

國立臺灣大學

開放式課程

《經濟學原理》

第三講

Ten principles of Economics (5-10)

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※本課程指定教材為 N. Gregory Mankiw: Principles of Economics (2012), 6th edition.

Mankiw's Ten Principles of Economics

1. People face trade-offs
2. The cost of something is what you give up to get it
3. Rational people think at margin
4. People respond to incentives
5. Trade can make everyone better off
6. Markets are usually a good way to organize economic activity
7. Governments can sometimes improve market outcomes
8. A country's standard of living depends on its ability to produce goods and services
9. Prices rise when the government prints too much money
10. Society faces a short-run trade-off between inflation and unemployment 

(1) 「人們之間如何互動」

■ 貿易 (Trade) 參見Mankiw's Principle 5

在貿易過程中，可以互通有無、降低彼此成本，雖然會影響到特定團體，但是對於每個人都帶來微小的好處，整體加起來會比損失多。接下來要做的只是要怎麼平衡。

■ 市場 (Market) 參見Mankiw's Principle 6

讓一群買家和賣家結合起來的地方，不一定要實體碰面。

■ 組織經濟活動 (Organize Economic Activity) 參見Mankiw's Principle 6

決定要生產什麼東西(What)、如何生產(How)、要生產多少數量(How many)、生產給誰(Who)。

傳統社會中由領袖決定，現在則是由市場決定，透過價格做為傳訊機制，讓眾人知道有多少人製造與需要此資源，由此知道如何分配資源、並決定經濟活動如何進行。除此之外還有其他分配資源的系統，各有利弊。

[Why nations fail?](#) / Daron Acemoglu and James Robinson

國家的興亡取決於國家分配資源的方式，若能根據時事做出恰當反映分配

資源，就會興盛。

■ Adam Smith、看不見的手、市場經濟 (參考課本p.12)



要怎麼妥善的組織社會資源？[Adam Smith](#)認為透過市場經濟最好。

Households and firms interacting in markets act as if they are guided by an “invisible hand” that leads them to desirable market outcome. prices adjust to guide these individual buyers and sellers to reach outcomes that, in many cases, maximize the well-being of society as a whole. 📖 P.11

By preferring the support of domestic to that of foreign industry, he intends only his own security; and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention. Nor is it always the worse for the society that it was not part of it. By pursuing his own interest he frequently promotes that of the society more effectually than when he really intends to promote it. 📖 -- The Wealth of Nations (1976) Book IV, chapter II, paragraph IX

「看不見的手」指的就是價格，價格會反映賣方的成本和買方的期望，一旦送出訊號後，買方跟賣方就會隨之有所動作。價格看似引領獨立個體的行為，最終卻會帶給整體好處。

Adam Smith於1723年出生於蘇格蘭，終身未婚，在他人眼中是個怪人。他於1776年發表經典著作國富論，將當時各種社會該如何運作的想法匯集在此，成為承先啟後的關鍵書籍。

在當時，有一股思潮，重新將權力推向每一個「個人」，而非是上帝或是偉大的領導者來做決定。這種思潮恰好符合了當年美國大革命的精神，也影響了西方的未來發展。

Adam Smith當時就問為什麼有些國家特別富強，他認為有兩個原因，一個是分工(diffusion of labor)造成生產力大幅提升，另一個則是自由市場(free market)使所有資源能快速流轉。

◆ 分工 (diffusion of labor)

例：製針(手工→多人分工)、婚姻(夫婦會分擔家務)、教育(大學教授從博雅到專精，知識生產量因此大幅增加)

組織開始發展、需要更有效率的分配資源與發展時就需要分工。

不過，分工也有它的問題，因此才出現「組織扁平化」的風聲。

通常在專業分工後會挖得很深，這時候意識到不知道他人在做什麼，就會想要跨領域接觸整合，現在很缺乏的就是這樣跨領域的人才。跨領域人才必須要有一個專業，然後再去接觸其他領域，因此老師鼓勵經濟系學生可以去修普物、普生這些看起來相差甚遠的科目。

