By Valerie Tripp / ISBN: 1-58485-016-7

Lesson by

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Lesson Description

In this lesson, students listen to the story Meet Kit. Through discussion and role-playing, students learn the impact of unemployment and reduced consumer and business spending have on people's lives.

Age Level

9 - 12 years

Content Standards

National Standards in Economics

- Standard 10: Students will understand that institutions evolve in market economies to help individuals and groups accomplish their goals. Banks, labor unions, corporations, legal systems, and not-for-profit organizations are examples of important institutions. A different kind of institution, clearly defined and well enforced property rights, is essential to a market economy.
 - Benchmark I, Grade 4: Banks are institutions where people save money and earn interest, and where other people borrow money and pay interest.
- Standard 19: Students will understand that unemployment imposes costs on individuals and nations. Unexpected inflation imposes costs on many people and benefits some others because it arbitrarily redistributes purchasing power. Inflation can reduce the rate of growth of national living standards, because individuals and organizations use resources to protect themselves against the uncertainty of future prices.
 - Benchmark 2, Grade 4: Unemployment exists when people who are actively looking for work do not have jobs.

Concepts

Unemployment Bank

Objectives

Students will:

- Describe employment conditions during the Great Depression.
- 2. Explain that a combination of unemployment and reduced consumer and business spending can cause a depression.
- 3. Define banks and unemployment.
- 4. Describe some costs unemployment imposes on individuals.

Time Required

60 to 90 minutes

Materials

- A Copy of Meet Kit: An American Girl by Valerie Tripp (ISBN: 1-58485-016-7)
- Seven pieces of construction paper to make signs that say: Unemployed, Car Dealership, Worker Five's Home, Appliance Store, Delivery Company, Truck Factory, and Steel Mill
- Masking tape
- Chart paper and markers for each group of four to five students
- A copy of Handout 1 for each student
- One copy of Handout 2 cut apart
- Paper and pencil for each student for assessment

Procedures

- 1. Show the students a copy of Meet Kit. Ask the class to look at the picture of Kit in front of her house on the book's cover and discuss the following:
 - How would you describe Kit's appearance? (Answers will vary but may include neat, nice, pretty, and coordinated outfit accessories.)

- How would you describe Kit's house? (Answers will vary but may include nice, expensive, and well maintained.)
- Based on the picture, predict the kind of life you think Kit has. (She has a nice life. Her home looks comfortable. She has nice clothes and so on.)
- Distribute a copy of Handout 1 to each student. Instruct students to predict what the story is about based on the words in the box. To help students understand that they should make connections among the vocabulary words, review the sample prediction on Handout 1.
- 3. Have students share some of their predictions with the class. Point out to students that at the end of the lesson they will have the opportunity to change their prediction statements based on what they learned from the story.
- 4. Explain that Meet Kit is a story about a girl and her family that takes place in 1932 during the Great Depression. Tell the students that, although the story is fictional, it accurately describes some of the economic problems of the time.
- 5. Tell the students that the Great Depression was a time that many have called the worst economic catastrophe in our nation's history. The Great Depression began in the late 1920s and lasted until the end of the 1930s. During this time, many people did not have jobs. When people don't have jobs, and they want to work, we say that they are unemployed. **Unemployment** exists when people who are actively looking for work do not have jobs. Unemployment has many consequences for people and the communities in which they live. Listen for examples of the consequences of unemployment as the story, Meet Kit, is read.
- Read Meet Kit to the class. (Optional: Have the students read Meet Kit, and con-6. tinue the lesson when they have completed the book.) After reading the story, discuss the following:
 - Why didn't Kit like the "real" newspapers? (They were full of bad news because of the Great Depression.)
 - What was the bad news? (People had stopped buying goods and services. People were losing jobs. Stores were closing because people didn't have money to buy goods and services. Factories were closing because stores could no longer sell the items that the factories were producing.)
 - Based on the Garden Club meeting, how can you tell that Kit had a nice life? (They had the best china, crystal, linen, and beautiful plants for the garden club.)

