

# How Economies Operate

# 2

## Multiple Choice

- |          |    |           |    |           |    |
|----------|----|-----------|----|-----------|----|
| <b>1</b> | C* | <b>6</b>  | A  | <b>11</b> | D  |
| <b>2</b> | B* | <b>7</b>  | C  | <b>12</b> | B  |
| <b>3</b> | A  | <b>8</b>  | B  | <b>13</b> | A  |
| <b>4</b> | A  | <b>9</b>  | C* | <b>14</b> | C  |
| <b>5</b> | C  | <b>10</b> | B* | <b>15</b> | D* |

\*Indicates that an enhanced answer has been provided in the section below.

## Enhanced Answers

- 1** C Equilibrium exists where leakages = injections:  
 $S + T + M = I + G + X$   
 $100 + 70 + M = 120 + 80 + 30$   
 $170 + M = 230$   
 $M = 230 - 170 = 60$
- 2** B Low investment levels correspond with fewer injections into the economy, contributing to lower potential output. Many businesses rely on investment for the purchase of capital goods that in turn increase output. Therefore, a decline in investment reduces the ability of firms to innovate and grow, leading to decreased production and ultimately lower total output.
- 9** C Although both tax revenue and government expenditure increase from Year 1 to Year 2, tax increases more. All things being equal, leakages will therefore outweigh injections, reducing economic activity.
- 10** B The government can decrease the level of economic activity in an economy by increasing tax rates. This has the effect of removing money from households and businesses who may otherwise consume or invest, increasing the leakages in the circular flow of income and dampening economic activity.
- 15** D Financial institutions are the intermediaries between savers and borrowers of money. They form the capital market and are comprised of banks, credit unions, finance corporations, insurance companies and superannuation funds. Their main role is to facilitate the process of saving and investment, and typically consumers hold more savings than businesses, while businesses borrow more money (for capital) than consumers.

# Market Economy Workbook Answers 4th Edition

**Robert R. Redfield**



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