

COVID-19 AND THE ECONOMY

Middle School Lesson Plan

State and National Teaching Standards

New York Social Studies Practice Standards

- SS.SSP.8.4.1: 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.
- SS.SSP.8.4.4: Examine the roles of institutions such as corporations, non-profit organizations, and labor unions in a market economy in the United States.
- SS.SSP.8.4.5: Use appropriate data to evaluate the state of employment, unemployment, inflation, total production, income, and economic growth in the economy.
- SS.SSP.8.4.6: Explain how government policies affect the economy.

New Jersey Social Studies Standards

Grade 8 Civics, Government, and Human Rights

- 6.3.8.A.2: Participate in a real or simulated hearing to develop a legislative proposal that addresses a public issue, and share it with an appropriate legislative body (e.g., school board, municipal or county government, state legislature).

Economics, Innovation, and Technology

- 6.3.8.C.1: Examine the perspectives of multiple stakeholders involved in the local budget process (e.g., obtaining information, discussing priorities).

New Jersey Personal Financial Literacy Standards

- 9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
- 9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.
- 9.1.8.F.3 Relate the impact of a business, government, and consumer fiscal responsibility to the economy and to personal finance.

Connecticut Standards

- ECO8.1 Explain how economic decisions affect the well-being of individuals, businesses, and society.



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C3 Framework

- D2.Eco.6.9-12. Generate possible explanations for a government role in markets when market inefficiencies exist.

Grade Level

6-8

Time Required

120 minutes

Compelling Question:

What happens when you can't go out shopping anymore?

Supporting Questions:

How is economic health measured?

What would negatively impact the growth of an economy?

What are some actions that could help restart growth?

Objectives:

- Define measures of economic health, such as gross domestic product (GDP) and unemployment
- Analyze economic data to assess economic conditions
- Analyze the circular flow model of the economy
- Simulate household choices in the circular flow model during the COVID-19 pandemic
- Evaluate different proposals for economic restart
- Create a proposal for local government actions to restart the economy

Materials

In the event that a traditional classroom environment is not available, learning instruction options are provided throughout the lesson plan to modify the activities and readings for remote or virtual learning.



- Handout 1: Economics Words and Charts
- Handout 2: What is GDP?
- Handout 3: Adding it All Together – GDP
- Handout 4: Fewer Jobs
- Handout 5: The Circular Flow and You
- Handout 6: Let's Fill in the Circular Flow!
- Handout 7: The Circular Flow Model and COVID-19
- Handout 8: Let's Talk It Up! Town Hall Preparations
- Handout 9: Let's Reboot the Economy! Town Hall Transcript
- Handout 10: Town Hall Notes
- Handout 11: Town Hall News!
- Handout 12: Let's Wrap It Up!
- Resource 1: Consumption Cards
- Resource 2: Classroom Consumption Chart



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- Resource 3: Investment Cards
- Resource 4: Classroom Business Investment Chart
- Resource 5: Households Sign, Businesses Sign, Product Market Sign, Resource Market Sign
- Resource 6: Money Cards, Product Cards, Employee Resource Cards
- Reading 1: New York Executive Order
 - (<https://www.governor.ny.gov/news/governor-cuomo-signs-new-york-state-pause-executive-order>)
- Reading 2: New Jersey Executive Order
 - (<https://www.nj.gov/governor/news/news/562020/20200320j.shtml>)
- Reading 3: Connecticut Executive Order
 - (<https://portal.ct.gov/Office-of-the-Governor/News/Press-Releases/2020/03-2020/Governor-Lamont-Releases-Guidance-to-Businesses-on-Order-Asking-Connecticut-to-Stay-Safe-Stay-Home>)
- Reading 4: Jersey City Mayor Opens Farmers Markets
 - (<https://www.insidernj.com/press-release/mayor-fulop-reopens-farmers-markets-provide-healthy-food-access-support-local-businesses-adhering-social-distancing-measures/>)
- Reading 5: Mayor de Blasio and Speaker Johnson Announce Plans to Implement 100 Miles of Safe Streets
 - (<https://www1.nyc.gov/office-of-the-mayor/news/292-20/mayor-de-blasio-speaker-johnson-plans-implement-up-100-miles-safe-streets>)
- Reading 6: Montclair Landlords and Tenants Working Together
 - (<https://www.montclairlocal.news/2020/04/15/paying-the-rent-during-covid-montclair-landlords-tenants-working-together/>)
- Reading 7: Albany Lifts Time Limit Parking Regulation to Create Curbside Pickup Areas for Local Eateries
 - (https://www.albanyny.gov/newsandevents/news/20-03-27/City_of_Albany_Lifts_Time-Limit_Parking_Regulations_Creates_Curbside_Pickup_Areas_for_Local_Eateries.aspx)
- Reading 8: Stamford Provides Thousands of Masks to Residents
 - (<https://www.stamfordct.gov/office-of-the-mayor/news/stamford-provides-thousands-of-masks-to-residents>)

Supporting Question 1: How is economic health measured?

Steps/Procedures

1. As a warm-up, ask students if they've ever gone out shopping. (Most will say yes.) Ask them how often they go shopping. (Answers will vary as some will say every day and others will say once a week or once a month, etc.) Now, ask students what would happen if they could not go out shopping anymore. (Expected student responses: I can't go and buy the things I want or need, businesses won't be able to sell things and they won't make money.) Distribute Handout 1 and ask students to predict how not being able to go out shopping would impact their communities. (Expected answers can include that they can't buy the things they want, stores are closed and that people are losing jobs.)



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2. Introduce the definition of an economy and have students write the following definition and draw a picture for each word on Handout 1. An **economy** is a system of production and distribution of resources, goods, and services, where **goods** are tangible things that you purchase, such as pizza and video games, while **services** are actions you purchase, such as haircuts and babysitting.
3. Explain that in our economy, buyers and sellers meet to exchange goods and services, and the buyers and sellers decide on price.
4. Next, tell students that they will learn about two important things that will help them understand the health of an economy. Use a doctor and patient metaphor to ask students how doctors know if their patients are healthy or not, leading them to think of the various vitals that doctors usually take on patients at a check-up. (Expected student responses: *temperature, body weight and heart rate or pulse*).
5. Explain that just as doctors check these various vitals to determine your overall health, economists can also measure the economy's health using indicators. Explain that students will learn about two specific indicators, GDP and unemployment, in this lesson.
6. Present students with this scenario. They wake up one day to find that there has been a "restart" in the economy, where all the towns and cities are given new names and are only allowed to produce one good or service. Explain that there is a particular city, Newer York City, that only produces doughnuts, and that you are asked to be on the city's development task force. As part of this development task force, you want to see how well the city will do economically by asking, "How much stuff is being made?" Explain that, if things are being made, there must be demand for those things, meaning there are people able and willing to pay for them. Ask students how the "stuff being made" could be measured. (Expected student response: *By counting how much of the stuff is being sold and bought*.) Discuss that there needs to be a value, or a price (dollar amount), on the stuff being made.
7. Ask students to look at Newer York City's production chart on Handout 1. Tell them that they can calculate how much money Newer York City has made by multiplying the price by the quantity of doughnuts, its particular product. Instruct students to answer the questions on Handout 1.
 - 1) How much money did Newer York City make from their doughnut sales in 2089? ($\$1 \times 100 = \100)
 - 2) How much money did Newer York City make from their doughnut sales in 2090? ($\$1 \times 130 = \130)
 - 3) Did Newer York City's total market value of their doughnut sales increase or decrease? (*Increase*.)
8. After reviewing students' answers, ask them to think about what Newer York City's increase in its market value for doughnuts says about their economy. Guide the discussions by answering the remaining questions (4 – 7) on Handout 1 with the students:



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- 4) How did you know Newer York City is bringing in more money? (Because they sold more doughnuts.)
- 5) What would happen if Newer York City kept selling more doughnuts? (It would continue to make more money.)
- 6) What would happen if all of a sudden nobody can afford to buy doughnuts anymore? (Newer York City wouldn't be able to make money because nobody would buy doughnuts.)
- 7) What might that mean about the economy? (Newer York City wouldn't be able to make money and so the economy might suffer or shut down.)

Have students write these answers on Handout 1.

9. **Prep:** Cut out the Consumption Cards from Resource 1 and the Investment Cards from Resource 3. Distribute Handout 2 and the Consumption Cards to students, making sure each student gets one consumption card. Now, tell students that they will further explore why the market value of goods is related to an economy's growth by presenting them with this scenario. Explain that there are other cities around Newer York City that also make only one product. The students have been asked to be part of a task force to help give an initial boost to the economies of these neighboring cities by buying their product for one year. Tell students that they will each receive a Consumption Card that states the product, price, and quantity bought for the year, and that they will write this information on their Consumption Chart from Handout 2. Instruct students to then calculate the market value by multiplying price and quantity, and to write their calculation on Handout 2.



Remote Learning Option: Create a Google Sheet with your students' names and assign the Consumption Cards ahead of time.

10. Once students complete their consumption charts, go around the class and ask students which product they bought, the price, the quantity, and the market value (i.e. how much money they spent). Collect students' answers to generate a master classroom consumption chart either on the board or on your class's shared Google Doc or Google Sheet with the title "Classroom Consumption." Feel free to model your chart as shown in Resource 2.
11. Explain that when all the products' total values are added, this number illustrates all of the spending by consumers, who in this case, are the students. Say to students, "How much did the class spend in total? Let's see!" Calculate the Total Classroom Consumption on the master chart and have students copy this number onto Handout 2.
12. Explain that this chart represents consumption which means spending by households, or people like you and me, and that it will be abbreviated with a capital "C." Have students write on Part I of Handout 2 a "C" in the box to the left of "consumption" and to write the definition of **consumption** as the total market value of household spending on purchases in a year.



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Remote Learning Option: For steps 12-23, post Handout 2 as a Google Doc in your Google Classroom and have students type the definitions and their answers.

13. Instruct students that now they will change their role from being consumers to business owners selling their purchased product. Distribute Investment Cards from Resource 3. **Note:** Make sure that the students' products on their Investment Cards match the product on their original Consumption Cards. Explain that the Investment Cards list some of the spending that business owners would have to do to be able to make and sell their products. Explain that for the purposes of this activity, this investment spending is for one year. Have students fill in their Investment Chart on Handout 2 using the information from their Investment Cards. Instruct students to compute the total amount spent on investment in one year by summing the costs of equipment, rent, bills, and workers.



Remote Learning Option: Assign the Investment Cards ahead of time to students (make sure that the assigned product on the Investment Cards matches the product on their assigned Consumption Cards) on the Google Sheet.

