

**HARDLY**

**WORKING**



**STORIES FROM UN- AND UNDER-EMPLOYED AMERICANS**

A USACTION EDUCATION FUND SPECIAL REPORT

# INTRODUCTION

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We crunch the monthly unemployment reports until our brains are numb. Are we up or down? Losing or gaining? Is our nation moving forward at long last or falling farther behind?

At minimum, 14 million Americans are unemployed. At least 26 million are un- or under-employed. Those are the “official” numbers. While these numbers are not precise, they do help quantify the misery, sadness and tragedy that defines our country today.

In August 2011, USAction asked our online members to share their stories of un- and under-employment. More than a thousand responded. We learned much from their stories:

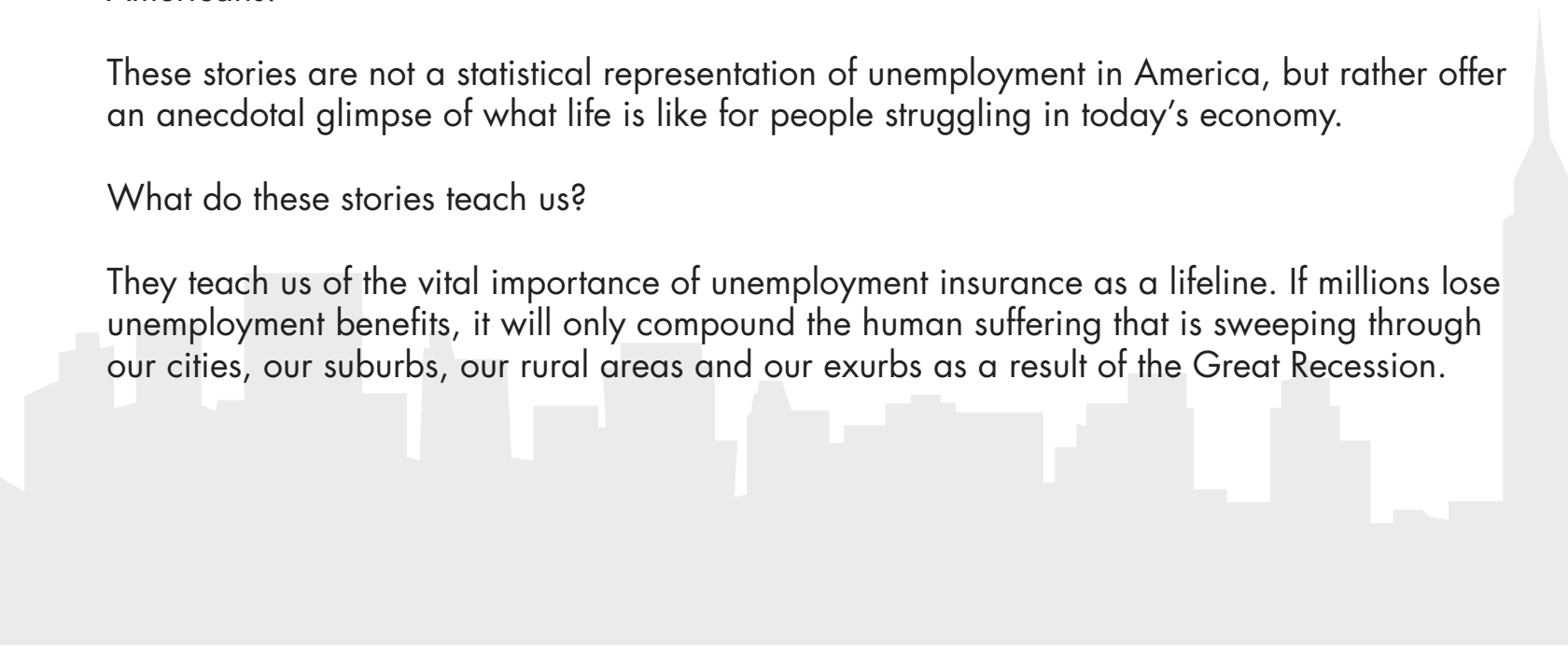
- Pervasive discrimination exists. The barriers to getting a job are much greater if you are old, if you don't have a job, if you are a young college graduate, if you are “over-degreed,” or if you are unlucky enough to be in a profession disproportionately hit by today's economy.
- Financial hardship and emotional duress overwhelm many of the un- and under-employed. We repeatedly heard stories of life savings exhausted, attempted suicide, and middle-aged adults moving in with their parents to make ends meet.
- Americans are fed up with, and despairing of, the conditions we face in today's economy. What has happened? Many people's jobs have been outsourced to other countries. And now, some Americans are outsourcing *themselves* to other countries in order to be able to work.

After sifting through 1,199 stories we received from our members, we carefully selected a collection of stories we feel best define the experience of unemployed and under-employed Americans.

These stories are not a statistical representation of unemployment in America, but rather offer an anecdotal glimpse of what life is like for people struggling in today's economy.

What do these stories teach us?

They teach us of the vital importance of unemployment insurance as a lifeline. If millions lose unemployment benefits, it will only compound the human suffering that is sweeping through our cities, our suburbs, our rural areas and our exurbs as a result of the Great Recession.



They teach us of the vital importance of other lifelines – Social Security, Medicare and Medicaid are even more important during hard times.

USAction Education Fund carries out powerful public education, outreach and advocacy efforts to achieve liberty and justice for all. We believe in our nation's founding promise that every human being has equal dignity, equal worth, and an equal claim to pursue a meaningful and fulfilling life. We believe that strong communities create the conditions that allow for individual success.

We can create Good Jobs for America, and our sister 501(c)(4) organization, USAction, has a campaign to do it. There is more than enough vital work to be done in our country, and Americans stand ready and eager to work. Together, we can build an America of shared prosperity and opportunity for all.

We hope you will read the stories outlined in *Hardly Working: Stories from Unemployed and Under-Employed Americans*. We hope you will share this report with your friends, family members, clergy, and neighbors. And we hope you will share your own story with us at [www.usaction.org](http://www.usaction.org).

## **BECAUSE AMERICA NEEDS JOBS. GOOD JOBS.**

**In January 2011, almost 14 million people were unemployed, and the average duration of unemployment, more than nine months, was longer than it had ever been since the Bureau of Labor Statistics began tracking that figure in 1948.**

# EXECUTIVE SUMMARY

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These are the stories of 89 unemployed or under-employed Americans.

Culled from the 1,999 stories that USAction reviewed, these stories reveal an unsettling snapshot of what millions and millions of Americans face every day, what some have called the new normal.

Although there are many ways to categorize the stories of unemployed Americans, we chose three broad classifications:

*Discrimination* – in hiring

*Distress* – financial and emotional

*Despair* – about our country

## DISCRIMINATION - IN HIRING

We received stories about many forms of discrimination. By far the most common was discrimination based on age: People in their 50s and 60s — and even in their 40s — often can't even get in the door for an interview. And we reviewed stories involving hiring discrimination against the unemployed. In short, people can't get a job because they don't have a job.

The unemployment statistics tell us that African Americans and Latinos are strongly impacted by the Great Recession. We found other forms of discrimination as well, forms that might be considered structural discrimination: Recent college graduates can't find work. People with advanced degrees are met with suspicion — you have a master's degree so why would you want to work here?

Finally, we took a special look at construction-related industries. People who work in this sector have, in particular, seen their job prospects decimated by this economy.

Doug, 57, of San Diego, was unemployed for three years. He finally found work — with no health benefits, no sick leave, and no vacation days — as an airport shuttle driver.

**“It is a known fact that age discrimination keeps many hard-working Americans like myself out of work, when we could be still contributing to society as active, dedicated, and functioning working people,” Doug says. “I might as WELL be unemployed for the amount of money I'm actually taking in. God Bless America.”**

**The weight of this recession has fallen on men, who suffered roughly three-quarters of the 8 million job losses in 2008 and 2009. Male-dominated industries (construction, manufacturing) have been particularly hard hit.**

David of Los Angeles lost his job with a web hosting company in early 2009.

**“I have been unemployed for two and a half years now, and every prospective employer with whom I have been in contact has told me that they did not want to hire me because I was unemployed, or had been unemployed for a lengthy period of time,” David says. “This is blatant discrimination!”**

Wayne, 59, of Mount Laurel, New Jersey, is unemployed and faces both types of prejudice.

**“First, I face the problem that companies reject people my age, as if we have forgotten how to work effectively, and second, I face rejection because I am classified as a ‘long term’ unemployed. Frankly, I would be a great asset to any company, but there are way too many people looking for jobs, not nearly enough opportunities, combined with having both of my hands tied behind my back. My health care and my unemployment benefits are long gone, and so are my prospects for the latter part of my life.”**

Pam’s daughter has a graduate degree — as well as loans that require payment, and a car with more than 300,000 miles on it.

**“We joke about her going south and living in a tent and becoming a part of the new hobo community of the current recession/depression,” Pam says. “Her fiancé is in the same boat, and worked last year as a substitute teacher with no benefits. These are hard working young adults who graduated with honors, are smart and flexible. I am afraid that they will be charter members of the new ‘lost generation’ who will always be behind in their lives and careers based upon the era in which they grew up and graduated from college.”**

Mike of Rockland, Maine, was laid off in December 2010 from his position as a designer with a locally owned building materials supplier.

