

“Unemployed Workers and the Great Recession”

Highlights from the Heldrich Center’s Work Trends Reports, 2009-2010

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Introduction

In order to better understand the American public’s attitudes about work, employers, and the government, and to suggest ways to improve workplace practices and policy, the John J. Heldrich Center for Workforce Development began conducting a series of nationwide surveys. Since 1998, more than 20 *Work Trends* surveys have polled employed and unemployed Americans on critical workforce issues. (The complete set of research reports is available at <http://www.heldrich.rutgers.edu>.) While prior *Work Trends* surveys had focused on a cross-section of workers, the prolonged “Great Recession” prompted a closer examination of the experiences and opinions of unemployed workers.

Taken together, national *Work Trends* surveys conducted between the summer of 2009 and the end of 2010 provide a detailed profile of the American workforce in crisis. Initially a national random sample of 1,202 *unemployed workers* was interviewed in August 2009 (Appendix A), using the web-enabled KnowledgePanel® conducted by Knowledge Networks of Menlo Park, California. In March 2010, 908 of those respondents were re-interviewed (Appendix B); 764 respondents were re-interviewed again in November 2010 (Appendix C). In September 2010, *unemployed workers and employed workers* were surveyed in order to compare their experiences and views of the economy (Appendix D). This paper highlights the key findings from the Heldrich Center’s effort to capture the experiences of American workers during the worst labor market in a generation.



An Economic Disaster

The Great Recession that officially covered the period from December 2007 to June 2009 claimed over 8 million jobs and left 15 million people unemployed. But, the effects on the nation were far more widespread. Nearly three in four (73%) Americans in a random sample of employed and unemployed Americans surveyed by the Heldrich Center in September 2010 reported that they had firsthand experience with the recession. Either they lost a job or a family member or close friend lost a job during the recession. Specifically, 14% said they were laid off from a full- or part-time job. Another 12% said an immediate family member was laid off. Thirty percent said a member of their extended family lost a job. Another 17% knew a close friend who was laid off during the recession.

Americans clearly do not blame the victims of this severe recession. Perhaps because the calamity was so widespread, just one in four (26%) American workers said that the high jobless rate was due to the fact that some people “did not want to work.” However, there is plenty of blame attached to other parties. Nearly three in four respondents (74%) attributed the high levels of joblessness to competition and cheap labor from other countries. A near majority of those surveyed (47%) said that illegal immigrants had taken jobs away from Americans. Over 4 in 10 respondents (45%) attributed the economic downturn to Wall Street bankers.

Unemployed Workers Struggle and Lose Faith in their Futures

The November 2010 *Work Trends* survey of American workers who lost their jobs during the recession documented the erosion in the quality of life for millions. Their financial reserves were exhausted, their job prospects dim, their family relations stressed, and their belief in government’s ability to help them negligible. They felt hopeless and powerless, unable to see their way out of the Great Recession.

Only one-quarter (26%) of those first interviewed in August 2009 had found full-time jobs some 15 months later. (See Table 1). Among the balance of respondents, 43% were unemployed and looking for work, 11% were working part time but looking for full-time work, 8% were working part time and not looking for full-time work, and 13% were unemployed but not looking for work. While there were some employment gains between August 2009 and November 2010, there was very little change between March and November 2010. The percentage of those looking for work, not looking, and currently employed shows the great stagnation of the labor force.¹

¹ When we refer to the “panel,” we are referring to all respondents, regardless of employment status, who were asked a survey question. When referring to the “unemployed,” we include those who were unemployed and looking for work and those working part time but who wanted a full-time job in November 2010. The “reemployed” include those who were employed full time and those who were working part time and not looking for full-time work in November 2010.

TABLE 1. PANEL EMPLOYMENT STATUS

	August 2009	March 2010	November 2010
Unemployed and looking	75%	54%	54%
Jobless and looking	NA	NA	(43%)
Part time, looking for full time	NA	NA	(11%)
Unemployed, not looking	5%	13%	13%
Don't want a job	NA	(8%)	(6%)
Discouraged, dropped out	NA	(5%)	(7%)
Employed	19%	33%	34%
Full time	NA	NA	(26%)
Part time, don't want full time	NA	NA	(8%)
Total	99%	100%	101%
Number of Respondents	(1,202)	(908)	(764)

NA = Not Ascertained

Most unemployed workers surveyed in late 2010 felt that an economic recovery was still a long way off. Just 1 in 10 (9%) said some improvement would come by the end of 2011, and 4 in 10 thought they would have to wait at least three years before seeing a turnaround. Fifteen percent are even more pessimistic, believing that the economy will never recover.

With little optimism about the economic future, the many unemployed Americans feel helpless and powerless and question a fundamental American credo; namely that anyone who works hard can succeed. More than half of the panelists (57%) believed that no matter how determined they are, hard work does not guarantee success.