14. Once students complete their chart, go around the class and ask students for their business investment total to generate a master classroom chart either on the board or on Google Docs or Google Sheets. Feel free to use the one from Resource 4.
15. Explain that these costs are called "investment" because it is the money spent by businesses to make the products they sell for more money in return. Instruct students to write a capital "I" in the box left to the word "Investment" on Part II of Handout 2 and have students write the definition of **investment** as money that businesses spend on goods and services to create other goods and services.
16. Next, tell students that in this new restarted economy, just like in the old economy, the government helps keep communities safe and running by spending government money. Ask students to name some things that governments spend money on. (Expected student responses include schools, roads, bridges, public parks, police and fire departments.) **Note:** If students say answers such as social security or welfare (unemployment, disability), explain that these are not considered government spending because social security and welfare go directly to individuals who use that money for consumption.
17. Tell students that things such as schools, roads, bridges, and parks are some examples of government spending. Next, instruct students to write a capital "G" on Part III on Handout 2 and explain that the "G" is an abbreviation for government spending. Have students write the definition of **government spending** as money that the government spends on goods and services such as education, protection, and public spaces and explain that for this year, government spending is \$500. Instruct students to write this amount on Part III of Handout 2.
18. Now, introduce the concept of trade by first introducing imports and explaining to students that there are some products we buy that are made in other countries. Ask



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- students to think about and share what some of these products could be. If students are struggling to think of some products, ask them to look at either the tag inside their sneakers or t-shirt and see where they were made. (*Expected student responses: T-shirts, shoes, bananas, coffee, chocolate, foreign cars.*) Once students share their responses, explain that these things are called **imports** because they're made elsewhere, and that when we buy a t-shirt that was made outside of the United States, the money is going from the U.S. to another country. Have students write the definition of **imports** as things we buy that are made in other countries and have them draw an example on Part IV of Handout 2.
19. Transition to exports by asking students, "You just learned that when we buy products that are made from another country, those products are called **imports**. What do you think would be the opposite of that?" Wait for students to share their responses. (*Expected student response: When other countries buy things from us, when other countries buy things made in the U.S.*) Acknowledge students' answers and explain that when we sell things that are made in the U.S. to another country and get money from those sales, those products are called **exports**. Have students write the definition of **exports** as things made in the U.S. that are sold to other countries and have them draw an example on Part IV of Handout 2.
 20. Now, guide students to the concept of **net exports** with this example. Say to students, "Let's assume that we're all going to buy t-shirts made outside the United States, and that the price of each t-shirt is \$10. If there were 30 students in our class, how much money did we spend on imports?" (\$300 because $\$10 \times 30 = 300$.) Write the t-shirt price, quantity, and money spent on imports on the board. **Note:** You may also choose to use the actual number of students currently in your classroom instead of using 30.
 21. Say to students, "Now, let's assume we sell 50 pounds of U.S. grown peanuts to another country. We sell each pound for \$2. How much did we get from our exports?" (\$100 because $\$2 \times 50 = 100$.)
 22. Tell students that they will now subtract the money spent on t-shirts (imports) from the money made by selling peanuts to another country (exports), to get something called **net exports**. Have students copy the following on Part IV of Handout 2: $NX = \$100$ (exports) - $\$300$ (imports) = $-\$200$. Explain that this number is negative because the value of the imports is greater than the exports, which means that the value of the things bought that were made outside the U.S. is greater than the value of the things made in the U.S. that were sold to other countries.
 23. After students copy the equation, explain that the $-\$200$ is the class's net exports for this year and that **net exports** will be abbreviated with a capital "NX." Instruct students to write "NX" on Part IV of Handout 2. Tell students to also write the definition of **net exports** as U.S. exports minus U.S. imports.
 24. Distribute Handout 3. Have students write a plus sign in between the abbreviated letters for consumption, investment, government spending, and net exports so that it looks like this: C + I + G + NX. Then have them write the numbers for C, I, G, and NX underneath the respective letters from Parts I – IV of Handout 2 and add those



numbers. Once students sum the numbers, say, "Do you see how we added C which represents consumption or spending by households, I or investment which is businesses' spending, G which is government spending, and NX which is net exports, to get this big number? This number is called **GDP** which stands for Gross Domestic Product." Explain to students that gross means total, domestic means within a country, and product means goods and services. Instruct students to write = GDP at the end of $C + I + G + NX$ so that it looks like this: $C + I + G + NX = GDP$. Have students write the definition of **GDP** as the total market value of goods and services produced in a country in a given year on Handout 3. Emphasize to students that because GDP is the total market value of goods and services produced domestically, or in a country, spending on imports has to be removed because they are things that are not produced within the United States.¹



Remote Learning Option: Post Handout 3 as a Google Doc on your Google Classroom and have students type their calculations and answers.

25. To further understand how GDP represents the health of an economy, distribute Handout 4 and present students with a new scenario by saying, "Let's suppose that half the class did not buy any products." Divide the original class consumption number by 2 and write this on the board. For example, if your class's total consumption was \$800, divide $\$800/2 = \400 . Have students take note of this on Handout 4.



Remote Learning Option: Post Handout 4 as a Google Doc on your Google Classroom and have students type their calculations and answers.

26. Say, "So, as business owners, if only half the class bought products, it means that fewer people are buying stuff. What does that mean for you in terms of the money you make?" Have the class think about this question as you go over the following questions from Handout 4:

- 1) If your class's total consumption from Handout 2 decreased by half, what is your new total class consumption? (Answers will vary depending on your original class consumption total, but should be half of the original consumption number.)
- 2) What does this decreased consumption mean for you as business owners? (We're not making as much money; we're bringing in less money.)
- 3) If your business is bringing in less money, what would you have to do? (Spend less money on business costs; raise prices of our products; try to find cheaper rent; cut/fire/lay off workers.)

27. Respond to students' answers by saying, "All of those are possible things you might have to do, but we're going to focus on letting go of workers. If businesses fire workers, are more people or fewer people working?" (Expected student responses:

¹ Consumption, investment, and government spending in GDP include spending on both imports and exports, and so the net exports (NX) equation (exports - imports) removes all of the imports for consumption, business, and government spending at once from the GDP equation: $C+I+G+NX$. This prevents double counting.



Fewer.) Respond, "That's right! If businesses are letting go of workers or not hiring new ones and fewer people are able to find work, this is something called **unemployment**." Have students write the definition of **unemployment** as people who want to work but can't find work on Handout 4.



Remote Learning Option: Post answers to Handout 4 and discuss the answers with the students either via video chat or another preferred online application.

28. After students write the definition of unemployment, ask, "If you're unemployed, are you going to go shopping more often or less often?" (Expected student response: Less often.) Then ask, "If there is less shopping, what does that mean for businesses?" (Expected student responses: It means less money for businesses.) Expound on students' answers by asking, "What do the businesses do if they aren't making as much money?" (Expected student response: Lay off/fire more workers.) Emphasize that unemployment occurs when people are looking for work but can't find any because businesses aren't hiring.



Remote Learning Option: Type these questions in your Google Classroom either as a separate Google Doc or assignment, have students type their answers, then go over their responses via video chat or online discussion.

29. Ask students what would happen to their businesses if the decreased total classroom consumption number were cut in half again. Write the consumption number being divided by 2 either on the board or on your Google Classroom's Google Doc. (Expected student responses: We're making even less money/we're bringing in even less money.) Ask students what they would have to do if their businesses kept bringing in less and less money. (Expected student response: Fire even more workers.) Explain that as consumption kept decreasing because people aren't spending money, businesses respond to this by cutting their investment and firing workers.



Remote Learning Option: Display Handout 2 on Google Classroom to demonstrate the consumption number being cut in half again. Copy and paste the questions from step 29 on a separate Google Doc and allow students to type their answers.

30. Further explain that this means unemployment could keep rising because people aren't spending, which leads to businesses making even less money. Say, "So fewer people are spending less money because fewer people have jobs and therefore cannot spend money. That means investment and consumption will continue to decrease. Remember GDP? Let's also cut GDP in half to show that consumption and business investment have drastically decreased."² Write on the board the class's GDP number being divided by 2. Ask, "So if GDP is lower or going down, is that healthy or unhealthy for an economy?" (Expected student response: Unhealthy.) Ask students, "Why is it unhealthy?" (Expected student response: Because GDP is smaller now,

² Note: the decline of different components of GDP each have a different proportional impact on overall GDP but for the purposes of this lesson and as a demonstration, we are cutting GDP in half and stating that consumption and business have drastically decreased.



which means people are spending less.) Instruct students to then answer questions 5-7 on Handout 4.



Remote Learning Option: Display Handout 4 on Google Classroom to demonstrate the consumption number being cut in half again. Copy and paste the questions from step 30 on a separate Google Doc and allow students to type their answers.

- 5) If unemployment continued to increase, what would happen to consumption, business investment, and GDP? (If unemployment continued to increase, businesses would have to continue to fire workers, and if more workers are fired, that means people won't have money to spend and consumption will continue to go down. If consumption continues to go down, businesses could have to keep firing workers and it could become a downward cycle which will also bring down GDP.)
 - 6) Overall, is increasing unemployment a sign of a healthy economy or an unhealthy economy? Why? (Unhealthy economy because it shows that people aren't spending money, and because businesses are making less money, they have to fire people.)
 - 7) What are two signs of a healthy economy? (Low unemployment and increasing GDP.)
31. To summarize unemployment, GDP and the signs of a healthy economy, tell students that they will partner with another student in class to explain to each other what happens to GDP when unemployment is increasing, and what the signs of a healthy economy are. Instruct students to write their answers on Handout 4. One student can explain why GDP decreases when unemployment increases, and the other can explain why increasing GDP and low unemployment are signs of a healthy economy. (Expected student responses: When unemployment goes up, GDP decreases because unemployment leads to decreased consumption, and decreased consumption means that people aren't spending as much money. When people don't spend money, businesses aren't able to make money, and therefore might have to fire workers. When fewer people are working, spending decreases even more which ultimately also brings down GDP. When GDP is decreasing and unemployment is higher, it means that the economy is struggling and unhealthy. But when GDP is increasing and unemployment is lower, that means that people have jobs and are spending money, and businesses are also making money and hiring people to work.)



Remote Learning Option: Assign student pairs and have them chat either on Google Hangouts or on an online video platform to discuss their answers and type them on Handout 4.



Supporting Question 2: What would negatively impact the growth of an economy?

32. As a warm up and review, ask students how they would know if an economy is healthy and growing. (*By looking at GDP and unemployment.*) Further ask what GDP and unemployment are. (*GDP measures the total market value of goods and services being produced in a country; when GDP is increasing that means more goods are being bought and sold. Unemployment is when people who want to find jobs are unable to find jobs.*)
33. Introduce students to the circular flow model by explaining that people participate in the economy in a variety of ways. People make decisions as consumers when they buy goods and services. They also participate as producers by providing work to businesses, and businesses participate by selling goods and services for people to buy.
34. Provide Handout 5 with the partially blank circular flow model. Explain that students will be able to draw and learn about a model that illustrates the flow of money in an economy through households and businesses. Have students write the following definitions on Handout 5.
 - 1) Households: People who buy goods and services that businesses produce
 - 2) Businesses: People who make the goods and services to sell to households
 - 3) Product Market: Where consumers buy the goods and services that businesses are selling. For example, buying food at a local grocery store where consumers exchange money for groceries is an example of a product market.
 - 4) Resource Market: Where resources (like labor) to make goods and services are exchanged through transactions. For example, businesses paying wages to workers.
35. Explain that in the resource market, businesses are the buyers and households are the sellers. Ask students what firms are buying. (*Students should answer labor or work.*) Ask students what households are providing. (*Students should answer labor or work.*)
36. Say, "Households buy things, and businesses sell things. Based on your vocabulary list on Handout 5, where do you do meet to do these things?" (*Students should answer that they meet in the product market.*)
37. **Prep:** Have four signs ready to tape on the classroom walls: Households; Businesses; Product Market; Resource Market. Feel free to use the signs from Resource 5. To distinguish students in the Households group from students in the Businesses group, you may print more of the Households and Businesses signs and have students tape them onto their shirts. Print and cut out enough Product Cards, Employee Resource Cards, and Money Cards from Resource 6 so that every student gets two of each.
Note: Save these cards and signs for the next in-class activity on Step 60.



Remote Learning Option: To do the circular flow activity virtually, please skip to steps 45-55.



