

STEPS.



Steps To
Employment
Prosperity
& Success

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oriented jobs, predominantly in
the private sector.

Public Housing Reformer, Kimi Gray, Will Be Missed

In March a great American hero
passed away.

Kimi Gray, president of the
Kenilworth-Parkside Resident
Management Corporation and chair
of the National Association of Resident
Management Corporations, died at her
home in Washington, D.C. after a
yearlong illness.

Kimi had a remarkable life. At age
19, Gray was the single mother of five
children, living in a run-down, crime-
ridden, public housing project in
Washington, D.C.

Kimi vowed to improve her envi-
ronment for the sake of her children.
Working with other residents in the
project, she decided to take over
management of the housing project from the
city.

Working with Congressman Jack Kemp,
Kimi helped pass legislation that authorized
the sale of public housing projects to orga-
nized residents who had proven themselves
capable of resident management.

Their project, Kenilworth Parkside,
became the first public housing development
to be sold by the federal government to its
residents. From that start, Kenilworth
Parkside became a model residential commu-
nity.

It was through ownership of, responsibil-
ity for, and control of their housing, that
Kimi believed residents would improve their
education, economic well-being and family
functioning.

As a result of her efforts, Kenilworth
Parkside now has an average of more than one
college student per unit in the 464- unit
development.



President Reagan greets Kimi Gray, leader of the public
housing resident management movement.

Leading public housing residents to inde-
pendence and greater self-sufficiency, Kimi
Gray will be remembered as the person who
changed public housing for all time.

Kimi's interests and work went far
beyond her own public housing project. She
promoted the Full Employment Program
nationwide and particularly in Oregon and
Mississippi.

Kimi was a brilliant leader, an outstand-
ing communicator, and a great friend to all
who knew her. She will be sorely missed, but
her work among public housing residents will
endure and expand as the resident manage-
ment, Full Employment and other self-suffi-
ciency programs produce more and more
independent and self-reliant people.

In 1993, as welfare reform was just begin-
ning, Kimi wrote the following about
America's welfare system and its effects:

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Kimi Gray, continued...

"My main complaint about welfare is that it has been of so little use to the poor. Others have criticized it as wasteful, inefficient, punitive and demoralizing; and it has been and still is all of those things. But mainly it has not been useful to those who want to escape poverty. And that, in my experience, is every-one who's ever been poor.

Welfare helps people get by, but in doing so it programs them to be dependent. First it predicts, then enables, then dictates dependent behavior. It assumes you will be satisfied with a handout, as though living on the dole is all you're good for.

Well, I'm good for a lot more than that, and so is everyone I know. When I was 19, I was a single mother with five children, living on welfare in a run-down, crime-ridden public housing project in Washington, D.C.

Now, 28 years later, I still live in the same location, but it's a different place. That public housing project is now a residential development owned and operated by its residents. Crime is virtually non-existent, teenage pregnancies are rare, and few of the residents are on welfare, and then only for a short time.

I am president of the Kenilworth Parkside Resident Management Corporation, a multi-million dollar property management firm, and my five children all are college graduates and productive citizens.

As we residents of Kenilworth Parkside fought our way out of poverty, we found that the biggest barrier to our progress was the welfare system itself; a morass of rules and regulations that penalized us if we got jobs, formed families, or tried to create small businesses or meet our own social, health, and educational service needs.

We learned together how to bend these rules and turn them to our advantage, how to get government to waive the most onerous rules and even to endorse and support our efforts to become self-reliant.

We neutralized the bureaucrats by putting pressure on the politicians, and we convinced the politicians by showing them the social and economic gains that paying jobs and intact families brought to the community. In Kenilworth Parkside we all work and we all honor and support our families.

But despite our successes and the media attention we have gained, our struggle against the welfare system is far from over. Every day we must reassert our intention and our right to build an ever-improving community for ourselves and our children.

The anti-work, anti-family welfare rules are still in place, and the bureaucrats are still there to make life miserable for anyone who dares to dream of escaping the poverty trap. The Family Support Act of 1988 began to shift welfare policy toward self-sufficiency, but most welfare families still lack the knowledge, support, and opportunity to reduce their dependency on public assistance.

For those of us not fortunate enough to win the lottery, the only sure path to self-sufficiency is work, and the only program I know that guarantees the paid work experience necessary to get a good job is the Full Employment Program.