A national sample conducted at about the same time by the Kaiser Family Foundation, Harvard University, and *The Washington Post* showed most Americans believed the opposite — that Americans can get ahead if they're willing to work hard.²

The Long-Term Unemployed

Table 2 shows the employment status of all respondents surveyed in November 2010 and encompasses those who are unemployed and looking for work, unemployed but not looking for work, and those currently employed. Clearly, unemployment hits some groups harder than others. This is particularly noticeable with age, where 62% of those over 55 were still looking for work, compared to 57% between the ages of 35 and 54, and 47% of those under age 35. Blacks reported slightly higher unemployment rates than whites and those at the lower- and middle-income levels reported more difficulty than did upper-

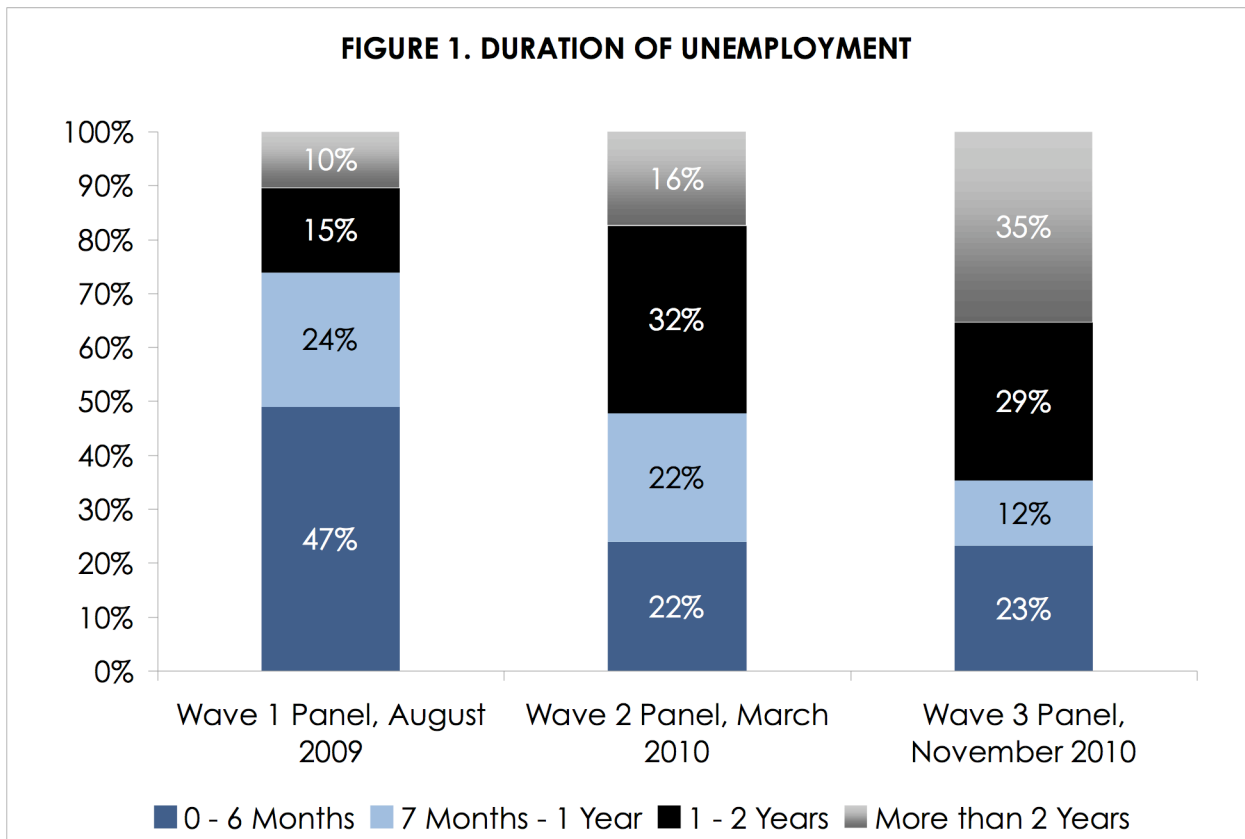
² The Washington Post/Kaiser Family Foundation/Harvard University, *Role of Government Survey* (Menlo Park, CA: The Henry J. Kaiser Family Foundation, 2010).

income respondents. Those with some college education fare worse than either college or high school graduates.

The amount of time panel members have been without a job demonstrates the intransigence of unemployment. (See Figure 1). More than 6 in 10 of the unemployed (64%) have been looking for at least a year, with fully one-third (35%) looking for over two years. The percentage out of work for a year or more increased from 25% in August 2009 to 48% in March 2010 and to 64% by November 2010. The percentage out of work two years or more has increased from 10% in August 2009 to its current figure of 35% in November 2010.

TABLE 2. WHO IS LOOKING FOR FULL-TIME WORK?