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38. **In-Class Activity:** Assign half of the class to the Households group and the remaining half to the Businesses group. Allow time for students to walk to their respective group signs. Distribute two Money Cards and two Employee Resource Cards to students in the Households group. Distribute two Money Cards and two Product Cards to students in the Businesses group. Tell students that they will do a simulation of something called the “circular flow” which they will be able to define after this activity. Place the Households group and Businesses group on opposite sides of the classroom under their respective group signs, and tape the Product Market and Resource Market signs on the other two sides of the classroom, opposite one another.
39. Begin to create the circular flow by instructing students in Households and Businesses to walk to the Product Market. Once both groups are at the Product Market, instruct Households to exchange one of their Money Cards for one of the Product Cards from the Businesses group. Pause all movement for one minute to tell students that this exchange represents Households buying goods and services in the Product Market and that Businesses are receiving money from Households by selling their goods and services to them. Once students in the Businesses group have exchanged one of their Product Cards for one of the Money Cards from Households, ask them to walk to back to their Businesses group sign to count their Money Cards and Product Markets. (*They should have 3 Money Cards and 1 Product Card.*) Then instruct the Businesses group to walk to the Resource Market sign. Once students in the Households group have exchanged one of their Money Cards for one of the Product Cards, tell them to walk to the Households group sign to count their cards. (*They should have 1 Product Card, 1 Money Card, and 2 Employee Resource Cards.*) After the Households group have counted their cards, tell them to walk to the Resource Market sign.
40. When both groups are at the Resource Market, tell Businesses to exchange one Money Card for one Employee Resource Card from the Households group. As they do so, explain that this exchange represents Households providing work or labor in exchange for money (or wages) from Businesses, and that Businesses are “buying” or hiring work or labor from Households as they exchange their Money Cards for Employee Resource Cards. Pause all movement for one minute to explain that Businesses use the hired labor from Households to make products to sell in the Product Market, and that Households use their wages or money from Businesses to buy products from the Product Market.
41. Once all students in the Businesses group have exchanged their Money Cards for Employee Resource Cards in the Resource Market, instruct them to walk back to the Businesses group sign to count their cards. (*They should have 1 Employee Resource Card, 2 Money Cards, and 1 Product Card.*) Once all students in the Households group have exchanged their Employee Resource Cards for Money Cards in the Resource Market, instruct them to walk back to the Households group sign to count their cards. (*They should have 1 Employee Resource Card, 2 Money Cards, and 1 Product Card.*)
42. After both groups have counted their cards, instruct them to walk again to the Product Market from their respective group signs. Tell Households to exchange their Money Card for a Product Card from Businesses, and for Businesses to exchange their



Product Card for a Money Card from Households. Once all students in the Businesses group have exchanged their Product Cards for Money Cards in the Product Market, instruct them again to walk back to the Businesses group sign to count their cards. (*They should have 1 Employee Resource Card, 3 Money Cards, and 0 Product Cards.*) Once all students in the Households group have exchanged their Money Cards for Product Cards in the Product Market, instruct them to walk back to the Households sign to count their cards. (*They should have 1 Employee Resource Card, 1 Money Card, and 2 Product Cards.*)

43. After they have counted their cards, instruct both groups to walk again to the Resource Market from their respective group signs. In the Resource Market, have Households exchange their Employee Resource Card for a Money Card from Businesses, and for Businesses to exchange their Money Card for an Employee Resource Card from Households. Once both groups have made their exchanges, instruct them to walk to their group signs to count their cards again. (*Students in the Businesses group should have 2 Employee Resource Cards, 2 Money Cards, and 0 Product Cards. Students in the Households group should have 0 Employee Resource Cards, 2 Money Cards, and 2 Product Cards.*)
44. Once all students have counted their cards, instruct students to walk back to their seats. Explain that this activity was to illustrate the flow of money through the economy from households and businesses. Have students answer the questions on Handout 5.
 - 1) How do households participate in the circular flow? (*By buying products/goods and services and offering work.*)
 - 2) How do businesses participate in the circular flow? (*By making products/goods and services and hiring workers.*)
 - 3) What is exchanged in the Resource Market? (*Households exchanged employee resource cards for money cards and Businesses exchanged money cards for employee resource cards.*)
 - 4) What is exchanged in the Product Market? (*Households exchanged money cards for product cards and businesses exchanged product cards for money cards.*)
45.  **Note:** You may use steps 45 – 55 either for additional practice on the circular flow or for a remote activity option: Using the partially filled circular flow model on Handout 6, have students draw households and businesses meeting in the Product Market, illustrating households and businesses exchanging money for goods and services in the Product Market. To guide students, have them draw an arrow from the Product Market to Households. Ask students what the arrow should represent. (*Expected student response: Products [or goods and services]*). Instruct them to write their answer either above or under the arrow.



46. Have students then draw another arrow that goes from Households to the Product Market. Ask what that arrow represents. (*Expected student response: Money or spending.*) Instruct them to write their answer either above or under the arrow.)
47. Then have students draw an arrow from Businesses to the Product Market. Ask students what the arrow should represent. (*Expected student response: Products [or goods and services].*) Instruct them to write their answer either above or under the arrow.)
48. Have students draw another arrow that goes from the Product Market to Businesses. Ask students what that arrow represents, asking what businesses are receiving by selling products at the Product Market. (*Expected student response: Money or revenue.*) Instruct them to write their answer either above or under the arrow.)
49. Have students summarize the type of exchange that is happening between households and businesses in the Product Market on Handout 6. (*Expected student response: Businesses provide goods and services or products in the Product Market where households buy these products in exchange for money. Businesses get money in return for selling their products.*)
50. Now, ask students, "Based on your vocabulary list, where do households get jobs and where do businesses find the workers they need?" (*Expected student response: Resource Market.*) Ask students what businesses give in exchange for people's work. (*Expected student response: Businesses give workers money, or wages.*) Ask students what workers get in exchange for the work they give to businesses. (*Expected student response: Workers get money, or wages.*)
51. On the same circular flow model from Handout 6 have students draw households and businesses meeting in the Resource Market, illustrating households offering work for money and businesses offering money for work. To guide students, instruct them to draw an arrow from Households to the Resource Market. Ask what households provide to the Resource Market and to label that on the arrow. (*Expected student response: Labor or work.*) Have students draw another arrow that goes from the Resource Market to Households, asking what the Resource Market gives to households and what that arrow represents. (*Expected student response: Wages or money.*) Next, have students draw an arrow from the Resources Market to Businesses. Ask students what the arrow represents. (*Expected student response: Resources like labor.*) Then have students draw another arrow from Businesses to the Resource Market, asking what firms are providing to the Resource Market for households and to write that on the arrow. (*Expected student response: Wages, salaries, or money.*)
52. Have students summarize the type of exchange that is happening between households and businesses in the Resource Market on the summary section on Handout 6. (*Expected student response: Households provide labor or work and get wages or money in exchange for their work. Businesses use labor from the Resource Market to help make their goods and services, and in return for the labor they get, they pay workers money/wages.*)



53. Have students tie everything together by explaining the relationship between households and businesses based on what they drew. Guide students to first think of what households and businesses do in the product market and the exchange that happens, leading them to discuss the resource market and the type of exchange that happens there.
54. Explain that what they just drew is a representation of the circular flow model which illustrates the interrelationship between households and businesses in an economy.
55. After students write their explanation, have them answer the following questions on Handout 6. **Note:** Tell students to keep their Handout 6 on hand as they will need to refer to it later in the lesson.
 - 1) What does the circular flow look like? (*It looks like a circle.*)
 - 2) What do households and businesses use to get the things they want or need? (*Money.*)
 - 3) Where do households and businesses meet to exchange goods and services and money? (*Product Market.*)
 - 4) Where do households and businesses meet to exchange work and money? (*Resource Market.*)
56. Now, explain to students that there was a time when people could not go out shopping for everything they wanted, due to a pandemic (a disease outbreak that spreads across countries and affects a large number of populations) and that they will be placed into groups to read about why at one point in recent history people could not go out to shop for whatever they wanted. Place students into three groups. Pass out Handout 7 and copies of Reading 1: New York Executive Order, Reading 2: New Jersey Executive Order, and Reading 3: Connecticut Executive Order. Each group should receive a different reading.
57. Once groups receive their readings, instruct them to highlight important findings in the reading such as specific executive order actions, and on Handout 7, to summarize what each state is requiring citizens to do. After they have written their summary, tell each group to either come to the board to write their executive order summary or type it on a shared Google Doc. (Answers may vary but should include: *non-essential businesses must close, people must work from home whenever possible, people must not gather in large groups, people must practice social distancing and stay six feet apart, etc.*)
58. Now, ask students to go back to their completed circular flow model from Handout 6 and to think of it under COVID-19 pandemic conditions. Ask households what they are supposed to do, according to the executive orders. (Expected student response: *Stay at home; shelter in place.*) Ask businesses what they are supposed to do, according to the executive orders. (Expected student response: *Most will close.*) Ask the class, "What does all this mean for you and your shopping?" (Expected student response: *"It means I can't go out shopping!"*) Ask students if they think households and businesses are able to meet in the same way to exchange money and goods



and services during a pandemic. (Expected student response: No.) Ask them to explain their answer. (Expected student response: Because the executive orders are telling people to stay at home to stop the spread of COVID-19 and help people stay safe.)

59. Tell students that they will now simulate the circular flow under stay at home orders on Handout 7 where they can't go out shopping in the same way they did before.



Remote Learning Option: Assign students in groups of 3 and post Reading 1: New York Executive Order, Reading 2: New Jersey Executive Order, and Reading 3: Connecticut Executive Order and Handout 7 on Google Classroom. Allow students time to read and write their answers on Google Classroom. Have an online discussion on how this new situation where people aren't able to go out anymore to shop would affect the circular flow. Refer to the questions and expected student answers from steps 55-59. After students discuss and review their answers from Handout 7, skip to step 63.

60. **In-Class Activity:** Explain to students that they will redo the circular flow but this time it will be based on this new situation where people are not allowed to go out shopping in the same way that they did before.
61. Reassign students to the Households group and Businesses group and have them walk to their respective group signs. Distribute only 2 Employee Resource Cards to each student in the Households group. Distribute only 2 Product Cards to each student in the Businesses group. If students state that they weren't given any Money Cards, explain that this was purposely done to illustrate what might happen to the circular flow.
62. Instruct students in both groups to walk to the Product Market from their respective group signs. Ask Households and Businesses if they are able to exchange money for products. (Expected student response: No.) Ask why not. (Expected student response: Because we have no money!) Ask students if they are unable to make their exchanges in the Product Market, could they make their exchanges in the Resource Market instead? Tell students to walk back to their respective group signs as they think about this question. Then, instruct both groups to walk to the Resource Market. At the Resource Market, ask Households and Businesses to exchange Employee Resource Cards for Money Cards. (Expected student response: We can't because we have no money!) Once students have made this exclamation, instruct them to go back to their seats.
63. At their seats, instruct students to look at Handout 7. Again, based on this new situation where people can't go shopping in the same way as they did before, tell students to draw an "X" on the appropriate arrow to show the money flow from Households to the Product Market being cut off. (Students should realize that because households go out less and because businesses can't be open in the same



way as before, the flow of money stops as households and businesses can't meet and make exchanges in either market.) Ask, "What happens if households are not going out to buy the things they want or need?" (Households won't be able to buy goods and services from the Product Market and there won't be any exchanges going on in the Product Market. Businesses then won't be able to make as much money.)

