



## BACKGROUND

The John J. Heldrich Center for Workforce Development at the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey was founded as a research and policy organization devoted to strengthening New Jersey's and the nation's workforce during a time of global economic change. The Heldrich Center researches and puts to work strategies that increase worker skills and employability, strengthen the ability of companies to compete, create jobs where they are needed, and improve the quality and performance of the workforce development system.

Since 1997, the Heldrich Center has experienced rapid growth, working with federal and state government partners, Fortune 100 companies, and major foundations. The Center embodies its slogan "Solutions at Work" by teaming with partners and clients to translate cutting-edge research and analysis into practices and programs that companies, unions, schools, community-based organizations, and government officials can leverage to strengthen the nation's workforce.

The Center's projects are grounded in a core set of research priorities:

- Disability Employment
- Evaluation, Management, and Employment
- Industry, Education, and Employment
- Reemployment
- Work Trends and Economic Analysis

Since its inception, the Heldrich Center has sought to inform employers, union leaders, policymakers, community members, the media, and academic communities about critical workforce and education issues that relate to the emerging global economy.

To better understand the public's attitudes about work, employers, and the government, and improve workplace practices and policy, the Heldrich Center produces the *Work Trends* surveys on a regular basis. (The complete set of reports is available at [www.heldrich.rutgers.edu](http://www.heldrich.rutgers.edu).) The surveys poll the general public on critical workforce issues facing Americans and American businesses. The survey findings are promoted widely to the media and national constituencies.

The series is co-directed by Carl E. Van Horn, Ph.D., Director of the Heldrich Center, and Cliff Zukin, Ph.D., Senior Faculty Fellow at the Center and Professor of Public Policy and Political Science at Rutgers University. *Out of Work and Losing Hope: The Misery and Bleak Expectations of American Workers* continues to advance the goals of the *Work Trends* series to give American workers a voice in the national economic policy debates, and thereby provides policymakers and employers with reliable insights into how workers across the nation are judging and acting upon the realities of work and the workplace.

*Readers should note that the word cloud on the cover depicts respondents' answers to the question, "When you think of your current financial situation, what, if anything, worries you most?"*

## INTRODUCTION AND VIEWS OF THE ECONOMY

This is the fourth time the John J. Heldrich Center for Workforce Development at Rutgers University has surveyed a national random sample of unemployed American workers who lost a job during the Great Recession.<sup>1</sup> We first conducted a random probability sample of 1,202 respondents in August 2009. Eligibility was defined as those who had been unemployed at some point in the prior 12 months (between September 2008 and August 2009). Of this group, 76% were unemployed and looking for work, 5% were unemployed but not looking for work, and 19% were employed when first interviewed in August 2009.

We successfully re-interviewed 908 respondents (76% of the original sample) seven months later in March 2010. At that time, 54% were unemployed and looking for a job, 13% were unemployed but not looking, and 33% were employed. The entire sample of 908 constitutes Wave 2. We followed up another eight months later in November 2010, successfully completing questionnaires with 764 respondents (64% of the original sample). Wave 3 surveys found 43% who were unemployed and looking for work, 11% who were working part time but looking for full-time work, 8% who were working part time and not looking for full-time work, 13% who were unemployed but not looking for work, and 26% who were employed full time.

This fourth wave of surveys marks the two-year anniversary of the initial study. We successfully re-interviewed 675 respondents, or 56% of the initial sample.<sup>2</sup> The number employed either full or part time now stands

at 43%, while 41% are unemployed and looking for work, and the remaining 17% are not in the labor force. A more detailed profile of employment status, presented in Table 1, shows that the number holding full-time jobs ranges from just 27% to 33%. The 41% looking for full-time jobs comprises 33% who are jobless, and another 8% who have part-time employment but are looking for full-time work. The 17% who are no longer in the labor market encompasses 10% who do not want a job, 4% who have gone back to school, and another 3% who simply noted they were doing volunteer work.

## PERCEPTIONS OF THE ECONOMY

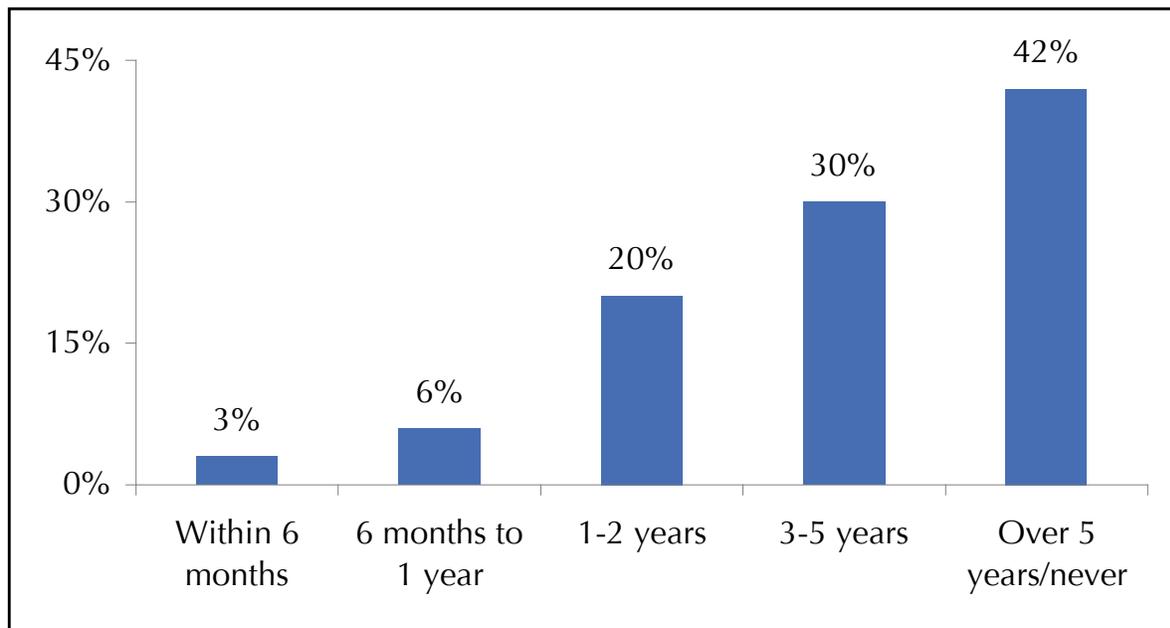
The unemployed are pessimistic about the prospects of an economic recovery, and have gotten more so over time. In August 2009, 56% thought that the economy would begin to recover within two years. Now, two years later, only 29% think the economy will begin to recover in the **next** two years. Another 30% are thinking in a timeframe of three to five years, leaving 42% that believe that economic recovery is more than five years down the road (see Figure 1). This is a strong statement about the likelihood of recovery: almost three-quarters of the unemployed do not see an economic recovery even in the space of the next two years.

Moreover, over the past two years, the unemployed have become increasingly convinced that the conditions that have plagued them — and the economy overall — will be enduring. The percentage saying the U.S. economy is experiencing fundamental and lasting changes has grown from 52% in August 2009 to 71% in August 2011. Despite the formal “end” of the

TABLE 1. PANEL EMPLOYMENT STATUS

	August 2011	November 2010	March 2010	August 2009
<b>Unemployed and looking</b>	41%	54%	54%	<b>76%</b>
Jobless and looking	33%	43%		
Part time, looking for full time	8%	11%		
<b>Unemployed, not looking</b>	17%	13%	13%	<b>5%</b>
Don't want a job	4%			
Discouraged, out of labor market	6%			
In school	4%			
Doing volunteer work	3%			
<b>Employed</b>	43%	34%	33%	<b>19%</b>
Full time	27%	26%		
Self-employed (full time or part time)	6%			
Part time	7%	8%		
Part time, in school	3%			
<b>Total</b>	101%	101%	100%	<b>100%</b>
Number of respondents	(675)	(764)	(908)	(1,202)

FIGURE 1. WHEN DO YOU THINK THE ECONOMY WILL BEGIN TO RECOVER? (WAVE 4, AUGUST 2011)



recession in June 2009, just 29% say the economy is just in a temporary downturn, compared to 48% who thought this way in August 2009 (see Figure 2).

The unemployed reacted to seven statements about fundamental changes the Great Recession might leave in its wake, and judged whether conditions would soon return to normal, would return but not for a long time, or whether there will be a “new normal” — that the conditions would be permanently changed. Their reactions are shown in Figure 3. Most see a number of draconian changes.

- Almost two-thirds of all those surveyed (64%) believe that retirement patterns will be permanently altered with older workers not being able to retire when they want. Another third think this condition will continue for many years.

- Over half see an end to college affordability for young people. In total, 92% think college affordability is at least many years off.
- Perceptions of the workplace are dismal: Almost everyone (95%) thinks workers will have to take jobs below their skill level well into the future; a similar number feels similarly about job security, with half saying workers feeling secure in their jobs is a now a memory of another time.
- Similarly, over 90% think the United States is headed for a many-year era of high unemployment and lack of good jobs at good wages. In fact, just over one-third think this will become a permanent condition.

FIGURE 2. CHANGES IN THE ECONOMY ARE:

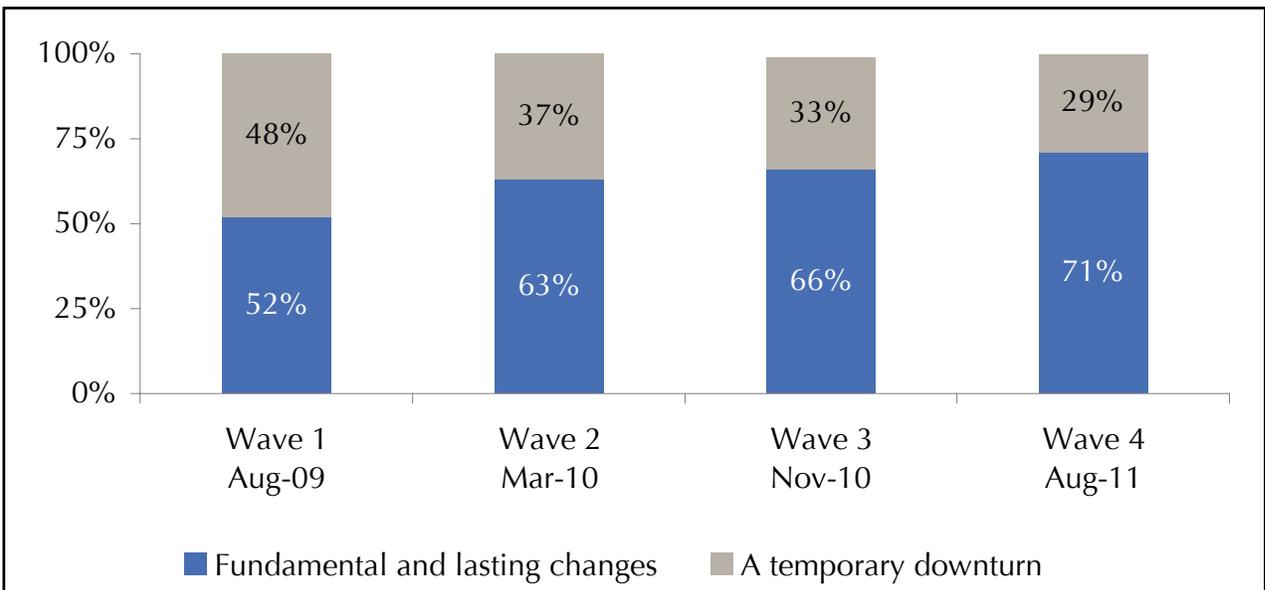
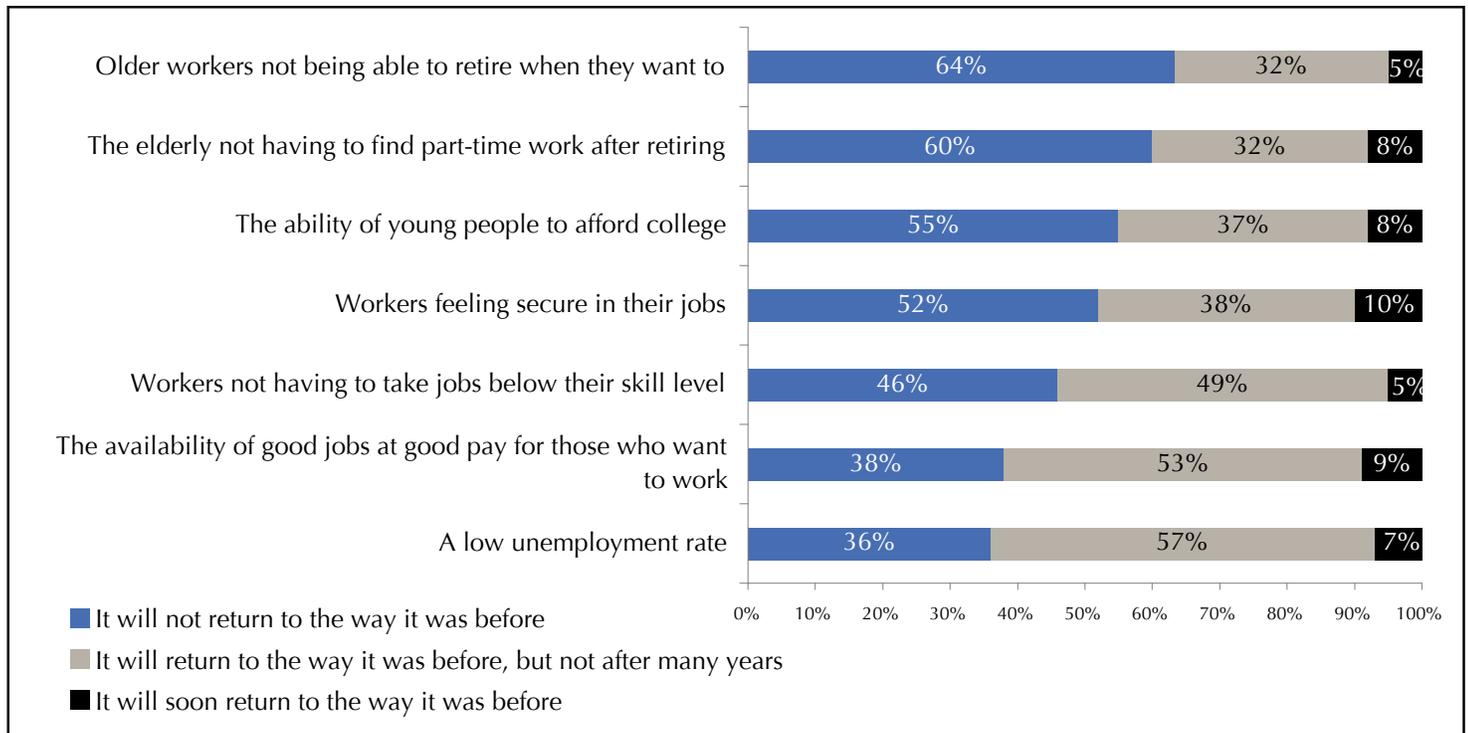


FIGURE 3. PLEASE INDICATE WHAT YOU THINK WILL HAPPEN IN THE FOLLOWING AREAS:



## FINANCIAL SITUATION

The unemployed and formerly unemployed remain in dire economic straits. Only 19% rate their personal financial situation as either “excellent” or “good.” Another 37% say they are in “only fair” shape and almost half (45%) describe their financial condition as flat out “poor”. Comparing their financial situation to two years ago, more than half say their financial shape has gotten worse and just 15% say it has gotten better (see Figure 4). When asked to think about how much they have in salary and savings now as opposed to when the recession started, 67% say they have less, including a massive 53% who say they have a lot less. At this point in time, only 4 in 10 believe they will get back to the level they were at before the recession started. The other 60% believe this will be a permanent change in their economic fortunes.

