

September 2, 2009

EMBARGOED UNTIL 12:01 A.M., THURSDAY, SEPTEMBER 3, 2009:

Press Release

**John J. Heldrich Center for Workforce Development
Rutgers, The State University of New Jersey**

**“The Anguish of Unemployment”
Nationwide *Work Trends* Survey of 1,200 Unemployed
U.S. Workers Reveals the Economic and Personal Costs
of Prolonged Joblessness**

Advance Release to Media:

Media Conference Call with Authors:

Wednesday, September 2, 9:00 a.m. EST

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Thursday, September 3, 12:01 a.m. EST

Email hcwd@rutgers.edu to submit questions for the media conference call. Additional questions will also be taken during the conference call.

Contact Jeff Stoller (jstoller@rutgers.edu; 732-932-4100, ext. 6311) for further information, or to schedule an interview with the co-authors — Rutgers Professors Carl Van Horn and Cliff Zukin — on Wednesday, September 2.

The report can be downloaded at <http://bit.ly/bWdML>

A comprehensive national survey conducted among 1,200 Americans nationwide who have been unemployed and looking for a job in the past 12 months, including 894 who are still jobless, portrays a shaken, traumatized people coping with serious financial and psychological effects from an economic downturn of epic proportion.

The survey, conducted and released by the John J. Heldrich Center for Workforce Development, a research and policy center at Rutgers University, is one of the first and most comprehensive national scientific samples of unemployed Americans during the present recession. It provides an in-depth portrait of the social and economic experiences of unemployed Americans as they are occurring now.

The survey shows that the great recession of 2007-2009 may have long-lasting financial and psychological effects on millions of people, and therefore on the nation's social fabric. Two-

thirds of respondents say they are depressed, over half have borrowed money from friends or relatives, and a quarter have skipped mortgage or rent payments. The survey gathered hundreds of verbatim comments from the unemployed, many of whom used raw, forceful language to describe harrowing financial and family problems.

The survey finds that **60% of the recently unemployed lost their jobs suddenly**, without advance warning. Eight in ten got two week's notice or less. Just 15% of the jobless received any severance, and virtually none were offered retraining. Three in four unemployed workers say the economic situation has had a **major** impact on them and their family.

Only 40% of the currently unemployed received unemployment insurance to help them weather the economic crisis and 83% of those who did receive aid are concerned that their benefits will run out before they find a job. Underscoring another important debate, only half of the jobless have health benefits.

More than half of the jobless think the changes in the economy will be fundamental and lasting, and when the unemployed are asked when the economy will recover, **only 20% believe it will do so in the next year.**

Over half of the unemployed have **lost their jobs for the first time**, while 4 in 10 had held the same job for three or more years. Nor do these veteran workers believe their employers will hire them back: 8 in 10 say they do not expect that they have much chance of returning to the place they once worked, **even though most workers (72%) held what they had thought were permanent jobs.**

Job loss is hitting more affluent workers and educated professionals hard — a metric of the recession's seismic impact. More than one in four of those who were unemployed for the first time earned \$75,000 or more in their previous job; one in four first-time unemployed workers have at least a four-year college degree.

The project — part of the ongoing *Work Trends* series that has surveyed the American workplace since 1998 — is directed by two Rutgers University professors at the Heldrich Center for Workforce Development: Cliff Zukin is a senior fellow at the Heldrich Center and past president of the American Association for Public Opinion Research and Carl Van Horn is director of the Heldrich Center.

"Millions of unemployed Americans are suffering economic and personal catastrophes," Van Horn said. "This is not your ordinary dip in the business cycle. Americans believe that this is the Katrina of recessions. Folks are on their rooftops without a boat. The water is rising, and many see no way out."

The survey's financial picture is discouraging in its implications for the economy and for Americans who are still unemployed. Nearly all the jobless have cut back on spending; most have postponed a vacation or planned home repair (70%) and more than half report using money set aside for other purposes, such as retirement or education. Over half (56%) report borrowing money from family or friends and one-third has increased their credit card debt. About a quarter have missed a mortgage, rent, or credit card payment. More of the jobless say it is

government's responsibility to ensure the jobless have a safety net, than say it is the individual's responsibility to better their own situation.

"The proportion of people who have been forced to move is in double-digits," states Zukin, "and a non-insignificant number have been forced to declare bankruptcy. The jobless have had to face the fact that their old jobs, incomes, and work identity are gone. They are our neighbors, our former colleagues, and they are living in a world of hurt."

The personal and family impact on the respondents suggests a **mental health epidemic** that could have long-lasting effects on people's willingness to spend, invest, save, and take risks. Three-quarters of the still jobless report stress in their daily lives, two-thirds report being depressed, three-fifths feel helpless, and more than half say they're angry.

Significant numbers report having trouble sleeping, avoiding social situations, strained family relations, and increased substance dependency.

Despite their anguish, the jobless continue to search for work. While the unemployed are frustrated with their efforts, their determination to persevere is confirmed in survey data and verbatim comments. The currently unemployed are split whether they are optimistic or pessimistic about their chances for finding a new job. But, they understand the job-hunting situation to be dire.

Under one-third believe they will be employed within four months; many simply are not sure and are living with this concern on a daily basis. Three-quarters say they would take a cut in pay to be working; a similar number say they might have to change careers in order to gain employment. While about half of the unemployed have been on a job interview, just 15% say they were offered a job.

"The Anguish of Unemployment" is the 21st in a series of *Work Trends* surveys launched in 1998 to better understand the public's attitudes about work, employers, and the government, and to improve workplace practices and policy. The new survey was conducted in mid-August 2009, among 1,200 adults in the labor force who are currently unemployed or have been jobless within the past 12 months.

The John J. Heldrich Center for Workforce Development is located at the Edward J. Bloustein School of Planning and Public Policy, at Rutgers University. It is one of the nation's leading university-based research and policy centers dedicated to raising the effectiveness of the American workplace through improved workforce education, placement, and training. The Center identifies innovative workforce practices and practical economic policy changes that can help Americans receive the education and training they need to be productive and prosperous in a global knowledge economy. Learn more at www.heldrich.rutgers.edu.

The Anguish of Unemployment: Notable Quotes from Survey Respondents

After 38 years...the co[mpany] I worked for let six people go — three in billing where I worked. My seniority should have counted at that time. I wasn't mad — more shocked than anything. I gave 110% every day I worked there. I put my job before my husband — now "ex" — and before my kids.

I continue to leave advanced degrees off applications with the idea I can at least get a foot in the door. However, most applications state to fill it out in completion, and you sign it saying so.

I have a Masters degree and cannot find a job. Full-time jobs don't want to hire me because they say they cannot afford me. Part-time jobs tell me I am overqualified.

I have been unemployed so long that I can no longer put off my student loan payments, which are twice the amount of all my other bills combined.

The longer you are unemployed, the less employable you are...The credit is close to being maxed out, so the credit score is good but not great...this complicates employers' interest in you.

There used to be pages of jobs every day and — in my industry — two columns in the paper. Now there are days where the entire list of available jobs in this city you can count on both hands!

I am not married, my parents have passed away, so am quite scared of what will happen if I do not land a job within the next couple months...The thing I identified with the most — my work — has left me feeling lost.