64. Tell students to draw another "X" on the appropriate arrow to show the money flow from the Product Market to Businesses being cut off. Ask, "What happens if businesses do not receive money from the Product Market?" (Businesses won't be able to make money from the Product Market and so they won't have enough money to pay wages to workers in the Resource Market.)
65. Instruct students to draw another "X" on the appropriate arrow to show the money flow from Businesses to the Resource Market being cut off. Ask, "What happens if businesses do not have enough money to pay households for their work?" (Households won't get paid.)
66. Tell students to draw one more "X" on the appropriate arrow to show the money flow from the Resource Market to Households being cut off. Ask, "What happens if households are not receiving money from the Resource Market for their work or labor?" (Households won't be able to have as much money to buy the stuff they need or want.) Explain to students that normally the circular flow works smoothly when there is money flowing from households to businesses in the product and resource markets, but just as the students demonstrated with the "X's", the circular flow can be disrupted.
67. To conclude, have students answer the last two questions on Handout 7:
 - 5) Based on what you learned in the last lesson, if people can't go out shopping the way they did before due to COVID-19, what would happen to businesses and the economy, and GDP? (GDP could go down because people aren't able to go shop and spend their money to buy the things they need or want, and so businesses won't be able to get the resources they need to continue making their products to sell.)
What would happen to unemployment? (If businesses aren't making as much money, they won't be able to pay their workers and may have to fire them. People will lose jobs and might not be able to find new ones.)
 - 6) How has the COVID-19 pandemic and people not being able to spend money affected the economy? (Since people can't go out shopping and spend money the way they did before, this negatively impacts businesses and jobs because businesses won't be able to make money to pay their workers. They may have to fire their workers, and if businesses aren't hiring new workers, then even more people won't be able to make money because they won't have jobs. Ultimately, when the flow of money stops, the circular



flow gets disrupted and the economy is negatively impacted because there are things that aren't being bought and there are jobs being lost.)

Supporting Question 3: What are some actions that could help restart growth?

68. As a warm up and review, ask students to recall how the circular flow could be disrupted and under what conditions. (When the flow of money stops because people can't go out shopping due to a pandemic like COVID-19, then businesses won't be able to receive money the way they did before. Businesses might have to fire workers because they can't afford to pay them anymore. When workers do not receive pay, they are unable to buy the things they need or want. This can impact the whole flow.)
69. Remind students that they play an important role in the circular flow and in the economy, and that they will brainstorm ideas on how they could help the circular flow be able to flow again.
70. Divide students into five groups of four. Each group will read a news article about what various towns have done in response to COVID-19 and develop their own proposal on how they would make their town's economy healthy again. Instruct students that in their groups, they are to read their assigned article and script a mini town hall with the following roles: 1 news reporter who will interview the mayor; 1 mayor who will explain the actions the town has taken; 2 residents of that town to explain how this new action or proposal has impacted them so far. **Note:** Depending on your class size, you may assign additional news reporters or residents to the groups.
71. Explain that each group will present their mini town hall in front of their class.



Remote Learning Option: Place students in groups and assign their roles ahead of time on Google Classroom. Post [Reading 4: Jersey City Mayor Opens Farmers Markets](#), [Reading 5: Mayor de Blasio and Speaker Johnson Announce Plans to Implement 100 Miles of Safe Streets](#), [Reading 6: Montclair Landlords and Tenants Working Together](#), [Reading 7: Albany Lifts Time Limit Parking Regulation to Create Curbside Pickup Areas for Local Eateries](#), [Reading 8: Stamford Provides Thousands of Masks to Residents](#) and [Handout 8](#), [Handout 9](#), [Handout 10](#), and [Handout 11](#) on Google Classroom. After students complete their Handouts, they can either record their town halls or hold a virtual town hall via Zoom or other video-conference platforms.

72. Distribute [Handout 8](#) to each group. As groups begin to read their assigned readings and fill out [Handout 8](#), circulate the classroom to help students answer any questions that they might have as they read.



- A. Reading 4: Jersey City Mayor Opens Farmers Markets
https://jerseycitynj.gov/UserFiles/Servers/Server_6189660/File/Press%20Releases/2020%20Press%20Releases/FarmersMarketsAndPhaselIParks.pdf
 - B. Reading 5: Mayor de Blasio and Speaker Johnson Announce Plans to Implement 100 Miles of Safe Streets <https://www1.nyc.gov/office-of-the-mayor/news/292-20/mayor-de-blasio-speaker-johnson-plans-implement-up-100-miles-safe-streets>
 - C. Reading 6: Montclair Landlords and Tenants Working Together
<https://www.montclairlocal.news/2020/04/15/paying-the-rent-during-covid-montclair-landlords-tenants-working-together/>
 - D. Reading 7: Albany Lifts Time Limit Parking Regulation to Create Curbside Pickup Areas for Local Eateries https://www.albanyny.gov/newsandevents/news/20-03-27/City_of_Albany_Lifts_Time-Limit_Parking_Regulations_Creates_Curbside_Pickup_Areas_for_Local_Eateries.aspx
 - E. Reading 8: Stamford Provides Thousands of Masks to Residents
<https://www.stamfordct.gov/office-of-the-mayor/news/stamford-provides-thousands-of-masks-to-residents>
73. Once all students have finished preparing their questions and answers on Handout 8, distribute Handout 9 and allow students time to write their transcript on this handout. Remind students that everybody in their group needs to speak and that their town hall should be between 4 - 6 minutes long.
74. After all groups have completed their transcripts, distribute Handout 10. Tell students that when each group presents, they should write down notes on each group's proposal on this handout.
75. After each group is done presenting, distribute Handout 11 and tell students that they will pick their favorite proposal and write a news article for their local town's paper that recaps the proposal and also suggests a proposal of their own to help restart their local communities' economies. Tell students that their suggested proposals should focus on how the circular flow model could start flowing again, thinking about the flow of money and the role of households and businesses.
76. As an assessment, ask students to recall their prediction that they wrote on Handout 1. Distribute Handout 12 and have them answer the questions at the bottom of Handout 12. After students have completed answering the questions on Handout 12, have them compare their answers from Handout 12 to Handout 1.



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Handout 1: Economics Words and Charts

Prediction Box: What would happen to my community if nobody can go out shopping anymore?

VOCABULARY LIST

Economy: _____

Goods: _____

Services: _____



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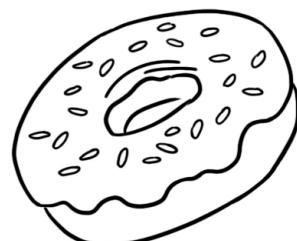
Handout 1 (cont'd)

MARKET VALUE IN DOUGHNUTS

Directions: Take a look at this chart and answer the questions below.

City	Product	2089 Price Per Doughnut	Quantity	2090 Price Per Doughnut	Quantity
Newer York City	Doughnuts	\$1	100	\$1	130

1. How much money did Newer York City make from their doughnut sales in 2089?
2. How much money did Newer York City make from their doughnut sales in 2090?
3. Did Newer York City's total market value of their doughnut sales increase or decrease?
4. How did you know Newer York City is making more money in 2090 than in 2089?
5. What would happen if Newer York City kept selling more doughnuts?
6. What would happen if all of a sudden nobody can afford to buy doughnuts anymore?
7. What might that mean about the economy?



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Handout 2: What is GDP?

Part I: CONSUMPTION

Directions: You are part of a special task force to start a new economy! To help give an initial boost to the economies of these new cities, you will buy a specific product for a year. Based on your Consumption Card, write down your product, price, quantity bought, and the market value in the chart below.

My Consumption Chart			
Product	Price	Quantity	Market Value

Now, fill in your class's total consumption in the chart below based off of your teacher's class consumption chart. Then, write the letter abbreviation for consumption in the box and the definition next to it.

Total Classroom Consumption	\$
-----------------------------	----

Consumption: _____

Part II: INVESTMENT

Directions: You will now take on the role of business owners selling your product! Using your Investment Cards, write the various costs of running your business and the total cost in the chart below.

Business Investment					
Product	Equipment	Rent	Bills	Workers	Total
	\$	\$	\$	\$	\$

Now, fill in your class's total investment in the chart below based off of the class investment chart. Then, write the letter abbreviation for investment in the box and the definition next to it.

Total Classroom Investment	\$
----------------------------	----

Investment: _____



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Handout 2 (cont'd)

Part III: GOVERNMENT SPENDING

Directions: You learned about some of the things that governments spend money on that make up government spending. Now, fill in government spending in the chart below. Then, write the letter abbreviation for government spending in the box and the definition next to it.

Government Spending		\$
----------------------------	---	----



Government Spending: _____

Part IV: NET EXPORTS

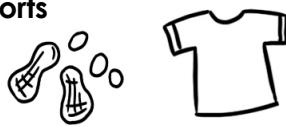
Directions: You learned some important terms that relate to products being bought and sold outside of the United States. Write the definitions for imports and exports and draw or write an example of each in the boxes below.

Imports: _____

Exports: _____

Your class's t-shirt imports are \$300 and your peanut exports are \$100. If you subtract imports from exports, what dollar amount do you get? Fill in the equation below.

\$_____ (exports) - \$_____ (imports) = \$_____. This is your class's **net exports** for the year. Let's write this number in the chart below. Then, write the letter abbreviation for net exports in the box and the definition next to it.

Net Exports		\$
--------------------	---	----



Net Exports: _____



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Handout 3: Adding It All Together – GDP

Directions: We just learned about the different parts of our class's economy and what they mean. Write these four parts on the lines and their letter abbreviations in the boxes.

1. _____

3. _____

2. _____

4. _____

Using the abbreviations from the boxes above, rewrite them below but add a plus sign between each abbreviation. The first plus sign has been done for you as an example. Then, using the numbers from Handout 2 for Consumption, Investment, Government Spending, and Net Exports, write those numbers under the corresponding abbreviation and add them together.

+

_____ + _____ + _____ + _____ = _____ (**GDP**)

Gross Domestic Product (GDP) is...



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Handout 4: Fewer Jobs

1. If your class's total consumption from Handout 2 decreased by half, what is your new total class consumption?
2. What does this decreased consumption mean for you as business owners?
3. If your business is bringing in less money, what would you have to do?
4. Write the following definition of **unemployment** below.

Unemployment is

5. If unemployment continued to increase, what would happen to consumption, business investment, and GDP?
6. Overall, is increasing unemployment a sign of a healthy economy or an unhealthy economy? Why?
7. What are two signs of a healthy economy?



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Handout 4 (cont'd)

Let's Recap!

With your partner, summarize what happens to GDP when unemployment is high, and what the signs of a healthy economy are. Work together to fill in the boxes below.

Increasing unemployment means that GDP...

The signs of a healthy economy are...



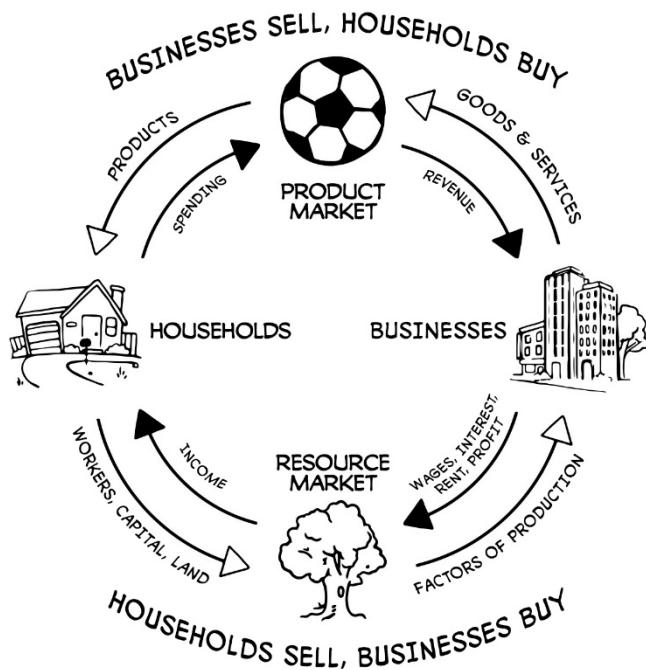
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Handout 5: The Circular Flow and You

Did you know that you are participants in the economy? It's true! Whenever you buy goods and services, you participate as consumers. You can also participate by providing work to businesses.

