



Focus

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The question of what it takes to be “middle class” in America is reviewed in this issue. One thing it surely takes is wealth accumulation. Middle class families of all types, including single-parent families, aspire to homeownership, a car, college education for their children, health and retirement security. Public policy can help with many of these needs, through avenues such as health care and college education subsidies. However, the majority of these aspirations remain the responsibility of the family, which must build its own financial security.

The first four articles in this issue of Focus highlight many of the elements needed to attain financial security. First, families must avoid debt, especially unsecured credit card and other consumer debt that can add to the depths of poverty. Second, they need to accumulate and maintain an adequate level of precautionary savings to avoid the downside of unforeseeable circumstances, such as car repairs or other unexpected expenses. Finally, many poor persons need more financial savvy to manage their assets and debts and to take advantage of potential asset-building subsidies like the Earned Income Tax Credit.

If we can give people the tools they need to accumulate wealth, the middle class will grow as people leave poverty and move up the income and financial well-being ladder. IRP is becoming more involved with these efforts in affiliation with the new University of Wisconsin Center for Financial Security (www.cfs.wisc.edu) and its 5-year cooperative agreement with the Social Security Administration Financial Literacy Research Consortium. In conjunction with IRP, the Center is focused on financial choices and outcomes for vulnerable populations—including people in poverty and with disabilities. We hope the research developed through this partnership will spawn a new generation of policy and programmatic approaches that use information, advice, and other mechanisms to help families build financial assets over the life course.

—Timothy M. Smeeding, IRP Director

Middle class in America

Most Americans consider themselves middle class.¹ A 2005 *New York Times* survey found that only 1 percent of respondents considered themselves to be “upper class” and only 7 percent considered themselves part of the “lower class.” The remainder said that they were either “middle class” or “working class.”² The fact that so many people consider themselves part of the middle class raises the question of what it means to be middle class. What characteristics are shared by so many people?

How is “middle class” defined?

No single accepted definition of “middle class” appears in the academic or popular literature. In this article we have

selected two-parent, two-child families and one-parent, two-child families as the focus for analysis.³ Table 1 shows the median, lowest quartile, and highest quartile income levels for these two types of families in 2008.⁴ (The median is the income level at which half of all families earn less and half of all families earn more; the 25th percentile is the income level at which one-quarter of all families earn less; and the

This article was excerpted from the report prepared for the Vice President’s Middle Class Task Force by the Economics and Statistics Administration of the U.S. Department of Commerce, under the direction of Rebecca M. Blank, Under Secretary for Economic Affairs.

Table 1
Income Levels for Selected Families, 2008

	In the Distribution of Two-Parent, Two-Child Families	In the Distribution of One-Parent, Two-Child Families
Lowest quartile cut-off (25th percentile)	\$50,800	\$13,200
Median (50th percentile)	\$80,600	\$25,200
Highest quartile cut-off (75th percentile)	\$122,800	\$44,000
Poverty Line	\$21,800	\$17,300

Sources: Income sources are U.S. Census Bureau, Current Population Survey, 2009 Annual Social and Economic (ASEC) Supplement and ESA calculations; poverty lines are from the U.S. Census Bureau Web site at <http://www.census.gov/hhes/www/poverty/threshld/thresh08.html>.

Note: Calculations are based on the income distribution of each family type with two children under age 18.

75th percentile is the income level at which three-quarters of all families earn less.)

The family at the middle of the income distribution of two-parent, two-child families has \$80,600 in income. In contrast, one-parent families have significantly lower incomes. The family at the middle of the income distribution of one-parent, two-child families has only \$25,200 in family income. More than one-fourth of single-parent, two-child families have incomes below the poverty line, an income level that cannot support a middle class lifestyle.

Overall, the literature on the middle class leads to a conclusion that income levels alone do not define the middle class. Members of the middle class tend to be defined more by their values, expectations, and aspirations than their income level, although income may constrain the manner in which some of their aspirations can be realized. We follow this approach by assuming that middle class families have certain common aspirations.

What are middle class aspirations?

