



Joseph's People, Ltd

A non-profit faith-based support organization for the un/under-employed with Chapters in Berks, Chester, Delaware, Montgomery Counties and Pittsburgh

www.josephspeople.org

Survey of the Long-Term Unemployed

November 2014



SURVEY METHODOLOGY

- Long-term Unemployed defined as those out of full-time employment in their career for more than 27 weeks (the Fed. Guideline definition)
- Survey data collected over 8 week period
- Survey accessed via Joseph's People website and collected by SurveyMonkey.com
- Survey respondents included Joseph's People members, members of participating parish communities, and other ad hoc participants from indirect sources



COMPARATOR DATA SET

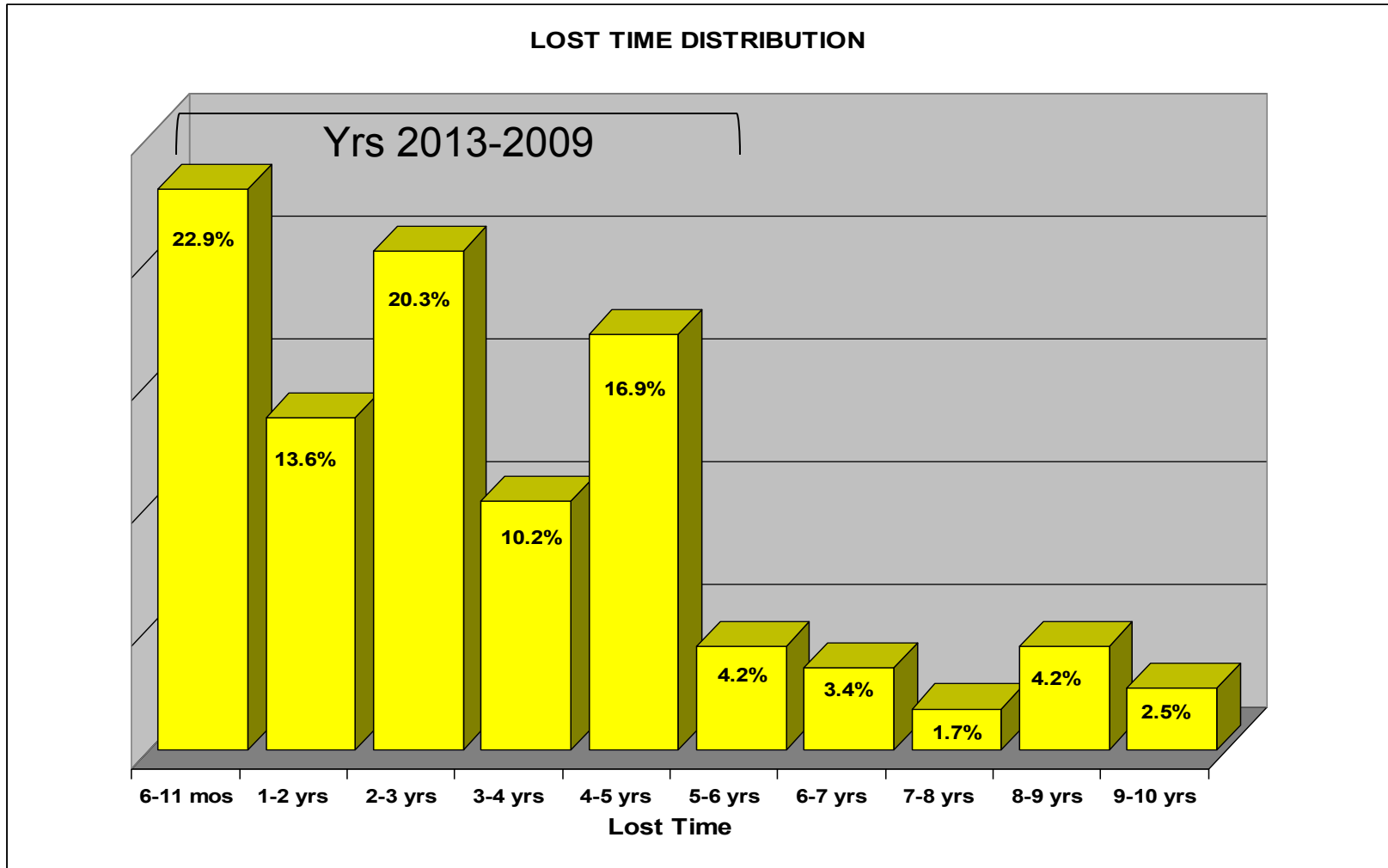
	Josephs' People Survey	Federal Data
Reporting Timeframe	Oct-Nov 2014	March 2014
Geographic Distribution of Respondents	Delaware Valley, PA	National
Total Number of Respondents	148*	3.9M + 7M Working Part-time = 11M
Gender Distribution	57% Female 43% Male	44% Female 56% Male
Age Distribution	41% Age 25-54 59% Age 55-71	76% Age 25-54 24% Age 55-69

