

# **The Collapse of the Middle Class**

**Letters from Vermont and America**



**United States Senator Bernie Sanders  
Washington, D.C.**

*Dear Friend,*

*As gas and oil prices soared and as the nation slipped into recession, I made a request to Vermonters on my e-mail list. I asked them to tell me what was going on in their lives economically. That was it. Frankly, I expected a few dozen replies. I was amazed, therefore, when my office received over 600 responses from all across the state, as well as some from other states. This small booklet contains a few of those letters.*

*It is one thing to read dry economic statistics which describe the collapse of the American middle class. It is another thing to understand, in flesh and blood terms, what that means in the lives of ordinary Americans. Yes, since George W. Bush has been in office 5 million Americans have slipped into poverty, 8 million have lost their health insurance and 3 million have lost their pensions. Yes, in the last seven years median household income for working-age Americans has declined by \$2,500. Yes, our country, for the first time since the Great Depression, now has a zero personal savings rate and, all across the nation, emergency food shelves are being flooded with working families whose inadequate wages prevent them from feeding their families.*

*Statistics are one thing, however, and real life is another. The responses that I received describe the decline of the American middle class from the perspective of those people who are living that decline. They speak about families who, not long ago, thought they were economically secure, but now find themselves sinking into desperation and hopelessness.*

*These e-mails tell the stories of working families unable to keep their homes warm in the winter; workers worried about whether they'll be able to fill their gas tank to get to their jobs; and seniors, who spent their entire lives working, now wondering how they'll survive in old age. They describe the pain and*

*disappointments that parents feel as they are unable to save money for their kids' college education, and the dread of people who live without health insurance.*

*In order to try and break through the complacency and isolation inside the Washington Beltway, I have read some of these stories on the floor of the Senate. It is imperative that Congress and the corporate media understand the painful reality facing the middle class today so that we can develop the appropriate public policy to address this crisis.*

*Let me conclude by thanking all of those people who have so kindly shared their lives with me through these letters. I know that for many of you this was not an easy thing to do.*

A handwritten signature in black ink, reading "Bernie Sanders". The signature is written in a cursive, flowing style.

*Bernie Sanders*  
*United States Senator*

# Letters from Vermont and America

## Contents

- "We have at times had to choose between baby food and heating fuel."* Page 5
- "By February we ran out of wood and I burned my mother's dining room furniture."* Page 5
- "Not spending those ten hours at home with my husband and son makes a big difference."* Page 6
- "I want to drop everything I am doing and go visit him."* Page 6
- "We also only eat two meals a day to conserve."* Page 7
- "My husband and I are very nervous about what will happen to us when we are old."* Page 7
- "The pennies have all but dried up....Today I am sad, broken, and very discouraged."* Page 8
- "I don't go to church many Sundays, because the gasoline is too expensive to drive there."* Page 8
- "At the rate we are going we will be destitute in just a few years."* Page 9
- "I am just tired....I work 12 to 14 hours daily and it just doesn't help."* Page 9
- "Now we find that instead of a feeling of comfort, we have a feeling of dread."* Page 10
- "Some nights we eat cereal and toast for dinner because that's all I have."* Page 10
- "Insurance costs continue to rise causing some to forgo insurance to pay for groceries."* Page 11
- "Dentistry is expensive and people are opting not to come to the dentist."* Page 11
- "How devastating it has been for folks who travel great distances to get to their cancer treatment."*  
Page 12
- "I feel as though I am between a rock and a hard place no matter how hard I try."* Page 13
- "I have been forced to go back to work."* Page 13
- "We would like to not have to worry about where our next meal will come from."* Page 14
- "My husband and I followed all the rules.... Slowly, though, we have sunk back to the 'poor' days."*  
Page 14
- "It costs me so much money in gas that my wife and I live on \$6 per day to eat."* Page 15
- "How much more of a hit can people take? The future looks extremely bleak to me."* Page 15
- "I am now living out of my car."* Page 16
- "Our life style has drastically changed in the past 12 months."* Page 16
- "My mortgage is behind, we are at risk for foreclosure, and I can't keep up with my car payments."*  
Page 17
- "We are barely staying afloat."* Page 17
- "I wonder some times if we should try to follow our dreams - decide to have children?"* Page 18
- "People say, 'Cut back.'" Page 19*
- "Does anybody have a solution? Does anybody in Washington care?"* Page 19