We assume that middle class families aspire to homeownership, a car, college education for their children, health and retirement security, and occasional family vacations. These are general aspirations and different families may weight them differently. Some families may spend vacation time with relatives and some may not feel the need for two cars. Others live in areas where house prices are high and more resources have to be expended for housing. While we do not assume that all families have exactly the same goals, we

posit that, in general, these are items that most middle class families value and wish to attain.

What does it cost families to achieve middle class aspirations?

This section presents some hypothetical budgets as examples of how families at different levels of income with middle class aspirations might achieve these goals.

This exercise has at least three distinct purposes:

- To show how families at a wide range of incomes, under the right circumstances, may be able to attain a middle class lifestyle, and what sort of expenditures this might involve.
- To show the variation in what different families at different income levels might buy to achieve their goals.
- To indicate how constrained some of these choices are, and point out the difficulties that could prevent families from achieving a middle class lifestyle. While this is particularly true for families below the middle of the income distribution, even higher-income families may have problems achieving a middle class lifestyle in certain circumstances.

It is important to emphasize that the budgets we present below are examples of possible budgets. They do not indicate what families *should* spend. Rather, we estimate the costs of the six middle class aspirational items (housing, health care, car, college education, vacation, and retirement savings). We make assumptions about what families at different income levels are likely to buy and these estimates are based on our calculations of what it would cost to attain these items. We also take account of what families at different income levels actually spend on non-aspirational items (food, clothing, utilities, and taxes) based on the best available expenditure data. Adding these expenses together, our budgets indicate how a family at a given income level *might* choose to allocate their money across different goods and services in order to achieve their middle class aspirations. As we emphasize below, different families will make different trade-offs and some will choose to spend more on some items and less on others. And, as we also emphasize, many families will find these suggestive budgets unrealistic and will not be able to attain all of the items that make up a middle class lifestyle.

We focus on two different types of families in this article:

- A four-person family with two parents and two children under age 18 who are both in school; and

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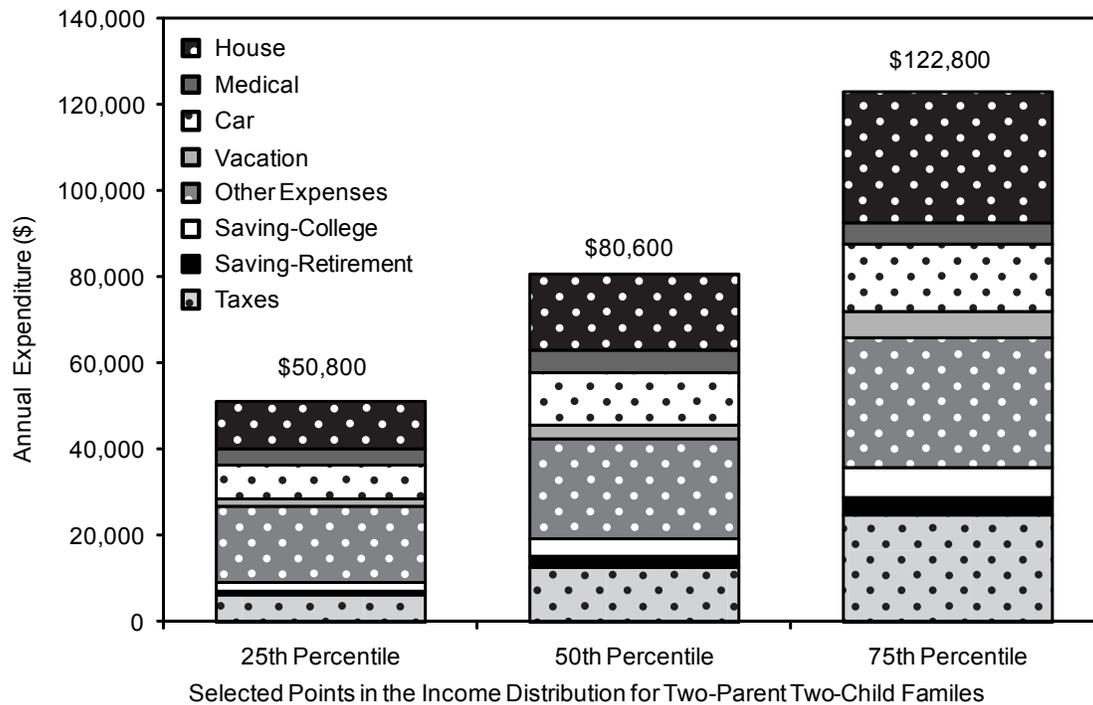


Figure 1. Hypothetical budgets for married-couple families with two school-age children.

