



FACING ALTERED LIVES AND FUTURES

Economic Downturn Touches Everyone, Everywhere

INSIDE

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Recession

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Higher
Education

An Integrated Curriculum For The Washington Post Newspaper In Education Program

A Word About Facing Altered Lives and Futures

Americans faced a deep decline in economic activity and its resulting high unemployment, housing price decline and stock market losses in 2009. This can be supported in many economic indicators, but recession is more than numbers, data and projects. It is the story of unemployment — layoffs, downsizing and closed businesses. It is a human story.

Post writers reported data and interviewed the unemployed, took a road trip and posted blogs. *Post* photographers captured the reality and emotions of unemployment. In addition, *The Post* asked ten individuals who were unemployed to keep diaries. Selections from this coverage are included.

These stories provide activities in reading charts, using data and maps, and investigating the impact of the stimulus package on your community. Students will do a close reading of Anne Hull's feature to reveal the writer's craft. They will examine Michael Williamson's photographs to explore storytelling in light and dark.

A reminder to *Post* INSIDE program teachers: If you plan to use articles in this guide in the e-Replica format more than three months after their publication date, remember to bookmark them. "Search for Economic Indicators" in this guide gives students practice in using the Advanced Search feature of the e-Replica Edition.



Lessons: The economic condition of the U.S. can be told in economic indicators, data and government programs. It is also revealed in the personal stories of the public and in their faces.

Level: Mid to high

Subjects: Economics, Social Studies, Journalism

Related Activity: Art, English

NIE Online Guide

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Available Online

All Washington Post NIE guides may be downloaded at www.washpost.com/nie.

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Facing Altered Lives and Futures

The economic picture of the U.S. is told in Washington Post articles and eyewitness accounts, diaries of the downsized, data and photographs. Its prospects are seen in citizens' savings, employment and college aspirations.

Ohio's Outlook

"Beyond repair?" is the narrative of people who live miles away from the D.C. metropolitan area. It is a portrait of people who have worked hard and are struggling with the recession.

Before reading "Beyond repair?" teachers might ask students to locate Youngstown and Warren, Ohio, and the Mahoning River on the map. Discuss the heyday of steel mills in the U.S. What is the current level of U.S.-produced steel? [For a more literary approach to the feature, see Writer's Craft below. Teachers may need to review these concepts: downsizing, recession, unemployment and unemployment benefits.

After reading "Beyond repair?" give students "Coping with the Ongoing Recession." This activity focuses more on the data and unemployment/employment aspects of the article. Some of the questions may be answered from the content of the article. Other questions require students to do some research and use the graphic.

For question 1, where can students locate unemployment data? Show students where the Labor Department statistics may be found.

For question 2, teachers may have clipped articles or bookmarked e-Replica articles on the topic of unemployment in the D.C. metropolitan area. If time allowed, students could do an e-Replica search for articles on this topic.

For question 4, teachers may wish to focus on the uses of numbers to tell the story. Students could be asked to highlight or underline every number included in this section. Then evaluate the kind of information that is conveyed through them.

For question 5, teachers will note that Anne Hull makes it clear in the first section that this is the story of "the working class." In this section, she awakens readers to the high percentage of our military that come from the working class. This is their story also.

For question 8, Hull brings together two elements of job loss — unemployment benefits and loss of health insurance. Another dimension of the economic impact is brought to light through this family's life. She is not heavy-handed; she chose a couple who are healthy — now.

Writer's Craft

Teachers may need to make the distinction between news articles and features before giving students "Beyond repair?" to read. Free of the inverted pyramid structure of the news article, writers of features may employ many forms. They often use narration and description to bring the human interest aspect of the story to life.

Washington Post reporter Anne Hull is one of the masters of the feature. She is a reporter on *The*

In the Know

BLS

Bureau of Labor Statistics

Cost-of-Living Index

Measure of differences in the price of goods and services; allows for substitutions to other items as prices change

Consumer Price Index (CPI)

Measure of a price change for a constant market basket of goods and services from one period to the next within the same city (or in the nation)

Full employment

Persons who work 35 hours or more per week (Current Population Survey and American Time Use Survey). The National Compensation Survey allows employers to define full time or part time.

Labor Force

People aged 16 and over who are employed or actively looking for work

Layoff

A separation of an employee from an establishment that is initiated by the employer; an involuntary separation

Unemployed

People aged 16 years and older who had no employment, were available for work, except for temporary illness, and had made specific efforts to find employment. People who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed.

Unemployment rate

The number of unemployed people, presented as a percentage of the labor force

Source: Bureau of Labor Statistics

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Post's national staff who does research and pursues the facts, but she is also a storyteller. She and Dana Priest in 2007 laid bare the neglect of war-wounded soldiers and conditions at Walter Reed Army Medical Center. Among other stories Anne has covered were Hurricane Katrina in New Orleans and the 9/11 terrorist attacks.

Anne has been a Pulitzer Prize finalist several times. She has twice won the American Society of Newspaper Editors Distinguished Writing Award and in 2007 won the Batten Medal for her coverage of the Iraq war's burden on a small number of Americans. Her articles have been anthologized in non-fiction and journalism textbooks, including *Best American Political Writing 2002* and several editions of *Best Newspaper Writing*.

Give students "Writer's Craft: Anne Hull Tells the Story of Americans Hit by the Recession" after they have read "Beyond repair?" and reviewed the photographs that accompany the feature. The questions focus on some of these aspects of the writer's craft:

- The use of time may transport readers to the reality of an event, put the event into perspective or act as a unifying device. From the temporal lede (all day long) readers understand how widespread the impact of economic conditions is if one small store gets this much business.
- What has happened to people if wedding and engagement rings are trinkets to be pawned? What has happened to the promises? St. Christopher is the patron saint of

travelers and is invoked against storms.

- Details of dress and then the fifth paragraph's direct statement let readers know this feature focuses on "the lives of the working class."
- The short fourth paragraph is composed of a quotation. The five-word quote is an example of both pacing and the impact of short sentences to punctuate an idea.
- *The Wall Street Journal* was the first newspaper to make consistent use of the nut graph. To explain complex financial concepts, writers began with an anecdote which would end with a paragraph that stated the economic news peg of the story.
- When the topic (recession, unemployment, hurricanes, blizzards) influences a wide variety of people, one approach to telling the story is to group or categorize the people or animals. Discuss with students how Hull does this in the last three sections.
- Hull uses a feature device that is sometimes called full circle or book end. Debbie Szykalski who values family tradition so much has been one of the Uptown Gems & Jewels customers.

From Letter to Composition

Readers are invited to e-mail their comments and reflections to *The Post*. While many readers use this opportunity to find fault with coverage, usage and grammar, some readers send praise. The activity in "Michael William's Photography Tells a Story" is built on such a letter.

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Bureau of Labor Statistics

www.bls.gov/data/

Databases, Tables & Calculators by Subject
BLS data include inflation, employment and unemployment, pay

www.bls.gov/bls/newsrels.htm

Economic News Release

Most recent press releases, economic indicators and archives

www.bls.gov/tutorial/

Tutorials

BLS tutorials for retrieval tools, calculator and maps, and occupational injuries and illnesses

www.bls.gov/news.release/empsit.faq.htm

Employment Situation Frequently Asked Questions

Bureau of Labor Statistics explains employment and unemployment estimates

www.bls.gov/bls/glossary.htm

Glossary

From A to W, terms defined as used by BLS and government agencies

www.washingtonpost.com/wp-srv/special/nation/unemployment-by-county/

Unemployment rate by county

An interactive map of the U.S. using data from the BLS

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Study each photograph in the activity and illustrating the article, “Beyond repair?” for the story that is told in the details.

Discuss the artists to which the writer refers. Teachers are encouraged to have examples of paintings by Vermeer, da Vinci, Rembrandt and Carravaggio.

The technique of chiaroscuro (Italian for light/dark) may be illustrated in Williamson’s photographs. In this activity two of his photographs are paired with paintings. Compare and contrast these works.

Use the photographs that accompany these articles in a lesson on composition, lighting, texture, line and other elements.

Altered Lives

The Washington Post sent reporter Theresa Vargas and photographer Michael Williamson on a four-month road trip to be eyewitness to the impact of the recession on American lives. They traveled more than 20,000 miles in 30 states. Half a Tank: Along Recession Road resulted in blog postings, photographs and articles in *The Post*.

“Amid the Recession’s Debris, Resilience, Hope and Family Remain” is the last article in the series. It presents a captivating picture beginning and ending in Woodbridge, Va. Discussion after reading the article could focus on the different reasons and experiences with employment and unemployment and the adjustments people make to survive.

The URLs for the series components are found in the Half a Tank sidebar. This series can serve as a model for journalism students to explore the use of blogging

and other social networking to cover stories. Have staff members brainstorm on stories that could be done through blogs and use of the publication’s Web site. For example, you might have postings from

- Graduates of your school attending college
- Graduates and parents of your students who are serving in the military
- Graduates who own businesses
- Sports teams on the road

Unemployment Diaries

Post writers reported data and interviewed the unemployed, took a road trip and posted blogs. *Post* photographers have captured the reality and emotions of unemployment. In addition, *The Post* asked ten individuals who were unemployed to keep diaries.

