

# STEPS.



Steps To  
Employment  
Prosperity  
& Success

## Inside This Issue

### Working Fathers, Fixing Families

How one group is reuniting fathers and families.

### Welfare at the Millennium

Landmark paradigm shifts and more work to do.

### Social Security Turns 65

Economist John Cogan discusses a massive debt and the need for reform.

### Unemployment Insurance:

#### Benefit or Curse

The unemployment rate has dropped to historic lows. Economist William Conerly asks: Why haven't UI claims dropped as well?

## What is Full Employment?

Full Employment is a welfare, unemployment, and food stamp benefit replacement concept that moves public assistance recipients into the active workforce by converting public assistance benefits to wage subsidies for transitional, training oriented jobs, predominantly in the private sector.

## Mr. Anthony Anders — IRFFR Fullback

It was the last set of plays in a college football scrimmage at Central State of Ohio. Anthony Anders, a promising freshman fullback faked, ran a short pattern and caught the pass.

As he turned up field, a linebacker grabbed Anders around the knee. He pressed on but was immediately hit from the opposite direction by what felt like the rest of the defense. A "pop" sounded and the next day the doctors confirmed the end of Anthony's football career.

When he was able to walk again, Anthony packed his bags and his dreams of NFL stardom and headed home to San Diego. Going home wasn't easy. Home was a world of poverty and high unemployment. Home was where his best friend was shot and killed on his front porch and his brother was another sad statistic in a drive by shooting. Home was where Anthony himself had succumbed to alcohol, drugs and gangs.

*Life for Anthony Anders looked bleak. He was at high risk for becoming a statistic himself.*

Life for Anthony Anders looked bleak. He was at high risk for becoming a statistic himself - one of the marginally employable who would father a number of children with different women, but be a true father to none.

It wasn't easy. When Anthony returned to San Diego, he enrolled at San Diego City College, but dropped out when he found that his girlfriend was pregnant. He began working three jobs to support his new family, but things didn't work out.

According to Anthony, things grew worse with his girlfriend and they broke up. "We had major problems. After we broke up, I



Anthony and his four sons ages 1, 4, 5 and 7.

was paying for child support and I was paying for her to go to college, but whenever I went to pick up my kids on the weekends, we would start yelling at each other."

She referred Anthony to an outreach specialist from the Institute for Responsible Fatherhood and Family Revitalization (IRFFR), a non-profit group working to reconnect fathers with children by changing their hearts and minds so that they become responsible fathers (see *Working Fathers, Fixing Families*, on page 2).

It started with a phone call. Mrs. Collins, IRFFR's Managing Partner in San Diego, called Anthony and asked if he would meet with her and Mr. Collins to talk about his kids and his relationship with their mother. Anthony made an appointment for the following weekend and soon became a "protégé" - the name IRFFR gives its clients.

As a protégé, Anthony was encouraged to find a role model for fatherhood. His own father, who has eleven children, six with Anthony's mother, was not the father that Anthony wanted to become. Strangely enough, Anthony found a role model in his ex-girlfriend's father. "He is dedicated and passionate about his kids," says Anthony. "He will go to extremes for his family. He is the kind of father I want to be.

Anthony proceeded quickly through the

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## WORKING FATHERS, FIXING FAMILIES

In America tonight, 23 million children will sleep in a home where the father does not reside. Children growing up in a fatherless home are twenty times more likely to have behavioral disorders.

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Sixty percent of convicted rapists had no father in their lives. Seventy percent of long-term inmates in our prisons have had no father active in their lives.

Children growing up in fatherless homes are 32 times more likely to run away from home. They are nine times more likely to drop out of school and five times more likely to live in poverty.

THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT believes that a strong country needs strong, self-sustaining families. We also believe that work is more than labor. Work can be a change to build a future, enhance self-esteem, and create a strong society.

