### REMARKS OF SENATOR HUBERT H. HUMPHREY

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#### REGIONAL AMERICAN PUBLIC WELFARE ASSOCIATION CONFERENCE

Minneapolis, Minnesota

September 12, 1976

One of the greatest challenges facing the next President, the Congress, and all of you gathered here tonight is welfare reform. The need for a comprehensive examination of our income support programs is dramatized by the fact that these programs, excluding social security, will cost Federal, State, and local governments almost \$50 billion in FY 1977.

Despite the sincere efforts of the past to devise a fair, efficient and compassionate system of support for the poor and the needy, we have not done so. And well-known dificiencies in our current patchwork of Federal and State income support programs have been severely worsened by poor management of the economy in the last 5 years.

In the last 5 years inflation has averaged 6.8 percent and we have suffered two devastating recessions.

The 1974-75 recession pushed many Americans on to the jobless rolls for an extended period of time. At the worst point in the recession 9 percent of the labor force was "officially" unemployed. But when those too discouraged to look for work and those involuntarily working part time were included, the "real" unemployment rate was close to 12 percent.

During 1975 more than 21 million Americans suffered a spell of unemployment during the year. This meant that more than 60 million men, women, and children who were either unemployed or living in a household with an unemployed worker were directly touched by the crippling impact of the recession.

This disastrous economic performance sharply increased the number of families requiring welfare. It raised the cost of providing families with welfare. And, it drastically reduced the ability of **State and local** governments to meet these increased demands.

In 1975, welfare costs rose by more than 20 percent, with the largest increases occurring in the number of AFDC families with an unemployed father present. In New york City, in Massachusetts, and elsewhere, rising income support payments, directly attributable to the recession, were a key factor in bringing on State and city budget crises.

By focusing on the impact of the general economy, however, I do not want to ignore some of the basic shortcomings of our current programs. These include:

-- The wide disparities among income support levels in various States which have encouraged the movement of the welfare population, often to areas where future job prospects are no better or are actually worse than they were at home.

-- Intact families are penalized, compared to those where one parent has abandoned the family. This encourages the break-up of low-income families and leads to an increase in female-headed households -- which traditionally make up a large part of those families living in poverty.

-- In some parts of the country, the combination of cash and in-kind benefits to some families exceeds the after-tax income of working families. This, combined with the sharp benefit reduction generally for any earned income, creates severe disincentives for welfare recipients to return to work. -- Some programs fail to target our limited resources on those most in need and, at the same time, create a bureaucratic nightmare for those who need help.

-- High unemployment over a prolonged period has increased the number of individuals and families in need of income support. As a result, we have had to lengthen and broaden the coverage of Unemployment Insurance, making the U.I. system as much a welfare program as an insurance system against short spells of unemployment.

In addition to outlining these overall inequities in the system, I would like to speak for a moment about the unique problems of those who live in the rural areas -- a problem that has received too little attention.

Large proportions of poor and elderly citizens place significant demands on rural counties for welfare and social services. The problem of accessibility to services in rural areas greatly multiples the costs and reduces the level of services available.

About half of all children 6-17 years old in families with incomes below the poverty level, reside in rural areas. However, only 24 percent of aid to families with dependent children (AFDC) and 20 percent of all child welfare service funds go to rural counties.

One half of our Nation's poor live in rural areas. More than 2.5 million rural families have incomes below the poverty line and an additional 1 million live in near poverty.

So, when we talk about welfare reform, and changing the inequities in the system, we must pay special attention to the unique social service needs of rural America.

Action can be taken now at the State and local level to ensure that rural people are included in the State Title XX Social Service Planning process. The States must pay particular attention to making sure that State Social Service plans address rural needs.

There is clearly no easy, simple solution to these shortcomings in current programs. But I believe that we can make our welfare programs more workable and restore dignity to low-income individuals and families.

But first, I think we must all realize that true welfare reform and full employment are closely dependent on each other. As most of you know, I have authored, with Congressman Augustus Hawkins and many other cosponsors in the House and Senate, the Full Employment and Balanced Growth Act of 1976, more commonly known as the Humphrey-Hawkins Bill. While the achievement of full employment, defined in S. 50 as 3 percent of the adult labor force, will not eliminate the problems I mentioned earlier, it will reduce them to more manageable proportions.

One tragic effect of our most recent recession is that it has so magnified many social and economic problems that it has left many people believing that the situation is hopeless.

