



4-23-2015

## Cross-examining the United States and Germany's Education and Employee Treatments in Relation to the Unemployment Rate

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Honors Thesis

**Cross-examining the United States and Germany Education and Employee  
Treatments in Relation to the Unemployment Rate**

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## **Introduction**

The unemployment rate has been a constant battle in the United States, especially in the last five years. In 2010 the unemployment rate was at a high of 9.7%, in 2011 it was at 9.0%, in 2012 it was at 8.2%, in 2013 it was at 7.4%, and in 2014 it was at 6.6% (Unemployment, total (% of total laborforce) (modeled ILO estimate), 2015). This is relatively high compared to other countries, such as Germany. Germany in the last five years has had lower unemployment rates in the last five years, their highest rate in the last five years was lower than the United States second lowest year. In 2010, Germany's unemployment rate was 7.1%, in 2011 it was at 5.9%, in 2012 it was at 5.4%, in 2013 it was at 5.3%, and in 2014 it was at 5.0% (Unemployment, total (% of total laborforce) (modeled ILO estimate), 2015). The rates in Germany are significantly lower than those of the United States. There are several factors that could contribute to this but the main ones that should be focused on by the United States is their educational system and the benefits that German employees receive. The Germans have unique educational system that better prepares the youth for the future and teaches them the skills needed for certain industries starting at a younger age. German employees also work less hours and receive better total compensation packages than those of most employees in the United States.

## **Humans Learning**

Before discussing how different the education systems are between the United States and Germany, it is important to understand how people learn. This is important because an education system's purpose is for students to learn so they are prepared for the ever changing world and the future (Sloan, 2012). As humans, as well as other species, we learn through a process known as operant conditioning. This theory was established by the famous psychologist Burrhus Frederick

Skinner, more commonly referred to as B.F. Skinner. Skinner proposed that learning was a result of the application of consequences that immediately follow. This is examined through a three step process. The antecedent, which is the stimulus that comes before the behavior. Then the behavior and finally the consequence, which is the stimulus that follows the behavior. The consequence can be broken down into two main categories, reinforcement and punishment. Reinforcement is when the probability of the behavior occurring again increases and can be separated into two sub-categories, positive and negative. Positive reinforcement, referred to as reinforcement, is when the addition of a stimulus, as the consequence, increases the probability that the behavior occurring again. Negative reinforcement, also known as escape, is when the removal of a stimulus increases the probability of that behavior being expressed. Punishment reduces the probability that a behavior will occur again and can be separated into two sub-categories. Positive punishment, known as punishment, is when the addition of a stimulus, following a behavior, decreases the probability that it will occur in the future. Negative punishment, also called penalty, is when the removal or absence of stimulus decreases the frequency of the behavior. There is another consequence that does not fall under the two main categories of consequence, and that is extinction. This occurs when there is a lack of consequence following a behavior, thus the behavior will occur less frequently. More commonly, extinction occurs when the behavior that had been previously reinforced is no longer effective, and the behavior begins to occur less until it doesn't occur anymore.

B.F. Skinner studied and confirmed his theory of operant conditioning by conducting experiments using what is now referred to as the Skinner box. The box was set it first started using rats, but then was later used for pigeons. The many studies conducted all had different purposes and different steps for that rat or the pigeon to learn. The simplest one was teaching the

rat to press the lever. The rat would press the lever and would receive a small pellet of food. Later, as Skinner began shaping the rats behavior, taught the rat to push the lever when the green light came on in the box, and this would be the only time that the rat would be rewarded immediately with food. The Skinner box was then later used by Joe Zimmerman and Paul Hanford, they put Polly the Pigeon in a Skinner box (Malott, 2008). They were able to teach a pigeon that after a specific set of learned reinforcers, such as the sound of a click or a light turning on, then food would become available for the bird for three seconds; and that the bird needed to eat during those three seconds before the food would become unavailable (Malott, 2008).