	Employed	Not in Labor Force	Unemployed and Looking for Work	Total %	Total Number
Age					
18 - 34	41%	12%	47%	100%	161
35 - 54	32%	12%	57%	101%	332
55+	21%	17%	62%	100%	271
Education					
High school or less	33%	17%	51%	101%	198
Some college	28%	5%	67%	100%	265
Bachelor's degree or higher	43%	14%	42%	101%	301
Gender					
Male	35%	13%	53%	101%	378
Female	31%	13%	56%	100%	386
Race/Ethnicity					
White, non-Hispanic	37%	12%	51%	100%	542
Black, non-Hispanic/Other, non-Hispanic/Hispanic	29%	11%	60%	100%	150
Income					
Less than \$30K	27%	14%	60%	101%	245
\$30K - \$60K	29%	10%	61%	100%	244
More than \$60K	56%	16%	28%	100%	275

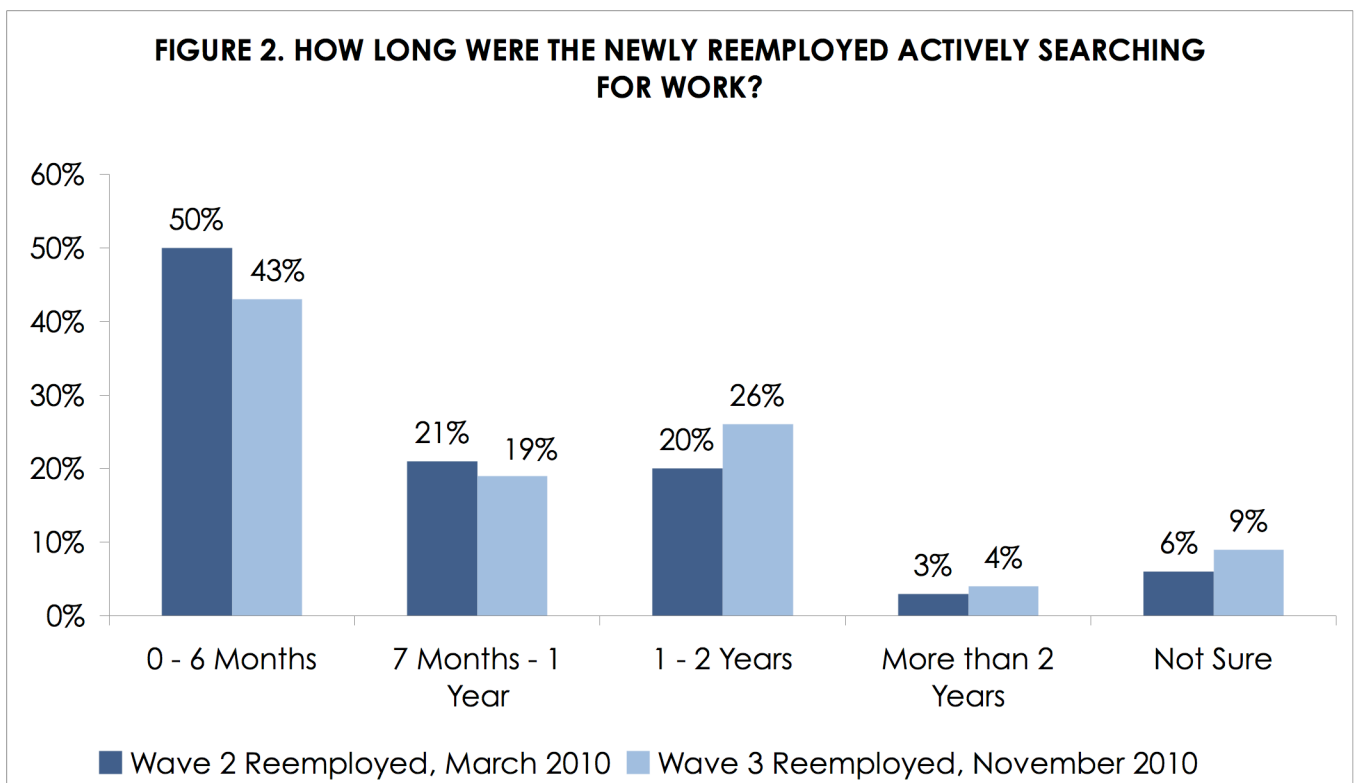


Just under half of the unemployed (47%) believed that at least another year will pass before they work again or are not sure when that will happen. More than half (58%) were pessimistic about finding a new job in the near future and fully one-quarter (24%) were very pessimistic about starting work soon. Moreover, the unemployed do not expect much from any new job they might get. About half (47%) of those looking for full-time work believed their new job will pay less than their most recent job held, and just one-quarter of the panel believed they will either be paid the same or more than their last job, with the remainder uncertain.

The federal government's November 2010 jobs report documented a tremendous increase in the number of discouraged Americans workers. In the Helderich Center's March 2010 survey, 13% were unemployed and not looking for work. Of this group, 42% stopped looking for work because they got tired of searching or were discouraged. The November 2010 numbers were nearly identical. By then, about one-quarter of the panel members were very long-term unemployed; that is, they had been unemployed and looking for full-time work for more than two years. Two-thirds of this group (67%) were either very or somewhat pessimistic about eventually finding work. Half did not think that day will come for at least another year, if ever. Just 3% of the long-term unemployed believed that their next full-time job will pay better than their last position, with fully 60% predicting that they ultimately will end up earning less.