* Subsequent data analysis based on 123 good and meaningful responses. Excludes 22 outliers and 3 partial respondents. Does not include those out of work for more than 10 years or less than 26 weeks.



SURVEY DEMOGRAPHICS

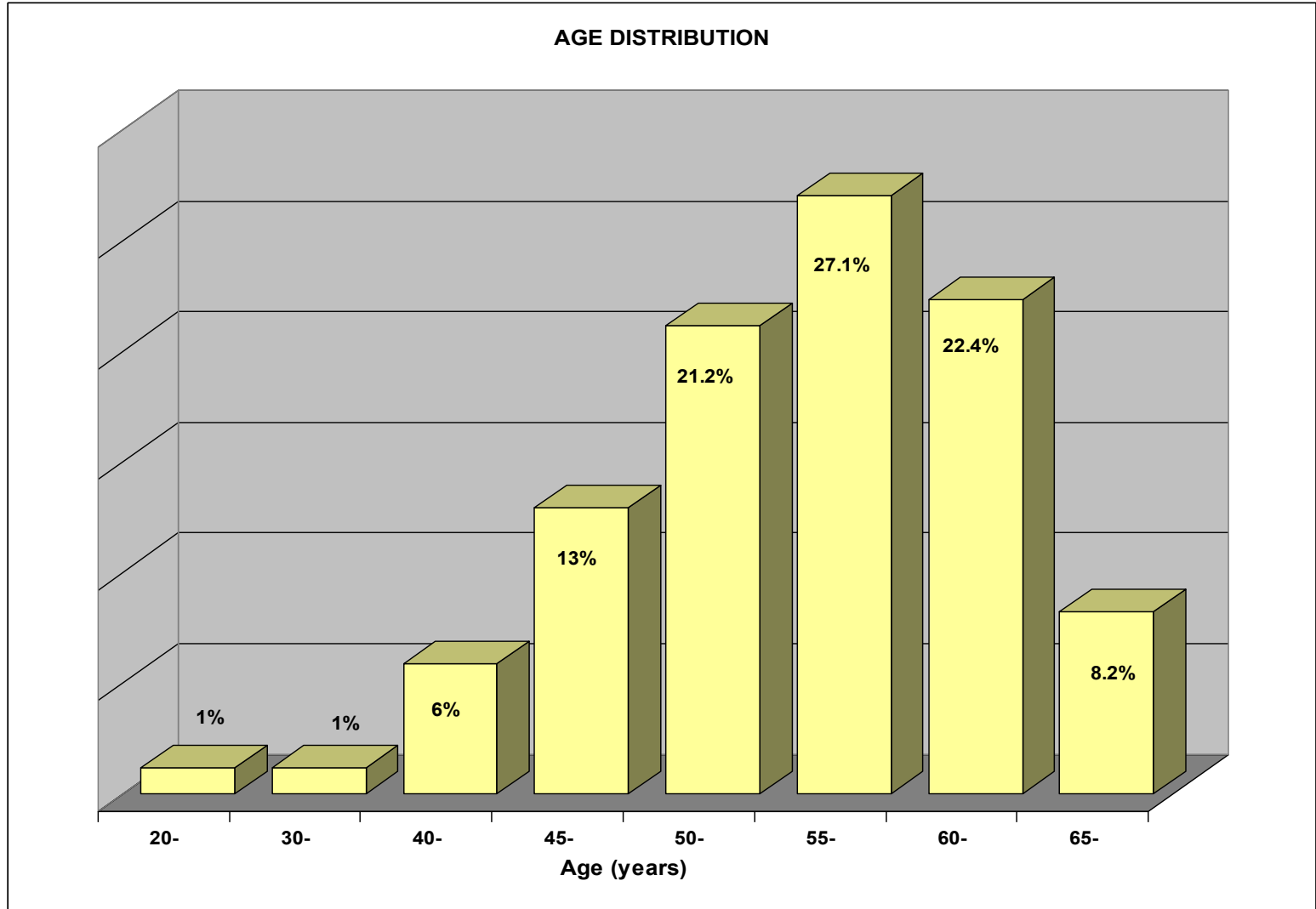
80% of respondents were out of work for 5 years or less.





