

STEPS.



Steps To
Employment
Prosperity
& Success

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JOBS Plus helps the poorest and lowest skilled find jobs and double the income they received from UI benefits

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.

In the summer of 1996, Congress passed national welfare reform, ending the practice of unlimited stipends and requiring work in exchange for benefits. States have used varying methods to move people off of welfare. Most rely upon sanctions and time limits. Oregon emphasizes work experience. As people leave welfare in Oregon, they get job experience, make more money, may receive an education account, and tend not to return to welfare. But despite this, Oregon Governor John Kitzhaber proposes cutting their innovative welfare reform program, JOBS Plus. In light of this, the American Institute for Full Employment has released a new study assessing the impact and cost-effectiveness of JOBS Plus. This edition of STEPS takes a closer look.

JOBS PLUS a Success Story

By Terry Andrews, reprinted with permission by the Seaside Signal, Seaside, Oregon, February 17, 2000

Thanks to JOBS Plus, Debbie Townsend has turned her life around. She has a new career as a jewelry sales professional and from the enthusiasm in her voice it is easy to tell she's found her niche.

"It's a true success story," said Shirley Hall, Employment Specialist in Astoria for the Oregon Employment Department. "Debbie is a perfect example of what can happen in this program."

The JOBS Plus program, created by the State of Oregon Adult and Family Services Division and the Employment Department is designed to help people on public assistance or unemployment insurance increase job skills.

In Townsend's case, it gave her a chance to sample a career she didn't know she'd be good at.



Debbie Townsend, Generations Fine Jewelry, Seaside, OR.

Eleven months ago Townsend was a diamond in the rough. She had a food stamp grant and collected unemployment because the wages from her part-time job were not enough to make ends meet. "I was working in a hotel doing office work," she said. "Because I didn't have enough hours I was getting unemployment, and because of that I was required to be in the JOBS Plus program."

continued on next page

Success Story, continued

She did not suspect she might have a flair for jewelry sales. “I really didn’t know anything about jewelry,” she said. “I knew what stones were and I knew what gold was, but that was about it.”

Townsend is now working at Generations Fine Jewelry in Seaside. “I love it,” she said. “The more I do it, the easier it is and the more fun it is.”

The JOBS Plus program is designed to help employers as well as employees. Ed and Catherine Thatcher opened Generations Fine Jewelry two-and-a-half years ago and wanted to expand their business but couldn’t afford to hire another employee to help them. JOBS Plus pays for the minimum wage salary for up to six months while the employer provides on-the-job training. The employer often contributes to the hourly wage as well.

For Thatcher, it was an ideal opportunity. He has years of business experience and expertise he is willing to share, and Townsend proved an eager student.

“Done right, JOBS Plus is an asset for everybody involved,” Thatcher said. “I’ve managed jewelry stores for quite a few years. The favorite part of the job for me was training people. I would go out of my way to find people with no experience so I could train them the right way.”

Jewelry sales, he said, “is a time-consuming and technical career. A lot of people want to work in this field. It’s important to come into the business with a sense of humility and a desire to learn,” he noted.

He looked for an employee for several months. “Debbie just had something about her. She’s a find, let me tell you. She’s been a major asset to this company.”

JOBS Plus made it easy to hire her. An employment service — now called Pacific Personnel — screened applicants and sent him the names of the top three. Once Thatcher settled on Townsend, Pacific Personnel also handled all the paperwork. “All I had to do, Thatcher said, “was write a monthly check.”

Pacific Personnel also benefited in the deal. “We gained a customer,” said Debbie Stirling, partner in the business with her husband Derek. “How it works is this: JOBS Plus provides an employer with a subsidy for a new position. Then they need to get somebody for the new job. That’s where we come into the picture, because it is often the first employee the business has hired. A lot of employers aren’t ready to tackle all the things involved in hiring someone, like worker’s compensation and W-2 forms. If an employer goes through us, we handle all that (for a minimal fee) and they don’t need to hire a bookkeeper to do it. It’s an absolutely ideal relationship for everyone involved.”

Once the JOBS Plus program ends and the employee becomes full-time, Pacific Personnel can continue to handle the paperwork, as it has done for Generations Fine Jewelry. “We assist in the human resource side of things,” Stirling added. “We do everything from recruitment of personnel to helping with the job interview to handling employee problems later on. Our incentive in being involved (in JOBS Plus) is that the employer carry on with us, as Ed Thatcher has.”

