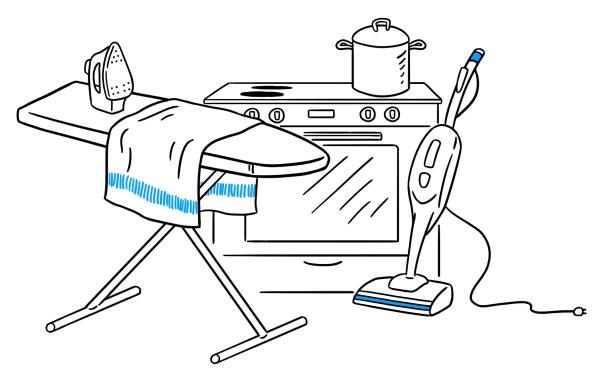
# What Would Happen If Women Stopped Working in the Home?

A middle school lesson plan companion to Economist Spotlight: Dr. Willene A. Johnson



# **Focus Question**

• What would happen if women stopped working in the home?

### Lesson Objective/Teaching Point

• Students will be able to assess the value of household production work that women typically do.<sup>1</sup>

### New York State Education Department Civic Participation Practices

- Demonstrate respect for the rights of others in discussions and classroom debates; respectfully disagree with other viewpoints.
- Use techniques and strategies to be an active and engaged member of class discussions of fellow classmates' views and statements.
- Participate in activities that focus on a classroom, school, community, state, or national issue or problem.

### Recommended Time: 90 minutes (or two full class periods)

<sup>1</sup> While household production work is not exclusively done by women as people of all genders participate in it, this lesson plan focuses on the household production work that women do, as captured by the Bureau of Economic Analysis: "People who do not work in the market do more household production, a force that is particularly strong for women."

(Accounting for Household Production in the National Accounts - https://apps.bea.gov/scb/issues/2022/02-february/0222-household-production.htm)



# **Resources/Materials**\*

- Handout 1: Household Production
  Average Hours Per Week Chart
- Handout 2A: Average Child Care Hours Per Week
- Handout 2B: Average Cooking Hours Per Week
- Handout 2C: Average Shopping Hours Per Week
- Handout 2D: Average Housework Hours Per Week
- Handout 3: Cost of Household Production Activity
- Handout 4: Career Salaries for Men and Women
- <complex-block>
- Economist Spotlight Series: Dr. Willene A. Johnson
  https://www.newyorkfed.org/medialibrary/media/outreach-and-education/econEd/spotlight/EconSpotlight\_Johnson\_20210524.pdf
- Household Production | U.S. Bureau of Economic Analysis (bea.gov)
  https://www.bea.gov/data/special-topics/household-production
- Accounting for Household Production in the National Accounts: An Update 1965–2020, Survey of Current Business, February 2022 (bea.gov) https://apps.bea.gov/scb/2022/02-february/0222-household-production.htm
- Childcare Workers: Occupational Outlook Handbook | U.S. Bureau of Labor Statistics (bls.gov)
  https://www.bls.gov/ooh/personal-care-and-service/childcare-workers.htm
- Chefs and Head Cooks: Occupational Outlook Handbook | U.S. Bureau of Labor Statistics (bls.gov)
  https://www.bls.gov/ooh/food-preparation-and-serving/chefs-and-head-cooks.htm
- Maids and Housekeeping Cleaners | U.S. Bureau of Labor Statistics (bls.gov)
  https://www.bls.gov/oes/current/oes372012.htm
- First-Line Supervisors of Personal Service Workers | U.S. Bureau of Labor Statistics (bls.gov)
  https://www.bls.gov/oes/current/oes391022.htm
- Opinion | Women's Unpaid Labor is Worth \$10,900,000,000 | The New York Times (nytimes.com)
  https://www.nytimes.com/interactive/2020/03/04/opinion/women-unpaid-labor.html
- The Prize in Economic Sciences 2023 | Nobel Prize (nobelprize.org)
  https://www.nobelprize.org/uploads/2023/10/press-economicsciencesprize2023.pdf
- History helps us understand gender differences in the labour market | Nobel Prize (nobelprize.org)
  https://www.nobelprize.org/uploads/2023/10/popular-economicsciencesprize2023.pdf
- Employment and Earnings by Occupation | U.S. Department of Labor (dol.gov)
  https://www.dol.gov/agencies/wb/data/occupations

\*NOTE: The materials for this lesson plan require a working internet connection to access.