◆ 自由市場(free market)

社會要如何組織、分配資源比較好？

[John Hicks](#)提出有三種分配方式：traditional, command, market，三種方式沒先後，可能同時存在。

重點一：自利 self-interest

Individuals are usually best left for their own, without the heavy hand of government guiding their action. 📖

多數人都是出於自己的意願做出個人選擇，而非聽從他人命令行為。

In almost every other race of animals each individual, when it is grown up to maturity, is entirely independent, and in its natural state has occasion for the assistance of no other living creature. But *man has almost constant occasion for the help of his brethren, and it is in vain for him to expect it from their benevolence only. He will be more likely to prevail if he can interest their self-love in his favour, and show them that it is for their own advantage to do for him what he requires of them.* -- 📖 The Wealth of Nations (1776) Book I, Chapter II, Paragraph II

出於自利的幫助比起出於善心的幫助更有誘因。

重點二：競爭(competition)

Adam Smith指出，自利(self-interest)只是自由市場的一個面向，但是更重要的重點在於競爭(competite)。自私自利的奸商彼此競爭，就會

使消費者獲得好處。

1960年代，K. Arrow與G. Debreu提出兩個福利定理：「完全競爭會達成社會最適、任何一個社會最適都有一個價格系統可以支撐」，利用數學公式完備Adam Smith的想法。

■ 市場經濟與社會公義 (參考課本p.12)

許多人批評Adam Smith，認為自由市場裡的自利造成了所有不公不義，需要政府或是管制進入。然而，政府或管制這樣的visible hand進入真的會比市場這隻看不見的手好嗎？在Adam Smith的這些想法之下，如果市場自行運作的好，那立志救國救民可能只會讓社會更糟。

例1. 取消蘭嶼老師的離島加給、不能轉調，希望能留住這些老師長期教書→不只沒有留住人，反而讓老師更不願意去應徵。

例2. 第一次世界大戰簽約時，威爾遜為了主張正義而逼德國太甚(巨額賠款)，埋下第二次世界大戰的潛因(印鈔、通貨膨脹、民生不安)。

例3. 越南在共產政權撤離後，公家機關的卡車半年後很多都不能用，於是就說這些車全部送給卡車司機。第二天卡車都修好了，司機開始開車載客賺錢。

例4. 芝加哥的公車司機不想載客太多就會偷懶少開幾班，後來調整成薪水與載容量成正比，司機自動改變原有行為。


例5. 道德改變行為的幅度相對於誘因(價格)改變小很多。


例6. 「分享」的壞處 <http://opinion.cw.com.tw/blog/profile/264/article/1478>

例7. MIT's [Esther Duflo](#) in Kenya's experiment: 如何減少肯亞的愛滋病? 當地的年輕女性為了賺錢從事援交，當地教廷欲推出婚前守貞。Duflo則將女性分成三組，一組什麼也沒做、一組鼓吹要守貞、一組說他們援交的大叔很危險，最後那一組成效最好，代表自利的誘因最大。

有學生在教學評鑑說: Smith 也寫了道德情操論 (theory of moral sentiments) 強調道德的重要，不要老是說看不見的手，去多讀一點書!
→人會產生道德情操，是因為對他人的感觸有憐憫之心，能設身處地的替他人著想、感同身受，但是這還是在自由市場中，人們為了買自己的心安或道德上的良心而捐錢，而非有他人強迫。

The man of system, on the contrary, is apt to be very wise in his own conceit; and is often so enamoured with the supposed beauty of his own ideal plan of

government, that he cannot suffer the smallest deviation from any part of it. He goes on to establish it completely and in all its parts, without any regard either to the great interests, or to the strong prejudices which may oppose it. He seems to imagine that he can arrange the different members of a great society with as much ease as the hand arranges the different pieces upon a chess-board. He does not consider that the pieces upon the chess-board have no other principle of motion besides that which the hand impresses upon them; but that, in the great chess-board of human society, every single piece has a principle of motion of its own, altogether different from that which the legislature might chuse to impress upon it. If those two principles coincide and act in the same direction, the game of human society will go on easily and harmoniously, and is very likely to be happy and successful. If they are opposite or different, the game will go on miserably, and the society must be at all times in the highest degree of disorder.  --The Theory of Moral Sentiments (1759) Book VI. Chapter II. Paragraph 42

In this work, Smith critically examines the moral thinking of his time, and suggests that conscience arises from social relationships. His goal was to explain “the source of mankind's ability to form moral judgements, in spite of man's natural inclinations towards self-interest.” Smith proposes a theory of “sympathy”, in which the act of observing others makes people aware of themselves and the morality of their own behavior. 