**Here are letters from two mothers in Vermont. The first is from a woman in rural area; the second is a single mother in a small city.**

*We have at times had to choose between baby food and heating fuel.*

My husband and I have lived in Vermont our whole lives. We have two small children (a baby and a toddler) and felt fortunate to own our own house and land but due to the increasing fuel prices we have at times had to choose between baby food/diapers and heating fuel. We've run out of heating fuel three times so far and the baby has ended up in the hospital with pneumonia two of the times. We try to keep the kids warm with an electric space heater on those nights, but that just doesn't do the trick.

My husband does what he can just to scrape enough money for car fuel each week and we've gone from three vehicles to one just to try and get by without going further into debt. We were going to sell the house and rent, but the rent around here is higher than what we pay for our monthly mortgage and property taxes combined. Please help.

*By February we ran out of wood and I burned my mother's dining room furniture.*

I am a single mother with a 9 year old boy. We lived this past winter without any heat at all. Fortunately someone gave me an old wood stove. I had to hook it up to an old/unused chimney we had in the kitchen. I couldn't even afford a chimney liner (the price of liners went up with the price of fuel). To stay warm at night my son and I would pull off all the pillows from the couch and pile them on the kitchen floor. I'd hang a blanket from the kitchen doorway and we'd sleep right there on the floor. By February we ran out of wood and I burned my mother's dining room furniture. I have no oil for hot water. We boil our water on the stove and pour it in the tub. I'd like to order one of your flags and hang it upside down at the capital building...we are certainly a country in distress.

**These two letters describe the pressures faced by Vermonters on family life.**

*Not spending those 10 hours at home with my husband and son makes a big difference for all of us...*

As a couple with one child, earning about \$55,000/year, we have been able to eat out a bit, buy groceries and health insurance, contribute to our retirement funds and live a relatively comfortable life financially. We've never accumulated a lot of savings, but our bills were always paid on time and we never had any interest on our credit card.

Over the last year, even though we've tightened our belts (not eating out much, watching purchases at the grocery store, not buying "extras" like a new TV, repairing the washer instead of buying a new one...), and we find ourselves with over \$7,000 of credit card debt and trying to figure out how to pay for braces for our son!

I work 50 hours per week to help earn extra money to catch up, but that also takes a toll on the family life -- not spending those 10 hours at home with my husband and son makes a big difference for all of us. My husband hasn't had a raise in three years, and his employer is looking to cut out any extra benefits they can to lower their expenses, which will increase ours!

*I want to drop everything I am doing and go visit him.*

My 90-year-old father in Connecticut has recently become ill and asked me to visit him. I want to drop everything I am doing and go visit him, however, I am finding it hard to save enough money to add to the extra gas I'll need to get there. I am self-employed, with my own commercial cleaning service and money is tight, not only with gas prices, but with everything! I make more than I did a year ago and I don't have enough to pay my property taxes this quarter for the first time in many years. They are due tomorrow.

**These letters speak of retirement. One is from an older Vermont couple who recently stopped working; the second is from a woman in a small town in Vermont who is thinking about the future she and her husband face.**

*We also only eat two meals a day to conserve.*

My husband and I are retired and 65. We would have liked to have worked longer but because of injuries caused at work and the closing of our factory to go to Canada, we chose to retire earlier.

Now with oil prices the way they are we cannot afford to heat our home unless my husband cuts and splits wood, which is a real hardship as he has had his back fused and should not be working most of the day to keep up with the wood. Not only that he has to get up two or three times each night to keep the fire going.

We also have a 2003 car that we only get to drive to get groceries or go to the doctor or to visit my mother in the nursing home three miles away. It now costs us \$80.00 a month to go nowhere. We have 42,000 miles on a five year old car.

I have Medicare but I can't afford prescription coverage unless I take my money out of an annuity, which is supposed to cover the house payment when my husband's pension is gone.

We also only eat two meals a day to conserve.

