

Principles of Economics

经济学原理

**School of Economics and
Management**

Tsinghua University

清华大学经济管理学院

共同专业基础课程

- 共同专业基础课（11 学分）
 - 经济学原理（1）（3 学分）
 - 经济学原理（2）（3 学分）
 - 会计学原理（3 学分）
 - 信息管理导论（2 学分）

“Principles of Economics” at Tsinghua

“经济学原理”在清华

- ◆ 1928 年：陈岱孙开始讲授面向全校的“经济学概论”。朱镕基曾修此课。
- ◆ 1980 年：黎诣远开设了中级水平的“西方经济学”课程，这是国内首次使用该名称。
- ◆ 1997 年：开设一学期的“经济学基础”课程。
- ◆ 2002 年：开设两学期的“经济学原理”课程。
- ◆ 2012 年：实行大课（2/3 时间）²和小课（1

要求

- 新的教学大纲
- 授课
 - 大课（2 学时）（Lectures）
 - 小课（1 小时）（8 个课堂）（Sections）
- 考核
 - 作业 6 次 (15%)、读书报告 1 篇（10%）、小课表现（15%）、期中考试 1、2(各 15%)、期末考试 (30%)
- 推荐阅读书目

第一章 Chapter 1

什么是经济学？

What is Economics?

经济学是一门社会科学

Economics is a Social Science

- 经济学是一门有趣、有用的社会科学。 Economics is an interesting and useful subject in social sciences

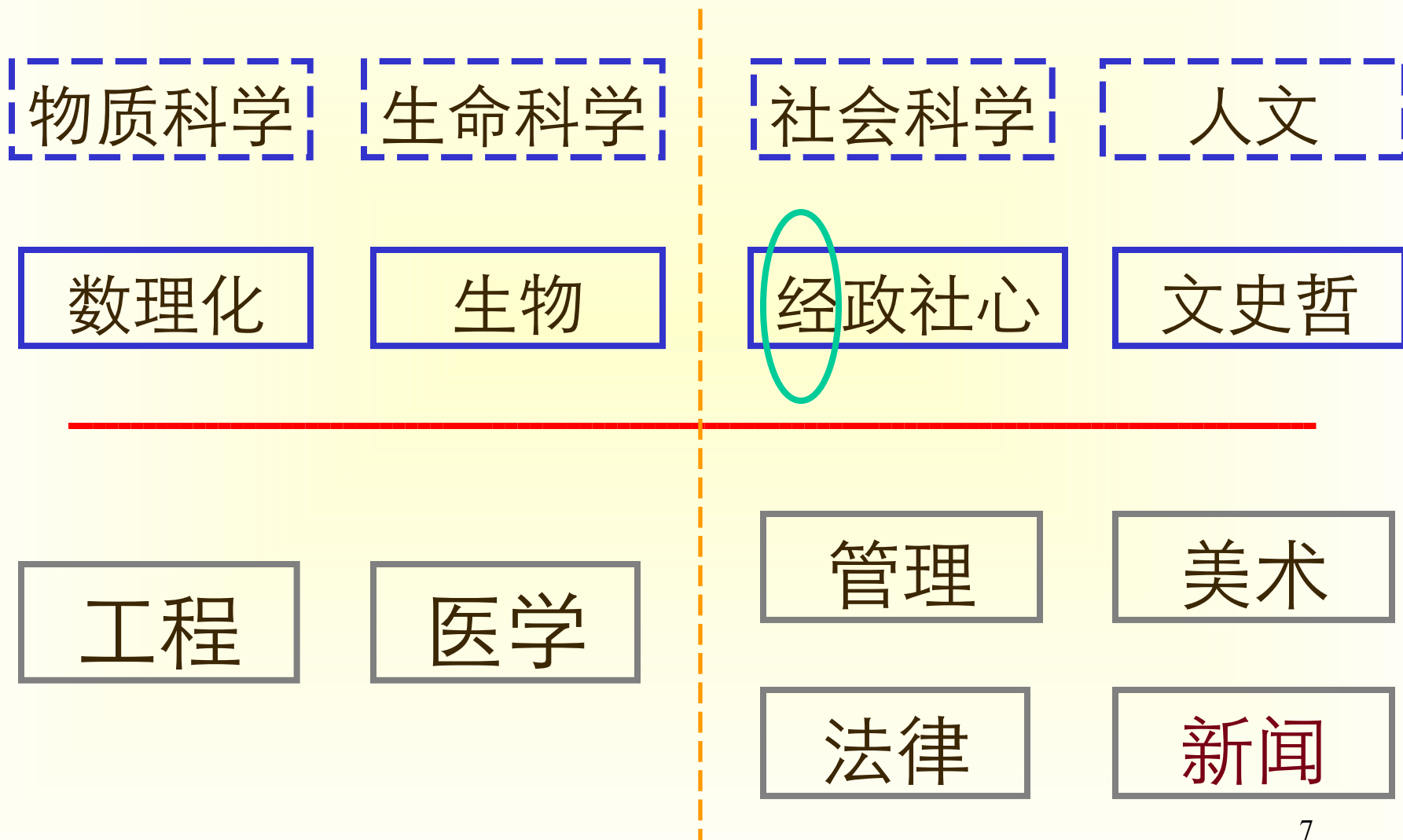
- ◆ 它的主题是社会的——人们的选择如何引导他们的生活，以及他们如何相互影响。

