

# Economic Concepts

1. **Scarcity** – You can't always get what you want – almost everything is scarce
2. **Property rights** – Because goods are scarce individuals establish rights over time
3. **Institutions** – Institutions matter because they affect incentives – they are the “rules of the game”
4. **Preferences** – People have preferences which allow them to choose what is best for them
5. **Rationality** – People respond to incentives – the costs and benefits of the options they face
6. **Constraints** – There is never free choice – people are always restricted in their decisions
7. **Marginality** – People make decisions based on the benefits they will receive from trading the next unit of goods and services
8. **Incentives** – People respond to the incentives induced by the costs and benefits of their actions
9. **Sunk costs** – The past is the past – sunk costs are irrelevant
10. **Discount rates** – People value the present more than the future
11. **Opportunity costs** – The costs of something is what you have to give up to get it. It is the only cost there is
12. **Trade offs** – People give up one thing to get something else. Making decisions requires trading off one goal against another
13. **Information** – Information is never perfect, so individuals do their best they can when they make decisions
14. **Comparative advantage** – People do what they are relatively better at doing
15. **Supply and demand** – As price rises, buyers demand less and sellers supply more
16. **Trade** – Specialisation and trade allow more to be produced and consumed and make everybody better off
17. **Value** – A thing is worth what people will pay for it, and it isn't worth anything else
18. **Prices** – things cost what they cost – it is impossible to fix prices
19. **Markets** – Markets competition and prices work efficiently to allocate resources. But markets are not fair
20. **Government** – Governments can intervene and may improve market outcomes when a market fails

# Fundamental Economic Concepts Viewing Guide

## Answers

**David Kirk**



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