

# Employment Promotion and Its Role in Counteracting Unemployment during the Financial Crisis in the USA

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**Abstract**—In the United States in 2007-2010 before the crisis, the US labour market policy focused mainly on providing residents with unemployment insurance, after the recession this policy changed. The aim of the article was to present quantitative research presenting the most effective labor market instruments contributing to reducing unemployment during the crisis in the USA. The article presents research based on the analysis of available documents and statistical data. The results of the conducted research show that the most effective forms of counteracting unemployment at that time were: direct job creation, job search assistance, subsidized employment, training and employment promotion using new technologies, including social media.

**Keywords**—United States, financial crisis, unemployment, employment promotion, social media, job creation, training, labour market, employment agencies, lifelong learning, job search assistance, subsidized employment, companies, tax.

## I. INTRODUCTION

THE financial crisis faced by the United States in 2007-2009 has negatively affected the macroeconomic sphere (GDP decrease, soaring unemployment, bank bankruptcies and sanation) [1]. As a result of the crisis, millions of Americans lost their houses, savings, and jobs. The poverty level in 2009 reached 14.3% and was the highest in 15 years. In 2011, one of six Americans lived below the poverty level (their annual income was below \$11,200) [2], economic stratification increased, and unemployment reached the highest level in the history of the postwar United States.

This paper seeks to discuss the labor market instruments introduced by the US government during the financial crisis in 2007-2009.

### A. Situation of the Labor Market in the United States in 2007-2009

In 2007-2009 the number of jobless workers in the United States increased by over 7.4 million reaching the highest level in the postwar United States and meant the wasting of the labour force. The unemployment rate increased from 4.6% (2007) to 9.6% (2010) and lowered only in 2012 (Table I, Fig. 1). By comparison, in the European Union the unemployment rate increased from 6.6% in 2007 to 9.5% in 2010 [3].

The analysis of the increasing unemployment during the financial crisis on a monthly basis reveals that in April 2008 the unemployment rate reached 8.9% – the highest level in the

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United States since 1983 [3] (Fig. 2).

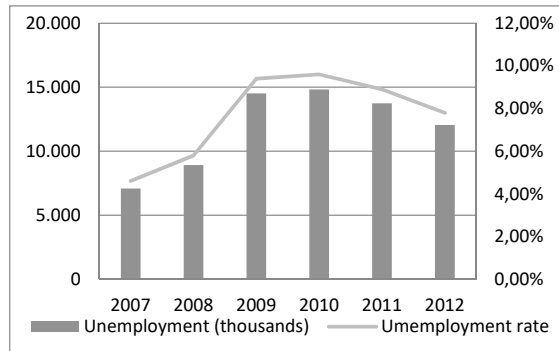


Fig. 1 Unemployment in the United States in 2007-2012 [34]

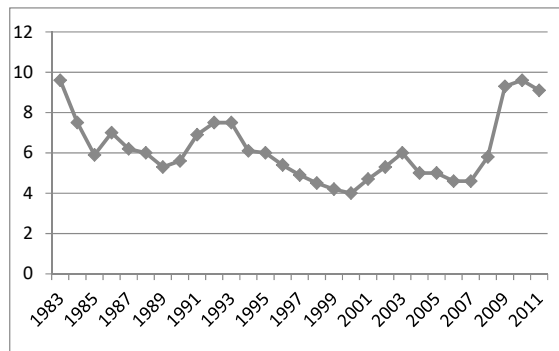


Fig. 2 Unemployment rate in the United States in the years 1983-2011; source: Author's own analysis the basis of the data acquired from [35]

In 2008-2010 the American economy was losing on average 361,000 workplaces every month. January 2009 established the record with 818,000 lost jobs [4], which led to a lower average income and a decrease in consumption. It should also be noted that unemployment affected the representatives of different social groups, including millionaires. According to the U.S. Internal Revenue Service, 2840 people whose revenue in the previous year reached at least one million dollars received unemployment benefit in 2009 [5].