Operant conditioning is very important for everyone should appreciate. With this theory, we, as people of society, can come to understand why people do what they do. It is a direct result of the consequence that follows a behavior. This information is being used all around the world without people's knowledge of it happening. For instance, when a teacher compliments a child when he or she attempts to answer a question during class. The child will more than likely continue to offer insight and speak up during class in the future. Another example, is when an employee at work is fired for not completing a project at work on time. At his or her next job, the chances of the employee not completing a project on time will decrease from losing his or her previous job.

## **Educational Systems**

An educational system is a very important aspect that any country should invest in. It is responsible for preparing the youth of the society for the future. Whether it be just the basic skills of learning the language, or more complex skills of writing code for new technology. An education system molds the minds of the youth in the country, so that in the future the youth can

better the country in which they live and be prepared. At a young age we are instructed on how to effectively communicate with one another on a basic level through reading, writing, and speaking. We are educated on how to add, subtract, multiply, and divide because so many things in the world now are based on numbers. Children are taught history of the entire world, so that history does not repeat itself. Science is learned so that there is basic understanding of how the universe works and our role as humans in the environment. These are the basic things that are taught in most societies. However, these are not the only things that are taught through an educational system. An education system shapes the ideas and beliefs of the members of the society.

Children, when starting school, are always very excited to go school. They come home with stories from the new friends they made, to the new things they learned, to how much they like their teacher. They love to tell everyone about how they learned how to spell a new word or that they got a smiley face on their math page. At a young age, societies begin to mold and shape the work ethic of the future work force. As they get older, teachers begin to teach them about the world around them, and this is when the system shapes their beliefs and ideas of what is around them. They learn about how the government works and operates, that they have rights and responsibilities, at least in most countries. They also learn what they are capable of, and this is the most important thing. This is important because learning what one is capable of doing in their life is what sets them up for the future. Some children are capable of being in sports, as others are not. Others learn that they are capable of taking more advanced classes, as others may need more help. This is when reality sets in for most children.

Unfortunately, sometimes this reality that sets in is not what the child is really capable of but a reality that the educational system has created for them. Children will see that some kids

get all the attention because they can faster than the other kids, or they can shoot the basketball better than the other kids, or they catch the football better than another child, and this discourages them to learn how to be better at the sport they want to play. When a child gets discouraged, it is up to the faculty members at the school to encourage that child that they can be the next Olympic runner, or National Football League (NFL) running back, or the next President. Without a good system, that child may never reach their full potential. Without a good system, a child may not learn that he or she is capable of solving problems; whether it is a math problem, a chemistry problem, or dealing with a difficult situation. However, in a good educational system that child struggling may learn that he or she can solve that math problem if they work a little harder, instead of giving up. They may learn that they are capable of becoming the next Isaac Newton and develop new theories, because they learned that they were capable of solving that math problem.

### **Education System in the United States**

In the United States the education system is set up into different school districts. These districts are set up based on geographical locations. They are typically based around the town, city, or county limits. Each district is governed by the school board, or board of education. The board of directors have to run in an election and are selected by the voters of the community and serve terms of either four or six years (MASB, 2015). Then the school board selects a superintendent to act as the chief executive, this person is responsible for carrying out the day-to-day decisions and implementing the policies. The primary function of the board of education is to oversee the education that the students of the school are receiving as well as the operations of the district (MASB, 2015). The people that serve on the board of education are ultimately responsible for the future of all of the students that enter into their school district.

Every school district is broken up into two divisions, primary and secondary. Primary school begins with Kindergarten. Most kids start kindergarten at the age of 5 years old. After kindergarten, children move onto the second step of primary school, more commonly referred to as elementary school. This is made up of grades 1 through 5. Some school districts, depending on the size of the district and amount of students attending that school, will divide the elementary section into two parts. Early elementary includes kindergarten and grades first and second. Later elementary typically consists of third, fourth, and fifth grade. During primary schooling, a child typically has one main teacher that will teach all of the core subjects (Elementary School Teacher, 2015). These subjects include, but are not limited to, language arts, science, mathematics, and social studies. There are then teachers that teach art, another one who teaches music, and gym. The children will then typically go visit these specialized teachers one or two times a week depending on the schedule set by the school board. In later elementary, children may have multiple teachers, again depending on the size of the district and number of students, which teach the main topics. A child in a large school district may have a one teacher that teaches mathematics and another that teaches language arts. The children, at this age, usually travel from class to class with the same set of classmates. Also, in later elementary, there are still the teachers that specialize in their given areas of art, music, gym, and computers.

