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Applied Economics Letters > Volume 6, 1999 - Issue 4

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# Prudence, risk aversion, and the demand for life insurance

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Pages 239-242 | Published online: 06 Oct 2010

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#### Abstract

We estimate the effect of household wealth on the demand for life insurance using survey data from a broad cross-section of the USA. This procedure allows us to test the

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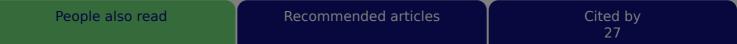
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