Just how far out of the economic mainstream the unemployed have fallen can be seen by comparing their answers with a national sample of all Americans conducted by the Gallup organization at about the same time. In July 2011, 73% of the public said they were satisfied with their standard of living and 26% were dissatisfied, a margin of 47 percentage points to the positive. The Heldrich Center survey of those either currently or previously unemployed conducted in August 2011 finds one-third satisfied and two-thirds dissatisfied with their standard of living, a margin of 32 percentage points to the negative (see Figure 5). Whereas 50% of all Americans say they would be able to make a major purchase such as a car or appliance or make a major home repair if needed, only 21% of those having had a bout with unemployment say they could do so.

FIGURE 4. COMPARED TO TWO YEARS AGO, IS YOUR FAMILY'S FINANCIAL SITUATION:

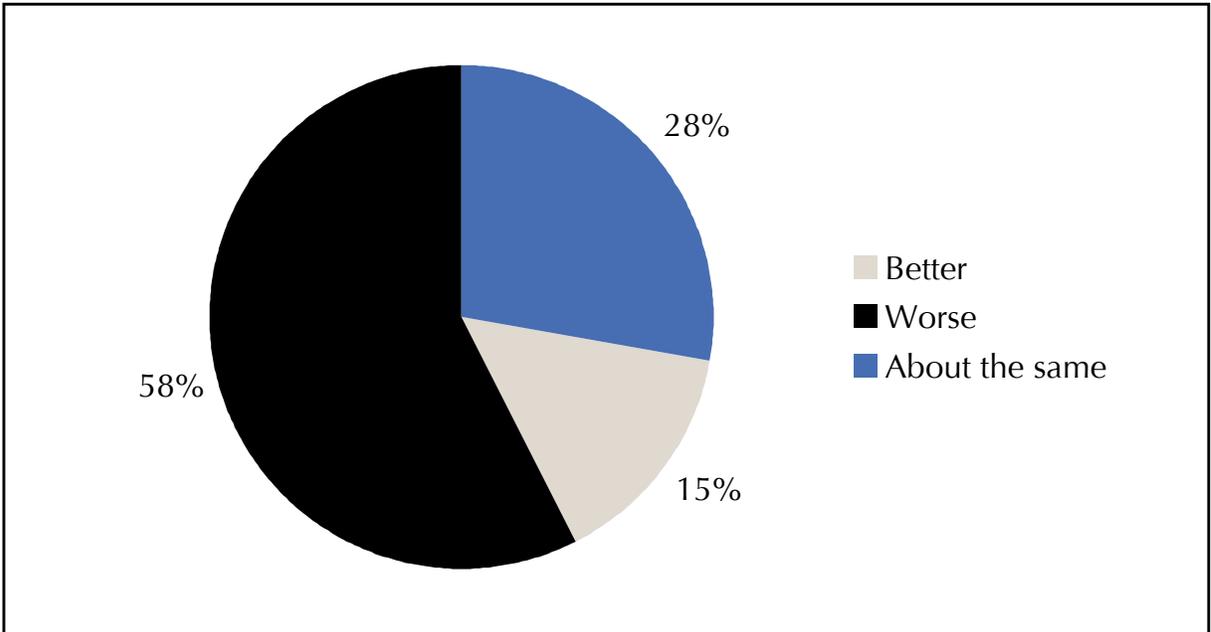
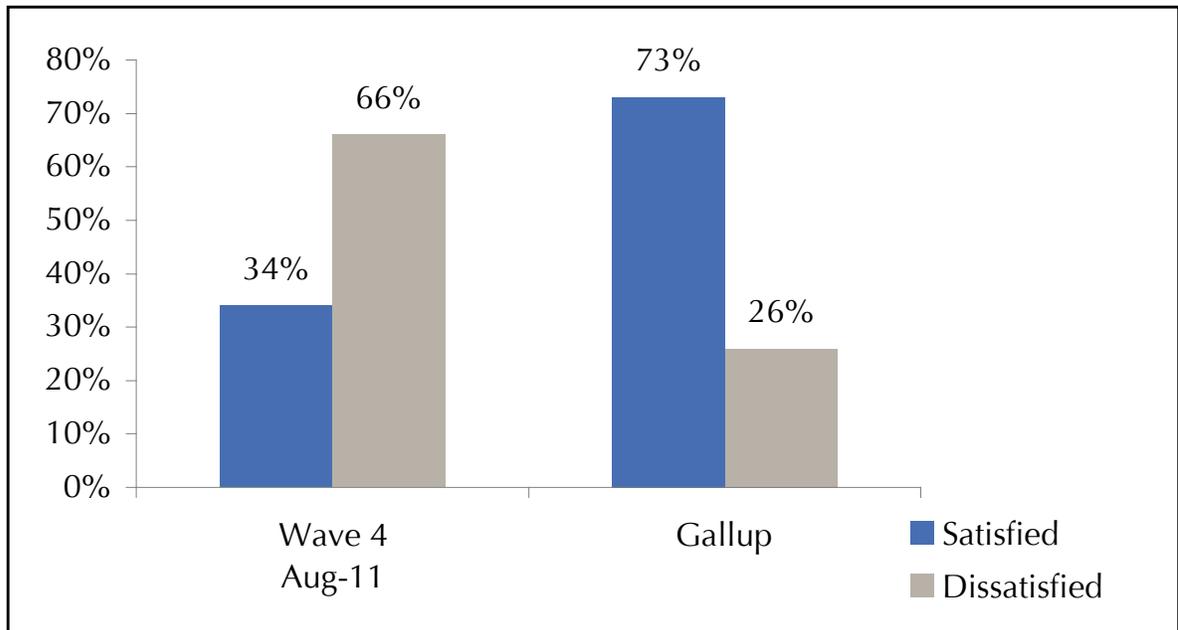


FIGURE 5. ARE YOU SATISFIED OR DISSATISFIED WITH YOUR STANDARD OF LIVING, ALL THE THINGS YOU CAN BUY AND DO?



Just over half (52%) say their economic situation has had a **major** impact on their family; another 43% say it has had at least a minor impact. Just under half say the recession and unemployment have caused a **major** change in their lifestyle, with fully one in three saying they had to make do without something they thought of as **essential**. When asked where they “have reduced spending so much that it has made a difference in your family’s day-to-day life,” three-quarters or more cite entertainment, clothing, and travel or vacations. The next set of cuts, while less in number, is in more critical quality-of-life areas. Half say they have reduced spending on food (52%) and transportation (48%), and an uncomfortably large 44% have cut back on health care so much that it has made a difference in the quality of day-to-day life. About the same number (42%) have cut expenditures on housing or home maintenance (see Figure 6).

Retirement plans have also been drastically altered by workers’ stay on the unemployment rolls. Some 70% say they have changed their plans in this area, with equal numbers (35%) saying they plan to retire **earlier** and **later** than they had originally planned. Half of those over age 50 now say they plan to take Social Security as soon as they are able, up from 41% in the November 2010 survey.

Searching perhaps to see if there was any lemonade being made out of the lemon of unemployment, the survey asked respondents, “As a result of being unemployed, has anything **positive** happened to you,” and solicited reaction in seven areas. The results are fairly grim (see Figure 7). Outside of the half who have been spending more enjoyable family time and working on projects around the house, very few of the unemployed have accomplished new

**FIGURE 6. PLEASE CHECK OFF ANY OF THE AREAS WHERE YOU HAVE REDUCED SPENDING SO MUCH THAT IT HAS MADE A DIFFERENCE IN YOUR FAMILY’S DAY-TO-DAY LIFE:**

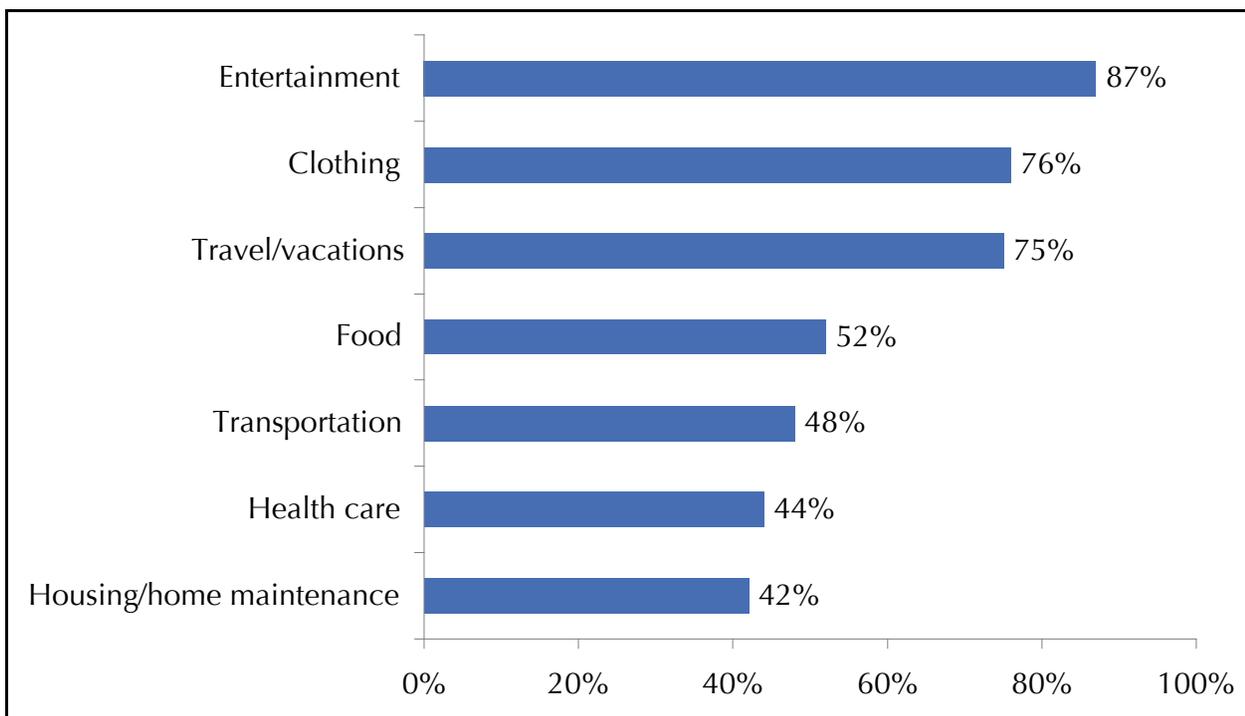
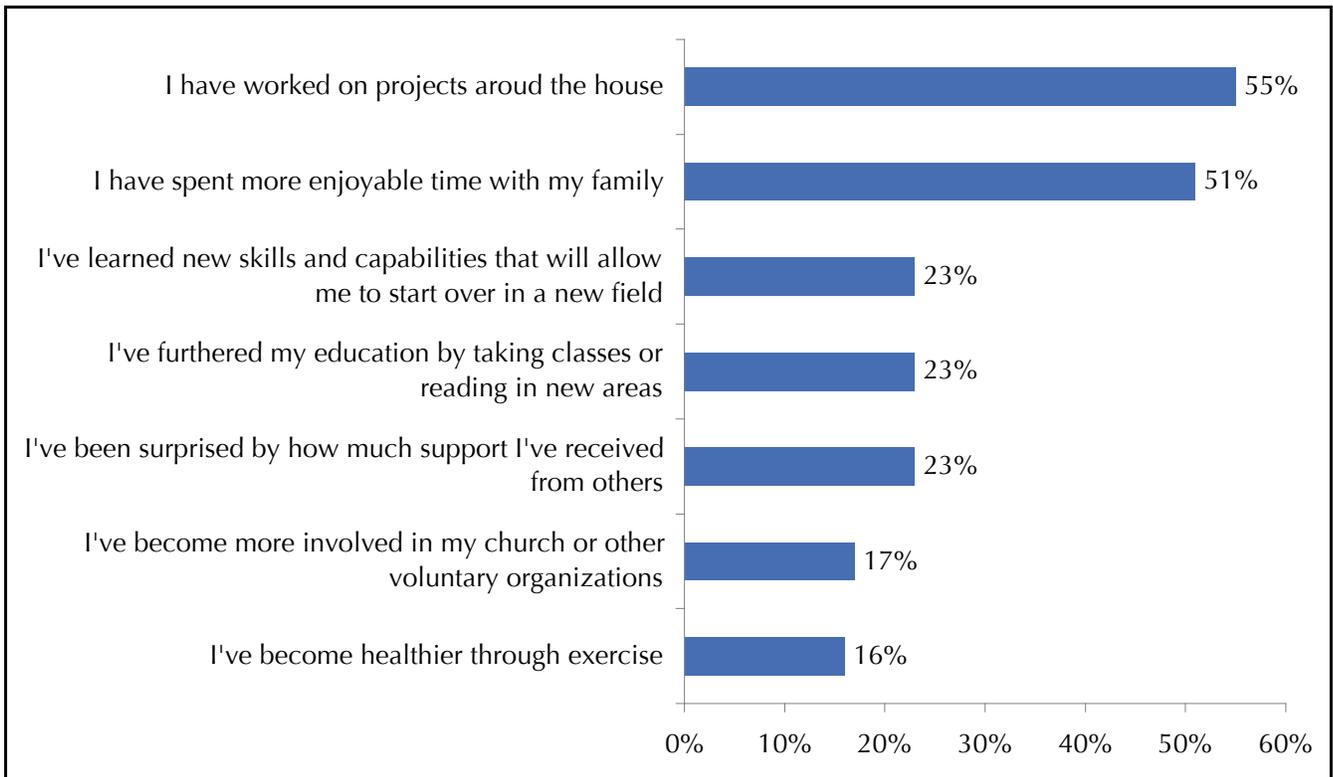


FIGURE 7. AS A RESULT OF BEING UNEMPLOYED, HAS ANYTHING POSITIVE HAPPENED TO YOU?



professional or personal goals. Just shy of one-quarter put their effort into learning new skills or capabilities that would allow them to start over in the workforce, and furthering their education by taking classes or reading in new areas. Even fewer have worked on personal health goals of diet and exercise or expanded their volunteer or church activities. Only a meager 23% say they were pleasantly surprised at the level of support and understanding their being out of work has engendered from others.

## THE EMPLOYED

Even among the fortunate respondents who got new jobs, those jobs did not come quickly. Just one-quarter found new employment within two months and, overall, 40% were back to work within six months. About one-quarter waited between six months and a year before finding new

work, another quarter between one and two years, and 5% were out of work more than two years (see Figure 8). A large number (43%) of these new jobs are not permanent. One-quarter describe their job as temporary and another 18% say their jobs are contingent on reaching certain goals; just 57% say their new job is expected to be a permanent one.

The word cloud on page 9 was generated by entering the verbatim answers respondents wrote to the open-ended question, “What do you believe was the most helpful thing you did to find your job?”<sup>3</sup> The dominant answer is **networking** — using one’s array of friends and professional contacts (see Figure 9). Additionally, 20% say they took a class or training course to get new skills and 10% say they moved to another city or town to find work.



There was a decided financial cost to taking the new jobs. Just over half report taking a cut in pay to accept their new positions. The cut was relatively minor for the quarter losing 10% or less of their salary, but 29% lost between 11% and 20%, 18% saw a reduction in salary of 21% to 30%, and 29% took an even larger reduction in salary to become reemployed (see Figure 10). Additionally, 30% say they took a reduction in benefits.

For many, taking a new job meant changing fields, and this has become increasingly the case as time has gone by. In March 2010, 33% of the newly reemployed said they had started over in a new field or career. This number increased to 41% in November 2010, and has now increased to 48%. In fact, in response to another question, 44% say their new job is very different than what

they were doing before (see Figure 11).