The assumptions behind the program are the same ones we use at Kenilworth Parkside; that everyone of working age is capable of making a productive contribution to family and community for performing jobs that need to be done, and that working for a paycheck is always preferable to waiting for a welfare check.

The Full Employment Program also provides the kinds of support, such as child care and health care, that are crucial to a single parent's ability to go to work. It incorporates local control and a public-private partnership in developing jobs.

It's most intriguing innovation is the wholesale conversion of welfare, food stamp, and unemployment insurance benefits to wages for work; a rare example of government putting taxpayer dollars to productive use."

KIMI O. GRAY
WASHINGTON, D.C.
JULY 1993

I N S I G H T

Less Visible Burdens Of Social Security

by Robert L. Woodson Sr.

Reprinted with permission from The Washington Times, November 5, 1999

What would the public reaction be if I proposed a plan to collect monthly contributions from working black men and women, then transferred a good portion of that money to older white women?

Or what would happen if I tried to sell a retirement investment plan to 24-year-old black American males that would end up paying each of them \$13,400 less in benefits than they paid into my plan? Most likely, if I were successful in conning people into these schemes, I would be arrested, tried and convicted of fraud.

The troubling reality is that these are precisely the effects that today's Social Security system has on working class blacks. The payback from Social Security investments is determined not only by income but by how long an individual lives. For blacks, who have a lower life expectancy than other groups, that cashes out to a loss on Social Security investments. The median life expectancy for a black male born today is only 65.8 years. **This means that half of all black men will never collect a single retirement check from Social Security.**

What happens to the money that was paid into the system each month by these men throughout a lifetime of work? Except for minor children, it will not bring returns for their families. Unlike profits from private savings investments that can be passed on to an individual's family, the mandated contributions to the Social Security system are channeled into a national pool, from which payments will be made to retirees who live

longer. A surviving son or daughter with hopes of entering college may be simply out of luck. Essentially, the system is a conduit for the transfer of money from the pockets of working class blacks to older white women who live the longest. According to the Rand Corp., because of differences in life expectancies and marriage rates, on a lifetime basis, the income transfer from blacks to whites can be as high as \$10,000 per person.

Even for blacks who live long enough to collect some Social Security benefits, prospects are not much brighter. Under the current system, an unmarried, low-income black male born after 1959 will get a negative rate of return on his payments into the system. **If that same individual were allowed to invest that money in even the most conservative investment around - U.S. Treasury bills - he'd gain nearly \$100,000 over what he put in.**

That option makes sense to the majority of black voters. In a recent poll, 60 percent of blacks surveyed said they would like to have the system changed to allow them to invest their Social Security payments in a private savings plan. Some opponents of reform say that they want to protect these workers from losing their money in bad investments, yet blacks could hardly fare worse than they do under the current system. If a 25-year-old worker, for example, were to invest half of his Social Security payments in Treasury bills but lose the remaining half in bad investments, he would still fare more than \$13,000 better than he does with the Social Security system's rate of return.

In fact, the roots of a paternalist attitude regarding the ability of blacks to invest can be traced to the inception of Social Security. Records from the 1937-38 Social Security Advisory Council reveal elitist attitudes and racial stereotypes. The architects of Social Security engaged in lengthy discussions as to why blacks, women and farmers should not be entrusted with the responsibility of making their own retirement investments.



Robert L. Woodson, Sr., president of the National Center for Neighborhood Enterprise.

One council member made this case on the basis of a single anecdote, recounting the story of one of his black employees: "He was a widower and he had two minor children and left \$2,000 in insurance. It was turned over to the family and they immediately tried to run it up in a numbers game and lost it in two weeks." More than 60 years have passed since those words were spoken and the Social Security system was devised. **We can no longer allow a condescending attitude of custodial care to guide the retirement plans of low-income workers.**

The money that disappears from the paychecks of working-class blacks in the form of Social Security payments has effects that ripple beyond their families to affect their communities and our nation as a whole. The money that will never return to them means less money to start new businesses, less money to send black youths to college, and less money for poorer communities to grow and prosper. It is time to take an honest look at the effects of the Social Security system and to consider alternatives. This open discussion will be critical to the future of black families and to the well-being of all working Americans. ■

CHARITABLE CHOICE: A Matter of Faith

The last time Misty Schultz held a job was 10 years ago busing tables in a restaurant. The 28-year-old, single mom understands the importance of a job as a safety net. Misty found that government checks offered her little hope of providing a good future for herself or her children.