An added benefit of the JOBS Plus program is scholarship money. After one

month, the employer pays \$1.00 per hour worked into an Education Account the worker can use for employment training.

After six months the money is available to the employee. Debbie Townsend used some of her money to take a correspondence course in fine jewelry sales from the Gem Institute of America. She recently completed the course with honors and an A. She has enough money left in her scholarship fund to take a second course, which she plans to do soon.

“I discovered I like the business,” she said of her new career.

“I was kind of scared at first. I didn’t know what to expect and I wondered how I would learn all this stuff. But it was an easy transition. Ed showed me the ropes.”

What has she learned? “There are so many things,” she said.

“I love working with people. I love jewelry. I love learning about it. In the last 11 months I have learned more than I ever thought I could.”

Editor’s Note: This story was published in the Seaside Signal February 17, 2000. Nearly a year later, Debbie is still successfully working for Generations Fine Jewelry in Seaside, Oregon. Since the story, Debbie has used her Education Fund to gain her “Jewelry Essentials” Certificate and plans to use remaining funds in that account to take another course. Debbie said, in a phone interview on January 24, 2001, “JOBS Plus was a true turning point in my life. Without it, I would likely be on some type of public assistance. I highly recommend the JOBS Plus program to anyone who needs a career change or upgrade; it helps with education and training that might not otherwise be available.” ■

I N S I G H T



Social Security: Keeping the Poor Dependent on Government

By Starr Parker
Reprinted with permission by
The Cure Catalyst

Would you deliberately invest a quarter of a million dollars into a retirement plan that you do not own, you cannot transfer to your children upon your death, and your grandchildren will be forced to pay the return on your investment at about one percent?

Social Security has become a bad investment for all Americans. Over the last four decades payroll taxes have increased 17 times, forcing Americans to invest in a system that provides poor investment returns, confiscates potential inheritance, and is financed like a pyramid.

For blacks and many other low-wage workers in America, these facts of Social Security leave them even worse off, fueling a cycle of government dependence.

Every working American (except politicians and preachers) pays a 12.4 percent Social Security tax on earning up to \$76,000. You don't need to be a CPA to understand that for someone earning \$20,000, the \$2,480 going into Social Security makes it practically impossible to save any additional money for retirement.

As income levels increase, more funds become available for investment in IRAs and 401(k) plans. But few working poor, who are disproportionately non-white, will ever reach the \$76,000 threshold at which Social Security taxes cease.

Let's say our worker earning \$20,000 is a 35-year-old black man named Joe. Because payroll taxes consume all the money he could possibly save for retirement, Joe is dependent on Social Security. He has no pride of ownership, no sense that he is building a nest egg for his family's future, and no sense of responsibility and control over the fruits of his labor. Joe can only hope that government will take care of him tomorrow if he does what he's told today.

As a low-income black male, Joe's life expectancy is roughly 65. Unless he defies the average, he won't see the magic age of 67 when the government is supposed to start delivering on its promises. Because he owns nothing, he will have nothing to pass on to his heirs. Assuming God is good to him and he lives a long life, well past 67, he will collect a monthly retirement check from Social Security of about \$1,200.

Now suppose Joe had invested 12.4 percent of his pay in his own private retirement account. According to the Cato Institute, even a low-

risk investment—70 percent in a bond fund, 30 percent in a stock index fund—would give him sufficient savings at retirement to provide a monthly payout of \$2,400 or twice what Social Security promises to pay.

Simple investment arithmetic demonstrates that Social Security is hurting the poor, not helping them. So why not change the system?

Some pundits claim that the current Social Security system is "safe" and that it is better to receive a low or negative return than to invest a portion of payroll taxes in wealth producing retirement accounts. They reason that the former is better because it offers guarantees that the stock market does not. Yet, Social Security benefits are not guaranteed.

The U.S. Supreme Court ruled in *Fleming vs. Nester*, 1960, that Social Security contributions are clearly a tax, and individuals have no guaranteed right to any benefits. Moreover, the Court affirmed that Social Security taxes are paid directly into the U.S. Treasury and are not placed into separate accounts.

So why, in this post-welfare era, didn't a majority of Americans rally behind George W's proposal to allow a small portion of payroll taxes to be diverted into personal retirement accounts?