**“Whatever business there is has been gobbled up by Lowes and Home Depot selling imported product and paying low wages without benefits wherever they can,” Mike says.**

# **DISTRESS - FINANCIAL AND EMOTIONAL**

We received stories about people who have exhausted their life savings and their retirement funds because of lengthy unemployment, people who now face a frightening and bleak future. We learned of middle-aged individuals and families who have moved in with their parents to avert homelessness. We read of people going hungry. We learned of people who attempted to take their own lives, and of one man who tragically succeeded. People who shared their stories brought up, again and again, the importance of unemployment benefits as a safety net.

Alyce of Stanhope, New Jersey, lost her well paid IT job in 2008, has gone through her savings and retirement account, filed bankruptcy, defaulted on her mortgage, and is now waiting for the bank to take away her home.

**"I exist day to day on a very small monthly pension, not enough for rent or heat or health insurance," Alyce says. "I am 58, female, and alone. I do not know what my future holds, and I am afraid. There are many like me, and we have been forgotten."**

Kate of Novato, California, faced two layoffs and now works 12 hours a week tutoring elementary school children.

**"I live with my mother now because I would have been homeless otherwise," Kate says. "I am 51 and used to make about \$20 an hour with benefits, etc."**

Crystal Airnardi of Pullman, Washington, has been unemployed since August 2010 and has two small kids.

**"To be honest I've never been so hungry in my entire life because I will let my kids eat what's in the house before I eat," Crystal says. "And often me and my husband go without. Please bring jobs to America."**

Jean of Ohio says her brother was a chemist who was laid off twice, could not find work, exhausted his savings, and eventually gave up.

**"In total desperation and with no hope, Bob hung himself in the attic of the home he was about to lose, leaving his wife, children, family, and friends desolate," Jean says. "That's what the unemployment crisis is doing while Congress diddles with everything BUT job creation. Shame on each of them."**

J. of Bowling Green, Ohio, is among the fortunate; she found a job earlier this year.

**“The extended unemployment benefits helped me make my mortgage payments and pay my utility bills,” J. says. “With those benefits I was also able to create demand for essential products, such as food and medicine, which helped other people providing the services I needed keep their jobs.”**

## **DESPAIR - ABOUT OUR COUNTRY**

Again and again, we received stories from Americans who are despairing over what is happening to their country. We heard from people who, already facing a challenging economy, saw things get even worse because of budget cuts at the state and local level.

We heard from people whose jobs have been outsourced to other countries. But shockingly, we also heard stories about Americans outsourcing themselves to other countries in order to find work.

Eugene of Princeton, New Jersey, tells the story of his daughter, who graduated with a degree in marine biology and wanted to help preserve New Jersey’s vital coastal wetlands and local marine species.

**“Just as she graduated she found that our Governor Christie was to axe what he must have felt were useless jobs staffing parks, seashore, and wetlands areas. My daughter has been out of full-time employment for nearly two years now. We are not talking huge salaries here but workers who are passionate about their jobs and care about the ‘other than human’ vital citizens of our state.”**

Gregory, formerly of New Jersey, couldn’t find work as a teacher in a state where tens of thousands of teachers have been laid off. To find a job teaching, he had to leave the country.

**“It’s the easiest way for me to put my education to use, get government-supported health care, a pension, and earn a living wage,” Gregory says. “And I’m not the only one. There are thousands of us here in Korea. And thousands more in Japan, China, Europe, the Middle East, and South America. All of us young, healthy, and well educated. But for many of us the best way to find a steady job or pay off a student loan is to leave America. People like me should be teaching English in America, helping Americans, and paying American taxes.”**

As you read these stories, one thing stands out: America needs jobs. Good jobs.

# PART I - DISCRIMINATION

## IN HIRING

Lately the issue of hiring discrimination against unemployed workers has been in the news. The basic problem? You can't get a job if you don't already have a job.

But we also found pervasive discrimination based on other factors. Of the more than 1,000 stories we collected, the most common was hiring discrimination based on age. You can't get a job if you're older.

We received stories from people who said they face a double whammy: age discrimination and discrimination based on the amount of time they have been out of work — and more than 40 percent of the 14 million unemployed Americans have been out of work for more than six months. If you are older and you're unemployed, you can't get a job.

Some forms of discrimination, like discrimination against older workers, are illegal. But we learned of other types of discrimination that have nothing to do with the law. Recent college graduates can't get work. Advanced-degreed individuals are met with suspicion — if you have a master's degree, why would you want to work here? So even if you went to college, studied hard, and earned your graduate degree, you're not safe in this economy. If you are too qualified, you can't get a job.

Some people feel discriminated against because, for a variety of reasons, they are not included in the official unemployment statistics — and they are ineligible for unemployment benefits. You're not working, but according to the government, neither are you unemployed.

Finally, we know that some employment sectors have been hit harder than others in the Great Recession. We took a special look at unemployed workers who once worked in construction-related sectors. Electricians, interior decorators, architects: Sorry, you can't get a job.

## AGE DISCRIMINATION

If there is such thing as a typical story involving an un- or under-employed American, perhaps it belongs to Doug of San Diego. After being unemployed for more than three years, Doug, 57, finally found work — albeit with no health benefits or sick or vacation days — as a airport shuttle driver. "It is a known fact that age discrimination keeps many hard-working Americans like myself out of work, when we could be still contributing to society as active, dedicated and functioning working people," Doug says. "I might as WELL be unemployed for the amount of money I'm actually taking in. God Bless America."

Donald of Stokesdale, North Carolina, faces similar discrimination. "I have been actively searching for a job since 2008 only to be told I am overqualified,



underqualified, or lack work experience when I know beyond the shadow of a doubt it is because I am over 40," Donald says. "Corporate America has spun out of control and a new class of people join the ranks of discrimination — the old. I am automatically disqualified because of my birth date at the top of my resume. A close friend after being rejected so many times had to lie about her age, and instantly, she was hired."

Kenneth of Aurora, Colorado, was laid off in November 2008 and has had no luck with his job search. "I am a geologist with 40 plus years experience in petroleum and minerals exploration, yet no one will give me the time of day," Kenneth says. "Why you ask? Simple, industry does not wish to hire a 74-year-old. It is called discrimination of age."

At 61, Paula of Pinellas Park, Florida, says she can't find work "no matter how willing, educated, dependable, cheerful, cooperative, and able I am. There are no openings for mature women when there are so many people available to do entry level work in all fields. Many people I know have lost their jobs too. I go to church every morning hoping for some guidance, then I work very hard at finding a job every day."

Barbara of Chenango Forks, New York, was laid off in January 2008. She is in her mid-sixties. "When I went to the local job service office they said, 'The problem is that you are too old.' Because I had always worked, I didn't believe them, but now I do. I tried very hard to find work, but I was not successful. So, I had to resort to taking my Social Security. Because I claimed it before age 66, it is less than it would have been if I could have waited. My income is poverty level but at least it is there, and I am very grateful. Now I live in fear that Congress will cut Social Security, and that they might cut Medicare, which I desperately need as I am unable to afford health insurance."

Kathleen of Harrisburg, Pennsylvania, lost her job with a national religious organization at age 60. After searching for two and a half years, she found part-time work with a non-profit, but was laid off in June 2010. "Try being unemployed, 66 years old, looking at a declining retirement fund because of the economy, and encountering age discrimination at every turn," Kathleen says. "I would never have believed this could happen to me."

## **HIRING DISCRIMINATION AGAINST THE UNEMPLOYED**

And then there are those who can't get a job because they don't have a job.

Linda of Redondo Beach, California, who has been out of work for more than three years, says recruiters will no longer help her find work, and one employment agency told her she is unemployable. "I'm working with a number of temporary agencies, trying to just get my foot back in the door somewhere, and I'm having no luck," Linda says.

"It's awful to be so discriminated against in this way; the employers who won't even consider unemployed people for open jobs are participating in the worst kind of

discrimination possible — shutting out potentially wonderful assets to their companies for no discernable reason whatsoever!”

David of Los Angeles lost his job with a web hosting company in early 2009. “I have been unemployed for two and a half years now, and every prospective employer with whom I have been in contact has told me that they did not want to hire me because I was unemployed, or had been unemployed for a lengthy period of time,” David says. “This is blatant discrimination!”

Kim’s husband was unemployed for two years, and kept encountering help-wanted ads that said unemployed people need not apply. “The only way my husband was able to finally get a job this last week was via a friend that got him around the HR ‘no unemployed applicants’ filter for an inside route into the company,” says Kim, who lives in Beaverton, Oregon. “If he hadn't gotten this job we would have had to default on our condo within the next two weeks.”

## **FACING AGE AND HIRING DISCRIMINATION**

And here is the double whammy: Americans who report discrimination based on age and their unemployment status.

Wayne of Mount Laurel, New Jersey, faces both type of prejudices. “First, I face the problem that companies reject people my age, as if we have forgotten how to work effectively, and second, I face rejection because I am classified as a ‘long term’ unemployed,” says Wayne, who is 59. “Frankly, I would be a great asset to any company, but there are way too many people looking for jobs, not nearly enough opportunities, combined with having both of my hands tied behind my back. My health care and my unemployment benefits are long gone, and so are my prospects for the latter part of my life.”

