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## No extension of unemployment benefits in sight for the long-term jobless

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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. Currently, 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. In the Washington area, only workers in the District, where unemployment is 10.4 percent -- well above the 9.5 percent national rate -- qualify for the longest-term unemployment benefits. Virginia and Maryland residents can receive benefits as long as 86 weeks, including 60 weeks of federally financed benefits. The Labor Department has no statistics on the number of workers in each jurisdiction who have exhausted their benefits.

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

On several occasions, Senate Republicans have said 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. A report by the House Ways and Means Committee estimated that 21,700 Virginians, 12,300 Marylanders and 5,200 D.C. residents lost their benefits when the extensions ended.

Congress's 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 D. 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 B. 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."

A 34-year-old resident of Vienna, Va., named Brian, who withheld his last name because of his embarrassment about being out of work, worked in corporate finance for nine years before being laid off three years ago. He exhausted his unemployment benefits long ago and has been living off savings and credit. "Before this, I figured that if you can't find a job in two years, you're not looking," he said. "But I keep looking and jobs just are not there. The economy is not recovering. It's being propped up by government spending. But when that ends, I think this whole mess is not over with."

Here in Toms River, Frazee has not earned a regular paycheck since working as a \$75,000-a-year laborer during the construction of the Borgata hotel in Atlantic City. That was in July 2008, just as the economy was imploding -- and just after he was returning to health after having a cancerous appendix removed.

Since then, he has not worked, save for a recent four-day stint cleaning up a construction site at a nearby state college. He has fallen behind on mortgage payments for his sunny townhouse, and he is staring at the prospect of foreclosure even after negotiating a loan modification with his lender, Wells Fargo.

Most of the time, Frazee said, he has been confident that things would work out, if only because they

always have. He started as a construction worker after his father's endorsement helped him land a spot in the Laborers' International Union Local 415 shortly after he graduated from Toms River South High School in 1978.

When he wasn't working construction, he had jobs on oil rigs off the coast of Santa Barbara, Calif., and in the Gulf of Mexico. He also was a bounty hunter. "I've never been one to feel sorry for myself," he said. "I've always worked."

Until now. The longer he is out of a job, the more unemployable he feels. He suspects that potential employers are turned off by his age and by the fact that he has been out of work for so long. But he is moving near the top of the hiring list for his union. And in the meantime, he has been buying mail-order children's quartz watches from China and selling them on consignment at local convenience stores. He clears close to \$3 per watch.

"I'm a union construction worker, but I think I can be a hell of a salesman," Frazee said. "A lot of the stores around here are owned by Indian Americans, and they like me. They're taking my watches. Maybe India and China are going to help me out of this jam if my country won't."

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