Are we as a nation buying the idea that the working poor belong in a program that blocks their ability to accumulate wealth on the grounds that they would be worse off if they took ownership themselves?

This attitude transforms our retirement system into a welfare program.

Was not welfare reform a national call for personal responsibility?

Yet, as middle-income Americans accumulate wealth in retirement plans during the boom of the last 20 years, the working poor are forced to pay the few dollars they could have saved into Social Security because of paternalism.

This helps explain the growing wealth gap between the rich and poor. It also explains why the left can use African-Americans as political pawns without dissent.

Federal Reserve data show that in 1998 the median net worth of white families was \$95,000 compared with \$16,000 for black families.

Without the ability to own and accumulate transferable wealth, poor blacks are forced to depend on government generation after generation for all social concerns.

In exchange for the economic statism, blacks ethereally accept disproportioned illiteracy, illegitimacy, abortion and welfare rates.

We exchanged our ancestral journey towards freedom for government programs. And even worse, we exchanged our moral heritage for pop culture and the race politics of victimization.

Starr Parker is the founder and director of the Coalition of Urban Renewal & Education (C.U.R.E.), a non-profit organization that promotes faith-based and free market solutions on issues of race and poverty. ■

The Cutting Edge

Oregon Trailblazers

Congress recreated public assistance in 1996. But Oregonians blazed the trail. A statewide poll taken in August 1990 by *The Oregonian*, found that 89 percent of Oregonians strongly favored linking welfare benefits to work.

And so, on November 6, 1990, Oregonians passed a ballot initiative, with affirmative margins in 35 of 36 counties, to implement a program called "JOBS Plus." The program helps welfare, food stamp, and unemployment insurance recipients find employment.

In Oregon, as across the nation, the culture of dependency has changed. In January of 1994 (just months before JOBS Plus was implemented), the number of Oregonians on welfare peaked: one out of every 27 individuals received welfare. Today, one out of every 78 Oregonians receives welfare.

Program Description: The dignity of a paycheck.

At the state level, Adult and Family Services (AFS) and the Oregon Employment Department (OED) jointly administer the JOBS Plus program. At the local level, it is a cooperative effort between business and government. A coordinator matches workers with appropriate JOBS Plus positions. Participants

receive four to six month on-the-job training positions at private businesses or public agencies.

Employers determine salary, but it must be at least minimum wage. The state reimburses employers at the state minimum wage plus payroll taxes. If businesses choose to pay above that level (as approximately 40 percent do), they are responsible for the overage. In December of 2000, on average JOBS Plus participants from welfare earned \$7.41 per hour and participants from Unemployment Insurance earned \$8.91 per hour.

Two other unique aspects of JOBS Plus include its training components. First, employers must provide participants with an on-site mentor to acquaint them with the job. Second, after a participant has worked 30 days, the employer begins paying \$1 per hour into the worker's Individual Education Account (IEA). Once the participant finds unsubsidized employment they or their family can use the funds for continuing their education.

As people leave welfare in Oregon, they get job experience, make more money, tend not to return to welfare, and seem to like going to work.

95-97	\$114.0 million
97-99	\$230.3 million
99-01	\$254.8 million
01-03	\$259.8 million
Total	\$858.9 million

Plus earn substantially more than they received from welfare. At a minimum, JOBS Plus guarantees participants that they will receive the same or more money working than they would from welfare.

Work not only gives those who leave welfare more income immediately, it also gives them a real opportunity to continue their career and income growth. According to the University of Oregon survey, 66% of former welfare recipients who were working had received an increase in their wages within 15 months either because of a raise or a promotion.²

People Not Returning to Welfare.

JOBS Plus participants have not only left welfare, but have not returned. According to AFS, of the welfare recipients placed in jobs (through JOBS Plus or otherwise), 90% were not receiving welfare 18 months later.³

Satisfaction.

