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For Unemployed, Wait for New Work Grows Longer

By JOHN LELAND



"I thought maybe it would take two or three months," she said.

But after six months Ms. Quitiaquez was still unable to find a job, even cleaning houses or caring for the elderly. As her unemployment benefits ran out in November, she found herself at odds with news reports of economic recovery. "I realized what all these people like me were going through," she said.

Ms. Quitiaquez, 50, is one of about 3.6 million American workers who ran out of unemployment insurance benefits last year, the most in at least three decades, said Isaac Shapiro, a senior fellow at the Center on Budget and Policy Priorities, a research and advocacy group that supports extending unemployment benefits.

Even as overall unemployment dropped last year, the share of unemployed workers who have been jobless for more than six months - the point at which most state benefits run out - has remained historically high. As of November, about 1.8 million, or one in five, unemployed workers were jobless for more than six months, compared with 1.1 million when the recession officially ended in November 2001.

Since the start of the recession in March 2001, the average length of unemployment has risen to 20 weeks from 13.

"Usually at this point in a recovery, job creation is skyrocketing, but so far that hasn't happened," said Kevin A. Hassett, economic director at the American Enterprise Institute for Public Policy Research, a conservative organization. "It's not a partisan issue, it's a fact. The labor market is worse than in the typical recovery."

For Ms. Quitiaquez and many others who run out of unemployment benefits, this has meant a steady stream of difficult choices, as well as emotional and economic stress. She needed emergency dental work. Her daughter's car required expensive repairs.

"When I was working, things like that would happen, but I was getting a check every week, so I just said, 'I'll pay for this now, but next week I'll get another check,' "she said.

At Pfizer, where she processed data for clinical studies, Ms. Quitiaquez said she made as much as \$1,002 a week before taxes. Her weekly unemployment check was \$405, which she supplemented by drawing on savings and a severance package from Pfizer that she said she could not discuss. She sold her modest apartment in New York and bought a house in Atlanta.

Now she has cut corners on her medical care, and she has put off the car repair, even though her daughter has to use a screwdriver to change gears. "I don't know how much that's going to cost us," she said. "Then I have high blood

pressure and cholesterol. But if you go to a doctor, that's a luxury."

Ellie Wegener, executive director of the Employment Support Center, a nonprofit group that works with unemployed job seekers in Washington, D.C., said that compared with past years more of the people coming to her group "are living on thin ice," with higher expenses and lower savings.

"There's a lot of different responses," Ms. Wegener said. "One of the major errors people make when they're suddenly unemployed, whether they're skilled or unskilled, is say, 'O.K., I'll take a vacation.' They feel that they'll get a job easily."

When they do not find work, unemployment begins what Richard H. Price, a professor of psychology at the University of Michigan, calls a "chain of adversity," which can include marital tension, psychological stress and other problems not immediately tied to the loss of income.

Dr. Price studied 756 people for two years after they lost their jobs. "The first thing that people don't understand about job loss is that it isn't the job loss that gets you," he said. "It's the cascade of negative life events that follow and that reverberate through families. You lose your health benefits, then, if someone in the family has an illness, the family is forced to ration health care. Or you can't send a child to college, or make a car payment - and then you don't have transportation to look for a job. Or you can't sell your house because everyone else in the neighborhood is unemployed, so property values are down."

Cleon Cox, who runs a support group called Job Finders in Portland, Ore., said Internet job boards have added to the stress for some people by creating false expectations and soaking up time and money.

"In the beginning, the Internet is exciting because there are so many listings out there," Mr. Cox said. "People say, 'This is great.' But most of the time they end up very frustrated and depressed. One guy said, 'It's as though my incoming phone line has been cut, because I'm sending stuff out there and getting nothing back.' I had a guy who sent 500 résumés, and what got him is he didn't get one response."

Mark Laska, a computer programmer in Hopkins, Minn., navigates a different pattern of long-term unemployment. For most of the last decade, he has found short periods of well-paid work, sometimes as a computer consultant, alternating with longer stretches without a job. This year he was unemployed until August, except for a one-day-a-week job he found at Walgreens. He does not have health insurance and goes to the emergency room when he needs medical care. He has not exhausted his unemployment benefits, but he has been homeless and once lived in the basement of a laundry.

"They say stress is highest when you don't know what's going to happen next," Mr. Laska said. "That's what I deal with day to day."

Though he would like a permanent job, he said, his résumé and the job market make that difficult.

"If I tell people all the jobs I did, they say, 'You're not steady,' or 'It looks like you don't want a permanent job, because you haven't worked one,' "he said. "But I can't find one. Nowadays in the job market, the type of work available is part-time or contract work, or now they're calling it 'seasonal work.' You don't get benefits."

When Loretta and Eleanor Jones, sisters who live together in Hempstead, N.Y., both were laid off in May, they made a point not to run up credit card debt. They cut down on expenses, and were determined to make the most of their time. They cared for their mother, and both enrolled in training programs for certificates in electrocardiography and phlebotomy.

Loretta Jones, 42, lost her job as a lab assistant at Nassau University Medical Center. Her sister, 43, a senior collector at Chase Manhattan, said her department was moved to Texas and Florida. Their unemployment benefits ran out last month.

"We're both going to be looking for jobs, but we hope school will improve us," Loretta Jones said. "Our mother was already sick, so it gave us a chance to make sure she was being taken care of."

For Ms. Quitiaquez in Atlanta, being out of work and without unemployment benefits holds no such prospects. If she cannot find a job, she said, she will have to move in with her parents in the Bronx. Her lengthy unemployment has made her think differently about work and the self-esteem associated with it.

"When I was working, I was always thinking of getting ahead, and my title was so important," she said. "Now I don't care if I have a title. All I care about is to get a job. And to have health benefits."

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