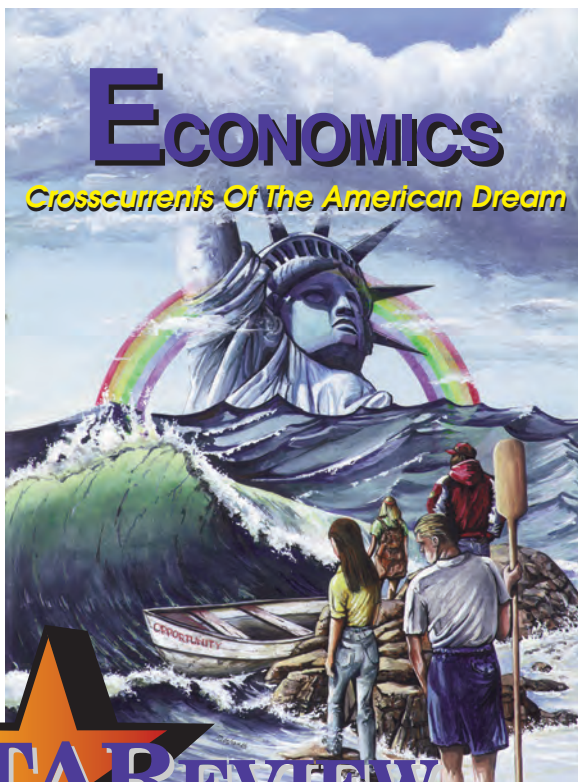


Hard work and education once insured achieving the American Dream – equality of opportunity, comfort, and success. While not everyone shared equally, the Dream became a guideline for our culture. Today, in a world filled with doubt and uncertainty, the Dream appears to be in jeopardy.



# STAR REVIEW

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## Special Appreciation

Dedicated to our students, with the sincere hope that

### *ECONOMICS – STAReview* *Crosscurrents of the American Dream*

will further enhance their education and better prepare them to participate in the world's economic systems.

## Special Credits

To the many teachers who have contributed their knowledge, skills, and years of experience to the making of our text, we thank you.

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# TABLE OF CONTENTS

|  |           |
|--|-----------|
| <b>Introduction – What is Happening to the American Dream.....</b>           | <b>5</b>  |
| Is the Dream Gone?.....  | 5         |
| Requirements of the Dream.....   | 6-15      |
| Summary.....   | 15        |
| Assessments • Questions • Applications.....                                  | 16        |
| Assessment Project: Household Financial Profile.....                         | 17        |
| <b>Issue 1 – Living in a Global Economy .....</b>                            | <b>19</b> |
| Story: <i>Scarcity...Basic Choices</i> .....                                 | 19        |
| Everything Begins with Scarcity.....   | 23        |
| Coping with Scarcity.....  | 24        |
| Economic Models.....   | 26        |
| Surplus is the Key.....  | 28        |
| Summary.....   | 30        |
| Assessments • Questions • Applications.....                                  | 30        |
| Assessment Project: The Household Budget.....                                | 33        |
| <b>Issue 2 – The United States Economic System I.....</b>                    | <b>35</b> |
| Story: <i>Capitalism on Queue - a Line of Opportunity</i> .....              | 35        |
| Economic Systems - Tradition, Command, Market.....                           | 39        |
| Mixed Modern Systems.....  | 42        |
| Values - Mixtures and Conflicts.....   | 44        |
| Summary.....   | 47        |
| Assessments • Questions • Applications.....                                  | 48        |
| Assessment Project: Free Market System.....                                  | 49        |
| <b>Issue 3 – The United States Economic System II.....</b>                   | <b>51</b> |
| Story: <i>Glenda’s Used Car: Playing the Price Game</i> .....                | 51        |
| Market Forces Decide Price.....  | 55        |
| Role of Supply and Demand.....   | 56        |
| Balancing Supply and Demand.....   | 64        |
| When Governments Enter Markets.....  | 66        |
| Summary.....   | 67        |
| Assessments • Questions • Applications.....                                  | 68        |
| Assessment Project: Major Appliance Purchase.....                            | 69        |
| <b>Issue 4 – The Enterprise System .....</b>                                 | <b>71</b> |
| Story: <i>The Action Zone: Breaking into the Market</i> .....                | 71        |
| Business Organizations: Proprietorships, Partnerships, and Corporations..... | 76        |
| Advantages and Disadvantages of Ownership.....                               | 80        |
| Franchises, Growth, Mergers.....   | 81        |
| Competing in Different Market Structures.....                                | 85        |
| Summary.....   | 89        |
| Assessments • Questions • Applications.....                                  | 90        |
| Assessment Project: “Pre-starting” a Business.....                           | 91        |
| <b>Issue 5 – Labor and Business in the United States.....</b>                | <b>93</b> |
| Story: <i>Labor and the American Dream</i> .....                             | 93        |
| Job Security and the Changing Nature of Work.....                            | 96        |
| What is Labor?.....  | 98        |
| Labor Unions: Workers’ Self-defense.....                                     | 102       |
| Recent Declines in Union Power.....  | 103       |
| New Directions for Unions.....   | 106       |
| Government and Labor.....  | 107       |
| Minimum Wage Laws.....   | 108       |
| The Right-to-Work and Comparable Worth Laws.....                             | 109       |
| Summary.....   | 109       |
| Assessments • Questions • Applications.....                                  | 110       |
| Assessment Project: Joining the Job Market.....                              | 111       |