Lourdes of Miami has been unemployed since 2007, after spending 30 years in the mortgage industry. “Who is going to employ somebody who has been out of work for four years and besides she is 58 years old? NOBODY.”

Mark of Anaheim, California, has been unemployed for three and a half years and was forced into early retirement. “My main difficulty was that I ran into both the ‘age-ist’ and the ‘currently unemployed’ barriers,” Mark says. “It's true that the former is illegal, but according to my sources in several HRs, it is an informal policy that is found in many agencies. The reason for this age discrimination is of course that potential employers are afraid that the candidate will not be working for a long time with the outfit. The other barrier, of not hiring someone who is already unemployed, is well-known and has been discussed a lot in the media. The first one above is of course illegal, but hard to prove. The second, though is clear and should be made illegal.”

In July 2008 Beth of North Bend, Washington, was laid off from her job at a university where she worked for more than 18 years. Now 51, she has lost her home, has trouble making rent for her small apartment, and can't find a job. "I believe it's two-fold quite honestly; companies are not hiring anyone who is unemployed, and I'm an older woman according to their standards," Beth says.

## **YOUNG PEOPLE FACE DIFFICULTY FINDING WORK**

Another demographic finding difficulty landing jobs are recent college graduates. Like unemployed Americans, young adults as a class don't enjoy protection against discrimination. But it hardly matters. Even if they did, there are no jobs.

Brigidann has been bouncing around between short-term jobs since graduating with her master's degree in planning. "I only want stability, some long-term job that pays enough to do more than just get by and allow me to settle down," Brigidann says. "There is more than enough work to do; our infrastructure is crumbling and outdated. We need to be switching to green energy and public transit, upgrading existing housing stock and water treatment facilities, cleaning up brownfields and adjusting to the needs of the 21st century. And yet, despite all this need and demand, folks in D.C. are not funding a real jobs program like the WPA of the '30s. We cannot dig ourselves out of this crisis without funding!"

Carol of Centennial, Colorado, reports that her daughter graduated from college in May and has still not been able to find a job. "She has applied for countless jobs but is told that there are so many experienced workers looking for work that there is no need for employers to take on new grads looking for their first job," Carol says. "She can't even get an unpaid internship because experienced workers who have lost their jobs are willing to work for free in unpaid internships as a way to get their foot in the door. I have read that the unemployment rate for 18-29 year olds is 25 percent. Where is the American dream for this generation?"

Similarly, Pam of Big Flats, New York, says her daughter graduated from college in 2008, and after working at several minimum-wage jobs, she decided to go back to graduate school. "She has now finished graduate school and is still unable to find a job related to her education and skills," Pam relates. "She also has loans that require payment, and a car that has over 300,000 miles on it. We joke about her going south and living in a tent and becoming a part of the new hobo community of the current recession/depression. Her fiance is in the same boat, and worked last year as a substitute teacher with no benefits. These are hard working young adults who graduated with honors, are smart and flexible. I am afraid that they will be charter members of the new 'lost generation' who will always be behind in their lives and careers based upon the era in which they grew up and graduated from college."

William of Lansing, Michigan, graduated from Western Michigan University in 2004 with majors in public administration and environmental studies with minors in general business and political science. "It's been a constant struggle for the past six years to find a job," William says. "I feel like I've done everything right but just cannot find half-way descent work. Congress needs to expand green jobs in this country. We need to stop investing in coal and oil. We need to invest in green energy and technology to get our new economy moving. If we keep focusing on the old economy, we're never going to get out of our economic crisis."

## **THE "OTHER" LOST GENERATION**

Young adults often are referred to as the "lost generation." But we found there is another lost generation: people not freshly graduated from college, but who can't put their graduate degrees to use because of today's economy.

Bobbi of Seattle was laid off from a good, full-time job in arts education back in 2002. She decided to go back to school for a master's and then a PhD in Art and Religion, which she completed in 2010. She reports that for every academic job out there, there are as many as 300 applicants.

"When analysts talk about a 'lost generation' of college-educated young people who will not have the same opportunities as their parents, they miss the fact that there is a slightly older 'lost generation' of people with newly minted advanced degrees who will quite probably never be able to do the work we are trained for and love on a full-time basis, not to mention the student loans we are struggling to pay off," Bobbi says. "I have been told by at least half a dozen academic deans and department chairs that they would love to hire me to teach at their institutions but they have no money. Reinvesting in education from K-12 to graduate school, reducing class sizes, assisting students with tuition, and rebuilding department course offerings and programs that have been slashed to ribbons in the past decade would be an incredible boost to our economy and a vital investment in our nation's future, and it is shameful that our elected officials are refusing to do it. Please learn the lesson of FDR: invest in people, invest in rebuilding infrastructure, invest in education, and together we can end this recession."

Many people submitting stories to USAction reported similar experiences. Kathleen of Maryland earned her master's degree in molecular medicine in December 2010, but little good it did her. "I always thought my education would take me far, but in this economy, all my master's degree represents now is another debt burden that I can't possibly pay off without regular employment," Kathleen says. "There aren't enough jobs to go around for people with my education level, and lower level jobs that I would gladly do won't accept me because they assume something is wrong with me. I have been asked more than once, 'If you have a master's, why do you want to work here?' My explanations are not met kindly. I need a full-time job. I'm worried now that, without a job and with my credit score

slowly sinking, if an opportunity does come around, I'll be denied the job because of my credit. What a vicious cycle!"

Cassie of Olympia, Washington, and her husband each lost their jobs more than two years ago due to state budget cuts. "He eventually found a part-time job, but I have been unable to find anything, even though I have a master's degree in public policy and management from a prestigious university," Cassie says. "My skills are not in demand in the 'new economy,' even though I have over 20 years of excellent work experience. I don't want a hand out, or even a hand up, just a fighting chance to keep my house and use my skills to help my community."

Brenda of Bingham Farms, Michigan, has been unemployed and actively looking for work for five years. "We hear so much about the need to improve science and math education in this country that I assumed schools would be interested in hiring someone who possessed professional experience and an academic background that exceeded teacher requirements in STEM (Science, Technology, Engineering, and Math) education," Brenda says. "Unfortunately, I have found these are not hiring priorities. After responding to hundreds of job announcements and attending annual teacher job fairs, I ask myself why a 4.0 in a University of Michigan teacher certification program with a double major to teach science and math can only get me invitations to work for a temporary agency as a substitute teacher. After five years of annual earnings around \$10,000.00 for substitute teaching, I see myself as a one of the many people over 50 years of age who have been discarded by our society."

## **LOSS OF JOBS IN BUILDING TRADES**

USAAction received a disproportionate number of stories from un- or under-employed Americans who previously worked in jobs that depended on a healthy, thriving construction industry. When the housing boom went bust, so did their livelihoods.

Ed of Fort Worth, Texas, was one of 27 employees who laid off in January 2011 from an architectural firm. "I believe that the construction industry is one of the worst hit industries," Ed says. "It still does not look good. I am fortunate to be old enough to collect Social Security and get health insurance through Medicare, but I need to continue working in order to send my daughter to college. It seems like the infrastructure concept makes a lot of sense. It's something that has to be addressed in any event and would definitely create new jobs."

Chris of Edmonds, Washington, ran a successful green residential architectural design business for 24 years. Three years ago he decided to go to work for a public utility, creating an incentive program that encouraged customers to switch to solar. He lost his job and is now trying to re-launch his business.

"Re-starting my design business when 50 percent of the architects in Seattle are out of

work has been very hard," Chris says. "Banks aren't loaning money, home equity has disappeared for most people and the people who are still employed are scared of losing their job or they are working 80 hours a week. We need to tax the rich and quit subsidizing the most profitable corporations in history!"

Alicia of Bellingham, Washington, reports that her husband has been unemployed for more than a year. He had worked at a timber frame company — the best job he had ever had.

"With the housing market crash, he became instantly unemployed and can't find another carpentry job," she says. "The Joinery where he worked went out of business. What is most disappointing in much of this is that NO ONE seems to be accountable for what happened — real estate agents, bank representatives, no one. My husband is a man who would love to be working. The fact that he is 62 reflects poorly on any resumé he sends out. He is in excellent shape, a good worker, and honest. Please do something to get our people back to work."

Frankye of Shoreline, Washington, reports that his 43 year-old-son is a master electrician in Seattle. "The distressed housing market has decimated the jobs for electricians," Frankye says. "My son's company and many others had to shut down, and there is no end in sight of unemployment. My son was a vice president in his company. He and his family have a home and he desperately needs employment. Unemployment benefits are almost gone. He needs a job. There are none."

Jonathan of Seattle was a full-time survey technician at a Seattle-area civil engineering firm until the poor regulation of the mortgage industry finally caught up with the country and burst the real estate bubble. "I was laid off in March 2009, and have since been trying to find any kind of work that will pay me enough to keep my apartment," Jonathan says. "I've worked a lot of temp jobs, but they never last more than a month and there are long dry periods between each one. I have few interviews, and the ones I do have never go anywhere. My savings are almost all gone, and I'm relying on my family to help take up the slack."

Now Jonathan faces a Catch-22: "I'm doing everything I can to change careers, but that training means that I can't work full time and that further depresses my employment prospects," he explains.