Several jobs I inquired about require some money in the beginning to get started. Whether it be classes, getting licensed, or simply buying new clothes, a lot of jobs require an investment of some sorts.

Even low-paying jobs are hard to find. My age (57) is hurting me.

There was no warning at all. He said we'd work something out with the hours. Then I'm gone. I will be trying to start my own business, but there is no credit available. All the banks reduced credit lines without warning, even though all bills [were] paid on time. It makes it even hard to get by.

I do receive food stamps, but that doesn't help me get back and forth to the grocery store, or buying laundry detergent to wash clothes, or even to buy new clothes for a possible job interview.

Nobody has called me in seven months. I don't feel important. I'm not contributing to family finances.

I've been through one plant closure and two mergers and have been laid off from all three positions through no fault of my own. There has been a lot of consolidation in the industry and since I'm usually the new person on the block, I'm the first to go.

Even though age discrimination is illegal, I do believe it puts people off hiring; that is why I took a temporary job on my last job....I've always worked, so this is very depressing. At age 60, I never believed I would be unemployed unless I chose to be.

I have had many cases of job discrimination I can't prove, but know exist.

My age (59) leaves me feeling worthless, **very** old, and isolated from the workforce — with little chance of finding employment.

Very few employers are willing to hire someone at my age because they are afraid of possible health concerns down the road, and that I may decide to retire too soon to make me a good risk.

I don't want to move back home with my parents. Right before I became unemployed, I had moved out on my own for the first time.

The lack of income and loss of health benefits hurts greatly, but losing the ability to provide for my wife and myself is killing me emotionally.

When I went to a job fair, the [state] had canceled it because there were no companies hiring! This is a depression, not a recession.

It took 13 weeks before I received my first unemployment check. Yes, it was retroactive, but by the time I received it, I owed a lot of late fees. Because of this wait time, my car was repossessed.

I have been forced to sell personal property and am truly discouraged by the dim future I see ahead.

I know I have talent and skill in the profession I am trained in. It is a blow to my self-esteem that I know I have this skill and it is just so difficult to compete for work in my field. I have already moved to another state in an attempt to find work, and it's still a struggle.

I love to work, so just the fact that I'm not working is depressing to me.

I have never not worked for this long. I have worked since I was in high school and took only two months for maternity leave.

I have tried to diversify, use my skills in other areas — and the longer the time passes, the more employers do not want to take the time to even look at my resume...I fear for my family and my future. We are about to be evicted, and bills are piling. We have sold everything we possibly can to maintain, and are going under with little hope of anything.

I have never been unwillingly unemployed before.

I have never in my life not been able to find a job...I like to work.

I have a disability and it is quite limiting in the type of work I can perform. The downturn in the economy has made my options pretty slim.

I feel like I wasted my money going to school and still not being able to find a job.

I believe that my career field has permanently lost the type of positions that I would be qualified for, and have not found any agency that would help me determine what jobs I would be good at — and would have a reasonable chance of gaining employment at my age.

Everywhere...they have hired from “who they know.” All my experience and skills don’t help the lack of knowing someone to get into a certain place of employment.

Being unemployed is frustrating, demeaning and, at this point, frightening. Articles in the paper say we “baby boomers” will have to work for a few more years especially since so many of us have lost half if not more in retirement “funds”. Now, you tell me, how can I work for a few more years if I can’t even get a job interview?!

Even after deciding to pursue a different career route, the necessary tools are not available to me (e.g., training, financial aid, career counseling, and guidance).

Everything I have built up over the past 15 years of my life is being chipped away.

Both financial and psychological problems are the result of not being productive. Keeping alert and busy is essential.

As with most of my friends, we were ready (had saved) for retirement until the market crashed, and then the housing market (where I was invested). We now live from day to day without a job, depleting our meager savings, and watching it slip through our fingers.

Heldrich Center for Workforce Development, *Work Trends* Summer 2009, Unemployment Top Line Results

Normal Text = Base of 1,202 (Entire sample of unemployed in the past 12 months)

Italicized Text = Base of 894 (Subset of sample currently unemployed and looking for employment)

Bold Text = Base of 224 (Subset of sample identified as those who were unemployed in the past 12 months, but currently employed)

Please note that not all answers will equal 100% due to rounding

Margin of Error = +/- 5.1% (95% confidence)

I. NATIONAL ECONOMIC CLIMATE

NE2. When people are laid off from work, who should be mainly responsible for helping them?
(Please choose one)

N= 1,202

Government	51%
Employer	17%
Workers themselves	33%

NE3. When a person is laid off from his or her job, what is the most important service that the government can provide to help people?

N= 1,202

Unemployment insurance benefits/ checks/money	58%
Job placement services	24%
Job training	6%
Assistance with relocation to an area with more jobs	3%
Extend health insurance	6%
Increase the Earned Income Tax Credit	1%
Other	3%

NE4. Is the U.S. economy experiencing:

N= 1,202

A temporary downturn	47%
Fundamental and lasting changes	53%

NE5. When do you believe the economy will begin to recover?

N= 1,202

In the next three months	2%
Four to six months	3%
Six months to a year	15%
One year to two years	36%
More than two years	25%
The economy will not recover	7%
No opinion	11%

NE8. How has the economic situation affected you and your family?

N= 894

<i>A major impact</i>	76%
<i>A minor impact</i>	22%
<i>No impact at all</i>	2%

NE9. Over the next year, do you think your family's finances will:

N= 894

<i>Get a lot better</i>	8%
<i>Get a little better</i>	34%
<i>Stay the same</i>	21%
<i>Get a little worse</i>	23%
<i>Get a lot worse</i>	14%

II. UNEMPLOYMENT HISTORY & BECOMING UNEMPLOYED

UH1. Which of the following best describes your current job situation?

N= 1,202

Unemployed and looking for work now	75%
Unemployed but not looking for work now	5%
Employed now	19%

UH2. In the last five years, how many times were you unemployed and looking for work or between jobs for at least 3 months?

N= 1,202

This is my first time being unemployed	52%
2	19%
3	10%
4	5%
5 or more	8%

IF CURRENTLY EMPLOYED, READ, "To answer the next set of questions, please think back to the most recent job you had before you became unemployed."

IF CURRENTLY UNEMPLOYED READ, "To answer the next set of questions, please think back to the job you held before you became unemployed."

UH3. Was that job:

N= 1,202

Full time (at least 35 hours per week)	74%
Part time	20%
Mixture/More than one job	5%

UH5. How many people did the organization or company employ?

N= 1,202

Less than 25 people	32%
25-99 people	17%
100-249 people	11%
250 or more people	31%
Self-employed	8%

UH6. Was that employer:

N= 1,202

A profit-making business	64%
A non-profit	7%
The government	4%
Self-employed	12%
Something else	10%

UH7. How long had you been employed at that job?

N= 1,202

Less than six months	21%
Less than one year	16%
One to two years	23%
Three to five years	18%
Six to ten years	8%
More than ten years	12%

UH8. Were you paid:

N= 1,202

By the hour	72%
A salary	18%
By commission	2%
As a consultant, self-employed/consignment	3%
Other (specify _____)	3%

UH9. Was the decision to leave that job:

N= 1,202

Your decision	20%
Your employer's decision	63%
Some of both	15%

UH11. What are the chances you could return to that job?