- A three-person family with one parent and two children under age 18 who are both in school.

We recognize that many families incur expenses for child care when children are young. This is a particularly important issue for single-parent families but is also a major concern for two-parent families in which both parents work. We assume that families begin to save for college when the second child enters kindergarten. The presumption is that child-care costs prevent earlier college savings. Any ongoing child-care costs for families with school-age children are subsumed in the “other expenditure” category.

The estimates that we present describe a single year, providing a snapshot of hypothetical family finances during the period after both children start grade school and before they start attending college. We do not model the complete life-cycle of consumption and income paths for our hypothetical families. If we did so, we might have them spend more in certain periods of their life and save more in other periods. Or we might have them pay off big expenses in “lumpy” ways, rather than spreading the cost of items like a car over long periods of time through borrowing. The intent of this paper is not to replicate family finances over their lifetime, but to show what a reasonable set of possible expenses might look like for families at different income levels who seek a middle class lifestyle.

Middle class spending for two-parent families with two children

To illustrate how families might achieve middle class status, we focus on three hypothetical two-parent, two-child families at three different income levels. We start by look-

ing at a family whose income is at the median income level for two-parent, two-child families in the United States, and investigate what their expenditure patterns might look like if they wanted to attain those things we characterize as goals of the middle class. This family has \$80,600 in total annual income, as we saw in Table 1. But we want to see how these goals might be attained by higher- and lower-income families as well. So we also consider families whose income is at the 25th percentile (\$50,800 in income) and at the 75th percentile (\$122,800 in income) of income among two-parent, two-child families. This allows us to observe the additional trade-offs lower-income families would have to make, or what additional luxuries higher-income families could afford.

We have six middle class items we assume these families want to purchase. We estimate the cost for every one of these items except housing. We use published estimates of what similar families are paying in federal, state, and local income taxes. Using data on family consumption expenditures, we estimate the actual dollars spent on all other items (i.e., everything except the six things in our middle class consumption bundle) by families at these income levels. Hence, we allow these families to spend on average as much on “everything else” as they do in reality. Finally, we estimate how much money this leaves in the family budget for house payments and estimate the affordable mortgage (and the resulting value of the house) that these families can pay each month. In this sense, housing is our “residual item” and we balance the family budget by having them purchase only the house that they can afford.

Figure 1 demonstrates our hypothetical budgets for these three married-couple, two-parent, two-child families.