## Introduce the Lesson/Motivate Students

Show students this statement from BBC News:

When Ronald Reagan became the US President, one small boy in Iceland was outraged. "He can't be a president he's a man!" he exclaimed to his mother when he saw the news on the television.<sup>2</sup>

Ask students for their response to the boy's statement. Are they surprised by it? What are they curious about? What do you think would have caused the boy to say that? Then, show students the rest of the article (see below):

It was November 1980, and Vigdis Finnbogadottir, a divorced single mother, had won Iceland's presidency that summer. The boy didn't know it, but Vigdis (all Icelanders go by their first name) was Europe's first female president, and the first woman in the world to be democratically elected as a head of state.

Many more Icelandic children may well have grown up assuming that being president was a woman's job, as Vigdis went on to hold the position for 16 years...

But Vigdis insists she would never have been president had it not been for the events of one sunny day — 24 October 1975...

Tell students that that they will later read about the event that occurred on October 24, 1975 as it relates to what they will learn.

# Model/Teach

Tell students to think about all the "work" or chores they do at home and have them share aloud. Some answers might include: doing the dishes, taking out the trash, setting the table, walking the dog, vacuuming, taking care of their siblings.

Ask students if they always get paid for their "work" they do at home. Some students may respond that they receive allowance money for the work (or chores) they do at home, some students may respond that they do not get paid for their work at home. After students share their responses, tell students that economists have a specific term for this type of "work" or chores at home, which is called "household production." Household production as the Bureau of Economic Analysis (BEA) defines it is "cooking, cleaning, caring for children, shopping, gardening, and doing odd jobs around the house." <sup>3</sup>

Bring students back to the comment from the article assuming that being president was a woman's job. Ask students who does the majority of "household production" in their home. Have them share their responses.

Tell students that according to data from the BEA, in the United States, people who aren't employed in the workforce tend to contribute more to household production, especially women.<sup>4</sup>

Set students up for the first activity by introducing the <u>Economist Spotlight Series</u>: Dr. Willene A. Johnson<sup>5</sup> and have them read through the spotlight, focusing on Dr. Johnson's work to gather and evaluate data. Go over the definition of data from the Economist Spotlight, and emphasize that economists, scientists, and researchers of all kinds use data to answer questions and draw conclusions about the world.

Explain to students that they will think like economists by gathering and evaluating their own data. Have students create questions for their own surveys in order to gather data on their household production. Ask students, if they were economists, what kinds of questions would they ask to measure household production? Refer to the Economist Spotlight Series: Dr. Willene A. Johnson for examples.

Examples include:

- Do you take care of a child or children (feeding them, helping them with their homework, bathing them, etc.) when you get home?
- How many hours per week do you spend taking care of a child or children when you get home from work?
- How many hours per week do you spend cooking at home?
- How many hours per week do you spend going grocery shopping?

https://apps.bea.gov/scb/2022/02-february/0222-household-production.htm

https://www.newyorkfed.org/medialibrary/media/outreach-and-education/econEd/spotlight/EconSpotlight\_Johnson\_20210524.pdf



<sup>&</sup>lt;sup>2</sup> The day Iceland's women went on strike | BBC News - <u>https://www.bbc.com/news/magazine-34602822</u>

<sup>&</sup>lt;sup>3</sup> Household Production | U.S. Bureau of Economic Analysis (bea.gov) - <u>https://www.bea.gov/data/special-topics/household-production</u> <sup>4</sup> Accounting for Household Production in the National Accounts: An Update 1965–2020, Survey of Current Business, February 2022 (bea.gov) -

<sup>&</sup>lt;sup>5</sup> Economist Spotlight Dr. Willene A. Johnson -

After students come up with their questions, instruct them to go home and ask their caregiver(s) they know these questions and record their responses. Once students have their responses, explain that they will chart how many hours per week the caregiver(s) they interviewed spend on the following four categories: child care, cooking, shopping (for household items, such as groceries and cleaning supplies), and housework (which includes things such as laundry and cleaning). Provide students a graph template from Handout 1.<sup>6</sup>

Once students have plotted their data, show students the charts on <u>Handout 2</u> of child care, cooking, shopping, and housework data from the  $\text{BEA.}^7$ 

Guide students in reading the charts. Tell them that these charts show the total average hours per week from the years 2003 to 2020 of each household activity by four groups: not employed women, employed women, not employed men, and employed men. Explain that not employed means without a paying job. Ask students what they observe and if they are surprised by what they see. Ask them why not employed women generally put in more hours for household production than any other group. Have students compare their own data from the first activity and their set of original questions with the charts from BEA.<sup>8</sup>

Confirm with students that the BEA charts demonstrate that women in general spend more hours than men on household production. Discuss whether the findings from their own households show the same result. Why or why not?