並非人類沒有道德、羞恥、同情的感受，而是說自利更容易成為誘因。

■ 政府 (government) 參見Mankiw's Principle 7

當市場偶爾失靈(Market failure)時，無法達到妥適的資源分配，或讓競爭無法發揮作用(如獨佔市場)，就需要政府的一些介入。

政府要提供一些公共財(如國防、公園、消防隊、警察)，要導正外部性(externalities，針對抽菸等行為製訂罰則)、保護財產權(增加生產誘因)。

林明仁老師的版本

Principle 6 : Market is the best way to locate resources.

Principle 7: Government cannot improve market outcome.

發現市場有問題是把政府拉進來的第一步，第二步是要問政府政策是否真的能改善現在的市場問題，不能的話就算了。

政府是由人組成的，誘因結構可能和一般民眾不相容。

(2) 「**整個經濟體系如何互動**」屬於總體經濟學的範圍，在此只快速帶過。

■ Mankiw's Principle 8

生產力、經濟發展、生活水準往往用GDP來衡量，也有人提出要用快樂等方式來衡量國家發展狀況，但目前並沒有比GDP更好、更快的發展指標。


■ Mankiw's Principle 9

印鈔票會帶來通貨膨脹。

■ Mankiw's Principle 10

社會會面臨短期通貨膨脹(inflation)與失業率(unemployment)的trade-off，要因應狀況調整貨幣政策。



(3) **結語**

Economics offers many insights about the behavior of people, markets, and economies. 

經濟學家將這幾個簡單的想法用在所有的狀況下，做出不錯的解釋力。這章節提到的眾多概念之後都會反覆運用。

版權聲明

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2	Mankiw's Ten Principles ofbetween inflation and unemployment		N. Gregory Mankiw/ Principles of Economics (2012), 6th edition. P.4-16 依據著作權法第 46、52、65 條合理使用。
3	Households and firms interacting in markets act society as a whole.		N. Gregory Mankiw/ Principles of Economics (2012), 6th edition. P.11 依據著作權法第 46、52、65 條合理使用。
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3			Wikimedia commons / John Kay (1742–1826) http://commons.wikimedia.org/wiki/File:Ada_mSmith1790b.jpg 查詢日期：2014/10/16 本作品屬公共領域之著作
4	Individuals are usually best left for their own, without the heavy hand of government guiding their action.		N. Gregory Mankiw/ Principles of Economics (2012), 6th edition. P.12 依據著作權法第 46、52、65 條合理使用。
4	In almost every other race of animals each individual and		Adam Smith/ The Wealth of Nations (1776) Book I, Chapter II, Paragraph II 本作品屬公共領域之著作

	show them that it is for their own advantage to do for him what he requires of them.		
5-6	The man of system, on the contrary..... If they are opposite or different, the game will go on miserably, and the society must be at all times in the highest degree of disorder.		Adam Smith/ The Theory of Moral Sentiments (1759) Book VI. Chapter II. Paragraph 42 本作品屬公共領域之著作
6	In this work,the act of observing others makes people aware of themselves and the morality of their own behavior.		Wikipedia : Adam Smith http://en.wikipedia.org/wiki/Adam_Smith 查詢日期 : 2014/10/16 Text is available under the Creative Commons Attribution-ShareAlike License
7	Economics offers many insights about the behavior of people, markets, and economies.		N. Gregory Mankiw/ Principles of Economics (2012), 6th edition. p.17 依據著作權法第 46、52、65 條合理使用。