After primary education, comes secondary education. This division, just like primary, is broken down into two schools, middle school and high school. Middle school usually includes grades sixth, seventh, and eighth. In middle school, also referred to as junior high, is when the students are given more freedom. Depending on the size school, if there is enough teachers, each student will have a teacher for each subject. The student is then responsible for getting from class to class instead of being walked by a teacher to the next class like in primary school. After

middle school the students proceed on to high school. High school typically consists of grades ninth, tenth, eleventh, and twelfth. This is when students really begin to shape into the person that they will be in the future. They are responsible for setting and picking their elective classes, which are classes that fulfill a requirement but there are options in each requirement class. However, each student is responsible for completing the core classes that consist of language arts, history, science, and mathematics. For the core classes, there are options in most districts. If a student is very smart and needs more of a challenge then that student can choose to take more advanced classes. But if a student struggles with a class or is at the expected average than that student can choose to take the basic state required classes. After graduating high school, a student will receive a diploma. The next step is up to the student.

After high school there are several options that a student can dictate the path of his or her future. There are four different paths a student can choose from; college or university, technical training, military, and or workforce (Bertone, 2015). If a student chooses to attend a college or university; there are many things that he or she needs to consider before going. This includes how much is it going to cost? How will it be paid? How much debt will be incurred? Where school should he or she go to? What topic will be studied? There are many questions that need to be answered before attending college and this is when a student really begins to decide the future. With a degree, whether it be an associates, bachelors, masters, or doctors, it is easier to get a better paying job in the United States. This is why most students after high school choose to continue their education. Some students may not want to go to college, but still want to continue with his or education so they choose to go to technical school, also known as trade school. Technical school teaches a student to be more specialized in a certain job, such as a mechanic, hair stylist, or welder. At a technical school a student will receive a certification after

completing the requirements for the program. Another option after high school is to join the military. The final path that can be chosen is to graduate high school and immediately join the workforce. Some students take this path because of the cost of furthering their education is too significant and they need to save money before going. Others would rather to begin to receive a paycheck. However, taking this path limits the jobs that are available to a person and makes one less competitive compared to one with a college degree (Bertone, 2015). With a good education that teaches students what they are capable of doing and preparing them, the student has the potential to make the choice that best suits him or her, and this choice will decide the future.

### **Education System in Germany**

The German education system is much different than the system set up in the United States. After World War II, much of Germany was left in ruins, including the schools and education system. Also, because majority of the teachers who were teaching during this time were part of the Nazi party, they were released from their duties. It was then when a new education system needed to be created and implemented. The law in Germany requires that children attend school from age 6 to 15 years old, and this is why homeschooling is illegal (The German School System, 2015).

One similarity that the German education system in Germany has in common with the United States education system, is that both begin with Kindergarten. However, it is optional for children in Germany to attend this, and if they do it is for ages 3 to 6 years old. After that it is mandatory for children to attend the next nine to ten years of school. After kindergarten, children move onto Grundschule, also known as elementary school. This is made up of grades 1 through 4. In Grundschule, all of the subjects that are taught are the same for all of the students. After fourth grade, is when the most important decision is made for the child, the decision of the

future. By the end of fourth grade Germans feel that by then one's academic record is a good indicator of ones' academic abilities. Children, after completing fourth grade, are separated into three different types of schools based on what teachers recommend based on academic achievement, self-confidence, and ability to work independently; but the final decision, in most states is made by the parents (German School System, 2015). The three types of schools are Hauptschule, Realschule, and Gymnasium.

