

THE STRESS TEST

A State-By-State Assessment of America's Economic Health and a Prescription for Change

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The headlines scream bad news about the economy: Prices are high and rising; wages are not keeping up. Homes foreclose at a record pace. Gas prices are at record highs. While economists debate whether or not we're in technically in a recession, most Americans feel like we've been in a recession for years. People know in their guts that something is wrong.

An April New York Times/CBS News poll found that 81 percent of Americans believe "things have pretty seriously gotten off on the wrong track," the highest level since the poll started in 1991.¹ At the root of the trouble lies the economy. Eighty-four percent say it's getting worse,² and they want change. A February 2008 survey by USA Today/Gallup asked voters to rank the importance of "the economy" in "influencing your vote for president." Eighty-nine percent of voters answered extremely/very important, the number one response.³

These opinions are not wrong. American families are under ever greater pressure. The following offers a guide to that stress.

The Stress Test

To indicate how the economy affects working families, The Campaign for America's Future has designed an economic stress test. Assessing the condition of jobs, housing, health care, and household costs on a state-by-state basis over time, the CAF stress test illustrates the troubles families face. Measures include:

Jobs

- **Unemployment rates and change in unemployment rates** (March 2000-March 2008)⁴
By examining both the current unemployment rates as well as their changes over time we can assess both how an individual state compare to other states and the momentum of a state's unemployment rate. For example, while Mississippi has a high unemployment rate, it has actually decreased over the past eight years. Our stress test recognizes both dimensions.
- **Change in goods-producing jobs and service-providing jobs** (March 2000-March 2008)⁵
The overall loss in jobs is refined further into changes in jobs that produce goods or provide services. The refinement helps reveal differences among states in their ability to offer good-paying jobs as well as the broader health of the economy.
- **Change in construction jobs** (March 2000-2008)⁶
With the bursting of the housing bubble and the overall economic downturn, new construction is on the wane. A decrease in construction jobs is a key indicator of economic stress.

- **Change in manufacturing jobs** (March 2000-2008)⁷
Similar to construction jobs, a decrease in manufacturing jobs signals an economic downturn. A decrease in manufacturing jobs also points to increased offshoring and an economy based on consumption, not production.⁸
- **Change in average weekly wage** (Third quarter 2001-Third quarter 2007)⁹
Calculated in 2007-adjusted dollars, this statistic shows how wages have stagnated while costs have risen.

Costs and quality of life

- **People without health insurance, per capita; rate and change over time; overall and employer-based** (2000-2006)¹⁰
This element examines health care, a fundamental family concern. Our measure looks at the absolute rate and the change over time, and at health care provided by employers – a primary source for many families, but a source that is especially vulnerable to an economic downturn.
- **Population spending 25 percent of pre-tax income on health care; rate and change** (2000-2008)¹¹
This index shows the adverse impact that the rising cost of health care is having on households.
- **Public college tuition as a percentage of income; rate and change over time** (2000-2001 – 2006-2007)¹²
The cost of a year of state college as a percentage of family income shows how families struggle to get ahead.
- **Bankruptcy, per capita; rate and change over time** (2006-2007)
The number of personal bankruptcies over time and per capita illustrates increasing levels of economic stress. Our stress test looks at bankruptcies in 2006 and 2007, the two full years since bankruptcy reform legislation was passed.
- **Foreclosure, per capita** (2007)
This stress indicator looks at foreclosure rates in each state on a per capita basis in 2007.
- **Average price of gas, change over time**(January 2000-February 2008)
The change in gas prices over time illustrates the rising cost of fuel and its effect on working families' pocketbooks.

National Findings

The stress test shows trouble across the board. It shows flat wages and rising costs. It shows more people without health insurance and the neglect of established public responsibilities like state support for state college education. It demonstrates overall economic mismanagement, and it quantifies the general level of stress in this historically optimistic country.

