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For the longtime jobless, no more help

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TOMS RIVER, N.J. -- Even before his unemployment checks ended, Dwight Michael Frazee's days were filled with the pursuit of any idea that could earn him a buck. But few are working out, and now his nights are filled with dread.

In the coming weeks, the Senate is expected to resume its debate about whether to extend the emergency jobless benefits that were passed in response to the steep increase in unemployment caused by the recession. But people like Frazee, who have suffered the longest in the downturn, will not be part of that conversation. They are among the 1.4 million workers who have been unemployed for at least 99 weeks, according to the Labor Department, reaching the limit for the insurance. Their numbers have grown sixfold in the past three years.

The 99ers are glaring examples of the nation's most serious bout of long-term joblessness since the Great Depression. Nearly 46 percent of the country's 14.6 million unemployed people have been out of work for more than six months, and forecasters project that the situation will not improve anytime soon. The Labor Department says there are nearly five unemployed people for every job opening.

Frazee, 50, has applied for work at more places than he can remember since he lost his construction job two years ago. He has tried car dealerships, Kmart, Home Depot and the funky shops on the boardwalk in Seaside Heights, near Toms River. He looked into becoming a commercial crabber, working in title insurance and as a bail bondsman. But no dice.

While searching for work, he lived on \$585 a week in unemployment payments. But the checks were cut off in May when he reached 99 weeks. Now Frazee, who is married and has a 5-year-old daughter, is in a financial free fall with no safety net.

"My life has been total stress. I sleep maybe four hours a night, worrying about money," he said. "I understood the president and Congress had to stabilize the banks, get Wall Street going. I figured something would be done for middle-class Americans, that they couldn't abandon us. But I was wrong."

Since the recession began in December 2007, lawmakers have passed several extensions that stretched the normal 26-week limit for unemployment benefits to as long as 99 weeks in the hardest-hit states.

With the federal extensions now up for renewal, Congress has shown decreasing enthusiasm for them amid increasing concern about the ballooning deficit.

Senate Republicans have said several times they would not vote for stimulus bills that included unemployment extensions, saying any new spending must be offset

by cuts elsewhere. With the extensions expired at least temporarily, more than 2 million Americans have lost their unemployment benefits, according to the Economic Policy Institute, a liberal research organization.

Congress' inaction has been accompanied by a growing sentiment among lawmakers that long-term unemployment benefits create a disincentive for the jobless to find work.

"Workers are less likely to look for work, or accept less-than-ideal jobs, as long as they are protected from the full consequences of being unemployed," said Michael Tanner, a senior fellow at the Cato Institute, a libertarian think tank. "That is not to say that anyone is getting rich off unemployment, or that unemployed people are lazy. But it is simple human nature that people are a little less motivated as long as a check is coming in."

That was disputed by Rep. Carolyn Maloney, D-N.Y., chairman of the Joint Economic Committee, who cited a recent study ordered by congressional Democrats. "These benefits do not inhibit job seekers from vigorously looking for or accepting work," she said.

The growing backlash against unemployment insurance has left the 99ers with few political advocates. President Obama, buffeted by GOP criticism of his economic policies as unemployment rates hover at their highest levels in 28 years, has been struggling to win support for renewing the extended jobless benefits. Consequently, any help for the 99ers is off the table, at least for now -- leaving them angry at their political leaders.

"President Obama talks a lot about making the victims of the gulf disaster whole, but what about the victims of this economic disaster?" Frazee said. "Nowadays, he seems mostly concerned with image. Now, he doesn't want to be seen as a big spender. But people need help."

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