Hauptschule is the easiest of the three types of school a child can attend. It is typically for the lower academically performing students. The Hauptschule prepares students for vocational school, apprenticeship in trade, and or the lower levels of public service (Hauptschule German Education, 2015). This secondary education is a five year upper elementary system. Students typically are finished with this secondary education by grade 10. This means that students who take this route for his or her education is done with school around the age of 16 years old. The Hauptschule prepares students for vocational education and most will work part-time as apprentices (The German School System, 2015). An apprenticeship in Germany can last anywhere from two the three and a half years. During apprenticeship, most students will receive an allowance while they are being trained. The next most common step after completing the final examination, is to continue on to Berufsschule. This is an advanced, two year, technical and vocational school that is combined with a requirement of apprenticeship (German School System, 2015).

Realschule is the second type of school that a student can attend after completing Grundschule. This schooling system is for the more average academically performing students. This is the most popular secondary school in Germany as 40 percent of the students attend this type of school (The German School System, 2015). The grades that are incorporated into this

school type are 5-10. This school is a little more complicated than that of the Hauptschule, in that students are required to learn at least one foreign language for a minimum of five years (The German School System, 2015). Realschule teaches more of a general education and expects the students to show more of an independence. After completing all the grades the students will receive a leaving certificate known as Realschulabschluss (German School System, 2015).

There are several different options that a student can go into, he or she may go onto in-company vocational training, work in the public sector at entry and or executive level, or continue with furthering his or her education through Fachhochschuyle (German School System, 2015).

Gymnasium is the hardest of the three options for secondary education. This path is for the students that are higher academic performers and prepares each student for a university education. This is either a seven to eight year program, depending on the state and school that is chosen. Since this path is for the highly academic, it is more challenging. The Gymnasium curriculum requires at least two foreign languages and higher math and science classes (The German School System, 2015). Also, students have the option of choosing to take honors classes that are offered for more of a challenge. After completing all of the years required for this curriculum and all of the exams, the students must pass an oral and written exam. After the student passes both exams he or she will receive a diploma, known as das Abitur, once this is done then the student must be admitted to German university (The German School System, 2015). Once the student chooses a university to attend, there is no guarantee that he or she will be able to get into the field of study that is desired, law and medicine are very popular which makes them very competitive (The German School System, 2015). Universities in Germany are free to students, there is no tuition allowing any student at that level of academics to be able to attend a university.

## **Employee Benefits**

Employee benefits and wellness programs are becoming more and more important in today's world. They are almost as important as the actual pay that an employee receives from the company. People want great benefits and a wellness program as many jobs require more time than jobs in the past. Before people accept jobs, the common question is what are the benefits, if there are any offered.

There are a numerous amount of conditions that can fall under benefits. The most common concept that comes to mind when looking at benefits is insurance. Many people will not accept a job if there is not at least health insurance, but they prefer when there is dental and vision insurance. This is important as these are very imperative in keeping a company's employees happy and healthy. If they are not healthy, it is hard for one to give their best when at work. Another benefit that is important to many employees is vacation days. This is necessary as it is beneficial to allow employees time for themselves, whether it just be a day to stay home and relax or if he or she wants a week off to go visit family or friends. Similar to vacation days, majority of people when looking for job will take into consideration the number of sick days that are allowed. It is impossible for a person to never be sick, or for people with a family, the kids will get sick. By having sick and vacation days, it allows the employee to take care of themselves or a family member without losing pay. Most companies provide this for all of their full time employees. It is also important to offer holidays off, this will allow the staff members to not have to use their vacation or sick days for holidays that are meant to be spent with family and friends. Another benefit that is important to many people is a retirement plan. Having a retirement plan for employees is attractive to new-entries because it brings comfort to the employee knowing that he or she does not have to budget every month for decades to save

enough money to live off of once he or she leaves the workforce. Some examples of retirement plans that are offered at companies are 401k plans, Employee Stock Ownership Plans (ESOPs), and pension plans. Some companies may offer tuition reimbursement, which is where a company will pay a percentage of the tuition required to go back and get a higher education. This is appealing for many people because a higher education means that there are more doors that will open and allow for advancement within a company or firm.