N= 1,202

A good chance	11%
Some chance	13%
A slim chance	27%
No chance	47%

UH12. What is the main reason you no longer are working there?

N= 1,202

Company wide lay-offs/downsizing/consolidation	28%
Jobs eliminated/moved to another location in U.S./branch closure/mechanized	5%
Job moved to another location	3%
Lack of sales/loss of customer base	8%
Production slow-down or stoppage	9%
To go back to school	8%
Terminated or fired	8%
Family	3%
Health/personal reasons	9%
Found a better/different opportunity	1%
Other: Specify _____	17%

UH14. Was your position considered

N= 1,202

Temporary	27%
Permanent	72%

IF UH9 NE 1

UH16. When you were let go from your former employer, do believe you were treated:

N=	982 (Question only asked to those who answered "Your Employers Decision" or "Some of both" in Question UH9)
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Fairly	61%
Unfairly	39%

UH 18. Did your employers offer you a severance package or other compensation?

N=	1,202
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Yes	15%
No	84%

UH 20. How far in advance of your layoff did you receive notice from your employer?

N=	1,202
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No advance warning	60%
1 week	8%
2 weeks	10%
3 weeks	3%
1 month	6%
1 to 2 months	4%
2 to 3 months	1%
Over 3 months	5%

UH 21. Did your employer offer to retrain you for a different job?

N=	1,202
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Yes	2%
No	60%
Doesn't apply to me	37%

III. ASSISTANCE NEEDED AND RECEIVED/JOB HUNTING

AN2. Have you received unemployment benefits from the government at any time in the last 12 months?

N=	894
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Yes	43%
No	56%

AN2A. Which of the following reasons best describes why you have not received unemployment insurance?

N=	418 (Only asked of those not receiving unemployment benefits in Question AN2)
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Eligible but not receiving unemployment insurance	6%
Not eligible for unemployment insurance	48%
Don't know if eligible	35%
Other	12%

AN2B. How concerned are you that your unemployment benefits will run out before you find a new job?

N=	494 (Only asked of those who are responded they are receiving unemployment benefits in Question AN2)
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Not at all concerned	11%
Somewhat unconcerned	6%
Somewhat concerned	22%
Very concerned	61%

AN3. Do you currently have health care benefits?

N=	894
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No	53%
Yes from previous employer (COBRA, other)	7%
Yes from other family member	16%
Yes, Medicare or Medicaid	13%
Yes, other	11%

JOB HUNTING QUESTIONS FOR THOSE CURRENTLY UNEMPLOYED

JHU1. How long have you been actively seeking employment?

N= 894

<i>2 months or less</i>	9%
<i>3 to 4 months</i>	15%
<i>5 or 6 months</i>	23%
<i>7 months to 1 year</i>	24%
<i>1 to 2 years</i>	15%
<i>More than 2 years</i>	10%
<i>Not sure</i>	4%

JHE1. How long were you actively seeking employment before you found employment?

N= 224 (Question only asked to those who were unemployed in the past 12 months, but now currently employed)

2 months or less	23%
3 to 4 months	24%
5 or 6 months	17%
7 months to 1 year	20%
1 to 2 years	12%
More than 2 years	3%
Not sure	2%

JHU2. At the moment, what is your current outlook on finding a new job in the near future?

N= 894

<i>Very optimistic</i>	15%
<i>Somewhat optimistic</i>	38%
<i>Somewhat pessimistic</i>	30%
<i>Very pessimistic</i>	17%

JHU3. How long do you think it will be until you start a new job?

N= 894

<i>2 months or less</i>	18%
<i>3 to 4 months</i>	11%
<i>5 or 6 months</i>	7%
<i>7 months to 1 year</i>	11%

1 to 2 years	6%
More than 2 years	<1%
Not sure	46%

JH4A. Which of the following is the most important service that the government can provide to help you while unemployed?

N= 894

Unemployment insurance benefits/checks/money	41%
Job placement services	21%
Job training	11%
Assistance with relocation to an area with more jobs	2%
Extend health insurance	7%
Extend length of unemployment benefits	7%
Increase the amount of unemployment benefits	5%
Other	5%

JH5. Please check any of the following you have done since you were unemployed (in the last 12 months?):

N= 894

Taken an education class useful for job hunting	19%
Taken a class or training course for skills to get a new job	23%
Went to a One-Stop Career Center or government agency for help	36%
Looked for a job using internet job boards or employer websites	77%
Attended a job fair	31%

JH6B. How helpful was this?

N= 880 (Asked only of those who selected one or more response in Question JH5)

Very helpful	9%
Somewhat helpful	41%
Not very helpful	35%
Not at all helpful	15%

JH6A. Who paid for the education and training?

N=	285 (Asked only of those who selected "Taken an education class useful for job hunting" or "Taken a class or training course for skills to get a new job" in Question JH5)
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<i>Yourself or family member</i>	47%
<i>An employer</i>	6%
<i>Government agency</i>	35%
<i>Community organization</i>	6%
<i>Religious organization</i>	<1%
<i>Other</i>	5%

JH7A. Which of the following reasons best describes the reason(s) you have not enrolled in a job retraining or and education program? (CHECK ALL THAT APPLY)

N=	609 (Asked only of those who did not select "Taken an education class useful for job hunting" or "Taken a class or training course for skills to get a new job" in Question JH5)
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<i>Can't afford one</i>	55%
<i>One is not offered around me</i>	16%
<i>Don't know how to find one</i>	13%
<i>Don't have time to take one</i>	6%
<i>Don't have the background to get in</i>	10%
<i>Other _____</i>	23%

JH8. Please check off which of the following you have used in job hunting:

N=	894
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	<i>USED JH8</i> N=894	<i>JH8A Which of the following was most helpful to you in your job search?</i> N=856 (asked only of those who selected a response in Question JH8)
<i>Newspaper classifieds</i>	73%	14%
<i>Online job boards (Monster, Hot Jobs, CareerBuilder)</i>	68%	26%
<i>Online bulletin boards (Craigslist)</i>	35%	5%
<i>Government job placement centers</i>	36%	8%

<i>Job central</i>	14%	<1%
<i>Community centers</i>	15%	1%
<i>Job fairs</i>	29%	3%
<i>Word of mouth</i>	71%	14%
<i>Contacting former employers</i>	30%	2%
<i>Contacting educational job placement centers (such as college career centers)</i>	15%	3%
<i>Friends and family</i>	72%	20%
<i>Other</i>	15%	2%

POPULATE LIST FROM YES SELECTIONS, JH8

JH9. Have you used any online or internet-based social networking websites to find a new job or position?

N=	894
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Yes	31%
No	68%

JH9A. Which of the following online or internet based social networking websites have you used to find a new job or position?

