

ECONOMICS IS THE STUDY OF HOW PEOPLE CHOOSE TO USE  
RESOURCES. RESOURCES INCLUDE THE TIME AND TALENT PEOPLE  
HAVE AVAILABLE, THE LAND, BUILDINGS, EQUIPMENT, AND OTHER  
TOOLS ON HAND, AND THE KNOWLEDGE OF HOW TO COMBINE  
THEM TO CREATE USEFUL PRODUCTS AND SERVICES. IMPORTANT  
CHOICES INVOLVE HOW MUCH TIME TO DEVOTE TO WORK, TO

英文这点小事

# EASY WAY TO



# FIND THE HIDDEN RICHES

## 开启金库的木钥匙

一套人人都读得懂的双语悦读书 成应翠 蒋学晨◎主编

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# 新手必读的经济常识

Economic Knowledge for Beginners



## Chapter 1



# 什么是经济学?

## What Is Economics?

Economics is the study of how people choose to use resources.

Resources include the time and talent people have available, the land, buildings, equipment, and other tools on hand, and the knowledge of how to combine them to create useful products and services.

Important choices involve how much time to devote to work, to school, and to *leisure*, how many dollars to spend and how many to save, how to combine resources to produce goods and services, and how to vote and shape the level of taxes and the role of government.

Often, people appear to use their resources to improve their *well-being*. Well-being includes the satisfaction people gain from the products and services they choose to *consume*, from their time spent in leisure and with family and *community* as well as in jobs, and the security and services provided by effective governments. Sometimes, however, people appear to use their resources in ways that don't improve their well-being.

In short, economics includes the study of labor, land, and investments, of money, income, and production, and of taxes and government *expenditures*. Economists seek to measure well-being, to learn how well-being may increase over time, and to *evaluate* the well-being of the rich and the poor. The most famous book in economics is *The Wealth of Nations* written by Adam Smith, and published in 1776 in Scotland.

Although the behavior of individuals is important, economics also *addresses* the collective behavior of businesses and industries, governments

and countries, and the globe as a whole. Microeconomics starts by thinking about how individuals make decisions. Macroeconomics considers aggregate outcomes. The two **points of view** are essential in understanding most economic phenomena.

The list of fields in economics illustrates the scope of economic thought.

### Definitions of Economics from Historic Textbooks

"Economics is the study of people in the ordinary business of life."

—Alfred Marshall, *Principles of Economics*; an **introductory** volume (London: Macmillan, 1890)

"Economics is the science which studies human behavior as a relationship between given ends and scarce means which have alternative uses."

—Lionel Robbins, *An Essay on the Nature and Significance of Economic Science* (London: MacMillan, 1932)

Economics is the "study of how societies use scarce resources to produce valuable commodities and distribute them among different people."

—Paul A. Samuelson, *Economics* (New York: McGraw-Hill, 1948)



经济学是研究人们在使用资源时如何做出选择的学科。

资源包括可利用的时间和人才、已掌握的土地、房屋、设备或其他工具，以及整合各项资源、制造具有使用价值的商品和服务的专业知识。

一些重大选择包括：如何分配工作、学习和娱乐的时间，如何调整支出和储蓄的比例，如何整合各种资源生产商品和服务，如何确定税收级别，以及如何定位政府角色。

大多数情况下，人们使用资源是为了提高自身的幸福感。幸福感源于人们购买商品和服务时获得的满足感，源于人们在家庭、社区甚至工作中度过的闲暇时光，源于高效的政府提供的安全保障与公共服务。但在某些情况下，人们使用资源的方式却未能带来幸福感的增加。

简而言之，经济学的研究对象会涉及劳动、土地、投资、资金、收入、生产、税收以及政府支出等方方面面。经济学家们致力于找出衡量幸福感的方法，找到一定时期内幸福感上升的原因，并且正确地评估富人与穷人的幸福感。《国富论》是最著名的经济学著作。这本书于1766年在苏格兰发行，作者为亚当·斯密。

尽管个人行为非常重要，但经济学也要研究商业、工业、政府、国家乃至全球的集

体行为。微观经济学的首要问题就是研究个人抉择。而宏观经济学的主要研究对象是总产出。这两个视角是理解众多经济现象的关键。

下列经济学领域阐明了经济学思想的范围。

## 历史教科书上经济学的定义

“经济学研究人们日常生活中的商业事务。”

——阿尔弗莱德·马歇尔，《经济学原理：导言》，（伦敦：麦克米兰出版社，1890）

“经济学是一门将人类行为当作联系既定目标与稀缺资源的纽带来进行研究的科学。”