The earliest attempts to alleviate the consequences of the financial crisis took place in 2009. The first of them was the American Recovery and Reinvestment Act (Recovery Act) that lowered the taxes, increased social expenditure, and allocated more resources into labour market instruments [6].

The amount of resources spent on the active and passive programs combating unemployment reached 83 billion dollars. The programs included: an extension and increase in the benefit amount, one-time payments of \$250 for the elderly, social security recipients, disabled, and veterans, vocational training, creation of new workplaces for people over 55,

temporary social aid, and food programs for low-income citizens [7]. Although in the third quarter of 2009 the economy, thanks to the state expenditure, started to recover, the unemployment rate continued to increase and reached nearly 10% in October 2009 [8].

TABLE I  
PROFESSIONALLY ACTIVE EMPLOYMENT AND UNEMPLOYMENT IN THE UNITED STATES IN 2007-2012 [34]

Year	Professionally active people (PR+B) (thousands)	Employed (thousands)	Unemployed (thousands)	Unemployment rate	The increase in the number of the unemployed (when compared with the previous year)
2007	153 125	146 047	7 078	4,60%	x
2008	154 286	145 362	8 924	5,80%	1 846
2009	154 142	139 624	14 518	9,40%	5 594
2010	153 889	139 064	14 825	9,60%	307
2011	153 616	139 869	13 747	8,90%	-1 078
2012	154 461	142 413	12 048	7,80%	-1 699
Increase (2007-2009)	1 017	-6 423	7 440		
Increase (2010-2012)	572	3 349	-2 777		

\* The analysis extends beyond 2007-2009 and shows the effects of the state interventionism.

The crisis triggered also transformations in the labour market [9]. The companies seeking to lower the costs and maintain their competitiveness intensified the outsourcing of the production capacity. Many companies moved their production to China and other Far East countries, as well as to countries where the labour costs were lower than in the United States.

The fast technological development and globalization of the labour market in the United States increased the structural differences. The highest increase in unemployment was seen in branches such as construction, production, and sales, while increasingly more jobs became available in services. The structure of employment in the United States was similar to the structure in other highly developed countries: the number of professionally active people employed in services, mainly sales, finance, insurance, health care, and administration was on the rise, while it was decreasing in industry, farming, forestry, and fishery [10].

## II. LABOUR MARKET INSTITUTIONS IN THE UNITED STATES AND THEIR ROLE IN COMBATING UNEMPLOYMENT

In the United States the institution responsible for the labour market services, unemployment insurance, occupational safety, and wage setting is the United States Department of Labor (USDOL) [11]. The tasks of the department include: providing support, promoting employment, improving work conditions, and managing work related benefits. The department acts through the offices and agencies across the states. It supervises the Bureau of Labor Statistics [12], whose tasks is the analysis and regular publication of statistics regarding the labour market, employment, as well as the unemployment rate taking into account different demographic, social, and economic factors. At the time of the financial crisis, the USDOL intensely promoted access to services for the unemployed, their activation and motivation, the increase in flexibility in

particular states, and the improvement of the effectiveness of youth programs. In order to realize those tasks, the government launched One-Stop Career Centers that functioned as job centres and offered job-search assistance to the unemployed. The jobseekers also received information about vacancies and were granted access to a broad range of employment services. The website [www.careeronestop.org](http://www.careeronestop.org) contained links to national job banks shared by Job Centres and Employment Agencies across the United States [13]. The career centres assessed the skills of the jobless workers and verified if they met the demands of the labour market. The centres gathered data regarding available vacancies. The services offered by the centres can be divided into two major groups: primary services and assistance. The first group of services was available to all jobseekers and included individual help, career counseling, and verification of the services that could be helpful in finding a job. The second group included such forms of support as babysitting, as well as commuting and accommodation subsidies.

## III. PROGRAMS PROMOTING EMPLOYMENT AND COMBATING UNEMPLOYMENT

Similarly to other highly developed countries, the United States uses active and passive programs promoting unemployment. The former includes: unemployment benefits and pre-retirement benefits, while the latter covered: training, placements, job-search assistance, incentives to employers for hiring jobless workers, and the creation of new workplaces. It should be observed that each state has considerable freedom as far as employment services are concerned.