Only one-third landed in jobs that they say are very closely related to what they were doing before becoming unemployed. There is certainly less of a match between the skill sets of these workers and their new jobs when compared to their old ones. A survey taken of workers by the Gallup organization in July 2011 reported that 84% of workers said they “get to use their (your) strengths to do what you do best every day.” In comparison, just 54% of the newly reemployed feel that same way when asked the question about their jobs in our August 2011 survey.

Moreover, it is clear that a large number of these newly reemployed had to make sacrifices just to get back into the work world. More than half (56%) say they took their new job as something to get them by while

**FIGURE 10. WERE YOU FORCED TO TAKE A PAY CUT TO FIND NEW FULL-TIME EMPLOYMENT? IF SO, HOW MUCH LOWER IS YOUR INCOME COMPARED TO YOUR LAST FULL-TIME JOB?**

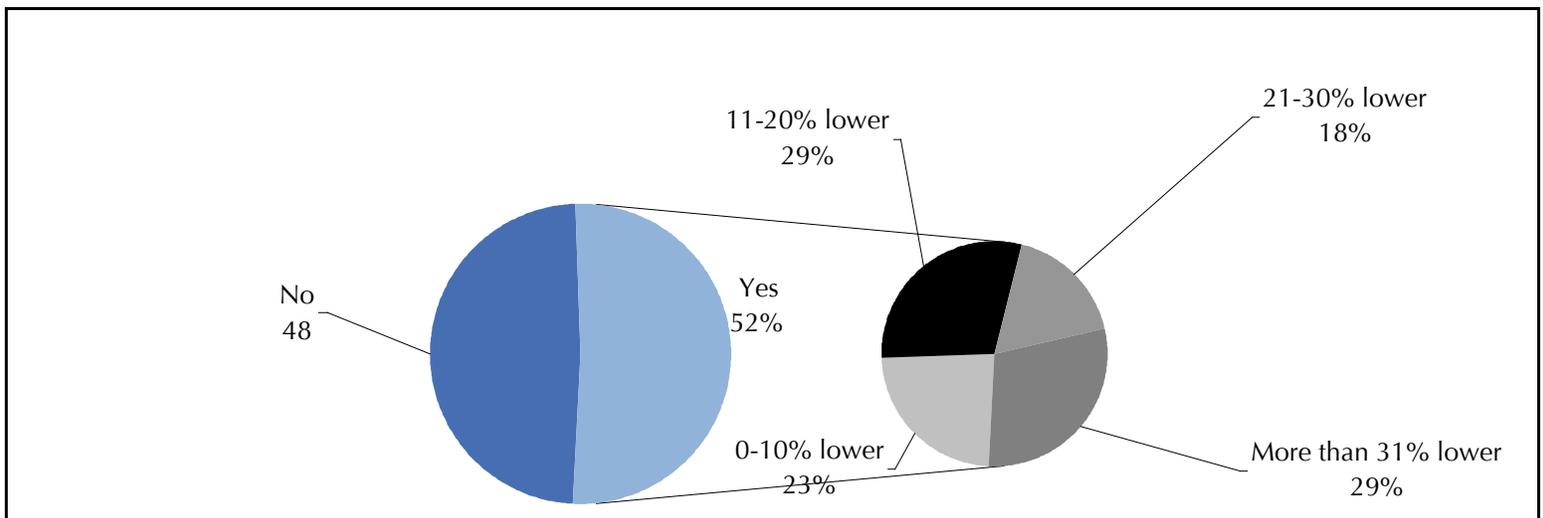
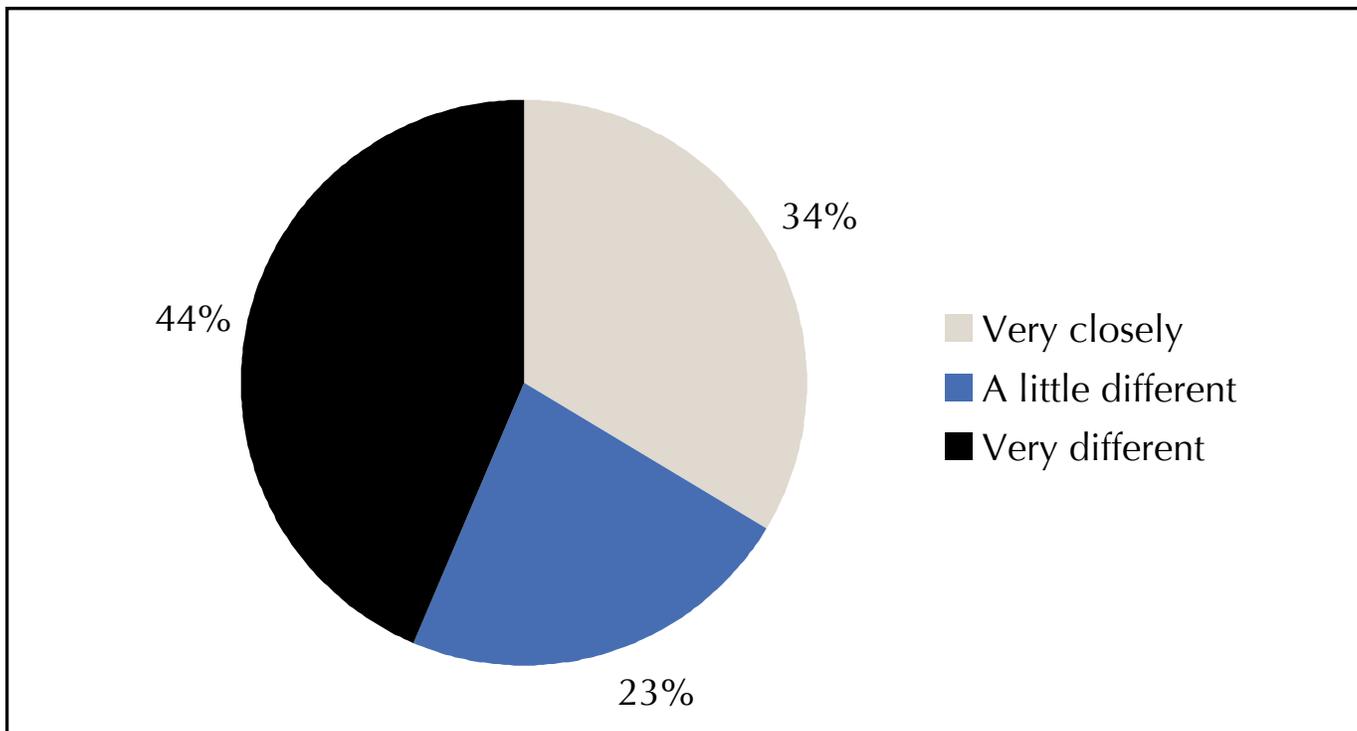


FIGURE 11. HOW CLOSELY RELATED IS YOUR NEW JOB TO THE FIELD YOU WERE IN BEFORE?



they look for something better; just 44% say their job is something they really want to do in the long term. More describe their new jobs as a step down rather than a step up by a margin of almost two to one. The remaining quarter say there is little difference (see Figure 12).

Despite all this, the 4 in 10 who have managed to find jobs are generally satisfied with them. More than half (59%) of the recently reemployed say they are either very (22%) or somewhat satisfied (37%) with their new positions — about the same number as workers in the population as a whole<sup>4</sup> — while one-quarter report being either very (10%) or somewhat (14%) dissatisfied. That basic distribution is confirmed by a second

question that asked for an assessment of their jobs and how they feel about them (see Table 2).

Moreover, most of the newly reemployed expect to stay at their job for the foreseeable future. Just 8% say they expect to stay less than six months, while two-thirds expect to stay at least a year, including 45% who expect to be there two years or more. Just 12% say they are “very” concerned about job security in their new position, although another 45% say they are at least “somewhat” concerned.

FIGURE 12. ALL THINGS CONSIDERED, IS YOUR NEW JOB:

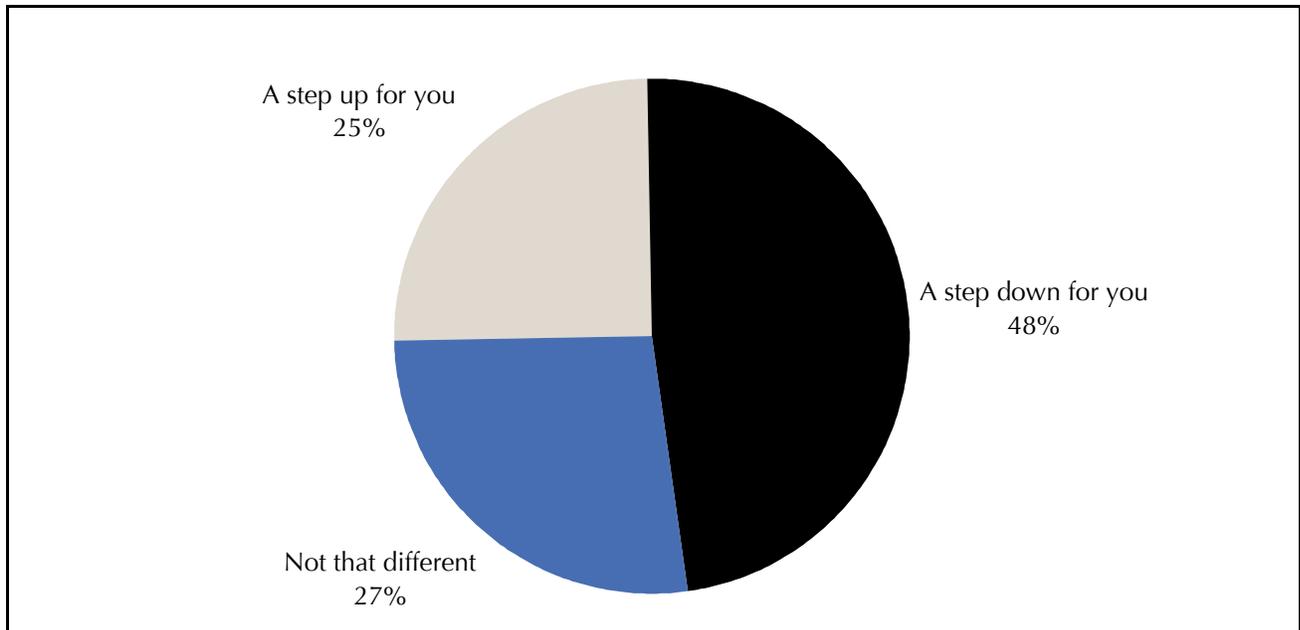


TABLE 2. ASSESSMENTS OF NEW JOBS

I'm enthusiastic about my job and really want to do it	28%
My job is pretty good and I'm happy to have it	28%
My job is OK; there are good and bad things about it	27%
My job isn't what I'd like and I'm a little unhappy about it	12%
I really dislike my job and am sad that I have to do it	6%
<b>Total</b>	<b>101%</b>

## THE UNEMPLOYED

Among our respondents who are still seeking employment, fully half have now been unemployed for more than two years (see the next section on the long-term unemployed for more on this set of individuals.) Another 18% have been actively seeking employment without success for over a year and 7% have been looking for a job for seven months to a year. As shown in Figure 13, the proportion of those who are among the long-term unemployed — defined by the federal Bureau of Labor Statistics as more than six months — has continued to grow since we first surveyed our national

sample of individuals who lost a job in the prior year. It was 49% in August 2009; in August 2011, 75% had been unemployed for more than six months.

The inability of this large group of workers to find full-time employment is not for lack of effort on their part. Though they have been unsuccessful, the vast majority continues to work hard at the task of finding work. Within the past month, 76% of these unemployed workers applied for a job with an employer, 68% scoured newspaper job advertisements, 66% examined online job boards, 59% contacted friends or family members about a job, and 57% sent

FIGURE 13. HOW LONG HAVE YOU BEEN ACTIVELY SEEKING EMPLOYMENT?

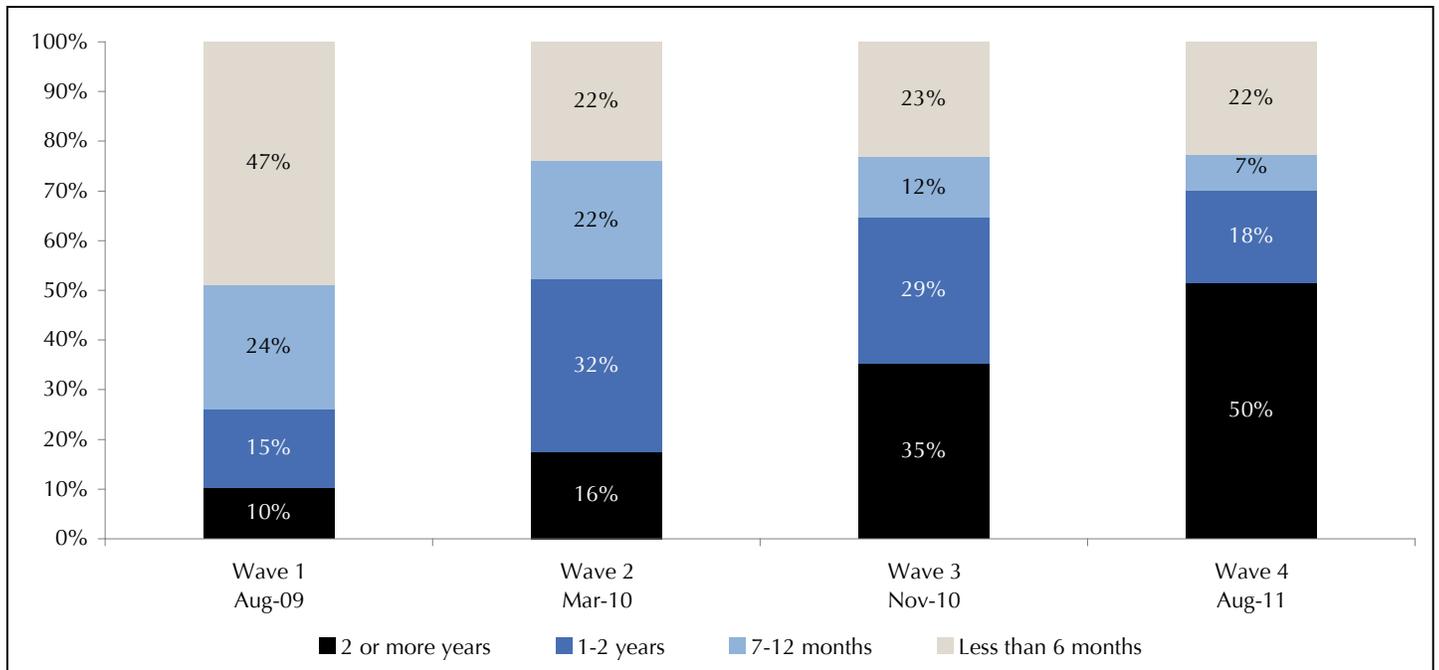
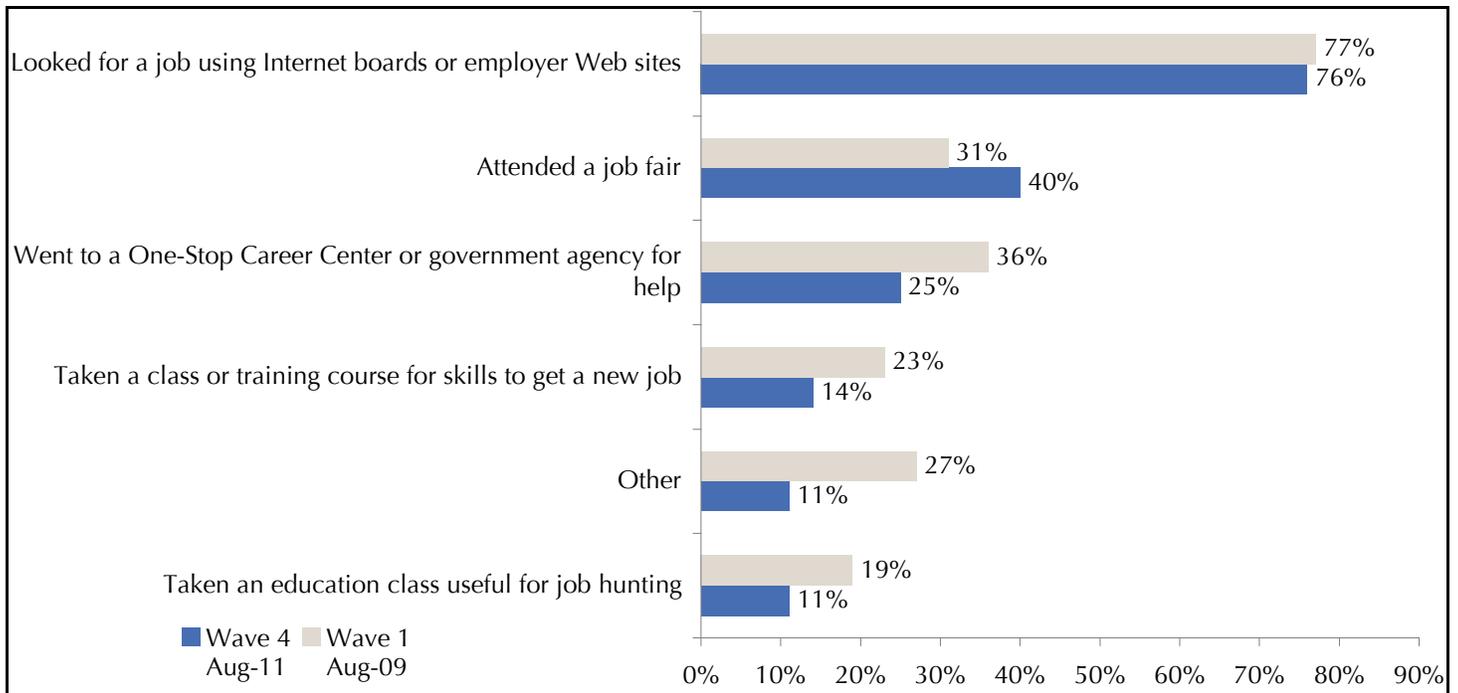