Its subject matter is society – how people choose to lead their lives and how they interact with one another.

- ◆ 但它以科学的冷静来研究这个主题。

It approaches its subject with the dispassion of a science.

经济学在各门学科中的位置



Fields in Economics 经济学的领域

- ◆ 微观经济学 Micro
- ◆ 宏观经济学 Macro
- ◆ 计量经济学 Econometrics
- ◆ 金融学 Finance
- ◆ 产业组织 Industrial Organization
- ◆ 劳动经济学 Labor
- ◆ 公共财政 Public Finance
- ◆ 国际经济学 International
- ◆ 发展经济学 Development
- ◆ 比较经济学 Comparative
- ◆ 法律 and 经济学 Law and Economics
- ◆ 政治经济学 Political Economy
- ◆ 经济史 Economic History

金融学是经济学的一部分

◆ 什么是金融学 (Finance)

◆ 宏观金融

- ◆ 货币经济学 / 货币银行 (monetary economics/money and banking)
- ◆ 开放经济的宏观经济学 / 国际金融 (open economy macroeconomics/ international finance)

◆ 微观金融

- ◆ 公司金融 / 公司财务 (corporate finance)
- ◆ 资产定价 (asset pricing)

经济学与管理学关系密切

- ◆ 会计学 Accounting：前沿研究领域深受信息经济学的影响
- ◆ 管理信息系统 Management Information System：网上拍卖运用博弈论、信息产品定价运用价格理论
- ◆ 市场营销学 Marketing：定价策略得益于信息经济学和博弈论
- ◆ 人力资源管理学 Human Resource Management：大量运用组织经济学和激励理论的分析方法
- ◆ 公司战略 Corporate Strategy：延伸产业组织学

Economics 经济学

- 基本观察：资源的稀缺性 scarcity of resources
- 研究社会对稀缺资源的管理，从而研究
 - 人们的经济行为（人们如何做决策）
 - 社会的经济现象（人们决策的相互作用）

Why Study Economics? 学习经济学的三个原因

- ◆ 经济学有助你了解你生活的世界。
Economics will help you understand the world in which you live.
- ◆ 经济学使你更精明地参与经济活动。 Economics will make you a more astute participant in the economy.
- ◆ 经济学使你更好地理解经济政策的潜力与局限性。

Economics will give you a better understanding of the potential and limits of economic policy.