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|   |            |
|---|------------|
| <b>Issue 6 – Money and Finance .....</b>  | <b>113</b> |
| Story: <i>The College Crunch: Getting Credit for More than Courses</i> .....          | 113        |
| Money, Credit, Banking, and History .....   | 117        |
| Money Supply: Currency, Checking, and More .....                                      | 119        |
| Money: Credit and Credit Cards.....   | 120        |
| Banks: Gatekeepers of the Money Supply .....  | 123        |
| U.S. Banking Regulation: The Federal Reserve .....                                    | 126        |
| Banking Reform and Deregulation.....  | 132        |
| Planning for Savings and Investment .....   | 133        |
| Common Investment Choices: Stocks and Mutual Funds.....                               | 136        |
| Summary .....   | 140        |
| Assessments • Questions • Applications .....  | 140        |
| Assessment Project: Managing Credit Cards.....  | 141        |
| <b>Issue 7 – Making Fiscal and Monetary Policy I .....</b>                            | <b>143</b> |
| Story: <i>Riding the Merry-go-round</i> .....   | 143        |
| Constitutional Battles over the Roles of Government in Economics .....                | 146        |
| The Great Depression.....   | 148        |
| The New Deal - the 3 Rs.....  | 150        |
| Fiscal Stabilizers: Demand-side or Supply-side.....                                   | 152        |
| Role of Government: The Great Safety Net .....  | 156        |
| Government: Revenues and Taxes, Redistributing Wealth.....                            | 158-165    |
| Government Revenue: State and Local Taxes.....  | 165        |
| Economic Rights and Regulating Business .....   | 167        |
| Summary .....   | 171        |
| Assessments • Questions • Applications .....  | 172        |
| Assessment Project 7A: Government Agencies .....                                      | 174        |
| Assessment Project 7B: Analyzing the Impact of Taxes on a Hypothetical Household..... | 175        |
| <b>Issue 8 – Making Monetary and Fiscal Policy II.....</b>                            | <b>177</b> |
| Story: <i>The Rising of the Dough – a Double Meaning!</i> .....                       | 177        |
| Measuring Economic Performance .....  | 181        |
| The Business Cycle and Variables .....  | 182        |
| Performance Measurement: GNP and GDP.....   | 186        |
| Performance Measurement: Net National Product (NNP) and Income .....                  | 188        |
| Performance Measurement: Unemployment Levels.....                                     | 190        |
| Performance Measurement: Savings and Inflation .....                                  | 192        |
| Producer Price Index (PPI) .....  | 195        |
| When Prices Rise and Fall and When Growth Stagnates .....                             | 195        |
| Global Performance Measurement: Foreign Exchange .....                                | 200        |
| Summary .....   | 203        |
| Assessments • Questions • Applications .....  | 204        |
| Assessment Project: Field Research Interview .....                                    | 205        |
| <b>Issue 9 – The Impact of Globalization .....</b>                                    | <b>207</b> |
| Story: <i>Beyond the Chain Wall: A New Trade is Born</i> .....                        | 207        |
| Shaping a Global Economy: The Rich and Poor Nations.....                              | 210        |
| Rich Nations in the 1990s and the Four Dragons.....                                   | 210        |
| Shaping a Global Economy .....  | 217        |
| Exchange Rates .....  | 223        |
| Summary .....   | 224        |
| Assessments • Questions • Applications .....  | 225        |
| Assessment Project 9A: Planning a Vacation .....                                      | 226        |
| Assessment Project 9B: Personal Financial Tool .....                                  | 227        |
| <b>Appendices .....</b>   | <b>229</b> |
| Sources, References, and Credits .....  | 231        |
| Glossary and Index .....  | 233-256    |

# LIVING IN A GLOBAL ECONOMY

*Why must economic choices be made?*



## SCARCITY...BASIC CHOICES DOWNSIZING THE DREAM

Back in April, it all looked very sweet. Kelly Fagan received a thick envelope from Springfield College in Massachusetts. (Seniors know that thin envelopes from colleges often mean rejection.) Springfield accepted her for a five-year program in physical therapy. Kelly was in seventh heaven for a week. And yet, it got better! Kelly's boyfriend Matt received a thick envelope from the University of Hartford. He was accepted as a marketing major in the School of Business. The two schools were separated by only an hour on Interstate-91. They would be able to see each other on weekends. For Kelly, the hard work was paying off, and the dreams of the past few years were coming to fruition.