Let's learn a little bit more about this thing called the "circular flow model" by delving into some definitions.



1. Households:

2. Businesses:

3. Product Market:

Example)

4. Resource Market:

Example)



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Handout 5 (cont'd)

Questions

1. How do households participate in the circular flow?
2. How do businesses participate in the circular flow?
3. What is exchanged in the Resource Market?
4. What is exchanged in the Product Market?



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Lesson Plan by Chaeri Han
Outreach and Education

Handout 6: Let's Fill in the Circular Flow!



Steps

1. Using arrows, draw households and businesses meeting in the Product Market, illustrating the exchange of money for goods and services with labeled arrows.
2. Using arrows, draw households and businesses meeting in the Resource Market, illustrating the exchange of wages and work with labeled arrows.

What is happening in the Product Market? Summarize.

What is happening in the Resource Market? Summarize.



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Handout 6 (cont'd)

Questions

1. What does the circular flow look like?
 2. What do households and businesses use to get the things they want or need?
 3. Where do households and businesses meet to exchange goods and services and money?
 4. Where do households and businesses meet to exchange work and money?



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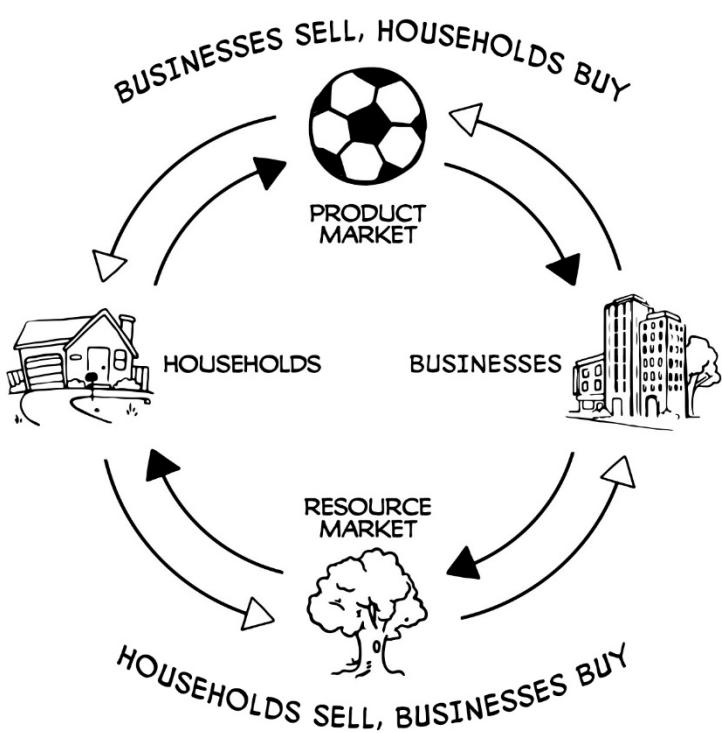
Handout 7: The Circular Flow Model and COVID-19

Directions: Write a 1 - 2 sentence summary about the executive order you just read, noting the specific actions that the executive order is requiring citizens to take.

Executive Order Summary:

1. What does the executive order say?
2. What specific actions is it requiring citizens to take?

Show what happens to the circular flow as a result of the pandemic and the issued executive orders.



Steps

1. Draw an “X” on the appropriate arrow to show the money flow from households to the Product Market being cut off. Answer question 1.
2. Draw an “X” on the appropriate arrow to show the money flow from the Product Market to businesses being cut off. Answer question 2.
3. Draw an “X” on the appropriate arrow to show the money flow from Businesses to the Resource Market being cut off. Answer question 3.
4. Draw an “X” on the appropriate arrow to show the money flow from the Resource Market to households being cut off. Answer question 4.



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Handout 7 (cont'd)

Questions

1. What happens if households are not going out to buy the things they want or need?
2. What happens if businesses do not receive money from the Product Market?
3. What happens if businesses do not have enough money to pay households for their work?
4. What happens if households are not receiving money from the Resource Market for their work?
5. Based on what you learned in the last lesson, if people can't go out shopping due to COVID-19, what could happen to GDP? What could happen to unemployment?
6. How has the COVID-19 pandemic and people not being able to spend money affected the economy?



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Handout 8: Let's Talk It Up! Town Hall Preparations

Directions: As your group reads the news article, answer the following questions to help write your transcript for the town hall. Feel free to also write your own questions but make sure they relate to the news article's proposal and its impact on the town's community.



Reporter's Questions

Questions for the Mayor	Mayor's Responses
What are you proposing to do?	
How will your proposal help residents?	
How can keeping communities safe help businesses?	
Questions for Residents	Residents' Responses
What have been some of the biggest struggles your town has experienced so far due to COVID-19?	
As a resident of the town, what has been your biggest struggle due to COVID-19?	
How do you feel about the proposal?	



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Handout 9: Let's Reboot the Economy! Town Hall Transcript

Directions: Based on the responses to the questions from Handout 8, write the transcript for your town hall. Remember that everyone in your group needs to speak and that the town hall should be between 5 - 6 minutes long.

Reporter's Introduction and Greeting (don't forget to state the name of your town!):

Reporter: Here comes the mayor now!

Reporter's First Question to Mayor: What are you proposing to do?

Mayor's Response:

Reporter's Second Question to Mayor: How will your proposal help residents?

Mayor's Response:



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Handout 9 (cont'd)

Reporter's Third Question to Mayor: How can keeping communities safe help businesses?

Mayor's Response:

Reporter: Thank you, Mayor. And now here come some residents...

Reporter's First Question to Resident 1: What have been some of the biggest struggles your town has experienced so far due to COVID-19?

Resident 1's Response:

Reporters Second Question to Resident 2: As a resident of the town, what has been your biggest struggle due to COVID-19?



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Handout 9 (cont'd)

Resident 2's Response:

Reporter's Third Question to Both Residents: How do you feel about the proposal?

Residents' Responses:



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Handout 10: Town Hall Notes

Directions: As each group reads its script, fill in the chart for each town below.

Town: _____

1. What was the mayor's proposal? Do you agree or disagree with this proposal?
2. What do you think was an important question that the reporter asked the mayor?
3. What was the mayor's response to that question?
4. What do you think was an important question that the reporter asked the residents?
5. What were the residents' responses?
6. Circle how you feel about the proposal: ☺ ☻ ☻
7. Why do you feel this way about the proposal?

Town: _____

1. What was the mayor's proposal? Do you agree or disagree with this proposal?
2. What do you think was an important question that the reporter asked the mayor?
3. What was the mayor's response to that question?
4. What do you think was an important question that the reporter asked the residents?
5. What were the residents' responses?
6. Circle how you feel about the proposal: ☺ ☻ ☻
7. Why do you feel this way about the proposal?



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Handout 10 (cont'd)

Town: _____

1. What was the mayor's proposal? Do you agree or disagree with this proposal?
2. What do you think was an important question that the reporter asked the mayor?
3. What was the mayor's response to that question?
4. What do you think was an important question that the reporter asked the residents?
5. What were the residents' responses?
6. Circle how you feel about the proposal: ☺ ☻ ☻
7. Why do you feel this way about the proposal?

Town: _____

1. What was the mayor's proposal? Do you agree or disagree with this proposal?
2. What do you think was an important question that the reporter asked the mayor?
3. What was the mayor's response to that question?
4. What do you think was an important question that the reporter asked the residents?
5. What were the residents' responses?
6. Circle how you feel about the proposal: ☺ ☻ ☻
7. Why do you feel this way about the proposal?



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Handout 11: Town Hall News!

Directions: Now that you've heard all of the towns' proposals, pick which one you liked best.

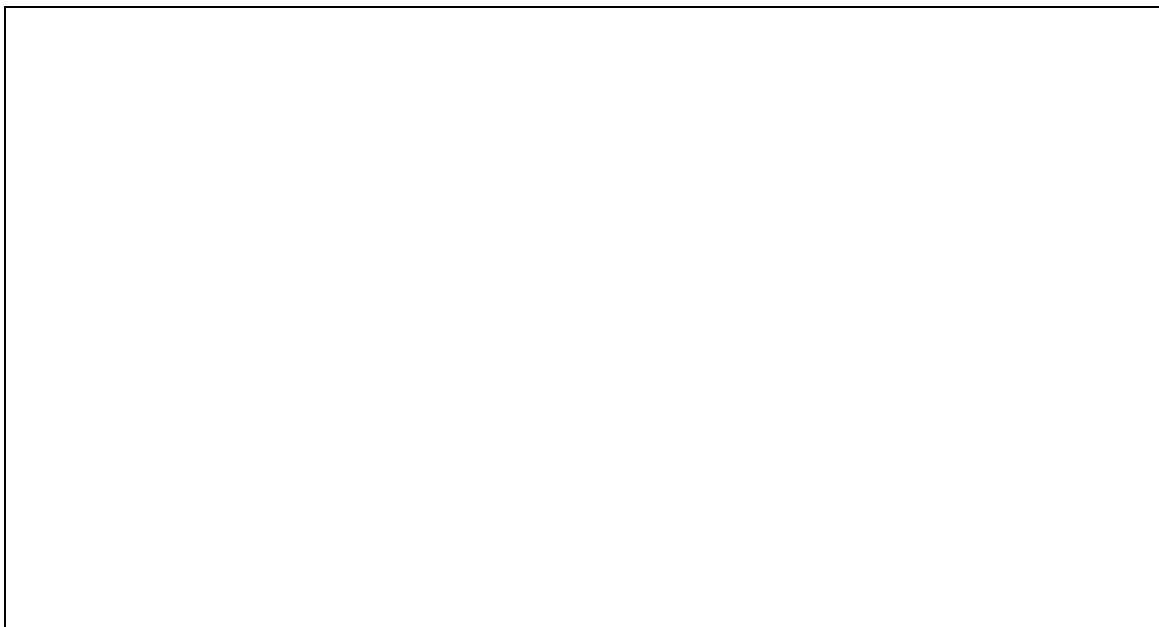
My favorite proposal: _____

Write a news article for your town's local paper summarizing the town hall and what the mayor proposed to do in response to COVID-19. In your article, make sure you include everything on the checklist below.

- Recap the questions that the news reporter asked.
- Recap the mayor's responses.
- Give your opinion on a topic the mayor should have addressed.
- Recap the residents' responses.
- Discuss how the proposals will help restart the circular flow of the economy.
- Your own suggestion or proposal on how to make the town's economy healthy again.

=LOCAL NEWS=

Town Hall Reveals Proposal to Reboot the Economy



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Handout 12: Let's Wrap It Up!

Based on this lesson, you have just learned how economic health is measured, what could negatively impact it, and what actions could help restart it. All these things lead up to the ultimate question: **What happens when you can't go out shopping anymore?**

But first, let's answer these three questions on the chart below.

Now, let's answer the ultimate question: What happens when you can't go shopping anymore?

Compare your answer now to your predicted answer from Handout 1. Were there any major differences? If so, what were they?

1. First, let's answer these three questions:

HOW IS ECONOMIC HEALTH MEASURED?

WHAT WOULD NEGATIVELY IMPACT THE GROWTH OF AN ECONOMY?

WHAT ARE SOME ACTIONS THAT COULD RESTART GROWTH?

2. Now, let's answer the ultimate question:

WHAT HAPPENS WHEN YOU CAN'T GO OUT SHOPPING ANYMORE?