Mike of Rockland, Maine, was laid off in December 2010 from his position as a designer with a locally owned building materials supplier. "The home building market here has died," Mike says. "Whatever business there is has been gobbled up by Lowes and Home Depot selling imported product and paying low wages without benefits wherever they can."

**Since 2000, U.S. manufacturing has shed about a third of its jobs, with the decline accelerating after 2007.**

# PART II - DISTRESS

## FINANCIAL AND EMOTIONAL

Obviously, unemployment and under-employment exact a toll, both financial and emotional. Common themes emerged from the stories we received. Americans, particularly older Americans, are exhausting their savings and their retirement — with a bleak future in store. We found health care issues further exacerbate financial concerns. On top of this, we heard that the health-care sector is deflated for a perverse reason: Unemployed people often lack health insurance and can't access the services they need.

We received stories of parents worried about no longer being able to help their children pay for college, and college students and graduates facing seemingly unending debt.

A common theme of the "new normal" is college graduates moving back in with their parents — but we discovered a newer "new normal" — middle-aged Americans who are unemployed and have depleted their savings are moving in with their parents!

And then there is the emotional toll. Heartbreakingly, we learned of families skipping meals, losing a loved one to suicide, suicide attempts, and ongoing depression, triggered by the personal hardship people have encountered because of the Great Recession.

The amount of suffering is incalculable.

## AMERICANS EXHAUSTING THEIR SAVINGS AND RETIREMENT

When USAction asked for and received thousands of stories from un- and under-employed Americans, the most common theme we found was age discrimination. But the second most common theme was Americans reporting that they are exhausting their savings and their retirement. Their stories portend a bleak future.

Sandra of Cleveland Heights, Ohio, lost her job in April 2011 — her third layoff. "I am 59 years old and I never thought I would find myself in this position at this age," Sandra says. "I used up all my retirement funds and savings getting through the last two layoffs rather than default. I was terrified of losing my home and went deeper into debt. Now I'm laid off again and when the unemployment runs out I will end up defaulting. Being an older worker makes it even harder. I spent a lot of years as a community organizer and have never seen anything this bad in this country."

Melissa of Tampa, Florida, lost her job three years ago as the marketing director of a prestigious restaurant company. Now 55 years old, she has applied for hundreds of jobs, to no avail.

"I will be 55 years old in less than two months and have found that I do not have the computer software skills necessary to be considered for even entry-level positions, but I

don't have the resources to pay for any training," Melissa says. "My unemployment benefits were exhausted some time ago. I exhausted my savings AND my 401K retirement fund. My home is in foreclosure and if I am evicted, I have nowhere to go with my pets. My limited earnings aren't even enough to get an apartment. I have a bachelor's degree, am very intelligent, and a hard worker with exemplary references, yet I seem to be unemployable. It is a monumental task to fight the abject despair I feel every single day. More simply has to be done to help those of us in similar circumstances to mine, to become gainfully employed again."

Patricia of Hornell, New York, says her husband has not had work since March 2010. "We are managing, but do not know how much longer we can hang on," Patricia says. "Our savings is about gone, so retirement is no longer an option. We will both have to work until we are at least 75 years old."

Alyce of Stanhope, New Jersey, lost her good-paying IT job in 2008 and has been unable to find work since. "I have exhausted unemployment, gone through all my savings and my retirement account," Alyce says. "I filed bankruptcy last year and defaulted on my mortgage, waiting for the bank to take my home. I exist day to day on a very small monthly pension, not enough for rent or heat or health insurance. I am 58, female and alone. I do not know what my future holds and I am afraid. There are many like me and we have been forgotten."

Mary of Dayton, Ohio, doesn't know where she will end up. "I have been unemployed since 2008," she says. "I have gone through all my retirement, savings, and unemployment benefits. I just paid the last month of rent that I am able to afford. After that, my disabled son is going to live with my 86 year old mother, and who knows where I will end up."

Jon of Hillsboro, Oregon, lost his job before the crash of September 2008. "Fortunately, I was a good saver, had little to no debt (beyond student loans), had (and still have) a wonderfully supportive wife, and managed to negotiate a decent severance package," Jon says.

So he took his time looking for a good-paying job. But then September 2008 hit. "About that time I gave up on good jobs and started looking for anything — no jobs in Oregon back then," he says. "I then started a freelance computer support and writing company and began working on that — it has provided some income, but nowhere near enough. My wife supports the family presently by working overnight for near minimum wage; she's been looking for better work too but, again, no jobs in Oregon."

Today Jon's unemployment benefits have long expired; his savings are gone, including his retirement fund, built over ten years; and he is "well into the five-digit range of debt."

"Frankly, even if I do get a great job tomorrow — miraculously — it will take me at least



another decade just to zero out the debt," he says. "At that time I will be half-a-century old and the word 'retirement' will have become meaningless. That's not to mention the emotional and physical toll — stress, depression, etc. — which has increased rapidly. I'm not looking for a shoulder to cry on here — all I want is what most every unemployed person out there desperately desires: a job!"

Jon's solution is clear: "Please, President Obama, Congress, anyone who will listen — PUT AMERICA BACK TO WORK! I'll dig ditches, clean roadways, lay asphalt or just install and maintain your IT network — just help us help ourselves."

## **DEALING WITH MEDICAL ISSUES IN A CHALLENGING ECONOMY**

Elaine of Phoenix, Arizona, was laid off in October 2008 and last year was diagnosed with stage three breast cancer. "I am now living pretty much on Social Security, although I was very careful with my spending and saved as much as I could when I was working so I do have somewhat of a cushion," Elaine says. "Although now with my illness the co-pays are killing my budget. Cancer treatment is so expensive, one shot cost \$8,000, and medications \$400 dollars for one pill. That is outrageous. Living in America is very stressful unless you are in the upper one percent."

Will of Vancouver, Washington, is celebrating five years cancer-free. But two and a half years into his treatment, he lost his job and his home and had to file for bankruptcy.

"I paid my oncologist visits out of pocket and our family moved into a rental," Will says. "I sought employment in my field for 18 months while receiving unemployment insurance. In January, my unemployment benefit was cut from \$460 per week to \$180 a week. Knowing I had to take any job, I've accepted a position in the warehouse at my local Goodwill. The position pays \$8.67 an hour. I'm certain I'm the only person performing this very physical work having undergone a mastectomy and lymph node extraction."

Michelle of Stratford, Connecticut, reports that her husband has been unemployed since getting hurt on the job two years ago. "He had multiple surgeries and still deals with the pain," Michelle says. "He avidly looks for a job every day — still nothing out there. It's so depressing. We only have about one month left of savings. We need your help President Obama. I know you'll come through. Thank you very much."

## **HEALTH CARE PROFESSIONALS UN- OR UNDER-EMPLOYED**

USAction found that some medical professionals are out of work because, with more people unemployed, more people lack access to health insurance, and therefore fewer people are seeking treatment.

"I see a tremendous domino effect occurring in my home, since I am unemployed and

## Ten percent of adults younger than 35 have moved back in with their parents as a result of the Great Recession.

uninsured now, I am NOT accessing health care which DIRECTLY affects their bottom-line," says Emily of Ashland, Oregon. "So the longer I cannot afford to use their services, it seems less likely that I will be able to find a job in my field."

Echoing that is Barb of Seattle. After being out of work because of an injury, she underwent training in the field of radiology.

"When I completed my training and took the national exam, the stock market crashed, in September of 2008, and it has been history ever since," Barb says. "People say there are jobs in the medical field, but radiology has suffered a saturation point now for about five years as schools opened and pumped out techs who find there are no jobs. Unemployed people like myself have no insurance, so exams are down. Our Congress needs to get its act together and stop fighting, or we need to kick their butts out. And Obama needs to do what is right for the country. Not for the corporations or Republicans. The sucking sound is our country going down the drain."

Dr. Adrienne Young of Sewickley, Pennsylvania, sees patients all the time who cannot get the care they need because they are unemployed and uninsured. "I try to see them for lower or no cost and still can't get them much help as most other services require cash up front," Dr. Young says. "This lack of employment and/or insurance is reducing what I can make from my medical practice and causing our hospitals to lay off people or close completely. Hospitals also rely on their endowments and charitable contributions to fill out their budgets. When the stock market plummets, the hospitals have to report less earnings and are less able to get loans for upgrades. The lack of employment and the unwillingness of Congress to improve the deficit by including tax hikes on the rich (including me) is resulting in further job loss and stagnation in our communities."

## COLLEGE STUDENTS TAKING ON DEBT

For Cathy of West Des Moines, Iowa, trouble finding work translates to crushing debt for her children, who are both in college.

"Because tuition in this country is so high, each of them will owe school loans that are roughly the equivalent to a mortgage payment on a moderately priced house when they graduate," Cathy says. "We had planned to pay part of this so they would not have crushing debt when they got out, but because I have been unable to find a permanent, full-time job, I don't see this happening. We do not mind hard work and have a very simple lifestyle. We rarely go to movies or out to dinner. We supplement our food by having a garden and lots of other things to avoid spending money. We don't mind tightening out belts. But all of the 'tips' for saving money that have come out since this recession started, we were already doing, so there isn't a lot left to cut."

Leslie of Ithaca, New York, decided to seek a law degree at age 35. Three years later, she graduated, passed the New York bar exam, and then returned home to be with her parents, who were dealing with health issues.