N=	319 (asked only of those who responded “Yes” to “Have you used any online or internet based social networking websites to find a new job or position?” in Question JH9; however, results reflect entire “currently unemployed and looking for employment” base)
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<i>Facebook</i>	6%
<i>MySpace</i>	4%
<i>Twitter</i>	1%
<i>LinkedIn</i>	6%
<i>Online bulletin boards for companies</i>	12%

JH10. Please check each of the boxes below as yes or no:

N= 894

	YES
<i>Are you able to move to another city or town for a new job?</i>	34%
<i>Have you been on a job interview since being unemployed?</i>	49%
<i>Have you been offered a job since being unemployed?</i>	15%
<i>Do you currently have a part-time job while looking for a new full-time one?</i>	15%
<i>Would you be willing to take a cut in pay from your last job to get a new one?</i>	73%
<i>Have you thought seriously about changing your field or career to find a new job?</i>	76%

PSYC & ECON IMPACT OF BEING UNEMPLOYED

PE1. What is the most difficult thing for you about being unemployed?

N= 1,202

Open-Ended Responses

PE2. People react differently to being without a job. Please check off the words that describe your reaction to the situation.

N= 894

	<i>I feel/have felt this way</i>
<i>Anxious</i>	65%
<i>Helpless</i>	61%
<i>Depressed</i>	68%
<i>Angry</i>	55%
<i>Motivated</i>	42%
<i>Hopeless</i>	54%
<i>Hopeful</i>	40%
<i>Stressed</i>	77%
<i>Eager for a new start</i>	66%
<i>Other</i>	7%

PE3. Have you done any of the following since becoming unemployed:

N= 894

	YES
<i>Borrowed money from family or friends</i>	56%
<i>Missed a mortgage or rent payment</i>	25%
<i>Declared personal bankruptcy</i>	5%
<i>Put off plans for home improvements or a vacation</i>	70%
<i>Used money from savings set aside for other things or retirement to make ends meet</i>	63%
<i>Taken a job you did not like</i>	22%
<i>Reduced overall spending</i>	93%
<i>Borrowed money against your house or from a bank</i>	8%
<i>Missed a credit card payment</i>	24%
<i>Forced to move to a different house or apartment</i>	17%
<i>Increased credit card debt</i>	34%

PE4. Financial shape of HH.

D4 Are there any other members of your household over 18 who are currently employed?

N= 1,202

Yes	46%
No	52%
Not Sure	1%

PE6. Has your employment situation caused stress in relationships with family or friends?

N= 894

<i>Yes, a good deal</i>	32%
<i>Yes, some</i>	25%
<i>Yes, a little</i>	22%
<i>No</i>	20%

PE6A. People display stress in different ways. Please check off if you have experienced any of these symptoms.

N=	894
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	<i>I have experienced this</i>
<i>Change in sleeping patterns/ loss of sleep</i>	61%
<i>Loss of contact with close friends</i>	41%
<i>Strain in family relations</i>	58%
<i>Avoid social situations with friends and acquaintances</i>	52%
<i>Uneasiness or restlessness</i>	62%
<i>Substance dependency</i>	10%
<i>Quick to anger</i>	43%

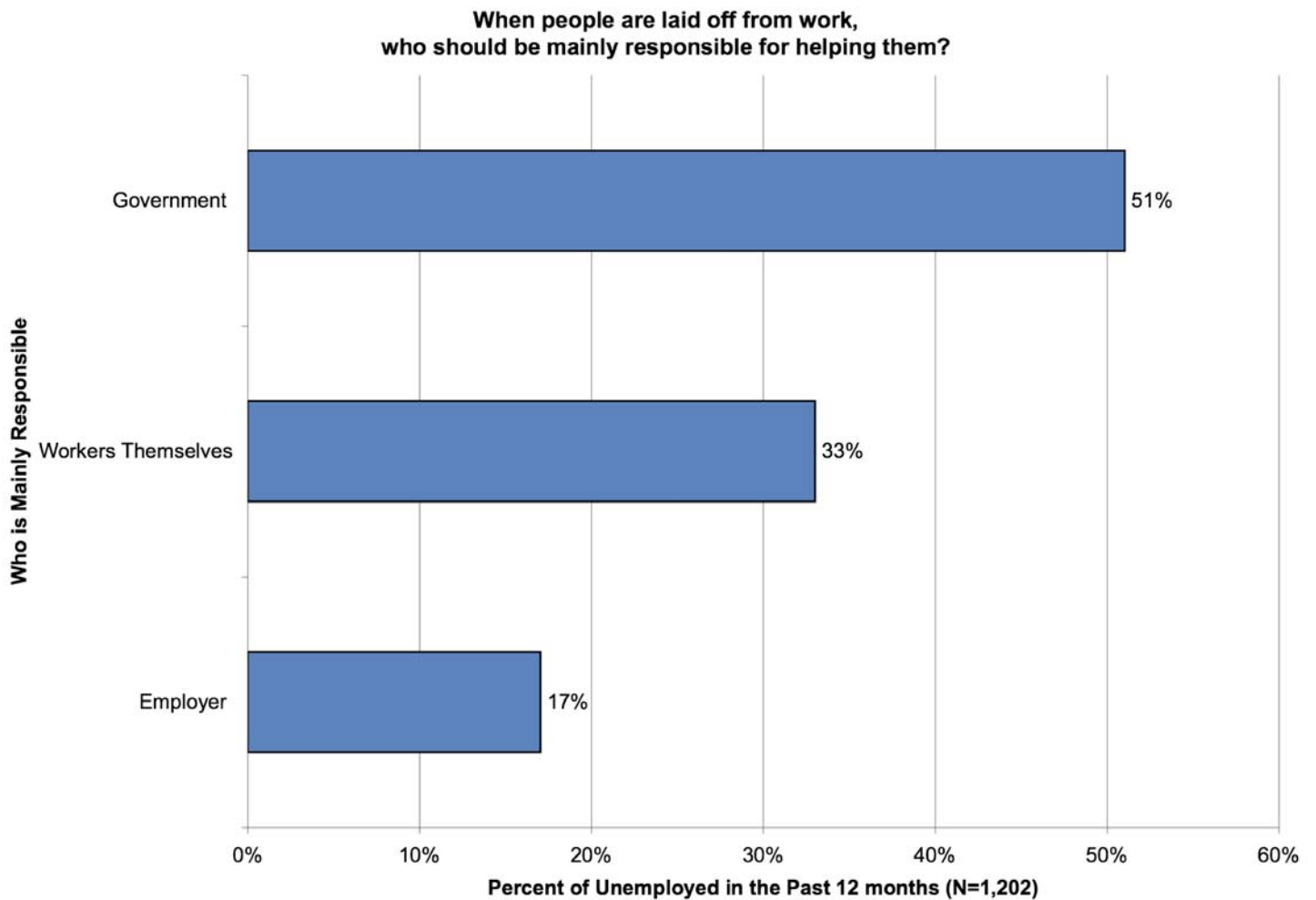
D19. Thanks. You've been very helpful.

Sometimes we need to recontact people to verify that this interview took place, or someone writing up the results may want to know more about how you feel.