SURVEY DEMOGRAPHICS

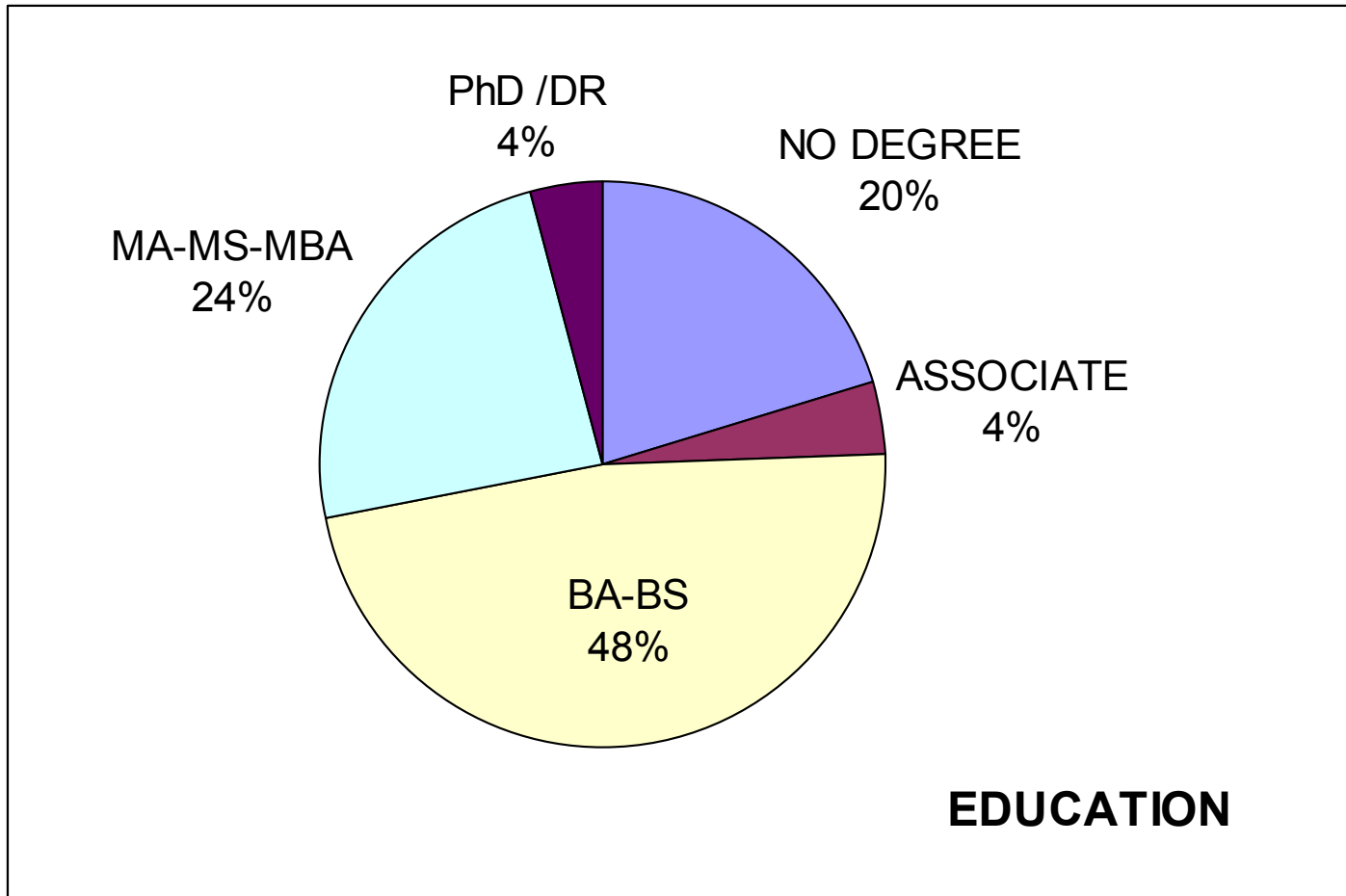
70% of respondents are 50-64 yrs old
(pre-retirement: not eligible for full Social Security benefits).