We can make the reform of income support manageable by undertaking it in a climate of full employment. The Joint Economic Committee staff has estimated that each one percent reduction in the unemployment rate would reduce welfare costs at the Federal level by \$1.5 to 2 billion. It would also save \$2.5 to \$3 billion in unemployment compensation benefits.

This means that moving from an average unemployment level of 7.5 percent, the current rate, to even 4 percent, would reduce these expenditures by as much as \$17 billion at the Federal level alone. Additional substantial savings, which are difficult to estimate precisely, would be achieved at the State and local level. It is no mere coincidence that the number of Americans living in poverty was reduced by 14 million in the 1960's while the unemployment rate dropped from an average of 6.7 percent in 1961 to 3.6 percent in 1968.

In 1974 the number of individuals living in poverty increased by 1.3 million, and when figures are available for 1975, they will show a continued worsening of the situation as unemployment approached 9 percent.

The goals of full employment as expressed in S. 50 would be achieved, first, by better management of fiscal and monetary policy, and then, if necessary through a variety of programs to attack specific stubborn pockets of unemployment. These would include a youth training and employment program, a regional economic development program, expanded adult job training, and counter-cyclical grants to State and local governments. For those who are unable to find employment through any of these means, there would be a job reservoir, administered by the Department of Labor, which would create a limited number of Federal jobs.

Moving to full employment, however, will not be enough. The income support disparities between cities and rural areas, between regions, between working and non-working families and between one-parent and two-parent families, would remain.

The recent fiscal crisis of State and municipal governments has highlighted the urgent need for greater Federal financial support of our welfare programs.

One of the most creative and comprehensive proposals for welfare reform, developed by a Subcommittee of the Joint Economic Committee, calls for federal assumption of welfare costs. A recent letter to the President from a group of distinguished economists, including James Tobin, Herbert Stein, Joe Pechman and others, endorses the principles of this approach.

While I am impressed with this proposal and the growing and diverse sources of support for it, I do have some concerns.

I believe we must focus very carefully on the reduction in benefits that some families would be forced to endure in some States under this proposal. Yet I realize the dilemma and sympathize with the authors. If benefit levels were adjusted to support income at the highest level prevailing in any State or municipality, the increased costs to the federal government would be enormous, particularly at today's unemployment level. As this proposal is considered in Congress, I believe that we must develop, in consultation with State and local governments, an equitable way for maintaining income standards in all States at least during a transitional period.

We must correct the disincentives to work and to family unity wherever they exist in present programs. At the present time, most programs have a two-for-one reduction in benefits for any earned income above a certain level. We can reduce this income loss by cutting benefits as little as 50 percent for any wages earned over a certain amount; changing this provision is, I think, the key to integrating full employment and welfare reform.

Finally, we can and must restore the dignity of those, who through no fault of their own, are unable to support themselves. These are broad outlines of what I would like to see us accomplish as we restructure our welfare system. It is in this spirit that the Democratic Platform recommends that we "move toward replacement of our existing inadequate and wasteful system with a simplified system of income maintenance, substantially financed by the federal government, which includes a requirement that those able to work be provided with appropriate available jobs or job training opportunities..."

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There are other problems I haven't dealt with, such as inefficient administration of programs and the abuses that exist. But I see here in the audience today many of you who have more expertise to recommend how we should go about this -obviously it deserves high priority.

Many people have expressed grave doubts about our nation's ability to finance a broad income maintenance program and comprehensive health insurance.

If we continue to pursue policies that leave us with unemployment at 6, 7 or 8 percent, these critics are correct.

If we continue to place the leadership of our nation in the hands of the tired, tepid and timid, the critics are right.

But, if we aggressively pursue a full employment economy and elect a new generation of competent, compassionate and energetic leaders, we can and we will meet these most basic needs of the American people.

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Barry monistre Sof Aulturn F OF SENATOR HUBERT REGIONAL AMERICAN PUBLIC WELFARE ASSOCIATION CONFERENCE MINNEAPOLIS, MINNESOTA Myn Sto - Vera Leking - Minn Communiconen Public Welfer Edward Weaver. Afre Duteto. Stan Bren - Dougfice