The states experiencing the most economic difficulties are Michigan, North Carolina, Ohio, Maine and Tennessee. A cross-section of middle America, these states are represented by both political parties and

exhibit both industrial and rural characteristics. Michigan's number one ranking in stress reveals America's shrinking industrial base. It has high unemployment as well as the biggest decline per capita in both manufacturing jobs and construction jobs. North Carolina's high ranking also stems from crumbling industry, which led to its having the fourth highest decrease in goods-producing jobs and third highest decrease in manufacturing since 2000. North Carolinians are also plagued by healthcare woes. Thirteen percent fewer people in North Carolina got health care through their employers in 2006 than in 2000. Nine percent of the residents of North Carolina pay more than 25 percent of their income on health care. In Ohio, more than one in ten construction jobs has been lost since 2000. The cost of a year of state college is now up to 20 percent of a median Ohio family's income.

Ten states under the most stress			
1	Michigan	6	Mississippi
2	North Carolina	7	Georgia
3	Ohio	8	Missouri
4	Maine	9	Kentucky
5	Tennessee	10	Illinois

The overall ranking is the average of the ranking in each individual measure. Rankings in noteworthy measures include:

Unemployment



Jobs are important, and unemployment is a baseline measure of economic health. Michigan ranked number one in the unemployment rate (7.2 percent seasonally adjusted in March 2008) and had nearly the worst percentage increase since 2000 (125 percent increase). This combination pushed it to number one in our combined ranking of unemployment rate and change over time.

The unemployment ranking is based on a combination of the unemployment rate and the change in the unemployment rate between March 2000 and March 2008.

Unemployment rates				
	Unemployment Rate March 2000 (seasonally adjusted percentage)	Unemployment Rate March 2008 (seasonally adjusted percentage)	March 2000- March 2008 percentage change	Ranking
United States	4	5.1	22%	
Michigan	3.2	7.2	125%	1
Missouri	2.9	5.7	97%	2
Connecticut	2.3	5.3	130%	3
South Carolina	3.4	5.7	68%	4
Rhode Island	4.1	6.1	49%	5
Georgia	3.5	5.3	51%	6
Wisconsin	3.1	4.8	55%	7
Nevada	4.3	5.8	35%	8
Tennessee	3.8	5.6	47%	9
Illinois	4.4	5.5	25%	10

Source: Bureau of Labor Statistics

Jobs



Ultimately, economic health relates to producing more than one consumes. Whether it is construction, manufacturing or agriculture, states that have declined in these indicators measure worse. Below are some rankings in these crucial measures.

Goods Producing Jobs				
	March 2000	March 2008	March 2000- March 2008; percentage change	Percentage change ranking
United States	24,358,900	21,410,800	-12.1%	
Michigan	1,092,600	724,200	-33.7%	1
Ohio	1,273,000	972,600	-23.6%	2
Rhode Island	88,200	67,700	-23.2%	3
North Carolina	998,700	786,100	-21.3%	4
Maine	108,800	86,600	-20.4%	5
Mississippi	290,300	233,300	-19.6%	6
Massachusetts	517,400	417,200	-19.4%	7
Tennessee	630,100	509,400	-19.2%	8
South Carolina	458,600	372,600	-18.8%	9
Pennsylvania	1,112,000	905,300	-18.6%	10

Source: Bureau of Labor Statistics

Service-Providing Jobs				
	March 2000	March 2008	March 2000- March 2008; percentage change	Percentage change ranking
United States	106,097,100	113,314,285	6.8%	
Michigan	3,529,300	3,437,400	-2.6%	1
Ohio	4,300,400	4,389,000	2.1%	2
Louisiana	1,563,400	1,599,700	2.3%	3
Massachusetts	2,746,100	2,831,400	3.1%	4
Illinois	4,840,700	4,999,200	3.3%	5
Connecticut	1,380,300	1,430,600	3.6%	6
New York	7,452,100	7,829,000	4.9%	7
Missouri	2,229,700	2,341,900	5.0%	8
Iowa	1,155,300	1,213,700	5.1%	9
Indiana	2,170,900	2,285,000	5.3%	10

Source: Bureau of Labor Statistics

Manufacturing Jobs				
	March 2000	March 2008	March 2000- March 2008; percentage change	Percentage change ranking
United States	17,421,000	13,649,100	-21.7%	
Michigan	897,500	583,300	-35.0%	1
Rhode Island	70,900	48,600	-31.5%	2
North Carolina	763,100	529,100	-30.7%	3
New York	757,800	541,100	-28.6%	4
Maine	81,100	58,200	-28.2%	5
New Jersey	422,200	308,300	-27.0%	6
Massachusetts	401,000	292,900	-27.0%	7
Mississippi	226,600	166,000	-26.7%	8
South Carolina	336,600	247,400	-26.5%	9
Ohio	1,030,600	758,800	-26.4%	10