What's more, participants were quite satisfied with their experiences. The University of Oregon survey found that: 83% of those working were either very satisfied or somewhat satisfied with their jobs. 97% of those working said they were better off working than on cash assistance.⁴

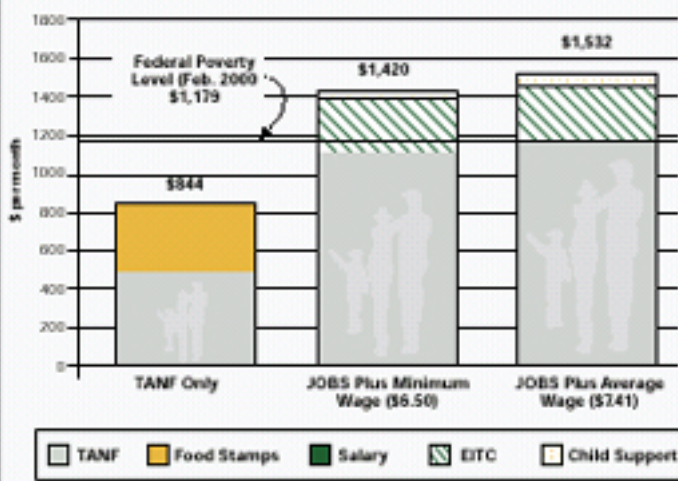
Cost Effectiveness.

JOBS Plus has a rare distinction in that its effectiveness with participants is well complemented by its cost effectiveness.

According to AFS, the total direct and indirect cash assistance savings to the State from the JOBS Plus program is over \$75 million per year.

AFS also studied the impact of the JOBS Plus program in a narrower, direct cost/benefit analysis. In doing so, AFS considered only those recipients who entered a JOBS Plus subsidized job and found short-term savings of \$1.17 for each dollar spent in JOBS Plus on welfare clients. ■

Spendable Income: JOBS Plus for AFS Clients One Adult with Two Children



Work Experience.

In 1999, the University of Oregon conducted a telephone survey of people 12-15 months after they left welfare. The survey found that:

77% of those working found it either very easy or "somewhat easy" to find their jobs; and 69% of former recipients were currently working; and 20% of these workers have gained a position where they supervise others in their jobs.¹

More Money.

Welfare recipients who leave to participate in JOBS

¹ Sandra Morgan, Joan Acker, and Terri Heath, "Oregon Families Leaving TANF: Self-Sufficiency and Family Well-Being Outcomes, First Telephone Survey, Spring 1999, Summary of Results and Methodology," University of Oregon Center for the Study of Women in Society, January 14, 2000.

² Id.
³ "Quarterly Performance and Update Report," Adult and Family Services, Oregon Department of Human Services, September, 1998.

⁴ See Morgan et al.

Helping Unemployment Insurance Claimants

In Oregon—and only in Oregon—JOBS Plus helps Unemployment Insurance (UI) recipients who can't find jobs. Through JOBS Plus they get their foot in the door with an employer and receive the exact training they need to succeed in a new job. What's more, they earn a wage that's nearly double their UI benefits while building an education account.

The Problem.

Nearly one out of ten of Oregon's 1.5 million workers lose their jobs and find themselves dependent on UI each year; that's about 150,000 people in 2001. These are among our poorest workers; in 1998, six out of ten earned less than \$10 per hour and only one out of ten earned more than \$15 per hour.

To make ends meet until they find their next job, UI provides these workers with less than half of what they earned at work.

On average, recipients don't find a way off of UI for nearly three months. One in four take nearly six months without finding their next job. Of those who exhaust their claim, the vast majority are the poorest and lowest skilled of UI claimants.

Finding Help.

Currently, three of four JOBS Plus employees are UI claimants. For them, a recent Employment Department study shows that the program improves job security and may increase wages. Eighty-two percent of participants said they had a positive or neutral experience with JOBS Plus and the same number said they would be willing to participate in the program again if they had to refile for Unemployment Insurance.¹

Employers like it, too. Over 6,000 employers have used JOBS Plus and the same Employment Department survey shows that JOBS Plus is extremely popular

with them. Over 80% said it helped their business by lowering costs and increasing their capacity. And 96.4% of participating employers want the program to continue.²

The JOBS Plus Safety Net.

JOBS Plus acts as an important safety net because it does not require participants to have the normally-required experience and training for the jobs that it offers. In essence, for claimants who may wrongly perceive themselves as not qualified for unsubsidized work, the program encourages them to vigorously pursue a job search, knowing that if they fail, they will likely be offered work rather than be stuck with six months of meager UI benefits and the despair that often follows rejection. Instead, claimants will likely find a JOBS Plus job where they can nearly double the amount of income they were receiving in UI benefits, get training, and accrue an education account large enough for five classes at a community college.