SURVEY DEMOGRAPHICS

80% of respondents have a college degree.
Lack of a college degree is considered an employment barrier.

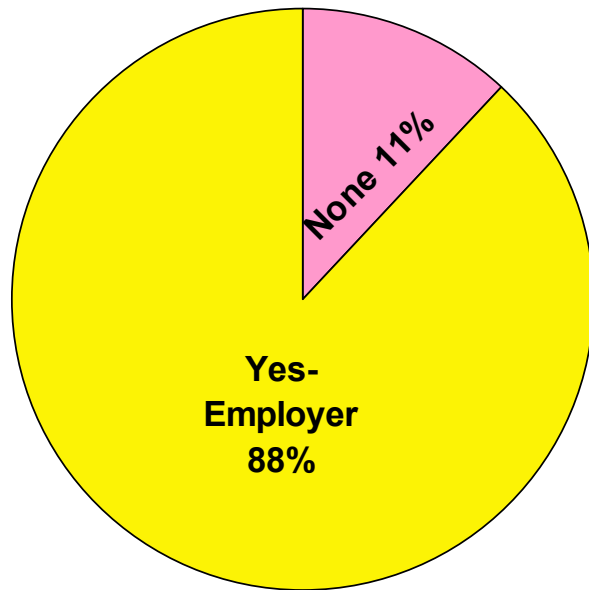




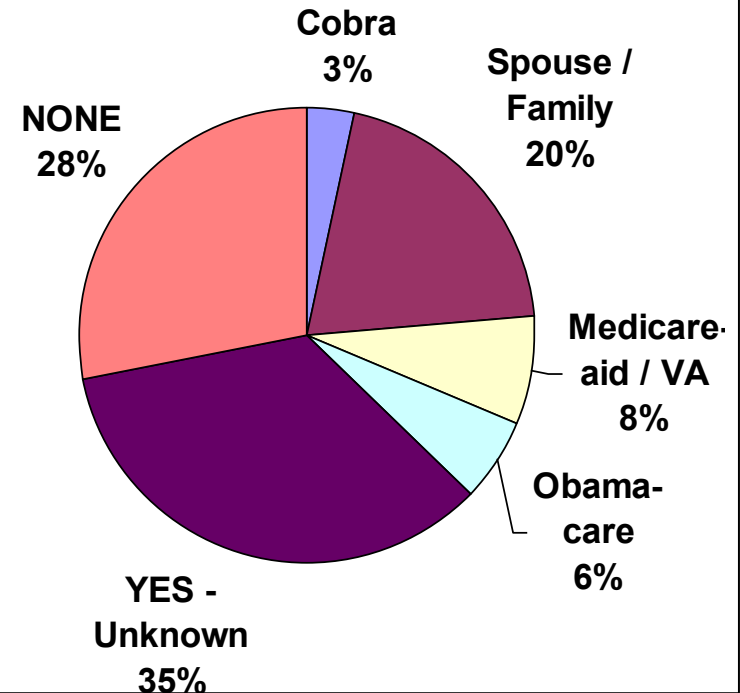
IMPACT ON HEALTH INSURANCE

- At least 42% of respondents are dependent on publicly financed health insurance or the healthcare system including hospitals, VA system, etc.
- 17% increase in uninsured due to long-term unemployment