By the time she added up childcare and living costs for her three young children, an income from Washington state's job-training programs was insufficient. Then she found Evergreen Freedom Foundation's Faith-Based Welfare Reform (FBWR).

Funded entirely by private donations, FBWR partners welfare recipients with members of the faith-based community to help them attain self-sufficiency.

Misty first heard of the program through her Olympia, Washington church. Once enrolled in the program, she was assigned a

team of six mentors who worked to identify what skills she needed to learn, and what obstacles she should overcome to find work.

The team set up a budget for Misty, provided day-care, and encouraged her to take volunteer jobs doing office work in order to prepare for a job as a receptionist.

Misty says she is thankful for the help and sees herself making progress toward finding work. "I'm excited about getting into a job," Misty said, noting that she hopes to get an \$8-an-hour job with health benefits.¹

Faith-based organizations are finding that no longer must they depend entirely on private support, as does Misty's church, to provide welfare services. Charitable Choice, part of the 1996 welfare reform law, allows faith-based organizations to receive government funds to provide basic welfare services that help move people from welfare to work.

Working with the poor is not new to many churches, but receiving government money is. Prior to Charitable Choice, churches had to create separate secular organizations if they wanted federal money. Now, faith-based programs, paid for with tax

dollars, are gaining support in several states.

In Pennsylvania, Cookman United Methodist Church was awarded a \$150,000 grant to help welfare recipients become self-sufficient. The church offers daily classes in math, computers, literacy, life skills and job placement.

Such organizations seem to have an advantage. "We learned that no matter what laws you pass, no matter what deadlines you set, what does it really take for a young single mother to get up at 6:00 in the morning and put a toddler in a snow suit and stand at the bus, and go to an entry-level job?" says Dr. Sherri Heller, Deputy Secretary of the Pennsylvania Department of Public Welfare. **"And the answer is they have to be inspired by something, by someone.** For some people, it's a vision of a better future; for some people, it's caring about their chil-

dren's future; for some people, it's faith in God."²

Both Democrat and Republican Presidential candidates support Charitable Choice. Vice President, Al Gore remarked, "the moment has come to use the people's government to better help them help their neighbors. I have seen the transformative power of faith-based approaches through the national coalition I have led to help people move from welfare to work."³

Governor George W. Bush said, "Government should take the side of the faith-based organizations and private charities who are helping change lives, one person at a time. As

Governor, we reduced welfare by requiring work and insisting on time limits, and we helped change lives by freeing faith-based institutions to work with government to help people in need."⁴

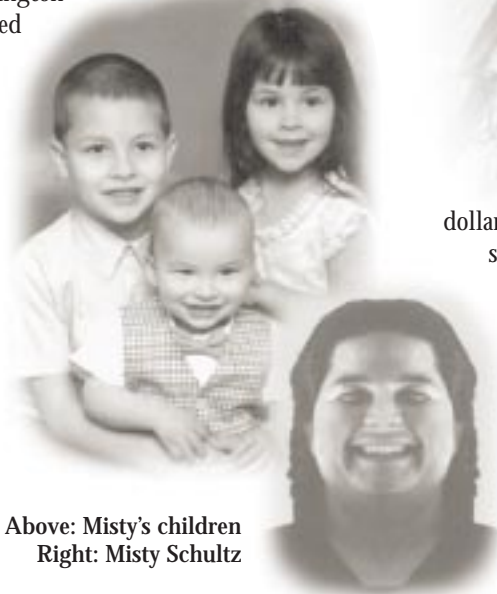
Despite apparent bi-partisan support, many fear blurring the line that separates church and state. Separatist legal scholars interpret the first amendment to prohibit all governmental interference with religion.

Others claim that the Constitution does not support such an extreme approach. They point out many examples where Americans readily accept a more lenient view: religious hospitals reimbursed by Medicare and Medicaid; educational benefits, such as Pell Grants or G.I. bill benefits reimbursed at religious institutions; or the \$136,000 Congress paid last year to its official chaplain.

Recently the U.S. Supreme Court has taken a more neutral stance, so balancing religion and state can be difficult.

For example, New York bureaucrats threatened to sue the City Mission in Schenectady because it refused to let the homeless men who lived there have pornographic materials. In Texas, inmates sued a Fort Worth sheriff for limiting nightly chapel to Christian Fundamentalist services,

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Above: Misty's children
Right: Misty Schultz

States Update

A Big Job in the Big Apple

Little more than three years ago New York City Mayor Rudolph Giuliani made a striking announcement, "...by the year 2000, all adults and heads of families who are now on welfare will be working in a job." With the dawning of the new millennium, it looks like the Big Apple is well on its way.