学习经济学的三个层次 Three levels of learning economics

- ◆ 初级经济学 The introductory level
 - ◆ 经济学原理（1）、（2）：钱颖一、钟笑寒
- ◆ 中级经济学 The intermediate level
 - ◆ 中级微观经济学、中级宏观经济学：李稻葵、白重恩
- ◆ 高级经济学 The advanced level
 - ◆ 高级微观经济学、高级宏观经济学

经济学三个层次的特点

- ◆ **经济学原理**不用公式而用图表
(“ curve-shifting economics”)
 - ◆ 入门课
 - ◆ 三个主要目的
- ◆ **中级经济学**用一些数学和统计
 - ◆ 较为严格的数学推理
 - ◆ 较为系统的经验实证分析
- ◆ **高级经济学**用很多数学 (“ Greek-letter economics”)
 - ◆ 前沿的学术研究

经济学原理课程三个主要目的 Course Objectives

- 领会现代经济学的基本思想、概念与分析方法
To learn the basic ideas, concepts, and analytical methods of economics
- 培养对现实世界经济行为与经济现象的观察能力
To acquire the ability of making observations of economic behavior and phenomena in the real world
- 训练经济学直觉
To gain economic intuition

“经济学原理”课可以改变人生

“在我当学生的 20 年中，最令我兴奋的课程是我在上大学一年级时所选连续两个学期的经济学原理。可以毫不夸张地说，这门课改变了我的一生。”

——曼昆《经济学原理》序言

“During my 20 year career as a student, the course that excited me most was the two-semester sequence on the principles of economics that I took during my freshman year in college. It is no exaggeration to say that it changed my life.”

一种新的思维方式 A New Way of Thinking

- 经济学是这样一门学科——可以凭少量的知识去理解广泛的现象。
- Economics is a subject in which *a little knowledge goes a long way*.

一种新的思维方式 A New Way of Thinking

- 没有想到的原因 (unexpected reasons)
- 非有意的后果 (unintended consequences)
- 无关紧要的因素 (irrelevant factors)
- 出乎预料的办法 (surprising mechanisms)

凯恩斯：经济学思想的力量 John Maynard Keynes on Economic Ideas

“许多实行家自以为不受任何学理的影响，却往往当了某个已故经济学的奴隶”

“The ideas of economists and political philosophers, both when they are right and when they are wrong, are more powerful than is commonly understood. Indeed, the world is ruled by little else. Practical men, who believe themselves to be quite exempt from intellectual influences, are usually the slaves of some defunct economists.”

凯恩斯：经济学家的素质 John Maynard Keynes on Economists

“The master-economist must possess a rare *combination* of gifts. He must be mathematician, historian, statesman, philosopher—in some degree. He must understand symbols and speak in words. He must contemplate the particular in terms of the general, and touch abstract and concrete in the same flight of thought. He must study the present in the light of the past for the purpose of the future. No part of man’s nature or his institutions must lie entirely outside his regard. He must be purposeful and disinterested in a simultaneous mood; as aloof and incorruptible as an artist, yet sometimes as near the earth as a politician.”

经济学的三类问题

1. 人们如何作出决策

**How People Make
Decisions**

2. 人们如何相互作用

How People Interact

3. 整体经济如何运行

**How the Economy as
a Whole Works**

经济学的十个原理

人们如何作出决策

How People Make Decisions

1. 人们面临得失交换（权衡取舍）。
People face **tradeoffs**.
2. 某物的成本是为此所放弃的东西。
The **cost** of something is what you give up to get it.
3. 理性人思考边际量。
Rational people think at the **margin**.
4. 人们会对激励作出反应。
People respond to **incentives**.

经济学的十个原理

人们如何相互作用

How People Interact

5. 贸易能使人人收益。

Trade can make everyone better off.

6. 市场通常是组织经济活动的好方式。

Markets are usually a good way to organize economic activity.

7. 政府有时可以改进市场结果。

Governments can sometimes improve market outcomes.

经济学的十个原理

整体经济如何运行

How the Economy as a Whole Works

8. 一国的生活水平取决于它的生产。
The standard of living depends on a country's **production**.
9. 当政府发行了过多的货币时，物价上涨。
Prices rise when the government prints too much **money**.
10. 社会面临通货膨胀和失业之间的短期得失交换。
Society faces a short-run tradeoff between **inflation and unemployment**.

