

# MICROECONOMICS



## OVERVIEW

• **ECONOMICS:** The study of how scarce resources are allocated among competing uses.

• **KEY ECONOMIC QUESTIONS INCLUDE:**

1. What is produced?
2. How is it produced?
3. Who gets what is produced?

• **PRODUCTION POSSIBILITY FRONTIER:**

The alternative combinations of final goods and services that could be produced in a given time period with all available and limited resources and technology.

1. **Illustrates opportunity cost:** Obtaining more production of one good requires a reduction in the production (lost opportunity) of one or more other goods.

2. **Law of increasing opportunity cost:** Obtaining more of a good in equal amounts requires giving up ever larger amounts of the alternative good.

3. **Inside frontier:** Unemployed resources or resources used inefficiently.

4. **Expanding frontier:** Occurs (a) when resources are increased and/or (b) due to technological advancements.

• **HOW CHOICES ARE MADE:**

1. **Market mechanism:** Supply and demand determine the price; owners allocate resources to obtain the highest monetary rewards.

2. **Command economy:** Central authority determines the price and allocates resources to achieve goals.

3. **Mixed:** An economy that uses both market and non-market signals to allocate goods and resources.

• **MACROECONOMICS:** The study of economic aggregates such as national production and the price level.

• **MICROECONOMICS:** The study of the behavior of consumers and producers operating in the individual markets of the economy.

## SUPPLY & DEMAND

### DEMAND

• **DEMAND CURVE (SCHEDULE):** A curve (table) showing the quantities of a good a consumer is willing and able to buy at alternative prices.

• **LAW OF DEMAND:** Increase in price (P) causes decrease in quantity (Q) demanded.

• **CHANGE IN QUANTITY DEMANDED:** (Movement along the demand curve) Caused by a change in the price of the given good.

• **CHANGE IN DEMAND:** (Shift in the entire demand curve) Results from changes in tastes, income, personal tastes, prices of related goods (substitutes or complements), expected future price or quantity, number of buyers, or a change in planned consumption at all prices.

### SUPPLY

• **SUPPLY CURVE (SCHEDULE):** A curve (table) showing the quantities of a good a seller is willing and able to sell at alternative prices at a given cost of production.

• **LAW OF SUPPLY:** Increase in price (P) causes increase in quantity (Q) supplied.

• **CHANGE IN QUANTITY SUPPLIED:** (Movement along the supply curve) Caused by a change in the price of the given good.

• **CHANGE IN SUPPLY:** (Shift in the entire supply curve) Results from change in the cost of production, business taxes, expected future price or quantity, change in the price of other produced goods, change in the number of sellers, change in planned sales at all prices, and change in technology.

### MARKET EQUILIBRIUM

• **EQUILIBRIUM:** Occurs at price (P<sub>e</sub>) where quantity demanded = quantity supplied. At P<sub>e</sub>, all sellers willing to sell will be able to sell and all buyers willing to buy will be able to buy.

• **PROPERTIES OF EQUILIBRIUM:**

1. P > P<sub>e</sub>, surplus
2. P < P<sub>e</sub>, shortage
3. P = P<sub>e</sub>, stable

• **PRICE CONTROLS:**

1. Price ceiling: BELOW equilibrium = shortage, Q<sub>d</sub> > Q<sub>s</sub>
2. Price floor: ABOVE equilibrium = surplus, Q<sub>s</sub> > Q<sub>d</sub>

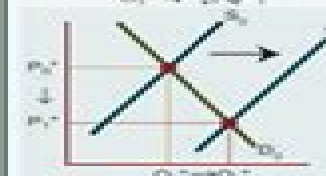
• **CHANGES IN EQUILIBRIUM:** Equilibrium price (P<sub>e</sub>) and equilibrium quantity (Q<sub>e</sub>) will change whenever the regularly-shaped supply or demand curve shifts.



## SHIFTS IN THE SUPPLY & DEMAND CURVES (IMPACT ON EQUILIBRIUM)

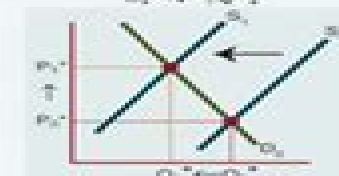
### SUPPLY INCREASE

$$S_1 \rightarrow P^*, Q^* \rightarrow S_2$$



### SUPPLY DECREASE

$$S_1 \rightarrow P^*, Q^* \rightarrow S_2$$



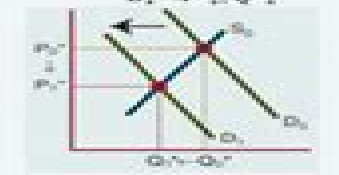
### DEMAND INCREASE

$$D_1 \rightarrow P^*, Q^* \rightarrow D_2$$

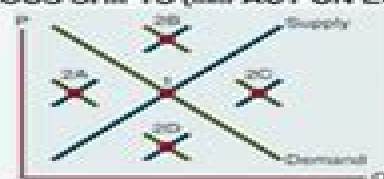


### DEMAND DECREASE

$$D_1 \rightarrow P^*, Q^* \rightarrow D_2$$



## SIMULTANEOUS SHIFTS (IMPACT ON EQUILIBRIUM)



\* One variable clearly moves in a specific direction, the other variable is unclear.

