# Understanding Long-Term Unemployed Professionals: Massachusetts Residents Speak Out

"It is a frustrating feeling to have built a career, to know that you are good at it, to have others tell you that you are good at it and yet you can't find work."

According to most accounts, the economy has for the most part recovered from the Great Recession. The unemployment rate both nationally and here in Massachusetts had dramatically declined. New jobs are being created daily. Things appear to be good. But upon closer inspection, the picture is not so rosy for some. The media and government focus on an unemployment figure which may or may not capture those who are no longer collecting unemployment benefits, nor does it include those who are underemployed--people working in roles which require substantially less knowledge and skill than they possess and at salaries far below what these workers are worth. Hidden among these positive news reports is a group who refer to themselves as the Long-Term Unemployed Professionals.

Long-Term Unemployed Professionals are a group of well-educated individuals, often with highly specialized skill sets and experience, who have and are struggling to find work in their professions. The long-term unemployed are a misunderstood group. In some respects they are invisible. Many assume that people who are educated would have no problem finding work when the unemployment rate has declined and new jobs are being added to the economy. But the reality is job creation figures do not reflect the type of jobs being created and the associated salaries. In addition, the figure also does not include underemployment. Having exhausted severance packages and unemployment benefits, many Long-Term Unemployed Professionals resort to working lower paying jobs, often unrelated to their professions, in order to generate some income. There are also many misperceptions about Long-Term Unemployed Professionals which have implications in the job search process. Unless someone has been directly impacted by unemployment, they tend not to understand the impact long-term unemployment has on people or the barriers to finding new employment.

In preparation for our Advocacy Day event, we collected testimonials from many who consider themselves Long-Term Unemployed Professionals. The testimonials not only give a picture of who the Long-Term Unemployed Professionals are, but also what their experience while unemployed has been. The quotes included below have been taken from the testimonials.

Among those who submitted testimonials, many have impressive academic backgrounds. Several have graduated from the top schools in the country. Many have at least one graduate degree and/or professional certification. A number of respondents have earned multiple degrees and certifications. They come from a variety of careers: engineering, research science, human resources, accounting, investment management, law and education (both secondary and higher education), just to name a few. In spite of these impressive credentials, the majority of those who submitted testimonials have been unemployed for over one year, and even further distressing is the fact that almost 60% have been unemployed for over 3 years. One key question: why is a group of such highly qualified workers struggling to find work?

No one is more surprised than the Long-Term Unemployed Professionals themselves that finding work would be so challenging. None of them ever expected to be in this position.

"To NOT be doing the work that I was trained to do for an advanced degree simply blows my mind. It feels like a cosmic joke, and yet, I have to deal with all its effects on a daily basis. The most challenging ordeal in my life."

The frightening truth is the job market has drastically changed; finding a job in the new landscape is not simply a matter of trying harder. There are systemic barriers to finding work. One of the most common themes in the testimonials is there is a strong preference for younger workers. Whether this is due to misperceptions about older workers being less capable of learning and having dated skills or due to the

fact younger workers tend to command lower salaries, the impact is the same on Long-Term Unemployed Professionals who are over 40 years old.

"There is a pool of experienced people who can positively contribute to the economy if hiring companies could just overlook the perception that older workers are "too expensive". We have a lot to offer and can contribute by transferring our professional skills [to] the next generation."

"I wouldn't have predicted this 10 or 20 years ago, but I am actually much more sophisticated, wise, and knowledgeable than I was in my 30s and 40s. I think the late 50s, as an age, are a time of great consolidation of knowledge in one's field, combined with an understanding of how things work and what is required to get things done."

Being long-term unemployed is a barrier in and of itself. The longer you have been without a job, the fewer the opportunities are available to you. Employers want what they consider new and fresh skills. The fact that you haven't worked for a period of time makes you undesirable. There is an implication that your skills have atrophied and that there MUST be something wrong with you.

"Situation[s] in life happen that can cause a gap in your resume and once that happens it can snowball into something much larger. You can then be seen as having something wrong with you for being in this position. I have a wealth of experience that would be very valuable to any employer. Unfortunately, the bias that employers have against someone who is longterm unemployed prevents you from even getting in the door to interview."