In 2009, the government of the United States increased the expenditure on the labour market instruments that could help achieve lower unemployment. The government allocated 83 billion dollars to finance the extension and the increase in unemployment benefits and a one-time payment of \$250 to the unemployed over 55, veterans, and the disabled [14].

### *A. Unemployment Benefit and Insurance*

Unemployment insurance is regulated on a federal level using taxes levied on the employers (3% of the wages; 13% of the fund goes to the federal government to cover the administrative costs of the program, while 87% is given to the state employment offices). The state authorities regulate the duration and amount of the benefit, as well as the criteria one has to meet to be eligible for the benefit [15].

Each state introduces different criteria that enable one to receive unemployment benefit. For example in order to receive a benefit in New York, one needs to be employed for at least 20 weeks in the 52 weeks prior to the registration at the Unemployment Office, earn at least \$1600 dollars, and their employer had to contribute to the Unemployment Insurance fund. The amount of the benefit depends on the average wages of the unemployed in the previous year – it amounted to 50% of the average remuneration and was paid after the first week of unemployment [15].

The unemployment benefits were financed from the state budget for the first 26 weeks and the average amount was \$300 per week. After this period, the benefit could be extended by an additional 13 weeks [15].

During the financial crisis, 13 states introduced a new employment program – General Assistance – whose aim was to offer the unemployed access to the state funded employment services. The criteria and the amount of the benefit differed across the states. The benefit was contingent on finding employment. In New York State, General Assistance could be granted for two years, after that the jobless worker could apply for vouchers to pay the rent or buy household equipment [15]. Yet the beneficiaries were obliged to actively search for a job for a given number of hours each day. After the initial 28 days, the unemployed who were unable to find a job were automatically enrolled in a special program – Work Experience Program (WEP) in order to gain necessary experience. They were obliged to work off the benefit at a public institution. This requirement was introduced mainly to discourage people interested in the benefit rather than to increase the level of employability.

### *B. Forms of Activation of the Jobless Workers*

The active programs combating unemployment in the United States during the financial crisis were introduced on several levels: job-search assistance, programs aiming at raising qualifications, programs regarding subsidized work, programs addressed to groups threatened by unemployment, and aid for the jobless workers [16].

#### **1. Active Programs Combating Unemployment and Supporting Job-Search**

Promotion of employment in Social Media: During the crisis, the United States Department of Labor created a network of complex yet user-friendly websites that enabled jobless workers to submit online applications, register at the employment office, find a job or an appropriate program. Often the websites were linked to the websites of job centres, or non-profit institutions that implemented active programs.

The Department, relying on the research conducted in 2010 by the National Association of Colleges and Employers (NACE) that showed that 92% of the respondents would be looking for a job through social media, started promoting employment through those outlets. In 2011, over 70% of One-Stop Career Centers launched their Facebook pages [17].

Different internet-based initiatives aiming at lowering unemployment were introduced at that time, for instance the facebook.com/socialjobs Facebook page was created and a detailed survey on the ways jobless workers use social media to search for a job was conducted. The Department used Facebook pages to promote active programs combating unemployment and to inform about funds available to the unemployed and job seekers, and One-Stop Career Centers distributed educational materials for the jobless, and employers, and employment agencies [18]. Facebook proved to be a contemporary platform connecting jobseekers and prospective employers.

Within One-Stop Career Centers there were also Work Clubs that dealt with employment counseling, helped the jobless develop new skills, and offered job-search assistance. A jobless person could use these services after registration; they were then contacted by an employment consultant and met with them at a local One-Stop Career Center. The aid had two stages; the first included the following: boosting the jobseeker's self-esteem, assistance in CV writing, preparing for a job interview, and developing a career progression plan. The second stage included the analysis of the situation on the labour market in the context of the individual's career development plan.