Theresa Vargas wrote about these people and included excerpts from their diaries in three articles. The Unemployment Diaries reflect three times in the day — morning, afternoon and night.

This series illustrates another approach to feature structure — the diary. What are the benefits of using this approach? [personalizes issues, brings the story close to home, involves readers in sharing experience and ideas]

Have media students brainstorm stories that might be covered well through the diary approach.

Stimulus Package

To what extent is the stimulus package changing conditions in D.C., Virginia and Maryland? Answering this question is the challenge that can be given to your students.

Get the background on the government’s American Recovery

Half a Tank

Along Recession Road

Michael Williamson, photographer, and Theresa Vargas, writer, traveled more than 20,000 miles in 30 states from May to October 2009 to “find images and stories of people whose lives have been altered by a flattened economy.” Half a Tank: Along Recession Road is the series of articles and blogs that resulted.

<http://voices.washingtonpost.com/recession-road/>

Half a Tank

Blog of the journey. Williamson and Vargas made more than 100 postings. Those in the back seat (their readers) made more than 900 postings.

<http://specials.washingtonpost.com/timespace/half-tank/>

TimeSpace: Half a Tank

Photo gallery of the trip

<http://voices.washingtonpost.com/recession-road/archives.htm#categories>

Master Archive

Links to blog entries organized by week (May 31 to October 17) and by category: Along for the Ride, Behind the Wheel, Into the Wild, Scene Along the Street and Sign of the Times

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and Reinvestment Act of 2009. Find articles in *The Washington Post* using the e-Replica advanced search function.

Locate use of the stimulus money in your state or the D.C. metropolitan area. Aspects of this research project should include:

- What were the conditions or situation before the stimulus money was made available?
- Which projects are currently using stimulus money?
- One of the roles of the media in a democracy is to be a watch dog and to hold government officials accountable. You be the reporter. Select one of the projects near your community to cover for an article.
- Go to the sight, if possible. Take pictures.
- Use government documents (transparency of government) to get background and proposed uses as well as reported use.
- Interview individuals who are involved in different aspects of the project.
- Get a copy of the timeline. Is the project on time? Who is benefiting now or will benefit?

When the gathering of data and information stage is completed, students are to write an informative article and prepare an informational graphic or photographs with captions. The best of these might be published in your school's media or class Web site.

College Economics

Give students David Cho's Dec. 28, 2009, article "A cruel lesson in college economics" to read. Cho examines another area that is impacted by the changes in financial markets — financing college expenses.

Discussion of the article could include:

- What are the options available to finance a college education?
- Why do state budgets influence tuition fees?
- What is an endowment? How do endowments affect cost of an education?
- Explain how Wall Street financiers influenced student loans.
- Why is taking a second mortgage at a low rate not available to most families?
- What ways do students believe are most effective to fund college expenses?

In addition to reading the article, use the informational graphic to study the changes.

Read the column written by Robert McCartney: "Find the Money For Higher Education." What additional information does he provide about the financial picture at local universities and its impact on the quality of education?

For an application of this article, assign or have students select different institutions of higher learning (colleges, junior colleges, tech schools) to research tuition, types of financial aid offered and rate of matriculation. Compile data. Create an informational graphic and write an article for your student media.

Facts and Data



Give students "Search for Economic Indicators" to explore recent data. Two graphics are included to hone those reading skills.

Each month, the Bureau of Labor Statistics (BLS) releases data from the monthly "Household Survey" conducted by the Bureau of the

Stimulus Check

www.recovery.gov/Pages/home.aspx

Recovery.gov

Established with the American Recovery and Reinvestment Act of 2009, this Web site is to "foster greater accountability and transparency in the use of funds made available" in the Act. Timelines, recipient report data map, recipient and agency reported data.

www.stimulus.virginia.gov/

Stimulus.Virginia.gov

Use of the stimulus package in Virginia, includes map indicating amounts by locality

<http://statestat.maryland.gov/recovery.asp>

StateStat

Recovery spending in Maryland, includes detailed map

<http://recovery.dc.gov/recovery/site/default.asp>

Recovery.DC.Gov

Topics include Track Spending, Access Benefits, Report Waste or Fraud

www.washingtonpost.com/wp-dyn/content/graphic/2009/02/01/GR2009020100154.html

Taking Apart the \$819 billion Stimulus Package

Washington Post NewsArt Department graphic breaks down the total spending by government departments and direct payments to individuals. Direct payments include assistance to unemployed families, health insurance and Medicaid. The second graphic, Spending Over Time, reflects the projected 2009-2019 distribution of funds. Site includes link to "8 Questions on the Stimulus Package" and video; from January 2009, they give the financial situation as known in January 2009.

www.usa.gov/

Government Made Easy

Government Information by topic

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Census, providing a comprehensive body of information on the employment and unemployment experience of the U.S. population, classified by age, sex, race, and a variety of other characteristics.

The BLS also conducts the Current Employment Statistics (CES) program, surveying about 150,000 businesses and government agencies, representing approximately 390,000 individual work sites, in order to provide detailed industry data on employment, hours, and earnings of workers on nonfarm payrolls.

To get acquainted with the Bureau of Labor Statistics Web site use the Inflation Calculator function. The Consumer Price Index (CPI) inflation calculator uses the average CPI for a

given calendar year. This index goes back to 1913. Students might be asked to compare the equivalent costs then and now for the following:

- U-Va \$4,000 per year in-state tuition in 1999
- U-Va \$17,000 per year out-of-state tuition in 1999
- Rent/price paid by grandparents for their first apartment/home
- Cost of a gallon of gas when their father got his first car
- Cost of a pair of shoes the year their mother was in eighth grade
- Cost of a dozen eggs the year they were born

Check to see if eggs are advertised in the Food section to get the current price. Otherwise, teachers will need to provide the prices of different choices in the dairy case.

- Cost of grocery purchase this year compared with 20 years ago
To get the total price of a grocery purchase, students could compile a list with prices from the ads in the Food section of *The Post*.

Students could compile, chart and analyze the answers.

The BLS database allows for multiple searches, providing tables to compare and contrast. For example, under Unemployment, Rates & Levels, go to the "Labor Force Statistics including the National Unemployment Rate." Select "Top Picks." More than 25 databases may be selected.

The Mass Layoff Statistics have many avenues to approach statistical analysis. Databases for all states and the District of Columbia may be contrasted to selected states, for example. ■

Unemployment Diaries

The diaries of ten Washington region residents who are unemployed are woven into the articles of Theresa Vargas. They cover morning, afternoon and evening in their changed lives.

www.washingtonpost.com/wp-dyn/content/article/2009/12/22/AR2009122203635.html?sid=ST2009122200045

The newly unemployed struggle to fill unwanted time off

Unemployment diaries — afternoon

www.washingtonpost.com/wp-dyn/content/story/2009/12/22/ST2009122200045.html?sid=ST2009122200045

More time to spend with their loves

Unemployment diaries — evening

<http://blog.washingtonpost.com/story-lab/diaries/?sid=ST2009122200045>

Story Lab Archive: Diaries

Full text of the diaries and blogs

www.washingtonpost.com/wp-dyn/content/video/2009/12/21/VI2009122103272.html?sid=ST2009122200045

The Unemployment Diaries

In videos Brian Breuhaus, Paula Griffith and Sharon Sen share and discuss their daily life being out of work.



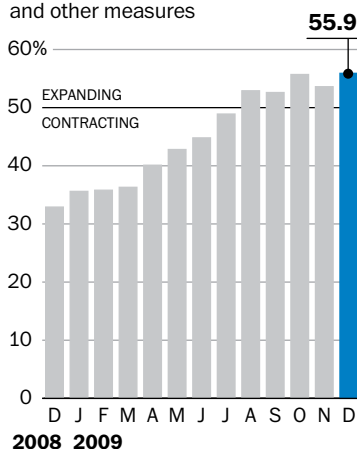


Search for Economic Indicators

The health of a city's or country's economy can be reflected in economic indicators and in the daily lives of the people who live there.

Purchasing managers index

An indicator of the manufacturing sector's economic health based on new orders, production, employment and other measures

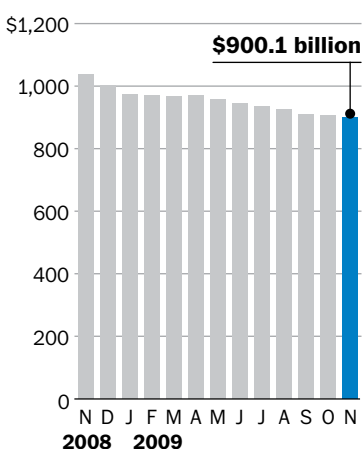


NOTE: On the purchasing managers index, over 50 represents growth in manufacturing sector of the economy compared with the previous month.