*My husband and I are very nervous about what will happen to us when we are old.*

Yesterday I paid for our latest home heating fuel delivery: \$1,100. I also paid my \$2,000+ credit-card balance, much of which bought gas and groceries for the month.

My husband and I are very nervous about what will happen to us when we are old. Although we have three jobs between us and participate in 403B retirement plans, we have not saved enough for a realistic post-work life if we survive to our life expectancy. As we approach the traditional retirement age, we are slowly paying off our daughter's college tuition loan and trying to keep our heads above water.

We have always lived frugally. We buy used cars and store brand groceries, recycle everything, walk or carpool when possible and plastic our windows each fall. Even so, if/when our son decides to attend college, we will be in deep debt at age 65.

P.S. Please don't use my name. I live in a small town, and this is so embarrassing

**These letters speak about the emotional consequences of the current economic situation and are from a man who lives in a small town near the New Hampshire border, and from a woman who lives in central Vermont.**

*The pennies have all but dried up....Today I am sad, broken, and very discouraged.*

I, too, have been struggling to overcome the increasing costs of gas, heating oil, food, taxes, etc. I have to say that this is the toughest year, financially, that I have ever experienced in my 41 years on this earth. I have what used to be considered a decent job, I work hard, pinch my pennies, but the pennies have all but dried up. I am thankful that my employer understands that many of us cannot afford to drive to work 5 days a week. Instead, I work three 15 hour days. I have taken odd jobs to try to make ends meet.

This winter, after keeping the heat just high enough to keep my pipes from bursting (the bedrooms are not heated and never got above 30 degrees) I began selling off my woodworking tools, snowblower, (pennies on the dollar) and furniture that had been handed down in my family from the early 1800s, just to keep the heat on.

Today I am sad, broken, and very discouraged. I am thankful that the winter cold is behind us for a while, but now gas prices are rising yet again. I just can't keep up.

*I don't go to church many Sundays, because the gasoline is too expensive to drive there.*

As a single parent, I am struggling everyday to put food on the table. Our clothes all come from thrift stores. I have a five-year-old car that needs work. My son is gifted and talented. I tried to sell my house to enroll him in a school that had curriculum available for his special needs. After two years on the market, my house never sold. The property taxes have nearly doubled in 10 years and the oil to heat it is prohibitive. To meet the needs of my son, I have left the house sit and moved into an apartment near his high school. I don't go to church many Sundays, because the gasoline is too expensive to drive there. Every thought of an activity is dependent on the cost. I can only purchase food from dented can stores... I am stretched to the breaking point with no help in sight.



**More descriptions of what it feels like to be caught in the American economy of the early years of the 21st century. These letters are from a man in north central Vermont and from a man in rural Pennsylvania.**

*At the rate we are going we will be destitute in just a few years.*

Due to illness my ability to work has been severely limited. I am making \$10 an hour and if I am lucky I get 35 hours a week of work. At this time I am only getting 20 hours as it is "off season" in Stowe. It does not take a mathematician to do the figures. How are my wife and I supposed to live on a monthly take-home income of less than \$800 dollars? We do it by spending our hard earned retirement savings. I am 50 and my wife is 49. At the rate we are going we will be destitute in just a few years. The situation is so dire that it is all I can think about.

Soon I will have to start walking to work, an eight-mile round trip because the price of energy is so high it is that or go without heat.

As bad as our situation is, I know many in worse shape. We try to donate food when we do our weekly shopping but now we are not able to even afford to help our neighbors eat. What has this country come to?

*I am just tired....I work 12 to 14 hours daily and it just doesn't help.*

I am 55 years old and worse off than my adult children. I have worked since age 16. I don't live from paycheck to paycheck, I live day to day. I can only afford to fill my gas tank on my payday thereafter, I put \$5, \$10 whatever that I can. I cannot afford to buy the food items that I would. I am riding around daily to and from work with a quarter of a tank of gas. This is very scary as I can see myself working until the day that I die. I do not have a savings, no credit cards and my only resources are thru my employment. I have to drive to work as there are no buses from my residence to work. I don't know how much longer I can do this.... I am concerned as gas prices climb daily. I am just tired, the harder that I work the harder it gets, I work 12 to 14 hours daily and it just doesn't help.