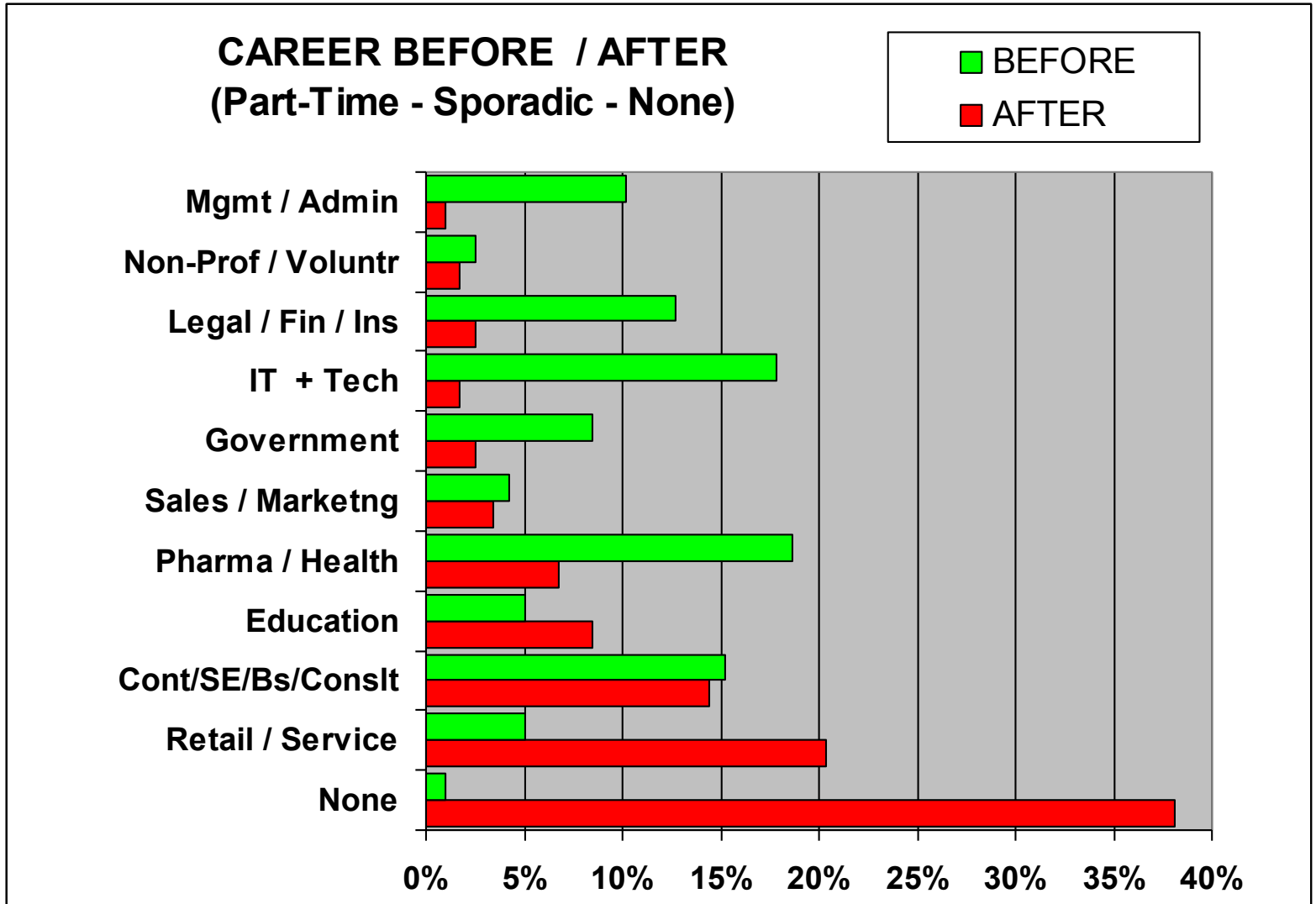
INSURANCE COVERAGE PRIOR TO UNEMPLOYMENT



CURRENT INSURANCE



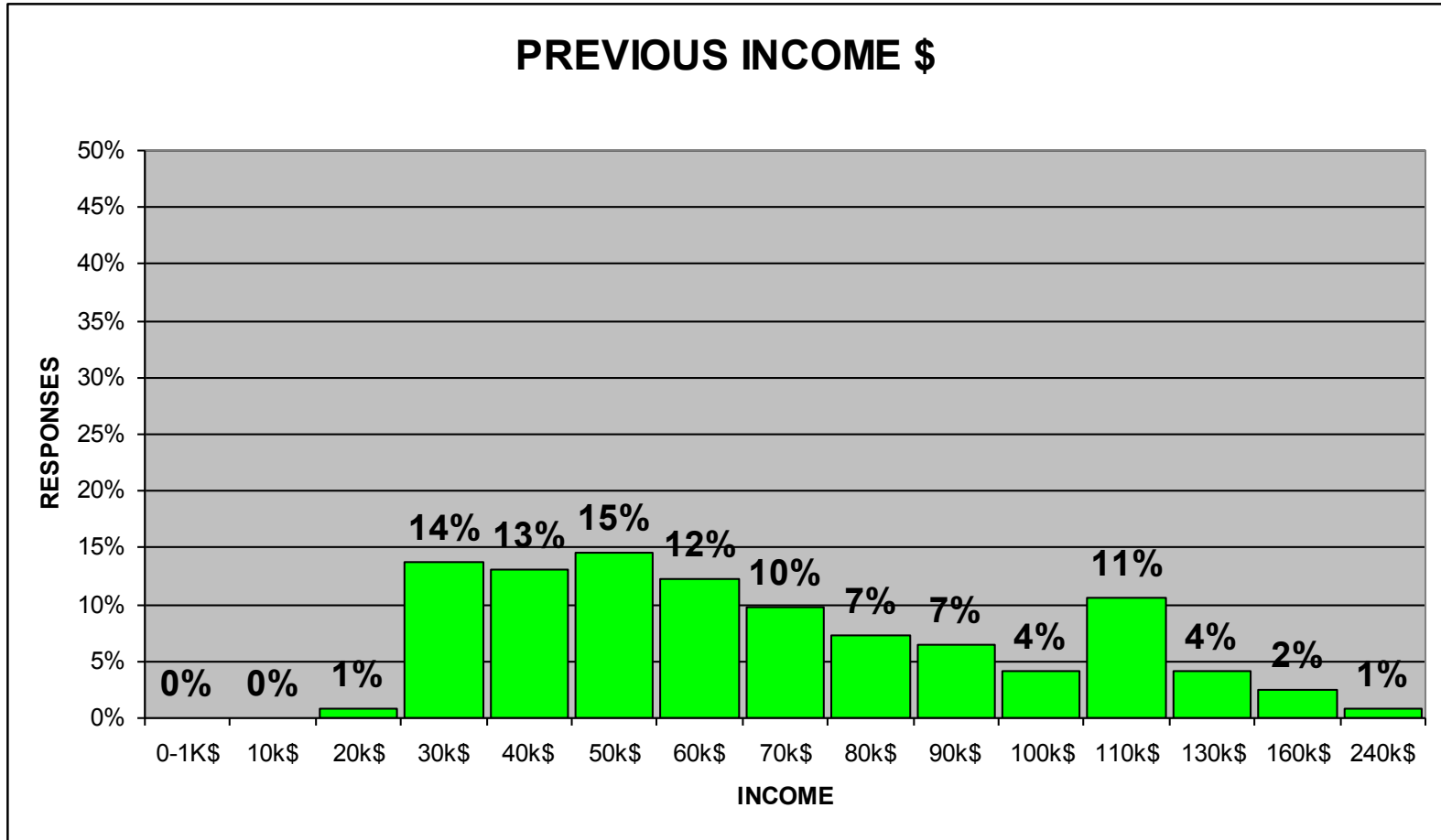