Benefits are separate than wellness programs, which are becoming more popular due to increase in health concerns. Employee wellness programs promote and offers support for the health, safety, and well-being of the employee (Developing an Employee Wellness Program, 2015). There are many things that can be part of an employee wellness program, but it is up to the company to develop a program that employees want to take part in, as it is becoming more popular to get active. The most common characteristic is to provide employees with a gym membership. This is favored by many employees as some gyms can be very pricey. This also allows the employee to take any of the fitness classes that are offered at that facility. Some other characteristics that can make up a wellness program are smoking cessation classes, health screenings, workshops on wellness issues, and even possible physical activity breaks throughout the day (Developing an Employee Wellness Program, 2015). Wellness programs can be very beneficial to a company if properly developed and implemented. It can improve the staffs' health, morale, and productivity (Developing an Employee Wellness Program, 2015).

### **Employee Benefits in the United States**

In the United States companies use benefits and wellness programs as a competitive tool for hiring new employees. Many recruiters are now beginning to sell their companies' total compensation plan as opposed to just the monetary aspect of the package. A total compensation

plan includes monetary pay, benefits, and performance management. Monetary pay can come in several different forms. The first form is base pay, that is to say whether an employee is paid on salary or an hourly rate. Some jobs, mainly sales positions, will have a lower base salary but then offer their employees a percentage of his or her sales for the company, this is known as commission. Monetary pay varies extremely amongst people in the United States. It all depends on the position and the company or organization. The possible benefits that a company may offer are discussed in the previous section. Employer-provided medical care was available for 86 percent of full-time private industry workers, in contrast to the only 23 percent of part-time workers that received medical benefits (Employee Benefits in the United States - March 2014, 2014). The performance management plan is the career path that is possible to obtain through the company. This is when there are opportunities for possible advancement within the company. However, many of these benefits are only offered to full-time employees and rarely offered to part time employees.

Americans with a higher education, such as bachelor or master degree, will land a better compensation package out of college. A person who graduates college will be able to get offers from several different organizations. This is when companies use their compensation packages to compete with the other companies, because a person is going to choose the company that is going to offer them the best package. When deciding which organization to choose, one will compare the salary that is being offered. He or she will compare all of the benefits that are offered, such as insurance plans, retirement plans, and vacation days. However, some companies to win over the students will offer more benefits as he or she moves up in the company. It is very common that with promotions comes more benefits and more money. The money will come as either a bonus or an increase in salary. The benefits that typically come with

promotions are ESOPs, the company may pay for a car or cell phone, and tuition reimbursement. Also, Americans who graduate colleges are the ones who typically join a company with a wellness program. Some companies, such as Google, have workout facilities located right in their offices. Other organizations will provide discounted options or full memberships to gyms that are located in the office area. These compensation packages that are offered to college students are always negotiable, and therefore are not the same for every person in the organization.

This is not to say that people who do not attend college will not receive a salary base job or a compensation plan, because it does happen; these people just have a lower salary than those who attend college and not as good or as many benefits. It all just depends on the job and the company. For example, a person who works in the fast food industry can get promotions until he or she reaches the level of General Manager. At this position, the person will switch from hourly pay to salary pay. The company may also be willing to give health insurance, and some may even be willing to include dental and vision, typically for a small cost out of pocket. At this level though, it is very difficult to receive any other benefits, other than sick and vacation days. Other jobs that will typically fall into this category is mechanics, plumbers, and electricians. This is because these jobs will require some type of certification, but not a college degree. These skilled workers may also be paid hourly, but it is a higher amount per hour than most hourly jobs and will still be given benefits.

There college graduates typically make up the top tier in jobs, then there is the middle tier where people are salaried but with little benefits, and then there is a bottom tier. The bottom tier is made up of the hourly employees. Hourly employees get paid a certain amount per hour. The minimum wage in the United States is \$7.25 per hour (Wage and Hour Division (WHD), 2015).

However, each State sets their own minimum wage and any business that operates in that state has to pay their employees the State's minimum wage. Hourly employees are also allowed to collect overtime pay, as salaried positions are not. Overtime hours are when one employee works over 40 hours in a pay period; after he or she reaches 40 hours, then the amount that is paid to him or her is 1.5 times hourly rate that the employee is already making. Part-time workers will also fall into this tier and make an hourly pay, because they do not work as many hours in a pay period as a full-time employee. Also, majority of employees who are hourly paid do not receive benefits.