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Resource 1: Consumption Cards (30 total)

Product Pizza  Price \$4 per slice Quantity 50 slices	Product Soda  Price \$3 per can Quantity 30 bottles	Product Gummy Worms  Price \$5 per bag Quantity 20 bags	Product Ice Cream Cones  Price \$1 per cone Quantity 100 cones	Product Pencils  Price \$1 per pencil Quantity 25 pencils
Product Pens  Price \$2 per pen Quantity 200 pens	Product Notebooks  Price \$3 per notebook Quantity 50 notebooks	Product Lip Balm  Price \$5 per tube Quantity 50 tubes	Product Sunglasses  Price \$50 per pair Quantity 5 pairs	Product Flip-flops  Price \$10 per pair Quantity 10 pairs
Product Socks  Price \$5 per pair Quantity 20 pairs	Product Bottled Water  Price \$1 per bottle Quantity 200 bottles	Product Scarves  Price \$20 per scarf Quantity 10 scarves	Product Balloons  Price \$4 per balloon Quantity 40 balloons	Product Cookies  Price \$2 per cookie Quantity 80 cookies
Product Chips  Price \$2 per bag Quantity 90 bags	Product Bagels  Price \$3 per bagel Quantity 50 bagels	Product Gummy Bears  Price \$5 per bag Quantity 100 bags	Product Tissues  Price \$5 per box Quantity 50 boxes	Product Toothbrushes  Price \$5 per toothbrush Quantity 60 toothbrushes



Resource 1 (cont'd)

<p>Product Scissors </p> <p>Price \$5 per pair</p> <p>Quantity 50 pairs</p>	<p>Product Hand lotion </p> <p>Price \$8 per bottle</p> <p>Quantity 10 bottles</p>	<p>Product Gloves </p> <p>Price \$6 per pair</p> <p>Quantity 20 pairs</p>	<p>Product Toothpaste </p> <p>Price \$10 per tube</p> <p>Quantity 10 tubes</p>	<p>Product Birthday Cards </p> <p>Price \$5 per card</p> <p>Quantity 10 cards</p>
<p>Product Muffins </p> <p>Price \$2 per muffin</p> <p>Quantity 100 muffins</p>	<p>Product Hats </p> <p>Price \$20 per hat</p> <p>Quantity 20 hats</p>	<p>Product T-shirts </p> <p>Price \$40 per shirt</p> <p>Quantity 5 shirts</p>	<p>Product Shorts </p> <p>Price \$50 per pair</p> <p>Quantity 5 pairs</p>	<p>Product Wallets </p> <p>Price \$20 per wallet</p> <p>Quantity 10 wallets</p>



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Resource 2: Classroom Consumption Chart



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Resource 3: Investment Cards (30 total)

Product Pizza  Business Costs <ul style="list-style-type: none">• Equipment: \$20• Rent: \$10• Bills: \$20• Workers: \$10	Product Soda  Business Costs <ul style="list-style-type: none">• Equipment: \$5• Rent: \$10• Bills: \$15• Workers: \$20	Product Gummy Worms  Business Costs <ul style="list-style-type: none">• Equipment: \$15• Rent: \$20• Bills: \$15• Workers: \$15	Product Ice Cream Cones  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$50• Bills: \$20• Workers: \$10	Product Pencils  Business Costs <ul style="list-style-type: none">• Equipment: \$5• Rent: \$20• Bills: \$15• Workers: \$15
Product Pens  Business Costs <ul style="list-style-type: none">• Equipment: \$5• Rent: \$30• Bills: \$15• Workers: \$15	Product Notebooks  Business Costs <ul style="list-style-type: none">• Equipment: \$20• Rent: \$40• Bills: \$20• Workers: \$15	Product Lip Balm  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$50• Bills: \$10• Workers: \$20	Product Sunglasses  Business Costs <ul style="list-style-type: none">• Equipment: \$50• Rent: \$30• Bills: \$20• Workers: \$20	Product Flip-flops  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$10• Bills: \$10• Workers: \$15
Product Socks  Business Costs <ul style="list-style-type: none">• Equipment: \$20• Rent: \$40• Bills: \$10• Workers: \$15	Product Bottled Water  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$20• Bills: \$30• Workers: \$15	Product Scarves  Business Costs <ul style="list-style-type: none">• Equipment: \$50• Rent: \$20• Bills: \$30• Workers: \$10	Product Balloons  Business Costs <ul style="list-style-type: none">• Equipment: \$40• Rent: \$20• Bills: \$20• Workers: \$10	Product Cookies  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$10• Bills: \$10• Workers: \$10
Product Chips  Business Costs <ul style="list-style-type: none">• Equipment: \$10• Rent: \$20• Bills: \$10• Workers: \$10	Product Bagels  Business Costs <ul style="list-style-type: none">• Equipment: \$20• Rent: \$20• Bills: \$10• Workers: \$20	Product Gummy Bears  Business Costs <ul style="list-style-type: none">• Equipment: \$15• Rent: \$20• Bills: \$15• Workers: \$15	Product Tissues  Business Costs <ul style="list-style-type: none">• Equipment: \$20• Rent: \$50• Bills: \$20• Workers: \$15	Product Toothbrushes  Business Costs <ul style="list-style-type: none">• Equipment: \$40• Rent: \$20• Bills: \$20• Workers: \$20



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Resource 3 (cont'd)

<p>Product Scissors</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$30 • Rent: \$20 • Bills: \$30 • Workers: \$25 	<p>Product Hand lotion</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$30 • Rent: \$30 • Bills: \$20 • Workers: \$20 	<p>Product Gloves</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$10 • Bills: \$20 • Workers: \$20 	<p>Product Toothpaste</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$30 • Rent: \$10 • Bills: \$10 • Workers: \$20 	<p>Product Birthday Cards</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$20 • Bills: \$20 • Workers: \$20
<p>Product Muffins</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$10 • Rent: \$10 • Bills: \$20 • Workers: \$15 	<p>Product Hats</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$10 • Bills: \$20 • Workers: \$20 	<p>Product T-shirts</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$10 • Bills: \$20 • Workers: \$10 	<p>Product Shorts</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$10 • Bills: \$20 • Workers: \$10 	<p>Product Wallets</p>  <p>Business Costs</p> <ul style="list-style-type: none"> • Equipment: \$20 • Rent: \$20 • Bills: \$20 • Workers: \$20



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Lesson Plan by Chaeri Han
Outreach and Education

Resource 4: Classroom Business Investment Chart



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Resource 5: Households Sign, Businesses Sign

BUSINESSES

HOUSEHOLDS



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Resource 5 (cont'd): Product Market Sign, Resource Market Sign

**PRODUCT
MARKET**

**RESOURCE
MARKET**



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Resource 6: Money Cards (32 total)

MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY
MONEY	MONEY	MONEY	MONEY



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Lesson Plan by Chaeri Han
Outreach and Education

Resource 6 (continued): Product Cards (32 total)

PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT
PRODUCT	PRODUCT	PRODUCT	PRODUCT



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Resource 6 (continued): Employee Resource Cards (32 total)

EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE
EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE	EMPLOYEE RESOURCE



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Reading 1: New York Executive Order (page 1)



MARCH 20, 2020 Albany, NY

Governor Cuomo Signs the 'New York State on PAUSE' Executive Order

10-Point Policy that Assures Uniform Safety for Everyone

100% Closure of Non-Essential Businesses
Statewide, Effective 8pm Sunday — Exceptions Made
For Essential Services Such as Groceries and
Healthcare

"Matilda's Law" Will Provide New Protections for Most
Vulnerable Populations - New Yorkers Age 70 and
Older, People with Compromised Immune Systems and
Those With Underlying Illnesses

Directs 90-Day Moratorium on Any Residential or
Commercial Evictions

Asks PPE Product Providers to Sell Non-Essential
Products to the State and Encourages Companies to
Begin Manufacturing PPE Products



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Reading 1: New York Executive Order (page 2)

Confirms 2,950 Additional Coronavirus Cases in New York State - Bringing Statewide Total to 7,102; New Cases in 23 Counties

Governor Andrew M. Cuomo today announced he is signing the "New York State on PAUSE" executive order, a 10-point policy to assure uniform safety for everyone. It includes a new directive that all non-essential businesses statewide must close in-office personnel functions effective at 8PM on Sunday, March 22, and temporarily bans all non-essential gatherings of individuals of any size for any reason.

Governor Cuomo also announced "Matilda's Law" - named for the Governor's mother - to protect New York's most vulnerable populations, including individuals age 70 and older, those with compromised immune systems and those with underlying illnesses. The measure requires this group of New Yorkers to stay home and limit home visitation to immediate family members or close friends in need of emergency assistance. If it is necessary to visit such individuals, the visitor should get prescreened by taking temperature and seeing if person is exhibiting other flu-like symptoms. Both individuals should wear a mask for the duration of the visit.

The Governor also announced a 90-day moratorium on any residential or commercial evictions.

Additionally, amid a shortage of personal protective equipment — or PPE — products in the state, including gloves, masks and gowns, the Governor is asking all PPE product providers to sell to the state any products that are not



Reading 1: New York Executive Order (page 3)

essential or not currently being used. Businesses interested in selling products to the state should contact Simonida Subotic at 646-522-8477 or covid19supplies@exec.ny.gov.

The Governor is also encouraging any company with the proper equipment or personnel to begin to manufacture PPE products if possible. The state is willing to provide funding to any company to obtain the proper equipment and personnel. Businesses interested in receiving state funding to manufacture PPE products should contact

EricGertler at 212-803-3100 or COVID19supplies@esd.ny.gov.

 "We know the most effective way to reduce the spread of this virus is through social distancing and density reduction measures.

Governor Andrew M. Cuomo

"We know the most effective way to reduce the spread of this virus is through social distancing and density reduction measures," Governor Cuomo said. "I have said from the start that any policy decision we make will be based on the facts, and as we get more facts we will calibrate our response accordingly. This executive order builds on the actions we have taken to reduce the spread of the virus and protect the wellbeing of our friends, colleagues and neighbors. But again, I want to remind New Yorkers that the



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Reading 1: New York Executive Order (page 4)

panic we are seeing is outpacing the reality of the virus — and we will get through this period of time together."

The Governor's 10-point NYS on PAUSE plan is as follows:

1. Effective at 8PM on Sunday, March 22, all non-essential businesses statewide will be closed;
2. Non-essential gatherings of individuals of any size for any reason (e.g. parties, celebrations or other social events) are canceled or postponed at this time;
3. Any concentration of individuals outside their home must be limited to workers providing essential services and social distancing should be practiced;
4. When in public individuals must practice social distancing of at least six feet from others;
5. Businesses and entities that provide other essential services must implement rules that help facilitate social distancing of at least six feet;
6. Individuals should limit outdoor recreational activities to non-contact and avoid activities where they come in close contact with other people;
7. Individuals should limit use of public transportation to when absolutely necessary and should limit potential exposure by spacing out at least six feet from other riders;
8. Sick individuals should not leave their home unless to receive medical care and only after a telehealth visit to determine if leaving the home is in the best interest of their health;
9. Young people should also practice social distancing and avoid contact with vulnerable populations; and
10. Use precautionary sanitizer practices such as using isopropyl alcohol wipes.

"Matilda's Law" includes the following rules for vulnerable populations:



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Reading 1: New York Executive Order (page 5)

- Remain indoors;
- Can go outside for solitary exercise;
- Pre-screen all visitors and aides by taking their temperature and seeing if person is exhibiting other flu-like symptoms;
- Do not visit households with multiple people;
- Wear a mask when in the company of others;
- To the greatest extent possible, everyone in the presence of vulnerable people should wear a mask;
- Always stay at least six feet away from individuals; and
- Do not take public transportation unless urgent and absolutely necessary.



