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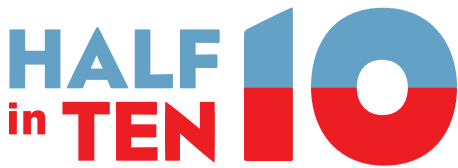
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Restoring Shared Prosperity

Strategies to Cut Poverty
and Expand Economic Growth

October 2011

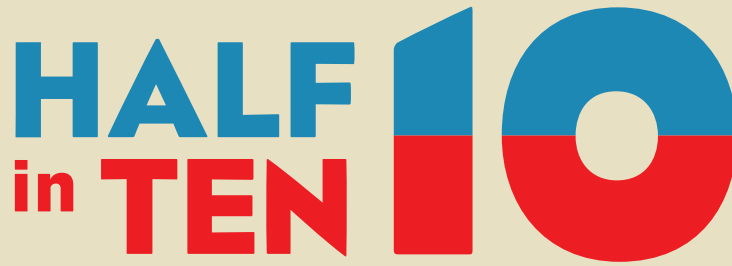
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The Campaign to Cut Poverty in **Half in Ten** Years

In the wake of Hurricane Katrina, the Center for American Progress convened a diverse taskforce of national experts to examine the causes and consequences of poverty in the United States and to devise a plan to reduce poverty and promote greater opportunity for all. The result was a landmark report, released in April 2007, “From Poverty to Prosperity: A National Strategy to Cut Poverty in Half.”¹ The report laid out a series of policy recommendations which if implemented could cut poverty in our nation in half in 10 years.

Hurricane Katrina was the impetus for that report. Yet the taskforce’s findings detailed that the American Dream had been under siege long before the destruction of the hurricane. Our nation experienced steady income growth over the past several decades but the level of prosperity was not widely shared. Between 1947 and 1979 real median family income grew at an annual rate of 2.4 percent, which amounts to a doubling of real income over this period. Since 1979, however, the growth of family income has become increasingly disconnected from the broader growth of U.S. economic output and productivity. While productivity has continued to grow robustly, middle-class families are no longer getting their share of that growth.²

This trend coincides with a decline in unionization and fewer jobs offering the kinds of health and retirement benefits that provide families with economic security. The result: Over the past three decades, our middle class grew smaller,

income inequality widened, and since 2000 our nation’s poverty rate steadily increased—even during periods of economic growth.

Recognizing these conditions in 2007, the Center’s “Poverty to Prosperity” report outlined a bold policy prescription to achieve the goal of cutting poverty in half in 10 years. Modeling from the Urban Institute found that just three policy reforms would cut poverty by 26 percent:

- Raising the minimum wage to its historic level of half the average wage
- Making the tax code work better for low-income working families by enhancing the earned income tax credit and child tax credit
- Enabling American workers who meet the necessary eligibility to have child care services

The Half in Ten campaign was launched to enact these and other measures to achieve our goal of cutting poverty in half in 10 years.

We believe our federal government possesses the policy tools to dramatically reduce poverty and grow the middle class. What is lacking is the political will. Our campaign was launched in 2008 with the purpose of mobilizing support for the report's policy agenda and holding our elected officials and ourselves accountable to an ambitious yet achievable target.

Impact of the Great Recession on poverty in the United States

Just a few months after our first report was released, the Great Recession began in December 2007, and by September 2008 the economy was in free fall. In 2007 when the report was released, the latest poverty figures for 2006 showed that 12.3 percent of the population, or 36.4 million people, lived in poverty. Today the latest figures reveal that 15.1 percent of the population, or 46.2 million people, lived below the federal poverty line in 2010, a 2.8 percentage increase, according to the most recent data in 2010.