——莱昂内尔·罗宾斯，《经济科学的性质与意义》（伦敦，麦克米兰出版社，1932）

经济学是研究社会如何使用稀缺资源生产有价值的商品，并且把商品分配给不同人群的学科。

——保罗·萨缪尔森，《经济学》（纽约，麦格劳希尔出版社，1948）

## Language Notes 词汇精选

1. **leisure** /'leɜː 'liːʒə/ *n.* 空闲，闲暇  
实用短语：leisure wear 休闲装；家居服；leisure center 休闲中心；体育活动中心
2. **well-being** /wel'biːŋ/ *n.* 幸福，福利  
如：Human **well-being** will be affected by biodiversity loss both directly and indirectly. 生物多样性缺失将直接和间接影响人类的幸福安康。
3. **consume** /kən'sjuːm/ *vt.* 消耗，消费；耗尽；用掉  
如：Now people **consume** more food from animal farm than before. 现在人们消费畜产品的数量超过以往任何一个时期。
4. **community** /kəmjuːnɪti/ *n.* 社区  
实用短语：residential community 居住区；community service 社会服务；社区服务性劳役
5. **expenditure** /ɪks'pendɪtʃə, eks-/ *n.* （金钱、时间等的）花费，支出，消费  
如：The balance between income and **expenditure** in the private, government and foreign sectors must sum to zero. 私营部门、政府和外汇收支这三项的收支差额总和必须为零。
6. **evaluate** /ɪ'væljuːeɪt/ *vt.* 对……评价；为……鉴定；判断（或决定）……的意义（或价值、性质）  
如：I have **evaluated** the price of the house. 我已评估过这间房子的价值了。
7. **address** /ə'dres/ *vt.* 重点提出，集中目标  
如：The problem will only get worse if it is not **addressed**. 如果不重点解决一下，这个问题只能恶化。

8. *points of view* 观点, 看法

如: Students may argue for or against particular *points of view*. 学生或许会支持或者反对某些特别的观点。

9. *introductory* /ˌɪntrəˈdʌktəri/ *adj.* 引言的, 序言的; 导论的

如: This book includes a good *introductory* chapter on forests. 这本书有一章关于森林的很好的序篇。

Key Expressions 关键词速览

shape the level of taxes 确定税收级别

measure well-being 衡量幸福感

the collective behavior 集体行为

economic phenomena 经济现象

historic textbooks 历史教科书

economic science 经济科学

government expenditures 政府支出

the behavior of individuals 个人行为

aggregate outcomes 总产出

economic thought 经济学思想

given ends 既定目标

scarce resources 稀缺资源

Reading Twice 好句速记

1. Economics is the study of how people choose to use resources.  
经济学是研究人们在使用资源时如何做出选择的学科。
2. Often, people appear to use their resources to improve their well-being.  
大多数情况下, 人们使用资源是为了提高自身的幸福感。
3. Microeconomics starts by thinking about how individuals make decisions.  
微观经济学的首要问题就是研究个人抉择。
4. Economics is the study of people in the ordinary business of life.  
经济学研究的是人们日常生活中的商业事务。
5. Economics is the science which studies human behavior as a relationship between given ends and scarce means which have alternative uses.  
经济学是一门将人类行为当作联系既定目标与稀缺资源的纽带来进行研究的科学。
6. Economics is the “study of how societies use scarce resources to produce valuable commodities and distribute them among different people.”  
经济学是研究社会如何使用稀缺资源生产有价值的商品, 并且把商品分配不同人群的学科。

文中提到“微观经济学”(microeconomics)和“宏观经济学”(macroeconomics),在传统上经济学领域被分为两个次领域。微观经济学研究家庭和企业如何做出决策,以及他们在某个市场上的相互交易。宏观经济学研究整体经济现象。一个微观经济学家可以研究租金控制对纽约市住房的影响,外国竞争对美国汽车行业的影响,或者接受义务教育对工人收入的影响。一个宏观经济学家可以研究联邦政府借债的影响,经济中失业率随时间推移的变动,或者提高国民生活水平增长的不同政策。

The field of economics is traditionally divided into two broad subfields. Microeconomics is the study of how households and firms make decisions and how they interact in specific markets. Macroeconomics is the study of economywide phenomena. A microeconomist might study the effects of rent control on housing in New York City, the impact of foreign competition on the U.S. auto industry, or the effects of compulsory school attendance on workers' earnings. A macroeconomist might study the effects of borrowing by the federal government, the changes over time in the economy's rate of unemployment, or alternative policies to raise growth in national living standards.