SOURCES: Institute for Supply Management, Commerce Department

Construction spending

Value of construction put in place in the U.S., seasonally adjusted in billions of dollars



TOBEY/THE WASHINGTON POST

Part One

1. This section of the activity focuses on two economic indicators — Construction Spending and Purchasing Managers Index. Define both terms.
2. Using data the charts to the left, write a statement about the manufacturing and construction sectors economic health for the period indicated.
3. Do an advanced search of the terms. Select three articles from each search to read. One of the articles should be the most recent and the two others should reflect different time periods. List the headlines of the articles, reporter, date of publication and page.
4. Find examples of three facts. Indicate the source of the data.
5. What change in the economy is reflected in the articles?

6. Write a summary of what the data reflects about the time period covered in your three articles.

Part Two

1. Do an advanced search of the following terms:
Downsizing
Stimulus package
Unemployment
2. Select three news articles from each search to read. List the headlines of the articles, reporter, date of publication and page.
3. Do the articles relate to local, state, national or international news? Is there an overlap of these jurisdictions in some situations?
4. Find examples of three facts. Indicate the source of the data.
5. Find an example of a feature story about the topic. The feature story will tell the human side of the data. This human interest approach can be structured in many ways.
 - a. In what way does the town or person represent others or illustrate the topic?
 - b. What is the best quotation in the feature? What makes it compelling?
 - c. Most feature writers include description. Give an example of description that is effective in bringing the person or scene to life.

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Coping with the Ongoing Recession

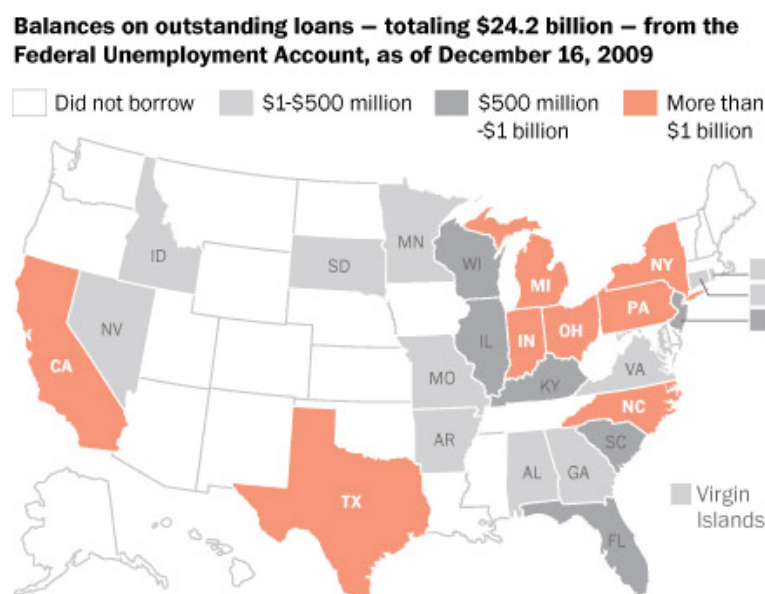
Read the *Washington Post* feature “Beyond repair?” This December 17, 2009, article is the last in a series about how Americans are coping with the ongoing recession and its deepening fallout.

Some of the questions may be answered from the content of the article. Other questions require you to do some research.

1. What is the current rate of unemployment in your area? How does it compare to the 15 percent unemployment of Warren, Ohio?
2. In what ways have people in your community been influenced by unemployment?
3. What is a “recession”? What are indicators that a recession exists?
4. How does the data included in ‘A final erasure’ section help to ground the feature?
5. Whose stories are told in the ‘There’s nothing for them’ section? What options do current returning military have in this Ohio area?
6. Hull reports: “In wars being disproportionately fought by the working class” Does it surprise you that Tom and Debbie Szykulski’s son has opted for military service? Why or why not?
7. What are the employment prospects for military returning from duty in Iraq and Afghanistan in the D.C. area?
To answer this question fully, consider the following sources:
 - Collect anecdotes from family, neighbors and friends
 - Do an e-Replica search to find *Washington Post* articles on this subject.
 - What other resources are available to find this data?
8. Tom and Debbie Szykulski lost their jobs. What type of work did they do? Without employment, they no longer have health insurance. How might this impact the family budget?
9. Who qualifies for unemployment benefits? How is the amount paid in benefits determined? How much might the Szykulski family get in Tom’s unemployment check?
10. Answer the questions using information provided in the graphic, right.
 - How many states have borrowed to cover unemployment benefits?
 - Why was a focus on the unemployed in Ohio a good choice?
 - What additional information is needed to determine why certain states did not borrow from the Federal Unemployment Account?

Running out of money

During the recession, many state unemployment compensation funds are running out of money for the benefit checks. The map shows the states that have borrowed from the federal government to make their payments.



SOURCE: U.S. DEPARTMENT OF LABOR

BY TOBEY - THE WASHINGTON POST

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WRITER'S CRAFT

Anne Hull Tells the Story of Americans Hit by the Recession

Free of the inverted pyramid structure of the news article, writers of features may employ many forms. They often use narration and description to bring the human interest aspect of the story to life.

Washington Post reporter Anne Hull begins "Beyond repair?" with a temporal lead and a narrative. Sentence by sentence, paragraph by paragraph, Hull reveals the lives of the residents of Warren, Ohio, and builds her story.

Let's begin with a close reading of the first five paragraphs.

1. *All day long the front door buzzes at Uptown Gems & Jewels.*

- What is communicated by the time frame?
- Why does the door buzz? Why would storeowners buzz in customers?
- What does the name of the store communicate?

2. *The people come in with their trinkets wrapped in tissue or velvet boxes.*

- What kind of items are "trinkets"?
- What is the contrast in this sentence? "Tissue" and "velvet" describe the type of wrapping used and add the sense of touch to the description.
- How does the use of "trinkets" in the first paragraph have a sorrowful contrast with the second sentence of the second paragraph.

3. *They say their hours have been cut or they've been laid off.*

- The indefinite plural pronoun begins the sentence. What picture of the customers is built by their anonymity?
- Does the sharing of what has happened to their jobs reveal motives for coming to the store?
- What do details of their dress reveal about their professions?

4. *At campaign time, they are celebrated as the people who built America. Now they just want to know how much they can get for a wedding band.*

This paragraph offers contrast and another time frame. What is communicated to readers about the people who enter this store?

5. *"Let me show you something," says Dallas Root, standing behind the counter with a jeweler's loupe strung around his neck.*

- The third paragraph begins with a short quotation that personalizes the store owner. The real impact is made with specific details, the listing of items in a bag.
- What is communicated through the size and brand of the bag held by Root?
- The list gives a sense of what is in the bag. What do they represent?

6. *"This is just this week," Root says.*

- The short fourth paragraph is composed of a quotation. What do the five words spoken by Root communicate to the reader?
- What do you think is the tone of voice with which Root shares this information?

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7. The fifth paragraph serves the function of a nut graph. It is the so-why-am-I-reading-this paragraph. Who and what is the feature about?
8. Why do customers reveal about themselves when they tell Root: “I’ve had this stuff lying around and I was thinking about getting rid of it” ?
9. In the remaining sections of the feature, Hull incorporates data and more vignettes of the people who live in this area of Ohio. For each section of the feature, summarize the data and category or group of people she covers.
 - a. ‘A final erasure’
 - b. ‘There’s nothing for them’
 - c. “We’ve been thrown away”
10. In what way does the last paragraph of the feature unify the article?

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Michael Williamson's Photography Tells a Story

In December 2009, a reader of *The Post* sent a letter to the editor to praise the work of *Post* photographer Michael Williamson. In this letter, James Mattix refers to well-regarded artists as a way

Photography that tells the story of hard times

Michael Williamson's photographs accompanying Anne Hull's Dec. 17 front-page story, "Beyond repair? In Ohio's fading steel towns, workers are still waiting for economic revival," were astonishing. If there is a Pulitzer Prize for portraiture, the photo of William Santiago should win hands down. Vermeer would be jealous.

The picture of Dallas Root reminded me of da Vinci. I returned to the front page to read the story, which didn't really interest me, and looked at the photo — and was again astonished, by the depiction of the last operational blast furnace in the Warren, Ohio, area. This was superlative work, Mr. Williamson! Thank you.

James P. Mattix, Vienna

to link the style of Williamson to theirs. Mattix also reveals that he wasn't really interested in a story about the economy in Ohio, but the photographs grabbed him.

Study the composition of two of Williamson's photographs. In what ways is his use of lighting similar to that used in works by the artist with which his photograph is paired? In an essay, compare and contrast his use of line, texture, lighting and other elements.



This copy of Rembrandt's "Study of an Old Man with a Beard" was painted c. 1660 by a pupil of the artist.

INSTITUUT COLLECTIE NEDERLAND



MICHAEL WILLIAMSON — THE WASHINGTON POST

William Santiago has only had odd jobs that don't pay much since he lost his job at a steel mill near Youngstown, Ohio.

