

According to the latest statistics, 15 million Americans are jobless and 6.3 million Americans have been unemployed for six months or longer. While men have suffered the largest numbers of job losses, women ages 45-64 have suffered the highest percentage of loss. According to the Labor Department, women ages 45-64 made up 14 percent of those who had been out of work for more than six months.

According to an analysis of Labor Department data by a research firm, the Economic Cycle Research Institute, job growth fell in the last decade by .9 percent annually. This has gone in a completely different direction from the 100,000 jobs needed monthly to simply absorb new workers.

There have typically been three sectors that have led the way out of a recession. These businesses sell cars and homes or are banks. However, cars aren't selling as well as they used to because budgeting households don't have the available funds for bigger purchases. Housing is affected by that as well as by foreclosure and an excess of available properties. Banking has been supported by the government and bailouts. Of course, the lack of available funds to borrow has affected small businesses and the lack of new jobs has trickled down to the many unemployed.

Public services offering unemployment and food stamps weren't ready to deal with the large number of people needing assistance. Maurice Emsellem, a policy director for the National Employment Law Project, said "the system was ill prepared for the reality of long-term unemployment."

What happens when unemployment runs out? Welfare has been harder to receive because almost every state has put the maximum limit on income at 75 percent of the poverty level, or \$1383 a month for a family of three. In other words, for a lot of women ages 45-64 who have been out of work but have a spouse still receiving income (for example, from disability), you most likely will make too much (as a household) to qualify to be welfare or even food stamp recipients.

Looking at the statistics and trends can be dreary, but there is hope on the horizon. Most recessions and their effects last only three to four years. Perhaps this recession has taught us to be more appreciative of what we do have and any opportunities presented. As one woman in her forties who has been unemployed for two years said, "There are no bad jobs now. Any job is a good job."