

INTRODUCTION

ECONOMICS

- Economics** is the study of how limited **resources** are allocated.
- There are two main branches of economics:
 - Microeconomics** studies how individuals (firms or households) make choices and are influenced by economic forces.
 - Macroeconomics** looks at the economy as a whole, focusing on issues such as growth, unemployment, inflation, and business cycles.

ECONOMIC REASONING

- Given limited resources (**scarcity**), there are opportunity costs for every choice.
- The **opportunity cost** of an action is the benefits missed by not choosing the next-best alternative. An action should be chosen only if the expected benefits is greater than the opportunity cost.
- Individuals **maximize their utility** by allocating and spending their resources according to their preferences.
- Individual consumption and production options are expanded through the **market**, where goods and services are exchanged for mutual benefit.

DEMAND AND SUPPLY

DEMAND

- Demand** is the relationship between the price of a good and the quantity of it that consumers are willing to buy at that price.
- Demand curve**: a graphical representation of the law of demand; it slopes downward for most goods because, all else constant, the quantity demanded rises (falls) as the price falls (rises).
 - A change in price is represented by movements along the demand curve; demand is said the same, but the quantity demanded changes as the price changes.
 - The demand curve will shift to the left or right when anything other than the price of the good has changed.
 - The **market demand curve** is the horizontal sum of all individual demand curves.
- Changes in price also affect the demand for related goods:
 - Substitutes**: goods that can be used in place of another good; if the price of a good rises (falls), the demand for its substitute goods will rise (fall). *Example: Coke® and Pepsi®.*
 - Complements**: goods that are normally used in conjunction with another good; if the price of a good rises (falls), the demand for its complement goods will fall (rise). *Example: left shoes and right shoes.*
- The relationship between demand and price is caused by two main effects:
 - Income effect**: a change in price affects overall purchase power.
 - Substitution effect**: a change in price affects not only the absolute price of the good but also the relative price of the good, leading to changes in the purchasing of substitute goods.
- The effects are different for different types of goods:
 - Normal goods**: when income rises (falls), demand increases (decreases); most goods are normal.
 - Inferior goods**: when income rises (falls), demand decreases (increases); because better goods can be afforded. *Example: generic-brand foods.*
 - Giffen goods**: quantity demanded rises (falls) as the price rises (falls); Giffen goods are inferior goods with strong income effects. *Example: potatoes during the Irish Potato Famine.*
 - Velveten goods (or snob goods)**: quantity demanded rises (falls) as price rises (falls) because the goods are purchased to demonstrate one's wealth to others. Also known as conspicuous consumption. *Example: designer-label clothing.*

SUPPLY

- Supply** is the relationship between the **price** of a good and the **quantity** of it that firms are willing to produce at that price.
- Supply curve**: a graphical representation of the law of supply; it slopes upward because quantity supplied rises as price rises, with other things constant.
 - A change in price is represented by movements along the supply curve; supply is said the same, but the quantity supplied changes as the price changes.
 - The supply curve will shift to the left or right when anything other than the price of the good has changed. Such factors include: changes in prices of inputs used in production, changes in technology, changes in supply expectations about future prices, changes in taxes and subsidies.
 - The **market supply curve** is the horizontal sum of all individual supply curves.

MARKET EQUILIBRIUM

- A **market economy** shows the rise and fall of prices to guide actions in the economy; this "invisible hand" pricing mechanism coordinates individuals' decisions so that prices will always adjust to achieve **market equilibrium** and scarce resources will be best allocated.
 - When the quantity supplied exceeds the quantity demanded (surplus), prices tend to fall.
 - When the quantity demanded exceeds the quantity supplied (shortage), prices tend to rise.
 - When the quantity demanded equals the quantity supplied, prices have no tendency to change and the market is in equilibrium.



FIGURE 1 At P_1 , market surplus; At P_3 , market shortage; At P_2 , market equilibrium

CONSUMER BEHAVIOR

UTILITIES

- Utility** measures individual preferences; greater preference indicates a higher level of utility.
- Marginal utility**: additional utility gained from consuming an additional good; marginal utility decreases as more and more of a good is consumed.
- Marginal benefit**: willingness to pay to consume one more of a good. Consumers will buy the quantity of a good such that marginal benefit is equal to the price of the good.
- An **indifference curve** illustrates all possible combinations of two goods that provide an individual with equal levels of utility.
 - Indifference curves have a negative slope and they are convex.
 - The slope of the indifference curve illustrates an individual's preference for one good over another (how much of one good one would be willing to give up in order to receive more of the other good).
 - Any point on a higher indifference curve is preferable to any point on a lower indifference curve.

BUDGET CONSTRAINT

- The **budget constraint** shows what an individual can afford and is determined by the individual's income and the prices of goods.

- The constraint is allocated between two goods or between one good and all other goods.
- The budget constraint will move outward (inward) for an increase (decrease) in income. The new constraint will show the new combinations of goods that are affordable to the individual.
- An increase (decrease) in the price of a good will pivot the curve inward (outward). Less (more) of that good can be bought but total income is constant.

UTILITY MAXIMIZATION

- The budget constraint intersects many indifference curves; but the best combination of goods is on the highest possible indifference curve, where the budget constraint is tangent to the indifference curve.
- When **utility is maximized**, the ratio of the two goods' marginal utilities will equal the ratio of the two goods' prices.



FIGURE 2 Point A is within the budget constraint but is on a lower indifference curve than point B, which is the utility maximization point. Point C is on a more desirable indifference curve but is not a possible choice because it is outside the budget constraint.

ELASTICITY

- Elasticity** measures the sensitivity between two economic variables.
- Measuring elasticity is important because it allows individuals, firms, and societies to evaluate the impacts that economic decisions will have.

DEMAND ELASTICITY

PRICE ELASTICITY OF DEMAND

- The **Price Elasticity of Demand (PED)** measures how much a change in the price of a good affects the quantity demanded.

$$PED = (\% \text{ change in quantity demanded}) / (\% \text{ change in price})$$
 - If the PED is greater than 1, the demand is elastic.
 - If the PED is less than 1, the demand is inelastic.
 - If the PED equals 1, the demand is unit elastic.
 - Elasticity determines the shape of the demand curve.
 - The PED is actually negative because the demand curve slopes downward, but economists report it as an absolute value.
- A high (low) PED means that the quantity demanded of a good changes by a lot (a little) when the price changes.
 - If there are **substitutes** for a product, the PED is higher. For goods that are completely **interchangeable** with others, such as two different brands of white rice, the demand curve is horizontal and the PED is perfectly elastic.
 - If the product is a **necessity** or has few substitutes, such as water, the PED is lower. For absolute necessities with no substitutes, such as insulin for a diabetic, the demand curve is vertical and the PED is perfectly inelastic.
 - Long-run elasticity is higher than short-run elasticity because individuals are able to make more adjustments in the long run.
- Because there are two different opposite effects, an increase affects the price changes (elasticity also changes), the PED also determines how changes in price will affect **revenue**.

Microeconomics Elasticity Study Guide

G Psacharopoulos



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