"Besides their skill in capturing human emotions, another impressive aspect of Rembrandt's prints is their use of shadow and light and their mastery of chiaroscuro."

— **Alexandra Koroxenidis**, *Rembrandt's Power in Capturing Human Emotions*, Kathimerini (Athens, Greece); Oct 25, 2004

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Chiaroscuro: The technique of using light and shade in pictorial representation.



REUTERS PHOTOGRAPHER / REUTERS

The faux Vermeer “The Emmausgang-ers” (1937), left, painted by Dutch master forger Han van Meegeren (1889-1947) is displayed at the De Kunsthal gallery in Rotterdam, where it hangs in a rogue’s gallery of faux Vermeers.



MICHAEL WILLIAMSON — THE WASHINGTON POST

Dallas Root works at Uptown Gems and Jewels where he hears lots of hard-luck tales as folks try to sell their gold chains and rings for quick cash.

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FALLOUT THE UNRECOVERED

Beyond repair?

In Ohio's fading steel towns, workers are still waiting for economic revival

By ANN HULL
Washington Post Staff Writer

• Originally Published December 17, 2009

WARREN, OHIO — All day long the front door buzzes at Uptown Gems & Jewels. The people come in with their trinkets wrapped in tissue or velvet boxes. They say their hours have been cut or they've been laid off. Some have their first names stitched in cursive on their uniforms, others wear safety-toe boots.

At campaign time, they are celebrated as the people who built America. Now they just want to know how much they can get for a wedding band.

"Let me show you something," says Dallas Root, standing behind the counter with a jeweler's loupe strung around his neck. He holds up a gallon-size Ziploc bag that's two-thirds full of gold — engagement rings, class rings, promise rings, serpentine chains, St. Christopher medals, bracelets, anklets and earrings.

"This is just this week," Root says.

Uptown Gems & Jewels doesn't offer the refined science of Wall Street or Washington. But when Root puts the loupe to his eye, he peers into the lives of the working class and sees how badly the recession has knocked them to the ground.

The same week he holds up the sack of gold is the same week that Ford Motor Co. posts third-quarter profits of \$1 billion, news that sparks optimism that a national recovery is underway. But a good week for some is still a terrible week for others.

In this corner of northeast Ohio, from Warren to Youngstown, where the old

steel mills along the Mahoning River stand like rusted-out mastodons in the weeds, the recession was a final cruelty piled on top of three decades of disappearing jobs.

The recession here wasn't a black hole at the end of a sustained boom, or downgrading from Target to Wal-Mart or cutting out \$3 drinks at Starbucks. It was a confrontation with survival.

As other areas of the country start to revive, the recession's full force is still on display here. Winter has descended. Unemployment benefits are running out. New jobs have not appeared. And the door keeps swinging open at Uptown Gems & Jewels.

Dallas Root tries to describe the moment when a person parts with his last glint of prosperity.

"They don't want to look desperate," he says. "They say, 'I've had this stuff lying around and I was



MICHAEL WILLIAMSON — THE WASHINGTON POST

A window in a worker-housing unit offers a view of the only operational blast furnace near Warren, Ohio, once a center of steel production. The mill is now idle, and the housing is abandoned.

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MICHAEL WILLIAMSON — THE WASHINGTON POST

William Santiago has only had odd jobs that don't pay much since he lost his job at a steel mill near Youngstown, Ohio.

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thinking about getting rid of it.' There's a lot of pride in Warren."

But the pride is mixed with 15 percent unemployment and a sickening worry that the recovery might never touch this place.

'A final erasure'

The road from Warren and Youngstown is a graveyard of silent machines behind chain-link fences. Near the Pennsylvania border, this 25-mile stretch along the Mahoning River was the world's fifth-

largest producer of steel until the late 1970s, when more than 50,000 jobs vanished in a decade. The General Motors plant in Lordstown, which employed 14,000 in the 1970s, is down to about 2,500 workers.

The ladies at Holy Trinity Ukrainian Catholic Church still sell pierogies every Friday, and Youngstown's classic rock station still bows its shaggy head before playing "Crystal Ball" by Styx, but the grit and grime of industrialization has mostly gone overseas.

Since January 2008, another 10,000 manufacturing jobs have been lost,

according to recent Ohio employment figures.

In Warren, the once-mighty Delphi Packard Electric is a ghostly presence after the auto-parts maker cut 260 more employees. The \$2 million in income tax revenue the city received from Delphi in 2003 has dropped to \$70,000. Smaller casualties abound: Ohio Lamp laid off 80, Mahoning Glass announced the closure of its 100-worker plant and the list goes on.

"It's a final erasure," says John Russo, a labor studies professor at Youngstown

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MICHAEL WILLIAMSON — THE WASHINGTON POST

Dallas Root works at Uptown Gems and Jewels where he hears lots of hard-luck tales as folks try to sell their gold chains and rings for quick cash.

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State University, describing the lethality of job losses and plant closures.

Here is what the recovery looks like in the land of the working class:

Grown women in hairnets are working alongside teenagers at drive-through windows, and college graduates are loading bread trucks.

"A 48-year-old Youngstown man was charged, accused of stealing \$14 worth of food from Rite Aid Pharmacy," reads an entry in the weekly police report published in the *Vindicator*. "A Youngstown woman, 21, was charged with filling a shopping cart with \$154 worth of groceries and leaving an Aldi food store without paying."

In a place defined by work, there is little to be had.

One gray morning, a man named George Tomlin is grateful to be driving to his job.

Tomlin, 41, has worked in an aluminum foundry, a meatpacking house and a vinyl

fabricator, each job paying a little less than the one before. Two years ago, he found temp work in a factory that made flowerpots. He received \$7.50 an hour and jolts to his belt buckle from static electricity coming off the assembly line.

"There were other places that were dirtier, but you didn't get shocked every 15 minutes," Tomlin says with resignation. "This is what people around here without union jobs have to do to survive."

Tomlin found his own version of economic recovery last year when he landed a \$10-an-hour job that seems like it might last.

Just before 8 a.m., he pulls into the company parking lot where hundreds of cars are already parked and more are arriving. Carrying his lunchbox and Thermos, he walks toward the bright lights of the 82,000-square-foot facility.

Behold the new factory: a mega-call-center that employs 1,280 workers who field incoming customer-service calls for a wireless phone company and a

satellite television provider. The center is operated by the Omaha-based West Corp., lured to the area by tax credits and an abundance of low-skilled workers.

Tomlin is soft-spoken and tries to use the human touch. He's supposed to limit customer calls to five minutes but often goes longer.

"You got a 65-year-old woman whose husband is just out of the hospital with a stroke," he says. "The only thing he's got is a TV and hospice. She's having trouble paying her bills. I say, 'I'm gonna give you a \$15 credit and we are going to get through this.'"

Another company violation. Tomlin loves this job and wants to keep it, so he reminds himself to stick to the rules.

At 4:30 p.m., he takes off his headset and walks out to the parking lot. When Tomlin was a kid, the air glittered with black from the blast furnaces at the steel mills. Now the skies are spooky clean, and all that moves in the wind is the call center's recruiting banner that says, "We Don't Hire Robots."

'There's nothing for them'

Two miles from the call center that doesn't hire robots, Sgt. Carmen Sagnimeni is sitting in a county office building wondering if anyone is hiring soldiers.

A poster in the Trumbull County Veterans Service Commission announces that November is "Hire a Vet Month," but prospects are bleak for those returning from Iraq or Afghanistan. In wars being disproportionately fought by the working class, the reward for coming home to this part of Ohio is "The Deer Hunter" with an Olive Garden.

Sagnimeni is just back from his second tour in Iraq with the Pennsylvania National Guard. He is 30, with a weary smile and a jiggling leg. He already has orders to go to Afghanistan in 2012. Until then, he has a mortgage and three

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kids to feed. His only lead so far is a \$9-an-hour security guard job he found while surfing Monster.com in Iraq.

He goes in to see Herman Breuer, a veterans affairs officer and fellow Iraq vet whose spotless desk is appointed with a mini-tombstone paperweight chiseled with the words "headstone marker and burial benefits desk." Sagnimeni listens as Breuer patiently explains his options, urging him to consider using the Post-9/11 GI Bill to go to college until the economy gets better. As far as decent jobs, Breuer is unusually blunt. "My best advice is to look into moving," he tells the young sergeant.

Things were different for the last generation that came home from war to this valley. In 1969, a soldier back from Vietnam was greeted by a landscape roaring with manufacturing jobs that provided blue-collar ascendancy to the middle class.

The proof is right down the street at VFW Post 1090, where two dozen Vietnam veterans are eating the \$4.95 lunch special of cabbage rolls. One by one, the men name the companies where they spent their lives: GM, Delphi, General Electric, Halsey Taylor, Rockwell International.

John Stefan recently retired after 32 years at GE, earning \$35 an hour at the end.

"I see the young ones, there's nothing for them," says Stefan, who draws a monthly pension. "Why go to a vet center for a job you know doesn't exist? They are all probably just hiding in their basements."