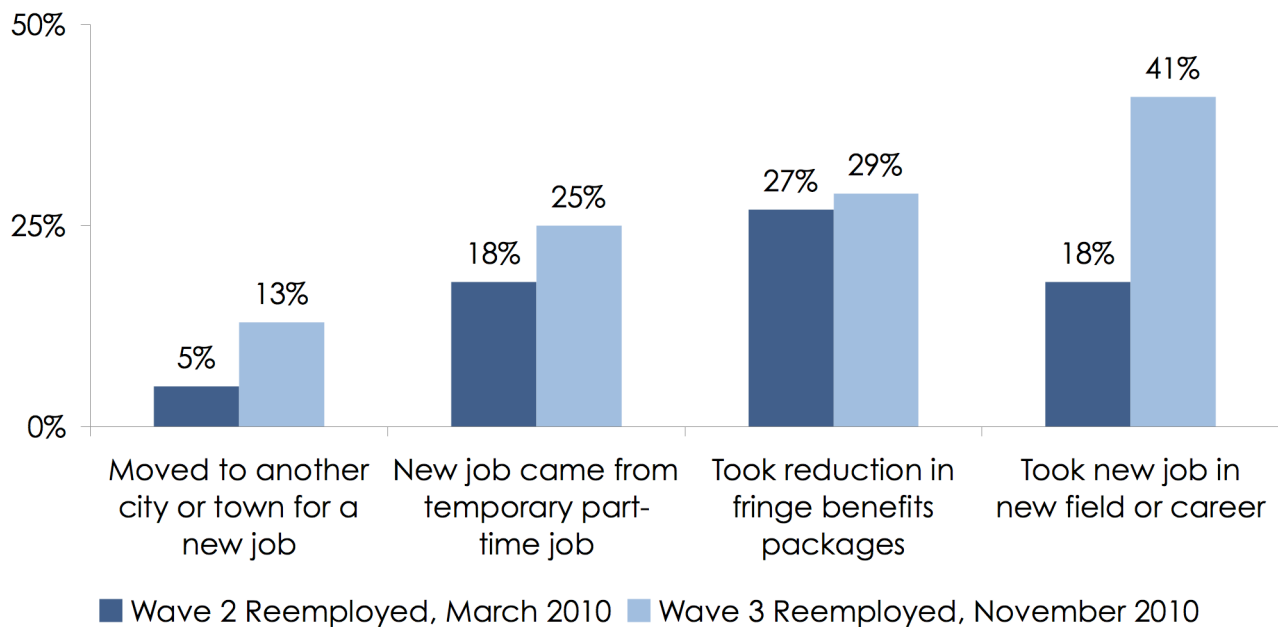
The Reemployed

As noted above, the November 2010 *Work Trends* survey found that only one-third of those originally looking for work in August 2009 had found another job by November 2010, either as full-time workers (26%) or as part-time workers who did not want a full-time job (8%). This finding is better than the March 2010 survey when only 13% reported that they found full-time work and another 8% were working part time. For most of the reemployed, the job search lasted a long time. Just 43% of the reemployed found work in a few months; half (about 49%) reported that they actively sought employment for more than half a year before they found a job. Almost one-third (30%) said they had been looking for a full year or more. (See Figure 2.)



For most respondents, their new job is just “acceptable” for now. More than half (54%) said that the position they have now will enable them to “get by” financially while they look for something better. More than a third (36%) accepted a job below their education or experience level; nearly a third (32%) said they took a job they did not like. Almost a majority of reemployed workers (48%) were forced to take a significant cut in pay. Six in ten are earning at least 20% less at their new position compared to their last full-time job. About one-third of reemployed workers received fewer fringe benefits in their new job. Over 4 in 10 changed to a new field or career (see Figure 3), whereas only 1 in 5 reemployed workers interviewed in March 2010 were working in a new field.

FIGURE 3. WHAT EMPLOYED PANELISTS DID TO FIND A JOB, COMPARISONS ACROSS WAVES 2 & 3



Financial Impacts

The financial reality is grim for unemployed workers. Eighty-one percent said their personal finances are either in only fair or poor shape. Just one-third of the panel expected they will recover financially and return to where they were before the downturn began, while most (61%) did not expect to get back to their prior economic station in life. Most American workers, more accustomed to anticipating upward economic mobility throughout a working career, now do not expect to fare better financially in the future.

As Table 3 illustrates, the unemployed and reemployed are under severe financial distress: 61% indicated that the economy had a major impact on their families. Most panelists (57%) said that their financial situation has gotten a lot worse since the Great Recession began; three-fourths of unemployed workers reported having a lot less in income and savings. A large number of those who reported financial losses lost nearly half of their savings. Almost 60% reported having at least 25% less in savings.

Facing severe financial losses and uncertainty, unemployed workers made substantial sacrifices, which affected their quality of life and their families. Panelists were asked whether they had reduced spending so much due to their financial situation that it had made a noticeable difference in their family's daily lives. Fifty percent of panelists said they had given up things they considered desirable, and another 40% had to go without some things considered to be essential. More than 7 in 10 reduced spending on luxuries — vacations and entertainment — which is no surprise. But, a near majority also slashed