Of course, Kelly knew the real work was just beginning. She had always been a good student. That would be no problem. It was the financial side that concerned her the most. Kelly's Mom and Dad were in their forties and both worked. Dad was a production supervisor at "Big Blue" – IBM. He had worked there for nearly twenty-five years. Mom was a dental hygienist now. She had gone back to school for training when Kelly's younger brother and sister entered grade school. At first, Mom worked for Dr. Hartman part-time, then a year ago she went full-time. The Fagans' lived in southern Dutchess County, New York. While it was not exactly an upscale community, it was not a cheap place to raise a family, either. Kelly knew Dad's salary allowed them to get by, but saving for the three kids' education required Mom's income.

When Kelly talked to her parents about her dreams, they said they would manage. Together, they had checked the colleges and had many discussions on the finances involved. Springfield was not the least expen-

sive, but it was a good school. With an education loan and a small scholarship, it was within their means. For Kelly, everything was working out. Life was indeed sweet.

It has been said that the only thing certain about life is its very uncertainty. Kelly was about to find out the solemn truth of that statement. The bitterness broke through a few days after Kelly acknowledged her acceptance at Springfield. She had stayed late to watch some friends on the girls' softball team at practice. The house was quiet. She assumed the family was out shopping as she headed toward the kitchen. The light over the sink was the only illumination. Out of the corner of her eye, she saw a shadow move, and she froze.

"Hello, Kel," her Dad said. She relaxed a bit, but knew his tone had an edge to it.

"Why are you sitting alone in the dark, Dad?"

"Mom took the kids to the mall for a burger. I needed some time alone." He motioned for her to sit down. Kelly had an eerie feeling the news was not going to be good.

"You know the company has been making cuts in operations because of slow sales in mainframes and PCs?"

"I heard you and Mom talking about it." Kelly's voice was quiet and quivering. "Some kids at school have been concerned about their parents' jobs in the past couple of months. Is something wrong with your job? Why didn't you tell me?"

"With all my seniority, I was pretty sure nothing would happen. There were rumors; we didn't want you to worry." He paused. "Kel, they let me go. I have almost a year's salary coming, and my other benefits will continue for a while. We will survive, but we will have to adjust."

"Adjust how, Dad?"

"It may be rough for a little while. We will cut down on household expenses and cancel the cabin at the lake this summer. There may be an opening for me in a company that some of the executives are trying to organize. There is one thing, however." Again Kelly's Dad paused. "Your college."

This was it. Kelly had a sick feeling in the pit of her stomach. Her father reached for her hand. "Mom and I hate to do this, but we think it may be better for us all if you gave Dutchess Community College a try for



a year. If all goes well, we may have the resources for Springfield. I know it hurts, Kel, but we need your help on this one.”

Before he finished his sentence, tears welled in Kelly’s eyes. She felt so helpless. She heard him yell her name as she dashed upstairs, but things were just a blur at that point. She wasn’t mad at him, but the bitterness was there and growing.

\*\*\*\*\* *the end* \*\*\*\*\*

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## A GLOBAL VIEW

In recent decades, the powerful domestic forces outlined in the introduction have dramatically reshaped our economic life. Yet, Americans also feel greater and greater influence from abroad.

Our lives are linked to the rest of the world in so many ways. On the most basic level, there is the accepted presence of millions of products from other countries. Think how different today's auto market is from that of twenty years ago. However, it is not just what and how much we buy from others that shapes our environment. There is also the awareness that goods and services flow through a vast network of lightning communications and new transportation structures. They shrink time and space, and therefore they integrate humanity's needs and wants.

For example, to continue to grow and modernize, the economies of China and India require broader economic relations with foreign markets, and we are a vital part of those markets. As such interdependence expands, lives change everywhere – usually in quiet, almost imperceptible ways.

On the surface, increased economic activity yields more product availability and a better life for expanding nations. At the same time, it means greater competition for the limited resources available. As international consumers, investors, producers, borrowers, and lenders, we become more and more aware of the goals of other people competing for resources. The concept of scarcity becomes more critical every day. It steadily alters our lives on a global basis. Understanding scarcity and the basic nature of economic choices – and their consequences – becomes more and more critical as globalization occurs.

## BASIC CHOICES

Graduation is always a bittersweet trade-off. On the sweet side, the general education is over, and an adult world beckons. A young person is ready to move on to work or more intensive preparation for a career. Now, the quest for the American Dream really heats up.

Graduation also has a bitter side. It is the last time to shout and laugh and embrace many friends in the comfort of protected halls and classrooms. The place and the good times pass on to others, and going back is impossible.



These young Americans are ready to move on to work or more intensive preparation for a career. The quest begins for the American Dream. ©PhotoDisc

For Kelly Fagan, the balance was not there. The bitterness outweighed the sweet. The quest for the Dream was turning sour before it began.

A deep recession, tougher competition, and some serious management misjudgments in the 1990s left IBM with nearly \$5 billion in losses. The company cut twenty-five thousand positions from its 300,000 work force worldwide. In 1993, it cut another 75,000, and our fictitious Mr. Fagan's job as a production supervisor would have been one of them (*Poughkeepsie Journal*. March 28, 1993, 2E). In middle life, his quest for the Dream was also turning sour.