**Two women, the first from the Northeast Kingdom of Vermont, the second from a small city in Vermont, write about their situation and their fears.**

*Now we find that instead of a feeling of comfort, we have a feeling of dread.*

I live in the beautiful Northeast Kingdom. There are only a handful of decent jobs available, and the wages everywhere else are not very good. My husband and I have done what we had to in order to survive and to make a decent life for our two children, aged 7 and 4. He has worked steadily at a local plant for 15 years, and I have worked part-time in order to pay the bills without having to rely on daycare. We live a modest life and do not live beyond our means. We have no flat-screen TV, no cell phones, no iPods, and have only one vehicle payment. We thought that finally, maybe, we would be able to get ahead.

Now we find that instead of a feeling of comfort, we have a feeling of dread. It seems like every time we do the right thing and try to move ahead for our family, something out of our control happens in order to slap us back down. I have always been a big pusher of “if you can do something to change your situation, do it.” Now, even though we are doing everything right, my husband and I find ourselves extremely worried about this winter. I have no answers as to how to make the oil prices lower.

My husband and I have tried, again, to do the right things by limiting our driving and by setting the heat at 68 degrees all winter. We even had our home made as energy efficient as possible, yet we now find ourselves unsure if we will be able to pay for both the mortgage and our oil next winter.

*Some nights we eat cereal and toast for dinner because that's all I have.*

I am a working mother of two young children. I currently pay on average around \$80.00 a week for gas so that I can go to work. I see the effects of the gas increase at the grocery stores and at the department stores. On average I spend around \$150.00 per week at the grocery store and trust me when I say I don't buy prime rib- I buy just enough to get us through the week and I can't afford to make sure we have seven wholesome meals to eat every night of the week - some nights we eat cereal and toast for dinner because that's all I have. My family has had to cancel our annual trip to the zoo, and we make less trips to see our families in another town due to the increase of gas. The price of gas has created a hardship for most average Americans. We have less money to pay to living expenses which have also increased. It seems as if it's just a rippling effect. I am really scared of what the future holds for me and my kids because I just simply cannot afford to live from day to day. I am getting further and further in credit card debt just trying to stay afloat.

**Some letters are from people who work in health care and report on what is happening in their towns. The first of these is from a small town in north-central Vermont; the second is from a small town in the state of Washington.**

*Insurance costs continue to rise causing some to forgo insurance to pay for gasoline, heating fuel and groceries.*

As the chief of a small ambulance service, I have seen the impact of rising costs.

As a service made up of primarily volunteers, we have seen our numbers decline. When soliciting for volunteers from the community, we have been told that they are unable to put the time in due to the need to work more just to pay their bills.

Our costs associated with running an ambulance have also risen in the last few years. When discussing with our suppliers, fuel prices play a large part in the increase – both to manufacture and to transport.

We are hearing from more and more Vermonters that insurance costs continue to rise causing some to forgo insurance to pay for gasoline, heating fuel and groceries.

In speaking with other ambulance services both volunteer and paid, most including ours, are delaying purchases on major equipment such as ambulance replacements, due to limited funding. This means we have older equipment, and higher maintenance costs.

*Dentistry is expensive and people are opting not to come to the dentist.*

I live in Washington. I drive about 10 miles to work everyday. I drive an eight-year-old car that gets about 25 miles per gallon. My husband is a contractor and drives a small pickup truck that gets very poor mileage. Together I have estimated that we spend about \$300 a month on gas. This has a tremendous effect on our budget. We are watching every penny we spend.

I work in a dental clinic that is also seeing a slowdown. Dentistry is expensive and people are opting not to come to the dentist or not getting the optimal dentistry they need. I spoke to the medical doctor across the hall from our office. He was telling us that they too have seen a slowdown in their practice. People are forgoing a trip to the doctor to save money. One of my patients told me a story yesterday about a food bank in town that is finding it difficult to keep its shelves full. They had a realtor who was a regular contributor. Now she was coming to get food for herself. The cost of food is rising at a tremendous rate.

