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If the unemployment rate is 8 percent this means group of answer choices

The natural unemployment rate is the jobless rate due to the natural movement of the workforce, not economic instability. If the economy is sluggish or in trouble, unemployment rises above the natural level. It's an important economic concept developed by Nobel Prize-winning economists Milton Friedman and Edmund Phelps in the late 1960s. In fact, they won the Nobel Prize above all for their work developing the concept of natural unemployment. There are three main types of unemployment: Friction: This type of unemployment is due to the normal turnover of the healthy labour market. People who are unemployed can include a new college graduate who has not yet found a job, or an employee who decides to leave a position before finding a new one elsewhere. Structural: Workers who are structurally unemployed have skill sets that are obsolete or are employed by new technologies or cheaper work in another country. Cyclical: This kind of unemployment occurs when the economy slows and workers are laid off. Where unemployment is due to heterogeneous or structural reasons, it shall be considered to be in its natural state. The drags on the economy that cause cyclical unemployment, such as the Great Recession, are causing unemployment that is not natural. It is not possible to have any unemployment. College graduates can't always be hired right away. Sometimes people move to another city without providing a job. Workers need to take a break to update their skills. There will always be a certain amount of movement in the world of jobs, which causes unemployment. Since zero is not possible – or even desirable, say many economists – the ideal unemployment rate is considered the natural level. The Fed sets the natural rate between 4.5 and 5 percent. In 2017, the Congressional Budget Office estimated the unemployment rate at 4.7 percent, which is right in the sweet spot of the natural. This means that the economy is doing well and jobs are available. During the recent Great Recession, overall unemployment hit a high unemployment rate of 10% in October 2009. As most of us remember, the economy was not doing well and the high natural unemployment rate reflects this. Total unemployment is calculated by dividing the total number of unemployed persons (F) by the total number of people in the workforce (PF). The workforce includes working-age adults who want to be employed. U ÷ LF = Total unemployment To calculate the natural rate, first add the number of frictional unemployed (FU) to the number or people who are structurally unemployed (SU), then divide this number of total labour (FU + SU) ÷ LF = Natural unemployment rate Inflation. When employment is at its natural pace, inflation is considered stable. The Fed takes this number seriously and adjusts interest rates accordingly. So, the next time you hear about a rate cut or increase, know that someone at the Fed is busy calculating the natural unemployment rate and making predictions based on that number. Unemployment gets a lot of media coverage. This ratio represents the percentage of people in the workforce without a job who are actively looking for work over a four-week period. Many people think that this is a good indicator of the overall strength of the economy. But others admit he has his flaws. Here are five problems with unemployment. Check out our calculator. 1. It does not take into account discouraged workersDiscouraged workers are not included in the official unemployment rate. These are the adults who have been looking for work at some point in the last 12 months, but not in the four weeks before the Bureau of Labor Statistics (BLS) conducts its monthly household survey. The distinctive nature of them is that they are said to be discouraged because they have given up on finding work (at least temporarily). The BCD focuses on several reasons why workers are discouraged. One explanation is that these people feel they are unskilled for vacancies. Another is that they don't believe there's enough work to do. 2. Ignores other minor attached workers and a discouraged worker is an example of a marginally attached worker. Other marginally attached workers are not in the workforce because they have not been looking for work in the last month for various reasons (although they have been looking for work in the last year). In other words, if you were looking for a job on May 1, but took a break in June to care for a sick parent or child, you would have been a poorly attached worker in July. But they won't consider you unemployed. Ignoring marginally attached workers in the official unemployment rate may seem to be less. Related article: Applying for unemployment benefits3. It does not devote part-time and full-timeOther problem with the official unemployment rate is that it does not consider the quality of the jobs that workers have. People are considered employed if they have part-time or temporary employment. They also count as employed if they have low-skilled jobs they have taken just to put food on the table. It does not look at whether people have low-paid JobsMany people who cannot find a job that matches the level of their skills being forced to take on low-wage jobs. These people, who are undervalued, make up a large part of the workforce. However, the official unemployment rate (also known as U-3) does not recognize them. Ignoring the unemployment rate describes a distorted picture of where the labour market is located. Having too many workers who are unhappy with their jobs or who are not reaching their full potential can ultimately be problematic. Paying off debt or saving for a pension can be docked for a low-paid part-time worker. Dissatisfaction with work can lead to less productivity for workers. Related: Top 10 career cities in 20165. Millions of Americans fall into this category. But unemployment doesn't account for how long people haven't had jobs. If you don't focus on people who have been out of work for a while, it can be difficult to create policies to help them. A BLS report says long-term unemployment has fallen recently. But historically, it's not as low as it can be. Final Word Unemployment is not an accurate measure of unemployment simply because everyone who does not have a job is not considered. That is why many economic experts focus on what is known as real unemployment. The real unemployment rate (technically called measure U-6) is reported monthly in the jobs report, along with the official unemployment rate and four other unemployment measures. However, unlike the official unemployment rate, it takes into account underemp-employed and poorly tied workers (including discouraged workers) as well as the unemployed. Update: Do you have any of the financial issues? So many people contacted us, seeking help for tax and long-term financial planning, we started our own service to find a financial adviser. SmartAdvisor's matching tool can help you find someone to work with to meet your needs. First you will answer a series of questions about your situation and your goals. The program will then narrow your options down to three fiduciaries that meet your needs. You can then read their accounts to learn more about them, interview them by phone or in person, and choose who to work with in the future. This allows you to find a suitable while the program does much of the hard work for you. Photo credit: ©iStock.com/PeopleImages, ©iStock.com/KatarzynaBialasiewicz ©iStock.com/Tg-pintPage 2 Do you know enough about financial management to take care of all your investments yourself? Or do you need help from an experienced expert? This question is asked about millions of Americans every year. If one of these describes you, you can take advantage of professional financial advice:1. You're retiring soon – Increasing retirement income requires smart solutions complex topics such as social security, 401(k) and IRA You manage your own investments – Individual investors should check their strategies with impartial third parties. You may miss opportunities in your portfolio.3 You have children – Whether you're saving for college or planning their inheritance, there are several ways to take care of your children.4 You have inherited money – Have you noticed that lottery winners often declare bankruptcy? It can be difficult to manage the sudden increase in wealth.5 You have a financial adviser – Depending on how you choose your adviser, there may be a better one for you. Family referrals are convenient, but do not always yield results.6 You're getting divorced – unraveling your finances in a divorce can be messy. Impartial advice is key.7 You want to build wealth – If you're still decades after retirement, good decisions today can add thousands to your retirement accounts. See your 3 financial advisersYing the right financial adviser that meets your needs does not have to be difficult. SmartAsset's free tool combines you with the best financial advisers in your area in 5 minutes. Each adviser has been investigated by SmartAsset and is obliged to act in its best interests. If you are ready to be met with local consultants who will help you achieve your financial goals, start now. Nwo.

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