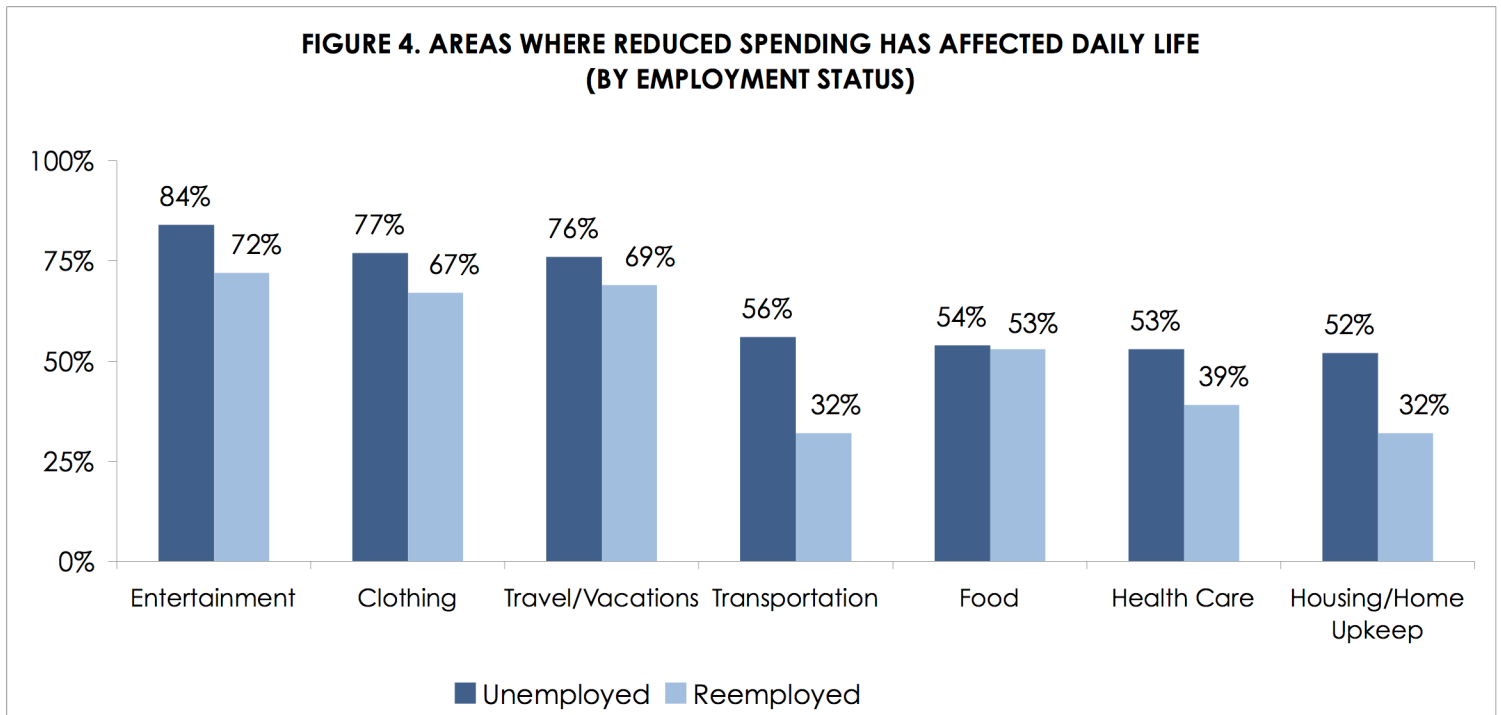
spending on what most consider *necessities* — about 5 in 10 gave up a central element in food (51%), health care (45%), transportation (45%), and housing (42%). And changes were made regardless of whether panelists were employed or unemployed. (See Figure 4.)

Perhaps most disturbing is how many unemployed workers were forced to reduce spending on at least one essential — 80% spent less on either food, housing, or health care. In fact, over half of all unemployed workers — and 60% of the long-term unemployed — do not have health care benefits. More than half (54%) also said the recession contributed to more stress in family relationships for both the reemployed and those looking for work. When asked what they have done to cope with the financial troubles caused by their unemployment, 41% reported that they borrowed money from family or friends, sold possessions (36%), or increased credit card debt (29%).

TABLE 3. SEVERE FINANCIAL IMPACTS

	Economy has Major Impact on Family	Poor Financial Shape	Family's Financial Situation is Worse Compared to Two Years Ago	Have a "Lot Less" in Personal Income and Personal Savings
Full Sample	61%	46%	57%	58%
Employment Status				
Unemployed	67%	60%	61%	65%
Long-term unemployed	75%	74%	68%	76%
Reemployed	52%	27%	52%	48%
Age				
18 - 34	51%	41%	47%	46%
35 - 54	69%	51%	64%	67%
55+	67%	47%	66%	65%
Education				
High school or less	58%	49%	57%	61%
Some college	67%	53%	59%	60%
Bachelor's degree or higher	59%	31%	55%	48%
Gender				
Male	61%	49%	61%	57%
Female	61%	42%	52%	59%
Race				
White, non-Hispanic	56%	45%	59%	57%
Black/Hispanic	69%	48%	54%	61%

**FIGURE 4. AREAS WHERE REDUCED SPENDING HAS AFFECTED DAILY LIFE
(BY EMPLOYMENT STATUS)**



Diminished Expectations for the Future of the Economy and the Workforce

Nearly two in three unemployed workers believed that the effects of the recession will be permanent, rather than temporary, and that the economy is undergoing fundamental and lasting changes (See Figure 5.) Many believed that things will never return to where they were before the Great Recession. More than half believed that the following will be permanent changes:

- The elderly will have a more difficult time retiring when they want to (65%).
- The elderly will need to find part-time work after retiring to make ends meet (61%), a view held by nearly 70% of those over age 50.
- It will become harder for young people to afford college (51%).
- Workers will never feel as secure in their jobs as they once did (49%) and will increasingly have to take jobs below their skill level (49%).