#### **2. Active Program for Gaining Qualifications**

**Training:** Career centres offered jobless workers training sessions that differed in length and scope depending on the state. Their aim was to increase the chances of finding employment. An unemployed person could apply for counseling and financial aid to cover the costs of the training. There were two types of subsidies for the unemployed linked with the Workforce Investment Act (WIA) and the Workforce Development Partnership (WDP) [19]. The former covered activities addressed to young people who had not yet graduated from high schools (tutoring, internships, placements). As far as adults were concerned, they were offered vocational training to acquire new qualifications. The second type of subsidies was addressed to the unemployed in an unfavorable situation resulting from relocation or migration to another state.

Career counselors assisted the jobless workers in finding training that would meet the demands of the labour marker. To participate in the training, the jobseeker had to first meet the career advisor at a local One-Stop Career Center. Contact information for each state could be found at [www.wnjp.net](http://www.wnjp.net) [37]. The local One-Stop Career Centers offered training for both adults and young people aged 16-25 [20].

One-Stop Career Centers provided training in the basic skills needed to undertake the simplest jobs, for instance reading, writing, numeracy, as well as basic computer and

internet skills. Another set of training included vocational training whose aim was to gain the skills required in a new career.

### 3. Active Programs Combating Unemployment – Subsidized Employment

One-Stop Career Centers employed people whose role was to liaise with prospective employers and they assisted companies in finding the right employees. Those businesses that hired registered unemployed could receive tax relief of \$2,000 to \$9,000 a month, depending on the status of the jobless person (single mothers, people returning to the job market after a long period of unemployment, disabled, veterans, etc.) Moreover, the government also introduced an active program supporting the employment of people over 55. Under this program, the cost of employment could be financed from the federal budget for a maximum of 48 months [21]. The participants were usually referred to the training by non-profit organizations, aided by One-Stop Career Centers, and these were those unemployed who received unemployment benefits. The companies hiring them did not pay any employment costs for up to 6 months as the employees' wages were paid from the federal budget [22].

### 4. Active Programs Combating Unemployment for Groups Particularly Threatened by Unemployment

Active programs combating unemployment addressed to the youth: The situation on the labour market in the United States turned out to be especially difficult for young people. In 2008 the unemployment rate among people with an academic degree was 29.9% [23]. During the crisis and technological change, young people experienced numerous problems on the labour market. Over 40% of the graduates were underpaid, especially those working in sales, gastronomy, and other services that did not require any academic degree [24]. High school and university graduates had theoretical knowledge, yet they often did not have the experience or the skills [25]. Therefore special programs were introduced (training, placements) in order to prepare young people to start new jobs.

Training for the unemployed youth: The United States implemented an active program combating unemployment among the youth – Job Corps addressed to people aged 15-25 who did not complete a vocational training. It offered active programs, such as training in over 100 professions. Moreover, it also allowed participants to improve their reading and writing skills, as well as it helped them gain independence and taught them how to function in a society [26]. This program aided young people in planning their career. The participants stayed in a special dorm, usually close to their homes, and the duration of the training depended on the skills and the pace at which an individual acquired knowledge [27].

Placements for young people: The placements were organized by the employment centres together with private enterprises. A company that offered placements had to provide on-the-job training and supervision of the qualified workers. The company did not have to pay the trainees, yet if they

wanted to hire them, they could not make other employees redundant. A trainee was able to gain the necessary experience connected with the vocational education they completed, yet the apprentice did not have to be offered the job after the placement [28].

Active programs combating unemployment among the disabled (Ticket to Work): This instrument was created on a federal level and regulated access to employment for the disabled recipients of the benefits. It was launched in 2002-2003 and was widely used during the crisis. Its main aim was to increase the professional attractiveness of the disabled on the labour market, bolster their motivation to seek employment actively, and facilitate their access to employment services. The beneficiaries of the program received a voucher that could be redeemed at a designated private employment agency or State Vocational Rehabilitation Agency – SVRA. The voucher contained a list of private employment agencies that were part of the network of organizations entitled to provide services within the frames of the Ticket to Work program.

