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American professor of Economics, currently the Edward Ames Edmunds Professor of Economics at Stanford University; his previous academic appointments have included an endowed chair in Economics and Business Policy at Princeton University and an endowed chair in Insurance and Risk Management at Northwestern University's J.L. Kellogg Graduate School of Management ...

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Over the last forty years,
the majority of states have
adopted consumer education
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mandated that high school students receive instruction on topics related to household financial decision-making (budgeting so forth).

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Chair of the Economics
Department at Stanford
University. He provides

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B. Douglas Bernheim
graduated with an A.B. in
Economics from Harvard
University, summa cum laude
and Phi Beta Kappa, in 1979.

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He entered graduate study at M.I.T. under a National Science Foundation Graduate Fellowship and completed his Ph.D. three years later. He began his academic career at Stanford University and taught there from 1982 to 1987.

**Microeconomics (McGraw-Hill
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B. Douglas Bernheim &
Michael D. Whinston, 1997. "Incomplete Contracts and Strategic Ambiguity," Harvard Institute of Economic Research Working Papers 1787, Harvard - Institute of Economic Research. Bernheim, B

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Douglas & Whinston, Michael
D, 1998.

The past decade has witnessed a decline in saving throughout the developed world—the United States has the dubious distinction of leading the way. The consequences can be serious. For individuals, their own economic security and that of their families is jeopardized. For society, inadequate rates of saving have been blamed for a variety of ills—decreasing the competitive abilities of American industry, slowing capital accumulation,

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increasing our trade deficit, and forcing the sale of capital stock to foreign investors at bargain prices. Restoring acceptable rates of saving in the United States poses a major challenge to those who formulate national economic policy, especially since economists and policymakers alike still understand little about what motivates people to save. In *National Saving and Economic Performance*, edited by B. Douglas Bernheim and John B. Shoven, that task is addressed by offering the results of new research, with recommendations for policies aimed to improve

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saving. Leading experts in diverse fields of economics debate the need for more accurate measurement of official saving data; examine how corporate decisions to retain or distribute earnings affect household-level consumption and saving; and investigate the effects of taxation on saving behavior, correlations between national saving and international investment over time, and the influence of economic growth on saving. Presenting the most comprehensive and up-to-date research on saving, this volume will benefit both academic and government

Get Free B Douglas Bernheim And M Whinston economists.

Handbook of Behavioral Economics: Foundations and Applications presents the concepts and tools of behavioral economics. Its authors are all economists who share a belief that the objective of behavioral economics is to enrich, rather than to destroy or replace, standard economics. They provide authoritative perspectives on the value to economic inquiry of insights gained from psychology. Specific chapters in this first volume cover reference-dependent preferences, asset

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markets, household finance, corporate finance, public economics, industrial organization, and structural behavioural economics. This Handbook provides authoritative summaries by experts in respective subfields regarding where behavioral economics has been; what it has so far accomplished; and its promise for the future. This taking-stock is just what Behavioral Economics needs at this stage of its so-far successful career. Helps academic and non-academic economists understand recent, rapid changes in theoretical and empirical advances within behavioral

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economics Designed for economists already convinced of the benefits of behavioral economics and mainstream economists who feel threatened by new developments in behavioral economics Written for those who wish to become quickly acquainted with behavioral economics

The eight chapters in this volume fall into three subject areas: government budget management and control, federal entitlement programs, and attempts to influence private sector behavior through tax code management. Policymakers are often hard-pressed to

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understand what economists have to say on policy issues, and scholars and students need to know what the latest research findings are and what questions remain unanswered. *Fiscal Policy: Lessons from Economic Research* presents the work of leading contributors to the public finance literature. The papers were originally presented at a 1996 conference sponsored by the Robert D. Burch Center for Tax Policy and Public Finance at the University of California, Berkeley. Although the papers are broad in scope, they are not intended to be neutral,