One of the vets here recently brought in a young female Iraq vet who'd been living under a bridge in Warren. Cmdr. Jack Hilles fed her hot meals for two weeks, and another vet helped her find work at an injection molding plant.

"We even found her some clothes," says Hilles, anger in his voice. "She didn't have any goddamn civilian clothes."

They are everywhere in this Ohio — under bridges, in basements, at the vast Eastwood Mall complex that sprawls between Warren and Youngstown with a dented vitality.

There is a gym attached to the mall, and one night a 25-year-old Marine named Rob Townsend comes out and tosses his gear in his car. He pops his trunk and, measuring powder and water, mixes a high-protein shake called Monster Milk. Eleven months back from Afghanistan, and Townsend can feel himself diminishing in size and strength. In the glow of the Save-A-Lot sign, he drinks the muscle juice.

Townsend was a cook with the Third Marine Division at a forward operating base in Helmand province, working in 150-degree heat surrounded by blast walls to protect him from mortars. After getting out last year, he moved back into his parents' house in Hubbard. He drank too much. At a party, the cops showed up with sirens, and he found himself

in a low crouch, crawling through the neighborhood. He went to the VA clinic in Liberty to talk to someone.

"I wasn't the way I was," Townsend says.

Neither was Ohio. His two younger brothers had work — one painting cars and the other at a grinding mill — but Townsend's old construction job vanished. He decided to enroll at Youngstown State on the GI Bill, where he's taking 15 hours this semester next to kids in red "Go, Penguins!" hoodies. The classes are hard, but he is trying.

Outside the mall, Townsend shuts his trunk. With his desert camouflage Marine cap in the rear windshield, he rolls out, no longer in an armored vehicle but a dented Chevy Cavalier, moving past the retail outcroppings of the Hobby Lobby and Burlington Coat Factory.

'We've been thrown away'

The last of the leaves have fallen on Trumbull Avenue, a street of square lawns and American cars where neighbors are

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MICHAEL WILLIAMSON — THE WASHINGTON POST

In an area that already has little to celebrate, fans watch the Hubbard High School football team lose a playoff game, 55-0.

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dutifully raking. If steel is dead and manufacturing is going overseas and new-wave economists say brain hubs such as Portland and Raleigh are the future, what becomes of Trumbull Avenue?

Before there was a so-called creative class, there were people who made light bulbs, water fountains, aluminum siding and electrical harnesses for cars. This is what held Trumbull Avenue together.

Tom Szykulski finishes raking and comes inside. Dinner is in the crockpot and the furniture smells faintly of lemony wax. Debbie Szykulski must clean as maniacally as her husband rakes. But the order is deceptive. The Szykulsks have lost their jobs and are down to Tom's unemployment benefits check. He is 53 and she is 55. They have just joined the ranks of Americans without health insurance.

"I feel like we've been thrown away," Debbie says, sitting at the kitchen table. Tom is quiet. He adjusts his cap. The company where he worked for 24 years, Indalex Aluminum Solutions, shut down last year, and he lost his \$40,000-a-year union job. He was lucky to pick up work as a laborer at Wheatland Tube Co. for \$12 an hour, but when business slowed, he was laid off from there, too.

"He's a hard worker," Debbie says, looking at her husband. "He worked 12-hour days. In 11 months, he never missed a day of work."

Tom corrects her. "Now, I did leave early that one day."

"That's all we know," she says. "He's not a school person. He's not a book person."

Debbie became unemployed when the roofing company she worked for went out of business. She has gone all over Warren filling out job applications. "I've tried the drugstore, the mall, the pet store," she says. "I applied for a nursing home job, in the kitchen. They paid \$7.95 an hour."

Nothing.



MICHAEL WILLIAMSON — THE WASHINGTON POST

An auto company that occupied a closed factory in Youngstown ended up moving to Mexico, leaving the place abandoned once again.

"I have a shining work record," she says. "I'm not computer-savvy. I'm smart. I can learn quick."

Tom stands up. He is a big man. He wears a Cleveland Cavs T-shirt. His son will soon ship out to Afghanistan. He pushes the kitchen chair in. He doesn't know what to do with himself. He drives downtown to pay the water bill. Debbie watches him go. The small house is a still life of what a union job and hard work once afforded. No second mortgage here or big vacations on the credit card. Their weekly splurge was driving 10 miles outside Warren on Friday nights to their favorite diner.

"I get angry," Debbie says. "Not out of jealousy, but that I can't find a job. I don't want a big fancy house. I want to be able to go out to dinner on a Friday night. I'd like to be able to send my grandson a little something in the mail. I would be happy with a minimum-wage-paying job, 40 hours a week, come home, spend time with my husband. And know that the next day, I can go into my job."

She pauses. "I just want the simple pleasures."

Both her grandfathers worked at Republic Steel, and her father retired from Packard Electric. Her house has been in the family since 1936, when Trumbull Avenue was more pasture than street. Her parents still live a block away. If outsiders wonder why she has stayed in a Rust Belt city on the endangered list, the answers are all around her.

But she doesn't know how they will survive if Tom doesn't find work soon.

She has already done the unthinkable.

One afternoon, Debbie — nice, responsible Debbie, Book-of-the-Month Club member and fan of "Masterpiece Classics" — gathered up her gold jewelry and put it in the red vinyl lunch bag she used to carry to work when she had a job. She drove to Uptown Gems & Jewels and unloaded everything she had for \$876. The money is long gone. ■

Staff researcher Julie Tate in Washington contributed to this report.

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Amid The Recession's Debris, Resilience, Hope And Family Remain

Half a Tank Along Recession Road

By THERESA VARGAS
Washington Post Staff Writer

• Originally Published October 14, 2009

This is the last installment of Half a Tank, a four-month quest to find people whose lives have been altered by a flattened economy.

When we first met Danny Glass, he was sitting in a tent, half-naked, too weak to put on pants.

He knew he was dying.

"Can I ask a favor?" he said to Michael Williamson, the *Washington Post* photographer with whom I traveled across the country this summer. "Can I use one of those photos for my obituary?"

That was in June. Flash forward to a couple of weeks ago: Michael and I stand in that same tangle of woods behind a motor vehicles office in Woodbridge, but we see no Danny, just the rain-soaked remnants of his belongings: a stained couch cushion he used as a mattress. A plastic water bowl for a dog he surrendered to a better home. A hospital wristband with his name on one side and the words "fall risk" on the other.

Michael and I don't know whether to feel relief or sadness. We don't know whether Danny is dead or in the clean bed he hadn't had in a long while.

About four months had passed since we began a road trip across the country and into the lives of hundreds of Americans affected by the recession. We would drive more than 20,000 miles, down highways and through back roads, talking



PHOTOS BY MICHAEL WILLIAMSON — THE WASHINGTON POST

Justin Hamby and Holly Rogers, who couldn't afford a \$186 engagement ring, picked a \$50 ring and tied the knot. Like many profiled in Half a Tank, they're still looking for jobs.

to everyone from an Elvis impersonator in Memphis to an asphalt paver in Las Vegas.

On our lowest days, we pulled ticks from our hair and cried in a darkened car, weighed down by what we'd just witnessed. On our best, we laughed with a couple we picked up on the side of the road and marveled at the resiliency of those who had lost everything except hope.

We would pass through 30 states without getting a ticket, stay in more cheap motels than Tom Bodett — including one with barbed wire outside the door — and find stories of hardship wherever we stopped.

In Tennessee, we'd meet a young couple unable to afford a \$186 engagement ring from Wal-Mart. In Florida, we'd find a recently laid-off UPS worker on a bed of concrete outside a church, writing a

letter to his mother. And in Colorado, we'd spend an evening with a 36-year-old industrial designer who'd lost her job, two homes and a sense of who she was.

But all that would come later.

When Michael and I met Danny, we had no idea what was ahead of us. We didn't know whether we'd find a country dinged by the financial crisis or crippled by it. All we knew was that for the newly homeless — men and women forced by foreclosures and unemployment to seek out borrowed couches, crowded shelters and unfamiliar streets — Danny was an example of life at its lowest. If there was a bottom to hit, he was there, sitting inches from a mountain of empty Thunderbird bottles, the contents of which had eaten away at his liver.

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How many people would the recession push to that point? How many people would be sitting in the woods a decade from now because of what happened to them this year?

That Danny was smart and charming was clear even at his weakest. He kissed my hand when I reached to shake his. "Sometimes," he told me, "when you don't appear to be anything, that's when you're someone." His blue eyes were haunting, if only because they hinted at a man much younger than he looked.

Michael and I promised to come back at the end of our trip to check on him.

That's why we were standing at the tent on a recent weekday and that's why, when we found it vacant, we started digging through a pile of garbage a foot high. We found only hints that no one had been there for a while: old prescription pill bottles, newspapers from June.

Danny wasn't at the local hospital. An employee there who knew him suggested I try the morgue. But that wasn't necessary.

