Caitlin: Hey Lucas, did you see the report on how (1) are impacting the (2)
nowadays? It was quite insightful.
Lucas: Oh sure! Caitlin, I caught that. It's interesting how they talked about the (3) and how it's
tied to (4) issues.
Caitlin: Exactly! And it doesn't help that the labor market has been so (5) It's affecting everyone's
ability to save for (6)
Lucas: True. They also mentioned how changes in (7) are influencing the labor market, especially
with younger generations (8)
Caitlin: Right, and don't get me started on the (9) rates. It's all connected to how people are
planning (10) differently now.
Lucas: For sure. The part about (11) reshaping the workforce and the economy was eye-opening.
Makes you wonder about the future of the (12)
Caitlin: Definitely. And with all the talk about (13), it's very clear, that financial security is
becoming much harder to achieve.
Lucas: Yeah, it's a tough scene. And the discussion on how to improve affordability for the younger generation
was quite something. Do you think (14) will change soon?
Caitlin: I really hope so. The focus on education and creating more (15) opportunities is crucial.
It's not just about the economy, but also about quality of life.
Lucas: Agreed. Watching how new policies (16) to meet these challenges is going to be
interesting. Especially for us, as we are part of the next wave entering the (17)
Caitlin: Hmmm understanding these trends helps us (18) our own careers and housing plans
better, don't you think?
Lucas: Absolutely. It's all about staying (19) and (20) Let's hope for a brighter future

## **True/False Statement Activity:**

- 1. The housing crisis is unrelated to debt issues.
- 2. The labor market's volatility is affecting millennials' ability to save for retirement.
- 3. Fertility rates have no connection to how people plan their lives.
- 4. Immigration has no significant impact on the workforce and economy.