FIGURE 14. PLEASE CHECK ANY OF THE FOLLOWING YOU HAVE DONE IN THE PAST 12 MONTHS:



an e-mail to a potential employer. Finally, 54% called a potential employer about a job within the past month. Six in ten unemployed workers report that they had spent at least two hours looking for a job on three days of the previous seven-day week. And one in four say they spent at least two hours looking for work on five days of the previous week. Despite their efforts to find employment, only 56% made it to a job interview. Of those who were interviewed for a job, the majority had at least three or more interviews.

Although the unemployed workers have been very active in searching for work — with 76% using job boards and 40% going to job fairs — far fewer received help from government agencies or had taken education and training classes. Only 1 in 10 workers (11%) enrolled in an education class to help them improve their job search skills and only 14% took a class to gain new occupational skills that might aid them in getting a job (see Figure 14). Forty-six percent of those who enrolled in an education and training course either paid for it themselves or were assisted by a family member; 38% got support from a government agency.

The percentage of the unemployed engaged in education and skills upgrading has actually declined since we initially interviewed them two years ago. For example, among those who were unemployed two years ago, 23% had taken a class to improve their skills in the previous 12 months, compared with 14% of those still unemployed in August 2011 who had done so in the previous 12-month period. Also, whereas 36% of the unemployed had gone to a government agency or One-Stop Career Center for help when we interviewed them in August 2009, 25% of those who are still

unemployed report they had done so in the prior 12 months on the August 2011 survey.

The workers who remain unemployed are, for the most part, willing to make sacrifices in order to get back into the job market. Two out of three (69%) unemployed respondents say they would be willing to take a cut in pay in order to get a new job. About one in three expect that they will be paid less than their last job. And nearly 6 in 10 say they had seriously considered changing careers in order to get a new job.

Given the harsh realities that these unemployed workers have experienced over the past two years, it is not surprising that the majority (54%) remain pessimistic about finding a new job in the near future. Only 11% say they are very optimistic. And as the economic downturn and slow recovery lingered, the optimism of the unemployed has declined, as shown in Figure 15.

Only one in three workers expect to start a new job within the next six months (see Figure 16). One in four workers think it will be seven months to two years before they find another job and 7% think they will never work again. Nearly one in three (31%) have no idea when they might be able to get back to work.

The vast majority of unemployed workers also have experienced stress in their relationships with friends and family. Over one in four workers (32%) report a good deal of stress and another 47% say they had experienced some or a little stress (see Figure 17). Seven percent of those who reported stress say they had become more dependent on alcohol and drugs. Significant numbers of unemployed respondents report changes in sleeping patterns (76%)

FIGURE 15. AT THE MOMENT, WHAT IS YOUR CURRENT OUTLOOK ON FINDING A NEW JOB IN THE NEAR FUTURE?

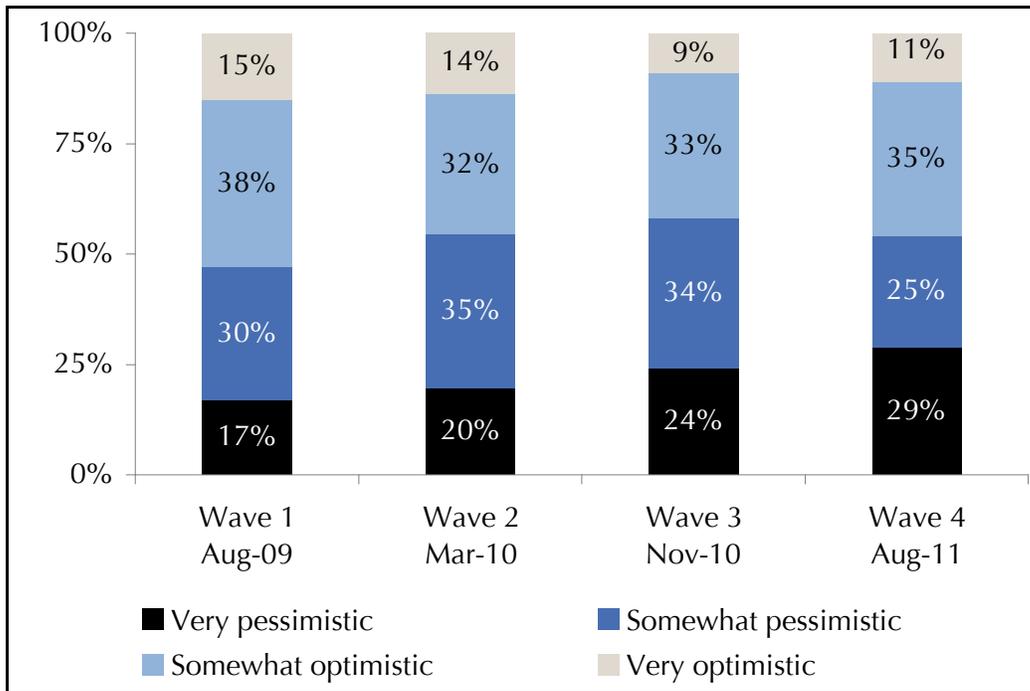


FIGURE 16. HOW LONG DO YOU THINK IT WILL BE UNTIL YOU START A NEW JOB?

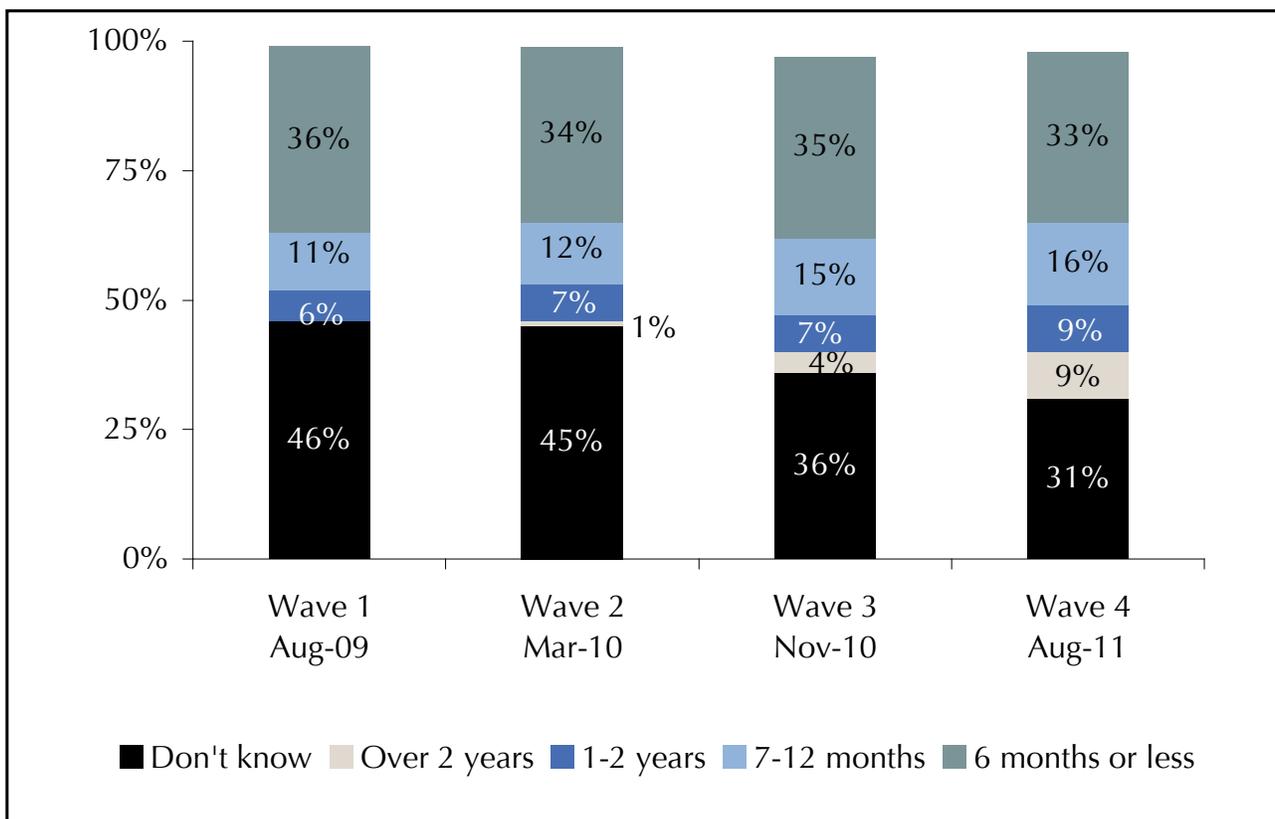
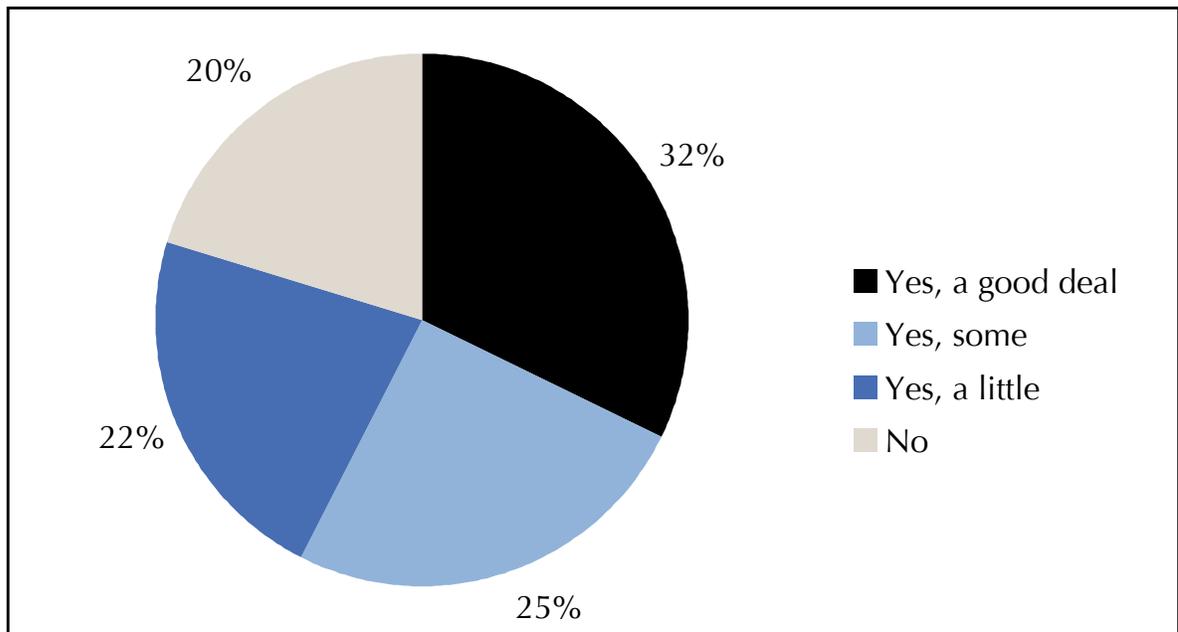


FIGURE 17. HAS YOUR UNEMPLOYMENT CAUSED STRESS IN YOUR RELATIONSHIPS WITH FAMILY OR FRIENDS?



and strains in family relationships (61%). Perhaps due to feelings of embarrassment or shame (63%) over being out of work, one of every two respondents also indicate that they avoided social situations with friends and acquaintances (50%) and that they have lost contact with close friends (44%). Overall, isolation and estrangement from people in their social networks are likely to make it even more difficult for these workers to find new employment opportunities.

## LONG-TERM UNEMPLOYED

Half of the unemployed workers we interviewed in August 2011 have been unable to find a full-time job for more than two years. The characteristics of these very long-term unemployed workers are different from the overall group of unemployed workers in some important respects, as shown

in Table 3. Overall, those who have been unemployed for more than two years are much more likely than other unemployed workers to have a family income of less than \$30,000. They are more likely to be middle-aged workers — 30 to 59 years of age. These long-term unemployed workers are also somewhat more likely to have either some college or a college degree. The longest-term unemployed workers are similar to other unemployed workers on race and gender characteristics (see Table 3).

Because most of these workers have long since received their last unemployment check and only 1 in 5 are currently working part time, 9 out of 10 of these workers assess their financial situation as only fair or poor, with 69% saying it is poor. Over three in four say that the recession had a major impact on their family, and the majority (55%) believes that their new, lower standard of living will be permanent. Four

in ten say that it will take at least six years for their family to recover. The extent of their financial difficulties is revealed in the answers to our questions about what they have had to cut from their budgets. Half told us that they were forced to give up things that are essential (50%). For example, 62% reduced spending on health care, 65% reduced their food budget, and 58% cut back on housing and home upkeep.

