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Introduction

NEARLY A HUNDRED years after the Great Depression, I set out to meet people who had recently lost their jobs. One of the people I met was Tracy. In the small rural town in Pennsylvania where Tracy grew up and lives today, jobs have been steadily leaving since before she was born.[1] The first time her dad lost his job was before she could walk; the second was when her youngest sister was born. The last big factory closed when she was in high school; her dad lost his job again then and was unemployed for over a year.

Although the town is surrounded by wide open spaces, the small row houses are tightly nestled against each other, as if huddled against the cold winters and tight times to come. Tracy's house was tidy but dimly lit. We sat in the kitchen, which was the warmest room, thanks to the pilot light in the oven. Unlike the other sparer rooms, the kitchen had stockpiles of canned foods, dried goods, and snacks found on sale before Tracy lost her job. A longtime "hoarder" of preserved food products, Tracy had raided her pantry in recent weeks. There hadn't been money for fresh food in months, and Tracy worried about the weight she was gaining from eating junk food.

A hundred miles away, Neil grew up in wealthy suburbs largely protected from the job losses that shaped Tracy's youth. Neil's dad was the general manager of a Pennsylvania steel production company, and although this industry was not known for job stability, the company had a specialized niche and Neil's father had great job security. The public high school Neil attended had over a dozen advanced placement classes,

elite athletics programs, and during the 1990s and 2000s received both state and national awards for its educational programs.

Neil didn't live in the house he grew up in but in a relatively new and spacious two-story house that he and his wife had bought a couple of years before our meeting. Neil's most recent job had brought them to the area, and he was excited for "change and for something smaller and quieter." Their house sat on three acres of land, but it was an easy commute to their professional jobs in the small city nearby. Yet Neil's job had ended abruptly, and life in their new town wasn't going as Neil had hoped. His wife had made great friends at her new job, but Neil spent too much time working to get to know anyone well. His job loss, they hoped, might give him a fresh start; Neil and his wife had bought bikes and were starting Saturday bike rides together now that he had more time on his hands.

Anthony grew up in a family that was not as poor as Tracy's, but he did not have the financial security of Neil's childhood. Even though they didn't have a lot of money, Anthony's family seemed a lot like the "Leave It to Beaver" ideal: working father, stay-at-home mother, two kids. At least, they did at first glance. Like Neil's dad, Anthony's father never experienced job loss. For over thirty years, he worked as a computer service technician for the same company in a college town. But Anthony's mother had lost her job when he was still in day care because "she was a mom." Anthony's father felt that Anthony's mom should have welcomed the chance to be back at home taking care of him and his siblings. But his mom missed working and felt that she'd been pushed out of her job by men who believed women belonged at home. So, in spite of the traditional family veneer, there was a lot of unhappiness at home. Looking back, Anthony remembers his mother's desire to go back to work unfavorably. "I hold a little resentment toward my mom," he said.

Now older than his parents when his mother lost her job, Anthony married six years ago, just after his wife and her two children (whom Anthony considers his own) moved into his house. Anthony's sporadic work history, coupled with the house's temperamental appliances and old age, made their home challenging to maintain at times, although his

wife diligently worked at it, cleaning the old wood floors routinely with water and vinegar. The battle to save the dishwasher had been lost before I met them, and they had reluctantly sent it to salvage and taken to doing the dishes by hand. After Anthony lost his most recent job, handwashing the dishes was even more necessary during the brief period they spent without electricity because of unpaid bills.

Growing up in a different part of that same college town that Anthony grew up in—the part of town with cookie-cutter two-story houses with white picket fences—Joan remembered quite a bit of instability during her elementary school years. Her dad, a PhD who worked in the mining industry, lost his job when she was quite young, and there were several bumpy years as he searched for work and ultimately started his own business. The college town was big enough to support this new venture; the family weathered the tough times with help from her grandparents, and eventually his business took off. By the time Joan went to high school, her family was prosperous; even so, her mom found a part-time job as an administrative assistant. Joan was an excellent student in high school, and she longed to follow her dad into the sciences.

The day I met Joan, the sun shone brightly down, cheering up an otherwise cold winter day. Her home—a white ranch with neat exterior landscaping and a combination of tidiness and toddler whirlwind on the inside—seemed warm and cozy, located not so far from where she grew up. Her husband's family lived within easy driving distance, making it possible to see them often on weekends. Since her job loss, Joan noted that the family budget felt "tight," but they had not made any changes to their purchasing habits, although she was now regularly cutting coupons for cleaning and household supplies, buying "cheaper bulk items," and stocking up when toilet paper was "incredibly cheap."