The situation is disturbing, but in a market economy, it is not unusual. The U.S. economy has more than 280 million consumers and 70 million businesses interacting every day. It is not a perfect system that provides for every need and want of every person. Mistakes and misjudgments are always possible in economic situations. In reality, someone is always getting hurt. When you consider it – linking the United States in with 192 other nations' economic systems, each different in some way – it is astonishing that more people are not disillusioned about the Dream.

## EVERYTHING BEGINS WITH SCARCITY

Asking people to define economics reveals quite a few mumbling something about money. Money is certainly an economic concern, but by now, it is apparent there is a little more to the subject. Economics is really about people making decisions which affect each others' lives. It is really about **scarcity**. There are limits on every resource humans use to meet their needs. Productive resources include:

- Natural resources (land, water, trees, minerals...)
- Human resources (labor, talent, organizational skills...)
- Capital resources (tools, computers, machinery, financial investment...)
- Information resources (research, Internet, "information highway")

By combining these basic resources, people produce the goods and services that sustain them and make living comfortable – even pleasurable.

However, this presents a problem. It is the most basic, timeless, and universal problem that exists. Looking back at the list, it seems simple enough. In fact, most people would not see any problem at all, but they have not studied economics. There is a very large, persistent problem – *all of these resources are limited in some way*. Scarcity means there is simply not enough of any of these resources to supply all humankind's demands. There never has been enough, and there probably never will be. Scarcity is a basic fact of life.

Growing up in a developed industrial country, students rarely bump into scarcity. Or do they? Kelly Fagan did – there was not enough money to go to Springfield College. Her father did also – there were too many workers and not enough work. The company laid him off. Unusual? Take a good look around. Read the newspapers. Watch TV. Listen to conversations at the lunch counters. There have been famines, recessions, and even the Great Depression. These are major events, but ordinary people face scarcity every day. “Making ends meet” means dividing the household income to cover basic expenses (see Figure 1.1). There are difficult situations and personal tragedies. Confidence in the American Dream gets shaken every day.

On community levels, schools, roads, or police sometimes cannot be funded. Nationally, adequate defense is desirable but costly. At the same time, people want government to take care of the unemployed, the homeless, the poor, the elderly, and the terminally ill. It all cannot be done at once. Scarcity forces decisions on priorities, and trade-offs occur. Viewing things on a global scale, scarcity becomes more and more evident. Consider all the starvation in places where water and arable land are scarce.

Essentially, scarcity affects everyone in a variety of ways. It forces humankind to make the most of limited resources.

## COPING WITH SCARCITY

How can scarce resources be allocated (used) properly? That is not an easy question. Actually, it is three questions in one:

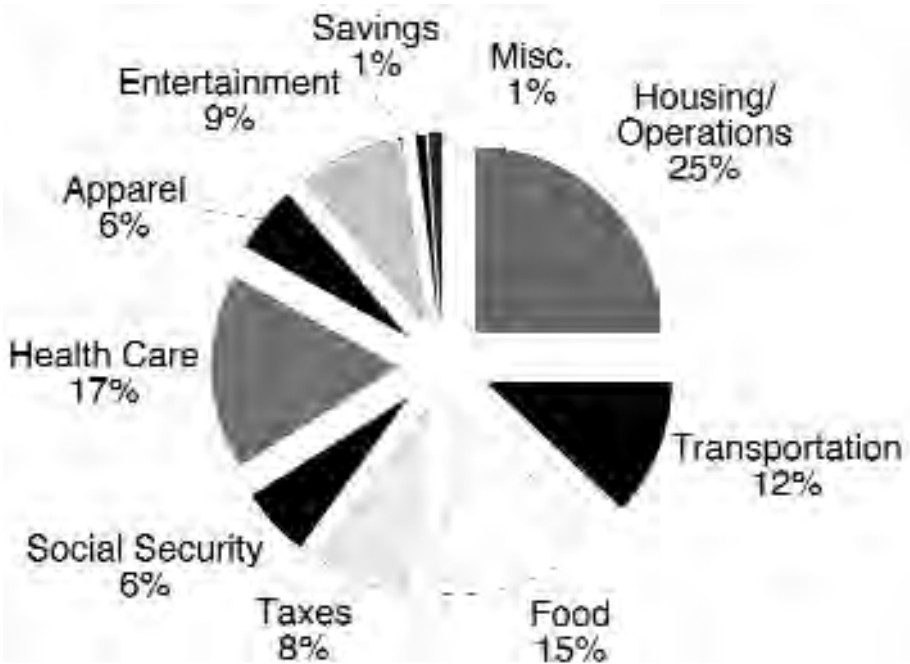
- What to produce?
- How to produce?
- Who gets what is produced?

Put two or three people together sharing some limited resources – an argument ensues. Put a few thousand people together with limited resources – a war ensues. (Throughout history, societies have warred over land, water, oil, gold?) As old and ever-present as the condition of scarcity is, coping with it is never simple.

Economics is about the search for ways to deal with scarcity. **Economics** is the study of how people cope with scarcity. If there are not enough resources to fulfill everyone’s needs and wants, people have to make choices that flow from compromise and sacrifice. Satisfaction, happiness, and even survival hinge on how well people make choices about scarcity.