**Rising gas prices have an effect on medical care as well, as this letter from an oncology social worker in a Vermont city reveals.**

*I cannot describe how devastating it has been for these folks who need to travel great distances to get to/from their cancer treatment.*

My story involves my capacity as an oncology social worker working with cancer patients in an outpatient clinic. I also run an emergency fund through the Cancer Patient Support Program which provides funds to cancer patients in need during their cancer journey, including initial diagnosis, surgery, and treatment period in which they experience a significant decrease in income during a medical leave.

I cannot describe how devastating it has been for these folks who need to travel great distances to get to/from their cancer treatment and follow up care with the way gas prices have been!

Many of these folks need to travel on a daily basis to radiation therapy for several weeks while others come from surrounding counties every one to two weeks for chemotherapy. It [the high price of gas] has had a tremendous impact on our ability to provide the financial assistance through our emergency fund to all those in need.

Someone with cancer who has to get treatment has no choice in how many times they need to travel great distances. They have to have reliable transportation, and thus need access to gas for their cars, or another family member's car, to get to their treatment and follow up care.

This is becoming increasingly difficult as gas prices continue to rise and our emergency fund cannot meet all the financial needs of these patients!

**This is the story of a woman who lives in a suburban community near Burlington, Vermont. Following it is a short letter from a senior citizen in a very small town in the mountains of central Vermont.**

*I feel as though I am between a rock and a hard place no matter how hard I try to adjust my budget for the month.*

First of all, I am a single mother of a 16 year old daughter. I own a condominium. I have worked at the hospital for 16 years and make a very good salary, in the high \$40,000 range.

I own a 2005 Honda Civic. I filled up my gas tank yesterday, April 1, and it cost me almost \$43. That was at \$3.22 per galloon. If prices stay at that level, it will cost me \$160 per month to fill up my gas tank. A year ago it cost me under \$20 to fill up my tank. Which would have amounted to approximately \$80 per month. I now have to decide what errands I really need to run and what things I can do over the phone or on the Internet. But the other issue is if I use my cell phone too much during the month my bill will increase and that will cost me more money.

I feel as though I am between a rock and a hard place no matter how hard I try to adjust my budget for the month. I am watching my purchases in the grocery store and department stores more closely because of increased prices. I am not sure that I can afford to take a summer vacation this year. I usually take a day off during my daughter's spring vacation so we can go shopping in New Hampshire somewhere. I have already cancelled those plans for this year. I am hoping that I can take a few days off this summer to go to Maine. We will see how the gas prices are this summer but I hear it is going to get worse. Not much hope for someone on a tight budget.

*I have been forced to go back to work.*

I am a 71 year old man and have been retired since 2000. With the price of fuel oil I have been forced to go back to work just to heat my home and pay my property taxes.

**These two women who live in small towns in central Vermont write about their sense that their families are sinking, economically.**

*We would like to not have to worry about where our next meal will come from.*

I am a registered school nurse in Vermont, and my husband is a self-employed bread baker. We are in our mid 30's and have two young children. We always thought that if we went to college, earned four-year degrees, and worked hard, that we would be able to live a decent life. We have no desire to be wealthy, but would like to not have to worry about where our next meal will come from.

As you know, wheat prices are SOARING. Over the last year, he has seen his price per 50-pound bag of flour increase about \$10 or more (last week alone, price per bag went up \$2.75!). We are feeling distraught that we may never "get ahead" but will always be pedaling to just keep up.....Employed in Vermont since 1997, I will be paying back my nursing loans for a long time - longer now that we just can't keep up with the rising costs of oil and wheat.

My husband and I both work very, very hard to provide needed services to our Vermont communities. Yet we scratch our heads when trying to budget our income. How can it be that two college-educated individuals with respectable careers are in such a financial bind?

*My husband and I followed all the rules.... Slowly, though, we have sunk back to the 'poor' days.*

My husband and I followed all the rules. He grew up in urban projects and went into the military with Vietnam service so he could get GI Bill benefits and go to college. I grew up picking strawberries as a migrant worker, but had a mother who so pressed education that I was able to go to college on scholarship and by working full time nights in a mental hospital. My husband and I worked hard to buy a home, maintain good credit, even taking government jobs because we truly wanted to help others. I became disabled and unable to work, but we managed to live a middle-class life on one salary.