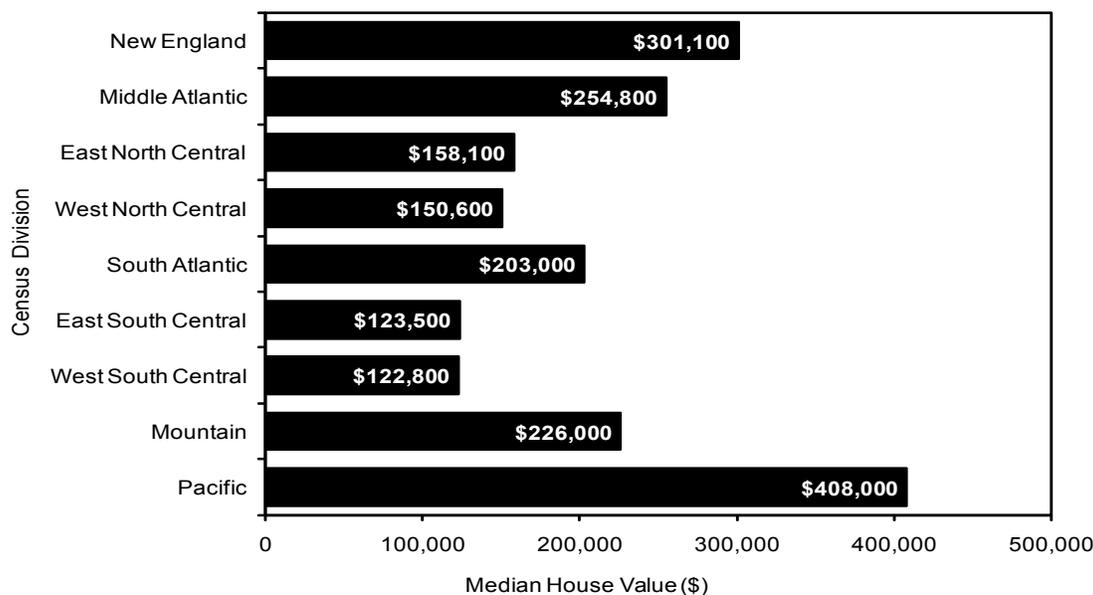


Figure 2. Median house value of owner-occupied housing, 2008

Source: U.S. Census Bureau, American Community Survey, “Table B25077, Median Value (dollars). Universe: Owner-Occupied Housing Units.” 2008 ACS 1-year estimates.

Note: The high point for housing price in the 2000s occurred in 2007. Prices fell in 2008 but year-to-date data in 2009 show little further decline.

Families at these different income levels will have to make quite different choices in order to live within their budget. The range in income from \$50,800 to \$122,800 is wide. Nonetheless, with careful planning, some families at all these levels can realize these aspirations.

Homeownership

Housing makes up a significant portion of any household’s expenses. These costs will vary among families depending on a variety of factors. Geographic location matters since housing prices throughout the country vary considerably. There are also other trade-offs families make in selecting affordable housing. For example, many urban families must choose between living in the far suburbs with long commuting times in exchange for a larger house at a given price versus living closer in but making do with less living space. Others choose between lower down payments and higher monthly mortgage costs.

Attaining the middle class dream of owning a home is likely to be difficult for many at the lower end of the income scale. We estimate that our middle-income, two-parent family can afford a mortgage for a house worth \$231,400. As Figure 2 shows, while this amount is sufficient for purchasing the median house in certain parts of the country, in other regions (particularly in the Northeast and West) this amount will fall short. This suggests that many of these families may have to devote more of their income to housing or perhaps live in smaller houses or in neighborhoods with lower school quality than they might prefer. As we will see below, the situation is much worse for single-parent families who have significantly lower incomes.⁵

Health security

All two-parent, two-child families, regardless of income, are assumed to be covered under an employer-sponsored health insurance plan, and to pay the average employee share of health insurance premiums as well as expenses not covered by insurance. We estimate these premiums and expenses are likely to cost \$5,100 for both the median and 75th percentile married-couple families with two children. However, the 25th percentile family income is low enough that the children in these families are eligible for low-cost health insurance under the Children’s Health Insurance Program (CHIP) in many states. We assume that the parents of such families purchase health insurance only for themselves through their employer.

In the absence of health insurance, it would be difficult for a family facing serious illness to maintain other elements of a middle class lifestyle. If at least one parent does not have employer-provided health insurance available through his or her job, the cost of directly purchasing health insurance on the open market is high. The average annual premium for non-group family coverage on the open market can be twice as high as out-of-pocket premiums under employer-sponsored plans, roughly \$6,200 compared to \$3,100 in 2005–2006.⁶ Unfortunately, employer-based health insurance coverage has been declining, from 64 percent in 2000 to 59 percent in 2008, suggesting that more families are struggling to find health insurance coverage.⁷

Car ownership

We assume all two-parent families would like to own two cars, one for each adult. We assume each car is driven the

national average of about 12,500 miles per year, but that the likely size and purchase price of cars would increase with income. We assume these cars are bought with a loan and that the monthly costs include the loan repayment fees. We also include the cost of gas and car maintenance expenses. We estimate the annual cost of owning cars would range from \$7,900 (15.5 percent of annual income) among lower-income families to \$15,400 (12.5 percent of annual income) among higher-income families. All three of our families spend a significant share of their income on cars.