1. 人们面临得失交换

People face tradeoffs

“天下没有免费的午餐
!” “There is no such
thing as a free lunch!”



1. 人们面临得失交换

People face tradeoffs

为了得到一样东西，我们通常不得不放弃另一样东西。

To get one thing, we usually have to give up another thing.

ㄎ 食品和衣服 Food v. clothing

ㄎ 闲遐和工作（收入） Leisure time v. work(earnings)

ㄎ 大炮和黄油 Guns v. butter

2. 某物的成本是为此而放弃的东西

The cost of something is what you give up to get it

- ◆ 人们通过考虑某事的成本与收益来决定是否做某件事情。

People decide whether to do one thing or not by considering its costs and benefits.

- ◆ 不过，做决策需要将这件事与其他选择方案相权衡。

However, making decisions requires trading off

this thing against other alternatives.
当我们仅仅计算某一件事的成本与收益时，如何将其他选择也考虑进来？

How can we take *other alternatives* into account when calculate costs and benefits of *just this*

thing?

2. 某物的成本是为此而放弃的东西
The cost of something is what you
give up to get it

某物的机会成本是为了得到
它而放弃的东西。

The opportunity cost of
an item is what you give up to
obtain that item.

2. 某物的成本是为此而放弃的东西

The cost of something is what you give up to get it

- ◆ 机会成本取决于你所面临的其他选择。
- ◆ 在很多情况下，某些机会成本容易被忽视（未必和金钱或精力的付出直接相关）。
 - ◆ 为什么比尔·盖茨和老虎·伍兹中途退学？
 - ◆ 为什么中国的沿海地区出现了“民工荒”？

3. 理性人考虑边际量

Rational people think at the margin

人们作最优决策时比较**边际**上的成本和收益。

People make optimal decisions by comparing costs and benefits *at the margin*.

边际变化是对已有行动计划的小的、增量调整

Marginal changes are small, incremental adjustments to an existing plan of action.

3. 理性人考虑边际量

Rational people think at the margin

- ◆ 为什么航空公司让雇员和他们的亲属在乘客上完后可以免费搭乘飞机？
 - ◆ 边际成本与平均成本 marginal cost v. average cost
- ◆ 为什么在通常情况下水比钻石便宜
 - ◆ 边际收益 marginal benefit vs. total benefit

4. 人们会对激励作出反应

People respond to incentives

📖 成本和收益的边际量变化促使人们作出反应
Marginal changes in costs or benefits motivate people to respond.

📖 当某种可能的边际收益超过边际成本时，人们就会选择它
The decision to choose one alternative over another occurs when that alternative's marginal benefits *exceed* its marginal costs!

4. 人们会对激励作出反应：例子 People respond to incentives: Examples

- ◆ 使用汽车安全带的法律会减少事故吗？会减少伤亡吗？
- ◆ 金融创新使得金融保险工具增加会减少金融风险吗？

5. 贸易能使人人收益

Trade can make everyone better off

人们从贸易中受益 People gain from their ability to trade with one another.

竞争导致从贸易中收益 Competition results in gains from trading.

贸易可以使人们专业分工，做他们最擅长的事 Trade allows people to specialize in what they do best.

6. 市场通常是组织经济活动的好方式 Markets are usually a good way to organize economic activity

✎ 在市场经济中，家庭决定买什么和为谁工作。

In a market economy,
households decide what to buy and who
to work for.

✎ 企业决定雇用谁和生产什么。

Firms decide who to hire and what to
produce.

6. 市场通常是组织经济活动的好方式 Markets are usually a good way to organize economic activity

亚当·斯密观察到，家庭和企业
在市场中相互作用时，它们的行
为仿佛被一只“看不见的手”指
挥着。 Adam Smith made the
observation that households and
firms interacting in markets act as
if guided by an “invisible hand.”