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comprehensive surveys of the literature. Instead, authors were encouraged to focus on the issues they thought most important or interesting. The conference confirmed that on some questions there is a broad consensus, and on others there is strong disagreement. Because perspectives differ, after each paper two discussants offer their own views on the subject. More so than in many conference volumes, these comments are an integral part of each presentation. The eight chapters fall into three subject areas: government budget management and control, federal entitlement

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programs, and attempts to influence private sector behavior through tax code management. Contributors Henry J. Aaron, B. Douglas Bernheim, David M. Cutler, Nada Eissa, Jeffrey Frankel, William G. Gale, Roger H. Gordon, Edward M. Gramlich, Bronwyn H. Hall, Kevin A. Hassett, James R. Hines, Jr., Hilary Williamson Hoynes, R. Glenn Hubbard, Robert P. Inman, Laurence J. Kotlikoff, Robert A. Moffitt, Joseph P. Newhouse, James M. Poterba, John M. Quigley, Robert D. Reischauer, David Romer, Daniel L. Rubinfeld, John B. Shoven, Jonathan S. Skinner, Joel Slemrod, John B. Taylor

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Table of Contents

Over the last forty years, the majority of states have adopted consumer education policies, and a sizable minority have specifically mandated that high school students receive instruction on topics related to household financial decision-making (budgeting so forth). In this paper, we attempt to determine whether the curricula arising from these mandates have had any discernable effect on adult decisions regarding saving. Using a unique household survey, we exploit the variation in requirements

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both across states and over time to identify the effects of interest. The evidence indicates that mandates have significantly raised both exposure to financial curricula and subsequent asset accumulation once exposed students reached adulthood. These effects appear to have been gradual rather than immediate -- a probable reflection of implementation lags.

This is a Microeconomic theory text for courses in economics departments and business schools.

The Foundations of Positive and Normative Economics: A

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Handbook is the first book in a new series by Andrew Caplin and Andrew Schotter. There is currently no guide available on the rapidly changing methodological frontiers of the field of economics. Economists have been introducing new theories and new sources of data at a remarkable rate in recent years, and there are widely divergent views both on how productive these expansions have been in the past, and how best to make progress in the future. The speed of these changes has left economists ill at ease, and has created a backlash against new methods. The series will debate these

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critical issues, allowing proponents of a particular research method to present proposals in a safe yet critical context, with alternatives being clarified. This first volume, written by some of the most prominent researchers in the discipline, reflects the challenges that are opened by new research opportunities. The goal of the current volume and the series it presages, is to formally open a dialog on methodology. The editors' conviction is that such a debate will rebound to the benefit of social science in general, and economics in

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particular. The issues under discussion strike to the very heart of the social scientific enterprise. This work is of tremendous importance to all who are interested in the contributions that academic research can make not only to our scientific understanding, but also to matters of policy.

In recent years, the United States has witnessed significant growth in programs of financial and retirement education in the workplace. This phenomenon provides an opportunity to assess the effects of targeted education programs

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on financial choices. This paper uses a novel household survey to develop econometric evidence on the efficacy of employer-based financial education. While our primary focus concerns the effects of these programs on saving (both in general and for the purposes of retirement), we also examine a number of collateral issues. These include the circumstances under which employers offer, and employees participate in, financial education programs, and the effects of these programs on sources of information and advice concerning retirement planning. Our findings

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indicate that employer-based retirement education strongly influences household financial behavior.

Handbook of Behavioral Economics, Volume 2, Foundations and Applications offers critical perspectives on theoretical work within behavioral economics, delivering a comprehensive, critical, up-to-date, and accessible review of the field that has always been missing. This literature summary of the conceptual foundations underlying behavioral economics is written by, and for, economists, with chapters

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covering Intertemporal choice, Reference-dependent preferences, Beliefs, Cognition, Social preferences, Behavioral game theory, Welfare, and Neuroeconomics. Helps academic and non-academic economists understand recent rapid changes in theoretical advances within behavioral economics Designed for economists already convinced of the benefits of behavioral economics and mainstream economists who feel threatened by new developments in behavioral economics Written for those who wish to become quickly acquainted with behavioral economics

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