In 1995 Giuliani began a plan to revamp the nation's largest welfare program. At that time, over one million city residents received some form of federal, state, or local public assistance. To put this in perspective, New York City's welfare system was then larger than any state AFDC program in the country with the exception of California.

To overhaul such a huge system, Mayor Giuliani assembled a social services team of proven, innovative reformers, and created NYC WAY. At its heart, NYC WAY emphasizes work. The key to success, according to Jason Turner, Administrator of the City's Human Resources Administration, is the self-reliance and personal responsibility that work promotes.

The results have been exceptional: in a little over three years, the number of

people in New York City dependent on public assistance has dropped by roughly half a million.

The recipe for success? Clear expectations and across-the-board work requirements.

Job Centers (similar to One Stop centers) are designed to provide a wide array of services, including employment placement and childcare. They require all participants to engage in a full-time job search.

For people unable to find employment, NYC WAY offers the Work Experience Program (WEP). WEP is a structured work assignment for each participant, that focuses on enhancing skills and ability to satisfactorily complete appointed tasks.

To break the cycle of substance abuse, NYC WAY mandates traditional treatment combined with work. The work element helps participants focus more clearly on accomplishing tasks, which encourages sobriety and responsibility.

The City also uses a work requirement to help its homeless. To live in public shelters means a commitment to work. There are

four basic shelter rules: 1) participants must make progress on an independent living plan; 2) they must accept permanent housing if it is offered; 3) they must refrain from disruptive activities such as drug use or fighting; and 4) they must participate in work and treatment if necessary.

NYC WAY leads the nation's big cities in providing work-related alternatives to dependence and the results are encouraging. From its peak in 1995 of 1.2 million dependent people to 630,000 today, New York City's work requirements have produced better results than most other big cities including Chicago, Los Angeles and Philadelphia.

Start spreadin' the news.

STATE HIGHLIGHTS

STATES across the U.S. continue to decrease Americans' dependency on welfare by emphasizing work. With the national caseload down over 50%, state welfare administrators report that the "hardest to serve" comprise a larger portion of those people remaining in welfare programs.

Now, more than ever, states without it should be implementing the Full Employment program. Its carefully-constructed wage subsidy program has proven to be an incredibly effective tool in helping people obtain work and become

self-sufficient.

Below are updates on welfare reform in several states and our nation's capitol.

ALASKA

Despite technical difficulties setting the level of wage subsidies, Alaska is attempting to incorporate a subsidized wage program for Temporary Assistance to Needy Families (TANF) recipients in its Alaska Temporary Assistance Program (ATAP).

DISTRICT OF COLUMBIA

Washington, D.C. is currently studying

a subsidized work program based on a model program operated in neighboring Baltimore, Maryland. The District is considering the use of temporary staffing companies as employers. In the Baltimore program, employees receive a paycheck from the employer and also receive a reduced TANF grant if the employee remains TANF-eligible.

HAWAII

Since 1993, Hawaii has the lowest TANF caseload reduction in the U.S. But they have taken two positive steps. Last

continued next page

State Highlights, *continued...*

summer, Hawaii instituted a full-family sanction, eliminating TANF benefits for those who refuse to participate in TANF-required work activities. Hawaii also streamlined its process of moving TANF clients to work activities more quickly.

RHODE ISLAND

Rhode Island embraced the new millennium on January 1, 2000 by starting a program called "1 Job Equals 1 Family Out of Poverty". The new program provides selected TANF recipients with a wage-paying job from a pool of recruited employers and a supplemental stipend from the state. The stipend is paid directly to the recipient and is designed to ensure that a recipient's total income will exceed

her previous TANF grant.

Despite its innovative public assistance programs (including a subsidized wage program which features case management in job retention), Rhode Island's TANF caseload reduction has been poor: it ranks next to last when compared to other states.

On a positive note, it appears that by emphasizing work first, Rhode Island has an opportunity to reap significant rewards from its many innovations in TANF administration.

VERMONT

Beginning in January, the Vermont legislature began considering cutting edge welfare reform in a rush to implement a TANF-compliant program. Vermont's

1994 waivers allowed it to bypass TANF implementation. But because the waivers expire in June 2001, Vermont is now pressed to create a TANF-compliant program.