Danny was an extreme example of what we had seen all along the road: men and women determined to survive despite their circumstances. The couple with the ring on layaway decided not to wait for better days and got married with a \$50 ring instead. The UPS man wrote not only about his laments, but his hopes. "I'm lost," his letter read. "There got to be a job out there some where." And the industrial designer who once cried every day discovered a middle ground between fierce autonomy and forced dependence.

As for Danny, no one forced help on him. He asked for it. Just weeks after we met him, he called Gayle Sanders, director of the Hilda M. Barg Homeless Prevention Center in Woodbridge, which is operated by Volunteers of America.

"I don't want to die alone and have somebody find me in two weeks," Sanders said Danny told her. She and her husband picked him up. In his first weeks



MICHAEL WILLIAMSON/THE WASHINGTON POST

Michael Williamson and Theresa Vargas re-visit J.D. Glass, a homeless man in Woodbridge, Va. He was near death when they first met him during the Half a Tank series, but now has a second chance: J.D. Glass holds a photo of him taken in early June — he has made a remarkable recovery.

at the shelter, he could not walk and could barely talk. The nursing assistant at the hospice told Sanders that Danny had just weeks to live.

Danny remembers none of this. All he knows is he woke up in a bed, not knowing how he had gotten there.

"There's certain points of my life that are lost forever in my memory bank," he said. "And it's probably best I don't remember."

He now lives in a nursing home where he has a bed with clean sheets and a table topped with cards from relatives he hadn't talked to in decades.

Until we visited Danny there, he hadn't seen the photo Michael had taken of him in the woods. It showed a bearded, gaunt-faced old man with large bags under his eyes.

"It's like walking through the twilight zone, looking at that and looking back at the situation I was in," said Danny, who is 53.

Danny is the first to blame himself for where he ended up. He remembers

feeding the homeless in Georgetown in the mid-1970s. He slowly became one of them. "I was so drunk up most of the time I don't even know when the fall really started," he said. "Drinking for me was as normal as breathing."

As we spoke, Danny clutched a newly assembled photo album. One call at a time, Sanders was able to find Danny's relatives in Texas and Florida and piece together how a man ends up in the woods. In one picture, Danny cradles a phone, talking to a brother he hadn't seen for more than 30 years.

Dennis Glass, 48, of Abilene, Tex., said he had been trying to find Danny for years. He was in sixth grade when Danny left the children's home where the brothers and their two sisters landed after their father left and their youngest brother died under their mother's care.

Dennis returned to the home in the 1990s to look for traces of his relatives. He found many but could never locate

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Theresa Vargas and Michael Williamson visited J.D.'s camp. He was not there and they feared that he was dead.



Gayle Sanders, program director of the Hilda Barg Homeless Prevention Center, goes over family photographs with J.D.

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Danny. That is, until he received an e-mail from a cousin who had heard from Sanders.

Files Dennis found at the home included results of IQ tests: Danny had scored the highest of the siblings.

“When you look at the pictures of him as a child, there is such potential, such promise, such hope,” said Dennis, who has visited Danny once and plans another trip soon. “Compare that to what you saw of Danny and the tent and it’s, ‘How did this happen?’ We all make choices. You just have to go back

and say, ‘How much of this is your own choice, and how much of this is what life dealt you?’”

Danny, who said he has stopped drinking, is planning ahead. He wants to talk to high school students about peer pressure, using his life as a warning.

Michael and I also changed on the road. We barely knew each other when we set out on this trip, but by the end, we could predict what the other would order at a restaurant and knew when the emotions of the day had become too much. In the months we were gone, recession-related headlines went from alarming to guardedly optimistic, but we know that for many the crisis is not over. For those who lost jobs or homes, there are still fears, still unknowns.

Even stories with happy endings came with uncertainties. The couple who couldn’t afford the ring still lack jobs. The UPS worker fell so far out of the mainstream that I couldn’t find him again — no cell phone, no address. And the woman who lost two homes could not bring herself to attend a wedding in her home town recently because there would be a dress to buy and the inevitable job questions she was not ready to answer.

Danny’s health has improved so much that he has been told he no longer qualifies for hospice care and must be out of the nursing home in a month. He can stay at the shelter for 30 days after that. Then, he doesn’t know where he’ll go.

He doesn’t like to think about it, but there’s always a tent in the woods.

“I’m trying to go forward,” Danny said. “I’m trying to not go back. But I don’t see any other opportunities on my horizon. At least I know I can survive if I have to get in that situation again.” ■

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UNEMPLOYMENT DIAIRES

Waking up to 'What do do?'

Newly unemployed are hard at work adapting to change in routine

By THERESA VARGAS
Washington Post Staff Writer

- Originally Published
December 22, 2009

We woke up at a more normal time today, whatever normal is anymore ... Not sure what I am doing today. Will spend more time on the job search but do need to get the baby out today. It's hard to go places when you have no money. I have to do things that are free. We walk at the mall a lot. When the weather was warmer, we could go out to walk and go to the park, but now it is colder, and it's not a good idea to have her outside for too long. It's hard to visit friends, mainly because they are all working. Sometimes I feel very isolated.

Vanessa Ennouini writes this on a Tuesday morning at her home in Sterling. Her hair is longer than she'd like because she no longer has money for a haircut. That's one of the subtle ways life has changed since she lost her job as an executive assistant at a shipping company in August. Shelves at her home, once lined with name-brand products, now reveal Target's house brand — "which really is not that bad." Last month, for the first time, the 42-year-old stood outside Toys R Us at midnight on Thanksgiving, looking for bargains. "I always laughed at those folks that did that and swore I never would," she writes. For three days, 10 men and women who recently lost their



Vanessa Ennouini has more time to spend with her daughter Victoria after losing her job.

MICHAEL WILLIAMSON — THE WASHINGTON POST

jobs kept journals for *The Washington Post*, documenting how their days and nights have changed. This is the first of three stories that will use these entries — a raw, unfiltered view into what it feels like to face one of the toughest job markets in recent history — to explore what happens to the mornings, afternoons and evenings of the suddenly jobless.

For many, morning is the time of day when the change of routine is most obvious, when long-standing habits slam into the emptiness of "How will I occupy the next eight hours?"

Getting dressed is a reminder of work clothes no longer worn. Sleeping late generates guilt, Ennouini writes:

If working, I would have been at work nearly two hours now, with all early e-mails taken care of. But now I sleep in late. ... I have a mixture of guilt and non-guilt feelings. Guilty because

I should be up and about by now, but then not guilty because, well, what really do I have to get up early for?

Keith Freihofer, 35, who until a few weeks ago worked as a manager for an environmental consultant, finds himself spending his morning coffee time with his dog and cat.

They are not very good conversationalists; it seems rather one-sided. I do miss the daily interaction with co-workers, as well as the set schedule. If I were at work right now, I would probably be answering calls and e-mails from clients as well as preparing

monitoring reports.

What to do today ... I picked out a couple jobs to apply for on Craigslist last night, so I'll take care of those today.

Six years ago, Margarita Damián left Mexico with her 10-month-old son and made her way to Alexandria. She used to work at a day care but now cleans houses. Lately, there haven't been many. She is learning English but wrote her diary in Spanish.

I woke at 7 a.m. to get my son ready for school, which starts at 8. I drop him off, and I come back home. I find myself alone. I have to clean and eat something, even if it's only coffee, but it occurs to me that I can look for the newspaper and go through the employment section. There isn't anything, and what I do find requires a work permit and/or a driver's license and fluent English.

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I go through my mail only to find the power bill that I was supposed to have paid the day before. It's \$78.21. I don't know why, but right there, my worries begin about how to get the money, since I just paid the rent and I'm broke. I'm not hungry anymore, and I don't feel like having any coffee.

Damián advertises her cleaning services on bright orange fliers. This morning, she had expected to clean a house, giving her hope that she could buy lactose-free milk so her son wouldn't get a stomachache when he ate cereal. But then the phone rang.

After dropping my son at school, I get ready for work. All of a sudden, they call me with the news that the cleaning job has been canceled because the owner of the apartment is pregnant, and she's about to give birth earlier than expected. ... So the day begins without the hope of a job.

With our desire to work and have a little income for Christmas, some friends who are also unemployed and I talked and it



MICHAEL WILLIAMSON — THE WASHINGTON POST

Brian Breuhaus is doing temp work for a delivery service after losing his job as an editor.

occurred to us that we can organize and look for a place — like a street corner — to wait for work just like the men do. Maybe that way we'll get some work.

Brian Breuhaus was an editor at an English newspaper in Seoul, South Korea. He came home to get a master's degree in international relations but has

been without a job for three months since his graduation. For the holiday season, he took a temporary part-time position with the United Parcel Service.

I'm the first one awake.

Across the room, a poster of A-Rod clings to one wall. A dunking Kobe Bryant hangs on another. This is my 11-year-old nephew's room. For the time being, he is sleeping in his brother's room. My family of four has taken over my nephew's bunk bed.