In the weeks before I met them, Tracy, Neil, Anthony, and Joan all experienced job losses that sent them to the unemployment line. But what would this job loss and their subsequent unemployment mean to them and their families? Tracy lived in a community that had been wracked by devastating job losses for decades—what kinds of jobs were left to lose or to find in her small hometown? Like father, like son for

Neil and Anthony, as Neil had become a manager and Anthony had followed his dad into electronic repairs, but both had done so during changing economic times. Joan, too, had followed in her father's footsteps, although she stopped at a master's degree rather than a PhD, becoming a scientist in someone else's lab rather than the one running it. How would their occupational choices shape the tolls that unemployment would bring? And what about the story of Anthony's mom; nearly thirty years later, would the women—like Joan and Tracy—face different challenges at home and searching for work than the men?

Dorothea Lange's indelible photographs of unemployment and the Great Depression remain vivid in our collective memory. Her portraits show down-and-out men waiting in breadlines and the desperation of families living through the trauma of being unemployed, unsupported by the government, and unable to find work. Though evocative, these pictures don't look much like today's unemployed, as represented by Tracy, Neil, Anthony, and Joan. Instead of male laborers or women in relief camps, today we see men *and* women in equal numbers, blue-collar workers *and* high-flying executives, high school graduates *alongside* those with college degrees. A truth about unemployment is the anxiety and disquiet that Lange captioned the "Toll of Uncertainty." To understand the many tolls of unemployment today, I will examine how Tracy, Neil, Joan, and Anthony, and people like them, lost jobs and experienced unemployment and how that affected them, their families, and their search for future work. As we learn their stories and those of others, we will see that the tolls of unemployment are both more numerous than we previously imagined and not evenly shared by the unemployed.

I became consumed with the need to know more about how men and women, whether college graduates or high school dropouts, experienced unemployment while researching my first book, *For the Family? How Class and Gender Shape Women's Work*.[2] For that project, I investigated how women make decisions about whether to work or stay at

home. In the course of my research, I discovered something earlier research had overlooked. Most research on women had asked why women chose to work or not work. But I found a third group, a small group of women whose multiple job losses moved them involuntarily from paid work to home. These unexpected transitions took their "choice" of paid work or staying at home away from them. I called this group the "interrupted" workers. After I finished that book project, I wanted to know more about women who lost jobs and how they compared to men. But as I looked at the existing research, I discovered very little had been written comparing men's and women's experiences with job loss and unemployment, and almost nothing compared these experiences across class.[3]

In order to learn more, I needed to talk to men and women, from the middle and working classes, who were unemployed. From 2013 to 2015, fifty-one men and forty-nine women who had lost a full-time job and received unemployment from the state of Pennsylvania sat down and spoke with me and my research team.[4] I wanted to learn about diversity in unemployment experiences, so I recruited people from a range of areas including a midsize rust-belt city, small cities (one with low unemployment rates and one with high unemployment rates), and rural areas, including some high-poverty areas in the upper regions of Appalachia. Even though my team and I remained in one state, we encountered a wide range of labor market experiences.

Because men and women typically have very different work and family responsibilities, I wanted to interview people who would be in the thick of forming families, making decisions about childcare, career building, and possibly changing occupations, so I only talked to people between the ages of 28 and 52. Most people my team and I interviewed had either a spouse or a partner, although twenty were single, about half of whom were single moms, like Tracy, and a few single dads. The vast majority of people we talked to had kids who relied on their income, which meant the whole family took a hit when they lost their job, but sixteen of the interviewees didn't have kids, like Neil.[5]

Just over half were "working class," meaning they held jobs for which they didn't need a college degree, while the "middle class" held

professional jobs requiring college degrees.[6] The men and women had been unemployed, on average, eleven weeks when we met.[7]

One of the drawbacks of interviewing people in the places where I did is that the sample was whiter than it would be in many parts of the United States. Eighty-nine people were white, seven were Black, three were Latino, and one was Asian. But that does not mean that race isn't an important part of this story. It is. Neil, Joan, Anthony, and Tracy all experienced a buffer from the worst of the labor market simply because of their race; they were white. There is a substantial body of academic work that finds race plays a fundamental role in organizing most areas of life, including an outsize role in unemployment, even as whites remain largely unaware of the advantage of their race.[8] These advantages come in many forms that have important implications for how job loss and unemployment play out in this book. For one, none of the whites experienced racial discrimination (although few realized their privilege in the absence of such constraint). Even among my small sample of people of color, Black and Latina participants experienced discrimination at work; a few were fired because of their race (some even won complaints against their employers). Nationally, there is evidence Black and Latino people face discriminatory firings at work.[9] Moreover, when companies have to downsize middle management, people of color are fired first.[10] Some of the middle-class white men I met benefited from such policies when their companies downsized, and they were among the last to be let go; some white women were also among the last to be fired. As we'll see, this allowed white middle-class men to feel differently about their job losses. White Americans are also more likely to own their own homes, which gives them greater financial stability than Black Americans have, something historians, economists, and sociologists agree is attributable to the lasting legacy of racial discrimination, redlining practices, and differential lending practices in the United States.[11] In practice, this meant that Tracy and her kids owned the roof over their heads (the house was her parents' before it was hers), while a Black single mom I met, Samantha, rented and faced greater precarity as a result. Finally, racial advantages also play out in hiring networks, as whites tend to have a broader range of social networks to help them find