Leading the charge towards self-sufficiency and independence, Vermont Representative Gary Richardson introduced a bill at the start of the year to establish a Full Employment Program. The bill proposes the Vermont Employment Program, which would consolidate employment functions in the state and focus on work opportunities (including subsidized wage jobs) for all who need work. ■

A Matter of Faith, *continued...*

Faith Programs Across the Nation

- In South Carolina, former Governor David Beasley used his leftover campaign funds to set up Putting Families First Foundation, a program that recruits churches to adopt welfare families and help them find independence.
- Mississippi's former Governor Kirk Fordice started the Faith and Families Project to match churches with low-income families.
- Michigan led the nation in its effort to place able-bodied welfare recipients in jobs, due, in large part, to Governor John Engler's partnering with an extensive church network.⁹

excluding all other mainstream religions.⁵

While legal scholars study the Constitution, political scientists, physicians and economists study the data. Says John DiIulio, professor of political science at the University of Pennsylvania, "It's remarkable how much good empirical evidence there is that religious belief can make a positive difference."⁶

According to Harvard economist Richard Freeman, **church-going is associated with significant behavioral differences in youths and "thus in their chances to escape from inner city poverty."**⁷

As pundits argue over the proper allocation of funds, the nation's most successful

religious charities keep their eyes on the prize: providing a viable social safety net.

Many questions remain in the church and state debate, but for those who participate in religious welfare to work programs, there is no question about the power of faith.

Jay Hein, Director of the Welfare Policy Center, cautiously accepts the invitation Congress made to churches by way of the Charitable Choice provision because it will increase services and "do something that government is not equipped to do-address matters of the heart as well as the head. Charitable Choice allows the marketplace of ideas and results to determine who delivers services. And this is what participants want-and taxpayers deserve."⁸ ■

¹ "Welfare Reform: Early Stages Show Challenges of the Breaking the Cycle," The Beginning, Evergreen Freedom Foundation, 2000, pp.1-2.

² Betty Ann Bowser, News Hour with Jim Lehrer Transcript, November 11, 1999.

³ Vice President Al Gore, speech made at Salvation Army's Adult Rehabilitation Center, Atlanta, GA, May 24, 1999.

⁴ Governor George W. Bush, speech made at the Fatima Family Center, Cleveland, OH, February 29, 2000.

⁵ Joseph P. Shapiro with Andrea R. Wright, "Can Churches Save America?," U.S. News and World Report, September 9, 1996, p. 7.

⁶ Ibid. p. 5.

⁷ Fagan and Loconte, p. 11.

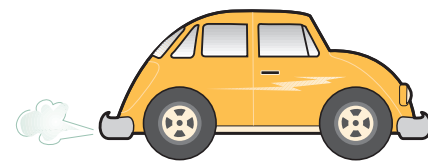
⁸ Jay Hein, "Churches Help Make Welfare Reform Work," Wisconsin State Journal, November 2, 1997.

⁹ Patrick R. Fagan and Joseph Loconte, Issues 2000, Heritage Foundation, Washington DC, January 2000, Chapter 10 "Building Strong Families and Communities," p.12.

The Cutting Edge

Unemployment Insurance Needs a Turbo

by William B. Conerly, Ph.D.



Looking at the new Volkswagen Beetle, one has to admit that a lot has changed since 1935. The prototype of the Beetle was created that year, the same year that America adopted its Unemployment Insurance program.

World War II prevented full-scale production of the 26 horsepower car, but the program got underway in the 1950s. The basic car gradually improved, only to be discontinued in 1974.

Then, in 1998, the Beetle was fully resurrected. Sixty-five years later, in an era of SUVs and minivans, cell phones and telecommuting, the Beetle has successfully adapted to our modern era.

The 2000 Beetle sports a 115 horsepower engine, electronic fuel injection, air conditioning, an anti-skid system and cup holders. And you can pick your options on-line at the VW website. Unemployment insurance, in contrast, looks just about like it did in 1935.

The Unemployment Insurance (UI) system was born in the depression, but never grew up. Since its establishment in 1935, UI benefits have increased, as has the portion of the workforce covered by the system. But federal dominance in this federal-state program remains unchanged. And though some states have higher benefit levels and some have stricter qualifications, the variations are slight and Unemployment Insurance looks much the same throughout America.

