



CONGRESSMAN
**FRANK
PALLONE**



Reports to Young People

Young Americans Face Obstacles in Today's Economy

Over the past three years, while many Americans have been hurt by our nation's economic downfall, no other group has been hit harder than workers in their 20's and 30's who are new to the workforce.

Too Few High Wage Jobs

Despite a rosy economic picture drawn by President Bush, Americans are wondering where all the higher paying jobs normally associated with a recovery can be found. To date, they have yet to be created. Since August 2003, 90 percent of the new jobs created fell in industries that pay an average hourly wage that is 40 cents lower than the national average.

And the job market is even grimmer for recent college graduates. In the past four years, the number of unemployed graduates has doubled from 600,000 to 1.2 million.

Trying To Make Ends Meet

Young Americans also face trouble budgeting their finances. Between 1997 and 2002, the typical undergraduate's debt rose 66 percent to \$18,900, putting a

large monthly burden on these workers just entering the workforce. On top of the college debt, many must also pay their own healthcare costs. While young adults only represent 15 percent of the population, they represent 30 percent of those currently without health insurance.

Pallone Fights to Help Workers

In Congress, I'm supporting Democratic provisions that would create millions of high-paying jobs and help American workers. First, we have to encourage companies to keep jobs in the United States by eliminating tax incentives for companies who ship jobs overseas. Second, Congress needs to enact a new highway bill that will create 1.8 million high-paying jobs, not only in construction, but also engineering, office management and other fields.

We also need to alleviate some of the bills young people face by making more government loans available to college students and making healthcare more affordable to young people just entering the workforce. *(See related stories.)*

Making College More Affordable

Attending a four-year college or university is becoming more difficult as costs rise dramatically and available federal loan and aid packages are cut. Tuition at a four-year college or university in New Jersey has increased an average of \$1,664 over the last three years, while the president has instructed Congress to either freeze or cut funding to Pell grants, Perkins loans and other important student aid programs.

I oppose these cuts. Instead, I believe the federal government should do all it can to help students and families better afford college. Congress should help students and families by increasing the maximum Pell Grant from \$4,050 to \$5,800 this year, doubling the HOPE Scholarship tax credit from \$1,500 per student to \$3,000, and making the HOPE tax credit refundable. I also support increasing funding for GEAR UP and TRIO, which encourage more young people from low-income families to attend college. We also need to reduce the costs of all student loans by allowing borrowers to consolidate their student loans more than once to

take advantage of lowered interest rates.

Earlier this year, I formed a Higher Education Advisory Committee consisting of administrators, faculty and student body representatives from local colleges and universities. The Committee will meet with me to discuss issues of concern to the higher education community. At our first meeting, we discussed how college students are coping with the ever-increasing costs of college.



Pallone, left, meets with students to discuss education, the economy and other issues important to young people.

Providing Health Insurance for Young People

Young people are twice as likely not to have health insurance than any other age group, making them the fastest growing uninsured population. As they enter the job market, they are finding that employers are less likely to offer health insurance, and those that do, are forcing their employees to shoulder more of the cost. For those young people lucky enough to be offered employer-based coverage, many either can't afford it or are willing to risk going without coverage, hoping that they will not get seriously ill or injured.

Young people should not have to risk their health in order to make ends meet. That is why I support Democratic proposals that will make health coverage more affordable for young people. The Democratic plan will provide health care tax credits to small businesses, making it easier for employers to offer health insurance to their employees. In addition, the plan increases funding to state health insurance programs, like New Jersey's FamilyCare program, that offers affordable coverage to low-income children and their parents. I also support efforts that would allow young people to buy into the health insurance plans offered to federal employees if their employer does not already offer health insurance. Such action would allow young people to purchase cheaper and better healthcare than what is currently available in the marketplace.

Get involved! Register to Vote

Voting is one of our most important duties and privileges.

To register to vote, visit or call the city clerk's office in your town or call your county voter registration office (numbers are listed below). You must be registered to vote 29 days before an election.

You can also download the New Jersey voter registration application from my website:

<http://www.house.gov/pallone>

Then mail the form to your county voter registration office.

Monmouth County

Superintendent of Elections
300 Halls Mill Road
Freehold, NJ 07728
(732) 431-7785

Middlesex County

Commissioner of Registration
777 Jersey Avenue
New Brunswick, NJ 08901
(732) 745-3471

Union County

Commissioner of Registration
271 North Broad Street
Elizabeth, NJ 07208
(908) 527-4121

Somerset County

Commissioner of Registration
PO Box 3000
Somerville, NJ 08876
(908) 231-7084

Rep. Pallone's District Offices — Reaching Out to You

If you have a problem of a federal nature or want to obtain information on legislative issues, contact these offices, open weekdays 9:00 a.m. to 5:00 p.m.

Middlesex/Somerset/Union

67/69 Church St., Kilmer Square
New Brunswick 08901
732-249-8892

Coastal Monmouth

504 Broadway
Long Branch 07740
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Bayshore/West Monmouth

I.E.I. Airport Plaza
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Official Business



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PRSRT STD