### **Employee Benefits in Germany**

The Germans have a unique setup for their employee benefits. It is unique in that there is only one system that all Germans with a job must pay into. There are four parts of the benefit system that all working Germans must pay into, health insurance, long-range nursing care, pensions, and unemployment (Social Security and Employee Benefits in Germany, 2015). This is very costly as the payments usually take about 40 percent of a person's gross income, however, most companies will pay 20 percent on the employee's behalf, and then it only cost each person about 20 percent out of his or her own pocket (Social Security and Employee Benefits in Germany, 2015). There are options for private health plans if a person or company chooses not to be covered by the Gesetzliche Krankenversicherung(GKV). If is it the option of the company to not provide the health insurance through the GKV, then the company is still responsible for providing half of the premium for the cost of a private insurance plan. The public health scheme provides approximately 85 percent of the citizens with care, as the remaining approximately 15 percent are covered under private insurance plans (Social Security and Employee Benefits in Germany, 2015). People can choose to have a combination of both if they desire.

The health insurance covers similar things as health insurance in the United States. The GKV covers hospital visit and stays, routine doctor visits, and prescriptions that will have a co-payment. It also includes vision care. GKV also is responsible for compensating a person for loss of income due to illness (Social Security and Employee Benefits in Germany, 2015). Dental care is only slightly covered under the GKV. The procedures must first be approved by the insurer prior to treatment, otherwise the entire bill will have to be paid out of pocket. Depending on the procedure and dentist that is visited for the work, the cost out of pocket can vary from 30-80 percent of the procedure. When paying into these programs, both the government provided insurance and private insurance, one will automatically be enrolled in a long-range nursing insurance; this covers health costs resulting from old age or disability (Social Security and Employee Benefits in Germany, 2015).

Pension insurance is similar to retirement plans. However, this is offered to all German employees. When an employee pays into this fund, it is ensuring that employee that he or she will be able to maintain an appropriate standard of living. The maximum payout is 67 percent of the average net income of the person's working life (Social Security and Employee Benefits in Germany, 2015). The age in which most people begin to accept these payments is age 65.

Unemployment insurance is the fourth type of insurance that is paid into by all employees. For a person to receive unemployment, he or she must register with the labor office, known as Bundesagentur für Arbeit. If a person does register, then he or she must be available and willing to accept a job that is found if it is consistent with his or her previous training and experience (Social Security and Employee Benefits in Germany, 2015). The person must then continuously check in with the Labor Office if he or she wishes to receive a percentage of the most recent net income. The amount that a person receives depends on the circumstance of the

individual. These payments can continue for anywhere from 6 to 24 months, if it proceeds longer than 2 years, than it is the responsibility of the state to help with assistance (Social Security and Employee Benefits in Germany, 2015). The money received will cover house allowances and other bills.

## **Conclusion**

In the United States the unemployment rate is on the fall, which is a very good thing as the economy begins to grow. But, as Americans, we should ask how we can decrease it more so that we don't have as many people below the poverty level and that need state or federal assistance. The United States should implement some things from the Germans' education system and how they treat their employees to get the unemployment lowered even more. It benefits the entire country when the unemployment rate is as low as possible. Some of the things the United States should implement is a school system similar to that of the Germans. By starting children on a certain path based on their academic performance will help fill all the jobs at each level, and will also help when training the students when entering the workforce. If each student is already knowledgeable at the skill or job that they will get when done with school, then there will need to be little training once on the job. As well as allowing each student to be prepared for a better job around the age of graduation, it will be easier for the student to obtain a job, whether it be a lower or higher skill required job. Also, by not requiring employees to work as many hours. In the United States the average full-time employee works around 1,700 hours per year, as opposed to the Germans that only work around 1,400 hours per year (Weisenthal, 2013). By requiring less working hours of Americans, companies would increase morale, which in return could increase job performance. Also, with each American working 300 less hours each year, the time would need to be made up by having more employees, thus decreasing the

unemployment rate. There would also not be the worry of training people to take the jobs and hours needed to complete the jobs that are being completed right now, because the education system would produce employees that are qualified and trained for all jobs.

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