**TABLE 3. LONG-TERM UNEMPLOYED DEMOGRAPHIC INFORMATION**

	Long-term Unemployed	Other Unemployed Workers
<b>Age</b>		
18-29	18%	39%
30-44	40%	29%
45-59	35%	24%
60+	7%	7%
<b>Education</b>		
Less than high school	14%	14%
High school	33%	39%
Some college	30%	30%
Bachelor's degree or higher	23%	17%
<b>Gender</b>		
Male	58%	60%
Female	42%	40%
<b>Race</b>		
White	57%	57%
Black, non-Hispanic	22%	18%
Other, non-Hispanic	5%	5%
Hispanic	16%	18%
2+ races	1%	2%
<b>Income</b>		
Less than \$30K	58%	43%
\$30K-\$60K	19%	26%
More than \$30K	23%	31%

The very long-term unemployed were also forced to make many other painful personal decisions, and with more frequency than those who were unemployed for shorter periods. As shown in Table 4, 6 in 10 of these individuals told us they borrowed money from family and friends and sold possessions to make ends meet. Nearly as many (55%) also cut back on visits to their doctors. Significant numbers also took a part-time job they did not like or a job below

**TABLE 4. WHICH OF THE FOLLOWING HAVE YOU DONE SINCE BECOMING UNEMPLOYED?**

	Unemployed More than Two Years	Other Unemployed Workers
Sold some of your possessions to make ends meet	60%	40%
Moved in with family or friends to save money	20%	18%
Borrowed money from family or friends, other than adult children	60%	45%
Missed a mortgage or rent payment	26%	19%
Taken a job you did not like	40%	27%
Taken a job below your education or experience levels	36%	26%
Missed a credit card payment	28%	20%
Forced to move to a different house or apartment	20%	10%
Increased credit card debt	31%	28%
Used Food Stamps or received food from a nonprofit or religious organization	38%	32%
Cut back on doctor's visits or medical treatment	55%	42%

their education level, increased their debt, and/or missed credit card payments. Four in ten were forced to rely on Food Stamps or charities to feed themselves and their families. One in five moved in with family or friends to save money.

More than two years of unemployment has also taken a personal toll on most of the respondents to our survey. Over 90% say that their employment situation has caused stress in their relationships with friends and family, with nearly half (45%) saying it has caused a good deal of stress. Compared to other workers who have not been out of work for more than two years, the long-term unemployed are more likely to report that they are losing sleep (85% versus 75%), more likely to avoid social situations (62% versus 52%), and feeling ashamed or embarrassed about being jobless (74% versus 62%). Twenty-eight percent also say they have seen negative changes in their children's behavior, compared to 17% of those with shorter durations of unemployment who report such changes.

Those who have suffered the longest periods of unemployment — more than two years — are much more pessimistic about their prospects for finding a job in the near future — 62% versus 54%. One in ten of the long-term unemployed workers believe they will never find another job. Of those who think they will eventually get another job, half believe they will be paid less than their last job, compared with 29% of the remainder of the respondents who expressed that view.

Long-term unemployed workers also have a very pessimistic view about the U.S. economy. Only 3% believe that good jobs with good pay will soon return to the U.S. economy, compared with 10% of the total

survey. Over three in four (76%) believe that the economy has undergone a fundamental and lasting change. And 6 in 10 (59%) say that hard work and determination are no guarantee of success for most people. Fifty percent of the total sample held that view.

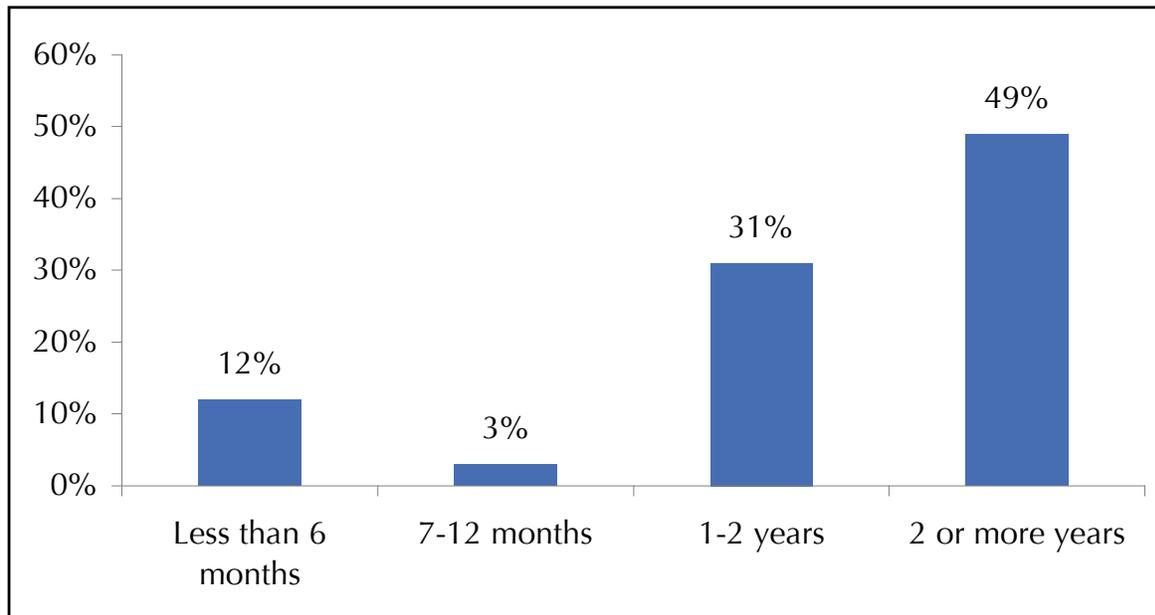
## OLDER WORKERS

Fewer than one in four workers (23%) over 50 years of age are working full time. Another 7% are working part time and do not want a full-time job, and another 4% are self-employed. Far more are unemployed and looking for work (35%) or are working part time while searching for full-time work (6%). A little over one in five have left the labor market altogether.

Even for those who found another job, reemployment came with significant sacrifices. Half (48%) did not find a job for over a year, and when they did, it was likely in a different field and accompanied by a pay cut. Among the “lucky” ones able to find jobs, 42% say their new field of employment was “very different” from their previous one. Just 40% ended up in positions where the skill set necessary to be successful was “very close” to the one they had. Moreover, 60% of those getting new employment took a pay cut, and often a substantial one. By a margin of 50% to 18%, more describe their new jobs as a step down than a step up.

A staggering number of those unemployed over age 50 have been waiting and hoping for a very long time. Eighty percent have been looking for over one year, including almost 50% who have been looking for more than two years (see Figure 18). More are pessimistic than optimistic by a margin of two to one about finding a job in the near

FIGURE 18: HOW LONG HAVE YOU BEEN ACTIVELY SEEKING EMPLOYMENT? (RESPONDENTS 50 YEARS OR OLDER)



future, and some 63% of those over 50 believe they will never have another full-time job in their field. A substantial number (82%) report stress that manifests itself in a number of ways:

- 76% report changes in sleep patterns
- 70% say there has been a strain in family relationships
- 62% feel embarrassed or ashamed about being out of work
- 46% avoid social situations with friends and acquaintances
- 37% report having more arguments than usual with family or friends

The employed and unemployed alike have drained their savings accounts — 85% say they have less in savings and income than before the recession. This includes 62% who say they have a **lot** less — over one-

third say they have lost more than 50% of the savings and income with which they started. Some three-quarters of those over 50 report having changed their retirement plans: 40% say they are going to have to work longer than they expected; 35% say they are not going to be able to work as long as they expected. Just under half (46%) expect to file for Social Security earlier than they wanted to; another 18% already have done so. One-third of those over 50 have no health insurance and half say they have already cut back on health care expenses.

## UNEMPLOYMENT INSURANCE

Of the workers who are currently unemployed, only 25% report that they had received unemployment benefits at any time in the last year. In contrast, among those who are now **employed**, 70% report that they had received Unemployment Insurance (UI) benefits. Of those who were still receiv-

ing assistance from extended UI, most were very concerned that their benefits would run out before they found another job.

**Unemployed workers** who had not received benefits in the past year were more likely to be young, male workers, with a high school degree or less and have an income (at their last job) of less than \$30,000 per year than their respective counterparts who had received UI benefits during the past 12 months. **Currently employed** workers who had not received benefits were also more likely to be younger, male workers with less formal education than those who received benefits.

Regarding government action and policies under consideration by the federal government, **unemployed** workers who had not received benefits in the past year were more likely than those who did receive benefits to say that government should be primarily responsible for helping unemployed workers. In contrast, when we asked **currently employed** workers for their opinions on the government's role, those who had received UI benefits were much more supportive of government action than those who had not received benefits.

Among the **still unemployed**, those who did not get any UI benefits were more supportive of long-term education and training programs, direct job creation programs, and requiring people who get UI benefits to enroll in a training program. Interestingly, people who did not receive benefits were much less likely to support expanding and continuing UI, whereas those who had received benefits thought they should be enhanced and extended to help unemployed workers. Those **currently employed** who did not receive UI benefits were more likely than those who did receive benefits to

support long-term training programs, higher and longer UI benefits, and require people who receive benefits to engage in retraining programs.

Turning to the experiences of **unemployed** UI recipients and non-UI recipients, our findings suggest that unemployed workers who received benefits were **more likely** to have been proactive in seeking another job. They report more hours devoted to the job search than those who did not receive benefits and they more frequently report contacting friends, examining job postings, and so on. They were also more likely to have been on a job interview. The difference in behavior may be attributed in part to the fact that those who receive UI are likely to receive more advice, encouragement, training, and/or requirements to be proactive in their job search than those who are not receiving benefits.

## WHAT POLICYMAKERS IN WASHINGTON SHOULD DO

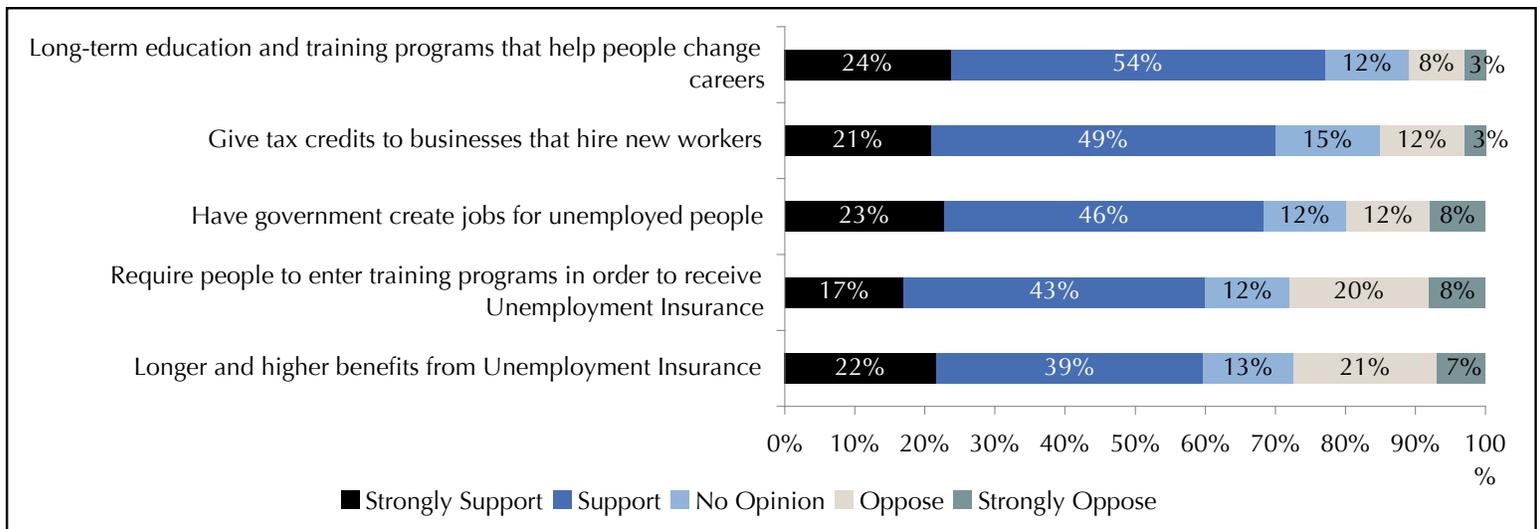
With unemployment remaining above 9% for two years, members of Congress are considering several options to foster economic growth and job creation. President Obama plans to present a job creation agenda in a speech to the nation after Labor Day. Thus far, Republicans and Democrats have proposed widely different prescriptions for ameliorating the economic slowdown. Republican lawmakers are more likely to support tax cuts for businesses that create jobs and reductions in government spending. The President and other Democrats are more likely to support direct job creation programs, extended UI, and training programs that help unemployed workers get new jobs.

We asked our panel of workers, all of whom were unemployed at some point during the past three years, to offer their opinions about the policies they would **support to bring down high unemployment**. We pointed out that some of these policies would require **increased spending by the government**. The results in Figure 19 reveal **significant support for all the policies we tested**, though some received more support than others. Longer-term training programs to help people change careers was supported by 78% of the respondents, followed closely by support for tax credits for businesses that hire workers, a proposal that garnered support from 70%. Direct job creation programs for unemployed workers were supported by 69% of the Americans we interviewed.

If respondents chose more than one policy option, we asked them which policy approach would be most helpful. Support for long-term education and training, government job creation programs, and tax credits for businesses were essentially tied, with each garnering nearly identical levels of support.

This fall, Congress will also be considering whether to extend UI benefits for unemployed workers who have already used up the state-funded unemployment benefits that typically provide about six months of benefit checks. Federal government action to extend UI benefits is either supported or strongly supported by 61% of our respondents. We also asked whether unemployed workers receiving benefits should

FIGURE 19. IDEAS CONSIDERED BY GOVERNMENT OFFICIALS TO BRING DOWN HIGH UNEMPLOYMENT



be required to enter training programs as a condition of receiving benefits, an approach common in many advanced economies. Three out of five respondents — most of whom received UI benefits — support or strongly support this idea.

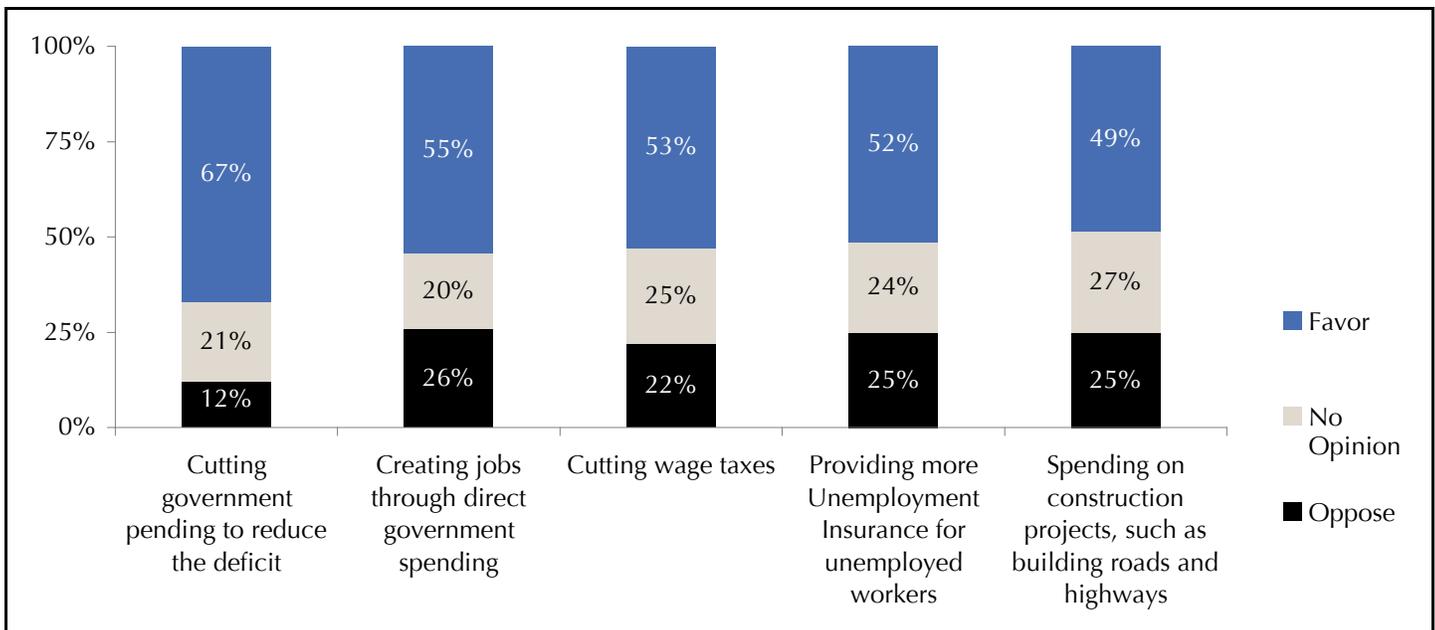
In order to further gauge support for different policy approaches, we posed a different, but related question. This time, we asked our panel to indicate their support or opposition to policies that might be undertaken in Washington to **improve the economy**. Figure 20 shows that here, too, there is support by majorities for creating jobs through direct government spending (55%), cutting wage taxes (53%), providing more UI for unemployed workers (52%), and spending on construction projects (49%).

