

Use the following clues to complete the crossword puzzle.

## Across

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- 2. laws and standards on topics of public interest
- 4. economic and social programs for the needy
- 5. someone who reaps public benefits without choosing to pay
- **6.** part of the economy involving transactions of individuals and businesses, or the private
- 8. direct payments of money to poor, disabled, and retired people
- 9. process used to produce a good or service
- **10.** situation in which the market does not distribute resources efficiently
- **11.** an entire period of economic growth followed by slowing or decline
- **12.** study of the behavior of entire economies

## Down

- 1. an income level below that which is needed to support families or households
- **3.** goods and services provided for free or at greatly reduced prices, or in-kind \_\_\_\_\_
- 7. economic side effect of a good or service