A disabled person decided which agency to contact – a private employment agency or the SVRA. A private agency could refuse to redeem the voucher, while the SVRA did not have a right to do so, and as a result, the majority of the most difficult cases had to be dealt with by the SVRA. If a private agency decided to start cooperation with someone, they first had to develop an action plan that outlined the implementation of the reintegration program [29].

Private agencies could choose one of two ways to finance their services within the Ticket to Work program:

- *Outcome payment system* – The agency received 40% of the benefit for up to 5 years (if the beneficiary was still employed);
- *Milestone payment system* – The agency received 34% of the benefit on a monthly basis for up to 5 years and it was remuneration for bringing the beneficiary closer to full employment.

The SVRA was the only organization that could also use a third financing method – all costs of the beneficiary's reintegration were covered by the state if the person was employed for at least 9 months and if their wages were higher than the minimum wage in the United States.

The majority of the private agencies chose the milestone payment system since it was a faster way to receive the money. Also, it was easier for the beneficiaries to find part-time jobs. The private agencies were obliged to monitor the participants' employment for 5 years. The data obtained in this way enabled the researchers to evaluate the effectiveness of such employment services. Moreover, this way of financing promoted activities that resulted in long-term employment [30].

## IV. THE EFFECTIVENESS OF ACTIVE PROGRAMS COMBATING UNEMPLOYMENT

Research conducted in the United States revealed that the most effective active program to combat unemployment was job creation. Fig. 3 presents the effectiveness of the active

programs in the United States in 2011.

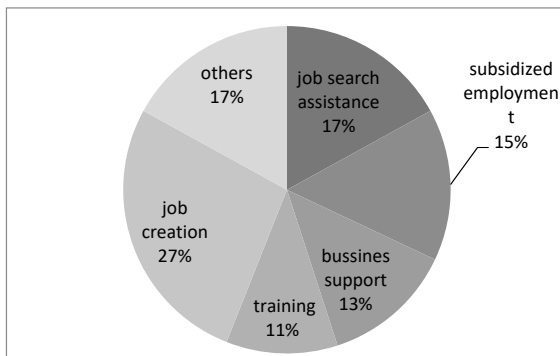


Fig. 3 The effectiveness of the active programs combating unemployment in the United States in 2011 (%) [36]

Other highly effective programs included the job-search assistance offered by the employment offices, subsidized employment, and the supporting of self-employment, while training proved to be the least effective method.

Programs combating unemployment in the United States prior to the crisis were less frequently used and less financed than in most EU member states [31]. The countries that allocate the most money to these programs in Europe include Denmark (1.3% of GDP/year), Sweden (1.24% of GDP), Belgium (0.89% of GDP), Finland (0.67% of GDP), Norway (0.54% of GDP), and Austria (0.41% of GDP) [32]. It seems that this situation is caused by a different approach to employment and a different mindset in the United States where boosting the economic situation of the businesses is regarded as the most effective way to combat unemployment. Fig. 4 offers a comparison of the expenditures on active forms of combating unemployment in different countries, including the United States.

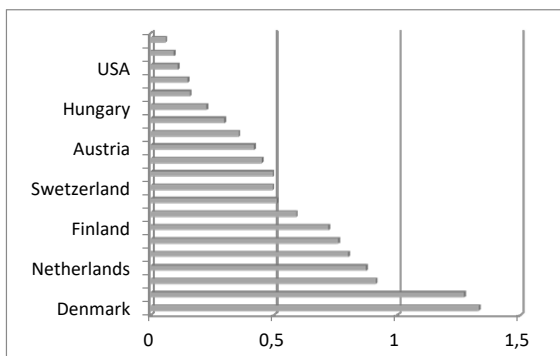


Fig. 4 Expenditure on active programs combating unemployment in the European Union and the United States in 1998-2008 (% of GDP/year) [33]

As shown in Fig. 4, the expenditure on the active instruments for combating unemployment in the United States was lower than in such countries as Slovakia, Greece, Hungary or Poland. It stems from the belief circulating in the United States that the best way to combat unemployment is to

improve the country's economy.