**Optional:** For a deeper dive into analyzing the data, have students go back to the <u>Economist Spotlight Series: Dr.</u> <u>Willene A. Johnson</u>, and have them compare the BEA findings with Dr. Willene Johnson's findings with regard to women and work. Ask students if they think the charts and data capture the full picture of women and their work. (Answers will vary. Students may answer that it does not capture the full picture of women and their work as the charts do not list other things that women may do in household production, such as organizing various social functions in the family, furnishing and maintaining the house, selecting and caring of clothing, etc.)

Afterward, tell students that they will now predict how much each activity costs. For example, ask students how much they think it costs to hire a babysitter per hour, how much it costs to pay a chef per hour, how much it costs for a personal shopper per hour, and how much it costs to clean a house per hour. Have students fill in the chart on <u>Handout 3</u>.

After students have made their predictions on the chart, guide students to the mean pay per hour of each of these activities from the U.S. Bureau of Labor Statistics (BLS) website and have them fill out the median pay (wage) on the chart. If students are unable to find the median wages on their own, you may show them the median wages extracted from BLS below. (Please note that these median wages will be updated periodically on the BLS website.)

Childcare: 2022 Median Hourly Wage: \$13.71 https://www.bls.gov/oes/current/oes399011.htm

Chefs and Head Cooks: 2022 Median Hourly Wage: \$27.17 <u>https://www.bls.gov/oes/current/oes351011.htm</u>

Personal Service Managers: 2022 Median Hourly Wage: \$26.97 <u>https://www.bls.gov/oes/current/oes119179.htm</u>

Housekeeper: 2022 Median Hourly Wage: \$14.40 https://www.bls.gov/oes/current/oes372012.htm

Tell students to take a moment to compare and contrast their predicted costs with the mean wages from BLS. Instruct them to calculate the total cost of these four household activities for the week for the employed and not employed women, and then to find the total sum of each of these four categories. If students need guidance, tell them to multiply the mean hourly wage by the 2020 hours per week for the activities for Employed Women and Not Employed Women from the BEA charts from Handout 2A, 2B, 2C, and 2D. Students can round to the nearest cent for each of the cost and sum columns. Tell students to fill out the second chart from <u>Handout 3</u> regarding the sum cost of household production.

<sup>6</sup>Ask students to identify who their caregivers are with a separate data point for each as they graph the hours. For instance, if they live with more than one caregiver, instruct students to designate them separately as caregiver 1, caregiver 2, caregiver 3, etc. and to label each of their data points as such on their chart. Students may indicate the gender identity of each caregiver for comparison purposes or consider the role that gender may or may not play in the distribution of work in their household.

<sup>7</sup>Accounting for Household Production in the National Accounts: An Update 1965–2020, Survey of Current Business, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/2022/02-february/0222-household-production.htm</u>

<sup>8</sup>Accounting for Household Production in the National Accounts: An Update 1965–2020, Survey of Current Business, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/2022/02-february/0222-household-production.htm</u>



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#### Wrap-up

Acknowledge to the students that just like Dr. Willene Johnson, they've carefully evaluated data to learn about women and work. Guide students back to the story about Iceland. Share with students that the October 24, 1975 event was when women went on a labor strike and did not work that day, whether they worked inside and/or outside the household. Give students the option of reading an opinion piece from *The New York Times* that estimates the economic value of women's unpaid work: <u>Opinion |</u> <u>Women's Unpaid Labor is Worth \$10,900,000,000,000 -The New York Times (nytimes.com)</u>.

Tell students that now that they have an idea of the value of household production that women typically do, ask them how they would answer the focus question: **What Would Happen if Women Stopped Working in the Home?** 

As an extension activity, ask students if they would create a government policy proposal regarding either child care or unpaid household production based on what they have learned. Have them assess the impact of this proposal.



