

5. a. $P=100-25Q=\$50$, so $Q=2$ visits per year. Total cost is $(\$50)(2) = \100 .
- b. With 50 percent coinsurance, the individual pays \$25 per visit and the quantity demanded is 3 visits per year. The individual's out-of-pocket costs are \$75 and the insurance company pays \$75 (\$25 per visit, 3 visits per year).
- c. The introduction of insurance caused the quantity demanded to increase from 2 to 3 because the individual's effective price fell from \$50 to \$25, but the marginal cost is still \$50 per visit. The individual consumes medical services past the point where the marginal benefit to the individual equals the marginal cost, leading to inefficiency or deadweight loss. The marginal cost of the third visit is \$50, but the marginal benefit is \$25, so the deadweight loss is equal to this difference, or \$25. If the method presented in Figure 9.4 is applied, the deadweight triangle will have an area equal to \$12.50.
- d. If the marginal benefit of visiting the doctor is \$50, there is no deadweight loss because marginal benefit equals marginal cost.
6. a. There is a 95 percent chance of no illness, in which case income is \$30,000, and a 5 percent chance of illness, in which case income is \$10,000 because of the \$20,000 loss. Thus, expected income is $(0.95)(\$30,000) + (0.05)(\$10,000) = \$29,000$. The utility of having income of \$29,000 with certainty is 11.66, but the expected utility is only $(0.95)U(\$30,000) + (0.05)U(\$10,000) = (0.95)(11.695) + (0.05)(10.597) = 11.64$.
- b. An actuarially fair premium would be \$1,000 since there is a one in twenty chance that the insurance company will have to cover losses of \$20,000. If the individual buys insurance for \$1,000, then they have certain income of \$29,000 and the utility of \$29,000 is 11.66.
- c. Setting the expected utility equal to 11.64 and solving for income yields approximately \$28,388, indicating that the individual is indifferent between bearing the risk and having expected income of \$29,000 or purchasing insurance with a certain income of \$28,388. If the insurance costs $\$30,000 - \$28,388 = \$1,612$, the individual is indifferent between having insurance and not having insurance, so \$1,612 is the most they'd be willing to pay (allow some difference for rounding).
7. If the probability of being caught is 0.2 and the fine is \$100, the expected cost is \$20. If the probability of being caught is 0.1 and the fine is \$200, the expected cost is again \$20. With the first option, the expected value of littering is $0.8(B) + 0.2(B - \$100)$, whereas the expected value of littering with the second option is $0.9(B) + 0.1(B - \$200)$, where B is the benefit of littering. Since expected utility is higher for the first option, assuming diminishing marginal utility, the second option would have a stronger deterrent effect and lead to a larger reduction in littering. In addition, setting higher fines is cheaper than employing more police officers.

Public Finance Rosen Solution Manual

Harvey S. Rosen



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Table of Contents Public Finance Rosen Solution Manual

1. Understanding the eBook Public Finance Rosen Solution Manual
 - The Rise of Digital Reading Public Finance Rosen Solution Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Public Finance Rosen Solution Manual
 - 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 Public Finance Rosen Solution Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Public Finance Rosen Solution Manual
 - Personalized Recommendations
 - Public Finance Rosen Solution Manual User Reviews and Ratings
 - Public Finance Rosen Solution Manual and Bestseller Lists

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