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Reading 2: New Jersey Executive Order (page 1)

Governor Murphy Announces Statewide Stay at Home Order, Closure of All Non-Essential Retail Businesses

03/21/2020

Order Also Prohibits All Social Gatherings, Mandates Work From Home Arrangements for Employees When Possible, and Invalidates Any Conflicting Local and County Regulations

NEWARK – To mitigate the impact of COVID-19 and protect the capacity of New Jersey’s health care system for the state’s most vulnerable, Governor Phil Murphy today signed Executive Order No. 107, directing all residents to stay at home until further notice. The order provides for certain exceptions, such as obtaining essential goods or services, seeking medical attention, visiting family or close friends, reporting to work, or engaging in outdoor activities.

“From day one, we’ve made a commitment to be guided by the facts and take any action necessary to protect the health and safety of New Jersey’s nine million residents,” said Governor Murphy. “We know the virus spreads through person-to person contact, and the best way to prevent further exposure is to limit our public interactions to only the most essential purposes. This is a time for us all to come together in one mission to ‘flatten the curve’ and slow – and eventually halt – the spread of coronavirus.”

In effort to strengthen the existing social distancing measures in place, the order also prohibits all gatherings of individuals, such as parties, celebrations, or other social events, unless otherwise authorized by the Order. When in public, individuals must practice social distancing and stay at least six feet apart whenever possible, excluding immediate family members, caretakers, household members, or romantic partners.

Governor Murphy’s Executive Order further directs the closure of all non-essential retail businesses to the public, with the exceptions of:

- Grocery stores, farmer’s markets and farms that sell directly to customers, and other food stores, including retailers that offer a varied assortment of foods comparable to what exists at a grocery store;
- Pharmacies and medical marijuana dispensaries;
- Medical supply stores;
- Gas stations;
- Convenience stores;
- Ancillary stores within healthcare facilities;
- Hardware and home improvement stores;
- Banks and other financial institutions;
- Laundromats and dry-cleaning services;
- Stores that principally sell supplies for children under five years;
- Pet stores;
- Liquor stores;



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Reading 2: New Jersey Executive Order (page 2)

- Car dealerships, but only for auto maintenance and repair, and auto mechanics;
- Printing and office supply shops;
- Mail and delivery stores.

Nothing in the Order shall limit 1) the provision of health care or medical services; 2) access to essential services for low-income residents, such as food banks; 3) the operations of the media; 4) law enforcement agencies, or 5) the operations of the federal government.

Additionally, the order mandates that all businesses or non-profits, wherever practicable, must accommodate their workforce for telework or work-from-home arrangements. To the extent a business or non-profit has employees that cannot perform their functions via telework or work-from-home arrangements, the business or non-profit should make best efforts to reduce staff on site to the minimal number necessary to ensure that essential operations can continue.

Examples of employees who need to be present at their work site in order to perform their job duties include, but are not limited to, law enforcement officers, fire fighters, other first responders, cashiers or store clerks, construction workers, utility workers, repair workers, warehouse workers, lab researchers, IT maintenance workers, janitorial and custodial staff, and certain administrative staff.

The Order continues existing bans on recreational and entertainment businesses, requirements that all restaurants operate by delivery and takeout only, and the directive that all pre-K, elementary, and secondary schools close and all institutions of higher education cease in-person instruction.

Governor Murphy also signed Executive Order No. 108, which invalidates any county or municipal restriction that in any way will or might conflict with any of the provisions of Executive Order No. 107. Municipalities or counties cannot 1) make any additions to or deletions from the list of essential retail businesses; 2) impose any additional limitations on businesses beyond the Governor's Order; 3) impose any additional density or social distancing requirements; or 4) impose any additional restrictions on freedom of movement. The only exceptions are two categories over which municipalities or counties may impose any additional restrictions: 1) online marketplaces for arranging or offering lodging and 2) municipal or county parks.

All additional county and municipality restrictions, subject to the provisions above, are not only invalidated, but, going forward, municipalities or counties may not enact or enforce any rule or ordinance which will or might conflict with any of the provisions of Executive Order No. 107.

For a copy of Executive Order No. 107, [click here](#).

For a copy of Executive Order No. 108, [click here](#).

The orders shall take effect on Saturday, March 21 at 9:00 p.m.



Reading 3: Connecticut Executive Order (page 1)

Press Releases



STATE OF CONNECTICUT

GOVERNOR NED LAMONT

03/22/2020

**Governor Lamont Releases Guidance to Businesses on
Order Asking Connecticut to ‘Stay Safe, Stay Home’**

**Governor Also Signs Eleventh Executive Order Responding to
COVID-19 Pandemic**

(HARTFORD, CT) – Governor Ned Lamont today released guidance intended to help the state’s business and nonprofit community better understand the “[Stay Safe, Stay Home](#)” executive order he recently signed directing all non-essential businesses and not-for-profit entities in Connecticut to prohibit all in-person functions effective Monday, March 23, 2020 at 8:00 p.m. as part of the state’s ongoing response to the COVID-19 pandemic.

TOP



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Reading 3: Connecticut Executive Order (page 2)

The guidance was developed in concert with the Department of Economic and Community Development (DECD). The governor is encouraging all businesses to employ, to the maximum extent possible any telecommuting or work-from-home procedures that they can safely implement. The order excludes any business or entity providing essential services or functions, such as healthcare, food, law enforcement, and similar critical services.

"I know this pandemic has brought disruption to all of our lives, but we need to pull together as a community and practice social distancing in order to reduce the spread of this virus and protect the wellbeing of our neighbors and our loved ones," **Governor Lamont said**. "We can't ignore the facts, which prove that efforts like this are the best way to slow down its impact. I cannot say it enough – if you can, the best thing to do is to stay safe and stay home."

"We are working around the clock to support our Connecticut businesses during these extremely difficult times," **DECD Commissioner David Lehman said**. "Our primary goal was to support our public health objective while balancing the important needs of our citizens and the Connecticut economy. I encourage residents and business to review the guidance carefully and apply for a waiver only if they deem necessary. DECD will also be launching more assistance for small and medium businesses who are impacted by COVID19 in the coming days."

To help businesses in Connecticut navigate the COVID-19 crisis, DECD has established the COVID-19 Business Emergency Response Unit reachable at 860-500-2333. 

[Click here to read the entire guidance for businesses and nonprofits on the "Stay Safe, Stay Home" order](#)

Governor Lamont signs eleventh executive order of COVID-19 pandemic

Governor Lamont this evening also signed another executive order – the eleventh since he enacted the [emergency declarations](#) – that



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Reading 3: Connecticut Executive Order (page 3)

builds upon his ongoing efforts to advance mitigation strategies that slow down transmission of the virus.

Governor Lamont's [Executive Order No. 7J](#) enacts the following provisions:

- **Clarification of Executive Order No. 7H regarding non-essential business operations:** Allows non-essential retailers to take orders remotely and sell products for curbside pickup and delivery, and allows other nonessential businesses to allow the minimum staff necessary on site to handle security, maintenance mail, and other essential services.
- **Extension of time period for fire service personnel examinations:** The order extends deadlines for certain fire-service examination components, so career and volunteer fire service personnel in the queue for certification testing can meet the contractual, bylaw, and probationary requirements of their employers and continue to meet critical public safety needs.
- **Delivery of methadone to homebound patients by methadone maintenance clinics:** The order allows delivery of at-home doses of methadone to homebound drug-dependent patients who a medical professional determines are unable to travel to the treatment facility because of COVID-19. The order does not allow patients themselves to carry methadone off site.
- **Suspension of rehiring procedures and restrictions on temporary worker retirees (TWRs):** To meet critical government staffing needs caused by COVID-19 with skilled and experienced employees who require little to no additional training, the order suspends previously enacted executive orders and public acts, temporarily removing the two-year limitation on TWRs and allowing employees who participated in retirement incentive programs to work during this emergency.
- **Suspension of certain real property and state contracting statutes:** To expedite obtaining appropriate locations for emergency operations, the order suspends certain state contracting, leasing and procurement requirements to enter into emergency short-term leases and take other emergency measures.



Reading 4: Jersey City Mayor Opens Farmers Markets (page 1)

Mayor Fulop Reopens Farmers' Markets to Provide Healthy Food Access & Support Local Businesses while Adhering to Social Distancing Measures

May 3, 2020, 7:28 am | in

Businesses Look to Recover

JERSEY CITY – **Mayor Steven M. Fulop** announced today the latest step toward carefully reopening the municipality after a nearly two-month lockdown due to the COVID-19 pandemic with a new policy that allows farmers' markets to reopen, providing healthy, organic produce to residents in all parts of the city.

"Our farmers' markets are a vital source of nutritious food for many of our residents, and is one of the safest ways for people to get food and support our local economy," said **Mayor Fulop**. "These are some of the small, but discernable steps towards approaching a sense of safe normalcy while we still adhere to all the recommended public safeguards to halt the spread of Coronavirus."

The farmers' markets, all open-air distributors of fresh produce and goods, are monitored and licensed by the city's Department of Health and Human Services. Every year, all 8 markets provide fresh produce and locally grown products to residents in every corner of the city.

The Paulus Hook market will be the first to open on May 9th, followed by the Grove Street market on May 11th with additional sites to follow. Each market will be mandated to abide by social distancing protocols. Customers will not be allowed to pick their own produce, but can give their verbal shopping list to market staff to pick out or use the market's pre-order service for easier pickup.

Returning the markets comes just one week after the city successfully reopened five parks citywide where, again, social distancing measures are mandated and only non-contact, passive recreation is permitted. The four additional parks listed below will also reopen this week:

- Columbia Park
- Mary Benson Park



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Reading 4: Jersey City Mayor Opens Farmers Markets (page 2)

Arlington Park
• Ercel Webb

Following the successful reopening of the parks with regulations in place, the city will similarly offer each farmers' market the tools to manage costs, provide sanitation stations, and supply clean food for people in need.

"We're working with the farmers and our neighborhood organizations to be able to open the farmers' market as we do every year, which is a tactic we've expanded in recent years to enhance healthy food access that is traditionally lacking in urban settings," said **Stacey Flanagan, Director of Health and Human Services**. "We're making sure we are putting in place the health and safety measures needed as we slowly reopen these critical parts of our city."

Additionally, to provide healthy food choices in a health-conscious setting, city officials are discouraging more than one shopper per household as well as prepared foods and music to allow for swift shopping with a focus on the essentials at this time. Marketers are required to wear face coverings and gloves while staying 6 feet apart.

"We're taking the reopening of our city step-by-step. We started with the parks, and now the farmers' markets – both of which are vital resources to allow our residents to maintain their mental and physical health throughout this quarantine. We'll continue to work towards a full recovery in a cautious and thoughtful manner to ensure the health and safety of our community is embedded in every decision," concluded Mayor Fulop.



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Reading 5: Mayor de Blasio and Speaker Johnson Announce Plans to Implement 100 Miles of Safe Streets (page 1)

Mayor de Blasio and Speaker Johnson Announce Plans to Implement Up to 100 Miles of Safe Streets

April 27, 2020

NEW YORK—As the weather gets warmer and New York City's fight against COVID-19 stretches into the summer, Mayor Bill de Blasio and Speaker Corey Johnson today announced plans to implement at least 40 miles of street closures, sidewalk widening, and additional bike lanes over the next month – with a goal of implementing 100 miles, focusing on communities hardest hit by the pandemic.

The open streets will be sourced from five broad categories: up to 60 miles of streets within and adjacent to parks; up to 20 miles of streets identified in consultation with local precincts, in consultation with Community Boards and other partners; up to 10 miles of streets managed by local partners such as BIDs, block associations, or other civic groups; up to 2.5 miles of widened sidewalks; and up to 10 miles of protected bike lanes.