Before graduate school, I was the No. 2 editor of an English-language newspaper in Seoul. Before that, I worked for seven years as an editor at a New York daily newspaper, making about \$90,000 a year. In April 2009, I thought I got the perfect job: I passed the final interview to join the Foreign Service. Unfortunately, my



MICHAEL WILLIAMSON — THE WASHINGTON POST

Paula Griffith has spent lots of time re-drafting her resume after losing her job as an architect.

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background check dragged on for seven months.

So today I'll help a UPS driver deliver packages. It's seasonal, so I'm guaranteed — they promise! — to be fired at the end of December. The job pays \$10.50 an hour — but I can only get three or four hours a day of work. I bring home about \$150 a week.

In a few months, I'll be 40.

It's after a night when her 5-year-old daughter snuck into her room that the irony of their situation hits Paula Griffith. An architect, she moved from New York to Silver Spring for the job opportunities. Now, six months after losing her job, the mortgage company has started to call.

My day started a little before 6 with my daughter Isabelle waking me from a hard-won sleep ... When I was working, I had to be up by 5:30 to pull myself together, prep for the day, get Isabelle ready and be out hopefully by 7, usually closer to 7:30.

Isabelle says she had a bad dream and she is not going to tell me about it, then checks to see if I am listening. "Do you want to know, Mummy?"

I say "No!" Later, she tells me she dreamt that I was packing up her things. I said, "You mean, our things? To leave?" I tell her not to worry, dreams usually mean the opposite thing will happen and that we are not moving. ■



SARAH L. VOISIN — THE WASHINGTON POST

Sheila Gill, a 32-year veteran guidance counselor, was laid off by DC schools. Gill stands outside the Metropolitan AME church on M Street, NW while a union meeting took place inside.

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A cruel lesson in college economics

By DAVID CHO
Washington Post Staff Writer

• Originally Published December 28, 2009

CONSEQUENCES OF THE CRISIS

When Daniel Ottalini entered the University of Maryland in 2004, his family had an array of choices to cover the cost — cheap student loans, a second mortgage at low rates, credit cards with high limits and their own soaring investments.

By the time his younger brother, Russell, started at the University of Pittsburgh this fall, the financial crisis had left the family with fewer options. Russell has had to juggle several jobs in school, and the money he could borrow came with a much higher interest rate that could climb even further over time.

The upheaval in financial markets did not just eliminate generous lending for home buyers; it also ended an era of easy credit for students and their families facing the soaring cost of a college degree.

To pay for higher education, most Americans had come to rely on a range of financial products born of the Wall Street boom. Nearly all of these shrank or disappeared in the storm that engulfed the stock and debt markets.

Lenders have raised rates and tightened standards, dramatically limiting the availability of home-equity loans and private student loans. College savings accounts, known

as 529 plans, had acute losses in the downturn. And a new law, set to take effect Feb. 22, will bar students younger than 21 from getting credit cards on their own.

Loans offered with federal backing were the lone form of student debt to expand, but only because the government stepped in last year to prevent this business from collapsing under the pressure of the credit crunch. Still, the most common type of federally backed loan has a limit of \$5,500 a year, not enough to pay for most four-year programs.

Even as the financing options have narrowed for families, college expenses

are rising faster than ever as schools suffer from endowment losses and cuts in state funding because of the financial crisis and the recession that followed.

Last month, California's public universities announced that tuition fees would rise by 32 percent, sparking student demonstrations across the state. University of Virginia officials said a 15 percent cut in state funding for higher education will also force them to significantly raise tuition.

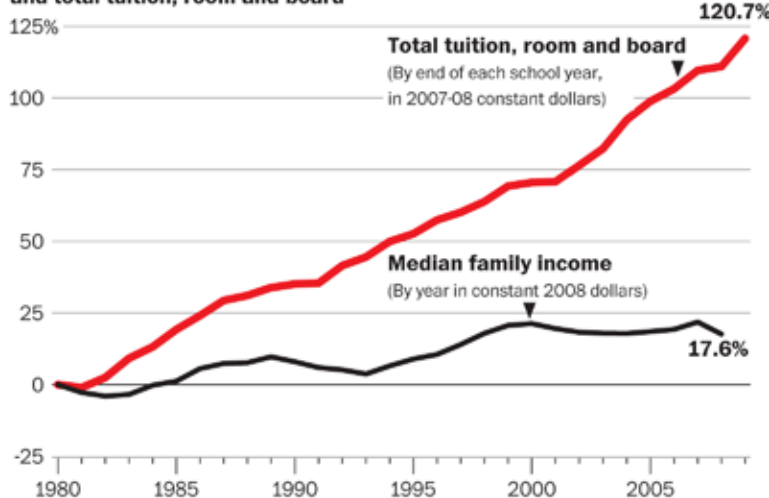
Some educators are concerned that the new price tags will discourage poor students from applying and will price out middle-class families that make too much to obtain financial aid, but not enough to easily afford college.

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The widening affordability gap

As college tuition has shot up more than 120 percent since 1980, increases in income have lagged. To make up the difference, families relied on a range of tools that were products of the credit boom on Wall Street. Nearly all of these instruments shrank or disappeared during the financial crisis.

Percentage change from 1980 for each year, in median family income and total tuition, room and board



SOURCES: Department of Education and the U.S. Census Bureau

Public loans

The only form of student debt that is expanding. The government stepped in last year to prevent this business from collapsing.

Private loans

Lenders are dramatically pulling back. Most loans carry variable rates that are low now but can climb.

Credit cards

Come Feb. 22, very few people under the age of 21 will be able to get one on their own. Students have come to rely on them for a variety of expenses.

Home equity

These loans are vanishing along with the value in people's homes. Banks are also tightening standards.

529s

Produced disappointing returns of 2.6 percent a year before the crisis and then 20 percent declines last year. They offer a modest tax break.

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SARAH L. VOISIN — THE WASHINGTON POST

David Ottalini's son Russell, left, has faced a tougher time finding the money for college than his brother Daniel did in 2004.

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"It's not only the credit model that has changed; the basic financial model of higher education has also become challenged," said Anthony Marx, president of Amherst College in Massachusetts. "We were already concerned that middle-class students were getting squeezed by racking up debt that could constrain their career choices after they graduate. All of that comes under more strain in these new circumstances."

Other educators worry that students will be forced to compromise on their education.

Russell Ottalini said he choose the University of Pittsburgh because he judged that it would be best for his Japanese-language studies. He relied on his parents to borrow money for his

education. But he acknowledged that economic times are tough and said he is willing to transfer to a cheaper school if one parent gets laid off, even if it means attending a lesser program.

"My dad told me I should go to college where I wanted to go," said Russell, 19, whose family lives in Silver Spring. "But not only do my parents have to co-sign for most of my loans, they have to watch one of their sons take on immense amount of debt."

* * *

While public universities had little to do with causing the financial crisis, they are suffering its consequences.

To help close a record \$60 billion gap in the state budget triggered by the real estate downturn, for instance, California announced \$800 million in cuts to the University of California system of 10

schools. In the past two years, a fifth of the system's state funding has vanished. An additional \$1.3 billion in reductions is expected next year.

In response, the system's board of regents announced in November the 32 percent increase in tuition, taking effect next year.

After the decision was made, armed police in riot gear had to protect officials from protesters. Students took over classroom buildings at Berkeley, Los Angeles and Santa Cruz, barricading themselves inside. Dozens of students have been arrested. Then, earlier this month, about 70 students and activists surrounded the home of Berkeley's chancellor while he and his family were sleeping, smashing light fixtures and

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windows and throwing torches at the house.

In Virginia, meanwhile, state funding for four-year colleges has decreased 15 percent. That has meant \$19 million less this year at the University of Virginia, which has a total annual budget of more than \$1.2 billion. Larger reductions are expected by university officials for the 2010-11 school year.

Exacerbating the deficit are losses in the school's endowment, which declined from \$5.1 billion on June 30, 2008, to \$3.9 billion six months later as its investments in the market tumbled. The endowment has since recovered by more than \$300 million, but officials are lowering their projections of what the fund will return over the next few years.

Administrators say the University of Virginia remains committed to offering financial aid to anyone who needs it, and so far they have avoided layoffs by eliminating vacant positions. But school officials said they have been forced to raise the price of admission significantly. No figure has been set yet for the coming school year.

Tuition costs at U-Va. had already been growing rapidly. A decade ago, the price, excluding room and board, was just over \$4,000 for in-state students and nearly \$17,000 for out-of-state students per year. Now it's nearly \$10,000 and \$32,000, respectively.

* * *

Even before the financial crisis intensified the upward pressure on college costs, the price of a degree was soaring. Since 1980, the average cost of tuition and room and board has grown by a staggering 121 percent while median household income has risen a mere 18 percent, according to federal data. But the credit boom earlier this decade provided some relief for families.

Wall Street financiers packaged student loans into securities and sold them

off to investors, who could trade them just like stocks. That, in turn, provided more money for lending, helping to make student loans cheaper and more available. Even people with poor credit histories could easily get a loan.