Slowly, though, we have sunk back to the 'poor' days. Our heating oil bill, gas prices, food prices - well, you know the story. Even a pizza is a splurge now. The interest on our meager savings doesn't seem worth keeping the money in the bank. We're so much more fortunate than many others, since we can still meet our bills, but we're scared that we'll drop beneath that level soon. It doesn't seem right that after working hard and following all the rules for our lives, now, at 60, we're tumbling down.

**These two letters, one from a man in a Chicago suburb, and one from a teacher in Vermont's Connecticut River Valley, also speak of the sense of falling behind in the 21<sup>st</sup> century American economy.**

*It costs me so much money in gas that my wife and I live on \$6 per day to eat.*

My job was transferred to China eight years ago. No jobs were available in my field. I tried to do everything I possibly could do in finding another job outside of my field but failed. My unemployment ran out. I lost everything: House, cars and the will to live. My wife and I moved into my in-law's basement after this catastrophe. I regained my never-give-up outlook on life. I went back to school. I spent \$13,000 on my education to become a residential home inspector. That market is in turmoil, and I can't make any money in it these days. I am still self-employed now performing various inspections on the commercial side within the northern half of Illinois. I drive on average 250 miles per day. It costs me so much money in gas that my wife and I live on \$6 per day to eat. I can't afford health insurance for my wife and I because that money is in the gas tank every week. The irony of it is my wife is a nurse. She's expecting the doctor she works with to close his office any day now because he's behind in his malpractice insurance. His premiums are too high and he's 120 days past due on his office lease payments because he's trying to keep the malpractice insurance in effect. He stopped offering health insurance to his employees two years ago with his increasing costs. I still live in a basement. Do you need any more evidence that our country and our leaders have failed me?

*How much more of a hit can people take? The future looks extremely bleak to me.*

Bernie, I am so frightened for next year, as I struggle daily this year. I drive past the gas stations and see the price go up! Those prices are going up even 10 cents a gallon in one day!

What about heating fuel next year? I spent this winter with my heat turned down to 53 degrees, varying it only for a few hours after I returned home from work. I have my master's degree and am a teacher. I am struggling so hard in my new home. It's a double wide and I've waited 50 years to get my own home. Now, I am worried I won't be able to keep it as everything else is going up, except my salary, which next year will only go up slightly more than 1 percent.

The middle class is no longer the middle class...I've slipped into the lower class after a winter of double heating costs and now these new economic hits. How much more of a hit can people take? The future looks extremely bleak to me. I worry constantly about how I am going to pay my bills.

**The first letter is from a young person in a small, rural, college town in Vermont. The second was written by a woman who lives in a city on the Gulf Coast of Florida.**

*I am now living out of my car.*

As a student and a part time employee working for just above minimum wage I have found it more and more difficult to survive under these conditions. The drive to school and work require me to use roughly 30 percent of my paycheck just to go where I need to, to make it through my day.

When school is in session I am lucky to get about 170 dollars a week and with gas prices at their current all time high I am continually finding myself under hardships because of it. Recently I had to vacate my apartment because I could not afford to pay rent and I am now living out of my car. This too seems like it may not be able to last that much longer because I am encountering difficulties in making my car payment.

I can remember when gas prices were a little over a dollar and I dream about life taking that turn once more. Because of the gas prices I have found nothing but an extremely low budget for food, I was forced out of my home and now I might lose the one thing that is allowing me to continue my schooling and keep going to work – my car.

I am struggling to understand why prices continue to rise and I see no end in sight.

*Our life style has drastically changed in the past 12 months.*

I travel over 30 miles one way (60 miles roundtrip). My car requires high test which is now \$3.95/gal. I have approached my company about doing a survey of its employees to see how many co-workers travel over 20 miles one way, and suggested that we start to work on a commuter policy. I suggested four 10-hour work days, telecommuting, setting up car pools, setting up incentives for car poolers. I was turned down. I was able to find another person who was interested in car pooling & we have started to do that. I take breakfast, coffee, lunch, and snacks to work daily. I do not go to the hair dresser or nail salon as I used to. We stopped taking weekend trips and plan to see our children in NJ only once this year. Between the 30 percent credit card interest rates, fuel cost, and food increases our life style has drastically changed in the past 12 months.