The current job market is an employer's market. Employers can ask for a specific list of skills which is not necessarily realistic or necessary to do the job. With far more applicants than jobs, employers have the latitude to be extremely picky when choosing among job candidates. Prospective employees are not being looked at in terms of what their potential is, they are being evaluated against a checklist of skills.

"...in an employer's market, the employer can get highly specific and focus on very narrow criteria--such as knowledge of specific computer programs--rather than asking whether the applicant will bring insight, imagination, and experience to the position."

Changing fields, taking a step back in title/responsibilities or getting a job in something that you have not done before is not easy in this market. Employers are looking for recent experience which is highly similar to the position they are looking to fill. In addition, employers are focused on placing people in roles at the same level of their most recent roles. This puts the Long-Term Unemployed Professionals at a further disadvantage when looking for jobs because it narrows the number of jobs for which they are seriously considered.

"Changing to another professional field is not as simple as being re-trained. Employers, when given the option, would rather hire a younger person than an older person with the same level of (in)experience."

"Overqualification is a curse! I am more than happy to work in a job that is at a more junior level than I have worked at in the past and would welcome it. Employers seem scared of that."

Many of the Long-Term Unemployed Professionals realize they need help in overcoming these barriers and have tried to use state resources (e.g., One Stop Career Centers). Most find that the state resources are not equipped to help Long-Term Unemployed Professionals. The state resources lack a firm understanding of this group and their challenges. As a result, they do not offer programming, career counseling and training opportunities that would be beneficial to the Long-Term Unemployed Professionals. One example from the testimonials which stood out was a counselor encouraging someone with a master's degree to get a minimum wage job in retail as a viable solution to his/her unemployment.

"State career centers need to overhaul (not baby step changes) their services to better understand and assist [the long-term unemployed]"

Many of the respondents showed interest in getting more training; however, there is a lack of funds for more advanced and specialized training. As mentioned before, the Long-Term Unemployed Professionals are a group of highly skilled and educated people. Basic or general training will not help this group stand out in an applicant pool. And, lack of financial resources, which is common among the unemployed, is a barrier to getting the training that would benefit them.

"While unemployed, I would happily have tried to update computer skills significantly with qualification in a "newer"[programming] language (such as C++), or perhaps tried to be a visitor at a lab in a biomedical facility (e.g., mass spectrometry lab at Dana-Farber), that would have expanded and updated my skill set--IF the government would support this financially--these choices were out of the question on the limited unemployment income."

There are many paths which led the Long-Term Unemployed Professionals to be jobless. It is important to understand what has led to long-term unemployment among a group of educated and highly skilled workers. Equally as important is understanding what has happened to these people as a result of being out of work for so long. One constant thread among all those who responded to our survey is being long-term unemployed takes a toll on a person and their families.

The most obvious impact of long-term unemployment is financial woes. In the near term, no job means no income. No income means lack of funds for everyday living expenses. In the testimonies that we collected, there were several bankruptcies mentioned. Many have lost or are in danger of losing housing. Homeowners report being foreclosed on or having to sell their homes, some of whom had owned their homes for 20+ years. Others reported being evicted due to failure to pay rent. One testimonial told of living without heat for a few weeks last winter, one of the worst winters on record.

"Unemployment has taken my home and all of my savings."

"There is the obvious financial strain, as I can no longer support myself. As someone once described me, I have always been "fiercely independent", and I now have to rely on others to have a place to live."

In addition to worrying about current financial problems, many worry about their future financial health. The decisions people make today in order to make ends meet have long term effects. After unemployment benefits and severance packages run out, people dip into their savings, college and retirement funds to survive. Others turn to credit cards to cover everyday expenses and as a substitute for emergency funds which they have had to exhaust.

Without savings people are more financially vulnerable. Many respondents to our survey worry that they won't be able to pay for their children's college education. Many worry that they will not be able to retire and fear what will happen to them if they become unable to work in their older years. Some have ruined their credit, which can adversely impact their ability to find housing and get jobs.

"This time has been financially devastating. I have exhausted my pension and 80% of my 401(k). I am single and self-supporting, I may never be able to retire."