- Why was Mrs. Howard quitting the garden club? (She said that she was going to Chicago to be with her husband. However, everyone knew that Mr. Howard was unemployed and in Chicago looking for a job and that the family could no longer afford to stay in their house.)
- What does unemployed mean? (It means without a job. Mr. Howard no longer had a job.)
- 7. Explain that people earn income for the work they do when they are employed. When they are no longer employed, they don't have that income. People use their income to buy goods and services.
 - How does being unemployed affect the Howard family? (The family can't buy things. They lose their house. They have to move into a room at the Kittredge's house. The father leaves town to look for a job in Chicago.)
 - What was Mr. Kittredge's job? (He ran a car dealership.)
 - How did Mr. Kittredge keep paying his workers? (He used the family savings) to pay his workers.)
 - Why did Mr. Kittredge have to close his business? (No one was buying cars, and he had used all of his savings.)
 - How did this affect the Kittredge family? (Charlie could not go to college. The parents were worried about paying the bank the money they borrowed to buy the house. Mrs. Kittredge decided to earn income by taking in boarders. Kit had to give up her room and move to the attic. Kit thought of ways to save, such as no dancing lessons, no fancy dresses, no treehouse, no new books, no tickets to baseball games, and no sweets.)
 - What were some fathers who had lost their jobs doing to try to earn money? (selling apples)
 - Why had some kids disappeared from school? (Their fathers had lost their jobs. The families couldn't pay their rent, so they had to move.)
- 8. Explain that a **bank** is a business in the community that accepts deposits from people (in savings and checking accounts) and makes loans to people.
 - How did the Kittredges buy their house? (They got a loan, which is called a mortgage, from the bank.)
 - How did they repay the bank? (They repaid a small portion of the loan each month.)
 - What would happen if they couldn't make these payments? (They would have to move out of the house, and the bank would take the house back.)

- Explain that students will participant in several skits. Throughout this play, each 9 of the participants represents a large group. For example, unemployed workers represent a large group of people without jobs, and the store owners and factory owners represent many other business owners. Place a sign in one corner of the room that says "Unemployed." Tell two students to sit in the unemployed area. Tape signs for "Car Dealership," "Worker Five's Home," "Appliance Store," "Delivery Company," "Truck Factory," and "Steel Mill" throughout the room. Assign the following roles: (Note: the role play as written requires 24 students. If you have more or fewer students, please adjust the number of workers on the scene cards.)
 - Mr. Kittredge
 - Five employees at the Kittredge car dealership
 - Wife
 - Appliance store owner and appliance store assistant
 - Delivery company owner
 - Two truck drivers for the delivery company
 - Truck manufacturer
 - Four truck factory workers
 - Steel producer
 - Six steel mill workers
- 10. Distribute scene cards to the appropriate groups as follows and have the groups prepare their skit:
 - "Scene I" card to Mr. Kittredge and the five workers.
 - "Scene 2" card to worker five and his wife.
 - "Scene 3" card to worker five, the appliance store owner and the appliance store assistant.
 - "Scene 4" card to the delivery company owner and to the delivery truck drivers.
 - "Scene 5" card to the truck manufacturer and the four truck factory workers.
 - "Scene 6: card to the steel producer and the six steel mill workers.
- Beginning with scene l, have the groups act out their skits. When all 6 scenes are 11. complete, discuss the following:
 - What will happen to the consumer spending of those people who are now unemployed? (Their consumer spending will decrease.)

- Based on the skits, what happens when consumers spend much less? (Other workers are unemployed, and businesses close. The number of unemployed people increases.) Give an example. (Because people were buying fewer cars, Mr. Kittredge had to close his dealership.)
- As more people become unemployed, what happens to consumer spending? (Consumer spending declines because more people are unemployed.)
- 12. Tell students that they will work in groups to create a diagram of the causes and effects they witnessed during the role play. They will begin with Mr. Kittredge's dealership closing. To demonstrate, write on the board "Car Dealership Closed." Ask the students what happened as a result. (unemployment, canceled orders, reduced spending on food) Draw a box labeled "Unemployed" and an arrow from the car dealership sign to the box.
- 13. Divide students into groups. Distribute chart paper and markers to each group. Instruct the students to draw their cause-and-effect diagrams based on the skits. Allow time for the students to work.
- 14. Display the diagrams on the board and have each group explain their flowchart.
- 15. Remind students that Meet Kit was set during the Great Depression. The Great Depression was a time in our history when there was a combination of high unemployment and reduced consumer and business spending. Kit's family and the other characters in the book illustrate how people's lives changed as a result.
- Ask students to refer to Handout 1. Have them correct their sentences to reflect the content of the story—still using the words in the splash box. Students may refer to the book to clarify their sentences.