微观经济学和宏观经济学是密切相关的。由于整体经济的变动产生于千百万个人的决策,所以,不考虑相关的微观经济决策要理解宏观经济的发展是不可能的。例如,宏观经济学家可以研究联邦个人所得税减少对整个物品与劳务生产的影响。为了分析这个问题,他必须考虑所得税减少如何影响家庭关于购买物品与劳务支出的决策。

Microeconomics and macroeconomics are closely intertwined. Because changes in the overall economy arise from the decisions of millions of individuals, it is impossible to understand macroeconomic developments without considering the associated microeconomic decisions. For example, a macroeconomist might study the effect of a cut in the federal income tax on the overall production of goods and services. To analyze this issue, he or she must consider how the tax cut affects the decisions of households about how much to spend on goods and services.

尽管微观经济学与宏观经济学之间存在固有的联系,但这两个领域仍然是不同的。在经济学中,也和在生物学中一样,从最小的单位开始并向上发展看来是自然而然的。但这样做既无必要,也并不总是最好的进行方法。在某种意义上说,进化生物学建立在分子生物学之上,因为物种是由分子构成的。但进化生物学和分子生物学是不同的领域,各有自己的问题与方法。同样,由于微观经济学和宏观经济学探讨不同的问题,所以,它们有时采用相当不同的方法,并通常在不同的课程中讲授。

Despite the inherent link between microeconomics and macroeconomics, the two fields are distinct. In economics, as in biology, it may seem natural to begin with the smallest unit and build up. Yet doing so is neither necessary nor always the best way to proceed. Evolutionary biology is, in a sense, built upon molecular biology, since species are made up of molecules. Yet molecular biology and evolutionary biology are separate fields, each with its own questions and its own methods. Similarly, because microeconomics and macroeconomics address different questions, they sometimes take quite different approaches and are often taught in separate courses.

# 不懂经济，寸步难行

We Can't Move a Step Without Economics

Economics studies the way people and markets behave.

Students can take economics classes in high school and college either as required courses or as elective classes. While the formal definition of economics as "a social science concerned chiefly with description and analysis of the production, distribution, and consumption of goods and services" may not make it sound *relevant* to you, economics is extremely important in our everyday lives and affects everyone and everything in society.

## It Affects Us Personally

Your salary or wage is directly determined by laws of supply and demand. The price you pay for a hamburger is also determined by laws of supply and demand. The reason why Wal-Mart goods are cheap and gas is expensive can also be fully explained by the economics of trade and markets. Politicians are always arguing about tax rates and interest rates, which also directly affect our personal lives. Sound theories explain and predict what increasing taxes or decreasing interest rates will do to the economy. The effects of taxes on the middle class run much deeper than just changing the amount of pocket money we have left spend on everyday items.

## It Explains Laws

Laws serve to keep the market efficient, by taxing actions with more harmful effects on society than on the individual, by funding programs or investments with positive effects and by keeping companies from forming





monopolies that destroy competition.

### **It Affects Policy**

Politicians and government officials use economics to decide on policies. For example, Treasury Secretary Timothy Geithner uses economic theory in dealing with the national debt. Ben Bernanke, the chairman of the Federal Reserve, also implemented quantitative easing by the magnitude of hundreds of billions of dollars twice in response to the recession on the basis of economic principles. Trade relations heavily influence the standings between countries. Recently, the U.S. and China have experienced tense relations due to disagreement over currency policies. Understanding economics is essential to understanding the depth of our interdependence with other nations.

### **It Improves Society**

When you calculate the production and consumption of two nations before and after trade, you will see that trade always results in both parties being better off, and yet, countries still enforce tariffs and protectionist policies to protect certain industries. Economics clearly draws out the waste and inefficiencies of certain policies and shows us their costs and benefits. In macroeconomics, a subject within economics, you can study the short term versus long term effects of spending, saving and investing. Economics teaches us how each factor influences the short term and long term growth of an economy. By studying economics, people learn the theory behind reducing deadweight loss and increasing production in order to raise every one's standard of living.



经济学研究人类及市场的行为模式。

在高中和大学，经济学课程作为必修课或者选修课开始进入学生的视野。经济学的正式定义是“一门主要关于描述和分析商品与服务的生产、分配与消费的社会科学”。这样的定义可能会让你认为经济学和你没多大关系。其实，经济学在我们的日常生活中至关重要，它影响着社会中的方方面面。