

STATE AND LOCAL GOVERNMENT – FINAL EXAM***IT Specialist for the City of Cincinnati******Pros:***

One benefit of accepting this job is that it is a Civil Service position with a higher initial salary. Civil Service jobs generally have steady incomes, and the government may increase an employee's salary to adjust for inflation.¹ Also, these positions offer a wide selection of health plans for employees and their families. Low-income programs like Medicaid are limited as far as access to in-network providers, and often require jumping through bureaucratic hurdles to obtain prior authorization for visits or procedures. As Medicaid is restricted to individuals with little to no income, it is crucial for one to consider the quality of offered health plans when deciding between jobs since they would not qualify for Medicaid anymore.

Another benefit of working a Civil Service job is being eligible for the Public Service Loan Forgiveness Program (hereinafter "PSLF").² Student loan debt can have a profound impact on one's financial security, especially if someone is raising children. Accepting a job with a government organization would entail both a competitive salary as well as debt forgiveness eligibility. This unique opportunity should not be overlooked, as even declaring bankruptcy is not enough to discharge student loan debt.

Cons:

Although Civil Service jobs may slightly increase salaries to adjust for inflation, these raises are few and far between. They are at the bare minimum and do not match the actual yearly rate of inflation. Additionally, merit-based raises are uncommon and are typically reserved for top

¹ "7 Amazing Benefits of a Career in Civil Services." Civil Service Success. June 24, 2021. <https://civilservicesuccess.com/7-amazing-benefits-of-a-career-in-civil-services/>.

² "Public Service Loan Forgiveness." 2018. Federal Student Aid. December 26, 2018. <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

performers in the department.³ The most realistic path to a salary raise in Civil Service is to apply for available senior positions. While the prospect of a steady income may sound appealing to many, the lack of growth potential is ever-present.

Moreover, Civil Service positions often entail being part of a vast bureaucracy, leaving employees frustrated as they constantly maneuver through red tape.⁴ Building leadership qualities would be difficult in bureaucratic positions since almost everything must receive multiple approvals up the hierarchy before receiving clearance. This limits an individual's ability to take initiative, which undoubtedly limits their skillset. Additionally, Civil Service positions often do not have performance quotas, and there are laws in place that make it nearly impossible to terminate them for subpar work.⁵ While it is easy to brush this off as added job security, it is actually a restraint in the long run. Employees gain valuable, marketable skills in work environments that encourage them to achieve goals. What might seem like stability could lead to a dead-end job if one is not careful.

IT Specialist for Cincinnati Waterworks

Pros:

A clear advantage of accepting this job is that it is a union position. Union positions, through legally binding collective bargaining agreements (hereinafter "CBA"), regularly advocate for equal pay for all employees, healthcare and retirement programs, scheduling fairness, and

³ "Working for the Government— the Pros and Cons of Being a Civil Service Worker." Civil Service Success. December 25, 2019. <https://civilservicesuccess.com/working-for-the-government-the-pros-and-cons-of-being-a-civil-service-worker/>.

⁴ *Id.*

⁵ "Fixing the Civil Service Mess." n.d. City Journal. Accessed May 8, 2023. <https://www.city-journal.org/article/fixing-the-civil-service-mess>.

workplace safety.⁶ Additionally, a benefit of being a union member is that it offers higher job security, as it is more difficult for an employer to terminate an employee. In this situation, there is usually a strict process, enforced through a CBA, that involves a union representative being present in disciplinary conversations. Also, the union would typically provide legal representation as a resource if necessary. Furthermore, union positions offer periodic salary increases. Taking an exam to acquire this raise may seem like a drawback, but it is actually favorable that an employee is not solely at the mercy of their employer. This deters arbitrary excuses for denying a raise such as budget cuts, bad timing, company politics, etc.

Furthermore, a benefit of accepting this position would be receiving a city-owned vehicle for any travel required. In *Safe Auto Ins. Co. v. Corson*, 803 N.E.2d 863 (Ohio App. 1st Dist. 2004), the Ohio First District Court of Appeals decided that the city was responsible for damages arising from a car accident involving a city-owned vehicle when the employee was acting within the scope of employment and was not acting maliciously, in bad faith, or recklessly.⁷ Aside from the obvious benefit of not needing to buy or repair a car, the employee would also not be personally liable for property damage or injury claims resulting from an accident. This gives the employee piece of mind from a legal perspective because, even if the employee was at-fault for an accident, only the city would be sued.

Cons:

A drawback of accepting this position is that labor unions do not qualify for loan forgiveness under PSLF.⁸ The average student loan amount for all undergraduates at the University

⁶ U.S. Department of Labor. 2023. "The Union Advantage | U.S. Department of Labor." www.dol.gov. 2023. <https://www.dol.gov/general/workcenter/union-advantage>.

⁷ "*Safe Auto Ins. Co. v. Corson*" Justia Law. Accessed May 7, 2023. <https://law.justia.com/cases/ohio/first-district-court-of-appeals/2004/2004-ohio-249.html>; R.C. 2744.03(A)(6).

⁸ "Public Service Loan Forgiveness." 2018. Federal Student Aid. December 26, 2018. <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>.

of Cincinnati is just under \$30,000.⁹ This reality coupled with the cost of raising children, among a plethora of other expenses, could be overwhelming for recent college graduates. This is particularly burdensome when an employee is a union member and is legally obligated to pay union dues.

The Better Fit

Ultimately, after weighing all the costs and benefits, the better fit for Ms. Smith would be the IT Specialist position for Cincinnati Waterworks. This position offers job security and growth potential while also covering travel expenses. Also, when Ms. Smith begins to search for a home to buy with her fiancé, she would not be constrained to living within city limits. Possibly the biggest drawback of accepting this position would be her ineligibility for PSFL. However, when considering the opportunity for salary increases as well as the money saved from car repairs, that ineligibility would be compensated for. Further, the protections that originate from a legally binding CBA should not be disregarded. Problems arise in the workplace all the time, and it is comforting to know that there are mechanisms in place to protect an employee in these situations.

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⁹ “University of Cincinnati - Main Campus Loan Debt & Loan Default Rates.” n.d. [www.collegefactual.com](https://www.collegefactual.com/colleges/university-of-cincinnati-main-campus/paying-for-college/student-loan-debt/). Accessed May 8, 2023. <https://www.collegefactual.com/colleges/university-of-cincinnati-main-campus/paying-for-college/student-loan-debt/>.