Saving for college

Family expectations about the type of higher education institution their child will attend and their child's living arrangements in college will likely vary by income level. This is one of the trade-offs that families at lower income levels make. We assume that a family at the lower end of the income distribution would plan for their children to attend a community college for two years and then transfer to a four-year public institution, receiving financial assistance that provides a considerable discount from published tuition and fee rates. Their children are assumed to live at home to save on room and board expenses. Of course, this assumes that a family lives within commuting distance of a community and/or four-year college. While this is true for most urban and suburban families, it may not be possible for rural families. We assume that a medium-income family would plan to send their children to a four-year public institution for a full four years. A higher-income family is presumed to plan to send their children to live and study at a private four-year college or university.

Family vacation

We estimate the cost of one week of travel for a family vacation. We assume that the frequency of such vacations increases with income: a lower-income family would take a week's travel vacation every other year, while a higher-income family would take two week-long vacations every year. Vacation costs range from \$1,500 (3 percent of annual income) to \$6,100 (5 percent of annual income) among our families.

Saving for retirement

Social Security replaces a decreasing share of pre-retirement earnings as incomes rise, so families with higher incomes need to save at a higher rate in order to attain our assumed target. As a result, retirement saving rates range from 2.0 percent for a lower-income family to 3.3 percent for a higher-income family.

The sum of retirement savings plus college savings indicate the total amount of savings needed to meet middle class aspirations. For two-parent, two-child families, total saving as a share of income ranges from 5.5 percent at the 25th percentile to 8.9 percent at the 75th percentile. As a share of after-tax income, the saving rates are 6 percent and 11 percent, respectively.

Low saving rates among American families in the recent past may suggest that some families believed that their appreciating housing values in the mid-2000s meant they did not have to save in other ways. But over the past decade many families have faced significant costs that rose faster than their income. One response to this may have been lower savings.

Other living expenses

All families have to pay certain basic expenses. Our calculation for expenditures for non-aspirational items is based on average expenditures for consumption items such as groceries, clothing, and utilities for families at each income level, although it also includes non-essential expenses, such as entertainment expenses and the purchase of food at restaurants. Such expenses will clearly vary among families and perhaps across geographic areas where costs differ, although the regional differences in prices for these items are quite small relative to the differences in housing prices. Because this category includes many items often considered necessities, expenditures do not vary as much across households as other items.

Taxes

Before families can decide how to spend their income on purchases or savings, they have to pay taxes. We estimate that tax rates will range from 11.75 percent to 20 percent. This means that after tax income for these three families will range from \$44,800 to \$98,200. However, it should be noted that a large share of taxes represent contributions toward future Social Security and Medicare benefits; absent such programs, a significant share of such contributions would have to be saved to ensure similar security after retirement.

What do these budgets show for our married-couple, four-person families? First, they suggest how families who do not face unexpected expenses can attain a middle class lifestyle at quite different income levels. Second, they show the differences in quality and quantity of goods that families at different income levels must purchase.

Finally, it should be clear from these budgets that many families will face difficulties achieving their middle class aspirations. Families without employer-provided insurance may face much larger out-of-pocket medical expenses. Families in rural areas may face much greater car and transportation costs. Families in high-cost housing areas may be unable to afford a three-bedroom house (or any house). Many families may find that their college or retirement savings disappear in a year when they face unexpected expenses.

Middle class spending for single-parent families with two children

We now turn from married-couple families to single-parent families with two school-age children. Table 1 showed that families at the 25th percentile of the income distribution for this group had only \$13,200 in income and were below the poverty line. A family income at or below the poverty line for single-parent families cannot sustain the middle class

