

The Circular Flow of Resources, Goods, Service and Money Payments

One way of describing the overall operation of the entire economy is through a circular flow diagram such as the one on this page. This diagram presents a highly simplified overview of the combined economic system.

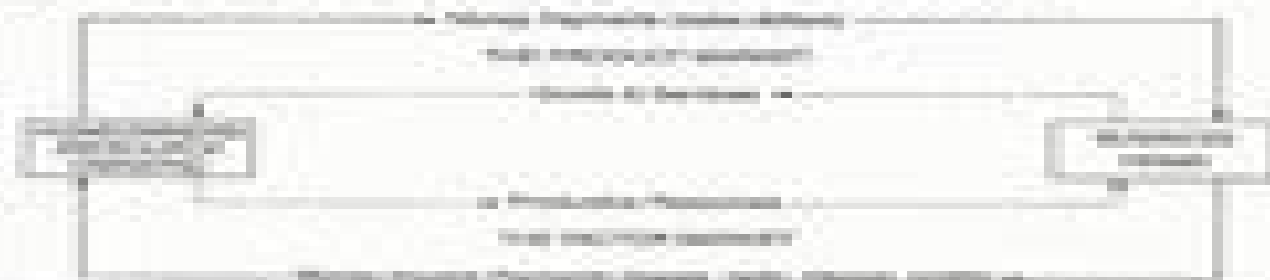
Households (consumers) provide resources (labor) to the owners of the land, labor and capital in the business firms in exchange for money income payments in the form of wages and salaries, interest and profits. Owners of the resources in turn use these income payments to purchase the finished goods and services supplied by the business firms. Business firms then use this proceeds from these sales to pay the resources owners for the services the firms receive by supplying the resources. This is how the circular flow of resources, goods and services, and money income payments is established and maintained.

Payments to the lower part of the diagram, which is sometimes called the factor market, represent income to the resource owners who sell productive resources. The flows enter payments (input) is made to the business firms that buy productive resources.

Outputs payments to the upper part of the diagram reflect payments for product market output as made to the resource owners who first goods and services. The flows enter payments (output) is received by the business firms that sell goods and services.

The important point to emphasize is that all of the money payments shown in the diagram are flow payments as distinguished set of payments to a system of interdependent markets where prices operate to bring order to many other prices. For example, the prices business owners are willing to pay for finished goods and services (output) on the price movement they receive for the use of these resources. The value of resources is then, depend on the business firms and willing to pay for the services the resource provide. The diagram shows that payments (output) is received and the business and the the resources owners for market transactions flow flows.

Figure 1.1
The Circular Flow of Resources, Goods, Service and Money Payments



Source: *Principles of Economics*, 10th edition, Mankiw, Principles of Economics, 10th edition, (Boston: Cengage Learning, 2014). Reprinted by permission of Cengage Learning, 2014, p. 48.

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