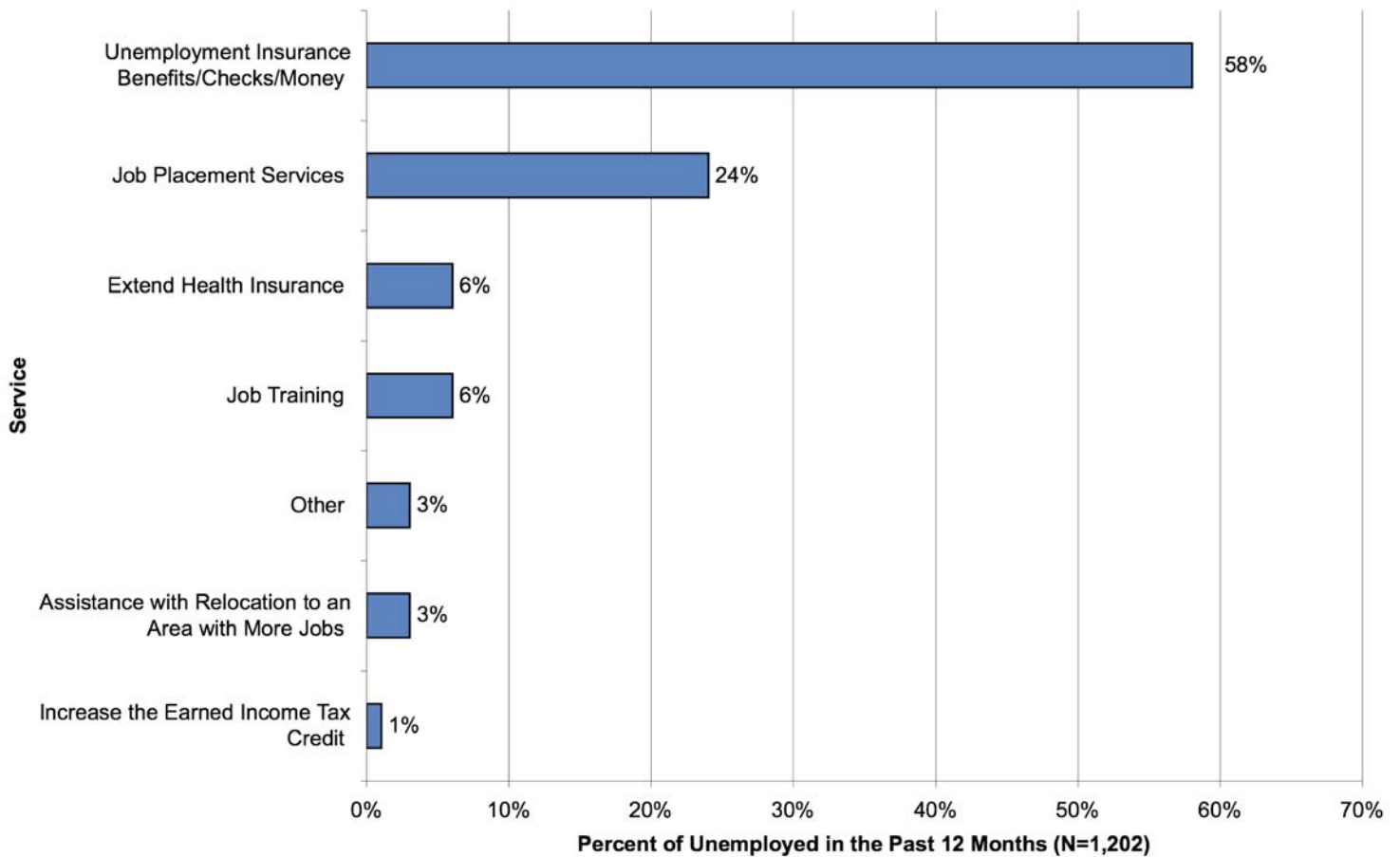
Would it be okay for us to recontact you if necessary?

[IF YES, ASK: Could I please have just your first name?]

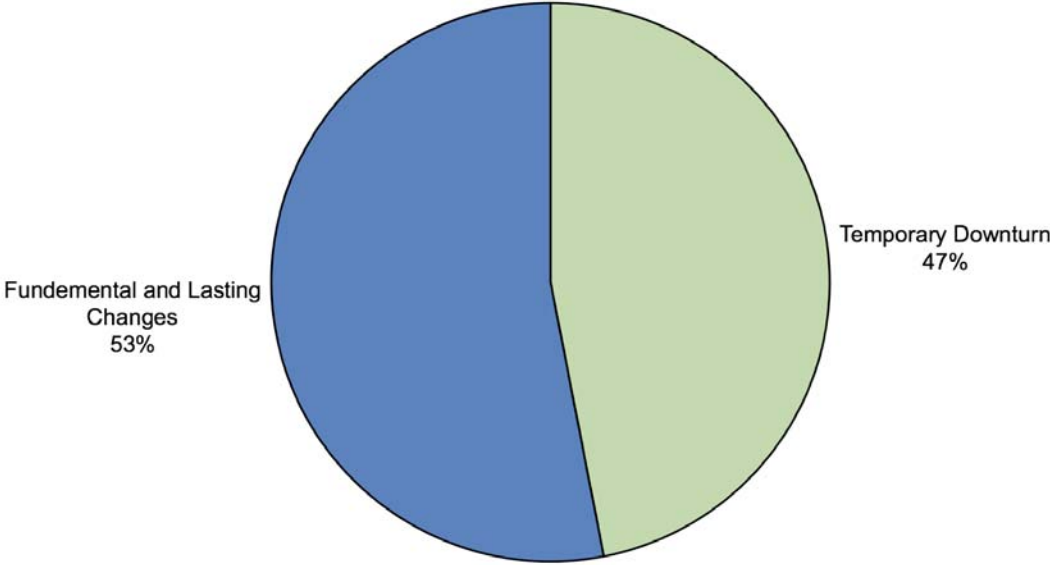
Heldrich Center for Workforce Development, *Work Trends* Summer 2009, Figures and Tables



