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| **Stress of recession: It’s all over the map**  **TED ANTHONY; The Associated Press** Last updated: May 18th, 2009 07:07 AM (PDT)  Through the voices of its people, the map shouts. From Atlanta, listen to Marian Chamberlain – 65, jobless, and no longer eligible for unemployment: “I will never be able to retire.”  From Shakopee, Minn., listen to Bruce Paul, 56, a vintage car mechanic laid off in January and unemployed for the first time since Richard Nixon was president. Today he and his wife spend their days in the public library to reduce energy costs at home. “You go out and they say, you know, you need a résumé. And I say, ‘A résumé? What’s that?’”  From Broomfield, Colo., listen to U.S. Marine and construction worker Simon Todt, 27, a combat-arms specialist who returned from three tours in Iraq only to be laid off from his construction job in December. He smiles wanly as he sums up his situation: “There’s not a big calling in the civilian world for explosives.”  The republic is brimming with Americans like these. And the Associated Press Economic Stress Map helps us find their voices and tell their stories.  For generations, maps have told tales that words and numbers alone cannot. Maps guided us to the New World, helped us navigate from its edges into its interior. Vague, undefined maps showed Lewis and Clark where to go next – and in turn gave us fresher, more accurate maps that fueled further explorations. Maps outlined the frontier for settlement and showed us where to find the silver, the gold and the coal that made us prosperous. Computer mapping helps businesses expand, prosper and find new customers.  The interactive Stress Map offers insight into the American recession, translating it into misery and geography using an equation, the Stress Index, that shows us – state by state, county by county – just how uncertain and battered around we actually are. It takes the numbers, the pronouncements, the big plans for recovery and illustrates what they mean on Main Street USA, or what passes for it in 21st-century American communities.  The Stress Index synthesizes three complex sets of ever-evolving data. By factoring in monthly numbers for foreclosure, bankruptcy and unemployment, the AP has assembled a numeral that reflects the comparative pain each American county is feeling during these dark economic days.  The Stress Index is not merely a map of misery, though. When recovery comes, it can be a map of optimism as well, a welcome harbinger of better days approaching. Going forward, it can track the recovery we hunger for – show us where it is poking its head up, where it is spreading and who it is leaving behind.  The map, and the numbers behind it, can’t tell us everything. But it can help compare and contrast places, then find the people who breathe life into the numbers that characterize their regions and their hometowns. It can illustrate emerging trends – why are certain areas starting to recover while others are lagging behind? – and offer early hints to where the tightness of economic stress might be starting to loosen.  **Tabulating the Stress Index**  The Associated Press Economic Stress Index combines three economic indicators – unemployment, foreclosures and bankruptcy – as a way of gauging how the recession has affected each of America’s 3,141 counties.  That measurement is expressed on a scale of 0 to 100. The information comes from three sources:   • The unemployment data come from the Bureau of Labor Statistics, which releases a monthly report on unemployment in every county in America.   • The foreclosure rates track an inventory of all properties in various stages of foreclosure during a given month. These are collected by a private company, RealtyTrac, which compiles data for most U.S. counties.   • AP reporters compiled the bankruptcy data, almost 3 million filings from the 90 U.S. bankruptcy districts.  The three variables are treated as independent events and weighted equally, to avoid valuing any of the three variables more than the others. If one person lost a job and a home, that person counts twice in the formula. If he or she also filed for bankruptcy, that’s three counts.  That gives us a numerical value on a scale of 0 to 100. If a county has an Economic Stress score of 20, this means that there is a 20 percent chance that a random worker, property owner or taxpayer in the county is experiencing at least one of these three misfortunes.  - MIKE SCHNEIDER; The Associated Press  **Stories from the stress index**  Here are some fleeting examples of what the Stress Index tells us:   • The current recession spread like an epidemic from isolation to ubiquity, marching from sequestered pockets of foreclosure to a nationwide explosion of misery as unemployment overtook foreclosures as the dominant misfortune of this recession.   • Places with technology-based economies were recession-proof for a while but aren’t now.   • Places with large numbers of government jobs – state capitals, university towns, communities with concentrations of hospitals – remain fairly recession-proof. These include Columbia, Mo.; Madison, Wis.; the Raleigh, N.C., area; and Athens, Ga.   • Among counties with 25,000-plus residents, no place has been hit harder than Elkhart County, Ind. Fifteen of the 20 American counties hit hardest by the recession in the past year are in six states – Indiana, Ohio, Michigan, North Carolina, South Carolina and Tennessee.  Originally published: May 17th, 2009 11:42 PM (PDT) |

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