ONE OF THE GREATEST CHALLENGES FACING THE NEXT PRESIDENT, CONGRESS, AND ALL OF YOU GATHERED HERE TONIGHT IS WELFARE THE NEED FOR A COMPREHENSIVE EXAMINATION OF OUR INCOME SUPPORT PROGRAMS IS DRAMATIZED BY THE FACT THAT THESE PROGRAMS, \* EXCLUDING SOCIAL SECURITY, WILL COST FEDERAL, STATE, AND LOCAL GOVERNMENTS ALMOST \$50 BILLION IN FY 1977 and fe DESPITE THE SINCERE EFFORTS OF THE PAST TO DEVISE A FAIR EFFICIENT AND COMPASSIONATE SYSTEM OF SUPPORT FOR THE POOR AND THE NEEDY, WE HAVE NOT DONE SO AND WELL-KNOWN DIFICIENCIES IN OUR CURRENT PATCHWORK OF FEDERAL AND STATE INCOME SUPPORT PROGRAMS HAVE BEEN SEVERELY WORSENED BY POOR MANAGEMENT OF THE ECONOMY IN THE LAST 5 YEARS. (Recution inflation)

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-2-IN THE LAST & YEARS INFLATION HAS AVERAGED 6.8 PERCENT AND WE HAVE SUFFERED TWO DEVASTATING RECESSIONS, L THE 1974-75 RECESSION PUSHED MANY AMERICANS ON TO THE JOBLESS ROLLS FOR AN EXTENDED PERIOD OF TIME AT THE WORST POINT IN THE RECESSION 9 PERCENT OF THE LABOR FORCE WAS "OFFICIALLY" UNEMPLOYED BUT WHEN THOSE TOO DISCOURAGED TO LOOK FOR WORK AND THOSE INVOLUNTARILY WORKING PART TIME WERE INCLUDED, THE Some cities "REAL" UNEMPLOYMENT RATE WAS CLOSE TO 12 PERCENT. DURING 1975 MORE THAN 21 MILLION AMERICANS SUFFERED A SPELL OF UNEMPLOYMENT DURING THE YEAR THIS MEANT THAT MORE THAN 60 MILLION MEN, WOMEN, AND CHILDREN WHO WERE EITHER UNEMPLOYED OR LIVING IN A HOUSEHOLD WITH AN UNEMPLOYED WORKER WERE DIRECTLY TOUCHED BY THE CRIPPLING IMPACT OF THE RECESSION. Over 57 million unplayed.

-3-L THIS DISASTROUS ECONOMIC PERFORMANCE SHARPLY INCREASED THE NUMBER OF FAMILIES REQUIRING WELFARE . IT RAISED THE COST OF PROVIDING FAMILIES WITH WELFARE & AND, IT DRASTICALLY REDUCED THE ABILITY OF STATE AND LOCAL GOVERNMENTS TO MEET THESE INCREASED DEMANDS, IN 1975, WELFARE COSTS ROSE BY MORE THAN 20 PERCENT, WITH THE LARGEST INCREASES OCCURRING IN THE NUMBER OF AFDC FAMILIES WITH AN UNEMPLOYED FATHER PRESENT, IN NEW YORK CITY, IN MASSACHUSETTS, AND ELSEWHERE, RISING INCOME SUPPORT PAYMENTS, DIRECTLY ATTRIBUTABLE TO THE RECESSION, WERE A KEY FACTOR IN BRINGING ON STATE AND CITY BUDGET CRISES. BY FOCUSING ON THE IMPACT OF THE GENERAL ECONOMY, HOWEVER, I DO NOT WANT TO IGNORE SOME OF THE BASIC SHORTCOMINGS OF OUR THESE INCLUDE: CURRENT PROGRAMS.

- THE WIDE DISPARITIES AMONG INCOME SUPPORT LEVELS IN VARIOUS STATES WHICH HAVE ENCOURAGED THE MOVEMENT OF THE WELFARE POPULATION, OFTEN TO AREAS WHERE FUTURE JOB PROSPECTS ARE NO BETTER OR ARE ACTUALLY WORSE THAN THEY WERE AT HOME. - INTACT FAMILIES ARE PENALIZED, COMPARED TO THOSE WHERE ONE PARENT HAS ABANDONED THE FAMILY THIS ENCOURAGES THE BREAK-UP OF LOW-INCOME FAMILIES AND LEADS TO AN INCREASE IN FEMALE-HEADED HOUSEHOLDS -- WHICH TRADITIONALLY MAKE UP A LARGE PART OF THOSE FAMILIES LIVING IN POVERTY, 2-- IN SOME PARTS OF THE COUNTRY, THE COMBINATION OF CASH AND IN-KIND BENEFITS TO SOME FAMILIES EXCEEDS THE AFTER-TAX INCOME OF WORKING FAMILIES. THIS, COMBINED WITH THE SHARP BENEFIT REDUCTION GENERALLY FOR ANY EARNED INCOME, CREATES SEVERE DISINCENTIVES FOR WELFARE RECIPIENTS TO RETURN TO WORK.