Source: Bureau of Labor Statistics

Construction Jobs				
	March 2000	March 2008	March 2000- March 2008; percentage change	Percentage change ranking
United States	6,742,100	7,407,300	9.9%	
Michigan	209,700	159,000	-24.2%	1
Ohio	252,500	222,400	-11.9%	2
Kentucky	90,800	86,000	-5.3%	3
Indiana	154,100	146,700	-4.8%	4
Wisconsin	125,800	121,400	-3.5%	5
Kansas	65,900	63,900	-3.0%	6
Illinois	272,700	266,800	-2.2%	7
Minnesota	118,100	117,500	-0.5%	8
Maine	29,500	30,100	2.0%	9
Colorado	161,000	164,400	2.1%	10

Source: Bureau of Labor Statistics

Foreclosures



The housing bubble inflated and then burst. Millions of Americans bought homes at inflated prices they could barely afford, and millions at prices they couldn't quite afford. More than two million homes were foreclosed last year, and millions more are at risk. Below is the state picture for 2007.

Foreclosure rankings are based on a combination of percent change in home foreclosures 2006-2007 and foreclosures per capita.

Home foreclosures					
	Foreclosure Filings 2006	Foreclosure Filings 2007	Foreclosure Filings per capita 2007 (x1000)	Percentage change	Foreclosure rank
United States	1,259,118	2,205,192	7.3	75%	
Nevada	21,045	66,316	25.9	215%	1
California	142,429	481,392	13.2	238%	2
Florida	124,721	279,325	15.3	124%	3
Arizona	27,886	69,970	11.0	151%	4
Maryland	4,522	25,109	4.5	455%	5
Massachusetts	15,887	41,487	6.4	161%	6
Ohio	81,517	153,196	13.4	88%	7
Virginia	4,350	24,199	3.1	456%	8
Michigan	80,919	136,205	13.5	68%	9
Connecticut	11,732	23,470	6.7	100%	10

Source: Realty Trac¹³

Bankruptcy



Whether precipitated by an expensive health emergency or a lost job, bankruptcies show that something has gone wrong. In early 2000s bankruptcies were soaring, so in 2005 Congress passed a law making it more difficult to declare bankruptcy. But even with the new restrictions and limitations, bankruptcies are on the rise.

The bankruptcy ranking is based on a combination of percent change in bankruptcies and bankruptcies per capita.

Bankruptcy					
States	Bankruptcy filings 2006	Bankruptcy filings 2007	Bankruptcy filings Per capita 2007 (x1000)	Bankruptcy filings 2006-07; percentage change	Bankruptcy rank
United States	612,052	841,597	2.8	38%	
Nevada	5,517	10,951	4.3	98%	1
Rhode Island	1,621	2,814	2.7	74%	2
Colorado	9,979	15,491	3.2	55%	3
Ohio	35,423	50,728	4.4	43%	4
Indiana	22,234	31,076	4.9	40%	5
Michigan	33,499	46,192	4.6	38%	6
Kentucky	12,374	17,155	4.0	39%	7
Virginia	13,184	19,477	2.5	48%	8
West Virginia	3,033	4,489	2.5	48%	9
Missouri	15,707	21,510	3.7	37%	10

Source: The American Bankruptcy Institute

Poverty



Each year, more and more individuals fall into poverty while the rich get richer. The top one percent takes in 22 percent of all income – more than double their share in 1980.¹⁴ With stagnant wages, soaring costs, and increasing debt, Americans are unable to pay for basic necessities, yet the wealth gap increases. Americans view this economic inequity as unacceptable: in a recent Gallup poll, fewer than one third (29 percent) of Americans believed that the distribution of income and wealth in the U.S. was “fair.”¹⁵

The poverty ranking is based on a combination of the poverty rate and the change in poverty rate between 2002 and 2006. We use 2002 for the baseline year because the Census Bureau changed its methodology in 2002, so earlier data is not comparable with the most recent in 2006.