**Further Extension Activity:** Ask students if they think women and men get paid different salaries for the same job. After students share their answers, have them create a chart of their top three career choices and look up the salaries between men and women. (See sample template on Handout 4.)

Guide students to the Department of Labor's Employment and Earnings by Occupation website to look up the data: Employment and Earnings by Occupation | U.S. Department of Labor (dol.gov).

Have students fill in the actual salaries from the Department of Labor on <u>Handout 4</u>. After students compare the differences, ask them why they think these earning disparities exist. Explain that Claudia Goldin, an economist who was awarded the Nobel Prize in economics, conducted research on why employment rates and pay differences exist between women and men.

Have students read <u>"The Prize in Economic Sciences 2023"</u><sup>9</sup> and the <u>background on Claudia Goldin's work</u><sup>10</sup> to write a summary of her findings on why there are differences in employment rates and pay between men and women.

Then have students discuss and analyze what they have learned from the reading.

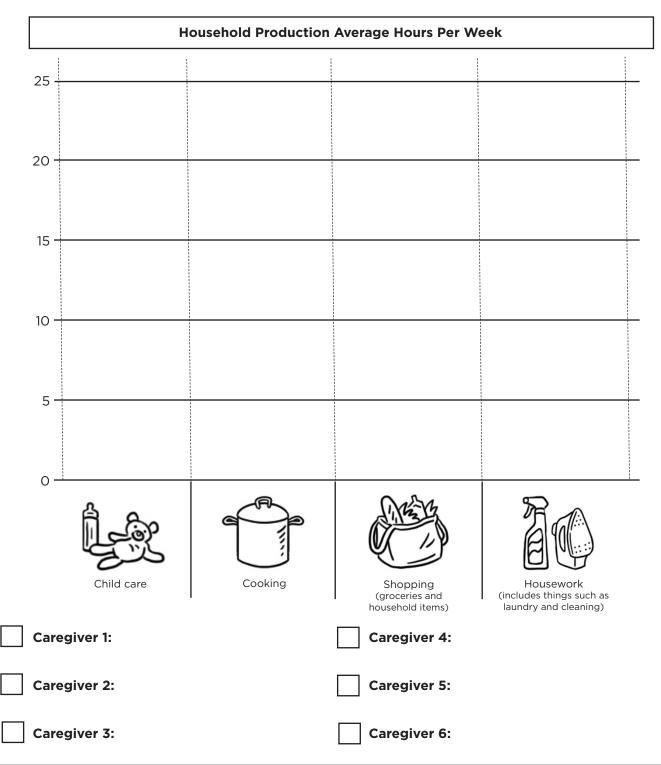
<sup>9</sup> The Prize in Economic Sciences 2023 (nobelprize.org) - <u>https://www.nobelprize.org/uploads/2023/10/press-economicsciencesprize2023.pdf</u> <sup>10</sup> " History helps us understand gender differences in the labour market" (nobelprize.org) -<u>https://www.nobelprize.org/uploads/2023/10/popular-economicsciencesprize2023.pdf</u>



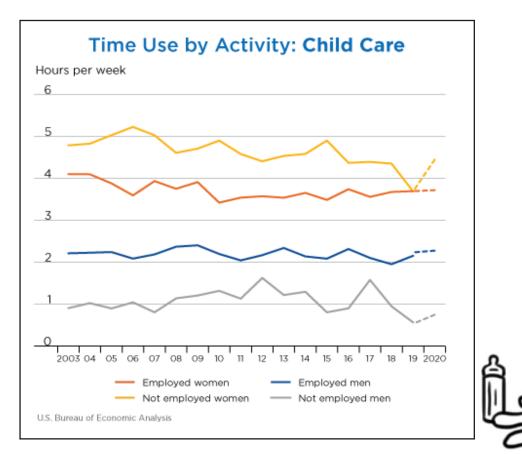
# **Handout 1**: Household Production Average Hours Per Week Chart

**Directions:** Ask your caregiver(s) how many average hours per week they spend on the following: child care, cooking, shopping (such as for groceries and household items), and housework. Graph their responses on the chart below with data points. Label each data point with the average number of hours per week they spend on childcare, cooking, shopping, and housework.

For example, if you live with more than one caregiver, label them separately as **Caregiver 1**, **Caregiver 2**, **Caregiver 3**, etc. and label each of their data points as such on the chart. You can indicate the gender identity of each caregiver for comparison purposes.