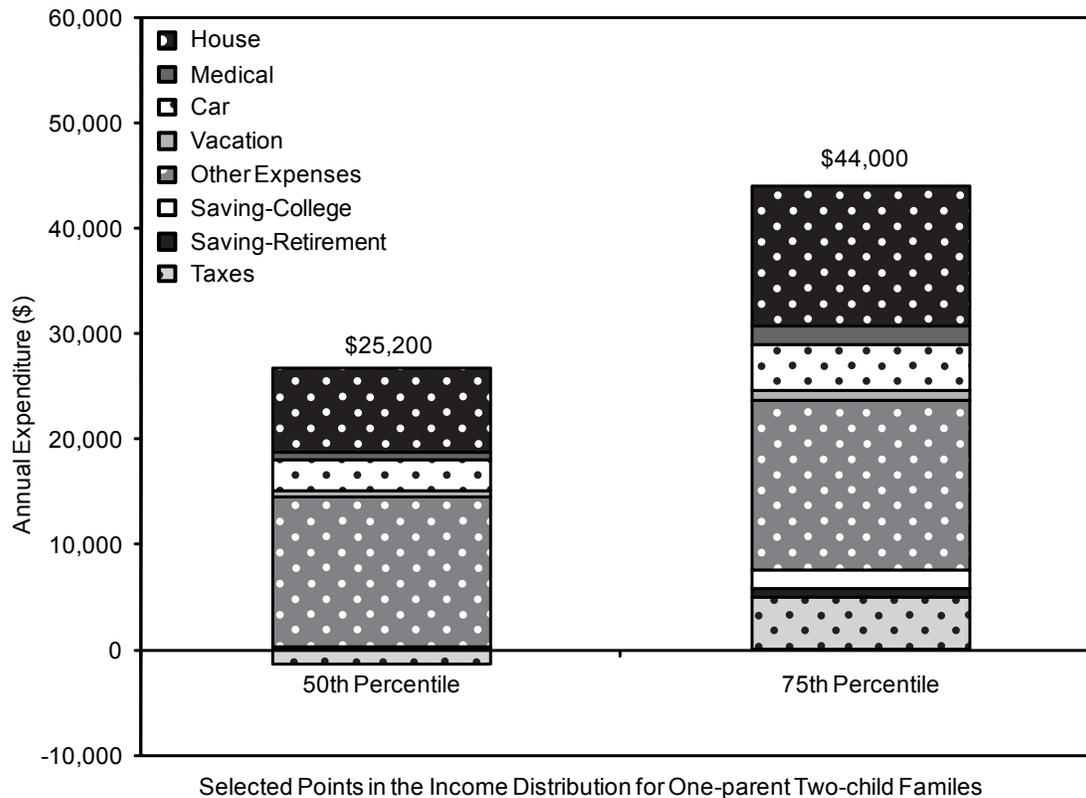


Figure 3. Hypothetical budgets for single-parent families with two school-age children

lifestyle that we define in this report. Therefore, this report considers only hypothetical budgets for two sets of single parents, at the median (\$25,200 annual income) and at the 75th percentile (\$44,000 annual income).

Single-parent families with two children have only three people to support while the two-child married-couple families we discussed in the last section supported four people. Hence, single-parent families need less income to live an equivalent lifestyle. The differences in income between these two types of families are much, much larger, however, than any adjustment for family size would suggest. Because of their low incomes, these families will have to make steeper trade-offs than any except the lowest-income married-couple families in order to maintain a middle class lifestyle.

Why are incomes among single-parent families so low? One-parent families generally rely on only one primary earner while many two-parent families have two earners. One-parent families are typically headed by women who work in lower-wage jobs and (often because of child-care responsibilities) work fewer hours. Furthermore, parents in one-parent families have less education, on average, than parents in two-parent families, and this also limits their earning potential.

Figure 3 shows the potential budget that single-parent families at these two income levels would have to maintain in order to attain a middle class lifestyle.

Income levels among single-parent, two-child families tend to be low and this is a major constraint on their ability to achieve middle class goals. For the two families that we consider, at the median and the 75th percentile of income, a middle class lifestyle can be achieved but only with substantial budget discipline. Emergencies don't fit into these budgets.

Homeownership

A median-income single-parent family can afford only a \$104,900 home, while the higher-income single-parent family can afford a home valued at \$175,500. Note that the 75th percentile single-parent family can afford a higher-valued house than the 25th percentile married-couple family, despite the similarity in their incomes. We estimate that the median single-parent, two-child family would spend 31.5 percent of their annual income on housing, while the 75th percentile family would spend 30.2 percent. These expenditures approximately meet the traditional 30 percent of income affordability benchmark.