"This summer is going to look different from any other in our city's history – and we're ready to give New Yorkers more ways to leave home while staying safe from COVID-19," said **Mayor de Bill Blasio**. "I'm proud to work with Speaker Johnson, the Department of Transportation, and the NYPD to find creative solutions that support our broader goals of ending this pandemic and rebuilding a fairer city."

"The Council is thrilled our calls for open streets have been answered and looks forward to working with



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Reading 5: Mayor de Blasio and Speaker Johnson Announce Plans to Implement 100 Miles of Safe Streets (page 2)

the administration to give New Yorkers the space they need to socially distance properly,” said **Council Speaker Corey Johnson**. “As the weather gets nicer and this unprecedented crisis stretches on longer, we need to do everything in our power to keep our neighbors safe and healthy. This announcement is a great starting point for the ongoing conversation about how we share our public spaces during this pandemic and in a post-coronavirus future.”

Open streets will only be in effect for the duration of “NY PAUSE,” with the exception of bike lanes. Conversations with communities and local stakeholders will take place in the coming weeks.

“We thank the Mayor and the Council for this exciting agreement to open up to 100 miles of our City streets for outdoor activity, especially in the communities most impacted by COVID-19,” said **DOT Commissioner Polly Trottenberg**. “DOT looks forward to working with the City Council, our sister agencies — NYPD, Parks and Citywide Event Coordination and Management—and local BIDs and community groups to open our streets up and create more critical cycling routes.”

“These unprecedented times require us to think outside of the box, to be creative with how we look at and utilize the public realm,” said **NYC Parks Commissioner Mitchell J. Silver, FAICP**. “The additional open space that this plan will provide by way of our parks, their perimeters and so much more, will go a long way at helping New Yorkers socially distance and ensuring our city’s stay safety and health.”

“Throughout the year, New Yorkers use their streets as a venue for celebration, commemoration and recreation, and now these spaces will be available for our communities to safely access much needed fresh air and movement. We look forward to working with BIDs, community boards, and other community partners to provide New Yorkers with an opportunity to enjoy their city during these challenging times,” said **Ellyn Canfield, Executive Director, Citywide Events Coordination and Management**.

“I want to thank Mayor de Blasio, DOT, and the NYPD for working with Speaker Johnson and I after our Friday hearing on an open streets plan that we can hit the ground running with this week. This initial span of 40 miles of open streets and the 100 eventual miles that will be created will provide the space for essential workers to pursue safer commuting options, provide outdoor opportunities for vulnerable New Yorkers, and give families the chance to play beyond the four walls of their home. This is just a first step, and once successfully implemented I look forward to working further with the Mayor’s Office on open streets and other social distancing measures we can undertake to protect all communities and help keep COVID-19 rates low,” said **Council Member Carlina Rivera**.



Reading 6: Montclair Landlords and Tenants Working Together (page 1)



Gov. Phil Murphy recognizes Montclair landlord David Placek for giving his tenants a break on rent.
PHOTO COURTESY CHRIS PEDOTA

BY JAIME JULIA WINTERS

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Montclair landlord David Placek got a shoutout from Gov. Phil Murphy on Saturday for giving his tenants a “rent holiday” during the economic downturn COVID-19 has brought. Placek is not collecting rent from his dozen or so renters through June.

“Now certainly not every landlord is in a position to do the same. We get that. But David exemplifies the spirit we need to see right now, of people stepping up to make sure others can come out of this emergency stronger, and so we all come out of this stronger. Hats off, David,” Murphy said at his briefing on Saturday, April 11.



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Reading 6: Montclair Landlords and Tenants Working Together (page 2)

While states such as California, New York, and New Jersey have enacted eviction freezes and mortgage relief in the wake of massive layoffs due to the coronavirus, rent relief has been a different story. Due to the high number of private rental agreements between landlords and tenants, Murphy said, issuing a statewide rent freeze would be complicated.



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"We have not had a rental freeze, just because there are thousands, maybe hundreds of thousands if not millions, of contracts between landlords and renters. Actually, at least in New Jersey, unless I'm wrong, putting a freeze in place is I believe impractical [and] is a legal matter," he said during Saturday's briefing. "We have said you can't be thrown out of your house or evicted if it's foreclosed."

Last Friday, New York City Mayor Bill de Blasio called on the Rent Guidelines Board to freeze rents for all regulated apartments and for the state to allow New Yorkers to pay rent with their security deposit. The board rejected the request, he said.

The group representing the landlords of rent-controlled apartments throughout New York told WABC-TV last week that a rent freeze would only "expedite the deterioration of the city's aging housing stock, and will do nothing to aid tenants that are already struggling to pay the rent in the midst of this crisis."

In Montclair, 42 percent of the residents are housed in rental units.

William Scott, a Montclair landlord and housing advocate, said the state will not get involved and suggested landlords work with their tenants through the next few months.



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Reading 6: Montclair Landlords and Tenants Working Together (page 3)

"Most of my tenants paid in April. But I have one tenant who could not pay their rent. I am working with them. It's going to be a month-to-month situation," Scott said.

Tenants who paid in April may not be able to pay in May if they are laid off, he said.

Murphy said, "You can't be foreclosed on. If the landlord's got a mortgage, and they've got a holiday from their mortgage bank, we expect them to pass that holiday on to people who are renting from them."

Mortgage relief only helps landlords who have a mortgage, which will eventually have to be paid under conditions set by the lender. Many landlords do not have mortgages and live off the rental income, he said.

Furthermore, on May 1, property taxes are due. Murphy has said that governments are "bleeding money" and now wouldn't be the time to place a freeze on taxes.

Murphy reminded renters that they can file a complaint with the state.

"Rentalers, they should raise their hand if they're getting screwed by a landlord, to use a diplomatic verb, and it's out-of-line behavior. This is no time to be throwing your weight around as a landlord or as anybody else, for that matter," Murphy said.

Deirdre Malloy, chairperson of Montclair's Landlord Tenant Housing Committee, said the committee is bracing for an influx of renter and landlord inquiries. But she said that currently there are no issues regarding inability to pay rent, nor complaints from renters against landlords not knowing about the state moratorium on evictions.

"But that doesn't mean they aren't out there," Malloy said. "It should also be noted that the complaint review and mediation process is accessible for use by both renters and landlords." The economic downturn comes at an interesting time for both landlords and tenants, Scott said. Just last week, after three failed attempts over the past four decades to get rent control, Montclair's township council passed an ordinance regulating annual rent



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increases to no more than 4.25 percent, with senior rent increases capped at 2.5 percent. The rent caps do not go into effect until 20 days after the April 7 passage of the law.

"Interesting time if their lease is up in April," Scott said.

Scott thinks the law is on the tenant's side if a landlord attempts to slip through a rent increase higher than what the new law allows.

"Due to Governor Murphy's 90-day moratorium on evictions, the tenant can't be evicted for any reason," he said.

A newly formed group, the Montclair Property Owners Association (MPOA), petitioned to stop the ordinance, contending that they did not have enough time to have input and that approving the law during a pandemic was unconstitutional.

The association asked the council to postpone the vote, offering instead a voluntary rent freeze for the next 90 days by the apartment owners in Montclair. That could very well still happen.

"From recent discussion with several owners, each is expected to not increase rents for the next 90 days purely based on the sensitivity to the uncertainties related to the COVID-19 crisis," Ron Simoncini of MPOA said this week.

On Monday, a bill setting aside \$100 million in rent aid for New Jersey tenants struggling to pay the rent due to a job loss related to COVID-19 passed the Senate. Renters would apply through the state's New Jersey Homeless Prevention Program. The state would pay the landlord directly.



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Reading 7: Albany Lifts Time Limit Parking Regulation to Create Curbside Pickup Areas for Local Eateries (page 1)

City of Albany Lifts Time-Limit Parking Regulations,
Creates Curbside Pickup Areas for Local Eateries

March 27, 2020



Date: March 27, 2020
Contact: David Galin
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ALBANY, NY – Albany Mayor Kathy Sheehan, Albany Police Chief Eric Hawkins, and Albany Parking Authority Executive Director Matthew Peter have announced that all time-limit parking regulations (except in residential permit areas, emergency no parking areas, and loading zones) have been lifted within the City until further notice. This action is being taken to create additional parking opportunities during the COVID-19 outbreak.

Many of the areas where time-limit parking regulations are being lifted are within the City's Business Districts, and include time-limited parking along portions of Lark Street, Madison Avenue, Central Avenue, New Scotland Avenue, Broadway, and Pearl Street. The City has also announced the creation of curbside pickup areas in front of local eateries that continue to serve take-out. These dedicated parking spots are designed to help protect both employees and customers and ensure the continued compliance of social distancing protocols. Curbside pick-up parking spots may only be used for up to 30 minutes and are denoted with these signs:



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Reading 7: Albany Lifts Time Limit Parking Regulation to Create Curbside Pickup Areas for Local Eateries (page 2)

Any restaurant offering take-out that would like to be included in the program should contact mayor@albanyny.gov or (518) 434-5105, to request the appropriate signage.

The City of Albany and Albany Parking Authority created this program in consultation and partnership with the Downtown Albany Business Improvement District, Lark Street Business Improvement District, Central Avenue Business Improvement District, and 6th Ward Councilmember Richard Conti.

This program further complements the easing of parking regulations within the City during the COVID-19 outbreak. Measures already in place include the suspension of all metered parking, the lifting of time-limit parking restrictions in Washington Park and Lincoln Park, and the opening of several off-street lots for longer-term parking.

Other quality of life parking regulations will continue to be enforced, including but not limited to rules prohibiting parking within a:

- Crosswalk
- Loading Zone
- Emergency No Parking Zone
- Residential Permit Parking area without appropriate permit
- Designated Handicap Spot without appropriate permit
- Or when within 15 feet of a fire hydrant or when violating alternate-side rules



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Reading 8: Stamford Provides Thousands of Masks to Residents (page 1)

Home » Office of the Mayor



Stamford Provides Thousands of Masks to Residents

POSTED ON: APRIL 18, 2020 - 4:57PM

STAMFORD, Conn. — The City of Stamford announced today its ongoing initiative to hand out thousands of



masks to residents and organizations across Stamford. This initiative began several weeks ago through coordination with Public Safety and community organizations in Stamford.

"This initiative is part of Stamford's aggressive approach to stopping the spread of this virus in our community," said Mayor David Martin. "The CDC now recommends all residents wear cloth masks when they are in public and cannot maintain social distancing. We are making sure our residents have masks and know how to wear a mask. Of course, the best prevention method continues to be staying home and avoiding all contact with others."



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Reading 8: Stamford Provides Thousands of Masks to Residents (page 2)

The City of Stamford originally began disseminating masks and prevention information to high-risk populations such as nursing homes, senior facilities, and homeless shelters. As more masks and other supplies become available to Stamford, the City has expanded its initiative to include more communities and populations including New Covenant House, Building One Community, Bethel AME Church, and a partnership with the NAACP to distribute masks and information to apartment buildings and complexes. Packages of masks and information have been delivered by Stamford Fire Department and Community Emergency Response Team.

In addition to distribution through community organizations, Stamford Police Department's Community Outreach Program has disseminated masks to individuals throughout the community. The Community Outreach Program is part of the department's Community Policing focus on making personal connections between officers and residents. Officers provide a mask and prevention information to individuals throughout Stamford as needed. This program has already provided hundreds of masks to individuals and continues to this day.

"Community policing means making a connection with individual residents and making sure we keep our community safe in every way we can," said Police Chief Tim Shaw. "That includes providing residents with accurate information about this pandemic and how to protect themselves from infection. I would like to thank Captain Diedrich Hohn, Sergeant William Brevard, and Officer Adriana Molina for spearheading this initiative."

Masks and prevention information have been included as part of the Board of Education's Grab and Go meal program. Prevention information is provided in English, Spanish, and Creole as needed.



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