"My credit is ruined, and without a steady income, I can't see how I'll be able to set up a payment plan."

"As a [single] parent ...the longer the struggle continues, the more vulnerable we become. Words cannot describe the constant fear and anguish [we] live with on a daily basis; for six years now. We are at risk of losing our [home]...My car has 200,000 miles on it. I have no retirement, no savings."

What may be less obvious is the impact long-term unemployment has on one's well-being. Many respondents reported losing their self-confidence and feeling diminished self-worth. There were a number of reports of strained and damaged relationships with family and friends. Many feel like unemployment has left them stigmatized; they feel as if they are being treated like "lepers". This experience has left many feeling isolated. Many also spoke directly about their depression.

"My depression was the hardest thing. I had stopped thinking of myself as a person who had anything to offer the world."

"I have been a driven, energetic and enthusiastic employee my whole life. But since the layoff I have so much self-doubt now that it seems possible my personality has changed irreversibly, and I wonder if I'll ever be the successful, happy, positive, mission-driven person I used to be."

The stigma of being long-term unemployed is real; it impacts how you are viewed both personally and professionally. Many people who submitted testimonials did so under pseudonyms. Many opted not to have the details of their stories shared even using a pseudonym for fear that they would somehow be revealed to the general public. We also had a hard time finding people to speak at the Advocacy Day event for the same reason. The authors of this piece are Long-Term Unemployed Professionals. They chose not to be credited because they share the same concerns as their cohorts. No one wants to be further stigmatized in their communities or by prospective employers because they had the misfortune of losing their job.

"[Unemployment] has zapped my spirit and diminished my self-confidence...I feel isolated from the professional world and I have carried that over to social relationships. I am treated differently by friends, doctors, and professional contacts."

"In the rare case that I am able to land a phone or in person interview, I don't feel like the interviewer is looking to get to know me and get a better sense of my skills and potential fit for the role. I feel like I am being interrogated to determine exactly what my defect(s) is/are...No one seems to believe I lost my job due to workforce reductions..."

Long-Term Unemployed Professionals face many issues which negatively impact their financial and emotional well-being. The negative impact of long-term unemployment extends beyond the unemployed individuals and their families. The Commonwealth of Massachusetts feels the negative impact as well. Loss of income has led a lot of long-term unemployed to significantly reduce their spending. The money you spend in your community helps others pay their bills and live. Many of the respondents have reached out for assistance in some way: Mass Health, food stamps and heating assistance. In addition, the stress and emotional turmoil that unemployment causes can lead to health issues, both mental and physical, which can end up costing the Commonwealth as well. However, the greatest loss to the Commonwealth is having a pool of highly talented individuals not being employed at their maximum potential. Having everyone contributing to their full potential is vital for the economic health of the Commonwealth. In order to accomplish that, something must be done to address the barriers the long-term unemployed face as they try to find work.

"[Long-term unemployment] is not a freak, temporary situation. The job market is permanently changed and unless we address the causes, [long-term unemployment] will remain a problem for too many. The legislature must rethink the long term needs and benefits of incentives to create jobs, put pressure on corporations."

"...the economic impacts of forcing so many older workers out of the work force will put greater financial strain on our society as otherwise employable people rely on disability or welfare to sustain themselves. These same people could be self-sufficient and [contribute] to employers and society as a whole."

One thing the Commonwealth does not have to worry about is incentivizing the long-term unemployed to go back to work. Long-Term Unemployed Professionals have a strong desire to go back to work and make a positive contribution to society, in spite of all the obstacles they face.

"We are not damaged goods. We want to work and have rich, productive work histories and broad skill sets that can help any organization... Time away from the world of work has worked against us. But it shouldn't. It doesn't change who we are and what we have accomplished. Give us a chance. You will be pleasantly surprised and richly rewarded with mature, productive, [professional], hard-working intelligent and accomplished people."

"We want to get back to work not only to rebuild ourselves financially but also to make a positive contribution to society."

"We are not broken, we are not damaged goods, we are not lazy or incapable or unmotivated. WE WANT TO WORK."

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