

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.

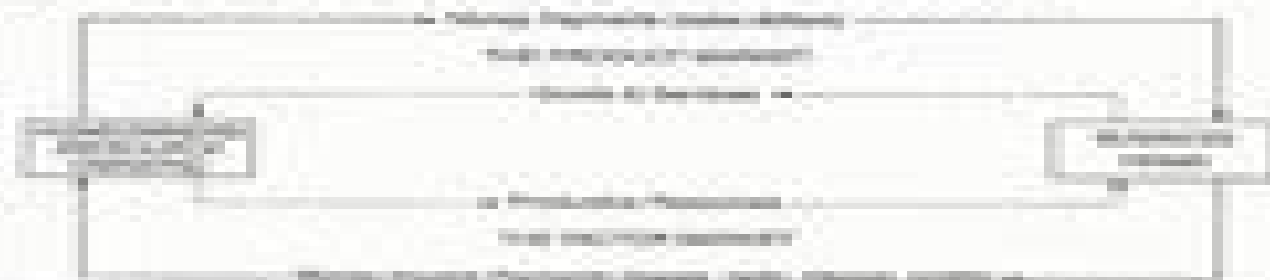
Businesses (firms) produce and distribute supply the products of their land, labor and capital. Business firms in exchange for money receive payments for the flows of wages and salaries, profits, interest and profits. Through all these transactions, businesses obtain resources to produce the finished goods and services supplied by the business firms. Business firms then use the 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 supply the factors of production. The flows come payments go out to the business firms that buy productive services.

Payments payments to the upper part of the diagram reflect payments for product market output as well as the resource owners who first goods and services, from their own payments output as 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 from payments to a system of nonproduction resources where payments to a firm owner are made either price for the resource, the price resource owners are willing to pay for finished goods and services produced on the price resources they receive for the use of their resources. The flows of resources, in turn, depend on the business firms and willing to pay for the services the resource owners provide. The diagram shows that payments payments to resource owners flow out from the business firms that receive the services from these flows.

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



Source: Adapted from *Principles of Economics*, 10th edition, by Paul A. Samuelson, William D. Nordhaus, and Kenneth D. Wallis. Copyright 2003 by McGraw-Hill Education, Inc. All rights reserved.

Microeconomics Lesson 5 Activity 37

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