Consequently, THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT embarked on a joint effort with the Institute for Responsible Fatherhood and Family Revitalization (IRFFR) to connect noncustodial fathers with their families and with employment.

In July of 1998, we began our partnership when IRFFR received a Welfare-to-

Work (WtW) competitive grant from the U.S. Department of Labor (DOL) to provide employment assistance to eighty non-custodial parents in six cities across the country: Cleveland, Ohio; Milwaukee, Wisconsin; Nashville, Tennessee; San Diego, California; Washington, D.C.; and Yonkers, New York.

In short, THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT'S welfare to work program consultant team has provided policy and operational program design assistance to Charles Ballard, Founder and CEO, and his IRFFR staff.

Professionally trained outreach workers, interns and volunteers, staff IRFFR. Many of whom have previously benefited from the Institute's services, have overcome major challenges, and now serve as excellent role models to those they serve.

An important part of Mr. Ballard's philosophy is that staff workers must be hired from within the community they serve, live in the neighborhoods they serve, and be available whenever they are needed.

Charles Ballard knows of what he speaks. He has transformed himself from an incarcerated young man, spiritually and financially disconnected from society and his own son, into a well-educated, spiritually-fed, financially-viable social leader and father.

IRFFR was created in 1976, when Mr. Ballard was working with troubled young men, or protégés, as he prefers to call them, in the heart of Cleveland's Hough neighborhood.



IRFFR Founder Charles Ballard

The foundation for service delivery is the belief that the father's life has tremendous impact on the lives of his children and their mother.

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*Most public and private assistance programs are targeted at young mothers. Fathers are all too often rendered irrelevant.*

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Most public and private assistance programs are targeted at young mothers. Fathers are all too often rendered irrelevant. IRFFR believes that in many cases a father is the solution to ending serial dysfunctional families.

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### Anthony Anders... *continued...*

IRFFR program. He so impressed the San Diego and national offices of IRFFR that Charles Ballard, IRFFR's founder and CEO, offered him a job. Anthony accepted and went to work.

Anthony's successes are notable: he was IRFFR's "Father of the Year" and has been one of IRFFR's most successful Outreach Specialists. He has appeared on radio and television speaking for IRFFR about the problems and solutions of non-connected fathers in the inner city.

Since his start in IRFFR, Anthony has recruited and worked with scores of young non-custodial fathers. He has shown them, by example and by his unflinching belief in them, that they can and will succeed as self-sufficient, hard-working, and dedicated fathers.

Equally important, Anthony has re-connected with his two sons from a former relationship, is married and is the proud father of another son and a brand new daughter. Combined with his wife Venus'

two children, home life is as busy as work life for Anthony.

Anthony Anders has come a long way since he hobbled back to San Diego eleven years ago. He has stood strong, followed his heart, and done the right things for his children, his family and now his community. And in typical fullback style, Anthony works harder than ever to be the "go-to guy" when it's time to go those tough extra yards. ■

Notes From:

# Social Security Turns 65. Is It Time To Retire It?

John Cogan, Ph.D.

Dr. Cogan, Senior Fellow at the Hoover Institute, gave this speech in Oregon on September 23, 1999. The American Institute for Full Employment supports Social Security reform as a means to help low income Americans restore savings and climb the economic ladder.

Social Security represents one of the most significant reform objectives of domestic policy that we will face in the next four to five years. As you know, it's hurtling toward bankruptcy. Building up a reserve or surplus inside government accounts will at best ultimately fail, and at worst will produce a government that is far larger and far more intrusive than the government that we currently have. Second, permitting a portion of Social Security taxes to be used for personal retirement accounts is the only viable, economic and political solution to the Social Security problem. Enactment of such a reform is likely during the next five years.

The financial problem: The present value of the liabilities of Social Security (promised benefits), less the income payroll taxes that the government is going to receive to finance those liabilities (the net liability) is \$3 to \$4 trillion. That's equal to the entire federal debt held by the public. So the true federal debt is twice the size of the debt listed on the government's books. This is about \$35,000 for every household in America. It is a monument to congressional and presidential irresponsibility. In order to finance the benefits we have promised to future generations, payroll taxes will have to be raised by 50%.