People living below poverty					
	People below poverty, 2002	People below poverty, 2006	People below poverty 2006, percent of population	People below poverty: 2002-2006, percent change	Poverty ranking
United States	31,581,000	36,460,000	12.2%	15%	
Mississippi	549,321	592,743	20.4%	8%	1
Louisiana	815,155	793,223	18.7%	-3%	2
New Mexico	342,471	353,694	18.2%	3%	3
West Virginia	301,567	307,020	17.0%	2%	4
Arkansas	400,895	471,155	16.8%	18%	5
Texas	3,304,783	3,868,689	16.5%	17%	6
Kentucky	619,234	693,479	16.5%	12%	7
Oklahoma	504,105	587,591	16.4%	17%	8
Alabama	722,213	742,064	16.2%	3%	9
Tennessee	816,776	952,256	15.7%	17%	10

Source: U.S. Census Bureau

Health Care



Health care costs are skyrocketing; many Americans find themselves one medical bill away from bankruptcy. The number of uninsured now exceeds 47 million and 17 million people spend more than 25 percent of their pre-tax income on health care costs. Voters are understandably eager for health care reform. A November 2007 Gallup survey showed overwhelming support for the notion that it is the federal government's responsibility to make sure all Americans have health care coverage (64 percent to 33 percent).¹⁶

The health care ranking is based on a combination of overall uninsured rates and rates of change, as well as rates and changes in employer-based coverage, and rates and changes in population spending over 25 percent of income on health care.

	People Uninsured: 2006	People Uninsured 2000 - 2006 pct. change	Employer provided health insurance, 2000-2006 pct. change	Percent of population spending more than 25 percent of income on health care 2008	Health Care rank
United States	46,995,000	15.5%		6.7%	
Mississippi	600,000	63.3%	-11.9%	9.4%	1
North Carolina	1,585,000	38.0%	-13.0%	8.9%	2
Utah	442,000	48.5%	-9.3%	6.8%	3
Oregon	665,000	48.2%	-13.2%	8.0%	4
Arkansas	521,000	35.4%	-5.0%	9.3%	5
New Mexico	445,000	-2.1%	-10.1%	9.0%	6
Louisiana	921,000	28.5%	-13.7%	7.6%	7
Arizona	1,311,000	31.7%	-2.7%	7.9%	8
Texas	5,704,000	9.8%	-10.2%	7.6%	9
Nevada	496,000	19.5%	-11.1%	8.4%	10

Source: Census Bureau, Families USA

College Tuition



Like health care, the cost of attending a public college continues to rise. In Illinois, Ohio and Massachusetts, the cost of a college education increased over 60 percent between 2000 and 2006. In Vermont, a year's tuition at a state college takes up 20 cents of every dollar of a typical Vermont family's income. With many working families spending 25 percent of income on health care and an additional 15 percent on college tuition, what is left for rent, food, and other bills? Young people are faced with an impossible choice: forsake secondary education or take on debilitating debt.

The ranking is based on a combination of percent change in tuition, and tuition as percent of median household income.

States	Public college tuition 2000-2001 (in 2006 adj. dollars)	Public college tuition 2006-2007	Percent change 2000-2006	Public college tuition 2006-2007 as percent of 2006 median household income	Tuition ranking
United States	\$4,099	\$5,685	38.7%	11.8%	
Ohio	\$5,551	\$9,010	62.3%	20.2%	1
Illinois	\$4,891	\$8,038	64.3%	15.5%	2
Kentucky	\$3,393	\$5,821	71.6%	14.8%	3
Iowa	\$3,696	\$6,019	62.9%	13.5%	4
South Carolina	\$5,503	\$7,914	43.8%	19.3%	5
Minnesota	\$4,693	\$7,392	57.5%	13.7%	6
Massachusetts	\$4,686	\$7,629	62.8%	12.7%	7
North Dakota	\$3,444	\$5,471	58.8%	13.1%	8
Michigan	\$5,403	\$7,504	38.9%	15.9%	9
Montana	\$3,605	\$5,378	49.2%	13.2%	10

Sources: Census Bureau, National Center for Education Statistics

Gas Prices



Over the past eight years, the price of gas has more than doubled in every state in the union. Tennesseans are now paying 140 percent of the price they paid in 2000. And nine in 10 Americans expect gas prices at the pump to hit \$4 a gallon during the summer of 2008.¹⁷

According to a CNN/Opinion Research Corporation Poll, 60 percent of Americans say that recent price increases in gasoline have caused them “financial hardship.”¹⁸ Rising fuel prices are hurting working families.