DEMOGRAPHIC DATA: HIGHEST RISK UNEMPLOYED





FINANCIAL HISTORY

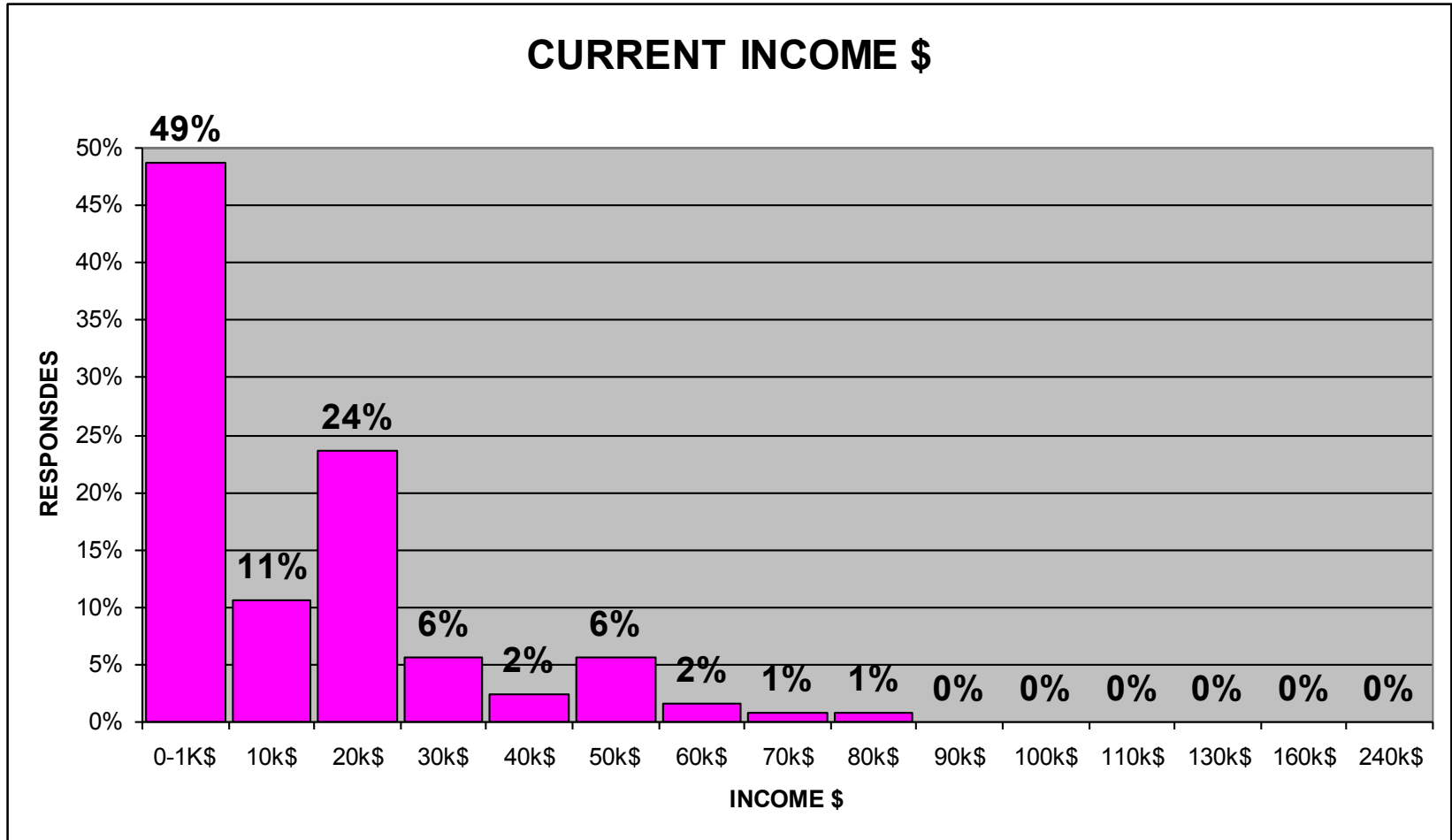
- 1.0% earned less than \$30k per year prior to unemployment
- 22.0% earned greater than \$100k per year prior to unemployment