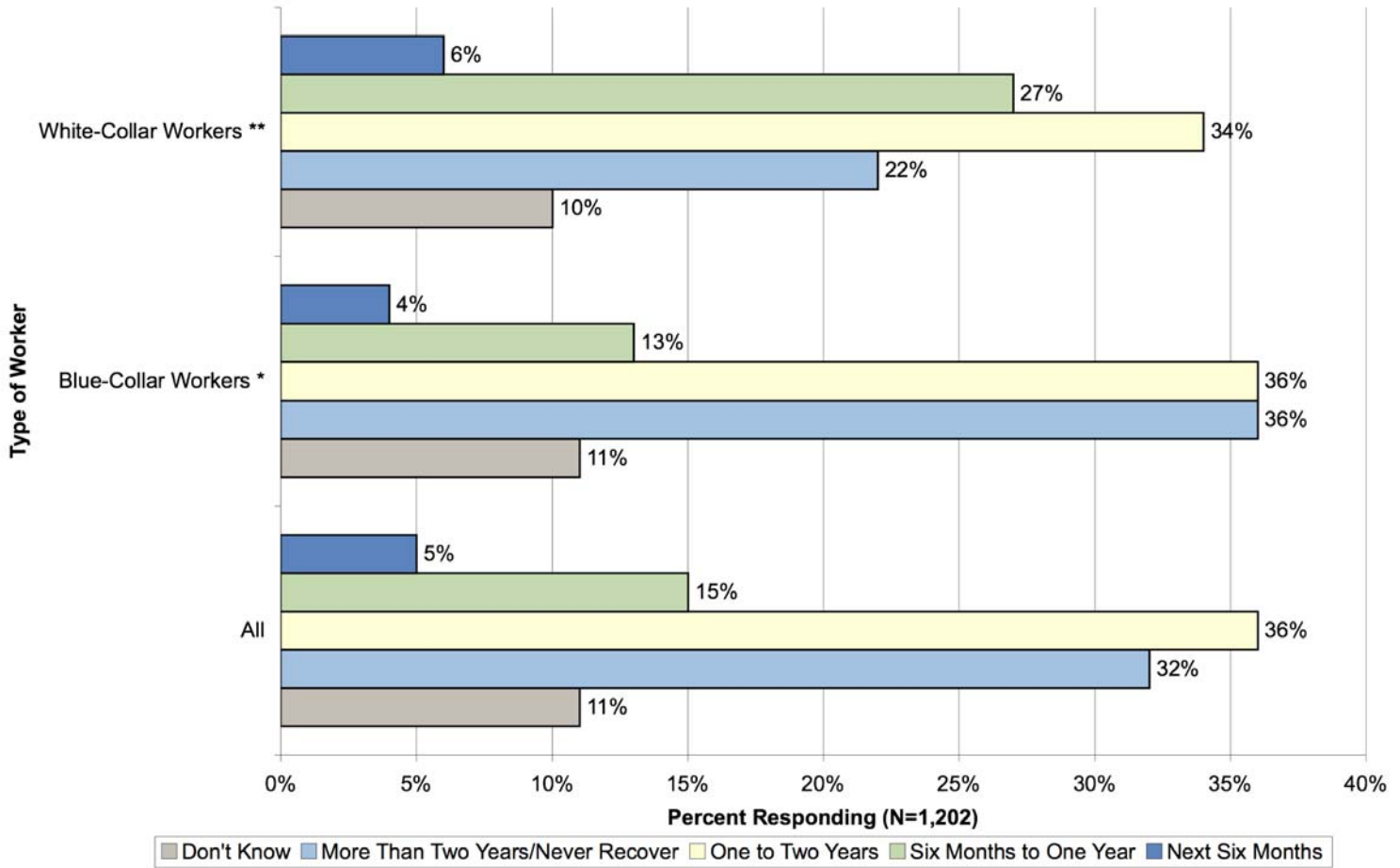
When a person is laid off from his or her job, what is the most important service that the government can provide to help people?



**Is the U.S. Economy Experiencing
a Temporary Downturn or Fundamental and Lasting Changes?**



When Do You Believe the Economy Will Begin to Recover?



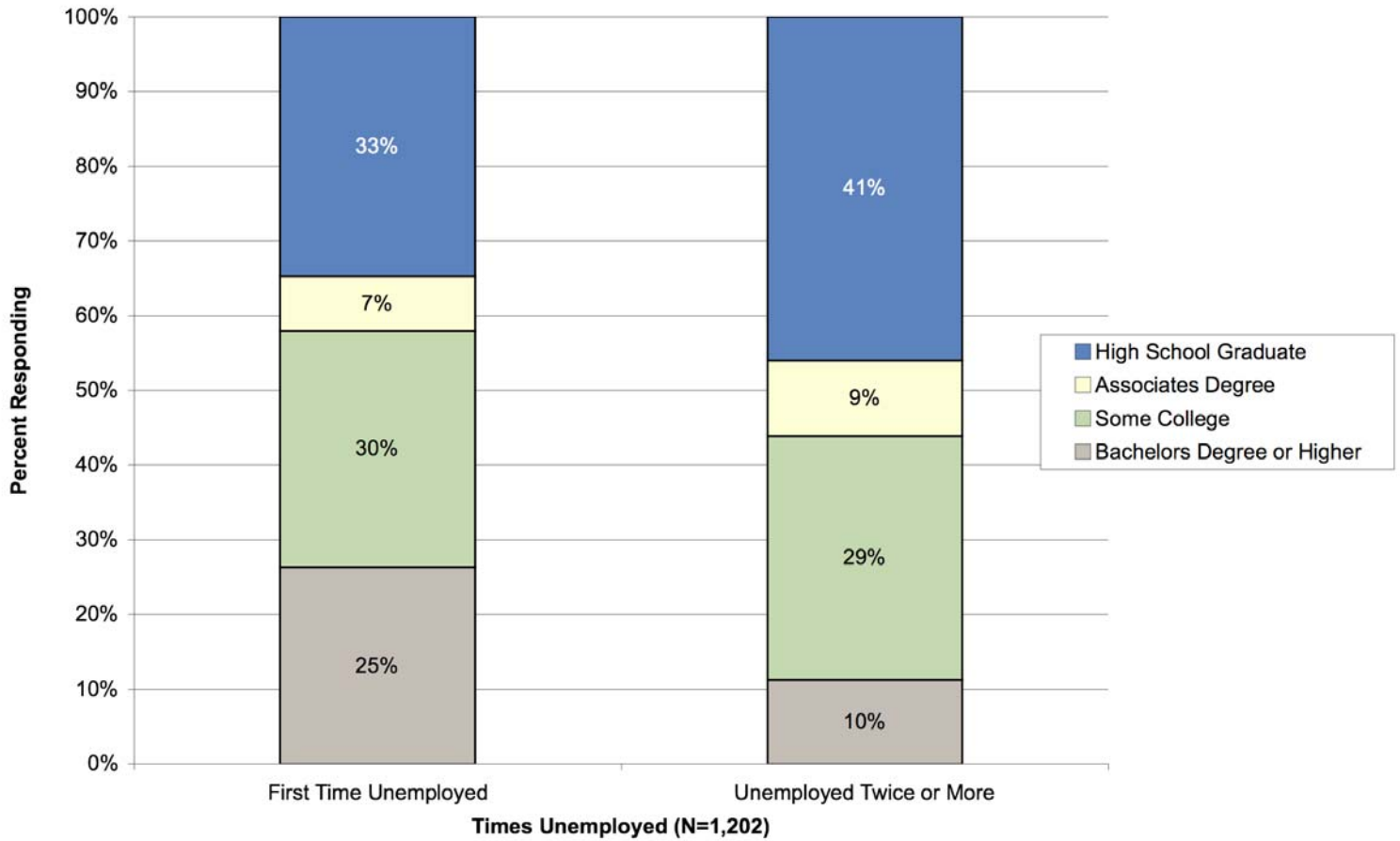
* Blue-collar workers are identified as those who are paid hourly.