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With Medicare in the equation, payroll taxes will double within 20 years. The economic impact of taxes of this magnitude is outside the US experience. But Europe provides some idea of the likely consequences. Most European countries have payroll taxes at 20-35%, some higher. Throughout the 1970's and the 1980's there was no net job growth in European countries. In the 1990's there

has only been modest job growth. So there is a real cost to improving one's future standard of living by having payroll taxes on the order of 30%.

There is growing recognition among policy makers in Washington that the current structure of Social Security harms economic growth. Through Social Security, the government tells its citizens that it will provide for their retirement. This induces individuals to save less. Since the government doesn't save the money it collects in taxes, the total level of saving falls. Investment, the engine of economic growth, contracts.

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Even if we could finance the level of Social Security benefits that we've promised future generations, the program is still a bad deal for most workers. The rate of return is less than one percent for most people under the age of 45. Put another way, a 40 year-old worker who earns the economy's average wage throughout his career would have to live to age 86 to collect in benefits his contributions, his employer's contributions, plus interest. A college graduate who is currently age 40 will have to live to 103 to collect his tax contributions, his employers contributions, plus interest.

*The burden is particularly severe on young couples starting families.*

Many view Social Security as a retirement program. But Congress has financed it, not as a retirement program, but as a tax and transfer program. In recent years, the burden of Social Security taxes has become high. More than half of all taxpay-



Ted Abram, Executive Director of AIFE and John Cogan discuss Social Security.

ers now pay more in Social Security taxes than they do in income taxes. The burden is particularly severe on young couples starting families.

Another way to think about the magnitude of Social Security's tax is to compare the program to a private retirement program. Social Security requires a person and his employer to contribute 12.4% of the worker's annual wages. The program promises a particular level of benefits in the future. In order to generate the same retirement benefits through a private mutual fund, a 25 year-old worker would have to contribute only two percent of his or her annual wages.

There are two ways to reform the system. One is inside government accounts and the other is outside government accounts. There are many who naively believe that we can save the system by raising taxes and building up a reserve. Every time we've tried to build a reserve we've blown it. President Roosevelt's plan called for a large reserve against future liabilities. But, that reserve lasted only until 1939 when Congress voted a large expansion in the program. In the 1950's, the large accounting reserve created during World War II led to large increases in benefits every election year. The largest was a 77% benefit hike in 1950. The strong economy of the 1960's produced large surpluses and the same result. The lesson of history is clear: every attempt to build a reserve has resulted in benefit expansions.

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## WELFARE AT THE MILLENNIUM: Progress, But More Work to Do

At the millennium, we are in the latter half of an historic paradigm change.

America's welfare entitlement program has now become a work placement program and our welfare rolls are down over 50% since 1996.

Single mothers and thousands of recipients are grateful for the opportunity and encouragement we have given them to work and be responsible. Proud to be employed and productive, they are earning money and serving as positive role models for their children.

We've done well helping single mothers become responsible and independent, but it is not easy to work and raise children alone. And we have not done much to encourage fatherhood and families.

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*Today, 30% of our children are born out of wedlock.*

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Today, thirty percent of our children are born out of wedlock. At the birth of an illegitimate child, 80% of the parents have a relationship with each other, and 50% are living together. Statistics show, however, that most of these relationships end, and when they do, fathers of illegitimate children can easily shirk responsibility.

The fallout, of course, is felt most by the innocent children of these disconnected parents. Studies show that children without the traditional two-parent family do worse in many critical areas, including: education, crime and stable relationships.

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America was not always in such a predicament. What caused the demise of the two-parent family? Senator Patrick Moynihan suggests that government may have played a significant role. A quick

historical review of America's programs for the poor supports his theory.