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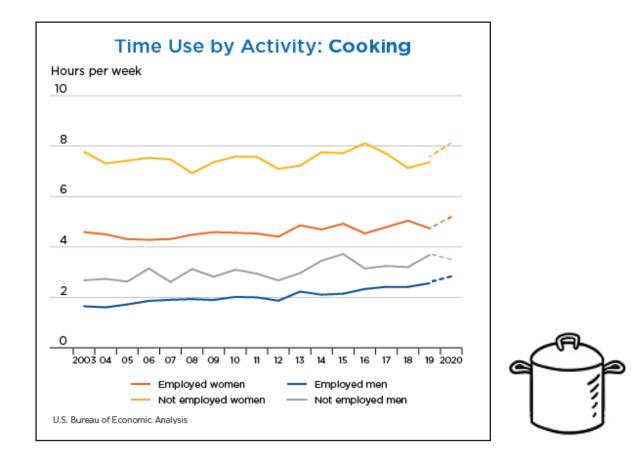


r																		
	Average Child Care Hours Per Week																	
Year	2003	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	2020
Employed Women	4.10	4.01	3.88	3.59	3.93	3.75	3.91	3.42	3.54	3.57	3.54	3.65	3.48	3.74	3.56	3.68	3.70	3.72
Not Employed Women	4.79	4.83	5.03	5.23	5.03	4.61	4.71	4.90	4.58	4.41	4.53	4.85	4.90	4.37	4.39	4.35	3.69	4.44
Employed Men	2.21	2.23	2.24	2.08	2.18	2.37	2.40	2.20	2.04	2.17	2.34	2.14	2.08	2.31	2.10	1.95	2.15	2.28
Not Employed Men	0.90	1.02	1.00	1.04	0.80	1.14	1.20	1.32	1.13	1.62	1.22	1.29	0.80	1.00	1.58	0.95	0.56	0.74

<sup>11</sup> Graph from BEA "Accounting for Household Production in the National Accounts: An Update 1965-2020" SCB, Accounting for Household Production in the National Accounts, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/issues/2022/02-february/0222-household-production.htm</u>

Chart data from Data and Code for "A Disaggregated View of Household Production Trends" (openicpsr.org) - <u>https://www.openicpsr.org/openicpsr/project/187021/version/V1/view</u>



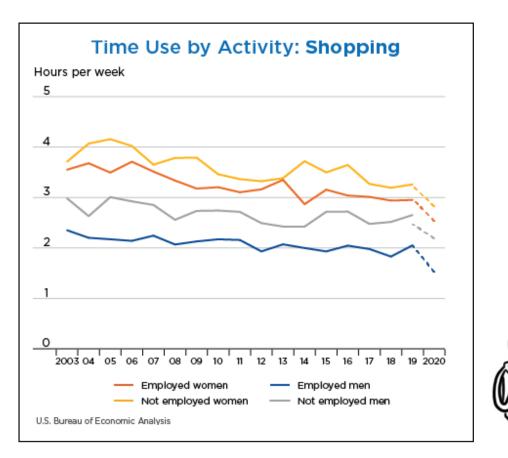


	Average Cooking Hours Per Week																	
Year	2003	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	2020
Employed Women	4.59	4.50	4.31	4.28	4.31	4.48	4.59	4.56	4.53	4.41	4.86	4.69	4.92	4.54	4.79	5.04	4.74	5.20
Not Employed Women	7.77	7.31	7.42	7.53	7.47	6.93	7.36	7.58	7.57	7.09	7.23	7.75	7.71	8.11	7.70	7.13	7.36	8.12
Employed Men	1.65	1.60	1.72	1.86	1.90	1.93	1.90	2.02	2.00	1.87	2.23	2.11	2.15	2.33	2.42	2.42	2.56	2.82
Not Employed Men	2.68	2.73	2.63	3.15	2.61	3.12	2.82	3.10	2.94	2.67	2.96	3.46	3.71	3.15	3.24	3.20	3.68	3.51

<sup>12</sup> Graph from BEA "Accounting for Household Production in the National Accounts: An Update 1965-2020" SCB, Accounting for Household Production in the National Accounts, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/issues/2022/02-february/0222-household-production.htm</u>