The gas price ranking is based on a combination of current, average gas prices and the change in gas prices over time.

States	Current gas prices (May 2008)	Percent change January 2000-February 2008	Gas price ranking
United States	\$3.65	128%	
Hawaii	\$3.84	144%	1
West Virginia	\$3.78	137%	2
California	\$3.92	129%	3
Georgia	\$3.62	144%	4
Maryland	\$3.63	138%	5
New York	\$3.83	124%	6
Florida	\$3.66	133%	7
Pennsylvania	\$3.65	135%	8
Nebraska	\$3.58	140%	9
Kansas	\$3.55	144%	10

Sources: AAA, Energy Information Administration

Added Stress: Energy Prices and Inflation



As the economy declines, more and more families' everyday lives are being affected by increases in household costs. Middle-class Americans are being forced to change their lifestyles, forgo favorite foods or switch travel plans to save gas. Coupons are in higher demand and discount stores are seeing an influx of new, price-conscious customers.

We calculate that typical American families spend \$2,327 more to fuel their cars in 2008 than in 2001. Although families have recently started to drive a little less, their habits have been relatively steady during most of that time. According to fuel price data from the American Automobile Association, and usage and mileage data from the U.S. Energy Information Administration, families spent \$1,938 in 2001 and will spend \$4,265 in 2008, a difference of \$2,327.¹⁹

This report does not break down all of these effects on a state-by-state level, but their impact on the economic stress families face is highly consequential, and in the past year has gotten dramatically worse.

Food costs show one slice of the rising financial strain on working families. Since March 2007, the price of bread has increased nearly 15 percent, while milk is up 13 percent.²⁰ Just in the first three months of 2008, the price of a dozen eggs jumped 55 cents.²¹ Overall, U.S. food prices in 2008 are expected to rise 4 to 5 percent, about double the increases of recent years.²²

A large proportion of these higher retail food prices are the result of rising energy costs. Adjusted for inflation, gasoline prices have increased 85 percent since Bush first took office in January 2001.²³ Just in the past year, diesel prices have jumped 76 percent.²⁴ That increase is reflected in the accelerating prices shoppers see in their grocery and department stores.

Americans are hard hit by increased energy prices in other ways. The cost of a gallon of home heating oil has risen 92 percent over the same time period.²⁵ Airline fares are up over 10 percent since last year.²⁶

Higher food and energy prices, coupled with rising health care costs, skyrocketing college tuitions and stagnant wages, are squeezing the pocketbooks of working families in ways that are putting them in an economic squeeze they have not seen in decades.

The Solutions

To relieve the economic stress we need a new economic strategy. We need to stop using tax dollars to bail out Wall Street bankers and start using public money to benefit the struggling middle class. This means the creation of new, good jobs here at home and a strategy for retaining knowledge and technology in America. We need to expand public investment in infrastructure as well as human capital in order to ensure the safety and well-being of all Americans. This includes investment in roads, bridges, education and health care. These reforms are the foundation for a new economy in which all Americans benefit.

Congress recently passed a stimulus bill designed to put money into the pockets of consumers and prop up the consumption-based economy. Nobody minds having a few extra dollars in their pockets—but few people think that will make much difference.

Congress is already working on a second stimulus bill, this one designed to help states make Medicaid payments, avoid home foreclosures and chip away at a decades-old backlog in school repairs. As the presidential campaign has shown, bold ideas — a massive rebuilding of America’s infrastructure, a wholesale revision of our energy policy, and health care that will be more widely available and less expensive than our current plans – are starting to make their way into the mainstream political debate.