The difficulty that policymakers may face in finding common ground, however, is revealed by the answers respondents gave to the question of whether they favor or

oppose cutting government spending to reduce the deficit. Nearly 7 in 10 (67%) favor this approach. Though it is, of course, possible to spend more on reducing unemployment and improving the economy while also cutting overall spending, such policies would likely lead to significant reductions in other components of the federal budget, such as defense and entitlement spending and/or increased taxes on some or all Americans.

Overall, it is clear that our panel of workers who represent millions and who have been hurt by the economic recession and unemployment are eager for the government to take action to ease their suffering and to get the economy moving again. While they do not think that the government is solely responsible for solving the unemployment crisis, our respondents do believe that government still has a very important role to play.

**FIGURE 20. POSSIBLE STEPS TO IMPROVE THE ECONOMY CONSIDERED BY POLICYMAKERS IN WASHINGTON**



## APPENDIX A. METHODOLOGY

The most recent Heldrich Center *Work Trends* survey was fielded July 21 to August 10, 2011 online. The unemployment panel series, of which this report is a part, started in August 2009 with a random probability sample of 1,202 respondents who had been unemployed sometime in the previous 12 months (between September 2008 and August 2009). Over the past two years, the Heldrich Center has re-surveyed this group of unemployed workers three times: March 2010 (Wave 2), November 2010 (Wave 3), and August 2011 (Wave 4). The Heldrich Center contracted with Knowledge Networks, a national firm based in Palo Alto, California, for data collection services.

There is always attrition in research panels, where respondents completing the first survey do not participate in subsequent ones. Each time we interviewed the unemployed panel, the number of re-interviewees completed has declined: 1,202, 908, 764, and 675 respectively. To supplement the waning panel, 423 new respondents who reported meeting the original criterion of having been out of work and looking for employment between September 2008 and August 2009 were also surveyed. These respondents were added to the original 675 to have a sufficient sample size to take a statistical look at some groups of special interest: the long-term unemployed (two years or more), those over age 50, and those with Unemployment Insurance benefits. In addition, the section on responses to public policy questions is based on this full sample. All trend data used in this report and in the other sections, however, are based on respondents to Wave 4 who we initially surveyed in Wave 1 in August 2009.

This attrition is quite important because it may be that any changes in behaviors or perceptions over time are due to interviewing a different sample rather than real change over time. For example, is the decline from 54% to 47% in the **unemployed and looking for work** category because 99 respondents who participated in Wave 3 did not participate in Wave 4 or actually change over this time frame? The evidence suggests that the change in employment status, as well as other changes noted in this report, are not artifact but instead real.

The data presented in Table A-1 show that 675 respondents surveyed in August 2011 constitute an almost perfectly representative sub-sample of the original group of 1,202. The left-hand column of figures in the table shows the distribution of the original sample of August 2009 on demographic characteristics, and on the critically important variable of employment status. The final column in italics shows data from those remaining in the study two years later. The table can be read as follows: In August 2009, 76% of the sample of 1,202 were unemployed and looking for work, 5% were unemployed and not looking, and 19% were employed. Even though only 675 of those original respondents completed a questionnaire in August 2011, 75% of this group reported being unemployed and looking for work on their Wave 1 survey, 5% were unemployed and not looking at that time, and 20% were employed.

TABLE A-1. SAMPLE ATTRITION IN UNEMPLOYED PANEL SURVEY BY WAVE

	Wave 1 (N=1,202) August 2009	Wave 2 (N=908) March 2010	Wave 3 (N=764) November 2010	Wave 4 (N=675) August 2011
<b>Wave 1 Employment Status</b>				
Unemployed and looking	76%	74%	75%	75%
Unemployed and not looking	5%	8%	8%	5%
Employed	19%	18%	18%	20%
TOTAL	100%	100%	101%	100%
<b>Gender</b>				
Male	50%	51%	50%	48%
Female	50%	49%	50%	52%
TOTAL	100%	100%	100%	100%
<b>Age</b>				
18-29	17%	15%	16%	14%
30-44	28%	27%	28%	27%
45-59	40%	41%	40%	42%
60+	15%	17%	16%	17%
TOTAL	100%	100%	100%	100%
<b>Education</b>				
High school or less	28%	25%	25%	21%
Some college	38%	39%	37%	38%
Bachelor's degree or higher	34%	37%	38%	41%
TOTAL	100%	101%	100%	100%
<b>Race</b>				
White	68%	70%	71%	74%
All other	32%	30%	29%	26%
TOTAL	100%	100%	100%	100%
<b>Income</b>				
Less than \$30K	27%	27%	27%	25%
\$30K-\$60K	31%	28%	28%	28%
More than \$60K	42%	45%	45%	48%
TOTAL	100%	100%	100%	101%

Percentage totals may not equal 100% due to rounding.

Demographic changes were also quite modest in the compositions of the sample across the four waves. The panel became a little better educated and a little more white as time unfurled. Thirty-four percent of the sample had a Bachelor's degree in August 2009. Because of non-response, subsequent waves had a bit of an education bias (better-educated people were more likely to agree to follow-up surveys), with 41% of the sample at Wave 4 reported having a college education. Whereas 68% of the sample was white in Wave 1, whites were a little more likely to participate in subsequent waves, resulting in 74% of Wave 4 respondents being white.

In each of the previous waves, the data have been weighted for non-response, in essence making the new wave comparable to the old waves by ruling out attrition as a reason for differences found in the data. For example, 43% of respondents reported being unemployed in November 2010, but only 33% reported being unemployed in August 2011. By weighting for non-response, we decrease the likelihood that these differences are due to a differing sample, and instead we can be more confident that these are real changes over time. Because there were a few demographic differences between the respondents who had been on the panel since August 2009 (675) and the new respondents that were added at Wave 4 (423), each of the samples were weighted independently for non-response.

All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sample drawn from that population. The sampling error for 675 respondents is approximately +/-4%, at a 95% confidence interval. Thus, if 70% of

respondents said the economy has experienced fundamental and lasting changes, one would be 95% sure that the true figure would be between 66% and 74% had all workers who were unemployed between August 2008 and August 2009 been interviewed, rather than just a sample drawn from that population.

Sampling error increases as the sample size decreases, so statements based on various population subgroups, such as separate figures reported for women or men or long-term unemployed workers, are subject to more error than are statements based on the total sample. Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording, or contextual effects.

The survey was conducted using the web-enabled KnowledgePanel®, a probability-based panel designed to be representative of the U.S. population. Initially, participants are chosen scientifically by a random selection of telephone numbers and residential addresses. Persons in selected households are then invited by telephone or by mail to participate in the panel. For those who agree to participate, but do not already have Internet access, Knowledge Networks provides at no cost a laptop and ISP connection. People who already have computers and Internet service are permitted to participate using their own equipment. Panelists then receive unique login information for accessing surveys online, and then are sent emails throughout each month inviting them to participate in research.

## APPENDIX B. FINAL TOPLINES

### Knowledge Networks

#### Online survey

Field dates: July 21, 2011 - August 10, 2011

- Wave 1: August, N=1,202
- Wave 2: March 2010, N=908
- Wave 3: November 2010, N=764
- Wave 4: August 2011, N=675
- New Added Respondents: N=423
- Total: N=1,098

The employment information for Wave 4 returning respondents is as follows:

- N=675 - Total Sample
- N=217 - Respondents Unemployed and Looking
- N=67 - Respondents Unemployed and Not Looking
- N=173 - Respondents Employed Full Time
- N=94 - Respondents Working Part Time
- N=49 - Respondents Attending Graduate School

We also surveyed 423 new respondents who reported meeting the original criterion. We have added these respondents to the original 675 to have a sufficient sample size to take a statistical look at some groups of special interest such as the long-term unemployed (Appendix C) and those over age 50 (Appendix D). The employment information for the total group, the 675 plus the 423 additional respondents, is as follows:

- N=1,098 - Total Sample
- N=342 - Respondents Unemployed and Looking
- N=138 - Respondents Unemployed and Not Looking
- N=281 - Respondents Employed Full Time
- N=176 - Respondents Working Part Time
- N=62 - Respondents Attending Graduate School

In most cases, the sample of 675 has been used, including all trend questions. However, there will be instances in which the full 1,098 sample will be presented. Questions in which the report refers to the sample of 1,098 can be found in italics on these toplines.

*Percentage totals may not equal 100% due to rounding*

*\* = less than 1% reporting*

**NATIONAL ECONOMIC CLIMATE/GOVERNMENT POLICIES (N=1,098)**

**NE1 [CQ1]. How would you rate the job Barack Obama is doing:**

Wave 4	
<b>Handling his overall job as President</b>	
Excellent	10%
Good	40%
Only fair	24%
Poor	26%
<b>Handling the nation's economy</b>	
Excellent	5%
Good	28%
Only fair	33%
Poor	34%
<b>Handling the problem of unemployment</b>	
Excellent	4%
Good	25%
Only fair	32%
Poor	39%

**NE2 [W340]. Who do you trust to do a better job handling the economy?**

Wave 4	
President Obama	32%
The Republicans in Congress	11%
Neither	50%
Both	6%

**NE1a. How much confidence do you have that the government in Washington, DC will make progress over the next year on the most important problems facing the country?**

Wave 4	
A lot of confidence	3%
Some confidence	26%
Not much confidence	48%
No confidence at all	23%

**OT2 [W330]. Please indicate which of the following statements comes closer to your own views, even if neither is exactly right:**

Wave 4	
<i>Most people who want to get ahead can make it if they're willing to work hard</i>	50%
<i>Hard work and determination are no guarantee of success for most people</i>	50%

**NE3 [CQ2]. When people are laid off from work, who should be mainly responsible for helping them?**

Wave 4	
<i>Government</i>	36%
<i>Employers</i>	31%
<i>Workers themselves</i>	33%

**GP1. How much impact do you think government policies and programs have on the economy?**

Wave 4	
<i>A lot</i>	55%
<i>Some</i>	33%
<i>A little</i>	9%
<i>None</i>	3%

**GP2 Here are some ideas that are being considered by government officials to help bring down high unemployment. Some might require increased spending. Would you support or oppose these ideas?**

<b>Wave 4</b>	
<b>3A. Long-term education and training programs that help people change careers</b>	
Strongly support	24%
Support	54%
Oppose	8%
Strongly oppose	3%
No opinion	12%
<b>3B. Longer and higher benefits from Unemployment Insurance</b>	
Strongly support	22%
Support	39%
Oppose	21%
Strongly oppose	7%
No opinion	13%
<b>3C. Have government create jobs for unemployed people</b>	
Strongly support	23%
Support	46%
Oppose	12%
Strongly oppose	8%
No opinion	12%
<b>3D. Require people to enter training programs in order to receive Unemployment Insurance</b>	
Strongly support	17%
Support	43%
Oppose	20%
Strongly oppose	8%
No opinion	12%
<b>3E. Give tax credits to businesses that hire new workers</b>	
Strongly support	21%
Support	49%
Oppose	12%
Strongly oppose	3%
No opinion	15%

**[ASKED IF MORE THAN ONE WAS SUPPORTED OR STRONGLY SUPPORT IN GP2]**

**GP4. Which of these do you think would be most helpful?  
(N=939)**

	Wave 4
<i>Long-term education and training programs that help people change careers</i>	28%
<i>Longer and higher benefits from Unemployment Insurance</i>	11%
<i>Have government create jobs for unemployed people</i>	26%
<i>Require people to enter training programs in order to receive Unemployment Insurance</i>	16%
<i>Give tax credits to businesses that hire new workers</i>	19%

**GP5. Is there anything else you think government should do to help the unemployed?  
[OPEN END]**

\* All full verbatim responses can be found on the Heldrich Center Web site, <http://www.heldrich.rutgers.edu/>

**NE4 [CQ6]. Is the U.S. economy experiencing:**

	Wave 4	Wave 3	Wave 2	Wave 1
A temporary downturn	29%	33%	37%	48%
Fundamental and lasting changes	71%	66%	63%	52%

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

	Wave 4	Wave 3	Wave 1
In the next 6 months	3%	2%	5%
6 months to 1 year	6%	7%	15%
1 year to 2 years	20%	33%	36%
3 to 5 years	30%	28%	(25%) <sup>5</sup>
More than 5 years	24%	13%	-
The economy will not recover	18%	15%	7%
No opinion	-	-	11%

**W33. Several possible steps to improve the economy are being considered by policy-makers in Washington. Please mark whether you favor or oppose each of the following:**

Wave 4	
<b>a. Providing more Unemployment Insurance for unemployed workers</b>	
<i>Favor</i>	52%
<i>Oppose</i>	25%
<i>No opinion</i>	24%
<b>b. Creating jobs through direct government spending</b>	
<i>Favor</i>	55%
<i>Oppose</i>	26%
<i>No opinion</i>	20%
<b>c. Cutting wage taxes</b>	
<i>Favor</i>	53%
<i>Oppose</i>	22%
<i>No opinion</i>	25%
<b>d. Cutting business taxes</b>	
<i>Favor</i>	38%
<i>Oppose</i>	37%
<i>No opinion</i>	25%
<b>e. Spending in construction projects, such as building roads and highways</b>	
<i>Favor</i>	49%
<i>Oppose</i>	25%
<i>No opinion</i>	27%
<b>f. Cutting government spending to reduce the deficit</b>	
<i>Favor</i>	67%
<i>Oppose</i>	12%
<i>No opinion</i>	21%

**FS14. Considering everything, how long do you think it will take you and your family to recover financially from the effects of the recession?**

	Wave 4
<i>Less than 1 year</i>	4%
<i>1 to 2 years</i>	22%
<i>3 to 5 years</i>	39%
<i>6 to 10 years</i>	19%
<i>Longer than 10 years</i>	12%
<i>Already recovered</i>	4%

**NE6 [W36]. Please indicate what you think will happen in each of the following areas:**

	Wave 4	Wave 3
<b>a. A low unemployment rate</b>		
It will soon return to the way it was before	7%	11%
It will return to the way it was before, but not for many years	57%	53%
It will not return to the way it was before	36%	34%
<b>b. Workers feeling secure in their jobs</b>		
It will soon return to the way it was before	10%	12%
It will return to the way it was before, but not for many years	38%	37%
It will not return to the way it was before	52%	49%
<b>c. The availability of good jobs at good pay for those who want to work</b>		
It will soon return to the way it was before	9%	12%
It will return to the way it was before, but not for many years	53%	45%
It will not return to the way it was before	38%	42%
<b>d. The ability of young people to afford college</b>		
It will soon return to the way it was before	8%	16%
It will return to the way it was before, but not for many years	37%	31%
It will not return to the way it was before	55%	51%
<b>e. The elderly not having to find part-time work after retiring</b>		
It will soon return to the way it was before	8%	11%
It will return to the way it was before, but not for many years	32%	26%
It will not return to the way it was before	60%	61%

	Wave 4	Wave 3
<b>f. Older workers not being able to retire when they want to</b>		
It will soon return to the way it was before	5%	9%
It will return to the way it was before, but not for many years	32%	23%
It will not return to the way it was before	64%	65%
<b>g. Workers not having to take jobs below their skill level</b>		
It will soon return to the way it was before	5%	9%
It will return to the way it was before, but not for many years	49%	40%
It will not return to the way it was before	46%	49%

## EMPLOYMENT STATUS

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

	Wave 4	Wave 3	Wave 2	Wave 1
Unemployed and looking for work now	33%	43%	54%	76%
Unemployed but not looking for work now	10%	13%	13%	5%
Working part time, not looking for full-time work	7%	8%	-	-
Working part time, looking for full-time work	8%	11%	-	-
Employed full time	27%	26%	33%	19%
Attending graduate or professional school, not employed	4%	-	-	-
Attending graduate or professional school, employed part time or full time	3%	-	-	-
Military	0%	-	-	-
Self-employed	6%	-	-	-
Volunteer	3%	-	-	-

\*(-) denotes those waves where the category was not given.