Older Workers

The Great Recession wreaked havoc with the retirement plans of older workers, as shown in Table 4. A staggering number of older workers (73%) have changed how they envision their near future as a result of the recession. More than one-quarter (27%) expected to retire early and to be involuntarily unemployed. Another 46% of panelists age 50 and above said that their unemployment experience during the Great Recession caused them

to think about retiring later than they had originally planned. About the same number (41%) intended to take their Social Security benefits as soon as they are eligible, with roughly half of this group (46%) saying their unemployment experience influenced their decision even though they will receive lower benefits than if they were able to delay retirement for a few years.

FIGURE 5. WHAT WILL HAPPEN IN EACH OF THE FOLLOWING AREAS?

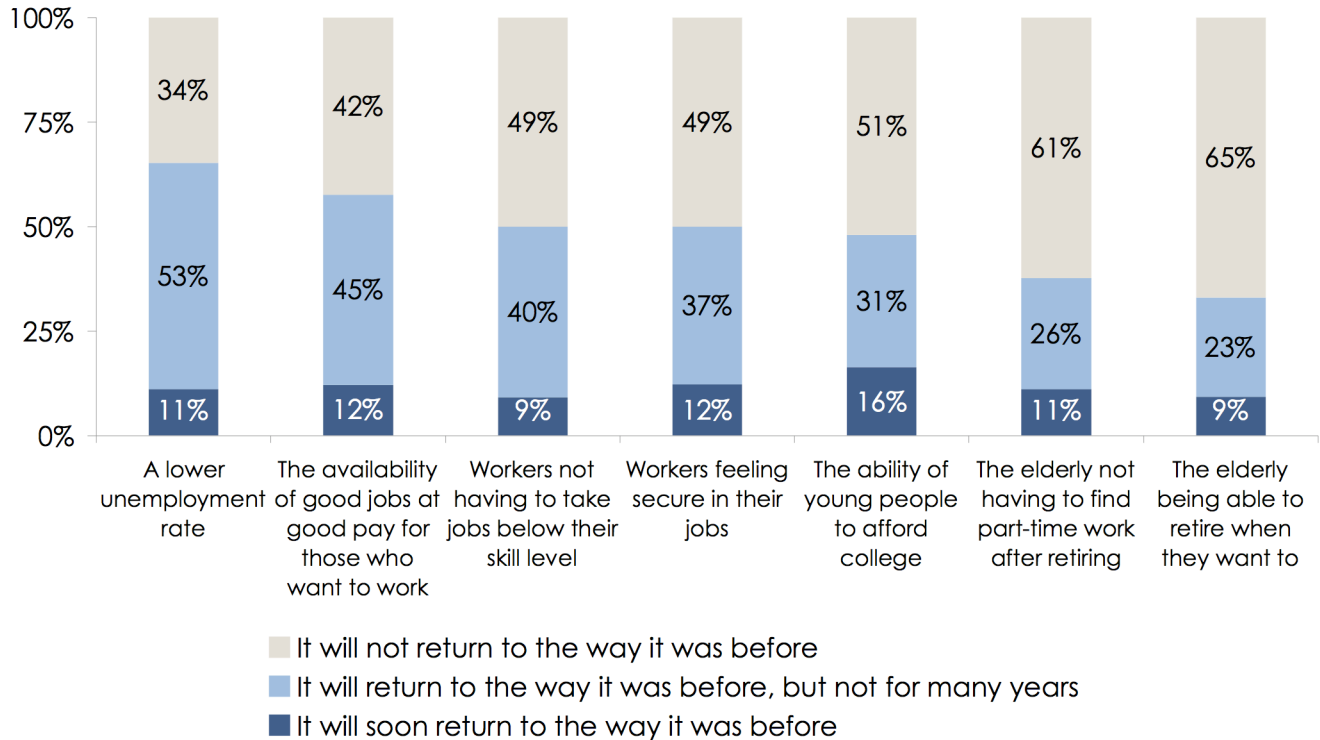


TABLE 4. THOUGHTS OF THOSE OVER 50. PERCENT WHO:

Believe the elderly will have to find part-time work in retirement	68%
Believe the elderly will not be able to retire when they want to	67%
Say they will retire earlier or later than planned because of their unemployment experience	73%
Plan to take social security as soon as they are eligible, or already have	60%
Say their financial situation will stay where it is now, rather than returning to its pre-recession level	72%

Conclusion

The recession has been a cataclysm for millions of American workers that will likely have enduring effects. It is hard to overstate the dire shape of the unemployed. Fifteen months after the Heldrich Center first contacted a national sample of unemployed workers who lost jobs during the recession, just one-quarter had found full-time jobs. Most of those new jobs were for less pay or benefits, with 40% having to change careers to find employment. By November 2010, only 12% of the unemployed workers first interviewed in August 2009 were able to find another job that produced an income equal to what they had earned before they were laid off.

