaster takes time to unfold and is not directly observable The model generates time variation in the risk premium through Bayesian updating of agents beliefs regarding the likelihood and severity of disaster realization The model accounts for the level and volatility of U S equity returns and generates predictability in returns Learning, Rare Disasters, and Asset Prices Yang K. Lu, Michael Siemer, 2013 **Learning, Rare Disasters, and Asset Prices** Yang K. Lu, 2016 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 Asset pricing under rational learning about rare disasters Christos Koulovatianos, Volker Wieland, 2011 **Behavioral Finance and Asset Prices** David Bourghelle, Pascal Grandin, Fredj Jawadi, Philippe Rozin, 2023-04-05 In recent decades the financial markets have experienced various crises shocks and disruptive events driving high levels of volatility This volatility is too strong to be fully justified simply by changes in fundamentals This volume discusses these highly relevant issues with special focus on asset pricing and behavioral finance Financial price assets of the 2020s appear to be driven by various attractors in addition to fundamentals and there is no doubt that investor emotions market sentiment the news and external factors such as uncertainty all play a key role This has been clearly observed in recent years especially during the ongoing coronavirus pandemic that has changed the common perception of the way financial markets work *Point Processes and Jump Diffusions* Tomas Björk, 2021-06-17 Develop a deep understanding and working knowledge of point process theory as well as its applications in finance **Learning with Rare Disasters** Jessica A. Wachter, 2019 Financial crises appear to have long lasting effects even after the crisis itself has past This paper offers a simple explanation through Bayesian learning from rare events Agents face a latent and time varying probability of economic disaster When a disaster occurs learning results in greater effects on asset prices because agents update their probability of future disasters Moreover agents belief that the disaster risk is high can rationally persist for years even when it is in fact low We generalize the model to allow for a noisy signal of the disaster probability This generalized model explains excess stock market volatility together with negative skewness effects that previous models in the literature struggle to explain Financial Markets and Investments Andrea Beltratti, 2025-02-07T00:00:00+01:00 This book

can be used in a course on financial markets and investments for students who have already had exposure to introductory economics finance and statistics The purpose is to make the different topics as practical as possible in the context of a general discussion while maintaining academic standards of rigorous and literature based analysis The selection of topics places the book at the boundary between a basic and an intermediate discussion with a practical purpose It starts from the fundamentals of asset pricing and risk premia and applies the tools to topics such as portfolio optimization stock valuation private assets and sustainability As such the book will be of interest to professionals and some chapters may well be used in the context of executive education

The Role of Central Banks in Financial Stability Douglas Darrell Evanoff, 2014 The two most topical issues in current financial markets deal with the causes of the recent financial crisis and the means to prevent future crises This book addresses the latter and stresses a major shift in most countries toward a better understanding of financial stability and how it can be achieved In particular the papers in this volume examine the recent change in emphasis at central banks with regard to financial stability For example What were the cross country differences in emphasis on financial stability in the past Did these differences appear to affect the extent of the adverse impact of the financial crisis on individual countries What are perceived to be the major future threats to financial stability These and related issues are discussed in the book by well known experts in the field OCo some of the best minds in the world pursuing financial stability Following the global financial crisis significant reforms have been initiated in many countries to address financial stability more directly frequently focusing on macroprudential policy frameworks in which central banks play a more active role

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Resilience and Recovery in Asian Disasters Daniel P.

Aldrich, Sothea Oum, Yasuyuki Sawada, 2014-10-06 This book establishes a new holistic framework for disaster recovery and mitigation providing a multidisciplinary perspective on the field of risk management strategies and societal and communal resilience Going beyond narrow approaches that are all too prevalent in the field this work builds on an optimum combination of community level networks private market mechanisms and state based assistance strategies Its chapters describe best practices in the field and elucidate cutting edge research on recovery highlighting the interaction between

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The American Economic Review ,2007 Ageing, Health and Pensions in Europe Lans Bovenberg,Arthur H O Van Soest,Asghar Zaidi,2010-10-27 Providing an overview of the future research challenges for economists and social scientists concerning population ageing pensions health and social care in Europe this book examines how scientific research can provide cutting edge evidence on income security and well being of the elderly and labour markets and older workers *The Euro at Ten, Lessons and Challenges* Bartosz Maćkowiak,Francesco P. Mongelli,2009

Exorbitant Privilege and Exorbitant Duty Pierre-Olivier Gourinchas,Hélène Rey,Nicolas Govillot,2010 We update and improve the Gourinchas and Rey 2007a dataset of the historical evolution of US external assets and liabilities at market value since 1952 to include the recent crisis period We find strong evidence of a sizable excess return of gross assets over gross liabilities The center country of the International Monetary System enjoys an exorbitant privilege that significantly weakens its external constraint In exchange for this exorbitant privilege we document that the US provides insurance to the rest of the world especially in times of global stress This exorbitant duty is the other side of the coin During the 2007 2009 global financial crisis payments from the US to the rest of the world amounted to 19 percent of US GDP We present a stylized model that accounts for these facts Authors abstract **Discount Rates for the Evaluation of Public Private Partnerships**

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