At the heart of our government programs affecting single mothers in the 20th Century is America's welfare system. It evolved from England's Poor Laws of 1601. At that time, England created work and workhouses to help its "deserving poor" - the injured, the demented, and children.

Coupled with this assistance, English law also contained harsh rules against beggary and vagrancy, and prevented indigents from moving to a parish and becoming a burden on the people.

When our forefathers came to America, they enacted laws similar to those in England, creating work opportunities for the "deserving poor" and protecting communities from abuse by indigents unwilling to work.

In his Notes on Virginia (1782), Thomas Jefferson describes the success of the vestrymen providing work and assistance for local people. "Nearly the same method of providing for the poor prevails through all our States, and from Savannah to Portsmouth you will seldom meet a beggar."

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*Until the early 1900's, America cared for its poor predominately through a combination of family, religious charity and local government.*

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Until the early 1900's, America cared for its poor predominately through a combination of family, religious charity and local government. Welfare assistance was usually tied to work.

But then came the confluence of Socialism and The Great Depression which birthed the American welfare entitlement. President Woodrow Wilson introduced the concept of the omnipotent public servant. The theory was that a government bureaucrat, specially trained to help the poor, would be far more effective than programs of family, church and community.

For several years, America resisted government usurping the responsibilities of family and community. Unfortunately, The Great Depression caused thousands of able-bodied men to seek relief. President Franklin Roosevelt eventually responded with the Social Security Act of 1935 which touted federal cash assistance as the solution for welfare, unemployment, retirement and other social programs. The natural result was that federal government began to supplant family, church and community.

In the 1960's, led by liberal politicians, and supported by the bureaucrats, The Great Society further replaced family, church and community with an ever increasing array of programs, such as: The Manpower Development and Training Act, Neighborhood Youth Corps, Job Corps, Work Incentive program, Medicaid, Food Stamps and low income housing.

The dependency trend continued throughout the 1970's as liberal politicians extended federal entitlements and programs in an attempt to abolish poverty. At the same time, the number of people dependent on government subsidies and children living without the benefit of both parents surged.

In the 1980's, recognizing the benefits of family, community and work, President Reagan created opportunities for the states to experiment with programs emphasizing work and community solutions.

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*Sadly, our welfare program rewarded a mother who did two things: refused to work and refused to marry a man with a job.*

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Despite Reagan, welfare dependency expanded, as did the number of children living with a single parent. Eventually the welfare entitlement became a pre-tax grant of money, goods, and services. Sadly, our welfare program rewarded a mother who did two things: refused to work and refused to marry a man with a job.

Why work? Many mothers preferred to

*continued on page 6...*

# States Update

STATE HIGHLIGHTS

## ACROSS THE NATION

The U.S. Department of Health and Human Services recently announced the latest TANF caseload declines. The results are extraordinary: nationwide the caseloads have dropped 51% from January 1993 to July 1999. The top five states include Wyoming (91% decline), Wisconsin (89% decline), Mississippi (81% decline), Idaho (79% decline), and Florida (75% decline).

Congratulations to these states and all others that are dedicated to assisting families move from government dependence to self-sufficiency.

## TEXAS.

AIFE recently visited Texas and was delighted to find that Carole Keeton Rylander, Texas Comptroller of Public Accounts is conducting a series of projects to streamline state operations. As evidence

of her seriousness, she has hired Reason Magazine's William Eggers, the nation's pre-eminent privatization expert, to assist in identifying and implementing private solutions to the delivery of public services. Welfare and job training are key issues in this effort. We look forward to the results of the projects, and to assisting Texas to redefine the provision of welfare services delivery.

## NEW YORK.

New York City, which has reduced its welfare rolls by over 500,000 in the last four years, recently announced a new initiative. THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT will be teaming with the Institute for Responsible Fatherhood and Family Revitalization in Harlem.