For those who remain unemployed, the cupboard has now long been bare. The recession stripped away any luxuries from them long ago. And on top of the half who reported having to give up desirable elements of the quality of life, another 40% now say they are giving up rudiments they had long considered essential. Eighty percent reported having given up something once considered fundamental to their lives in at least one of the areas of food, housing, or health.

Millions of unemployed Americans are living lives of downward economic mobility last experienced on a widespread basis in the United States during the Depression of the 1930s. They manifest an air of resignation to their fates. By a margin of almost two to one, more felt they will not return to their former financial position than those who think they will. The vast majority did not simply say they have less in savings and income than they did a few years ago, but that they have a lot less. The nation is also witnessing the birth of a new class — the involuntarily retired. Many of those over age 50 believe they will never work again at a full-time job commensurate with their education and training. More than one-quarter expect to retire earlier than they planned, which has long-term consequences for themselves and society. Many will file for social security as soon as they are eligible, despite the fact that they will receive lower benefits than if they were could delay retiring for a few years.

A casualty of the Great Recession has been the core American principle that if people work hard and play by the rules, they will get ahead. Now, the majority of the unemployed do not believe that hard work will guarantee success. They feel powerless, and voice little confidence in the government's ability to help them.

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APPENDIX A

The Anguish of Unemployment

Report:

http://www.heldrich.rutgers.edu/sites/default/files/content/Heldrich_Work_Trends_Anguish_Unemployment.pdf

Media Release:

http://www.heldrich.rutgers.edu/sites/default/files/content/Heldrich_Press_Release_Anguish_Unemployment.pdf

Survey Respondents: 1,202 individuals who lost a job between September 2008 and August 2009

Survey Conducted: July-August 2009

Public Release: September 3, 2009

Key Findings

- 60% of the recently unemployed lost their jobs suddenly, without advance warning. Eight in ten got two weeks notice or less. Just 15% of the jobless received any severance, and virtually none were offered retraining.
- 8 in 10 did not see not much chance of returning to the place they once worked, even though most workers (72%) previously thought they held permanent jobs.
- Over half of the unemployed lost their jobs for the first time.
- 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.
- Three in four unemployed workers said the economic situation 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 were concerned that their benefits would run out before they find a job.
- Only half of the jobless had health benefits.
- Two-thirds of respondents said they were depressed, over half had borrowed money from friends or relatives, and a quarter had skipped mortgage or rent payments.

Selected Media Coverage/*Anguish of Unemployment* September 2009

- New York Times, Sunday Week in Review section
<http://www.nytimes.com/2009/09/06/weekinreview/o6portrait.html>

<http://www.nytimes.com/imagepages/2009/09/05/weekinreview/o6portraitg.read.y.html>
- New York Times, Op-Ed columnist Bob Herbert
<http://www.nytimes.com/2009/09/15/opinion/15herbert.html>
- Associated Press – worldwide distribution
- BusinessWeek
- CNN
- PBS NewsHour
- MSNBC
- CNBC
- NPR-Planet Money
- NPR-Radio Times
- CBS Radio Network
- Huffington Post
- Forbes
- New York Post
- Voice of America – China
- Der Spiegel (Germany)

APPENDIX B

No End in Sight: The Agony of Prolonged Unemployment

Report:

http://www.heldrich.rutgers.edu/sites/default/files/content/Work_Trends_May_2010_o.pdf

Media Release:

http://www.heldrich.rutgers.edu/sites/default/files/content/Work_Trends_21_Press_Release.pdf

Survey Respondents: 908

Survey Conducted: March 2010

Public Release: May 4, 2010

Key Findings

- Two-thirds (67%) of those jobless in August 2009 were still jobless in March 2010, and 12% had given up looking for jobs.
- Only 13% of the August 2009 job seekers had found full-time work by March 2010.
- Only 12% of those over age 50 found full- or part-time work, compared to 21% of those between 30 and 49, and 29% of respondents ages 18 to 29.
- Less than 10% of the unemployed workers who had obtained jobs were able to earn at least as much as their previous wage or salary level.
- Between August and March, the number of job seekers searching for more than seven months rose from 48% to 70%.
- Over half did not think they would find a new job in the near future even though 73% were willing to take a pay cut and 77% were willing to change careers in order to get a job.
- 90% of respondents rated their financial situation fair to poor.
- More than half borrowed money from family or friends, 45% had increased credit card debt, and 70% had used money saved for retirement.
- 4 in 10 went without medical care for themselves or family members.
- Nearly one-third were using government Food Stamps to help put meals on the table; one in five reported going to a soup kitchen or food pantry.