The elements of the new direction include:

New Energy and New Jobs for America

We should launch a concerted drive for energy independence and put people to work building a green economy. Americans want to move this direction. By an overwhelming margin (79 percent to 17 percent) voters surveyed by Democracy Corps in April 2007 believe that “shifting to new, alternative energy production will help America’s economy and create jobs, not cost Americans jobs.”²⁷ We need to mobilize public and private investment in renewable energy and conservation, grow and build our own energy here to counter rising oil prices and the economic cost of climate change remedies, and reduce our dependence on foreign countries of uncertain stability. We need to excite the imaginations of the young, engage our science and technology to build new appliances and re-engineered energy sources, helping to lead in the growing green markets of the future and to generate good jobs in America.

A National Strategy in the Global Economy

We need a clear strategy for our nation in the global economy. The first step out of the hole we are in is to stop digging. No more NAFTAs, no more trade accords written by and for multinational corporations and banks. Again, this is the direction people want to go. A survey by *Fortune Magazine* found that a majority of Americans believe that international trade has “made things worse” for the U.S. and that it causes job loss and low wages.²⁸ We must require that the new global trading rules include protections for core worker rights, and for consumer and environmental protection. Revoke the tax breaks that reward companies for taking jobs abroad, and reward those who create jobs and value here at home. Provide global corporations with incentives to manufacture in the U.S. Invest in research and development to ensure we remain at the cutting edge of invention.

Invest in People and Basics that Work

We need to ensure our children have access to the best education in the world: universal pre-kindergarten, smaller classes in earlier grades, challenging after-school programs, and affordable college or advanced training. Invest in repairing roads and bridges, sewage systems and school buildings,

ensuring that the jobs created are good jobs. *Fortune Magazine* recently reported that over two-thirds of Americans support “increasing government spending on things like public-works projects to help create jobs.”²⁹ Public investment will rebuild the domestic economy.

Health Care for All

We need to revive the American Dream and help working families with the basics. According to a CBS News/New York Times poll, a full 90 percent of Americans say that there is a need for fundamental changes or complete restructuring of America’s health care system.³⁰ Sixty-four percent agree that “the federal government should guarantee health insurance for all Americans.”³¹ Change is needed. Rising health care costs threaten to bankrupt businesses, governments and families, while undermining our global competitiveness. We should start with health care reform, providing for all a guaranteed choice of health care, just as members of Congress have. Provide every business and individual with the option of either keeping their current private plan, if they like it, or the ability to buy into a high-quality public plan. Then we can lower costs by moving rapidly to electronic records, investing in preventive health, eliminating costly and unnecessary emergency room visits by the poor, and empowering Medicare to negotiate lower prices for prescription drugs, as does every other industrial nation.

Sharing Prosperity

We need to correct the imbalance between the top floor and the shop floor to ensure that profits and productivity are widely shared. Raise the floor – increase the minimum wage, guarantee workers paid sick days and family leave. Empower workers to organize, pass the Employee Free Choice Act, turn the National Labor Relations Board back into a watchdog for workers. Pass comprehensive immigration reform, gain control of our borders and enforce fair labor standards so employers can’t exploit undocumented workers. We also need to correct the imbalances in our tax code, and our political leaders have an untapped mandate to do just that. A January 2008 Wall Street Journal survey of adults shows more saying that the Bush tax cuts were “not worth it” than “worth it” (45 percent to 42 percent).³² Democracy Corps’ poll of likely voters in December 2007 reveals more frustration that taxes are “unfair” (56 percent) than that they are “too high” (39 percent).³³

Conclusion

Americans are stressed out – and the distress they are feeling is grounded in reality. Working families are hit hard by fewer jobs, decreasing wages, and higher costs. We need strong economic policies to reverse this downward trend. This means developing effective energy policy, ensuring health care for all Americans, investing domestically, enforcing labor standards, and shrinking the wealth gap in this country. Americans have a right to know how we can build a sustainable economy. Presidential candidates need to address the issues that are relevant to working Americans, refocusing national attention from the wants of Wall Street to the needs of Main Street. We can begin to relieve Americans’ economic stress by challenging candidates and elected officials to support and promote real solutions to real economic problems.

Endnotes

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gas in January 2001 (adjusted for inflation) and May 2008 from data compiled by Oil Price Information Service in cooperation with Wright Express. "Daily Fuel Gauge Report," AAA <http://www.fuelgauge.com/sbsavg.asp>

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