

## ECON 201-Midterm Study guide

### Ten principles of economics

1. People face trade-offs
  - a. People face **trade-offs**: to get one thing, we usually have to give up another thing (i.e. alternatives, ex. Leisure time vs. work, or efficiency vs. equity)
  - b. **Efficiency**: means society gets the most that it can from its scarce resources
  - c. **Equity**: means the benefits of those resources are distributed fairly among the members of society
2. The cost of something is what you give up to get it
  - a. Decisions require comparing costs and benefits of alternatives
  - b. The **opportunity cost** of an item is what you give up to obtain that item
3. Rational people think at the margin
  - a. **Marginal changes** are small, incremental adjustments to an existing plan of action
  - b. People make decisions by comparing costs and benefits at the margin
4. People respond to incentives
  - a. Marginal changes in costs or benefits motivate people to respond
  - b. The decision to choose one alternative over another occurs when that alternative's marginal benefits exceed its marginal costs
5. Trade can make everyone better off
  - a. People gain from their ability to trade with one another
  - b. Competition results in gains from trading
  - c. Trade allows people to specialize in what they do best
6. Markets are usually a good way to organize economic activity
  - a. A **market economy** is an economy that allocates resources through the decentralized decisions of many firms and households as they interact in markets for goods and services
    - i. Households decide what to buy and who to work for
    - ii. Firms decide who to hire and what to produce
  - b. Households and firms interacting in markets act as if guided by an "invisible hand"
    - i. Households and firms look at prices when deciding what to buy and sell, they unknowingly take into account the social costs of their actions
    - ii. Prices guide decision makers to reach outcomes that tend to maximize the welfare of society as a whole
7. Governments can sometimes improve market outcomes
  - a. Markets work only if property rights are enforced
  - b. **Property rights**: are the ability of an individual to own and exercise control over a scarce resource
  - c. **Market failure**: occurs when the market fails to allocate resources efficiently
    - i. Caused by an **externality**, which is the impact of one person or firm's actions on the well-being of a bystander
    - ii. Caused by **market power**, which is the ability of a single person or firm to unduly influence market prices

# Econ 201 Study Guide

**SB Merriam**



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