“Two years later, when I finally obtained full-time permanent employment as an administrative assistant, my student loans and credit card debt totaled about \$90,000,” Leslie says. “It takes one third of my monthly income to cover student loan payments, not to mention credit card bills. Assuming I incur no more debts, on a secretary's salary it will take me until I am 70 years old to get paid up. As a graduate I was not eligible for unemployment but at least I had part-time temporary work for those two years after graduation. I cannot imagine the financial straits I would be in otherwise.”

## **MIDDLE-AGED AMERICANS MOVING IN WITH THEIR PARENTS**

Rashid of Lithonia, Georgia, has lacked a full-time job for more than a year now. He currently has a part-time, seasonal job with a professional football team.

“At this point in time, I am in the process of having my house foreclosed and have had to move back home to live with my parents, which is quite depressing as a man who has not lived with his parents for better than 20 years,” Rashid says. “I am deeply disappointed that party politics have taken precedence over doing what is right for the people of this country.”

Kate of Novato, California, faced two layoffs and now works 12 hours a week tutoring elementary school children. “I live with my mother now because I would have been homeless otherwise,” Kate says. “I am 51 and used to make about \$20 an hour with benefits, etc. Please note I blame this horrible situation on the Republicans, period.”

Victoria of Massapequa, New York, has been un- or under-employed for three years. “I moved in with my children to my parent's home on a temporary basis,” Victoria says. “This is the reason we are not homeless. I know I am not alone in this. I would love to see an FDR-style jobs program. At the very least, corporations, especially those receiving tax breaks and credits, should be penalized for cutting jobs here in the U.S. while making profits! This money could be put into the social programs that the unemployed and under-employed are forced to resort to. Thank you!”

## **SKIPPING MEALS, GOING HUNGRY**

Crystal of Pullman, Washington, has been unemployed since August 2010. She has two small children, receives food stamps, and finds herself going to food banks and clothing banks.

“To be honest I've never been so hungry in my entire life because I will let my kids eat

what's in my house before I eat," Crystal says. "And, often me and my husband go without. Please bring jobs to America."

Sidney of Shoreview, Minnesota, lost his job as an education director with the Minnesota Department of Corrections more than a year ago.

"My unemployment benefits will be running out soon, we have used up all our savings, and it will not take long for us to lose our home," Sidney says. "I eat only two meals a day to save money."

Donna of Phoenix was laid off along with 30 others from Vangent Inc. ("1-800-Medicare") in April 2009. Her husband was laid off two months later.

"We almost lost our home of 28 years, but finally got it refinanced," Donna says. "We don't eat as well as we use to, we have had to cut out things that aren't essential, we've gone through our savings, and barely have enough to eat. THIS, after working our entire lives. THIS is what we now have ... almost nothing! I'm angry, I'm frustrated, and I'm fighting back!"

## **A SUICIDE, AND ATTEMPTS AT SUICIDE**

Of the thousands of stories we received, perhaps the saddest came from Jean of Ohio:

"My brother, Bob, was a chemist who was laid off (for the second time) at the age of 59 when his company downsized," says Jean. "After diligently trying to find another job for more than a year, and after exhausting the funds he'd saved for retirement, my brother gave up. In total desperation and with no hope, Bob hung himself in the attic of the home he was about to lose, leaving his wife, children, family, and friends desolate. That's what the unemployment crisis is doing while Congress diddles with everything BUT job creation. Shame on each of them."

Jane of Amherst, Massachusetts, was told that General Electric was sending her job to India. The resulting financial and emotional turmoil sent her to the edge of despair.

"I was 55 years old and now at 58 I'm still unemployed," Jane says. "I am a 99'er so I have no more unemployment payments. My life savings are hemorrhaging so I can stay in my home. Depression has taken over my life. It got so bad, last September I tried to take my life. Despair, no hope of ever working again took hold of me. I hope I can find someone who will hire a 58-year-old woman."

Esther of Massachusetts has battled not only the economy but also a fractured vertebrae. "I am not sure how much I can take, they say businesses are refusing to look

at resumé from the unemployed, also I am a 59 year-old-women," Esther says. "What do you think my chances are? Once unemployment runs out, I don't know what I will do — commit suicide? I don't think you people in Washington get it. It's real — no one wants to be unemployed, feeling like you're not worth anything, trying to get by. I want to work."

Robert of New Orleans worked as a professional urban planner for the past 35 years. The bottom fell out of his profession and he has been unemployed for four out of the past seven years, which has led him to bankruptcy and home foreclosure.

"I have been on the verge of homelessness several times and my marriage has ended," Robert says. "This devastating economy has led to three nervous breakdowns and hospitalizations for suicidal ideation and unipolar depression. One year ago, being unable to cope with the unimaginable stress and loss of hope, I attempted suicide. I was always a very happy, optimistic, stable person, committed to doing good for society, but could no longer go on, facing imminent life on the streets. However due to the good graces of God I survived and was just awarded disability due to my mental illness. This is not the way I ever intended to end my life, being dependent on government assistance and being on the constant edge of financial ruin, having also lost my entire family."

Molly of Toledo, Ohio, has battled unemployment since October 2008. She wonders how the "rich and powerful" expect people like her to survive without good-paying jobs.

"Are we just supposed to die?" Molly asks. "Commit suicide? Starve to death homeless and on the streets? The deck really seems to be stacked so high against ordinary Americans and no one with any real power seems to care except for Warren Buffet and he can't employ everyone. What exactly is a person supposed to do who is simply not being hired? It's not like most people aren't trying to find a good job, or for that matter any job. We are really looking into the abyss as a nation. We the unemployed are demonized by the Right and discriminated against for being out of work, too old, overqualified, underqualified, the wrong color, etc. What has happened to my country?"

## **STORIES OF DEPRESSION**

This persistent lack of employment has caused myriad hardships and stress; USAction received many accounts describing Americans who are suffering from depression caused by the Great Recession.

Andrew of North Highlands, California, is a union member and electrician who has been out of work for more than a year. It's the first time in his life he's been unemployed this long, and he's tried to make ends meet by cancelling his satellite service, cutting his Internet speed, and reducing his cell phone service.

"Being unemployed is the worst feeling in the world, and the longer it goes the worse it gets," Andrew says. "You feel helpless, angry, sad, scared, and worthless. It is a constant battle to stay positive, and fight off depression. I'm always looking for good news about the economy, but rarely find it. You just end up more depressed, and angry. I wish Congress would set ideologies aside, and listen to what economists think we should do to create jobs. Have the economists write the legislation, and have the CBO score it. I would really like to see who votes against it."

Cornelius of Ohio lost his job in March 2011 and has not succeeded in finding work since then. "It's frustrating to the point of wanting to give up, but as my father used to say, 'A quitter never wins and a winner never quits, and a good man always makes a place for himself'," Cornelius says. "I recently moved and gave my old furniture away knowing that I would have a job soon. Thus far it hasn't happened that way; I now have no job, no furniture, and am sleeping on a hard wood floor!! However I am meeting with an organizer tomorrow morning for the Obama campaign to lend my assistance!! We will WIN!!!!!"

## **THE NEED TO CONTINUE UNEMPLOYMENT INSURANCE**

One common theme that emerged from the letters that USAction received was this: Unemployment insurance helped, and Congress must continue the federal benefits beyond 2011.

J. of Bowling Green, Ohio, was unemployed for two years. "The extended unemployment benefits helped me make my mortgage payments and pay my utility bills," J. says. "With those benefits I was also able to create demand for essential products, such as food and medicine, which helped other people providing the services I needed keep their jobs. Fortunately, I was able to land a job five months ago and I still consider myself lucky."

Susan of Hamden, Connecticut, became unemployed in 2008, and as a 58-year-old woman has had trouble finding work. "I just lost my unemployment benefits so now I am panicked because how do I support myself (single with cats) when there is no more money coming in and all my financial assets (401K, stocks, savings) have been depleted?" Susan asks. "I consider myself an honest, sincere, proud, and deserving woman, and I may have to apply for welfare to keep myself going. Never was this in my future! We need to extend unemployment benefits for chronically unemployed, deserving people like myself who have very few real job prospects but still a lot of hope and an even larger love for this country."

Adds Elizabeth of Niskayuna, New York: "I just got laid off today. I was already in a job that was barely paying the bills. Now I am looking forward to receiving less in unemployment benefits. As a single mom, my income is the only one keeping us afloat. There is not a lot of savings. When that runs out, then what?"

Linda of Cherry Hill, New Jersey, worked at the same nonprofit for 20 years. But the financial crisis dramatically reduced the value of her nonprofit's stock and dividends, and contributions were substantially below normal. Half the staff, including Linda, left through early retirement, voluntary departure, and layoffs. Like many of her colleagues over 50, she has not been able to find a comparable job in her field.

"Having paid into the unemployment compensation system for more than 45 years, I am deeply grateful for the extended unemployment compensation benefits," Linda says. "Unemployment compensation has been critical to our financial survival during the past two years. It is important for members of Congress to understand how critical extended UC benefits are for our family and many, many others across the country — now and until the economy becomes strong again."