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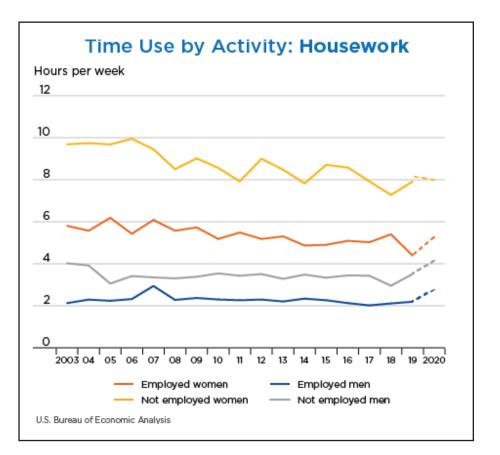


	Average Shopping Hours Per Week																	
Year	2003	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	2020
Employed Women	3.55	3.68	3.49	3.71	3.51	3.34	3.18	3.20	3.10	3.16	3.35	2.87	3.15	3.04	3.01	2.94	2.95	2.53
Not Employed Women	3.71	4.07	4.16	4.02	3.65	3.78	3.79	3.46	3.36	3.32	3.38	3.72	3.50	3.64	3.27	3.19	3.26	2.82
Employed Men	2.35	2.20	2.17	2.14	2.24	2.07	2.13	2.17	2.16	1.93	2.07	2.00	1.93	2.05	1.98	1.83	2.05	1.53
Not Employed Men	2.98	2.63	3.01	2.92	2.85	2.56	2.73	2.74	2.72	2.49	2.42	2.42	2.72	2.72	2.48	2.52	2.65	2.19

<sup>13</sup> Graph from BEA "Accounting for Household Production in the National Accounts: An Update 1965-2020" SCB, Accounting for Household Production in the National Accounts, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/issues/2022/02-february/0222-household-production.htm</u>

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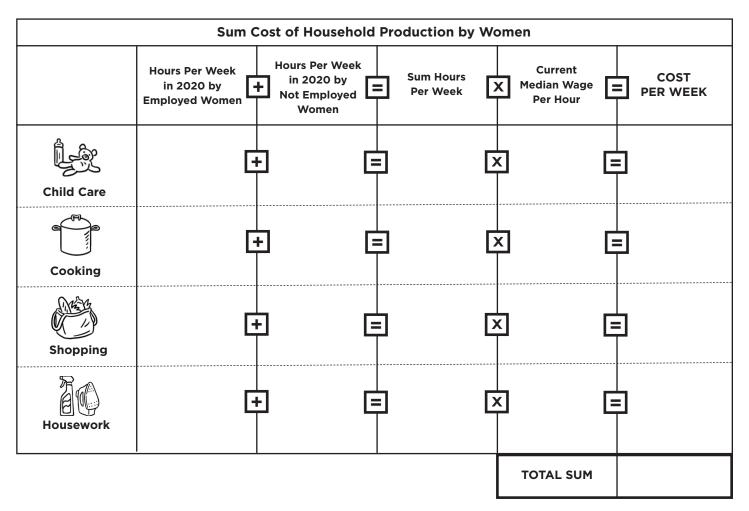
	Average Housework Hours Per Week																	
Year	2003	'04	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	2020
Employed Women	5.80	5.57	6.19	5.43	6.09	5.57	5.73	5.18	5.49	5.18	5.30	4.87	4.90	5.09	5.02	5.40	4.39	5.25
Not Employed Women	9.68	9.74	9.68	9.95	9.45	8.50	9.02	8.56	7.92	9.00	8.48	7.83	8.71	8.58	7.92	7.27	7.92	8.00
Employed Men	2.13	2.29	2.24	2.32	2.94	2.28	2.37	2.30	2.26	2.30	2.20	2.34	2.26	2.13	2.02	2.11	2.19	2.77
Not Employed Men	4.02	3.92	3.06	3.41	3.35	3.31	3.38	3.54	3.43	3.51	3.28	3.48	3.34	3.45	3.43	2.95	3.51	4.15

<sup>14</sup> Graph from BEA "Accounting for Household Production in the National Accounts: An Update 1965-2020" SCB, Accounting for Household Production in the National Accounts, February 2022 (bea.gov) - <u>https://apps.bea.gov/scb/issues/2022/02-february/0222-household-production.htm</u>

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Cost of Each Household Production Activity (1 hour)								
	Child Care Provider	Chefs and Head Cooks	Personal Service (Shopper)	Housekeeper				
My Guess								
Actual Cost <sup>15</sup>								