## OREGON.

Klamath and Lake County, which lead the state in successfully eliminating welfare dependence (number of people depending on welfare down over 75%), held a recognition luncheon for former welfare recipients and participating business community members in appreciation for their hard work and dedication.

Delna Jones, Washington County Commissioner and original member of the statewide JOBS PLUS advisory board, finished her service with the board to pursue other commitments. THE AMERICAN INSTITUTE FOR FULL EMPLOYMENT thanks Commissioner Jones for her visionary thinking and dedicated support of welfare reform from its infant stages through today's far-reaching successes. ■

## WIA PLANNING: IS YOUR STATE Y2K READY?

Once you've gotten past any year end computer problems, look out. Another system is in danger of crashing in Y2K.

By July 1, 2000 every state must have an Uncle Sam-approved plan to revamp and integrate their workforce development programs, such as training, employment services and unemployment insurance.

Passed in August 1998, The Workforce Investment Act (WIA) requires state agencies at both the state and local level to pump out comprehensive plans. Plan drafters must settle issues ranging from which agency will pay for the water cooler and who gets the corner office in the One Stop to setting goals for job placement and retention rates.

The centerpiece of the reform is finding people jobs rather than finding people classes. The WIA also promises to give job seekers freedom to choose where they get any training they do need - a feature the Department of Labor hopes will spark competition and better service from training providers.

In all of this, the Department of Labor calls for "strong collaboration" among state agencies and training providers. But look out. We know what that means.

It means that the Good Samaritan business folk across the country, who sit on WIA state and local boards, may be subjected to one of two scenarios: the boredom of the numbers game as each agency tries to justify its existence and quantify some success, or the excitement of the turf game where each agency battles for its dominance as workforce development systems are hammered together. With any luck, Y2K will erase our system's old scripts and prepare us for new programming.

But with only six months left and fewer than 10 states with filed plans, Y2K may instead prove to be the systems crasher we all feared.

## Social Security Turns 65...continued

Creating personal Social Security savings accounts can solve the problem. Why will it work? On a very fundamental level, such accounts enable all citizens to build financial wealth and true financial security. It's about freedom. If we allow people to take 20% of what they're currently paying into the current system what would they earn? Just assume that people earn the average rate of return which is 5½%. That would generate a wealth for a person who earns the median family income of \$400,000 in today's dollars. That level of wealth is beyond the reach of most Americans. That amount would generate an annuity of somewhere between \$30,000 and \$35,000 a year compared to what a person would get from Social Security, which is around \$12,000 or \$18,000 a year.

Privatization would also promote economic growth.

The time to reform Social Security is now. Now with a surplus we can talk about reform without talking about reducing benefits. It is the time to buy a sensible, long-term economic policy. ■

## INSTITUTE news

### IFEP FORUM.

The Institute hosted a late summer forum in Klamath Falls to discuss the Integrated Full Employment Program (IFEP). IFEP is the institute's blueprint the future reform.

### NEW LOCATION

The INSTITUTE will move into new offices in Klamath Falls this month. The toll free number will remain the same, however, the new local phone and address will be as follows:

2636 Biehn Street  
Klamath Falls, Oregon 97603  
Phone: (541) 273-6731

### Welfare at the Millennium *continued...*

stay home with their children rather than send them to daycare. Unfortunately, many young mothers did not develop skills or experiences to make them productive and attractive to employers. This, in turn, substantially reduced their opportunities to excel personally and financially.

Why marry? Financially, single mothers were much better off accepting government entitlements and receiving some unreported money from the father. With government replacing the family, church and community, more and more children were raised by single parents.

Though the opportunities to truly help people created by the Reagan Administration were largely ignored by most of the country, several states did respond. Wisconsin, Oregon, Mississippi and others began to experiment with work incentives for welfare recipients in the early '90s.

The results were so encouraging that, in 1996, a more conservative Congress followed suit. Seeing the dramatic reduction in welfare cases in the test areas,

Congress ended the federal welfare entitlement and created greater flexibility for the states with the Personal Responsibility and Work Opportunity Act.