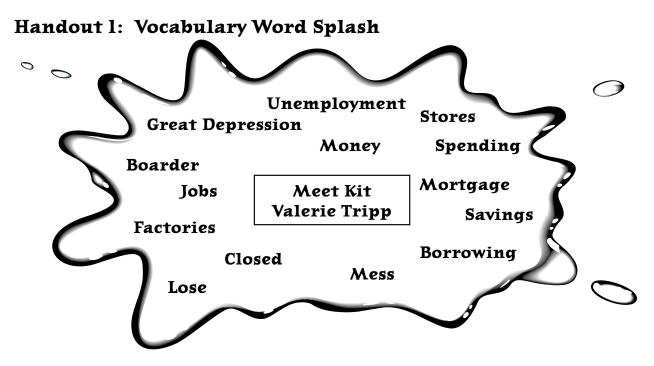
Closure

- Review the important parts of the lesson by asking the following questions.
 - What were employment conditions during the Great Depression? (There were many people without jobs. There were many unemployed people. Unemployment was high.)
 - What is a bank? (A bank is a business in the community that accepts deposits and makes loans.)

- Define unemployment. (Unemployment exists when people who are actively looking for work, can't find jobs.)
- What are some costs that unemployment imposes on individuals? (When people are unemployed, they have less or no income to spend on goods and services. They aren't able to have the things they want. They may be forced to give up things like houses or appliances because they are unable to pay for them.)
- Read the following paragraph from the book, "She [Kit] knew there hadn't been 18. much good news in the real newspapers for a long time. The whole country was in a mess because of the Depression." Ask students to explain what Kit meant by "a mess." Encourage them to refer to the words in their word splash. (People were losing jobs. They had to cut back on spending. When they spent less, more people lost their jobs. Businesses closed. People lost their homes and had to move. Other people used all of their savings to live.)

Assessment

Have the students write a newspaper article about unemployment and reduced consumer and business spending and its impact on people. Encourage students to incorporate words from the word splash in their newspaper articles. Students may refer to the flowcharts on the wall to recall details from the skits for their articles.



Make written predictions about Meet Kit: An American Girl using all of the displayed words. An example prediction is written below.

When people lose their jobs, they have no money.

Handout 2: Scene Cards

Scene 1:

Roles: Mr. Kittredge and workers one through five.

Mr. Kittredge explains to the workers that because so many people have lost their jobs (Mr. Kittredge points to the area where the unemployed are sitting), they aren't buying cars. He has used all of his savings to pay workers' salaries. Now his only choice is to close the car dealership.

Mr. Kittredge and workers one through four go to the unemployed area of the room. Worker five goes home to talk with his wife.

Scene 2:

Roles: Worker five from Mr. Kittredge's dealership and his wife.

The worker comes home and tells his wife that Mr. Kittredge closed the dealership and that the worker has lost his job. He explains that the other workers from the dealership are unemployed, too. So he and his wife discuss how they can reduce expenses. His wife looks at her grocery list and crosses many things off her list. She decides that they can eat beans and bread several times during the week. The unemployed worker decides he must cancel their order for a new refrigerator at the appliance store. (The worker walks to the appliance store.)

Scene 3:

Roles: Worker five from Mr. Kittredge's dealership, appliance store owner, appliance store worker

The recently unemployed worker goes to the appliance store and cancels his order for a new refrigerator. The owner of the appliance store points out that his prices are quite low. The unemployed worker explains that he must cut down on his spending and conserve his savings for necessities, such as food and clothing. (The unemployed worker joins the unemployed group.)

The store owner approaches his assistant and explains that so many people are unemployed, sales of appliances have declined, and he must let the assistant go. (The assistant joins the unemployed group.)

The store owner then calls the delivery company and cancels his order, explaining that his store is overstocked as it is.

Scene 4:

Roles: Owner of the delivery company, two delivery truck drivers

Because orders for appliances are being canceled, the owner of the delivery company must fire both of his delivery truck drivers. If he needs to make deliveries, he will have to drive the truck himself. (The two delivery truck drivers join the unemployed group.)

The delivery company owner calls the truck factory to cancel his order for a new truck.

Scene 5:

Roles: Truck factory owner, four truck factory workers

The truck factory owner must reduce production of trucks because businesses aren't buying them. Reducing production means he needs fewer workers, so he lays off three of his four workers. (These workers join the unemployed group.)

Because steel is used to produce the trucks, and he isn't producing as many trucks, the truck factory owner calls the steel company and reduces his order for steel.

Scene 6:

Roles: Steel producer, six steel mill workers

The owner of the steel mill tells four of his workers that because orders for steel are very low, he must let them go. (These workers join the unemployed group.)