
CHAPTER 3

Economics

This chapter examines some fundamental concepts in economics and some of the key economic developments that have shaped American history and politics.

Foundations of Economics

As long as people have organized themselves into groups, some type of economic activity has existed. People have always produced, consumed, and traded goods not only in order to survive but also to create wealth. People living in ancient times relied heavily on **bartering**, or trading goods for other goods or services. As societies became larger and more complex, **currency**, or money, was invented. Currency could be used to buy goods and services without having to trade goods or services in return. The earliest currencies were grains or other trade goods that were small and easily carried.

The earliest currency-based economies were centered around **markets**. Farmers, artisans, and craftspeople would bring their goods to the market in towns or cities, where people would gather to make purchases. The money earned by the producers of goods could then be used to produce even more goods, thus growing the economy, the market, and the cities that housed them. Cities grew because goods and services could more easily be concentrated in one place. In the cities of ancient Mesopotamia (modern Iraq), for example, temples became the first money-lending institutions, allowing people to borrow money at interest, or money paid for the use of money lent.

By the late Bronze Age (1500–1200 BC), trade had become multinational, taking place among many countries. Goods produced by one society were now traded for goods produced by other societies. This trade led to the development of **trade routes**, or pathways used for the

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