## **Two women from Vermont write about what the economy is doing to them and their families.**

### ***My mortgage is behind, we are at risk for foreclosure, and I can't keep up with my car payments.***

I am a 31 year old wife, mother of two. How has this affected me? My husband drives 35 miles to work, that is a one-way trip. He is putting an average of \$80 a week into his gas tank. No, he doesn't drive an SUV or a half-ton work truck. It's a small pickup truck that he needs as he builds houses. The kicker is that he never puts more than half a tank in, because we can't afford to fill it. I drive 15 miles one way, and put about \$40 a week into my 30-miles-to-the-gallon car. Again, I never fill the tank - ever! We have even contemplated having my husband quit his job because he isn't making much more money weekly than he spends on gas! We could move to an area that is closer to our jobs, but because of the market, we cannot sell our house fast enough, or for a fair price.

Meanwhile, my mortgage is behind, we are at risk for foreclosure, and I can't keep up with my car payments. My parents, both in their 60's, are back to work so that they can make ends meet, and struggle to come up with enough gas money so they can get to doctor's appointments. They are opting to close their house up for the winter, and stay with my uncle so they don't have to put oil in their furnace. I can't tell you how many times we had to fill our little gas tanks with kerosene or diesel because we ran out of oil and couldn't afford the \$380 it would cost us to put a mere 100 gallons in. Needless to say, we are way behind on all of our bills, we are still playing catch up with our winter expenses. People that I know that have never struggled with money, are now frequenting our local food shelf so they can feed their families staple foods! Please listen to our pleas and put ethics first.

### ***We are barely staying afloat.***

My family has been hit so hard by this economy, we are barely staying afloat. We have remortgaged the house 4 times in the last three years to pay credit card debt. Now we are trying to tap into our annuity to pay more credit card debt. The debts on the credit cards are all for bills. Mostly grocery, oil and the mere cost of living.

My husband is a union carpenter and they just changed our fantastic insurance plan to a terrible one with barely any coverage. I have none of my doctors on it and I suffer from painful nerve damage. I am not eligible for social security disability and I am unable to work.

We had a dream to own our own home, and that dream came true seven years ago. I am afraid our dream is slipping through our fingers and it won't be long before we lose our home, the way things are going.

**A young couple in Burlington, Vermont writes of their situation and their concerns.**

*I wonder some times if we should try to follow our dreams - decide to have children?*

Even after we bought our house, there was a time when I could save a little here and there and feel secure and hopeful for the future.

Recently, I have been trying to stretch out time between grocery trips and have chosen to postpone necessary repairs to our house simply because we just don't have the money to do so.

We are frugal people with simple spending habits, mainly food and our house expenses. We ride bicycles, buy bulk foods and used clothing, repair and mend before buying new, and we love this life!

But if we can't fix our roof, or become malnourished from food choices on a family income of \$50,000 yr, then what does the future hold for the next generation?

I wonder some times if we should try to follow our dreams - decide to have children? Try to buy a farm? All of these thoughts lead me to another emotion - sadness.

**These letters, the first from a single mother in Vermont, the second from a retired couple also in Vermont, ask questions that we as a nation should listen to.**

*People say, 'Cut back.'*

I am a single mother, owning a home, preparing to send a son to college, and working two jobs most of the time. While I am managing to keep my house (I think I'm upside down given the slump in market value), I am falling behind on my bills and have to use my credit card more often for necessities.

People say, 'Cut back.'

When I look at my bank and credit card statements, I see; gas, groceries, gas, fuel oil, gas, groceries, school-related activities, car maintenance, gas, electricity. Cut back on what? The occasional pizza between jobs and athletic events? The trip to college to seek financial aid? Clothes for work and school?

*Does anybody have a solution? Does anybody in Washington care?*

Thanks for your invitation to talk with you. We are retired, 70 and 65 and living on Social Security and some savings.

Like most Vermonters we use wood to offset the price of being warm. Our last oil fill up was nearly \$700. How can we continue to make ends meet? My gasoline cost \$239 last month. Food and everything else we buy is going up every week because of gouging from oil companies. We are worried about the national debt and the trade deficit. What can be done to bring them down? Does anybody have a solution? Does anybody in Washington care?