But during the last academic year, private student loan volume fell by half as financial firms became wary of lending to students, who generally do not have long credit histories. Officials from Sallie Mae, the industry leader in student lending, said they expect another significant decline this year.

Nor have families been able to keep borrowing against the value of their homes, which seemed for years to appreciate with no end in sight. Second mortgages have been shrinking along with real estate values. Money made available by banks to homeowners through home-equity lines of credit has fallen by 25 percent, to \$538 billion, since the end of 2007, according to federal data.

About a decade ago, financial planners began to tout the benefits of 529 plans, which invest families' savings in the stock and bond markets with the aim of keeping pace with the growth in college expenses. Even before the crisis, these plans couldn't keep up. Then, in 2008, the average 529 plan lost 20 percent of its value.

And no longer can students count on the credit cards once available so freely, often by salespeople who lined campus walkways, offering free T-shirts and coffee mugs with their plastic. Many students used the cards to pay for books, meals and more.

Lawmakers passed a bill in May that dramatically curtails the issuance of credit cards to anyone younger than 21. Most consumer groups support the measure, saying credit card lenders have been taking advantage of naive youths, charging them hidden fees and exorbitant rates. Currently, about 84 percent of college students have credit cards, carrying balances of more than \$3,000 on average, according to a study

by Sallie Mae.

But some students said the law will cut off a critical source of credit for everyday expenses.

After Shauna Stuart, a senior at the University of Maryland, was denied student housing, she had to drive to campus and counted on her credit card to pay for gas and other costs of maintaining her car. She also used the card to buy food and cover unexpected expenses. One semester, when money was especially tight, Stuart bought her books with the card.

"It would be really difficult to not have it," she said.

Financial planners say parents will now have to carry more of the financial weight for their children. Students on their own can obtain federally backed Stafford loans, but they have limits of about \$5,500 a year. The other major type of federally backed student loan, known as Parent PLUS, has no limit. But it requires Mom and Dad to co-sign, making them ultimately responsible for repayment, and the interest rates for these loans have nearly doubled in the past five years.

"If you are the average family and you've got two car payments and a mortgage, sadly, you are probably living paycheck to paycheck these days," said Gary Carpenter, executive director of the National College Advocacy Group. "And you've got a big problem — how are you going to afford a state institution at \$20,000 a year, not to mention a private one for than \$40,000?"

Some educators worry that college programs will sacrifice quality to contain costs or become limited to those who can afford it.

"The big macro question is: Will we have to sacrifice the quality of education, or the access, based on talent rather than the ability to pay?" said Marx, the Amherst president. "Either of those make America less competitive for the next generation." ■

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**ROBERT
McCARTNEY**

Find the Money For Higher Education

• Originally Published October 1, 2009

One of the big advantages of living in Virginia has long been the state's outstanding public colleges and universities, where students can get a top-quality education considerably cheaper than at a private institution. For nearly 20 years, Maryland has been formally committed to improving its university system to reach a comparable level.

Now, however, both states' higher education systems are at risk of deteriorating because of budget cuts. The recession is partly to blame, but the downturn is only aggravating a problem that's been building for years and needs serious attention.

Politicians who have allowed the Virginia and Maryland systems to suffer from chronic shortfalls in funding need to live up to their pledges to support public universities, so our children can get good educations and our region can remain economically competitive with other parts of the country and the world. The two current candidates for governor of Virginia, both of whom are making ambitious promises to expand higher education, need to say more clearly how they'd pay the price.

In interviews, the presidents of the two states' flagship universities — C.D. Mote Jr. of the University of Maryland at College Park and John T. Casteen III of the University of Virginia — both warned that the quality of their systems would decline unless current budget trends are reversed. They predicted increased class size, fewer course offerings and less responsive services, among other dangers.

"It's been under stress for quite a few

years, and of course the current economy has just increased that stress," Mote said. The College Park campus has lost nearly \$38 million of its planned \$426 million of state funding for the year, and he said layoffs are unavoidable.

"The sad issue for us is, the overall quality that we've been building up so well for a long time is going to suffer, just because of the absence of personnel," Mote said.

Casteen has been speaking out about the issue for a while and has raised the volume a bit since announcing that he's stepping down next year after two decades as president in Charlottesville. The state provided about 30 percent of U-Va.'s budget in the 1980s, compared with about 7 percent now. "I'm trying to

hold the state to account," Casteen said. "If you don't set priorities and finance what you say is important, you don't get the results. It's not just the quality. [Virginia] is losing the ability to educate its children."

Casteen will get some support, at least in lip service, at a high-powered conference in Richmond on Thursday. Top Virginia businessmen and politicians will call for increasing the number of degrees awarded by Virginia universities over the next decade as a vital step to keep the state's workforce competitive.

The Virginia Business Higher Education Council organized the meeting, and scheduled participants

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Campus life is centered on the quad at the University of Virginia, Charlottesville. The university was founded by Thomas Jefferson.

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include Gov. Timothy M. Kaine (D); former governors George Allen (R) and Gerald L. Baliles (D); and the two candidates for governor, state Sen. R. Creigh Deeds (D) and former attorney general Robert F. McDonnell (R).

The council has been working closely with Deeds and McDonnell, and both candidates are echoing its views.

Deeds basically endorses the council's plan, which calls for adding 70,000 degrees in the next 10 years, an 18 percent increase. McDonnell looks a bit further ahead, and urges adding 100,000 degrees in the next 15 years.

That's all fine, but where do we get the money? I asked spokesmen for both campaigns, and the answers were fuzzy.

Deeds's representative said the initial funds would come from savings achieved by greater efficiency in state government. We've heard that sort of thing before.

McDonnell's campaign said he "will work to craft a bipartisan plan that provides for sustained investment" in higher education. That sounds remarkably like the equally vague Deeds plan for transportation funding, which McDonnell trashes every chance he gets.

On the bright side, as both campaigns have stressed, investments in higher education generate enough economic growth and tax revenue to more than pay for themselves in the long run. A 75-page study for the council shows that Virginia gets back \$1.39 in tax revenue for every dollar it spends on public higher education.

That's partly because education makes the workforce more productive and because university researchers attract federal and private money.

Since 1991, Maryland has been formally committed to invest in its state universities to improve quality — and has consistently fallen short. The College Park campus has been shortchanged by \$100 million or more annually, compared with 1991 guidelines, and \$200 million a year compared with recommendations issued in December by a blue-ribbon commission headed by Del. John L. Bohanan Jr. (D-St. Mary's County).



THE WASHINGTON POST

The University of Maryland, College Park, was chartered in 1856.

The pressure on state universities is a nationwide problem that threatens America's international economic standing. (A rare exception is the District, where the University of the District of Columbia has so far escaped cuts.) The U.S. position in the world is bound to slip a bit as China, India and other poorer countries develop. But it's going to slip faster and further if we neglect the public colleges and universities that helped us build our economy in the first place. ■

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Academic Content Standards

This lesson addresses academic content standards of Maryland, Virginia and the District of Columbia.

Maryland

Economics: Explain the effects of the boom and bust cycles on economic growth and stability. (Standard 4, Objectives, B. Economic Systems and The Role of the Government in the Economy, Grade 8)

Reading: Analyze important ideas and messages in informational texts.

- Author's/text's purpose and intended audience
 - Author's argument, viewpoint or perspective
 - State and support main ideas and messages
- (Standard 2.0, Comprehension of Informational Text)

Virginia

Economics: The student will demonstrate knowledge of the structure and operation of the United States economy by

- explaining how financial institutions channel funds from savers to borrowers; (CE.12)

Economics: The student will demonstrate knowledge of the role of government in the United States economy by

- examining* competition in the marketplace;
- explaining* how government provides certain goods and services;
- describing* the impact of taxation, including an understanding of the reasons for the 16th Amendment, spending, and borrowing;
- explaining* how the Federal Reserve System acts as the nation's central bank; (CE.13)

English: The student will read and analyze a variety of informational materials.

- Use information from texts to clarify or refine understanding of academic concepts.
- Analyze information from a text to draw conclusions. (11.4 7, 7.6)

Standards of Learning currently in effect for Virginia Public Schools can be found online at www.pen.k12.va.us/VDOE/Superintendent/Sols/home.shtml.

Washington, D.C.**Reading/English Language**

Arts: Interpret and evaluate the various ways visual imagemakers (graphic artists, illustrators, news photographers) present meaning. (Media, 7.M.1)

Reading/English Language Arts:

Analyze the effect on the reader's or viewer's emotions of text and image in print journalism, and images, sound and text in electronic journalism, distinguishing techniques used in each to achieve these effects. (Media, 10.M.2)

Reading/English Language Arts: Write and justify interpretations of literary or expository reading that organize the interpretation around several clear ideas, premises or images, and develop and justify the interpretation through sustained use of examples and textual evidence (Writing, 8.W-E.4)

Learning Standards for DCPS are found online at www.k12.dc.us/DCPS/standards2005/standardsHome.htm

The Maryland Voluntary State Curriculum Content Standards can be found online at <http://mdk12.org/assessments/vsc/index.html>.