

Testimony of Dana Stevens
Before the Committee on Education and Labor
United States House of Representatives
October 24, 2008

Chairman Miller, Ranking Member McKeon, and members of the Committee, thank you for inviting me to testify at this hearing today. My name is Dana Stevens, and I am a resident of Gloucester County, New Jersey. Since July 11th, I have been unemployed and am struggling to find a new job and make ends meet. My story is not unique – I am like millions of others who are struggling in the current economy. I am grateful for the opportunity to share my story today on behalf of all the unemployed workers out there who are ready, willing and eager to work, but just cannot find a job.

I am 31 years old, and have been working continuously since I was 21 years old. Shortly after high school, I began working full time and going to college on a part time basis, steadily pursuing my college degree in general business administration.

In June of 2007, I began working for an insurance broker. I was recruited to join that employer and was hired to fill a new position of Benefits Administration Supervisor. I loved the job and felt very secure and settled, until last March. I was notified that my department would be outsourced in an effort to save \$80,000 in business costs, plus salaries and additional money in benefits. This decision was also made as part of a sale of my employer to a much larger insurance company. I was initially told to remain positive and that my employer wanted to find me another position within the organization. However, in May, I was told that July 11th would be my last day of work.

As soon as I learned that I would lose my job, I immediately began looking for a new one. I followed every avenue I could. I posted my resume on-line, networked extensively with the clients of my employer, applied for job openings, and even worked with professional head-hunters. My husband and I also began saving every penny we could to be able to pay our mortgage and bills once my employment ended. We have always lived within our means and paid our bills on time, but I knew that the amount I receive in unemployment insurance benefits would not be enough to cover our monthly mortgage payment.

Since I learned I would lose my job, I have literally applied for over 140 jobs, in addition to all of the other networking I have done. In that time, I have had interviews with only seven companies. While I have come close to getting a job, and have received compliments on what a strong candidate I am, I am still unemployed. I am looking as broadly as I can. I live in southern New Jersey so I am applying for jobs in Wilmington, Delaware, as well as Philadelphia, Pennsylvania, and the entire region. I am not simply looking for human resources jobs, but for anything I could do including office work and administrative jobs that are a step backwards from the positions I previously held. I even am willing to take a

significant pay cut for the sake of working, but I need a job that will pay me enough so that I can keep my house and avoid becoming part of the working poor. I am even willing to do contract work that offers no benefits, just for the sake of earning money to pay our bills.

I thought I had a good chance of finding a job two weeks ago when a head hunter called me about an open position. But then she found out the next day that the position was put on hold until at least next February because the employer could not afford to fill it right now. That is the situation I am facing everywhere I look. There just are not a lot of good jobs out there right now, and the ones that do exist have hundreds of people applying for them. Everybody is willing to accept jobs for which they are overqualified and take pay cuts, so the competition is really tough.

Luckily my husband still has his job, but in order for us to make ends meet, he has to work over-time. He's also going to school two nights a week, for four hours each night, so he can better his employment prospects for the future. While I am lucky that he has a job and is working hard to support us, it upsets me that he is doing it alone. I am a very independent person and I feel bad having my husband endure the long hours and extra work. Even though he is working over-time, we have used up almost all of our savings just to continue paying the mortgage. We have just enough in savings to scrape by on our December payment. After that, I don't know what we'll do if I can't find a job.

My husband and I are careful and responsible people. We own a home and made sure to purchase a house we could afford in order to avoid risky financing. We make educated decisions and work hard to earn what we have. I've worked continuously for over ten years. I'm going to school to get my degree, and I have never received government services before. Now, I feel like the odds are against me because I have had to rely on unemployment in order to help support our family.

My unemployment has had very real consequences that will take years to correct. I had to transfer colleges, because the school of my choice was just too expensive. Even at the local community college, I've had to pay my tuition on a credit card. At times, I've even had to put the cost of groceries on my credit card so we can pay our bills and still have food to eat. I will pay high interest rates on that tuition and food as I pay it off over several months, possibly years. In addition, my husband and I were getting ready to start a family right before I lost my job. This is something we both want very much. As disappointed as I am that we had to postpone having children, I am also relieved that I did not get pregnant before I lost my job. I'm sure my job opportunities would be nominal, as very few employers would hire me knowing that I would have to take maternity leave within months of starting a new job.

Beyond that, my self-esteem has taken a real hit. I've always been a very confident person and feel that I present myself well. But, when you apply for so many jobs and nothing comes through, you can't help but think "what's wrong with me?" Imagine going into an interview and trying to project self-confidence when you feel completely defeated. I'm putting on a front every time I have an interview and I just hope that potential employers cannot see through it. There are even times when I apply for a position and know that I would be a great fit for the role and I don't even get a response on my resume submission.

I really feel like I've done the right things in life. In spite of all my efforts and being responsible, I cannot get ahead. It makes me worried and frustrated, even angry at times. I hope that by being here today, my story will be beneficial to others that are in my situation. They need to know they're not alone, even though being unemployed is one of the loneliest feelings in the world. I look at the rising unemployment statistics to gain some perverse comfort in realizing I'm not the only one out there struggling to find a job.

People like me are really hurting. We want to work. Believe me, the amount we get for unemployment is no incentive to stay home. I hear the President's spokesperson say that extending benefits again might create an incentive for people like me to stay home longer and that's just wrong. There is nothing fun about staying home when you can't find a job. There is nothing enjoyable about being up at night worrying about how you are going to make ends meet. Being unemployed hurts you and your family financially, but emotionally and physically as well. For anyone to suggest that receiving unemployment is like getting a free vacation is insulting and degrading to the millions of people like myself who are desperately trying to get back to work.

Congress can help people like me. In the short-term, you need to extend unemployment benefits again because the economy is not getting any better, jobs are continuing to disappear, and the winter is coming when we need to money to pay our heat and other bills. But I also ask you to come up with legislation that will help provide a financial recovery for all people in this country, especially those who are struggling the most. Use your influence to help create new jobs with good pay and good benefits. Find ways to create incentives for companies to keep good jobs in-house, rather than outsourcing them to cheaper vendors who undercut the market for hard working men and women. You have been elected to serve the people of the United States, and we've never needed you more.

Thank you again for the opportunity to tell my story and to represent all the unemployed workers throughout this country who are struggling just to survive in this current economy.