All choices cost something. Economists call this **opportunity cost**. Deciding to use a resource in one way costs the opportunity to use it for

# HOUSEHOLD EXPENSES



**Figure 1.1** No two households divide their incomes alike, but this graph, based on the U.S. Commerce Department's 2000 U.S. Census data, allows for some general comparisons. A family budget would reflect these general expense categories. Decisions have to be made daily in every household as to how scarce resources (income) will be used to meet these demands. Keeping expense records helps with comparisons and decisions.

something else. Sometimes the opportunity is only temporarily lost – until more money, other resources, or technological alternatives become available. Sometimes the opportunity is permanently lost. Using irreplaceable minerals, nonrenewable energy, labor, time, and money to develop the Stealth Bomber may cost the society the opportunity to have a new medical research facility – perhaps forever.

Money is spent, but economics is about more than money. This choice involved lost opportunities for better health care that might have saved lives in the future. These are the trade-offs that scarcity demands.

Simple scarcity forces a choice. Consider having only \$15.00 and being in the mood for a movie and a pizza. Choosing the movie is fine, but it

costs \$8–\$9, and the opportunity to get a pizza is also sacrificed. There are dozens of such routine trade-off situations in daily life. Consumers, businesses, and governments constantly face the dilemma of opportunity cost. Sometimes, those costs are minimal. Sometimes, they are awesome. Do the benefits outweigh the burdens?

An economic model can clarify what opportunity cost might mean to business. Economic models allow analysis of complex situations and make decisions clearer. With models, the elements of a choice can be systematically analyzed, and opportunity cost illustrated.

## AN ECONOMIC MODEL: CIRCULAR FLOW OF ECONOMIC ACTIVITY

In a simple sense, economics is about give and take between those who have products and those who need or want them. Exchanges take place in a market (wherever buyers and sellers meet). A general economic model which can help us see the pattern or market exchanges is the Circular Flow of Economic Activity (see Figure 1.2 ).

The flow shows a circulation of resources between individuals and economic institutions and embodies the concept of incentive. In the model, individuals offer their services and productive resources such as land and money (capital) to businesses so they can produce products in **factor markets** (where productive resources are exchanged). They receive remuneration which they spend to sustain their lives in **product markets** (where goods and services are offered). This model allows us to see the basic flow of economic energy in most modern societies on a very simple, but realistic level.

## ANOTHER ECONOMIC MODEL: GETTING THE “HOLE” PICTURE

The idea of an economic model is to clarify a situation. Melissa and Jason are going to start a donut shop, “Holier Than Thou.” They have limited resources – two bakers, butter, flour, sugar, ovens, etc. With all the resources, they know they can produce 1,000 donuts a day. They also know that producing only one kind of donut will soon bore customers. (Their competitor down the block offers 10 varieties.) They see that they can divide their resources and produce two basic kinds – regular and filled. By changing the toppings and fillings of the two types, they can offer a wide range of donuts.

The question is, how to divide the scarce resources. They make up a simple chart (see Figure 1.3 on page 28) which helps them see the possibilities.