C. of Pompton Plains, New Jersey, lost her job during the summer of 2010 because of state budget cuts. "The problem is that my savings and investments were victim to the banking scandal and I can not afford not to work," she says. "When my unemployment benefits run out at the end of December, I have no idea what I am going to do. Certainly NOT where I thought I would be at this stage of my life, and the stress is taking its toll daily."

Dennis of Apache Junction, Arizona, was laid off after 14 years at the same job when his employer went out of business. "At 57 now, I fear that I may never work again — and also that when unemployment runs out and my savings are exhausted, I will have no resources to save my home where I have lived for ten years. Then what?"

**Unemployment benefits have been extended to 99 weeks in many states, but even so, nearly 4 million people exhausted them in 2010.**

**Urban minorities tend to be among the first fired in a recession and the last rehired in a recovery. Overall, black unemployment stood at 15.7 percent in January 2011; among Hispanics, that figure was 11.9 percent.**

# PART III - DESPAIR

## ABOUT OUR COUNTRY

Many people who responded to USAction's call for stories asked, literally, "What happened to our country?" People expressed frustration, anger, and despair. Some faulted Republican governors for budget cuts – New Jersey Gov. Chris Christie was the most common object of their opprobrium, but the Republican governors of Texas, Michigan, Ohio, and Wisconsin were not spared.

Some told us stories of jobs outsourced to India, Malaysia, and the Philippines. Others, surprisingly, explained they were outsourcing themselves in order to find work – one person to Canada, another to Korea, two others to China.

Another heartbreaking theme: Social workers – needed now more than ever, with so many suffering – are finding themselves out of work, and now in need of the services they once provided. Who will provide social work to the out-of-work social workers?

## WHAT HAPPENED TO OUR COUNTRY?

Among people like Dianna of Seattle, the anger is palpable. "You people in Congress, with your steady paychecks and great health care plans, HAVE NO IDEA of what your fellow Americans are living through," Dianna says. "Get a clue by listening to these stories of struggle and hardship and START BEHAVING AS IF WE ALL SHARE A COUNTRY."

At first, the worsening economy seemed like a bad joke to Kevin, an Illinois resident fighting to keep her home. But the "joke" is all too real. "Joking that I am worth more dead than alive is no longer funny!" Kevin says. "Joking that I will live in my car is no longer possible since I surrendered it to the bank! Joking that I need to sell off everything that won't fit in a cart stolen from WalMart is more real than imagined! Joking that I need to find a really sturdy cardboard box and squatters space under the Belmont Avenue Bridge is more frightening with each passing day! No amount of joking can make it funny any more!"

Michelle of Davis, California, is a college student deeply concerned for her parents, both of whom are unemployed. "My mother has trouble sleeping at night, worrying about how we will pay our bills," Michelle says. "My father feels purposeless and depressed – every week, he goes out at five in the morning, trying to find work. With each passing week, we grow more anxious and scared. My father wants to work. My mother also desperately wants to work, but has trouble finding a job not only because no one is hiring, but because she has trouble reading and writing English. Please help us and thousands, if not millions of families like us."

Like Michelle, Eric of Lumberton, New Jersey, has two parents who are unemployed and is deeply concerned about their mental well-being. "I want my parents to feel secure again," Eric says.



"I want them to have a sense of pride again and not sit around the house feeling worthless. I can see it in their faces that they feel embarrassed that they can't get a job; it's absolutely heartbreaking for me and they just need to be given a chance. I urge you to convince Congress that their focus is in the wrong direction. I come from a working, middle-class family and I'm sick of my family struggling even when we follow all the rules and contribute our part. That is not how I grew up viewing my country and my government. I was told time and time again that if you play by the rules and you work hard, good things will happen. Don't let that become a lie."

Steve, 61, receives the minimum wage for his work at the Iowa Department of Human Services. The Cedar Rapids, Iowa, resident found the program through AARP. "I see the human misery every one of the days I volunteer," Steve says. "As government services are pared down, and less and less people are here to service those coming in, the numbers of new applicants has doubled and continues to grow for all sorts of assistance."

And even as Steve confronts the misery around him, he worries about his own future. "My outlook is dim," he says. "I have retooled myself a number of times and have been on the leading edge of new technology and still no work. How long can I wait? How soon will I have before I too am picking my spot under some Interstate bridge pier and calling it home?"

Many people share the pride they felt with a job well done — when there were jobs. Says Kenton, a custom furniture maker who lives in Arlington, Massachusetts: "My work was part of me and helped define me. It is what got me up in the morning, gave me optimism for the future, and gave me a sense of purpose. It was hard work, but I got a lot of joy out of creating something that was tangible and solved a client's needs. I was and still am very angry at the banks and Wall Street — they created this mess, but yet went unpunished and are still making millions if not billions of dollars."

As bleak as the picture is, bright spots surface every now and again. Mary Ann of Eucha, Oklahoma, writes about how she and her husband have put 15 people to work weatherizing homes and rehabilitating homes for low-income people.

"The programs that employ them enable them to feed their families and the people that they serve are able to have housing that is decent and energy efficient," Mary Ann says. "We believe that America should be employing people, not threatening them with more unemployment, less food, less education, fewer decent jobs, less medical needs met, and more war. We all know that the only real way to save the government is not by cutting domestic spending, but by cutting our participation in wars and war machinery. This is where the money goes. We were once the land of opportunity and now we can't afford to buy gas, feed our children, educate our children, or go to a doctor when we are sick. We sound more and more like a third world country."

Sheila of Jenkintown, Pennsylvania, is 65 years old, disabled, and afraid that Congress is going to take away her Medicare and Social Security survivors' benefits. "I have worked most of my life, and paid into the system," Sheila says. "Now that I need the system, the wealthy insured Congress wants to take it away. Would they treat their Mother like this? What is happening to this country?"

Lakshmi of Oakland worked for more than 53 years before being laid off. Now 73, he holds out little hope of finding employment and is barely holding on to his house, with his unemployment benefits about to expire. "I never dreamed it all would have ended like this," Lakshmi says. "My heart goes out to my fellow Americans who are in the same boat as I am. All we can do is take buckets and throw out the water so our boat doesn't sink!"

Carla of Haines City, Florida, resorts to "dumpster diving" to keep a roof over her head and food on the table — in Florida, recycling centers pay for cans, cardboard and newspaper. "So that's how we've been making ends meet, barely," Carla says. "Must go now and start 'my shift' at 'work' with my local dumpsters."

Matthew of Tukwila, Washington, has three college degrees, yet has been out of work for more than a year and a half. "I used to believe that if you went to school and got a good education, that would be enough to keep you employed until you retired," Matthew says. "The job market has changed so much in the past 10 years and older workers are finding it very difficult to find work."

## **DEBILITATING STATE BUDGET CUTS**

Many Americans expressed frustration with Republican governors, who have exacerbated the country's jobs crisis through budget cuts. A joke circulating in Texas goes something like this: "Governor Perry has created a lot of jobs. I know because I'm working three of them!"

Kelly spent 11 years working in Houston as a teacher and librarian; she lost her job in May. "Thanks, Rick Perry," she says.

Autumn of Waco, Texas, lost her long-time job as a teacher of the visually impaired. "I'm looking for a new teaching job in my field in states that put education of their children above the presidential aspirations of the sitting governor or his wealthy donors!"

Letitia lost her job as an English teacher in Ann Arbor, Michigan, where cuts have meant many classes have more than 38 students. "This is a crime!" Letitia says. "With the federal government's focus on testing in education, and our Governor's focus on breaking the unions, students are being left behind. If the President would like to make a difference in education policy, he should mandate class size be no more than 25; all research tells us that smaller class sizes are the way to ensure that students are learning."

Eugene of Princeton, New Jersey, tells the story of his daughter, a college graduate, who has a degree in marine biology. "Her desire throughout college was to work on the New Jersey costal wetlands to utilize her knowledge to assist and help prevent loss of vital wetlands and local marine species to housing development, agricultural and industrial processes," Eugene says. "Just as she graduated she found that our Governor Christie was to axe what he must have felt were useless jobs staffing parks, seashore, and wetlands areas. My daughter has been out of full-time employment for nearly two years now. We are not talking huge salaries here but workers who are passionate about their jobs and care about the 'other than human' vital citizens of our state."

Joseph of Vineland, New Jersey, was an employment counselor until he was laid off a year ago. "I and five others were cut due to Christie's anti-union busting," Joseph says. "A fake budget crisis was created and hundreds of unemployed in a 13 percent UI rate county were left without services."

To make things worse, the program Joseph worked for would have received federal stimulus dollars directly from the U.S. Department of Labor. He calls Christie's decision "reckless and ignorant."

It is not just teachers and state employees who are hurt when budgets are cut and jobs eliminated. Like anyone else, public sector workers spend their pay checks in the private sector.

Along with her husband, Lynn of Mt. Laurel, New Jersey, runs a small business. But the family has suffered, not just because of the economic downturn, but because of the devastating cuts in state government.

"As more and more people lost their jobs, our business suffered, because we depend on their jobs for our survival," Lynn says. "And then the governors started to make war on the unions, the teachers, the police, and firemen who were our last holdouts, usually a dependable source of steady income even in bad economies, because they had decent jobs and are highly supportive of local merchants."

