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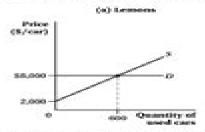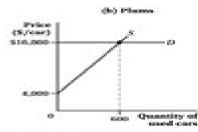
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1. Consider the market for used cars shown in the figure below. The top panel (a) shows the market for low-quality cars (lemons); the bottom panel (b) shows the market for high-quality cars (plums). If all buyers and sellers had full information about the quality of automobiles being offered for sale, lemons would sell for $8,000 and plums would sell for $16,000.

(a) Lemons

(b) Plums

a. Suppose that buyers recognize that the chance of getting a lemon is 50%, but are unable to tell whether a car is a lemon or a plum. What is the expected value of a used car to a buyer?

b. If the market works to the extent that prices reflect the expected value of a used car, how many high-quality automobiles will be offered for sale at the price determined in (a)? How many low-quality automobiles will be offered for sale? Of the automobiles offered for sale, what is the proportion of low-quality automobiles?

c. Compared to a market with perfect information, what kind of deadweight loss does the information loss generate in the market for high-quality used cars? Is there a deadweight loss in the market for lemons, too?

Solutions

1. a. The expected value of a used car to a buyer is

$$(\$8,000 \times 0.5) + (\$16,000 \times 0.5) = \$12,000$$

b. The supply of low-quality cars is given by $Q_L = \frac{1}{10}P_L - 200$.

The supply of high-quality cars is given by $Q_H = \frac{1}{20}P_H - 200$. Thus, given the expected value of $12,000, there will be 400 high-quality cars and 1,000 low-quality cars offered for sale in the market. The proportion of low-quality cars to the total number of cars offered for sale is $\frac{5}{7}$.

c. In a market with perfect information, there would be 600 low-quality cars sold at $8,000. There would also be 600 high-quality cars sold at $16,000. With asymmetric information, 1,000 low-quality cars and 400 high-quality cars are offered for sale at $12,000. A deadweight loss exists in the high-quality used car market due to the lower number of high-quality cars sold, which is equal to

$$\frac{1}{2} \times (600 - 400) \times (16,000 - 12,000) = \$400,000$$

There may be a deadweight loss in the used car market as cars that should not have been sold at the real value of $8,000 will sell at $12,000. This would be equal to

$$\frac{1}{2} \times (600 - 400) \times (12,000 - 8,000) = \$400,000$$

2. In Problem 1, we discovered that imperfect information about the quality of used cars caused fewer plums and more lemons to be offered for sale. Thinking in discrete steps,

a. How does this revision of the expected value affect the proportion of lemons to plums offered for sale by sellers?

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SB Merriam

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