work after they've lost a job (in fact, as we'll see, networks would come to the rescue of Joan's and Anthony's job searches, and Neil used his networks, too).[12] Black job seekers are less likely to have the same access to networks and, among the Black poor, may be less willing to use them.[13]

I had many questions to ask Tracy, Neil, and the others I met, and I did my best to let people answer questions in their own way, asking for details when they gave unclear responses or inviting them to provide examples when their first response was either brief or vague. The stories the unemployed told were often tough to hear. There were many stories of hunger, of heat being turned off in the winter, and even of homelessness. Some people, like Tracy, cried. Sometimes, when I got home, I did, too.

From 2015 to 2016, my research team contacted respondents to see where people stood about a year after we first met. We couldn't reach about a third of the original participants—mail was returned to sender and phone numbers were out of service. Some e-mails bounced back with a message reading "mailbox full." It's hard to say what happened to those we could not contact, but it seems likely many had to relocate. The working-class men were hardest to reconnect with for a follow-up interview. One year later, the majority of those I met had fallen far behind where they had been before they lost their jobs, a small few were almost back to maintaining their previous lives, and some, particularly the white middle-class men, had managed to move ahead.

Job loss and unemployment both reproduce existing inequalities and generate new inequalities during the time people spend unemployed, meaning that those who had more before their job loss had a greater buffer from the strains of unemployment and that some of these preexisting differences become greater over the unemployment period because of the way unemployment is experienced. Men and women did not go through the same experiences. Neither did the middle class and the working class. Neither did their families. Nearly thirty years after Anthony's mother lost her job (a time period that included the rapid expansion of women's employment as well as large cultural shifts in our

national understanding of women's opportunities at work and at home), I met women whose families told them that they should be pleased to have lost a job. One working-class woman told me her husband was happy about her job loss, explaining, "Now I could stay at home and he made a huge garden for me to have to work on, so that's what I'm supposed to do." Yet she wanted to return to work, not tend a garden.

For their part, not all men wanted to rush back to work, particularly not the middle-class men. Some, like Neil, were excited by the idea of some time off. As Neil told me, "I've been enjoying the past few weeks of not having much responsibility because it's been 25 years of more than most normal people would work, and the stresses. So, I'm like gosh, darn, it's my time." He relished the time spent not working because he had felt burdened by the years of overwork.

There were many ways in which the men and women, the college and high school educated, I talked to differed in their experiences. The following pages reveal the myriad ways in which job loss and unemployment shape both the American work experience and American lives outside of work.

Unemployment is an institution—like workplaces, families, or schools—that both generates and reproduces inequalities. Let's consider, first, what scholars mean when they say something is an institution. If unemployment is an institution, it would suggest that it is like other fundamental parts of American society that are central to adult life, that are governed by state and federal laws and bureaucracies, that are hierarchical and shaped by the resources that the unemployed bring to the experience, that provide resources and serve as resource brokers to other institutions, and that have far-reaching consequences for outside realms.[14] Let's consider these points in turn: First, unemployment plays an outsize (and not well understood) role in adult life. Although the unemployment rate has averaged around 6 percent annually for the past thirty years (with large swings during recessionary periods), this relatively low number conceals that evidence suggests between 65 to 70 percent of Americans will experience at least one bout of unemployment, and some will experience many more.[15] Second, as we will learn over the course of the book, both the state and the federal government wield

enormous influence over the process, from determining whether people are considered unemployed or eligible for unemployment insurance to how much support they will receive and for how long. Third, as we will see, the way people access the unemployment system is dependent on their own social location (e.g., their class privilege, their gender, their race) prior to coming into the unemployment system, and their experience throughout their unemployment journey is shaped by the resources the unemployed have available when they lose their jobs. Fourth, the state unemployment system provides both direct benefits (via unemployment insurance) and acts as a broker to additional resources (through career center services). Finally, like other institutions, we know from prior research that unemployment shapes not just the time a person may spend out of work, but many areas of life, and it does so over a long period of time, having what is known as a "scarring effect." Just one unemployment spell diminishes a person's future job prospects, lowers future wages, hurts families, decreases satisfaction with life, and even harms health.[16] Over the course of the book, we will learn how fundamental—even all-consuming—the unemployment period is for a person's life. We will see how the rules of the unemployment system and the resources that people bring to the table shape their experience of unemployment, and how unemployment does not only shape their next job and their finances, but also extends to their household chores and childcare tasks and even their health with consequences that reverberate far beyond these spheres.