In response to the lessons learned and the new federal law, all states, in some way, are now encouraging employment and are reducing dependency on government programs. But the years of dependency that enabled the rise in single parent families and the resulting dysfunction are difficult to reverse. The destructive mentality of avoiding work and marriage may linger for decades.

In the meantime, we must first engage fathers. Requiring fathers to work and be responsible for their children, will reduce illegitimate births, promote families, and improve financial support for children.

Then it will be up to family and community organizations to mentor and assist these parents and children in developing personal and social skills to cope with work and responsibility. America has made great progress, but we still have much work to do. ■

### Working Fathers... *continued...*

To restore fathers to their rightful role and help rebuild families, IRFFR focuses on delivering services in five areas:

- Services to fathers, including teaching respect for self, respect for the mother of their children, and parenting skills
- Services to mothers, including understanding the role fathers play in the lives of children
- Services to incarcerated fathers and their families
- Education enhancement and support
- Connecting fathers to the workplace

IRFFR operates on the belief that everybody wants to work, but not everybody is ready to work. Assisting fathers to become better parents creates an environment where work is an accepted responsibility. Finding jobs with advancement and career

potential permits fathers to create a financially and emotionally stable environment for the child, family and community.

"I'm proud of our program and all of our protégés who have made it work," Ballard

*Finding jobs with advancement and career potential permits fathers to create a financially and emotionally stable environment for the child, family and community.*

says. "I want them to see through me to their families; to see through me to the things that matter in life."

IRFFR is doing precisely that. Through our joint WtW effort, almost 400 protégés have been placed in jobs.

Based on these impressive results, IRFFR was recently awarded another WtW competitive grant to expand the program to Indianapolis, Indiana and Harlem, New York. ■

## RESPONSIBLE FATHERHOOD PROGRAM STATISTICS

*Personal stories of achievement are uplifting but data can help paint a more precise picture.*

IRFFR recently conducted a comprehensive performance review of all of its Welfare to Work sites. Here are some of the results for July 1998-August 1999.

3611	Individuals contacted by IRFFR staff
887	Individuals enrolled as protégés
399	Protégés successfully placed in jobs
\$7.25	Average wage of protégés placed in jobs
79%	Protégés still active in the program
73%	Protégés providing financial support for their children
82%	Protégés developing a social relationship with their child
74%	Protégés involved in special activities (school, church, etc.) with their children
75%	Protégés improving their relationship with the mother/father of their children

# The Cutting Edge

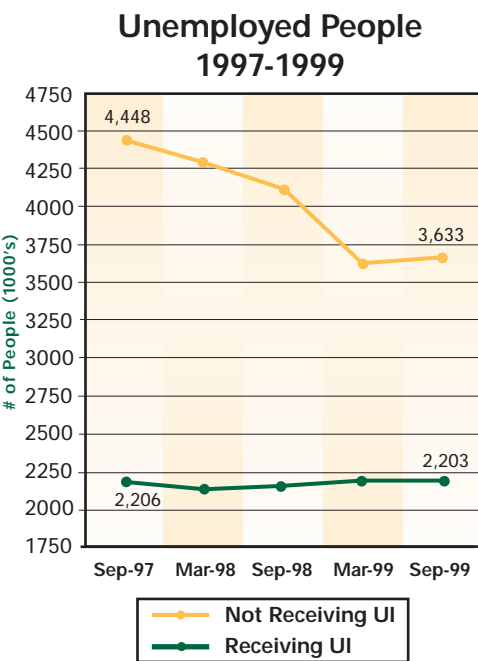
## UNEMPLOYMENT INSURANCE: BENEFIT OR CURSE

William B. Conerly, Ph.D.

Over the past two years, the number of unemployed people has dropped 13 percent and America's unemployment rate is 4.1%--its lowest since 1970.