<sup>15</sup> Please note that these median hourly salary data may change as they are updated periodically on the Bureau of Labor Statistics website - <u>https://www.bls.gov/oes/</u>



	My Guess	
	Median Salary for Women	Median Salary for Men
Career 1 Salary:		
Career 2 Salary:		
Career 3 Salary:		

	Actual Salaries	
	Median Salary for Women	Median Salary for Men
Career 1 Salary:		
Career 2 Salary:		
Career 3 Salary:		

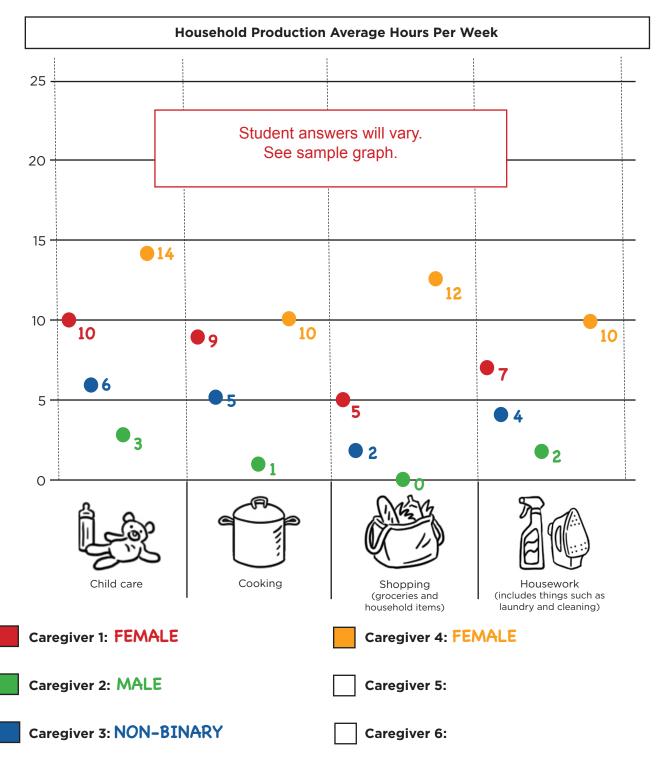
<sup>16</sup> Annual Salary for Women and Annual Salary for Men is found under "Median annual earnings" on Employment and Earnings by Occupation | U.S. Department of Labor (dol.gov) - <u>https://www.dol.gov/agencies/wb/data/occupations</u>



# Handout 1: Household Production Average Hours Per Week Chart [ANSWER KEY]

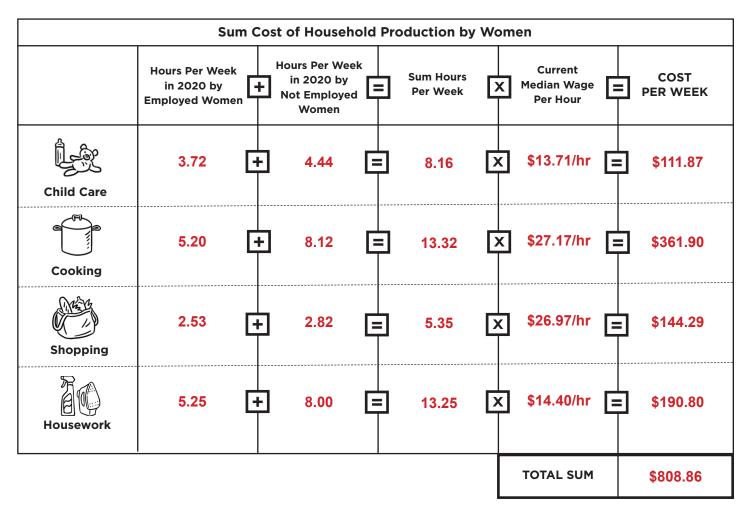
**Directions:** Ask your caregiver(s) how many average hours per week they spend on the following: child care, cooking, shopping (such as for groceries and household items), and housework. Graph their responses on the chart below with data points. Label each data point with the average number of hours per week they spend on childcare, cooking, shopping, and housework.

For example, if you live with more than one caregiver, label them separately as **Caregiver 1**, **Caregiver 2**, **Caregiver 3**, etc. and label each of their data points as such on the chart. You can indicate the gender identity of each caregiver for comparison purposes.