A report published in the United States in 2011 discussed the amount of money that should be allocated to the active forms of combating unemployment in order to reduce the unemployment rate from 9% to 8% [33]. Table II presents the estimated costs of the implementation of the selected programs to achieve the desired result.

TABLE II  
THE ESTIMATED COST OF THE ACTIVE PROGRAMS INTRODUCED TO REDUCE THE UNEMPLOYMENT RATE (FROM 9% TO 8%) IN THE UNITED STATES IN 2011 [33]

Name of the active program	Cost in \$ billion	%
Training	43.7	13.6%
Job-search assistance	28.7	8.9%
Subsidized employment	56.8	17.7%
Supporting self-employment	191.8	59.8%
Total	321	100.0%

The data presented in Table II demonstrate that in order to reduce the unemployment rate by 1%, most funds were allocated to self-employment support (59.8%) and subsidized employment (17.7%). At the time of prosperity, creation of new workplaces is not difficult, therefore in the United States at the time of economic upturn the funds allocated to such instruments by the government and other labor market institutions were lower than in the highly developed European countries, such as Denmark or Belgium. It stemmed from the common conviction in the United States that such a policy is very costly and may cause the lowering of unemployment, yet it has to be used as a long-term solution. When compared to most European countries, the US expenditure on active programs combating unemployment is relatively lower as this form is considered expensive, and it is believed that unemployment can be reduced by boosting economic growth. However, at the time of the financial crisis, the US government had to increase spending on the labor market instruments that directly combated unemployment. Such activities translated into a gradual improvement in the situation on the labour market. It was achieved by, among others, the implementation of the American Recovery and Reinvestment Act that contributed to the lowering of the unemployment rate after 2011.

A research conducted in the United States revealed that the most effective active program lowering unemployment was direct job creation conducted in cooperation with employment agencies, as well as the job-search assistance offered by those offices.

## V. CONCLUSION

In 2007-2010 in the United States the unemployment rate was below 9%, nearly double of its pre-recession level. Before the financial crisis, the labor market policies in the United States focused mostly on providing citizens with unemployment insurance, while after the recession the situation changed considerably. An important role in combating unemployment was played by passive and active labour market instruments and promotion of employment, as

well as by programs combating unemployment introduced on different planes.

The US government attempted to improve the economic situation through the introduction of the Recovery Act, tax relief, higher social expenditure, as well as financing the development and introduction of the labour market instruments combating unemployment. The implemented activities did not, however, produce the desired effect of lowering the unemployment rate. It was caused mainly by lower consumption, as families started to save money. Most funds given to households under the program to stimulate the economy were not spent and, consequently, did not create higher demand. These factors made the US labour market during the financial crisis similar to that in Europe. The unemployment rate in the United States during the crisis was caused by multiple factors. One of the gravest problems was the decrease in the Americans' mobility due to outstanding mortgages and the lower value of the properties.

During the crisis, the labour market institutions in the US promoted employment with the use of modern technologies, such as social media. One-Stop Career Centers created their social media pages and distributed educational materials for the jobseekers, employers, and employment agencies. Moreover, there were programs supporting the companies who employed jobless workers – these businesses could receive tax relief of a subsidy when they hired employees referred to them by the employment centers.

The studies conducted by the labour market institutions in the United States demonstrate that during the crisis the most effective tools that lowered unemployment were: direct job-creation, job-search assistance, subsidized employment, and training that allow jobseekers to gain new skills, re-qualify, and meet the demands of the labour market. New workplaces were created in the United States mainly thanks to subsidies, lowering of taxes, and financial incentives for the companies that hired jobseekers or offered training for the unemployed. The high effectiveness of the training programs shows the importance of lifelong learning that has become a necessity because of the rapidly changing labour market. The recession made the US depart from the economy based on production and providing work forces and turn to a knowledge-based and modern technology-based economy with immaterial capital and highly specialized workers and research centres.

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