**[IF EMPSTAT = 3,4]**

**EMP1 [W313A]. Do you have more than one part-time job?**

	Wave 4	Wave 3
Yes	23%	12%
No	77%	88%

**[IF EMP1 = YES]**

**EMP2 [W313B]. How many part-time jobs do you have?**

**Median: 2**

Wave 4	
1	1%
2	76%
3	20%
4	3%
5	1%

**NOT LOOKING**

**[IF EMPSTAT=2,3,6,10]**

**NL1 [CQ14A]. Are you not looking for a full-time job because:**

	Wave 4	Wave 3	Wave 2
You do not want a job now	4%	6%	8%
You got tired of looking or are discouraged	6%	7%	5%

**CURRENTLY UNEMPLOYED**

**[IF EMPSTAT = 1, 4]**

**CU1 [CU5]. How long have you been actively seeking employment?**

	Wave 4	Wave 3	Wave 2	Wave 1
2 months or less	7%	12%	12%	9%
3 to 4 months	11%	4%	6%	15%
5 to 6 months	4%	7%	4%	23%
7 months to 1 year	7%	12%	22%	24%
1 year to 2 years	18%	29%	32%	15%
More than 2 years	50%	35%	16%	10%
Not sure	3%	2%	10%	4%

**CU2. How many days in the last week have you spent at least two hours looking for a job?**

(If none please enter 0)

**Mean: 3**

Wave 4	
None	25%
1 day	7%
2 days	10%
3 days	9%
4 days	21%
5 days	17%
6 days	4%
7 days	7%

**CU3. Please indicate what you have done recently in your job search.**

Wave 4	
<b>Sent in an application to a potential employer</b>	
Yesterday	25%
Within the last 7 days	36%
Within the last month	15%
Not within the last month	24%
<b>Sent an email to a potential employer to inquire about a job</b>	
Yesterday	
Within the last 7 days	13%
Within the last month	31%
Within the last month	13%
Not within the last month	43%
<b>Called a potential employer to inquire about a job</b>	
Yesterday	
Within the last 7 days	8%
Within the last month	26%
Within the last month	20%
Not within the last month	46%

**CU3. Please indicate what you have done recently in your job search.**

		Wave 4
<b>Used an online job board (like Monster, Hot Jobs, Career Builder), (like Craigslist), or online company job boards to look for a job</b>		
Yesterday		24%
Within the last 7 days		28%
Within the last month		14%
Not within the last month		34%
<b>Looked at newspaper classifieds job ads</b>		
Yesterday		
Within the last 7 days		31%
Within the last month		23%
Not within the last month		14%
		32%
<b>Contacted a friend or family member about a job</b>		
Yesterday		
Within the last 7 days		14%
Within the last month		24%
Not within the last month		21%
		42%

**CU4 [W312]. Have you been on a job interview since becoming unemployed?**

	Wave 4	Wave 3
Yes	56%	64%
No	44%	33%

**CU4A [W312A]. How many job interviews have you been on?****Median Wave 4: 4****Median Wave 3: 4**

	Wave 4
1-2	27%
3-4	20%
5-6	16%
7-8	4%
9-10	18%
11+	14%

**CU5 [\*WAVE 1: JH5]. Please check any of the following you have done in the last 12 months?**

	Wave 4	Wave 2	Wave 1
Taken an education class useful for job hunting	11%	18%	19%
Taken a class or training course for skills to get a new job	14%	18%	23%
Went to a One-Stop Career Center or government agency for help	25%	31%	36%
Looked for a job using Internet job boards or employer Web sites	76%	63%	77%
Attended a job fair	40%	30%	31%
Other [SPECIFY _____]	11%	14%	27%

**[IF CU5 NOT SKIP]****CU5A [\*WAVE 1: JH6B]. How helpful was it?****[IF CU5 HAS MULTIPLE PUNCHES, READ: Thinking about the last activity you did, how helpful was it?]**

	Wave 4	Wave 2	Wave 1
Very helpful	7%	8%	9%
Somewhat helpful	52%	40%	41%
Not very helpful	22%	37%	35%
Not at all helpful	19%	15%	15%

**[IF CU5=1,2 OR ANY COMBINATION WITH 3,4,5,6]**

**CU5B [\*WAVE 1: JH6A]. Who paid for the education and training?**

	Wave 4	Wave 2	Wave 1
Yourself or family member	46%	52%	46%
An employer	4%	3%	6%
Government agency	38%	34%	35%
Community organization	6%	1%	6%
Religious organization	*	1%	*
Other	6%	6%	5%

**CU6B What is the one thing you think would help the most in getting you a new job?**

**[OPEN END]**

**\*All full verbatim responses can be found on the Heldrich Center Web site, <http://www.heldrich.rutgers.edu/>**

**CU7. Would you be willing to take a cut in pay from your last job to get a new one?**

	Wave 4
Yes	69%
No	32%

**CU8. Have you thought seriously about changing your field or career to find a new job?**

	Wave 4
Yes	59%
No	31%
Other	9%

**CU10 [\*WAVE 1: AN2]. Have you received unemployment benefits from the government at any time in the last 12 months?**

	Wave 4	Wave 2	Wave 1
Yes	25%	42%	43%
No	76%	58%	56%

[IF CU10=1]

**CU10A [\*WAVE 1: AN2B]. How concerned are you that your unemployment benefits will run out before you find a new job?**

	Wave 4	Wave 2	Wave 1
Not at all concerned	4%	6%	12%
Somewhat unconcerned	18%	3%	10%
Somewhat concerned	6%	14%	20%
Very concerned	31%	63%	58%
Benefits have already run out	42%	14%	*

[IF CU10A=5]

**CU10A1. How many months ago did your benefits run out?**

Mean: 5 months

	Wave 4
1-2	15%
3-4	6%
5-6	17%
7-8	51%
9-10	11%
11-12	1%

**CU11 [CU6]. At the moment, what is your current outlook on finding a new job in the near future?**

	Wave 4	Wave 3	Wave 2	Wave 1
Very optimistic	11%	9%	14%	15%
Somewhat optimistic	35%	33%	32%	38%
Somewhat pessimistic	25%	34%	35%	30%
Very pessimistic	29%	24%	20%	17%

**CU12 [CU7]. How long do you think it will be until you start a new job?**

	Wave 4	Wave 3	Wave 2	Wave 1
2 months or less	13%	15%	13%	18%
3 to 4 months	10%	6%	13%	11%
5 to 6 months	10%	14%	8%	7%
7 months to 1 year	16%	15%	12%	11%
1 year to 2 years	9%	7%	7%	6%
More than 2 years	2%	1%	1%	*
Never	7%	3%	-	-
Not sure	31%	36%	45%	46%

**CU13 [CU9]. How much do you think you will be paid when you find a new job?**

	Wave 4	Wave 3	Wave 2
More than your last job	14%	9%	8%
The same as your last job	26%	16%	23%
Less than your last job	29%	47%	36%
Don't know	31%	27%	33%

[IF EMPSTAT = 1, 2, 4, 6, 7, 8, 9, 10]

**CU14 [\*WAVE 1: PE6]. Has your employment situation caused stress in relationships with family or friends?**

	Wave 4	Wave 2	Wave 1
Yes, a good deal	27%	20%	32%
Yes, some	32%	31%	25%
Yes, a little	21%	25%	22%
No	21%	23%	20%

[IF CU14= 1 ,2, 3]

**CU14A [\*WAVE 1: PE6A]. People display stress in different ways. Please check off if you have experienced any of these symptoms.**

	Wave 4	Wave 2	Wave 1
Change in sleeping patterns/loss of sleep	76%	73%	77%
Strain in family relations	61%	64%	73%
Loss of contact with close friends	44%	59%	52%
Avoid social situations with friends and acquaintances	50%	68%	67%
Uneasiness or restlessness	67%	85%	79%
Substance dependency	7%	17%	12%
Quick to anger	33%	54%	55%
Had more arguments than usual with family or friends	38%	-	-
Feeling embarrassed or ashamed over being out of work	63%	-	-

[IF PPAGE= Between 50 and 64]

**CU15 Which do you think is more likely:**

	Wave 4
You probably will have at least one more full-time job in the field you have been working in during your work life	36%
You probably will <b>not</b> have another full-time job in your field in your coming work life	64%

**CURRENTLY EMPLOYED**

[SP, IF EMPSTAT = 3,5]

**CE1. Thinking about your current job are you:**

	Wave 4	Wave 3	Wave 2
Very satisfied	22%	21%	22%
Somewhat satisfied	37%	35%	37%
Neither satisfied nor dissatisfied	15%	19%	15%
Somewhat dissatisfied	14%	17%	18%
Very dissatisfied	10%	7%	8%
Don't know	3%	2%	1%

**CE2 [CE3]. How long were you actively seeking employment before you found a job?**

	Wave 4	Wave 3	Wave 2	Wave 1
2 months or less	24%	18%	22%	23%
3 to 4 months	8%	15%	12%	23%
5 to 6 months	8%	10%	16%	16%
7 months to 1 year	23%	19%	21%	19%
1 year to 2 years	24%	26%	20%	12%
More than 2 years	5%	4%	3%	3%
Not sure	7%	9%	6%	2%

**CE2A. What do you believe was the most helpful thing you did to find your job? [OPEN END]**

**CE2A1. How closely related is your new job to the field you were in before?**

	Wave 4
Very closely	34%
A little different	23%
Very different	44%

**CE2A2. Is your new job meant to be:**

	Wave 4
Permanent	57%
Temporary	25%
It depends on reaching certain goals/contingent work	18%

**CE3 [CE6]. How concerned are you with the job security of your new position?**

	Wave 4	Wave 3	Wave 2
Very concerned	12%	22%	21%
Somewhat concerned	45%	29%	34%
Not very concerned	29%	33%	29%
Not at all concerned	14%	14%	16%

**CE3A. How long do you expect to stay in your current job?**

	Wave 4
Less than 6 months	8%
6 months to 1 year	25%
1 to 2 years	23%
More than 2 years	45%

**CE4 [CE8]. Is this job:**

	Wave 4	Wave 3
Something you really want to do and think it is a new long-term job	44%	46%
Something to get you by while you look for something better	56%	54%

**CE4A. At work, do you get to use your strengths to do what you do best every day, or not?**

	Wave 4	Gallup <sup>6</sup>
Yes	54%	84%
No	47%	16%

**CE4B. All things considered, is your new job:**

	Wave 4
A step up for you	25%
A step down for you	48%
Not that different	27%

**CE4C. Which of the following statements best fits how you feel about your new job, even if none is exactly right:**

	Wave 4
I'm enthusiastic about my job and really want to do it	28%
My job is pretty good and I'm happy to have it	28%
My job is OK, there are good and bad things about it	27%
My job isn't what I'd like and I'm a little unhappy about it	12%
I really dislike my job and am sad that I have to do it	6%

**CE5 [CE9]. Were you forced to take a cut in pay in order to find new full-time employment?**

	Wave 4	Wave 3	Wave 2
Yes	52%	48%	49%
No	48%	50%	51%

**[IF CE5 = YES]**

**CE5A [CE9A]. How much lower is your income at your new position as opposed to your last full-time job?**

	Wave 4	Wave 3	Wave 2
0%-5% lower	8%	4%	23%
6%-10% lower	15%	22%	21%
11%-20% lower	29%	15%	17%
21%-30% lower	18%	24%	21%
31%-50% lower	21%	24%	9%
More than 50% lower	8%	9%	10%

**CE6 [CE10].** Following are a list of ways people have found new jobs. Please select any of the following you did in order to find employment:

	Wave 4	Wave 3	Wave 2
<b>Did you move to another city or town for a new job?</b>			
Yes	10%	13%	5%
No	90%	85%	95%
<b>Did your new job come from a temporary part-time job?</b>			
Yes	23%	25%	18%
No	78%	73%	82%
<b>Did you take a reduction in fringe benefits packages in order to find a new job?</b>			
Yes	30%	29%	27%
No	70%	69%	73%
<b>Did you take a class or training course for skills to get a new job?</b>			
Yes	20%	20%	-
No	80%	74%	-
<b>Is your new job in a new field or career?</b>			
Yes	48%	41%	33%
No	52%	57%	67%

**[IF YES TO MORE THAN ONE, POPULATE FIELD WITH “YES” ANSWERS ABOVE]**

**CE6A Which one was most helpful?**

	Wave 4
Did you move to another city or town for a new job?	4%
Did your new job come from a temporary part-time job?	30%
Did you take a reduction in fringe benefits packages in order to find a new job?	6%
Did you take a class or training course for skills to get a new job?	33%
Is your new job in a new field or career?	28%

**CE7 [CE15]. While unemployed, did you receive unemployment benefits from the government?**

	Wave 4	Wave 3	Wave 2
Yes	70%	54%	35%
No	30%	44%	65%

**[IF CE7=1]**

**CE7A [CE15A]. Did your unemployment benefits run out before you found a new job?**

	Wave 4	Wave 3	Wave 2
Yes	44%	35%	15%
No	56%	65%	85%

**FINANCIAL SITUATION**

**[ASK ALL]**

**FS1 [CQ9]. How would you rate your own personal financial situation?**

	Wave 4	Wave 3	Wave 2
Excellent shape	3%	2%	2%
Good shape	16%	15%	13%
Only fair shape	37%	35%	46%
Poor shape	45%	46%	39%

**FS1A. Are you satisfied or dissatisfied with your standard of living, all the things you can buy and do?**

	Wave 4	Gallup <sup>7</sup>
Satisfied	34%	73%
Dissatisfied	66%	26%

**FS2 [W341]. Compared to two years ago, is your family's financial situation:**

	Wave 4	Wave 3
Better	15%	11%
Worse	58%	57%
About the same	28%	30%

**FS3 [NE9]. Over the next year, do you think your family's finances will:**

	Wave 4	Wave 3
Get a lot better	7%	9%
Get a little better	40%	29%
Stay the same	32%	30%
Get a little worse	2%	20%
Get a lot worse	5%	11%

**FS4 [CQ8]. How much has the economic situation affected you and your family?**

	Wave 4	Wave 3	Wave 2	Wave 1
Major impact	52%	61%	62%	73%
Minor impact	43%	33%	32%	25%
No impact at all	5%	4%	5%	2%

**[FS4=1 OR 2]**

**FS10A. Do you think the impact on your standard of living will be:**

	Wave 4
Permanent	37%
Temporary	63%

**[FS4=1 OR 2]**

**FS10B. When you think about your current financial situation, what, if anything, worries you the most? [OPEN END]**

**FS15. Would you be able right now to make a major purchase, such as a car, appliance, or furniture, or pay for a significant home repair if you needed to, or not.**

	Wave 4	Gallup <sup>8</sup>
Yes	21%	50%
No	79%	49%

**[IF PPAGE >= 50]**

**FS5 [W319]. Did your unemployment experience cause you to think about retiring later or earlier than you had originally planned?**

	Wave 4	Wave 3
Yes, earlier	35%	27%
Yes, later	35%	46%
No	30%	28%

**[IF PPAGE >= 50]**

**FS6 [W320]. Do you plan to take Social Security as soon as you are eligible? (N=317)**

	Wave 4	Wave 3
Yes	49%	41%
No	33%	40%
Already have	19%	19%

**[IF FS6 = 1 OR 3]**

**FS6A [W320A]. Is that because you are unemployed?**

	Wave 4	Wave 3
Yes	58%	46%
No	42%	52%

**FS7 [W321]. Comparing how much you make and what you have in savings now to when the recession started a couple years ago, do you now have:**

	Wave 4	Wave 3
A lot more	2%	4%
A little more	14%	5%
The same	17%	16%
A little less	14%	15%
A lot less	53%	58%

[IF FS7 = 4, 5]

FS7A [W321A]. As a percentage, how much less do you have this year?

