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Essays on the economics of household finance and social insurance

Koopmans, P.L.

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The life cycle model has been extensively studied. According to this model, individuals smooth consumption over time. However, multiple empirical studies find deviations from the life cycle model, such as insufficient savings and liquidity constraints. These deviations, in part driven by various life cycle risks (i.e., old age, childbirth, disability), have a profound effect on household finances. Understanding the precise impact of these risks is crucial for designing policies that protect individuals from them.

This dissertation empirically investigates the impact of life cycle risks and social insurance on household finance. Using diverse microdata, ranging from survey data to bank transactions, this dissertation aims to contribute to a more comprehensive understanding of how social safety nets shape individuals' economic behavior and outcomes. Additionally, this dissertation endeavors to inform policy discussions and decision-making processes in this field.

This is a volume in the series of the Meijers Research Institute and Graduate School of the Leiden Law School of Leiden University. This study is part of the Law School's research program 'Reform of Social Legislation'.

Essays on the Economics of Household Finance and Social Insurance

P.L. KOOPMANS