As part of America's New Deal program, UI has been widely acclaimed for its work in the 1930s and 1940s, but it's also caused some problems. Some of the problems that researchers have found include:

- Current programs provide little incentive for the unemployed to seek work until their six month eligibility period has elapsed.
- People who receive UI benefits find jobs at a slower rate than those not collecting benefits, even though UI

recipients must have a recent work history.

- In states with higher UI benefits, UI recipients remain unemployed longer.
- Trust funds sent by states to Washington are really used for general spending, which means that the federal government will have to borrow or raise taxes just to give back to the states their own money.
- Determining eligibility and resolving appeals takes a quarter of the UI administrative budget.
- Worst of all, UI program efforts to prevent abuse are sometimes harmful to people who genuinely want to work (e.g. part-time working mothers whose wages are taxed may never qualify for benefits).

Times have changed. As the dot-coms have sent many a brick and mortar business into a tailspin, the private sector now embraces, more than ever, the idea of the continually-learning organization. And our public sector is making laudable efforts. With welfare reform, states were given the freedom to innovate, and they did. Their success was so great, Congress formalized the lesson learned and put it into law in 1996.

States are also competing in other areas to demonstrate their ability to change with the times and provide better service. In workers compensation (for on-the-job injuries), states vary as to whether employers must go to a state insurance pool, or can buy private insurance.

In education, the experiment has begun with charter schools and vouchers, with promising results. Others are experimenting with stronger educational standards, higher spending, better pay for teachers, etc.

In contrast is our UI system. Though it began with limited experimentation, all creativity was soon stifled.

Prior to the Great Depression, unemployment security saw much more innovation. Unions, employers or sometimes both, operated their own plans. The plans expanded from 1916 to 1930, eventually covering over 150,000 workers. They experienced limited success, however, because they could not diversify their risks across multiple companies, industries and states.

The insurance industry was also interested. With the ability to offer insurance broadly and diversify their risk, the industry seemed likely to succeed. In Michigan, two insurers sold unemployment insurance successfully, but under state law could only provide it to the railroad industry.

In New York, Metropolitan Life lobbied the legislature to allow it to offer unemployment insurance broadly. The legislature passed a bill, only to have it vetoed by then-Governor Franklin Delano Roosevelt who was planning a conference to study government-run UI.

Four years later, as President, Roosevelt gave the franchise on unemployment insurance to the federal government. Primary control has remained in our nation's capitol since.

Innovation has not been limited due to a lack of worthy ideas. Indeed, a variety of significant changes in the UI program, including the Full Employment plan, have been proposed. Some would be certain improvements; others may not. One thing is for certain, the world is changing rapidly. Allowing states more flexibility to innovate, will allow the UI system to adapt, helping people who are jobless get back on their feet and become self-supporting.

Consider the remake of the 2000 Beetle. Imagine trying to pass an 18-wheeler with the 1935 model.

William B. Conerly is president of Conerly Whelan Inc., a Portland investment management firm, and a consultant to THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT. He holds a Ph.D. degree in economics from Duke University.



Fast Facts

- Two out of three Americans say religious commitment is either the most important dimension of their lives or very important.
- Church attendance is associated with lower drug and alcohol use.
- Regular religious service attendance is beneficially associated with a strong attachment to education and stable job records.

Patrick F. Fagan and Joseph Loconte, Issues 2000, Heritage Foundation, Washington DC, January 2000, Chapter 10 "Religion, Building Strong Families and Communities," pp.4 and 8.

Features of Full Employment

For Participants

- Immediate placement in unsubsidized jobs, or temporarily subsidized, training-oriented jobs for those unable to get unsubsidized employment. Wage subsidies are paid from the pool of public assistance benefits.
- A ladder of job opportunities, with rising spendable income at each step.
- Guaranteed support services throughout the transition to self-sufficiency.

For Employers

- A larger workforce from which to recruit workers.
- The chance to try out new workers in new jobs at little or no wage cost.
- The opportunity to contribute to reducing the public assistance burden, and provide the unemployed with the many benefits that only employment provides.

For the State

- A stronger state economy.
- Happier, more productive citizens.
- Reduced costs of welfare and other related social costs of unemployment and dependency.



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The Institute's goal is full employment - universal access to jobs with career potential for all who can work, especially those who are receiving public assistance as a substitute for the opportunities and rewards of paid work.

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The Institute offers consulting to any state that wishes to implement a Full Employment Program. Consulting services include: program design, training workshops and establishment of performance criteria.

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