

Chapter 1- Economics: Foundations and Models

Offshoring (outsourcing)- Process of firms producing goods and services outside of their home country which is usually motivated by lower wages.

- High-technology manufacturing, research and development and IT systems analysis are being outsourced at a 75 per cent lower salary.

Business-process outsourcing (BPO)- contracting of non-primary business activities and functions (payroll, human resources (HR), accounting and customer/call centre relations) to a third-party provider.

- IT-BPO sector generates over \$15 billion per year for the Philippines.
 - Philippines are the largest call centre operators in the world.

Economics- Study of the choices made by society and people to attain their unlimited wants. Given their scarce resources.

Scarcity- Situations which unlimited wants exceed the limited resources available to fulfil those wants.

Resources- Factors of production or inputs used to produce goods and services.

Economic models- Simplified versions of reality used to analyse real-world economic situations.

- Economic ideas:
 - *People are rational; people respond to incentives; optimal decisions are made at the margin.*
- Fundamental questions economies must answer:
 - *What goods and service will be produced? How will the goods and services be produced? Who will receive the goods and services?*

1.1- Three Key Economic Ideas

Market- Group of buyers and sellers of a good or service and the institution or arrangement by which they come together to trade.

People are rational:

- The assumption that, consumers and firms use as much of the available information as they can to achieve their goals, made by economists.
- 'Rational individuals,' weigh the benefits and costs of each action choosing an action only if the benefits outweigh the costs.
- Acting rational based on information available to them.

People respond to economic incentives:

- Consumers and firms consistently respond to economic incentives.
- The Pharmaceutical Benefits Scheme (PBS), an Australian government initiative, exemplifies that the if medicines were free there would be little incentive for patients or doctors to use medicines wisely.

Optimal decisions are made at the margin:

- **Marginal-** Extra or additional benefit or cost of a decision.
 - Marginal benefits are the maximum amount a consumer will pay for an additional good or service. The marginal benefit generally decreases as consumption increases. The marginal cost of production is the change in cost that comes from making more of something.
- **Marginal cost (MC)-** Additional cost incurred in the produce of one more unit of a good or service.
- **Marginal benefit (MB)-** Maximum amount a consumer is willing to pay for an additional good or service. The additional satisfaction or utility that consumer received when the additional good or service is purchased.

Essentials Of Economics Chapter 1

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