

		Δ Wealth		=	Income		-	Consumption		
		↑	-	↑		↑	↓	(+)↑	(-)↓	
Ownership	Households	Build house	Take out mortgage	<i>or</i>	<i>or</i>	Earn more (wages, profits)	Earn less (wages, profits)	Consume more (private goods)	Consume less (private goods)	
		Pay back debt	Sell house							
		Going to college	Student loan							
	Firms	Retained earnings	Dividend			Less taxes (lower or more regressive schedule)	More taxes (higher or more progressive schedule)			
	Government	Build levee	Burn carbon ^B	<i>or</i>	<i>or</i>	Collect more (taxes, revenues)	Collect less (taxes, revenues)	Consume more (public, common goods, etc.)	Consume less (public, common goods, etc.)	
		Do basic research	Sell government enterprise							
		Build SWF ^A	Issue bonds							
		Pension reserves	Neglect roads							
		Savings	-	Dissavings			Growth	Decline	Affluence	Austerity