



# **Forward-Looking Decision Making: Dynamic Programming Models Applied to Health, Risk, Employment, and Financial Stability (The Gorman Lectures in Economics)**

*Robert E. Hall*

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Individuals and families make key decisions that impact many aspects of financial stability and determine the future of the economy. These decisions involve balancing current sacrifice against future benefits. People have to decide how much to invest in health care, exercise, their diet, and insurance. They must decide how much debt to take on, and how much to save. And they make choices about jobs that determine employment and unemployment levels. *Forward-Looking Decision Making* is about modeling this individual or family-based decision making using an optimizing dynamic programming model.

Robert Hall first reviews ideas about dynamic programs and introduces new ideas about numerical solutions and the representation of solved models as Markov processes. He surveys recent research on the parameters of preferences--the intertemporal elasticity of substitution, the Frisch elasticity of labor supply, and the Frisch cross-elasticity. He then examines dynamic programming models applied to health spending, long-term care insurance, employment, entrepreneurial risk-taking, and consumer debt.

Linking theory with data and applying them to real-world problems, *Forward-Looking Decision Making* uses dynamic optimization programming models to shed light on individual behaviors and their economic implications.

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