A Sharper Focus.

JOBS Plus sharpens our focus on reemployment. The Oregon Employment Department believes that JOBS Plus has already helped it improve its focus on reemployment. Because the program offers all claimants a real opportunity for reemployment, it tends to help encourage employers, claimants and those helping claimants consider all possibilities in the job matching process. With JOBS Plus, no claimant need be viewed as unemployable. The program also allows the Employment Department to reinforce its message to its customers that it can and will help everyone find work.

JOBS Plus also helps sharpen the focus of those who prefer to independently control their job search. Because the program broadens the opportunities that the

Employment Department has for helping people find jobs and referring them to jobs, it will tend to encourage independent job seekers to conduct their search more diligently.

Finally, for those who simply do not want to work and would thwart the efforts of the Employment Department, the excuse of not being able to find a job becomes less valid.

The effects of the safety net and sharpening of our reemployment focus are real and may very well be important factors in the substantial UI cost reduction Oregon has seen in the past and can see in the future.

Cost Effectiveness.

JOBS Plus has shown direct cost returns of \$.66 for each dollar spent. The program's indirect savings appear to be substantial. While the UI caseload has not fallen as dramatically as the welfare caseload has, two other measures suggest that JOBS Plus may be having an important impact—the number of claims that people needed to make, and the time they needed to survive on benefits. Both have decreased compared to the national average. Savings to the State have been over \$100 million per year since JOBS Plus was implemented. While it is impossible to know what caused the savings, it is likely that JOBS Plus has been, in part, responsible.

Research on incentives in UI administration, make it clear that JOBS Plus can continue to be an important factor in encouraging UI claimants to find work efficiently. ■

¹ Employment Department Survey of JOBS Plus Participants (mid 1996–mid 1998), February 2000.

² Id.

Tax Plan Provides Incentives to Climb Wage Ladder

Critics of the Bush tax plan claim that only the rich will benefit. But America is not a caste society with people locked into their current socioeconomic status. To the contrary, studies show that many U.S. families rise from poverty to the middle class in one lifetime while many travel in the opposite direction. Yet more should be done to remove the tax code's barriers to upward mobility. To that end, how does the Bush plan fare, particularly for those just leaving welfare?

To answer that question it's important to understand what happens when a family leaves welfare. In many states, a raise of as little as one dollar over an eligibility limit can dramatically reduce a number of the support services (e.g. child care, health care, etc.) a family receives. This is called the "cliff effect." In other words, increased wages can mean a substantial increase in expenses. Some caseworkers suggest that welfare recipients may be foregoing raises because they are unable to handle this cliff effect. Essentially, one is punished for receiving a bonus at work. It's almost unimaginable that a pay raise decreases one's chances of becoming self-sufficient.

Though several states have examined the economic well being of individuals after they leave welfare, the survey data are not comparable. Broadly speaking, however, about three out of five "leavers" work at any given time after exiting. When leavers work, it is usually full-time for \$7-\$8 dollars an hour. On average, working leavers make about \$3,000 a

quarter, and their family incomes hover around the poverty line.¹

Most leaving welfare will not receive a tax cut under the Bush plan, but this is because they don't currently pay income taxes. This does not mean they won't benefit from the Bush plan. In fact, they could be the biggest beneficiaries of the faster growth that follows a tax cut.

The Congressional Budget Office projects that unemployment will average 4.9 percent from 2002 through 2011. But the Heritage Foundation suggests that the Bush tax cuts will help businesses create 1.6 million more jobs—enough to lower the unemployment rate to 4.6 percent.²

As the job market expands, the number of entry-level jobs increase. At the same time, wages for those jobs increase—it's basic supply and demand. So, low-income workers transitioning from welfare into work may have a great deal to gain from across the board tax cuts.

As low income workers begin to climb the wage ladder, they will have much to gain under the Bush plan. Consider a single mom with two kids making \$22,500 a year and taking the standard deduction. She currently pays \$148 a year in federal income taxes. Under the Bush plan she will pay nothing. In fact, under the Bush plan, she'll pay no federal income tax until her earnings exceed \$31,500 a year. At that point the Bush tax plan would save her \$1,500.

