## New poll reveals human cost of US unemployment

Tom Eley 16 December 2009

A new *New York Times*/CBS News poll offers a glimpse of the devastating human impact of the US unemployment crisis.

As massive bank bonuses are due to be announced this month, millions of people have been thrown out of their homes, find it impossible to pay for basic necessities, have depleted limited retirement savings or have lost their health care due to the unemployment crisis.

The survey of over 700 unemployed adults was conducted between December 5 and December 10. Accompanying the survey on the *Times* web site were self-made computer videos of unemployed workers discussing their problems.

The poll and interviews illustrate some of the measures taken by unemployed workers to survive. About one quarter of those surveyed have relied on food stamps and one fifth have received help from food charities. Half said that their spouse has taken on extra hours or another job to supplement family income, and 53 percent have borrowed money from family members in order to make ends meet.

Sixty percent have liquidated money from savings and retirement accounts. Among these is Lee Daves, 54, who worked as a machinist making \$13 an hour in Springfield, Missouri, until he was laid off in January. His unemployment benefits, which are soon to expire, are not enough to pay for his modest lifestyle. To pay bills, he was forced to sell off his 401(k) retirement account.

One of the survey's more striking revelations is that nearly half of the unemployed workers in its sample have received no unemployment benefits through the nation's restrictive jobless insurance system. Among those who have, 61 percent say that this has not been enough money to pay for mortgages, health insurance, food and other expenditures.

Fifty-four percent of those polled by the Times/CBS say they have cut back on medical treatment or visits to the doctor, and forty-seven percent are without health care coverage.

Bill Grierson, of Dayton, Ohio, worked at auto parts maker

Delphi for nearly 20 years. He is now jobless and without health insurance for his family. "To have some sort of ailment and not be able to go to the doctor or just wait and hope things get better," is a new experience for his family, Grierson said.

After losing health care coverage, Grierson's daughter fell at school and hurt her head. The resulting emergency room bill was \$8,000, a sum the family was unable to pay. "Watching them play sports," Grierson says of his children, "you say play your hardest, but please don't get hurt because we can't do anything about it."

Howard Watley, 63, is a laid off construction project manager from North Texas. He is without health insurance for himself and his wife, and his unemployment benefits are set to expire. "We can't afford our medicines sometimes and can't afford our doctors visits," he says.

One fourth of those surveyed said they had been threatened with foreclosure or eviction.

Vicky Newton of Mount Pleasant, Michigan, lost her job in March "and from there on, everything went downhill," she told the *Times*. She abandoned her house in Flint, Michigan, went on food stamps to feed her daughter, and moved into a rental house owned by her father.

Unemployment is causing anxiety, stress, and other mental disorders, the poll finds. Nearly 70 percent of respondents reported being "stressed more than usual," while 55 percent reported suffering from insomnia. A quarter have sought help from mental health professionals. Forty percent say that as a result of unemployment they have noticed changes in the behavior of their children.

"Every time I think about money, I shut down because there is none," said Tammy Linville, 29, of Louisville, Kentucky, the mother of two small children. "I get major panic attacks. I just don't know what we're going to do." After losing her job, Linville underwent counseling for depression, but was forced to quit after she was unable to afford repairs on her car.

Nancy Perry, who lost her job at a Florida child care center and has no unemployment insurance, said that she suffers from insomnia, headaches and depression. "Knowing that it's the holiday season has made it worse." Perry said. "For me there's not going to be a holiday this year."

In response to unemployment, 40 percent of those surveyed said they have considered moving to a different part of the country, two-thirds have pondered switching careers, and 44 percent have tried job retraining or other educational possibilities.

These often desperate individual responses, as well as much of the emotional suffering caused by unemployment, result from the lack of a social and political response to the crisis.

But there is also an understanding among unemployed workers that the jobs crisis is not their fault.

"We grow up with the impression there's a correlation between effort and the fruits of your labor," said Evan Gutierrez, 29, who lost his job working for a church charity in Los Angeles after its endowment collapsed. "To be honest with you, I have very little confidence I'm going to be able to turn this around. It just feels completely, completely out of my control."

Indeed, mass unemployment arises from the economic crisis, which was set into motion by the predatory financial speculation of the American ruling class. Since then every measure put in place by the Bush and Obama administrations has had as its overriding concern the defense of the biggest banks and the enormous personal wealth of the financial elite.

The Obama administration has taken no serious steps to address mass unemployment, finding in it an important tool in driving down wages and reducing "overconsumption." Obama administration officials openly warn the population to expect years of high unemployment.

The Times/CBS poll found evidence that many unemployed workers blame some aspect of the political and economic setup for their predicament. Of those surveyed, 26 percent blamed former president George W. Bush, 12 percent blamed the banking industry, and 8 percent attributed unemployment to jobs moving overseas.

Only 3 percent of the sample blamed President Obama, who has ruled out any government jobs program or public works programs to put people to work. On the other hand, 44 percent expressed disapproval over Obama's efforts at job creation.

Tuesday found Obama in suburban Virginia at a Home Depot

building and repair mega-store, touting his "cash for caulkers" proposal which would offer cash rebates to homeowners able to come up with the money to change windows, put in insulation, and similar "energy saving" schemes. This is, to say the least, a derisory response to an economic crisis in which more than one in six workers are unemployed or underemployed.

It is not only the unemployed who are suffering. A separate Times/CBS poll, also conducted in early December, found that about one third of US workers say that their pay was cut last year as a result of the economic crisis.

And a recent Zogby International poll found that an astonishing 72 percent of Americans already consider themselves poor or can imagine themselves becoming poor (20 percent and 50 percent, respectively). And about half of Americans say they worry about money "most or all of the time."

"What they're saying is that they're one, two or three paychecks away from poverty," said John Zogby, the CEO of the polling company. "This has a huge implication."

Dennis Jacobe, chief economist of polling firm Gallup, said "people do not feel safe." Workers "compare the stock market rally to the economy they are experiencing, there is an atmosphere of unreality," Jacobe said. "Wall Street gets theirs and the average American doesn't. There is a sense of unfairness and confusion."



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