6. 市场通常是组织经济活动的好方式 Markets are usually a good way to organize economic activity

因为家庭和企业决定买什么和卖什么时眼睛都盯着价格，他们就不自觉地将他们这些行为的社会收益与成本考虑在内了。

Because households and firms look at prices when deciding what to buy and sell, they unknowingly take into account the social benefits and costs of their actions.

这样一来，价格引导决策者，达到使社会整体福利最大的结果。

As a result, prices guide decision makers to reach outcomes that tend to maximize the welfare of society as a whole.

6. 市场通常是组织经济活动的好方式 Markets are usually a good way to organize economic activity

当政府阻止价格根据供求自发地调整时，它就限制了看不见的手对组成经济的千百万家庭和企业进行协调的能力。

When the government prevents prices from adjusting naturally to supply and demand, it impedes the invisible hand's ability to coordinate the millions of households and firms that make up the economy.

7. 政府有时可以改进市场结果 Governments can sometimes improve market outcomes

当市场不能有效率地配置资源
， 市场失灵 发生。

Market failure occurs when
the market fails to allocate
resources efficiently.

7. 政府有时可以改进市场结果

Governments can sometimes improve market outcomes

市场失灵可以由外部性引起，它是某人或企业的行为对旁人（市场以外的人）的利益造成的影响。

Market failure may be caused by an externality, which is the impact of one person or firm's actions on the well-being of a bystander.

7. 政府有时可以改进市场结果

Governments can sometimes improve market outcomes

市场失灵可以由市场势力引起，它是个人或企业不适当地影响市场价格的能力。
。 Market failure may also be caused by market power, which is the ability of a single person or firm to unduly influence market prices.

7. 政府有时可以改进市场结果 Governments can sometimes improve market outcomes

看不见的手也不能确保公平地分配经济成果

The invisible hand is even less
able to ensure that economic prosperity is
distributed fairly.

8. 一国的生活水平取决于它的生产 The standard of living depends on a country's production

生活水平可由不同方式度量：

Standard of living may be measured in
different ways:

🌀 比较个人收入。

By comparing personal incomes.

🌀 比较一国生产的市场总价值。

By comparing the total market
value of a nation's production.

8. 一国的生活水平取决于它的生产 The standard of living depends on a country's production

几乎全部的生活水平的不同都可以由
生产率的不同来解释。

Almost all variations in living standards
are explained by differences in
countries' productivities.

8. 一国的生活水平取决于它的生产
The standard of living depends on
a country's production

生产率是每一个工人每一小时生产的产品和服务。

Productivity is the amount of goods and services produced from each hour of a worker's time.

高生产率 ⇨ 高生产水平

Higher productivity ⇨ Higher standard of living

9. 当政府发行过多货币时，物价上升 Prices rise when the government prints too much money

通货膨胀是经济中整体物价水平的上升。

Inflation is an increase in the overall level of prices in the economy.

🌀 通货膨胀的一个原因是货币发行量的增长。
One cause of inflation is the growth in the quantity of money.

🌀 当政府发行大量货币时，货币的价值就下降。
When the government creates large quantities of money, the value of the money falls.

10. 社会面临通货膨胀与失业之间的短期得失交换

Society faces a short-run tradeoff between inflation and unemployment

菲利普斯曲线说明通货膨胀和失业之间的得失交换 The Phillips Curve illustrates the tradeoff between inflation and unemployment:

↓ 通货膨胀 \Rightarrow ↑ 失业

↓ Inflation \Rightarrow ↑ Unemployment

这是短期的得失交换关系！

It's a short-run tradeoff!

10. 社会面临通货膨胀与失业之间的短期得失交换

Society faces a short-run tradeoff between inflation and unemployment

短期中决策者可以通过改变政府支出量、税收量和发行的货币量来影响经济所经历的通胀与失业的组合。

By changing the amount that the government spends, the amount it taxes, and the amount of money it prints, policy makers can, in the short run, influence the combination of inflation and unemployment that the economy experiences.