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Questions and Answers

1. What is a positive externality?

Name _____ Date _____

Positive Externality: An In-Depth Analysis

A positive externality occurs when a good or service benefits more than one person or organization without being directly intended. It creates positive externalities, which produce costs or benefits external to the market. These externalities can be social, economic, or environmental. Examples include education, public health, and technology. Understanding positive externalities is crucial for determining policies that can mitigate negative externalities.

Defining Positive Externality

A positive externality (also known as an external benefit) arises when the actions of individuals or firms have beneficial or positive effects on others who are not directly involved in the activity. These benefits are not reflected in the market price of goods or services, leading to under-consumption or under-production from a social perspective.

Examples of Positive Externalities

1. **Education:** One of the most prominent examples of a positive externality is education. When individuals pursue higher education, they not only improve their personal earning potential but also benefit society by being more informed citizens, fostering innovation, and increasing productivity. These external benefits are not fully recognized by the market, leading to a shortage of education.
2. **Healthcare:** When individuals practice good hygiene, they protect themselves from diseases and also contribute to a healthier community, reducing the spread of infectious diseases. The benefits these individuals get exceed the costs of maintaining a clean environment and taking preventive measures.
3. **Research and Development (R&D):** Innovations in R&D often lead to technological advancements that benefit society at large, not just the innovator. The development of the internet has revolutionized communication, education, and business globally. By supporting the benefits of the market, innovators can drive progress.
4. **Public Health and Green Spaces:** When a person practices good hygiene, they not only protect their own health but also contribute to the overall health of the community. Similarly, planting trees and creating green spaces can improve the quality of the environment, reduce air pollution, and provide a beneficial environment for everyone.

PERSONAL FINANCE
READING COMPREHENSION
FINANCIAL AID

Reading Comprehension Financial Aid Update

Lei Shi



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