Now Lynn fears her business will go under. "It is only a matter of time — all in the name of some invisible 'job creation' which will come dripping down from the uber-wealthy, who cannot be taxed," she says. "Meanwhile, the middle class — which really does support job creation and provides income through taxation — is being decimated. How many businesses do you have to kill before you figure out how wrong this all is?"

# JOBS BEING OUTSOURCED TO OTHER COUNTRIES

Henry of Winter Haven, Florida, lost his systems engineering job with Verizon back in December 2008.

"Like so many who've lost a job at Verizon, an Indian in India started doing what I did by logging onto the same system in Tampa that I logged onto, but doing so from a PC in India," Henry says. "No visa was needed by the Indian to take my job. The Indian didn't have to be here. He just needed a PC in India with an Internet connection to the system I logged onto in Tampa to do my job."

Henry has a unique solution — outsource Congress to India. "I'm sure there are plenty of Indians in India who can do what our DO NOTHING 'representatives' in Congress do for pennies on the dollar."

Cynthia of Columbus, Ohio, lost her job with WellPoint in April 2010, when more than 200 jobs were outsourced to the Philippines. She found another job, only to be laid off again.

"So now I am unemployed again, employers cannot afford to keep their employees because of the recession, and in the mean time the politicians fight over DOMA, tax cuts for the rich, the debt ceiling, but no one cares what is really happening with unemployment and people like me," Cynthia says. "I can't afford to pay my bills and I can't catch up and just when things start looking up I get the rug pulled out from under me. I just keep wondering what am I doing wrong?"

Ellen of Florida lost her position as a full-time graphic artist two-and-a-half years ago. "You can see the cubicles in India, Pakistan, Ireland, England, Mexico, doing the work that I took pride in doing for years," Ellen says. "I am a seasoned graphic design professional. When you open a book, you will see that the production of the book was done, outside of this country. Most books in the educational system in our country ARE NOT PRODUCED HERE. That is a disgrace. This has got to end. The government has to get some sort of job training for whatever jobs are out there ... but are there any jobs out there? Will anyone tell us the 'real' truth?"

The IT industry has laid off tens of thousands of people in recent years, but jobs in the industry still exist — just not in the United States. Andrew of Ohio has been seeking a job in IT for 11 months now.

"I am particularly frustrated by all the ads for mainframe positions in India, China, and Indonesia," Andrew says. "These jobs are being outsourced when all the experienced talent is right here in this country. I want to work. I need to work. I don't want to move to India to mentor 'freshers' so more Americans can be unemployed."

David of Everett, Washington, lost his job of eight and a half years when his company sent more than 200 manufacturing jobs to Malaysia. "The government's complicity in the loss of good-paying American jobs is unconscionable," David says. "Outsourcing should be made illegal, or at the very least, the tax breaks given should stop for doing so. Bring back those jobs and rebuild the consumer base, which buys our products and pays taxes which keeps us strong. Pass laws designed to keep foreign-government-subsidized products from undercutting our own."

## **AMERICANS ARE MOVING ABROAD TO FIND WORK**

Gregory graduated from college with a political science degree only to find himself working part-time as a restaurant manager — "with no benefits except discounts on dinner."

Then he found full-time work as an English teacher. Not in his home state of New Jersey, where tens of thousands of teachers have been laid off. Rather, Gregory wrote to us from South Korea.

"It's the easiest way for me to put my education to use, get government-supported health care, a pension, and earn a living wage," Gregory says. "And I'm not the only one. There are thousands of us here in Korea. And thousands more in Japan, China, Europe, the Middle East, and South America. All of us young, healthy, and well educated. But for many of us the best way to find a steady job or pay off a student loan is to leave America. People like me should be teaching English in America, helping Americans, and paying American taxes."

Adds Margo of Portland, Oregon: "I have a half-time job, but my husband had to take a position in China, after fruitless search for work for over a year. Now he is gone for ten months a year, and comes home for a six-week visit in the summer, while I struggle to pay the mortgage, and keep my sons in school."

Also going to China is Timothy of Palm Bay, Florida, who has been unemployed for 21 out of the past 24 months. "I have found out in my many work searches that many companies are unwilling to pay educated professionals such as myself," Timothy says. "They prefer candidates with lower qualifications so they can pay them less — in other words, I am 'overqualified.' I have therefore decided to accept a teaching position offered to me from China. Sure, the pay is less but it is secure. Chinese students will now reap the rewards of my knowledge instead of American students."

Timothy adds that "it grieves me to leave my home country, but employment is employment. If American jobs can go overseas, so can American people."

Paul was unemployed for two-and-a-half years in his home town of Eugene, Oregon.

"I have temporarily moved to the Vancouver, Canada, area, since I was born in Canada, but left when I was two years old," Paul says. "I got a job fairly quickly up here, but would like to go back to my home and family in Oregon."

## **SOCIAL WORKERS UN- AND UNDER-EMPLOYED DUE TO BUDGET CUTS**

Kerry of Portland, Oregon, lost her job when funding for her public health position was lost. She went back to school and earned a graduate degree and a graduate certificate in Teaching Adult Learners. She has been unemployed for more than a year.

"Almost a year of searching for work, filling out applications, being invited to a handful of interviews, I am scared, disappointed, furious when I hear people argue about cutting benefits," Kerry says. "I am experienced, have a wonderful work ethic, a graduate degree, and I am still unemployed. What hurts the most is that I have always worked with vulnerable populations. I'm really good at it. Now, I struggle to help myself and I want to be doing so much more!"

Aryn of Highland Park, Illinois, went back to school and earned a master's degree in social work. Now, with programs being cut at both the state and federal level, Aryn is competing with more experienced social workers for the few jobs that are left.

"I can't get hired without experience," Aryn says. "But I can't get experience unless I get hired. How is it ethical to cut programs that serve the most needy, especially during such a weak economy with such high unemployment? What did the poor and the elderly do to deserve to be abandoned?"

Aryn says that with adequately funded social services, "I can help many others find resources for food and shelter and school supplies for their homeless children. But even I can't find a position because so many social workers have been cut due to lack of funding. How many homeless women with children do you want to be responsible for putting out on the street? Soon I fear I will be among them instead of helping them as I had hoped."

Victoria of Galion, Ohio, is an unemployed social worker who previously worked 15 years for the state of Ohio. "I was laid off in 2007 and have not been able to find full-time employment in my area, which is very depressed," Victoria says. "The local GM plant closed here last year and hit the area hard. I am a substitute teacher and, thankfully, my husband is still working. It is not good here. I hope that something will stimulate the local economy as so many people, especially younger ones, are leaving our fine state."

# CONCLUSION:

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Americans who shared their stories know what our country needs. We simply must get our economy moving again and repair our infrastructure. We've got to end employment discrimination based on employment status – and laws that ban discrimination based on other factors such as race and age must be enforced.

Finally, Americans talked about how, particularly in times of great suffering, safety nets are vital. Unemployed Americans depend on insurance benefits as well as key programs like Social Security, Medicare and Medicaid.

## CREDITS

Facts and statistics used to graphically illustrate this report are from "Pinched: How the Great Recession Has Narrowed Our Futures and What We Can Do About It," by Don Peck (The Crown Publishing Group)

Graphic design: Ashley Larson

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And finally, we would like to thank our UAction online members who bravely shared their stories and have called for an economy that works for all of us. They are the 99 percent.



# USACTION'S PLATFORM: GOOD JOBS FOR AMERICA APPENDIX I

It's time for an America that works for all of us – with Good Jobs for Everyone in America. Jobs with good pay and benefits, so that families can educate our children, live and retire with security and pursue our dreams.

We built a strong America by building a strong middle-class. But today the rich are richer than ever, while the middle-class is being crushed and totally closed off. CEO campaign contributors buy tax breaks from politicians to ship our jobs overseas, while their corporations cut our wages and benefits at home.

We can create Good Jobs for Everyone in America. There is more than enough vital work to be done and Americans stand ready and eager to do it. Together, we can build an America of shared prosperity and opportunity for all.