** White-collar workers are identified as those who are paid by salary.

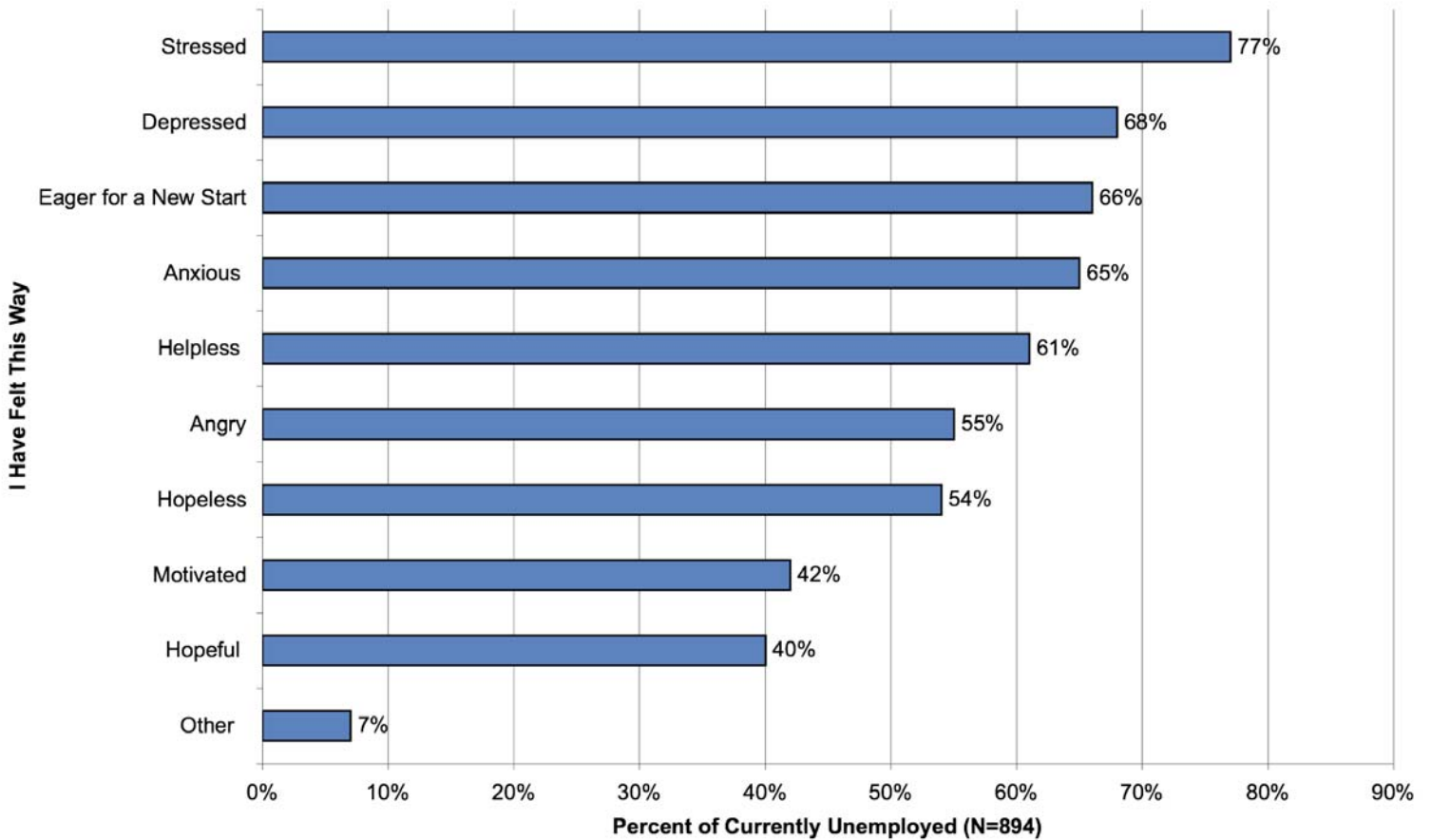
Who are the First Time Unemployed?

	First Time Unemployed	More Than One Time Unemployed	Total
18-29	34%	39%	73%
30-44	33%	29%	62%
45-59	23%	28%	51%
60+	9%	4%	13%
Total	99%	100%	
White	60%	54%	114%
Black, Non-Hispanic	13%	24%	37%
Hispanic	20%	17%	37%
Other Races, Non Hispanic	5%	3%	
Two+ Races, Non Hispanic	2%	2%	
Total	100%	100%	
Male	58%	65%	123%
Female	42%	35%	77%
Total	100%	100%	
Under \$30,000	36%	51%	87%
\$30,000-\$50,000	22%	20%	42%
\$50,000-\$75,000	15%	16%	31%
More than \$75,000	27%	13%	40%
Total	100%	100%	
Less Than High School	13%	20%	13%
High School	33%	41%	74%
Some College	23%	20%	46%
Associate Degree	7%	9%	16%
College Graduate or More	25%	10%	35%
Total	101%	100%	
	N= 706	N= 393	

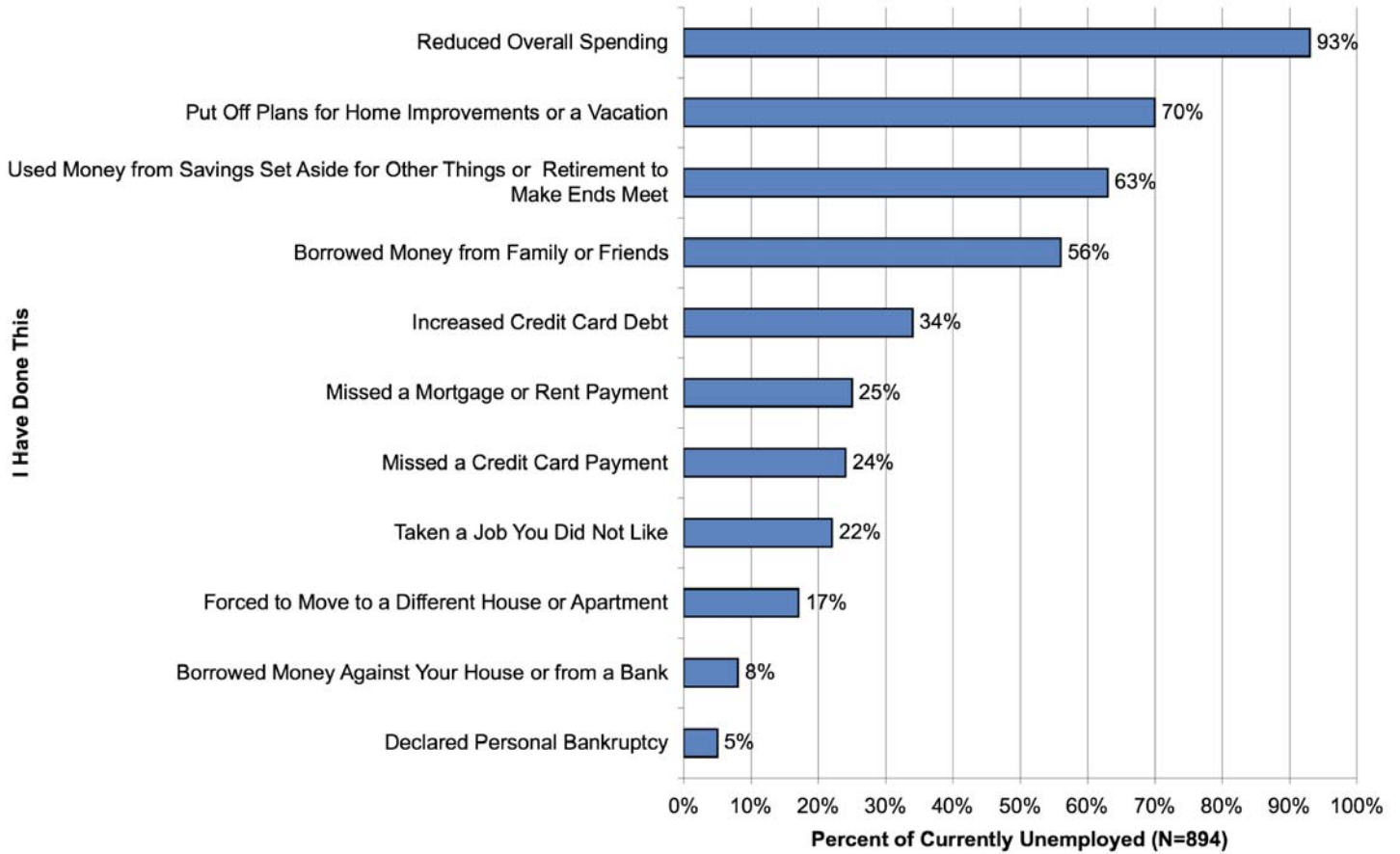
How Many Times Were You Unemployed and Looking for Work or Between Jobs Compared with Education?