But not all of our unemployed have benefited from America's prosperity. Surprisingly, there is a big difference between two groups of unemployed people: those collecting unemployment insurance (UI) benefits, and those not.<sup>1</sup>

In a recent two year period, the number of people collecting UI benefits remained unchanged. In contrast, the number of unemployed but not eligible for UI benefits has declined by 18%. Simply said, it appears that unemployment insurance may be somewhat of a curse when it comes to getting a job.



<sup>1</sup>The unemployment statistics are not based on who is collecting UI, but instead come from a survey of all households. UI recipients total only 37% of the unemployed.  
<sup>2</sup>It should be recognized, however, that this is a large-group result and not one that can be applied to every unemployed individual.

Why is this significant? It's significant because it is patently counter-intuitive.

To be eligible for unemployment insurance, a person must have a good work history; in other words he must have held a job recently for a good period of time and been fired through no fault of his own. Most employers screen employees based on just such criteria - a good work history.

Oddly enough, it is those who are NOT eligible for UI, those with inferior work histories, who are enjoying today's economic boom and are finding jobs.

*Oddly enough, it is those who are NOT eligible for UI, those with inferior work histories, who are enjoying today's economic boom and are finding jobs.*

Improvements in the economy, it turns out, are felt much more by those not receiving UI than by those who are receiving benefits. In fact, the data shows that when unemployment rates fall, an unemployed person not collecting UI is 60% more likely to get a job than the person who is collecting UI. This has an important impact on states and individuals.

We compared unemployment rates and UI benefit levels across 28 states, and found that a ten percent increase in UI benefits raises the usage of UI by about 13%. In other words, the higher the UI check, the more people will be out of work.

As a concrete example, Connecticut's benefits are ten percent more generous than the U.S. average. Our model implies that Connecticut had 4,400 more people using UI than if the state's benefits were at the national average.

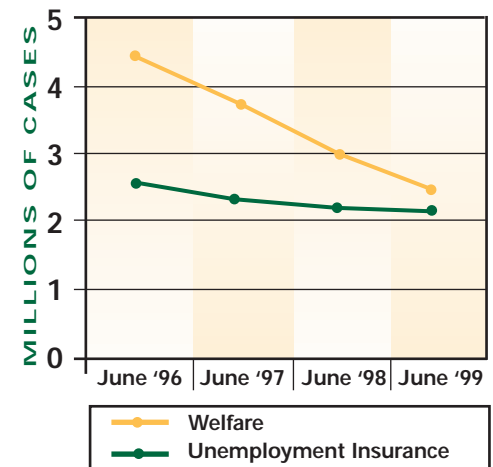
A large body of economic research shows that unemployment insurance also tends to lengthen the average duration

of unemployment. In fact, statistics show that, on average, once a person is on unemployment insurance, it takes him nearly four months to get off. So it appears that unemployment insurance is a disincentive for people to find a job.<sup>2</sup>

*So it appears that unemployment insurance is a disincentive for people to find a job.*

Our nation has proven that it can succeed in helping welfare recipients find jobs and become self-sufficient.

### Unemployment Insurance and Welfare 1996-1999



Why can't we do better for those in our unemployment insurance system? After all, these people, by definition, have better work histories than most of our unemployed. Four months of joblessness is too long.

*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

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### STEPS IN THE 20<sup>TH</sup> CENTURY

#### Changes from the turn of the century to today.

- The number of households in poverty dropped threefold
  - The manufacturing wage in 1998 dollars is almost four times higher
  - Annual income for African Americans, based on 1997 dollars, has increased tenfold
  - The length of the workweek has decreased 30% from the turn of the century
- 

## 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.

#### For the State

- A stronger state economy.
- Happier, more productive citizens.
- Reduced welfare costs.

*In the New Year, may your right hand always be stretched out in friendship and never in want.*

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FOR FULL EMPLOYMENT

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### INSTITUTE MISSION

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.

### CONSULTING

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.

### CONTACT US

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