While the Bush Plan doesn't eliminate the cliff, it at least lessens its impact. By lowering the tax brackets and doubling the childcare credit from \$500 to \$1,000, the plan shields three person families earning up to \$31,500 a year from any tax burden. Instead of penalizing efforts towards financial stability, the Bush proposal allows these families to keep more of their earnings. So rather than a precipitous cliff, it's more of a rising slope, with incentives to start climbing.

Still opponents of the plan say that payroll taxes, not income taxes, hit low-income workers the hardest. This simply makes that case that we should reform the Social Security system so that lower-income workers can build wealth.

Others cry that the rich will get richer while the poor get poorer. But history suggests the opposite. In the 1960s, President Kennedy led a successful effort to cut tax rates saying, "a rising tide lifts all boats." And, Census Bureau data suggest he was right. Earnings for all income classes tend to rise and fall in unison. In other words, economic policy either generates positive results and all income classes benefit, or causes decline, in which case everyone suffers.³

Daniel J. Mitchell, Ph.D. writes that across the board tax cuts are a good idea, "not to help the rich, but to help others become rich—or at least to rise as far and as fast as their talent, ability and willingness to work hard will take them."⁴

¹ Gregory Arcs and Pamela Loprest, Initial Synthesis Report of the Findings from ASPE's "Leavers" Grants, The Urban Institute, Washington DC, January 4, 2001, <http://aspe.hhs.gov/hsp/leavers/synthesis01/>.

² William Beach and Mark Wilson, Bush's Tax Plan by the Numbers, n.d. <http://www.heritage.org/views/2001/ed022101.html> (March 29, 2001).

³ Mitchell, Daniel J. Ph.D., "The Truth About Tax Rates and the Politics of Class Warfare," Background, No. 1415, The Heritage Foundation, March 5, 2001.

⁴ Mitchell, Daniel J. Ph.D., "The Class Warfare Obscures the Tax Cut Debate," n.d. <http://www.heritage.org/views/2001/ed030701.html> (March 29, 2001).

The American Institute for Full Employment Hosts Reform Conferences

The Temporary Assistance to Needy Families (TANF) and Food Stamp programs expire in 2002, prompting Congress to begin talk about continuing the programs. To help frame the discussion, The American Institute for Full Employment is scheduling a series of conferences aimed at finding ways to continue and improve TANF, Food Stamps, the Workforce Investment (WIA), and other employment services.

The conferences will feature the most prominent and innovative thinkers in the area of public assistance reform, including Ron

Haskins, Senior Fellow at the Brookings Institute and one of the authors of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. Also attending are past associates of Tommy Thompson, Secretary of Health and Human Services: Jason Turner and Eloise Anderson. Turner is currently Commissioner of the New York City Department of Human Resources and Anderson is Senior Fellow at The Claremont Institute and past Director of Social Services for the State of California. ■



February 21, 2001

Dear Honorable Gene Derfler:

I am writing this letter to share my experience with the JOBS Plus program.

I have been working in the JOBS Plus Program since August 2000 and it has been very helpful in many ways. For starters, while out in the work force, I have acquired many employable skills, not to mention those applying to real life survival. Furthermore, my financial situation has improved far greater than it would have otherwise, had the JOBS Plus Program not existed. As a widowed mother, I see how this has greatly affected my growing toddler for the better. She is seeing her mother in a position of responsibility and thereby being a good example for her.

I look forward to completing my current training, and doubt that I would have been an employable member of society, if it were not for my experience in the program. For this reason, I strongly encourage you to do everything possible to keep the JOBS Plus Program going, not for me, but for those who will come after me. It would simply ensure that the state of Oregon and its citizens will keep growing stronger and profitably.

Sincerely,

Soledad Estrada

Fast Facts

The costs of not working are more than the sum of the benefits. Children who lived with families that received public assistance may be deeply affected well into adulthood. Compare women who grew up in families receiving welfare to similar women (same race, income, family structure, IQ test results, and childhood residence) who did not. Women who received welfare in childhood:

- Are almost twice as likely to become high school dropouts;
- Spend some 200 percent more time on welfare as adults; and
- Are some 50 percent more likely to have a child out of wedlock.¹

¹ Robert Rector and Sarah E. Youssef, *The Impact of Welfare Reform*, The Heritage Foundation, 1999.

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.



THE AMERICAN INSTITUTE
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.

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