FINANCIAL IMPACT

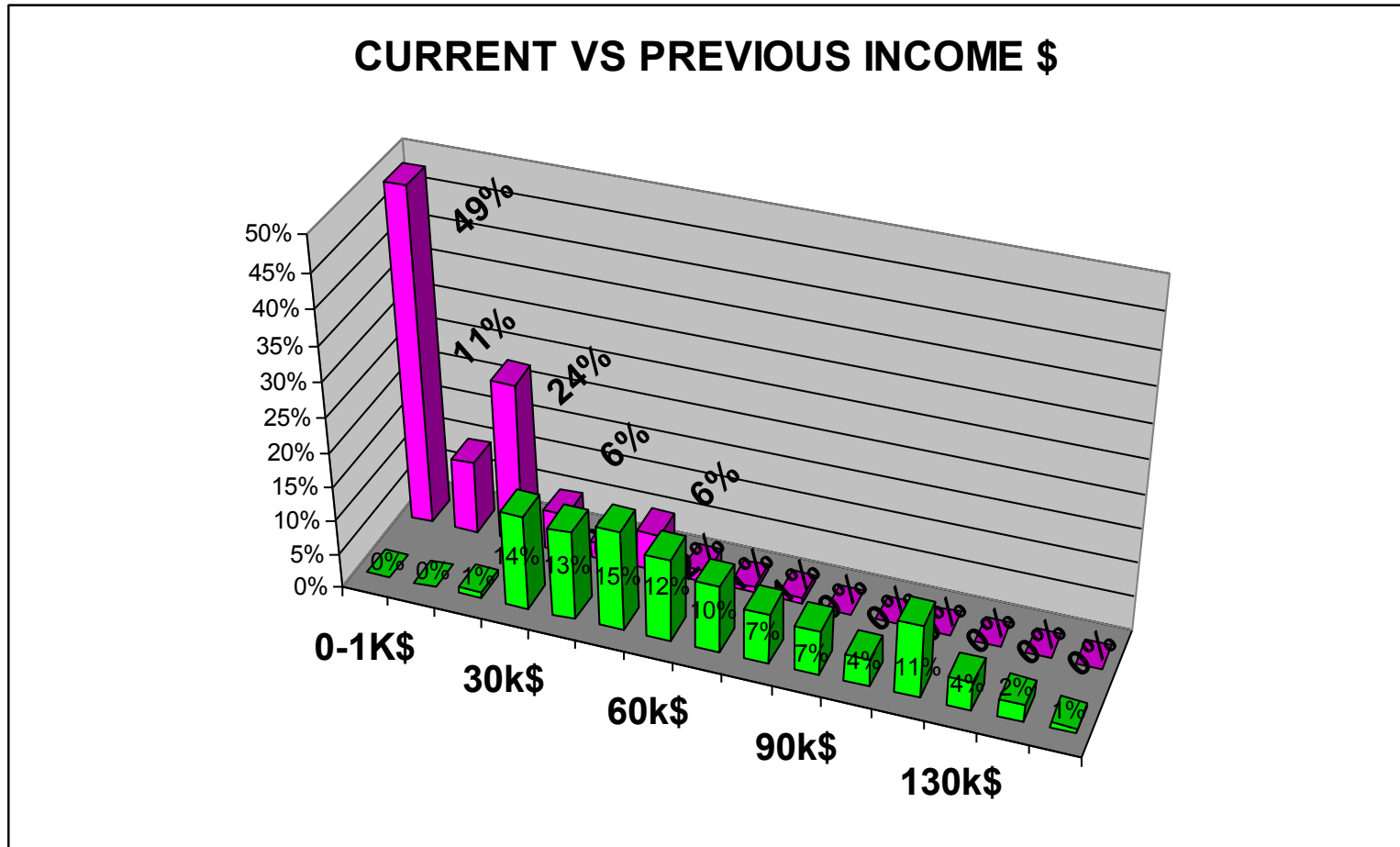
- 84.0% of respondents currently earn less than \$30k per year
- 0.0% of respondents currently earn greater than \$100k per year





FINANCIAL IMPACT: CHANGE IN EARNINGS

- Respondents make on average 33% of previous earnings or a 66% reduction in average annual earnings





SUMMARY OF FINANCIAL IMPACT

Federal Poverty Guideline is less than \$16k per year for an individual

- **Before unemployment: No respondents met Federal Poverty Guidelines**
- **After unemployment: 69% of respondents meet Federal Poverty Guidelines**

Individual Impact

- 123 respondents counted in survey
- 35 months average since unemployed in their career field
- \$51.8k annual average earnings lost per respondent

Total Impact of Survey Group

- \$6.1 million per year lost by local group
- 344 years of lost earnings in total
- \$17.8 M lost earnings for local group





KEY LEARNINGS

- The economy lost a significant amount of potential spending money that was not received due to unemployment.
- Lack of college degree is considered a barrier to employment, however 80% of the respondents have a college degree; there must be other barriers.
- There is a 69% increase in individuals eligible for and utilizing social services.
- There is a greater strain on the emergency healthcare system due to a 17% increase in the uninsured.
- The longer they are unemployed, the more difficult it becomes to obtain a career position.



Joseph's People Plan

CHANGING THE FUTURE

- Create Pathway To Employment Program
 - Partnership with CC CareerLink and Financial Stability Center to educate long-term unemployed on available services
 - Partnership with HireOne to link Pathway to Employment Program with jobs
- Create Pathway to Self-Employment/Business Ownership Program
 - Partnership with CC CareerLink and Financial Stability Center to educate long-term unemployed on available services
 - Partnership with micro-lending institutions and SCORE
- Develop legislation to remove the barriers to employers hiring long-term unemployed
 - Funding component (“carrot”)
 - Anti-discrimination component (“stick”)