

1.4 Microeconomics – Market failure

Market failure

→ Analyse the concept of market failure as a failure of the market to achieve allocative efficiency, resulting in an over-allocation of resources (over-provision of a good) or an under-allocation of resources (under-provision of a good).

- **Market failure:** failure of the market to achieve allocative efficiency ($MSC = MSB$), resulting in an over-allocation of resources (over-provision of a good) or an under-allocation of resources (under-provision of a good).
- **Allocative efficiency:** occurs when scarce resources are allocated in such way to maximise consumer satisfaction; point where the social surplus is maximized with no deadweight loss.

→ Describe the concepts of marginal private benefits (MPB), marginal social benefits (MSB), marginal private costs (MPC) and marginal social costs (MSC).

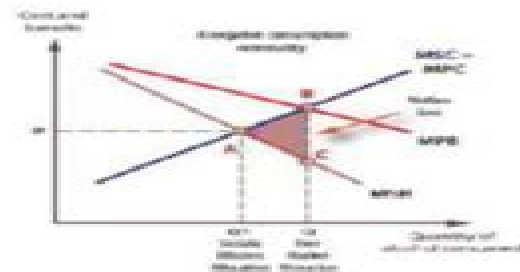
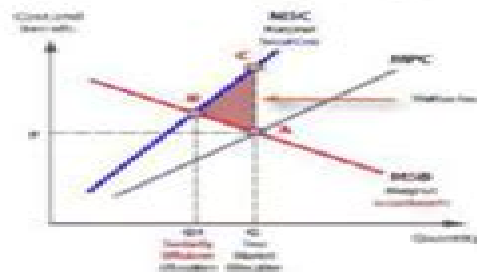
- **Marginal private benefits (MPB):** benefit enjoyed by consumers in consuming a good or service.
- **Marginal social benefits (MSB):** MPB plus or minus the additional benefit or cost to the society with consumption.
- **Marginal private costs (MPC):** total cost brought about by producers in producing a good or service.
- **Marginal social costs (MSC):** MPC plus or minus the additional benefits or the cost to the society with production.

→ Describe the meaning of externalities as the failure of the market to achieve a social optimum where $MSB = MSC$.

- **Externalities:** costs or benefits of production or consumption that are experienced by third parties (the society, but not the producer and consumer) that causes them, resulting in the failure of the market to achieve social optimum of $MSB = MSC$.

Negative externalities of production and consumption

→ Explain, using diagrams and examples, the concepts of negative externalities of production and consumption, and the welfare loss associated with the production or consumption of a good or service.



- **Negative externalities of production:** situation where the society pays an overall higher cost than what the firms produce.
 - **Extent of externalities:** society pays a higher cost than firms ($MSC > MPC$) by extent of externalities.
 - **Social optimum:** there is an **over-provision** in society ($Q1 > Q2$) resulting in welfare loss.
 - These are mainly environmental problems (e.g. social pollution in a factory producing bag production).
- **Negative externalities of consumption:** situation where the consumer gains a greater benefit than the overall society.
 - **Extent of externalities:** society receives less benefit than consumers ($MPB > MSB$) by extent of externalities.
 - **Social optimum:** there is an **over-consumption** in society ($Q1 > Q2$) resulting in welfare loss.
 - These are mainly environmental/health problems (e.g. third party risk associated with smoking).

→ Explain that demerit goods are goods whose consumption creates external costs.

- **Demerit goods:** goods whose consumption creates external costs (e.g. cigarettes, alcohol).

→ Evaluate, using diagrams, the use of policy responses, including market-based policies (taxation and tradable permits), and government regulations, to the problems of negative externalities of production and consumption.

- **Tradable permits**
 - Action: limiting of negative activities of firms shifts the MPC down to MSC as firms will have incentive to be environmentally efficient (e.g. carbon emissions permits, fishing quotas).
 - Result: extent of externality is reduced, reduced difference between $Q1$ and $Q2$ and reduced welfare loss.
 - Benefits: address market failure.

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