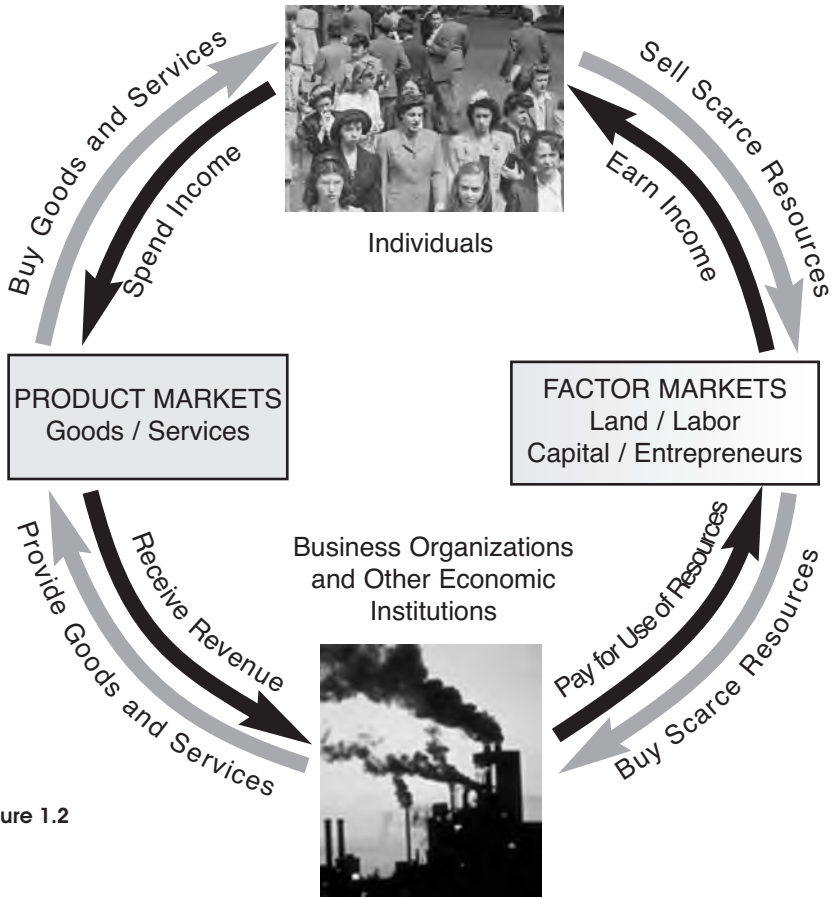


Figure 1.2

The chart numbers can be plotted to a production possibilities graph. Both the chart and the graph illustrate the choices, the sacrifices, and the results of the various levels of production. Jason and Melissa must decide on production combinations that will please their customers and make the best use of their resources. For instance, at point *B*, they will produce three times more regular donuts (750) than the filled variety (250). This simple plotting of numbers in a model helps them see their options in a clearer way. They can use their limited resources more efficiently.

The model can be changed a little to see about the production possibilities for a nation (see Figure 1.4 on page 29). On a national level, the economic choices might be between producing consumer goods or capital goods (productive resources such as (1) raw or recycled steel or aluminum, (2) tools, machines, and factories used to make other goods, or (3) transportation). If heavy machinery and/or military hardware are overproduced (such as in the former Soviet Union), basic consumer goods

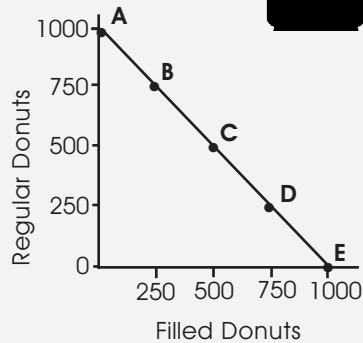
Figure 1.3

## PRODUCTION POSSIBILITIES at the *Holier Than Thou* donut shop



### PRODUCTION POSSIBILITIES CHART

| Possibilities | Filled Donuts | Regular Donuts |
|---------------|---------------|----------------|
| A             | 0             | 1000           |
| B             | 250           | 750            |
| C             | 500           | 500            |
| D             | 750           | 250            |
| E             | 1000          | 0              |



**Figure 1.3** Scarcity forces choices. Seeing options and then weighing basic goals and objectives (and values) yields production choices. A production possibilities chart is a way of seeing the combinations of possibilities so that clear judgments can be made. The range of choices for Melissa and Jason at the donut shop appears clearer when they are visualized with the economic models represented here.

are underproduced. People may become dissatisfied even to the point of the country's collapse. Splitting things down the middle is not always the answer, either. In wartime, nations sacrifice (trade-off) consumer goods and throw most resources into weapons production. When a new technology emerges (e.g., computers), there could be a shortage of consumer goods while building the new electronics industry.

## SURPLUS IS THE KEY

Of course, the main idea behind learning economic analysis is understanding choices and making better use of resources. When a society makes the most from its resources, it is using them efficiently. Life gets better because there is abundance. When a society produces more of something than it needs, a **surplus** results. Surpluses can be stored for future use or traded for other goods needed. In *The Wealth of Nations* (1776), classical economist **Adam Smith** stated that the capability to produce surpluses was the key to happiness and prosperity. Therefore, individuals, families, communities, and nations seek ways to become more productive. Productivity is the key to growth.

In primitive times, producing more might have meant simple steps such as specialization, division of labor, and simple machine use.

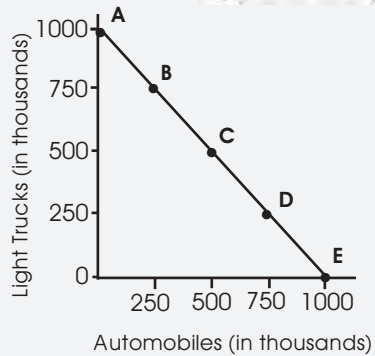
Figure 1.4

## PRODUCTION POSSIBILITIES for the use of steel



### TRADE-OFFS

With a limited amount of steel (scarcity), choices and trade-offs must be made. One country may opt for producing all trucks (point A), while another country manufactures only automobiles (point E). Most manufacturing countries would compromise to some degree with a combination (points B through D). At every level, some sacrifices have to be made, but there is more. Decisions made today for more pleasure cars (points D or E) may cut down the productivity of the country in the future when market needs may change.



### Key:

point A = all light trucks  
point B = mostly light trucks  
point C = 50/50 trucks & autos  
point D = mostly automobiles  
point E = all automobiles

- **Specialization** means a person develops a talent and becomes skilled at a specific job. The village tanners focused their energies and became adept at producing leather goods. The more proficient they were, the more they could produce. Surpluses resulted. Farmers who broke harnesses did not have to halt their own work waiting for a new one. The tanner (leather specialist) had a surplus stock. The whole community worked more efficiently.
- **Division of labor** means breaking a job into sub-tasks. Assigning different persons to do different tasks allows them to become adept. Producing a harness by oneself might take a month when each tanner slaughtered the animal, cured the hide, tanned it, then cut, assembled, sewed, and polished, a great deal of time was consumed. Dividing the different jobs among the workers in the shop and letting them each do only one or two of these steps made them more productive. Subdividing the process was more efficient. A surplus of harnesses resulted. In fact, so much more was produced and so much time saved that shoes, boots, and belts could be made. The capacity of the tanner grew and so did the wealth of the community.