Unemployment not only generates and reproduces inequalities between the employed and the unemployed, but also among the unemployed. Now, let's consider how unemployment generates and reproduces inequality. As I describe above, prior research has documented that unemployment has effects in areas of life—health and family, for instance—well outside the world of work, thus generating inequality. We also know that some people are more at risk of experiencing unemployment—people of color, people with a high school education or less, immigrants—thus reproducing inequality. But what about inequality *among the unemployed*? In this book, I look only at those who have lost jobs and are unemployed and find vast inequalities emerge among them. I further

find that these inequalities widen over the period of unemployment and expand beyond the world of work, as a difference in one realm bleeds into and then becomes magnified in another. We will see how differences in the path one takes to a job loss shape the job loss experience itself, which shapes access to severances, which shapes differences in financial stability that further shape both decisions about health and decisions about searching for work. In this way, unemployment does not simply distinguish those who lose jobs and must search for work from those who don't, but also generates new differences among those who lose jobs, creating winners and losers among the unemployed.

There was a clear "guilt gap" between men and women. Scholars have long emphasized the particularly bad impact unemployment has on men.[17] Our culture holds that a man who cannot provide for his family is a failure—less than a man.[18] Yet the women I spoke with took on greater levels of self-blame for their job loss than the men did. They felt they owed their families an apology for their job loss. Women gave this apology in two primary ways. First, many women literally sacrificed their health. After losing health insurance, they acquired it for spouses or children but not themselves. They stopped taking their medicines, going to their doctors, or taking care of themselves in the ways they knew they should. Women also apologized at home by doing more of the daily household and childcare chores. While both men and women increased these tasks when they became unemployed, women were much more likely to take on all of the chores—many women said they felt too guilty not to. Most men reported no such guilt.

Men and women even looked for work in different ways, and these gender differences were further cross-cut by class. I was surprised by Neil's slow start in searching for a job, but in fact many middle-class men decided to take some time off before they started searching in earnest. In contrast, most of the middle-class women were like Joan, who started looking for work right away. These searches were careful and deliberate, with clear goals and timetables; many of the women even clocked in and out as if they were still at work. Working-class men like Anthony also started looking right away, but their searches were desperate scrambles to find any job they could, regardless of whether the work was similar to what

they had done before. Tracy, and many other working-class women like her, found themselves unable to search for work. In fact, at the very start of the unemployment period, they were immediately bogged down by the challenges of daily poverty or by family pressures to increase their work in the home, diverting their job searches before they could begin.

Finally, middle-class men had advantages that cumulated during their time spent unemployed that were less available to everyone else and left the men advantaged in their job search. The middle-class men started the process in a better financial position, as they were much more likely to receive a severance package. They then received a higher unemployment insurance benefit due to higher wages at their previous jobs (wages that typically meant they had more money set aside in savings to help stem the tide). They were more likely to retain access to good health insurance and more likely to feel entitled to use it and were more successful at deflecting demands that they do household work. Their resources allowed them to enjoy the period of unemployment as a respite and to avoid their legal obligation to search for work by working the system to buy time. They also had the security of knowing that there were good jobs to return to—something that was not readily available for many of the middle-class women or the working-class participants in the study. Being white also gave Neil and other middle-class white men like him advantages in the labor market—perhaps even advantages that they would not recognize but that labor scholars have documented give white middle-class men a step up in the world of work.[19] Lauren Rivera's research on law firms, banks, and the consulting industry demonstrates that a preference for "fit," to hire people who are like them, gives white men a significant advantage in accessing elite professions.[20] Social networks, an important source for finding a job, were often key to the success of white middle-class men's job searches, yet prior research has shown that men and women of color do not have this same access to job-seeking networks.[21] Despite all of the ways that their privilege shaped their unemployment experience, most middle-class men remained unaware of their advantages.[22]

This book is about unemployment, but it's also about American workplaces, American families, and American values. In the pages that

follow, I will explore how we came to have the unemployment system that we do, who it helps, who it hurts, and what, if anything, we can do about it. This book is set in America's heartland just before an election that rocked the nation, and we will see many of the divides that have since become so familiar to us surfacing in these people's stories. We will follow Tracy and Neil, Anthony and Joan, and dozens of others through their struggles and their triumphs, see many fall behind while a small few rise. And I will suggest we must take a new way forward in order to reduce the inequalities that are maintained and created by our unemployment system.

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