	Wave 4	Wave 3
1%- 10%	6%	7%
11%-25%	14%	11%
26%-50%	15%	21%
More than 51%	45%	35%
Not sure	21%	24%

[IF FS7 = 1, 2]

FS7B [W321B]. As a percentage, how much more do you have this year?

	Wave 4
1%-10%	31%
11%-25%	25%
26%-50%	27%
More than 51%	3%
Not sure	14%

FS8 [W322]. Thinking about your finances over the next few years, which do you think is more likely:

	Wave 4	Wave 3
You will get back to where you were before the recession began	39%	35%
You will stay at the level you are now	61%	61%

FS9 [W323]. Which statement best describes what you have given up:

	Wave 4	Wave 3
You have really not had to give anything up	13%	8%
You haven't had to give up things that are essential, but you had to give up some things that are desirable	55%	50%
You have had to give up some things that are essential	33%	40%

**FS10 [W325]. Overall, has the recession caused:**

	Wave 4	Wave 3
A major change in your lifestyle	47%	52%
A minor change in your lifestyle	46%	38%
No change in your lifestyle	8%	7%

**FS11 [W324]. Please check off any of the areas where you have reduced spending so much that it has made a difference in your family's day-to-day life:**

	Wave 4	Wave 3
Food	52%	51%
Clothing	76%	73%
Entertainment	87%	80%
Transportation	48%	45%
Housing/home up-keep	42%	42%
Health care	44%	45%
Travel/vacations	75%	74%

[IF EMPSTAT=1,2]

**FS12AA [W326]. Which of the following have you done since becoming unemployed?**

[IF EMPSTAT=3,4,5,6,7,8,9,10]

**FS12AB [W326]**

**Which of the following have you done because of unemployment?**

	Wave 4	Wave 3	Wave 2	Wave 1
Sold some of your possessions to make ends meet	38%	36%	37%	-
Moved in with family or friends to save money	17%	18%	17%	-
Borrowed money from family or friends, other than adult children	48%	41%	50%	56%
Missed a mortgage or rent payment	18%	18%	20%	25%
Taken a job you did not like	27%	25%	26%	22%
Taken a job below your education or experience levels	30%	28%	-	-
Missed a credit card payment	19%	19%	23%	24%
Forced to move to a different house or apartment	13%	11%	17%	17%
Increased credit card debt	31%	29%	41%	34%
Used Food Stamps or received food from a nonprofit or religious organization	27%	-	45% <sup>9</sup>	-
Cut back on doctor's visits or medical treatment	45%	-	38% <sup>10</sup>	-

**OT3 [CQ16]. Do you currently have health care benefits?**

	Wave 4	Wave 3	Wave 2	Wave 1
No	40%	51%	48%	52%
Yes, from current employer	18%	11%	10%	*
Yes, from previous employer (COBRA, other)	2%	2%	4%	8%
Yes, from other family member	15%	14%	17%	17%
Yes, Medicare or Medicaid	17%	12%	12%	12%
Yes, other [SPECIFY_____]	8%	8%	9%	12%

**OT4 [W335]. Other than yourself, are there any adults living in your household that are 18 years or older?**

	Wave 4	Wave 3
Yes	69%	74%
No	31%	25%

[IF OT4 = 1]

**OT4A [W335A]. Do any of the other adult(s) living with you contribute a significant amount of money to the household's finances to help make ends meet?**

	Wave 4	Wave 3
Yes	85%	82%
No	15%	18%

[ASK IF MARRIED OR LIVING WITH PARTNER (PPMARIT=1 OR 6)]

**OT4A1. As a result of your being unemployed, has your spouse or partner worked additional hours or an additional job?**

	Wave 4
Yes	27%
No	70%
No spouse or partner	3%

**FS12A. Do you have children under the age of 18 currently living in your household?**

	Wave 4
Yes	34%
No	66%

**[IF FS12A= 1]**

**FS12A1. Have you discussed your family’s financial situation with your children, or haven’t you discussed it with your children?**

	Wave 4
Yes, I have discussed with my children	47%
No, I have not discussed with my children	53%

**[IF FS12A= 1]**

**FS12B. Have you noticed any changes in your children’s behavior that you think might be the result of the economic or financial changes in your household?**

	Wave 4
Yes, changes for the better	6%
Yes, changes for the worse	22%
Both positive and negative changes	25%
No changes	47%

**FS13. As a result of being unemployed, has anything positive happened to you?**

	Wave 4
I have spent more enjoyable time with my family	51%
I have worked on projects around the house	55%
I’ve been surprised by how much support I’ve received from others	23%
I’ve become healthier through exercise or new activities	16%
I’ve become more involved in my church or other voluntary organizations	17%
I’ve furthered my education by taking classes or reading in new areas	23%
I’ve learned new skills and capabilities that will allow me to start over in a new field	23%

**CQ17 [HE2E]. Have you sought professional help in the past 12 months for a stress-related disorder or depression?**

	Wave 4	Wave 2
Yes	11%	11%
No	89%	89%

**OT5 [W336]. In politics today, do you consider yourself a Republican, Democrat, or Independent?**

	Wave 4	Wave 3
Republican	17%	15%
Democrat	35%	40%
Independent	21%	18%
Other	3%	3%
No preference	24%	25%

**[IF OT5 =3, 4, 5]**

**OT5A [W336A]. As of today, do you lean more to the Democratic Party or Republican Party?**

	Wave 4	Wave 3
Democratic Party	23%	15%
Republican Party	20%	9%
Neither	57%	75%

## APPENDIX C. FINAL TOPLINES, LONG-TERM UNEMPLOYED

All of the data presented here refer to the 215 respondents who have been unemployed for two years or more. To be clear, the report refers to these people as the “long-term unemployed”.

The data for the long-term unemployed were derived using the total combined sample (1,098). As noted earlier, when the combined sample is used, the question will be found in italics.

*Percentage totals may not equal 100% due to rounding*

*\* = less than 1% reporting*

### EMPLOYMENT STATUS

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

<i>Unemployed and looking for work now</i>	82%
<i>Working part time, looking for full-time work</i>	18%

### NATIONAL ECONOMIC CLIMATE/GOVERNMENT POLICIES

***OT2 [W330]. Please indicate which of the following statements comes closer to your own views, even if neither is exactly right:***

<i>Most people who want to get ahead can make it if they're willing to work hard</i>	41%
<i>Hard work and determination are no guarantee of success for most people</i>	59%

***NE4 [CQ6]. Is the U.S. economy experiencing:***

<i>A temporary downturn</i>	24%
<i>Fundamental and lasting changes</i>	76%

**NE6 [W36]. Please indicate what you think will happen in each of the following areas:**

**The availability of good jobs at good pay for those who want to work.**

It will soon return to the way it was before	3%
It will return to the way it was before, but not for many years	65%
It will not return to the way it was before	32%

**FS14. Considering everything, how long do you think it will take you and your family to recover financially from the effects of the recession?**

Less than 1 year	4%
1 to 2 years	15%
3 to 5 years	40%
6 to 10 years	26%
Longer than 10 years	16%
Already recovered	0%

#### **CURRENTLY UNEMPLOYED**

**CU11 [CU6]. At the moment, what is your current outlook on finding a new job in the near future?**

Very optimistic	7%
Somewhat optimistic	31%
Somewhat pessimistic	24%
Very pessimistic	38%

**CU12 [CU7]. How long do you think it will be until you start a new job?**

2 months or less	5%
3 to 4 months	2%
5 to 6 months	9%
7 months to 1 year	15%
1 year to 2 years	7%
More than 2 years	8%
Never	10%
Not sure	44%

**CU13 [CU9]. How much do you think you will be paid when you find a new job?**

More than your last job	8%
The same as your last job	11%
Less than your last job	50%
Don't know	31%

**[CU14 [\*WAVE 1: PE6]. Has your employment situation caused stress in relationships with family or friends?**

Yes, a good deal	45%
Yes, some	20%
Yes, a little	27%
No	8%

**CU14A [\*WAVE 1: PE6A]. People display stress in different ways. Please check off if you have experienced any of these symptoms.**

Change in sleeping patterns/loss of sleep	85%
Strain in family relations	66%
Loss of contact with close friends	48%
Avoid social situations with friends and acquaintances	62%
Uneasiness or restlessness	80%
Substance dependency	14%
Quick to anger	48%
Had more arguments than usual with family or friends	52%

**FINANCIAL SITUATION**

**FS1 [CQ9]. How would you rate your own personal financial situation?**

Excellent shape	*
Good shape	9%
Only fair shape	22%
Poor shape	69%

**FS4 [CQ8]. How much has the economic situation affected you and your family?**

Major impact	77%
Minor impact	21%
No impact at all	2%

**FS10A. Do you think the impact on your standard of living will be:**

Permanent	55%
Temporary	45%

**FS9 [W323]. Which statement best describes what you have given up:**

You have really not had to give anything up	5%
You haven't had to give up things that are essential, but you had to give up some things that are desirable	45%
You have had to give up some things that are essential	50%

**FS12AA [W326]. Which of the following have you done since becoming unemployed? (those unemployed more than 2 years)**

Sold some of your possessions to make ends meet	60%
Moved in with family or friends to save money	20%
Borrowed money from family or friends, other than adult children	60%
Missed a mortgage or rent payment	26%
Taken a job you did not like	40%
Taken a job below your education or experience levels	36%
Missed a credit card payment	28%
Forced to move to a different house or apartment	20%
Increased credit card debt	31%
Used Food Stamps or received food from a nonprofit or religious organization	38%
Cut back on doctor's visits or medical treatment	55%

**FS12B. Have you noticed any changes in your children's behavior that you think might be the result of the economic or financial changes in your household? (Wave 4)**

<i>Yes, changes for the better</i>	8%
<i>Yes, changes for the worse</i>	30%
<i>Both positive and negative changes</i>	37%
<i>No changes</i>	25%

## APPENDIX D. FINAL TOPLINES, OLDER WORKERS, 50 AND OLDER

All of the data presented here refer to the 533 respondents who are 50 or older. The report refers to these people as “older workers”.

The data for the long-term unemployed were derived using the total combined sample (1,098). As noted earlier, when the combined sample is used, the question will be found in italics.

*Percentage totals may not equal 100% due to rounding*

*\* = less than 1% reporting*

### EMPLOYMENT STATUS

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

<i>Unemployed and looking for work now</i>	35%
<i>Unemployed but not looking for work now</i>	19%
<i>Working part time, not looking for full-time work</i>	7%
<i>Working part time, looking for full-time work</i>	7%
<i>Employed full time</i>	23%
<i>Attending graduate or professional school, not employed</i>	*
<i>Attending graduate or professional school, employed part time or full time</i>	*
<i>Military</i>	*
<i>Self-employed</i>	4%

### CURRENTLY UNEMPLOYED

***CU1 [CU5]. How long have you been actively seeking employment?***

<i>2 months or less</i>	8%
<i>3 to 4 months</i>	3%
<i>5 to 6 months</i>	*
<i>7 months to 1 year</i>	3%
<i>1 year to 2 years</i>	31%
<i>More than 2 years</i>	49%
<i>Not sure</i>	4%

**CU11 [CU6]. At the moment, what is your current outlook on finding a new job in the near future?**

Very optimistic	7%
Somewhat optimistic	26%
Somewhat pessimistic	24%
Very pessimistic	43%

**CU14 [\*WAVE 1: PE6]. Has your employment situation caused stress in relationships with family or friends?**

Yes, a good deal	29%
Yes, some	23%
Yes, a little	23%
No	25%

**CU14A [\*WAVE 1: PE6A]. People display stress in different ways. Please check off if you have experienced any of these symptoms.**

Change in sleeping patterns/loss of sleep	76%
Strain in family relations	70%
Loss of contact with close friends	40%
Avoid social situations with friends and acquaintances	46%
Uneasiness or restlessness	77%
Substance dependency	4%
Quick to anger	37%
Had more arguments than usual with family or friends	43%

**CURRENTLY EMPLOYED****CE2 [CE3]. How long were you actively seeking employment before you found a job?**

2 months or less	8%
3 to 4 months	13%
5 to 6 months	12%
7 months to 1 year	13%
1 year to 2 years	35%
More than 2 years	13%
Not sure	6%

**CE2A1. How closely related is your new job to the field you were before?**

Very closely	40%
A little different	19%
Very different	42%

**CE4B. All things considered, is your new job:**

A step up for you	18%
A step down for you	49%
Not that different	34%

**CE5 [CE9]. Were you forced to take a cut in pay in order to find new full-time employment?**

Yes	60%
No	40%

**CE5A [CE9A]. How much lower is your income at your new position as opposed to your last full-time job?**

0%-5% lower	9%
6%-10% lower	11%
11%-20% lower	13%
21%-30% lower	24%
31%-50% lower	32%
More than 50% lower	10%

**FINANCIAL SITUATION**

**FS5 [W319]. Did your unemployment experience cause you to think about retiring later or earlier than you had originally planned?**

Yes, earlier	35%
Yes, later	40%
No	26%

**FS6 [W320]. Do you plan to take Social Security as soon as you are eligible?**

Yes	46%
No	36%
Already have	18%

**FS7 [W321]. Comparing how much you make and what you have in savings now to when the recession started a couple years ago, do you now have:**

A lot more	2%
A little more	5%
The same	8%
A little less	23%
A lot less	62%

**FS7A [W321A]. As a percentage, how much less do you have this year?**

1%-10%	6%
11%-25%	21%
26%-50%	22%
More than 51%	35%
Not sure	16%

**OT3 [CQ16]. Do you currently have health care benefits?**

No	34%
Yes, from current employer	16%
Yes, from previous employer (COBRA, other)	3%
Yes, from other family member	18%
Yes, Medicare or Medicaid	16%
Yes, other [SPECIFY ____]	13%

## ENDNOTES

1. Data collection was performed by Knowledge Networks of Palo Alto, California.
2. Information about panel attrition is presented in Appendix A.
3. The program used to generate the cloud is from <http://www.wordle.net>.
4. A September 2010 Heldrich Center survey of workers found 25% very satisfied with their job, 40% somewhat satisfied, 14% neither satisfied or dissatisfied, 12% dissatisfied, and 7% very dissatisfied.
5. In Wave 1, the last answer category read “more than two years.” One-quarter of the respondents believed it would be more than two years before the economy would begin to recover.
6. Gallup well-being index, July 2011.
7. Gallup Daily Tracking, July 2011.
8. Ibid.
9. Answer categories were separated into “Used Food Stamps” (28%) and “Went to a soup kitchen or free food pantry” (17%).
10. Wave 2 answer category read “Went without medical care for myself or my family.”



JOHN J. HELDRICH CENTER FOR WORKFORCE DEVELOPMENT  
Edward J. Bloustein School of Planning and Public Policy  
Rutgers, The State University of New Jersey  
30 Livingston Avenue  
New Brunswick, NJ 08901  
732.932.4100  
[www.heldrich.rutgers.edu](http://www.heldrich.rutgers.edu)