**Key Issue 1: Where Are Services Distributed?**

***Pages 430-433***

*\*\*\*Always keep your key term packet out whenever you take notes from Rubenstein. As the terms come up in the text, think through the significance of the term.*

\*See the Introduction on page 430 to answer questions #1-4

1. Define ***service****:*
2. What sector of the economy do services fall under?
3. Define ***settlement:***
4. What distribution must services follow?
5. What are the **three** subdivisions of the service sector of the economy?
6. Define ***consumer services:***
7. What are the **four** main types of consumer services, and provide an example of each.
8. Define ***business services:***
9. What are the **three** types of business services, and provide an example of each.
10. Define ***public services:***
11. Explain where an increase and/or decrease have occurred in each of the following categories. (Use the reading and Fig. 12-6 as a guide)

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| **Changes in Number of Employees between 1975 and 2010** | |
| **Business Services** |  |
| **Consumer Services** |  |

1. Explain how the service sector contributed to the 2008 Recession.