- **Using simple machines** (e.g., wheels, levers, inclined planes) at the tanner’s meant moving, lifting, and strapping hides could be done quickly with less effort with pulleys, wheelbarrows, and ramps. The time and energy saved meant more could be produced. Once again, the capacity of the tanner grew and so did the wealth of the community.

These simple steps led to economic growth. On a larger scale, some communities specialized and efficiently produced enough surplus that they became dominant in a field. For example, people from entire regions and other countries came to Toledo in Spain for steel. It is still known today for the finest in cutlery.

In modern times, young people choose a profession or trade early so they can be educated with the specialized skills needed. Simple machines have given way to complex high-tech robotics and electronics. The object is still the same. Better use of human, capital, informational, and natural resources produces a surplus – the key to wealth.

## SUMMARY

Economic choices are part of everyday life for everyone. Some are routine, and some can change your life completely. In Kelly’s story, IBM made choices and changed the Fagans’ lives. Using analysis helps to focus on key ideas about resources. Choices are never easy, but making them with open eyes (and minds) eases the pain of choosing. Open eyes and minds are exactly what is needed to focus on the possibilities of the American Dream.

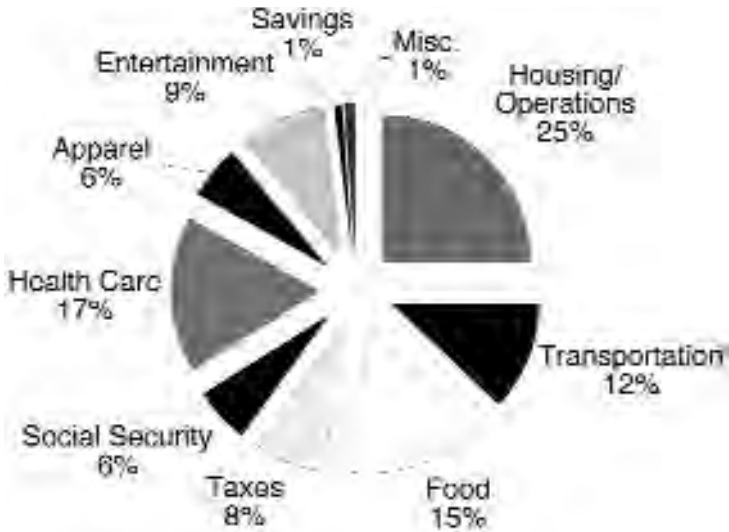
## ASSESSMENT • QUESTIONS • APPLICATIONS

- 1 Use the chart and graph on the next page to analyze and compare household resources familiar to you.
  - a Look at the U.S. Median (statistical middle amount) Household Income chart. If you made up a hypothetical household profile for the Introduction assessment task, use it to analyze where your household fits in the national and regional comparisons. If not, find out your own actual household income. Is your household above or below medians? Which ones? Where would you do best or poorest?
  - b Look at the average household expense graph. Using your actual household figures (or your hypothetical household profile) and the graph percentages, estimate how much money your household spends in each category on the graph.

- c Survey your parents, teachers, or other adults to see if they think the numbers you have arrived at in parts *a* and *b* are realistic. How would some of the people you interview rearrange the budget? Find out why. Write a brief essay relating your estimates and survey findings. Discuss what this tells you about scarcity and economic decision-making.

QUESTIONS CONTINUED ON NEXT PAGE.

## HOUSEHOLD EXPENSES



### U.S. MEDIAN HOUSEHOLD INCOME (SEPT 2001)

Source: U.S. Census Bureau (1996 Dollars)

|   |                    |
|---|--------------------|
| <b>U.S.</b> .....   | <b>\$42,168.00</b> |
| <b>NORTHEAST</b> .....                                    | <b>45,106.00</b>   |
| New England (ME, NH, VT, MA, RI, CT) .....                | 45,208.00          |
| Middle Atlantic (NY, NJ, PA) .....                        | 44,777.00          |
| <b>MIDWEST</b> .....                                      | <b>44,646.00</b>   |
| East North Central (OH, IN, IL, MI, WI) .....             | 44,389.00          |
| West North Central (MN, IA, MO, ND, SD, NE, KA) .....     | 40,959.00          |
| <b>SOUTH</b> .....  | <b>38,410.00</b>   |
| South Atlantic (DE, MD, DC, VA, WV, NC, SC, GA, FL) ..... | 37,720.00          |
| East South Central (KY, TN, AL, MS) .....                 | 34,654.00          |
| West South Central (AR, LA, OK, TX) .....                 | 32,595.00          |
| <b>WEST</b> .....   | <b>44,744.00</b>   |
| Mountain (MT, ID, WY, CO, NM, AZ, UT, NV) .....           | 35,356.00          |
| Pacific (WA, OR, CA, AK, HI) .....                        | 46,360.00          |

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- 2 A number of factors make the American Dream difficult to achieve. In later chapters, many of the following factors will be studied in detail. However, in thinking about success in life, it may be good to begin considering their impact now. Income levels vary considerably, sometimes through personal choice, sometimes through market forces, and sometimes through social and political conditions.
  - a How do education and type of occupation affect income?
  - b How do age, sex, and location affect income?
  - c How do taxes and inflation affect income?
  - d How does personal financial management affect living conditions?
  