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Cost of Each Household Production Activity (1 hour)								
	Child Care Provider	Chefs and Head Cooks	Personal Service (Shopper)	Housekeeper				
My Guess	Student answers will vary.	Student answers will vary.	Student answers will vary.	Student answers will vary.				
Actual Cost <sup>15</sup>	2022: \$13.71/hr	2022: \$27.17/hr	2022: \$26.97/hr	2022: \$14.40/hr				



<sup>15</sup> Please note that these median hourly salary data may change as they are updated periodically on the Bureau of Labor Statistics website - <u>https://www.bls.gov/oes/</u>



## Student answers will vary. See sample below.

	My Guess								
	Median Salary for Women	Median Salary for Men							
Career 1 Salary: Computer Programmer	Answer will vary.	Answer will vary.							
Career 2 Salary: Veterinarian	Answer will vary.	Answer will vary.							
Career 3 Salary: Economist	Answer will vary.	Answer will vary.							

	Actual Salaries								
	Median Salary for Women	Median Salary for Men							
Career 1 Salary: Computer Programmer	\$90,806	\$96,352							
Career 2 Salary: Veterinarian	\$104,226	\$126,040							
Career 3 Salary: Economist	\$119,682	\$145,824							

<sup>16</sup> Annual Salary for Women and Annual Salary for Men is found under "Median annual earnings" on Employment and Earnings by Occupation | U.S. Department of Labor (dol.gov) - <u>https://www.dol.gov/agencies/wb/data/occupations</u>



# **Key Learning Standards**

#### **New York State Standards**

- 6-8 RH 1: Cite specific textual evidence to support analysis of primary and secondary sources
- 6-8 RH 5: Describe how a text presents information (e.g., sequentially, comparatively, causally, visually, and graphically)
- 6-8 RH 7: Integrate visual information (e.g., in charts, graphs, photographs, videos, or maps) with other information in print and digital texts.
- A2. Identify, select, and evaluate evidence about events from diverse sources (including written documents, works of art, photographs, charts and graphs, artifacts, oral traditions, and other primary and secondary sources).
- A5. Make inferences and draw general conclusions from evidence.
- A6. Recognize an argument and identify supporting evidence related to a specific social studies topic. Examine arguments related to a specific social studies topic from multiple perspectives. Recognize that the perspective of the argument's author shapes the selection of evidence used to support it.
  - Grade 7 E.1. Explain how economic decisions affect the well-being of individuals, businesses, and society; evaluate alternative approaches or solutions to economic issues in terms of benefits and costs for different groups of people.
  - 3. Describe the role that competition has in the determination of prices and wages; identify other factors that help to determine prices.
  - 5. Examine data on the state of employment, unemployment, inflation, total production, income, and economic growth in the economy.
  - Grade 7 F1. Demonstrate respect for the rights of others in discussions and classroom debates; respectfully disagree with other viewpoints. Use techniques and strategies to be an active and engaged member of class discussions of fellow classmates' views and statements, with teacher support.

- Grade 8 E1: Explain how economic decisions affect the well-being of individuals, businesses, and society; evaluate alternative approaches or solutions to economic issues in terms of benefits and costs for different groups of people.
- Grade 8 E3: Describe the role of competition in the determination of prices and wages in a market economy.
- Grade 8 E5: Use appropriate data to evaluate the state of employment, unemployment, inflation, total production, income, and economic growth in the economy.
- Grade 8 F1: Demonstrate respect for the rights of others in discussions and classroom debates; respectfully disagree with other viewpoints. Use techniques and strategies to be an active and engaged member of class discussions of fellow classmates' views and statements.

#### New Jersey Social Studies Standards Grades 6 - 8

- 6.1.8.EconET.3.a: Identify the effect of inflation and debt on the American people and evaluate the policies of state and national governments during this time.
- 6.3.8.EconET.1: Using quantitative data, evaluate the opportunity cost of a proposed economic action, and take a position and support it (e.g., healthcare, education, transportation).
- 6.3.8.EconET.2: Assess the impact of government incentives and disincentives on the economy (e.g., patents, protection of private property, taxes).

#### **Connecticut Social Studies Framework**

- ECO 6-7.1 Explain how economic decisions affect the wellbeing of individuals, businesses, and society.
- ECO 8.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.
- ECO 8.4 Explain how inflation, deflation, and unemployment affect different groups.