At 2B and 2D, P\* clearly increases or decreases, therefore

$$2B \rightarrow S_2(D) \rightarrow P^*(Q)^?$$

$$2D \rightarrow S_2(D) \rightarrow P^*(Q)^?$$

At 2A and 2C, Q\* clearly increases or decreases, therefore

$$2A \rightarrow S_2(D) \rightarrow P^*(Q)^?$$

$$2C \rightarrow S_2(D) \rightarrow P^*(Q)^?$$

## CONSUMER CHOICE & PREFERENCE

### UTILITY THEORY

• **UTILITY or TOTAL UTILITY (TU)** is the satisfaction obtained by the consumer from consuming a good.

• **MARGINAL UTILITY (MU)** is the extra utility from an additional unit of consumption.

### TOTAL UTILITY



• Marginal utility (MU) is the slope of the total utility curve. MU decreases as more quantity is consumed. This is the law of diminishing MU.

• **LAW OF DIMINISHING MARGINAL UTILITY:** Additional consumer satisfaction from the last unit of consumption falls as more of the good is consumed.

### INDIFFERENCE CURVE (IC)

$$U_1 = U_2$$

$$\text{Slope} = - (MU_x / MU_y)$$



• An indifference curve is a convex curve that represents different bundles of goods that provide the SAME levels of utility.

### INDIFFERENCE CURVE MAPPING



• An indifference curve map shows a group of indifference curves representing utilities that increase in a northeasterly direction.

• Why indifference curves do not intersect:



1. Given two indifference curves that intersect,  $U_B > U_C$  since point B is above point C.

2. Since point A and C are on the same indifference curve,  $U_A = U_C$ .

3. Since point A and B are on the same indifference curve,  $U_A = U_B$ .

4. By transitivity,  $U_B = U_C$  which conflicts with the initial assertion:  $U_B > U_C$ . Therefore, indifference curves cannot intersect.

# Jsher Microeconomics Study Guide

**Daniel Miller**



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climate crisis demands innovative and sustainable financial strategies to mitigate its impacts and facilitate the transition to a carbon neutral economy Green finance and carbon neutrality are instrumental in this endeavor Green finance entails financial investments directed towards sustainable development projects and initiatives that promote environmental benefits Its growth is critical in supporting the transition to a low carbon economy Simultaneously the concept of carbon neutrality which refers to achieving net zero carbon dioxide emissions by balancing or eliminating emissions entirely has become a central goal for many governments and organizations worldwide The urgent global challenge that this Research Topic aims to address is how to effectively integrate green finance strategies into our path towards achieving carbon neutrality Despite the increasing importance of both these areas there remains a significant knowledge gap on how they can synergistically drive a shift towards a low carbon sustainable economy Moreover the absence of standardized regulations and lack of broad understanding of these concepts have contributed to slower adoption and implementation rates than what is urgently required The goal of this Research Topic is to consolidate recent advancements present innovative strategies and highlight successful case studies in the nexus of green finance and carbon neutrality This includes exploring novel financial instruments and models that encourage sustainable investments comprehending the socio economic impacts of moving towards a carbon neutral economy and showcasing policy mechanisms that have effectively integrated green finance and carbon neutrality By amalgamating these insights we aim to guide policymakers inform business practices stimulate further academic exploration and ultimately accelerate the global journey towards a sustainable carbon neutral future The scope of this Research Topic encompasses a broad range of themes at the intersection of green finance and carbon neutrality We are particularly interested in empirical Original Research articles in depth Reviews of current literature Policy and Practice Reviews and case studies demonstrating the successful application of green finance strategies in achieving carbon neutrality Potential topics include but are not limited to following areas Development of innovative green financial instruments Analysis of policy frameworks and regulations promoting carbon neutrality Examination of the role of ESG Environmental Social Governance factors in investment decisions Studies on the socio economic impacts of transitioning to a carbon neutral economy Manuscripts that provide novel insights propose unique models or offer critical perspectives on existing approaches are highly encouraged By collating these diverse viewpoints we aim to further enrich the dialogue on sustainable development and carbon neutrality

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