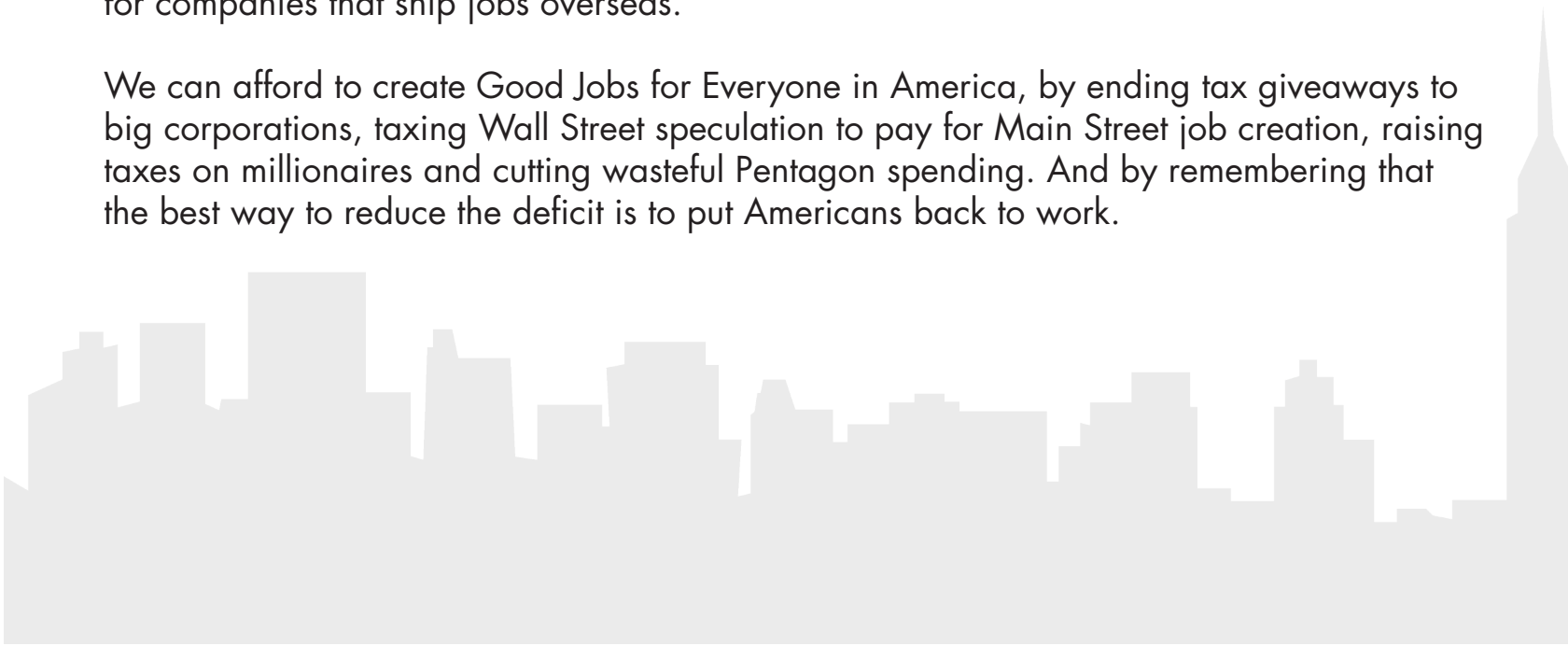
America works better when every American who wants a job is working. We can create an America with:

- √ Good Jobs. We can assure that every job – private and public – pays enough to support a family, with decent wages, health and retirement benefits and family-friendly leave policies.

- √ Jobs for Everyone. We can create tens of millions of jobs for our future. Jobs for a green economy of energy independence, jobs to rebuild our infrastructure and create a new infrastructure for the information age. Jobs to educate our children and take care of our seniors.

- √ Good Jobs in America. We can create good jobs in America, with fair trade and currency policies, government purchasing of American made goods and ending tax breaks for companies that ship jobs overseas.

We can afford to create Good Jobs for Everyone in America, by ending tax giveaways to big corporations, taxing Wall Street speculation to pay for Main Street job creation, raising taxes on millionaires and cutting wasteful Pentagon spending. And by remembering that the best way to reduce the deficit is to put Americans back to work.





## **The Good Jobs for Everyone in America platform:**

### **Jobs for Everyone:**

√ Green jobs. We can achieve energy independence by creating green jobs. Let's make our homes, offices, stores and factories energy efficient. Let's invest in renewable energy.

√ Infrastructure jobs. Let's put people to work repairing roads and bridges, building high-speed rail, linking everyone to high-speed Internet.

√ Caring and educating jobs. We need to educate our children, from pre-school to graduate school. We need to care for our families, from day care to retirement care.

√ Keeping people at work and in their homes. Instead of laying off public employees, let's keep them at work serving our communities and providing vital services. Instead of kicking people out of their homes, banks should be required to offer affordable, long-term refinancing.

### **Good Jobs for Everyone:**

√ Workers' Rights. All workers – public and private – should have the right to collective bargain for better wages and working conditions. We need to stop employers from punishing workers who want to unionize.

√ A decent wage. Every job should include a living wage. We should raise and index the minimum wage, so that no worker lives in poverty.

√ Health and retirement security. Every worker should have health coverage and a secure retirement. We can do this with a combination of employer provided health and retirement coverage, implementing the Affordable Care Act and protecting and improving Medicare, Medicaid and Social Security.

√ Family friendly jobs. Guaranteeing that all jobs come with paid family-and-medical leave, sick leave and vacation.

### **Good Jobs for Everyone in America:**

√ Fair trade. Trade agreements with other countries should protect American wages, benefits and working conditions and safeguard our air and water.

√ Buy American. Government purchases and contractors should be required to buy American, whether it's the steel in a new bridge or the weather-stripping installed in an old home.

√ Stop the tax breaks! End the tax breaks for companies that ship jobs and profits overseas.

√ Fair currency and trade policies. Insist that other countries play fair with their currencies and their trade policies and that the World Trade Organization enforce the rules on everyone.

## **Yes - we can afford Good Jobs for Everyone in America!**

We can raise the revenues we need to invest to put Americans back to work by:

- √ Closing corporate tax loopholes, like breaks for big oil and companies that ship jobs overseas.
- √ Taxing Wall Street speculation to pay for Main Street job creation.
- √ Ending the Bush tax breaks for the wealthy and raising taxes on millionaires.

And remember, as Nobel Prize winning economist Joseph Stiglitz has said, "The best way to reduce the deficit is to put America back to work." Working Americans move the economy forward and pay taxes.



# FACT SHEET - THE AMERICAN JOBS ACT

## APPENDIX II

### 1. Tax Cuts to Help America's Small Businesses Hire and Grow

- Cutting the payroll tax in half for 98 percent of businesses: The President's plan will cut in half the taxes paid by businesses on their first \$5 million in payroll, targeting the benefit to the 98 percent of firms that have payroll below this threshold.
- A complete payroll tax holiday for added workers or increased wages: The President's plan will completely eliminate payroll taxes for firms that increase their payroll by adding new workers or increasing the wages of their current worker (the benefit is capped at the first \$50 million in payroll increases).
- Extending 100% expensing into 2012: This continues an effective incentive for new investment.
- Reforms and regulatory reductions to help entrepreneurs and small businesses access capital.

### 2. Putting Workers Back on the Job While Rebuilding and Modernizing America

- A "Returning Heroes" hiring tax credit for veterans: This provides tax credits from \$5,600 to \$9,600 to encourage the hiring of unemployed veterans.
- Preventing up to 280,000 teacher layoffs, while keeping cops and firefighters on the job.
- Modernizing at least 35,000 public schools across the country, supporting new science labs, Internet-ready classrooms and renovations at schools across the country, in rural and urban areas.
- Immediate investments in infrastructure and a bipartisan National Infrastructure Bank, modernizing our roads, rail, airports and waterways while putting hundreds of thousands of workers back on the job.
- A New "Project Rebuild", which will put people to work rehabilitating homes, businesses and communities, leveraging private capital and scaling land banks and other public-private collaborations.
- Expanding access to high-speed wireless as part of a plan for freeing up the nation's spectrum.

### 3. Pathways Back to Work for Americans Looking for Jobs.

- The most innovative reform to the unemployment insurance program in 40 years: As part of an extension of unemployment insurance to prevent 5 million

Americans looking for work from losing their benefits, the President's plan includes innovative work-based reforms to prevent layoffs and give states greater flexibility to use UI funds to best support job-seekers, including:

- o Work-Sharing: UI for workers whose employers choose work-sharing over layoffs.
- o A new "Bridge to Work" program: The plan builds on and improves innovative state programs where those displaced take temporary, voluntary work or pursue on-the-job training.
- o Innovative entrepreneurship and wage insurance programs: States will also be empowered to implement wage insurance to help reemploy older workers and programs that make it easier for unemployed workers to start their own businesses.
  - A \$4,000 tax credit to employers for hiring long-term unemployed workers.
  - Prohibiting employers from discriminating against unemployed workers when hiring.
  - Expanding job opportunities for low-income youth and adults through a fund for successful approaches for subsidized employment, innovative training programs and summer/year-round jobs for youth.

#### **4. Tax Relief for Every American Worker and Family**

- Cutting payroll taxes in half for 160 million workers next year: The President's plan will expand the payroll tax cut passed last year to cut workers payroll taxes in half in 2012 – providing a \$1,500 tax cut to the typical American family, without negatively impacting the Social Security Trust Fund.
- Allowing more Americans to refinance their mortgages at today's near 4 percent interest rates, which can put more than \$2,000 a year in a family's pocket.

#### **5. Fully Paid for as Part of the President's Long-Term Deficit Reduction Plan.**

To ensure that the American Jobs Act is fully paid for, the President will call on the Joint Committee to come up with additional deficit reduction necessary to pay for the Act and still meet its deficit target. The President will, in the coming days, release a detailed plan that will show how we can do that while achieving the additional deficit reduction necessary to meet the President's broader goal of stabilizing our debt as a share of the economy.

# **ABOUT USACTION EDUCATION FUND AND USACTION**

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USAction Education Fund carries out powerful public education, outreach and advocacy efforts to achieve liberty and justice for all.

Our 501(c)(4) sister organization, USAction, builds powerful state affiliates to wage campaigns that enrich the lives of our families, neighbors and communities. We believe in our nation's founding promise that every human being has equal dignity, equal worth and an equal claim to pursue a meaningful and fulfilling life. We work to create good jobs, health care for all, quality schools, a clean environment and a secure retirement.

In pursuit of these beliefs and to achieve social justice, we organize for power. We organize for democracy. We organize for change.