- 3 The American Dream is neither singular nor static. Goals change at different stages in life. How would success and happiness be viewed at each of the following periods in life? Identify a specific goal a person might have at each stage:
  - a Young adult stage (age: early twenties)
  - b Early married stage (late twenties through early thirties)
  - c Parenthood (thirties through fifties)
  - d Retirement (sixties plus)
  
- 4 Trade-offs are a part of life. Some are routine, and we make them quickly (for example, buying a concert ticket for a favorite group instead of getting an oil change for the car).
  - a Consider the opportunity cost situation at the Holier Than Thou Donut Shop. Is it more complicated than it looks? What trade-offs have to be made?
  - b Consider the trade-off Kelly Fagan's Dad is asking her to make in the opening story. What will it really cost? What could the results be?
  - c Brainstorm some of the more serious economic choices ahead of you at different stages of your life (career, relocation, a home, family needs, retirement).
  
- 5 Recall an event in your past when you were disappointed because you were unable to get what you wanted. Describe the experience in a brief essay. Then complete the following:
  - a In a small group, each member should read their own essay to the group.
  - b By consensus, the group should select one essay to use as a skit with roles and a narrative.
  - c As a group, rewrite the chosen essay as a playwright would. Rewrite passages into dialogue to be spoken by the actors, and do not forget to add stage directions.
  - d Perform the skit for the class. A narrator should ask the class to identify the scarcity, trade-offs, and opportunity costs involved.
  - e The entire class should rate the best skits based on the portrayal an understanding of the concept of scarcity.

- 6 Brainstorm some everyday personal choices.
  - a Think about trade-offs on car repairs, entertainment, clothing, personal care, and savings. Discuss their trade-offs, advantages and disadvantages, benefits and burdens, and long-term and short-term consequences.
  - b Make a production possibility graph for any two of these items using the amount of money you might have available to spend on them in a week or a month.

## ASSESSMENT PROJECT: THE HOUSEHOLD BUDGET

### STUDENT TASK

Set up a budget for the household created in the Introduction chapter. Use the sample *Monthly Budget Information Form* (from your instructor). As a guide, you may use computer software for home budgeting, such as Home Office's *M.Y.O.B. Accounting*, Kiplinger's *Simply Money*, Intuit's *Quicken*, Andrew Tobias' *Managing Your Money*, or one of the other personal financial management computer programs. However, you must submit a Monthly Budget Information report in hard copy.

### PROCEDURE

- 1 Transfer the starred (\*) items from your *Household Financial Profile* chart used in the Introduction project. (Remember, they are annual figures, so in this project you will have to divide by 12 to get monthly figures.)
- 2 Fill in remaining data by looking in stores, financial newspapers and magazines, using library resources, or interviewing family and friends. Make a list of all your sources.
- 3 Once your Monthly Budget Information Form is completed, subtract your Total Expenses from your Net Income, and determine if you are in a surplus or deficit situation.
- 4 Analyze your results. Consider these questions in a written analysis: Am I living "below, within, or above my means"? If there is a surplus, how best can I utilize that surplus to become more efficient? If there is a deficit, why and how can I remedy it?
- 5 (This step must be audited and approved by your instructor.) Based on your analysis, you may find it necessary to make adjustments to your original *Household Financial Profile*.

**Note:** You can not just “play around” with the numbers, delete dependents, give yourself a big raise, or hit the lottery. All adjustments must be “real life” possibilities. Consider the consequences carefully. You may have to cut back or drop certain expenses. You could raise your income with a second job. However, you must support in writing why you make these decisions (used in later stages of this ongoing project).

## EVALUATION

The criteria for the evaluation of this project are itemized in the grid (rubric) that follows. Choice of appropriate category terms (values) is the decision of the instructor. Selection of terms such as “minimal,” “satisfactory,” and “distinguished” can vary with each assessment.

### Household Financial Profile Evaluation Rubric

(Refer to the teacher’s supplement for suggestions of scoring descriptors for evaluation.)

Evaluation Item

Item a: (1) Does the work show understanding that while different socioeconomic (as well as national, ethnic, religious, racial, and gender) groups have varied perspectives, values, and diverse practices and traditions, they face the same global economic challenges?

Item b: (5) Does the work analyze problems and evaluate decisions about the economic effects caused by human, technological, and natural activities on societies and individuals?

Item c: (6) Does the work present ideas in writing (and orally) in clear, concise, and properly accepted fashion?

Item d: (7) Does the work employ a variety of information from written, graphic, and multimedia sources?

Item e: (8) Does the work show monitoring of, reflection upon, and improvement of work?

Item f: (9) Does the work show cooperative effort and respect for the rights of others to think, act, and speak differently?