In 2008, 16 percent of owner-occupied housing units with a mortgage nationwide were valued at less than \$100,000, which suggests that in some parts of the country it may be feasible—albeit challenging—for the median single-parent, two-child family to afford a house, given our hypothetical budget.⁸ According to the housing data presented in Figure 2, however, it is probably impossible for median-income single-parent families to attain homeownership in many parts of the country. No matter where they live, they will have to

buy a small home, well below the median-priced house in their area. In many areas, these families are likely to end up renting a lower-cost apartment or living with others and will have to give up the middle class dream of homeownership.

Health security

We assume that single-parent family medical expenses would be lower than for married-couple families, reflecting smaller family size. We assume children in both the median and 75th percentile families are eligible for CHIP coverage. Given their low overall incomes, however, we assume that median-income parents decline to purchase health insurance for themselves through their employer and opt instead to apply the money that could have been spent on out-of-pocket premiums toward housing expenses. These lower medical expenses come with much less security in health care.

We assume that parents with the 75th percentile income do purchase health insurance for themselves through their employers. If the parent does not have a job that provides health care or lives in a state with less generous CHIP eligibility requirements, this family will almost surely have to forego health insurance coverage or forego other middle class goals in order to either buy high-priced health insurance on the open market or to pay health expenses if a family member becomes seriously ill.

Car ownership

We assume single-parent families would own one car, but that the likely size, annual mileage, and purchase price of a car would increase with income.

Saving for college

We assume that the 75th percentile single-parent family would plan for their children to attend a community college for two years and then transfer to a four-year public institution, while living at home to save on room and board expenses; children would be expected to borrow to cover 25 percent of their college expenses. This requires them to save \$1,700 each year.

The median-income single-parent family does not have the money to save for college and must forego the security of college savings. Because of very low family income, however, if the children have reasonably good high school grades and standardized test scores, they will be able to receive financial aid from almost any college to which they apply. We assume that this aid, combined with loans incurred by the children, will cover all college expenses.

Family vacation

All families want occasional vacations. This may be more difficult to attain for single-parent families but it is likely that some vacations are considered desirable and important. We assume that the median and 75th percentile families spend a week traveling every other year, but the median family spends less and must stay with relatives and friends.

Saving for retirement

The median-income single-parent family would need to save an estimated 1.2 percent of income for retirement—less than the higher-income family because of higher Social Security replacement ratios for lower-income workers. This is a very low estimate of needed retirement savings. Living on 50 percent of current income after retirement will be a challenge, given these parents' low income levels during their working years.

Other living expenses

We estimate that these living expenses vary from \$14,200 (56 percent of annual income) for families at the median to \$16,100 (37 percent of annual income) at the 75th percentile.

Taxes

Tax rates range from -5.75 percent to 11.1 percent. This means that after-tax income ranges from \$26,650 to \$39,100. The middle-income single-parent family has a negative tax rate and is actually receiving some money back from the government, because the parent is eligible for the Earned Income Tax Credit.

The budgets for single-parent families are much tighter than for most two-parent families. It may be possible for these parents to attain a middle class lifestyle and to do the saving necessary for retirement and college if the family lives in a low-cost housing area. But any sort of emergency, from unemployment to illness to unexpected home or car repairs, will make these budgets difficult, if not impossible.

Conclusion

Families across the income spectrum often report themselves as middle class. This suggests that most American families share the desire for economic stability and a better life for their children. Income may not be the primary determinant of whether a family considers itself middle class, although income will shape and constrain choices. We assume that families that strive to be middle class want to attain certain things, including their own home, a car for each adult, retirement and college savings, adequate health care, and a regular family vacation.

Our hypothetical budgets indicate that a middle class lifestyle is possible even among relatively lower-income families under the right circumstances. Of course, lower-income families will face many more trade-offs and saving will be much harder for them. Single-parent families face particular difficulties in reaching these goals because of their lower income levels.

Yet, it should be clear that only a few unplanned expenses can dispossess any of these families from their middle class dreams. Loss of a job, unexpected illness that isn't covered by health insurance, or the need to help out an elderly parent can create a severe budget crisis for any of the families that

we describe above. This will require them to forego some of the things that middle class American families expect.

Housing is the biggest wild card in these budgets. In some areas of the country, even the two-parent family at the 75th percentile of the income distribution would be unable to buy the average available house and would have to select a smaller-than-average house or live further away from their jobs and pay higher commuting expenses.