-4-

-- Some PROGRAMS FAIL TO TARGET OUR LIMITED RESOURCES ON THOSE MOST IN NEED AND, AT THE SAME TIME, CREATE A BUREAUCRATIC NIGHTMARE FOR THOSE WHO NEED HELP. -- HIGH UNEMPLOYMENT OVER A PROLONGED PERIOD HAS INCREASED THE NUMBER OF INDIVIDUALS AND FAMILIES IN NEED OF INCOME SUPPORT As a RESULT, WE HAVE HAD TO LENGTHEN AND BROADEN THE COVERAGE OF UNEMPLOYMENT INSURANCE, MAKING THE U.I. SYSTEM AS MUCH A WELFARE PROGRAM AS AN INSURANCE SYSTEM AGAINST SHORT SPELLS OF UNEMPLOYMENT IN ADDITION TO OUTLINING THESE OVERALL INEQUITIES IN THE ares I WOULD LIKE TO SPEAK FOR A MOMENT ABOUT THE UNIQUE PROBLEMS OF THOSE WHO LIVE IN THE RURAL AREAS -- A PROBLEM THAT HAS RECEIVED TOO LITTLE ATTENTION.

-5-

LARGE PROPORTIONS OF POOR AND ELDERLY CITIZENS PLACE SIGNIFICANT DEMANDS ON RURAL COUNTIES FOR WELFARE AND SOCIAL SERVICES. THE PROBLEM OF ACCESSIBILITY TO SERVICES IN RURAL AREAS GREATLY MULTIPLUM THE COSTS AND REDUCES THE LEVEL OF settin -SERVICES AVAILABLE. ABOUT HALF OF ALL CHILDREN 6-17 YEARS OLD IN FAMILIES WITH INCOMES BELOW THE POVERTY LEVEL, RESIDE IN RURAL AREAS However, ONLY 24 PERCENT OF AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC) AND 20 PERCENT OF ALL CHILD WELFARE SERVICE Rural Powerty FUNDS GO TO RURAL COUNTIES. ONE HALF OF OUR NATION'S POOR LIVE IN RURAL AREAS. MORE THAN 2.5 MILLION RURAL FAMILIES HAVE INCOMES BELOW THE POVERTY LINE AND AN ADDITIONAL 1 MILLION LIVE IN NEAR POVERTY.

-6-

-7-So, WHEN WE TALK ABOUT WELFARE REFORM, AND CHANGING THE INEQUITIES IN THE SYSTEM, WE MUST PAY SPECIAL ATTENTION TO THE UNIQUE SOCIAL SERVICE NEEDS OF RURAL AMERICA. ACTION CAN BE TAKEN NOW AT THE STATE AND LOCAL LEVEL TO ENSURE THAT RURAL PEOPLE ARE INCLUDED IN THE STATE TITLE XX SOCIAL SERVICE PLANNING PROCESS THE STATES MUST PAY PARTICULAR ATTENTION TO MAKING SURE THAT STATE SOCIAL SERVICE 11 PLANS ADDRESS RURAL NEEDS, THERE IS CLEARLY NO EASY, SIMPLE SOLUTION TO THESE SHORT-COMINGS IN CURRENT PROGRAMS BUT I BELIEVE THAT WE CAN MAKE OUR WELFARE PROGRAMS MORE WORKABLE AND RESTORE DIGNITY TO LOW-INCOME INDIVIDUALS AND FAMILIES.

-8-L BUT FIRST, I THINK WE MUST ALL REALIZE THAT TRUE WELFARE REFORM AND FULL EMPLOYMENT ARE CLOSELY DEPENDENT ON EACH OTHER . As most of you know, I have authored, with Congressman Augustus HAWKINS AND MANY OTHER COSPONSORS IN THE HOUSE AND SENATE, THE FULL EMPLOYMENT AND BALANCED GROWTH ACT OF 1976, MORE COMMONLY KNOWN AS THE HUMPHREY-HAWKINS BILL. WHILE THE ACHIEVEMENT OF FULL EMPLOYMENT, DEFINED IN S. 50 AS 3 PERCENT OF THE ADULT LABOR FORCE, WILL NOT ELIMINATE THE PROBLEMS I MENTIONED EARLIER, IT WILL REDUCE THEM TO MORE MANAGEABLE PROPORTIONS. ONE TRAGIC EFFECT OF OUR MOST RECENT RECESSION IS THAT IT HAS SO MAGNIFIED MANY SOCIAL AND ECONOMIC PROBLEMS THAT IT HAS LEFT MANY PEOPLE BELIEVING THAT THE SITUATION IS HOPELESS,