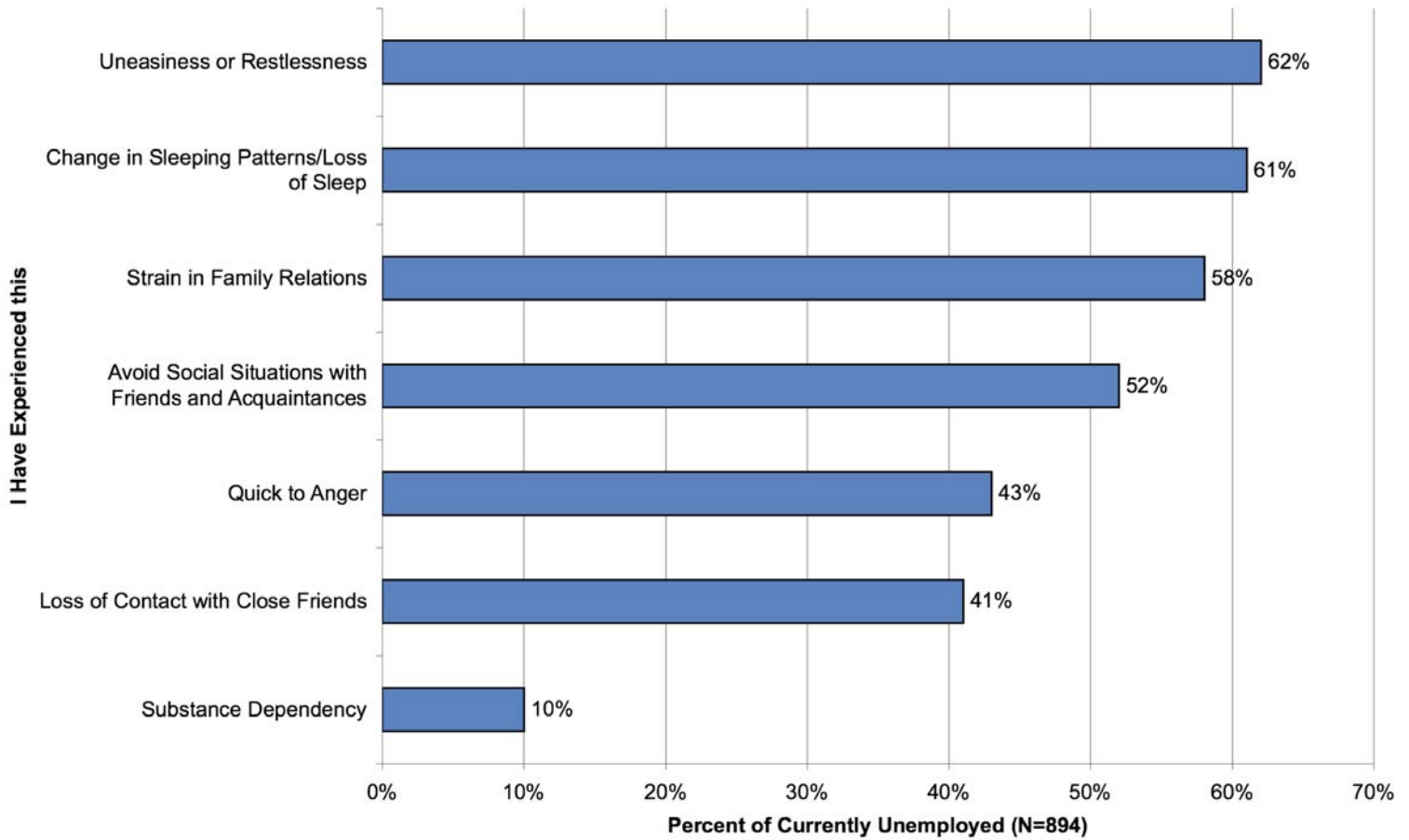
People react differently to being without a job. Please check off the words that describe your reaction to the situation.



Have you done any of the following since becoming unemployed?



People display stress in different ways. Please check off if you have experienced any of these symptoms.



Methodology

The goal of this project was to interview 1,100 unemployed Knowledge Networks panelists about their experiences in the current economy. One thousand interviews were to be conducted in English and the remaining 100 in Spanish.

People 18 years of age and older who were unemployed and looking for work at any time in the past 12 months were eligible to participate in the study. Knowledge Networks profile data were used to identify the eligible individuals. The unemployed status was confirmed in the screener. One thousand one hundred and eighteen surveys were conducted in English and the rest in Spanish.

Table 1. Cooperation and Incidence Rates

Assigned to take the Survey	Completed the Screener	Cooperation Rate	Qualified Completes	Incidence Rate	Margin of Error	Confidence Interval
2,209	1,340	60.7%	1,202	89.7%	+/- 5.1%	95%

Panel Recruitment Methodology

Beginning recruitment in 1999, Knowledge Networks (KN) established the first online research panel based on probability sampling that covers both the online and offline populations in the United States. The panel members are randomly recruited by telephone and by self-administered mail and web surveys. Households are provided with access to the Internet and hardware if needed. Unlike other Internet research that covers only individuals with Internet access who volunteer for research, Knowledge Networks surveys are based on a dual sampling frame that includes both listed and unlisted phone numbers, telephone and non-telephone households, and cell-phone-only households. The panel is not limited to current Web users or computer owners. All potential panelists are randomly selected to join; unselected volunteers are not able to join.

Survey Administration

Samples are drawn at random from among active panel members. Knowledge Networks initially selects households using random digit dialing (RDD) sampling and address-based sampling (ABS) methodology.

Once assigned to a survey, members receive a notification email letting them know there is a new survey available for them to take. This email notification contains a link that sends them to the survey questionnaire. No login name or password is required. The field period depends on the client's needs, and can range anywhere from a few hours to several weeks.

Knowledge Networks also operates an ongoing, modest, incentive program to encourage participation.