In fact, while we've focused particular attention on the lower-income families, it is easy to see why even the 75th percentile family may feel very budget-constrained. We are not assuming an extravagant lifestyle for this family. Particularly if this higher-income family lives in a high-cost housing area and wishes to send their children to a private college while also accumulating adequate retirement savings, the family will quickly face real difficulties putting together a workable budget.

Not all families will value the aspirations that we describe in this report and this is both expected and appropriate. There is no reason to expect that all families want the same things. Some families consider two or even three cars essential for their well-being while others prefer to rely on public transportation. Similarly, some families may choose to forego vacations and other luxuries to send children to private colleges. These are all personal preferences and trade-offs across these choices are expected.

The income of families with two children has risen substantially over time, in part because the parents of two children are a different group now versus two decades ago. They have become more educated and older, earning more income and working more hours. At the same time, despite these income increases, these middle class goals have become harder to attain because the costs of three big items housing, health care, and college have risen faster than their incomes. Thus, we conclude that it is harder to attain a middle class lifestyle now than it was in the recent past.

A major conclusion to be drawn from this report is that planning and saving are critical elements in attaining a middle class lifestyle for most families. Under the right circumstances, even families at the lower end of the income scale may be able to achieve many of the aspirations listed if they are willing to undertake present sacrifices and necessary saving, and if nothing unexpected happens to their income or their budget needs.

One of the hallmarks of America has been the common dreams among families of all backgrounds for economic security and a better life for their children. Many middle class families have been able to achieve this dream. Unfortunately, not all families are able to afford the sort of expenditures that we lay out in this report. Even those families that can afford a middle class lifestyle must make regular sacrifices and may be one unexpected event away from disaster. To provide stability for American families, our nation needs a healthy

economy, a responsible private sector that offers decent jobs with health care and pension plans, and an effective public sector that provides high quality schools for all children. When these goals are met, more families will be able to reach their middle class dreams. ■

¹This article is based on the report *Middle Class in America*, prepared by the Economics and Statistics Administration, U. S. Department of Commerce, for the Middle Class Task Force, Office of the Vice President of the United States, January 2010. The full report includes information on sources of earned income and on changes over time and is available online at <http://www.commerce.gov/news/fact-sheets/2010/01/25/middle-class-america-task-force-report-pdf>.

²B. W. Cashell, *Who are the Middle Class?* Congressional Research Service Report for Congress, October 22, 2008.

³The data used throughout this article are based on family income, which combines the income of all related individuals who live together. This includes the income of the primary family with any related secondary family living in the same household. The income of unrelated cohabiters, including unmarried partners, is not included in family income. While this has little effect on the income of married couples, it does reduce potential income among single-parent families. About 20 percent of single-parent families with two children reside with an unrelated individual. Including the income of unrelated individuals would increase the total median income available to single-parent families by about \$5,000. The research on how much income is shared among non-related cohabiters shows mixed results, however. Cohabiters share some income, but much less than married couples. Most family income statistics count only income of related individuals and we follow this convention, excluding the income of unrelated cohabiters.

⁴Throughout this report, "income" refers to gross money income (before tax payments and tax credits), which includes earnings and non-labor income such as interests and dividends, child support, and cash payments. It does not include in-kind (noncash) benefits.

⁵Wages and cost of living are correlated, so family incomes also vary regionally. Incomes on average are higher in some of the high housing-cost areas like the Northeast and West regions, which somewhat offsets housing cost differences. These regional income differences are, however, outside the scope of our estimates.

⁶D. Bernard and J. Banthin, *Premiums in the Individual Health Insurance Market for Policyholders under Age 65: 2002 and 2005*, Statistical Brief #202. April 2008, Agency for Healthcare Research and Quality, Rockville, MD. http://www.meps.ahrq.gov/mepsweb/data_files/publications/st202/stat202.pdf

⁷U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*, pp 60–236RV. <http://www.census.gov/hhes/www/income/income08.html>

⁸U.S. Census Bureau, American Community Survey (ACS), "Table S2506, Financial Characteristics for Housing Units with a Mortgage" (2008 American Community Survey 1-Year Estimates). (<http://factfinder.census.gov>).