WE CAN MAKE THE REFORM OF INCOME SUPPORT MANAGEABLE BY UNDERTAKING IT IN A CLIMATE OF FULL EMPLOYMENT. THE JOINT ECONOMIC COMMITTEE STAFF HAS ESTIMATED THAT EACH ONE PERCENT REDUCTION IN THE UNEMPLOYMENT RATE WOULD REDUCE WELFARE COSTS AT THE FEDERAL LEVEL BY \$1.5 TO 2 BILLION. IT WOULD ALSO SAVE \$2,5 TO \$3 BILLION IN UNEMPLOYMENT COMPENSATION BENEFITS THIS MEANS THAT MOVING FROM AN AVERAGE UNEMPLOYMENT LEVEL OF 7.5 PERCENT, THE CURRENT RATE, TO EVEN 4 PERCENT, WOULD REDUCE THESE EXPENDITURES BY AS MUCH AS \$17 BILLION AT THE ADDITIONAL SUBSTANTIAL SAVINGS, WHICH FEDERAL LEVEL ALONE. ARE DIFFICULT TO ESTIMATE PRECISELY, WOULD BE ACHIEVED AT THE STATE AND LOCAL LEVEL.

LIT IS NO MERE COINCIDENCE THAT THE NUMBER OF AMERICANS LIVING IN POVERTY WAS REDUCED BY 14 MILLION IN THE 1960'S WHILE THE UNEMPLOYMENT RATE DROPPED FROM AN AVERAGE OF 6.7 PERCENT IN 1961 TO 3.6 PERCENT IN 1968. 4 IN 1974 THE NUMBER OF INDIVIDUALS LIVING IN POVERTY INCREASED BY 1.3 MILLION, AND WHEN FIGURES ARE AVAILABLE FOR 1975, THEY WILL SHOW A CONTINUED WORSENING OF THE SITUATION AS UNEMPLOYMENT APPROACHED 9 PERCENT THE GOALS OF FULL EMPLOYMENT AS EXPRESSED IN S. 50 WOULD BE ACHIEVED, FIRST, BY BETTER MANAGEMENT OF FISCAL AND MONETARY POLICY, AND THEN, IF NECESSARY THROUGH A VARIETY OF PROGRAMS TO ATTACK SPECIFIC STUBBORN POCKETS OF UNEMPLOYMENT.

-10-

-11-THESE WOULD INCLUDE A YOUTH TRAINING AND EMPLOYMENT PROGRAM, A REGIONAL ECONOMIC DEVELOPMENT PROGRAM, EXPANDED ADULT JOB TRAINING, AND COUNTER-CYCLICAL GRANTS TO STATE AND LOCAL OR THOSE WHO ARE UNABLE TO FIND EMPLOYMENT GOVERNMENTS THROUGH ANY OF THESE MEANS, THERE WOULD BE A JOB RESERVOIR, ADMINISTERED BY THE DEPARTMENT OF LABOR, WHICH WOULD CREATE A LIMITED NUMBER OF FEDERAL JOBS. roblems MOVING TO FULL EMPLOYMENT, HOWEVER, WILL NOT BE ENOUGH .. THE INCOME SUPPORT DISPARITIES BETWEEN CITIES AND RURAL AREAS BETWEEN REGIONS, BETWEEN WORKING AND NON-WORKING FAMILIES AND BETWEEN ONE-PARENT AND TWO-PARENT FAMILIES, WOULD REMAIN. THE RECENT FISCAL CRISIS OF STATE AND MUNICIPAL GOVERNMENTS HAS HIGHLIGHTED THE URGENT NEED FOR GREATER FEDERAL FINANCIAL OF OUR WELFARE PROGRAMS

L ONE OF THE MOST CREATIVE AND COMPREHENSIVE PROPOSALS FOR WELFARE REFORM, DEVELOPED BY A SUBCOMMITTEE OF THE JOINT ECONOMIC COMMITTEE, CALLS FOR FEDERAL ASSUMPTION OF WELFARE A RECENT LETTER TO THE PRESIDENT FROM A GROUP OF DISTINGUISHED ECONOMISTS, INCLUDING JAMES TOBIN, HERBERT STEIN, JOE PECHMAN AND OTHERS, ENDORSES THE PRINCIPLES OF THIS APPROACH While I AM IMPRESSED WITH THIS PROPOSAL AND THE GROWING AND DIVERSE SOURCES OF SUPPORT FOR IT, I DO HAVE SOME CONCERNS, BELIEVE WE MUST FOCUS VERY CAREFULLY ON THE REDUCTION IN BENEFITS THAT SOME FAMILIES WOULD BE FORCED TO ENDURE IN SOME STATES UNDER THIS PROPOSAL YET I REALIZE THE DILEMMA AND

SYMPATHIZE WITH THE AUTHORS.