**Selected Media Coverage/*No End in Sight*
March 2010**

- New York Times, Week in Review chart – July 4, 2010
<http://www.nytimes.com/imagepages/2010/07/04/weekinreview/o4goodmangraphic.html?ref=weekinreview>

http://www.nytimes.com/2010/07/04/weekinreview/o4Goodman.html?_r=1&ref=petersgoodman
- National Public Radio
<http://www.npr.org/templates/story/story.php?storyId=126497613&sc=emaf>
- New York Times, Economix Blog
- ABC News
- Huffington Post
- Kansas City Star
- National Governors Association

APPENDIX C

The Shattered American Dream: Unemployed Workers Lose Ground, Hope, and Faith in their Futures

Report:

http://www.heldrich.rutgers.edu/sites/default/files/content/Work_Trends_23_December_2010.pdf

Media Release:

http://www.heldrich.rutgers.edu/sites/default/files/content/Shattered_American_Dream_Press_Release.pdf

Survey Respondents: 764

Survey Conducted: November 2010

Public Release: December 16, 2010

Key Findings

- Nearly 6 in 10 unemployed workers had sought a new job for more than one year; fully one-third had searched for more than two years.
- Between first contact in August 2009 and the November 2010 survey, just 26% had landed full-time jobs. Half took a cut in pay or benefits.
- Prolonged unemployment of U.S. workers led many to question the value of hard work.
- More than half of the unemployed (58%) were pessimistic about finding a job in the near future.
- The recession hit jobless workers over 50 years of age particularly hard: 27% were involuntarily retired, unable to find jobs and dropping out of the labor force; another 46% said they would have to put off retirement.
- Just 9% thought the economy would begin to recover in 2011, with another 33% anticipating economic recovery by 2012; 56% believed recovery was three or more years out.
- Half believed there will be lasting changes in how secure workers feel in their jobs, the ability of young people to attend college, and workers having to take jobs below their skill level.
- 41% of jobless Americans doubted the ability of either President Obama or a Republican Congress to lead an economic recovery.

- By a margin of 61% to 35%, more felt they would be stuck in their current financial shape rather than making it back to where they were before the recession began.
- Three in five (61%) said the economic situation had a major impact on their family; over half said the recession had caused them to make a major change in their lifestyle.
- 51% had reduced spending on food, 73% spent less on clothing, 45% cut back on health care, and 42% spent less on shelter.

Selected Media Coverage/*The Shattered American Dream*

December 2010

- New York Times
http://www.nytimes.com/2011/01/01/business/economy/01hires.html?_r=1
- New York Times, Op-Ed columnist Bob Herbert
http://www.nytimes.com/2010/12/28/opinion/28herbert.html?_r=1
- CNN.com (op-ed)
<http://www.cnn.com/2011/OPINION/01/07/vanhorn.unemployment.jobs.study/>
- National Public Radio
- NPR's All Things Considered
- Bloomberg TV/Bloomberg Radio
- MSNBC
- CNN International
- China Radio International
- Huffington Post
- Daily Kos
- Maryland Public Radio
- Wisconsin Public Radio
- Minnesota Public Radio
- Forbes.com
- Philadelphia Inquirer
- International Business Times

APPENDIX D

American Workers Assess an Economic Disaster

Report:

http://www.heldrich.rutgers.edu/sites/default/files/content/Work_Trends_September_2010.pdf

Media Release:

http://www.heldrich.rutgers.edu/sites/default/files/content/Work_Trends_Press_Release_September_2010.pdf

Survey Respondents: 818 U.S. residents 18 and older, both employed and unemployed

Survey Conducted: July-August 2010

Public Release: September 1, 2010

Key Findings

- Nearly three in four (73%) of the Americans surveyed had been directly affected by a recession due to its unprecedented length and severity.
- Since the start of the recession in late 2007, 14% had lost a full- or part-time job.
- Another 12% saw an immediate family member lose a job.
- Another 30% had a member of their extended family lose a job.
- Another 17% knew a close friend who lost a job.
- Two-thirds of working-age adults believed economic conditions would be the same (41%) or worse (27%) by the summer of 2011.
- 50% of Americans who still had jobs were very concerned about their job security, and an astounding 86% had at least some concern.
- More than half (56%) thought the U.S. economy had undergone a fundamental and lasting change as opposed to a temporary downturn (43%).
- Only one-quarter of those working (26%) and one in six of the unemployed (17%) said that the high jobless rate was due to the fact that some people did not want to work.
- Nearly three in four respondents (74%) attributed the high levels of joblessness to competition and cheap labor from other countries.
- A near majority of those surveyed (47%) believed illegal immigrants had taken jobs away from Americans and contributed to high unemployment.

- Over 4 in 10 respondents (45%) attributed high unemployment to the actions of Wall Street bankers.
- American workers were divided about how government should respond, and expressed little faith in Washington's ability to manage the economy.
- By a margin of 70% to 30%, more **disagreed** than agreed that a new economic stimulus package was needed, even if it added to the national debt.
- Yet half believed the government should cut taxes for businesses in order to help create jobs, even if it caused the national debt to increase.
- 54% were willing to see the debt go up in order to fund programs to directly create jobs; 77% of unemployed workers supported job creation programs.
- Just 23% trusted President Obama to handle the economy, compared to 19% who trusted the Republicans in Congress. Forty-five percent say they trusted **neither**.

**Selected Media Coverage/*American Workers Assess and Economic Disaster*
September 2010**

- National Public Radio
- NPR's *All Things Considered*
- NBC News
- BBC.com
- New York Post
- Cleveland Plain Dealer
- Philadelphia Inquirer
- Newark Star-Ledger
- Atlantic Magazine blog
- Huffington Post
- Industry Week
- Employment & Training Reporter
- NPR – WHYY / Philadelphia
- India Times