

Testimony of Donna Stebbins, Phoenix, Ariz.
Before the U.S. Senate Committee on Health, Education, Labor and Pensions
“Tales from the Unemployment Line: Barriers Facing the Long-Term Unemployed”
Thursday, December 8, 2011

Thank you Chairman Harkin for the opportunity to testify before you and other senators on this committee today. My name is Donna Lynn Stebbins. I'm 58 years old and for the first time in my life I am unemployed, apparently unemployable due to my age, and uninsured.

I grew up in Little Rock, Ark., raised by two very hardworking parents. They worked hard but didn't make a lot of money. When I turned 14, I was told that if I wanted spending money I would need to get a job. Easy enough. I started working summers and was able to buy the new shoes and clothes I wanted, and the albums I wanted, and I got to see movies I wanted to see. At that time, we also had to buy our school books, so I got to buy NEW books. All of this was pretty important to me as a teenager. Thus, began my work life. At \$1.10 an hour, I had things I otherwise would have gone without.

I continued my worklife and during my adult years did everything I thought was right to live the American Dream. My husband Rick is an electrician and together we raised a family, bought two homes, and put what little we could into our 401(k). We never made a lot of money, but we were doing just fine.

In 2008, we refinanced our home and took some cash out to do some home improvements. Thinking this was a really good idea, we spent about \$45,000 getting our somewhat rundown home "spruced up."

We were under the impression this would bring the value of our home up; so when we retired and sold our home, we would have a nice little nest egg. Well, that didn't work out so well. Turns out, our monthly payment was now almost double, the mortgage industry tanked, and our house was appraised at a MUCH lower amount than it was when we refinanced.

In April of 2010, I was laid off from my job. Did I mention earlier that I'm 58 years old? In the last year and a half I have applied for more than 200 jobs. The interviews I have been on - a couple dozen - have been "group" interviews. That's right, "group" interviews. Gone is the day when you could sit one-on-one with a potential employer and tout your strengths, your work experience and what an asset you would be for their company. Today, it's me, a 58-year-old woman, surrounded by 20 and 30-year-olds applying for the same job. Interviewers directed their attention to younger applicants. Seldom was I asked a question. I have yet to get a phone call from anyone.

In June of that same year, Rick was laid off from his job. My husband is an expert in his field and has gotten a job after months of being unemployed. He makes what he made 10 years ago, but he has a job (we are supposed to be so thankful that he HAS a job). Why does he have to work at a rate of someone with 10 years less experience? There IS work to be done and Rick should be making what he deserves. I should have a job. Millions of unemployed should have a job—a job with a living wage.

Those high mortgage payments? Well, we couldn't make them anymore. It took a year of wrangling with the bank to get our home refinanced after the threat of foreclosure, with these people telling us we would do it their way or pack up and get out of the house. The house we purchased in 1985 and raised our daughters in. We had no choice but to swallow what little pride we had left, and we did it their way. Health insurance? We don't have it, and we both have medical issues we have to ignore. Even with Rick working, we can't afford the cost of insurance. I will add that this is the first time in our adult lives that we have not been insured.

At the same time we were working to refinance the house, my unemployment benefits, about \$216 a week after taxes - the maximum allowed in Arizona - were cut off, along with thousands of other Arizonans'.

Our youngest daughter was married on Oct. 30. She and her husband had to pay for their own wedding. We had gone through all of our money the year and half before her wedding just to get by.

This was the hardest thing Rick and I had to face. We could not give our precious daughter a wedding that she deserved. We did not deserve this and she most certainly didn't deserve this.

After all that Rick and I have been through: the groveling we've had to do; the debt that we have incurred because of the mortgage broker; the praying with all of our might that we don't get sick; the choosing medicine over food so that Rick can at least stay healthy enough to work; having to ask for rides because I don't have gas money ... THIS is what almost killed us mentally and emotionally.

We didn't deserve this. We did nothing wrong. We played by the rules and have worked throughout our lives. Why are we and other working people suffering like this? I'm angry, I'm frustrated and I will not stop telling my story and telling others to tell their story, and I will visit my elected officials; I will write letters; and I will sign petitions. And that's why I am here in Washington, D.C., today to tell my story to you in the hope that you and other lawmakers HEAR me and will act to help the millions of other people like me who just want a job.

Thank you for listening to my story.