IF BENEFIT LEVELS WERE ADJUSTED TO SUPPORT INCOME AT THE HIGHEST LEVEL PREVAILING IN ANY STATE OR MUNICIPALITY, THE INCREASED COSTS TO THE FEDERAL GOVERNMENT WOULD BE ENORMOUS, PARTICULARLY

AT TODAY'S UNEMPLOYMENT LEVEL AS THIS PROPOSAL IS CONSIDERED

IN CONGRESS, I BELIEVE THAT WE MUST DEVELOP, IN CONSULTATION WITH

STATE AND LOCAL GOVERNMENTS, AN EQUITABLE WAY FOR MAINTAINING CHANNE

INCOME STANDARDS IN ALL STATES AT LEAST DURING A TRANSITIONAL

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WE MUST CORRECT THE DISINCENTIVES TO WORK AND TO FAMILY UNITY WHEREVER THEY EXIST IN PRESENT PROGRAMS AT THE PRESENT TIME, MOST PROGRAMS HAVE A TWO-FOR-ONE REDUCTION IN BENEFITS FOR ANY EARNED INCOME ABOVE A CERTAIN LEVEL.

-14-WE CAN REDUCE THIS INCOME LOSS BY CUTTING BENEFITS AS LITTLE AS 50 PERCENT FOR ANY WAGES EARNED OVER A CERTAIN AMOUNT; CHANGING THIS PROVISION IS, I THINK, THE KEY TO INTEGRATING FULL EMPLOYMENT AND WELFARE REFORM. FINALLY, WE CAN AND MUST RESTORE THE DIGNITY OF THOSE THROUGH NO FAULT OF THEIR OWN, ARE UNABLE TO SUPPORT THEMSELVES THESE ARE BROAD OUTLINES OF WHAT I WOULD LIKE TO SEE US ACCOMPLISH AS WE RESTRUCTURE OUR WELFARE SYSTEM IT IS IN THIS SPIRIT THAT THE DEMOCRATIC PLATFORM RECOMMENDS THAT WE "MOVE TOWARD REPLACEMENT OF OUR EXISTING INADEQUATE AND WASTEFUL SYSTEM WITH A SUBSTANTIALLY FINANCED SIMPLIFIED SYSTEM OF INCOME MAINTENANCE, BY THE FEDERAL GOVERNMENT, WHICH INCLUDES A REQUIREMENT THAT THOSE ABLE TO WORK BE PROVIDED WITH APPROPRIATE AVAILABLE JOBS OR JOB TRAINING OPPORTUNITIES...

THERE ARE OTHER PROBLEMS I HAVEN'T DEALT WITH, SUCH AS INEFFICIENT ADMINISTRATION OF PROGRAMS AND THE ABUSES THAT BUT I SEE HERE IN THE AUDIENCE TODAY MANY OF YOU WHO EXIST. HAVE MORE EXPERTISE TO RECOMMEND HOW WE SHOULD GO ABOUT THIS --OBVIOUSLY IT DESERVES HIGH PRIORITY. MANY PEOPLE HAVE EXPRESSED GRAVE DOUBTS ABOUT OUR NATION'S ABILITY TO FINANCE A BROAD INCOME Heatth Insurance COMPREHENSIVE HEALTH INSURANCE. IF WE CONTINUE TO PURSUE POLICIES THAT LEAVE US WITH UNEMPLOYMENT AT 6, 7 OR 8 PERCENT, THESE CRITICS ARE CORRECT. IF WE CONTINUE TO PLACE THE LEADERSHIP OF OUR NATION IN THE HANDS OF THE TIRED, TEPID AND TIMID, THE CRITICS ARE RIGHT,

-15-

BUT, IF WE AGGRESSIVELY PURSUE A FULL EMPLOYMENT ECONOMY

AND ELECT A NEW GENERATION OF COMPETENT, COMPASSIONATE AND

ENERGETIC LEADERS, WE CAN AND WE WILL MEET THESE MOST BASIC

NEEDS OF THE AMERICAN PEOPLE.

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