The incoming Obama administration and Congress took decisive action to stem the crisis and stabilize the economy, passing the American Recovery and Reinvestment Act of 2009, which at its height created or saved up to 3.6 million jobs,³ and kept millions of Americans out of poverty. In fact, analysis from the Center on Budget and Policy Priorities shows that just seven targeted provisions in the Recovery Act kept more than 6 million Americans out of poverty in 2009.⁴

In addition, the passage of comprehensive health care reform and financial regulatory reform in 2010 will play an important role in helping low- and moderate-income families by increasing access to health care coverage and expanding protections from predatory lending practices that strip the assets of vulnerable families. Yet the devastation left in the wake of the Great Recession remains dire. Consider the following facts:

- In 2009, the number of families with at least one unemployed member increased to 12 percent, nearly double the 6.3 percent in 2007.
- In 2004, the median net worth of white households was \$134,280 compared with \$13,450 for black households, but amid the Great Recession at the end of 2009, the median net worth for white households fell 24 percent to \$97,860 while plummeting 83 percent to \$2,170 for black households.⁵
- In 2010, the real median income fell 2.3 percent to \$49,445 and 50 million people went without health care coverage.⁶
- In 2010, 22 percent of America's children fell into poverty.

Needless to say, our Half in Ten campaign hit serious economic headwinds, though several of our policy recommendations implemented temporarily as part of the Recovery Act showed progress in lifting families out of poverty. In 2010 alone the earned income tax credit lifted 3 million children out of poverty.

Today, however, the time is right for a renewed commitment to reducing poverty, expanding opportunity, and strengthening the middle class. This report presents our new path to prosperity.

Fast facts on poverty in America

This report from the Half in Ten campaign examines the economic challenges facing families in the United States and outlines a set of priorities for addressing these challenges. We believe that reducing the level of poverty and inequality in our country is achievable. All we need is the political will to do so.

The Half in Ten campaign believes that our growing population and diversity as a nation is a source of strength in the international economic arena. But we need to provide economic opportunities to all Americans to capitalize on these important demographic trends—not least because these future taxpayers will be providing the fiscal resources for our aging population in the coming decades.

Rising inequality among these emerging groups is unhealthy for our democracy, too, both in terms of economic growth and social conflicts. Escalating rates of poverty rob the United States of one of its fundamental values—the belief that one can achieve success through hard work. Here are the principal findings and conclusions of our report.

Poverty and economic hardship is on the rise

- In 2010 the poverty rate in the United States was 15.1 percent, with roughly one in six Americans, or 46.2 million people, living below the official poverty line, according to the U.S. Census Bureau. This is the largest number of poor Americans since the U.S. Census Bureau started keeping track of this measure in 1959. Those who are classified as poor earned roughly \$22,314 for a family of four.
- From 2009 to 2010 poverty among children under age 18 increased from 20.7 percent to a staggering 22 percent, or 16.4 million poor children. And more than a quarter (26 percent) of young children below age 5 lived in poverty last year.

- Nearly 50 million Americans lacked access to health insurance coverage in 2010.

The new Supplemental Income Poverty Measure is timely

- For the first time, the U.S. Census Bureau later this year will release the results of an alternative measure known as the Supplemental Poverty Measure based on data gathering in 2010.¹ This new method better reflects the realities facing struggling families and ways in which current government programs can help them get back on their feet. Unlike the traditional poverty measure, this supplemental measure provides a more accurate accounting of household expenses and the extent to which government antipoverty programs are helping them escape hardship.

Solutions to rising poverty in our nation

In this report we call on policymakers to take immediate action to ensure that as a nation we move forward with the appropriate policies to expand economic opportunities for all Americans. We outline a set of priorities that the Half in Ten campaign will work with its partners to urge policymakers to advance during the next 10 years. These priorities fall into the following:

- Create more good jobs.
- Strengthen families and communities.
- Promote family economic security.

Our policy recommendations in these areas would increase opportunities for families to lift themselves out of poverty and reduce the threat of falling out of the middle class. And the key poverty indicators we outlined at the end of each of the preceding chapters will measure our success towards cutting poverty in half in 10 years.

¹ The first release of this alternative set of data was slated for release after this report when to print. For details on the alternative measure, see: Bureau of the Census, Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure (Department of Commerce, 2010), available at http://www.census.gov/hhes/www/poverty/SPM_TWGObservations.pdf

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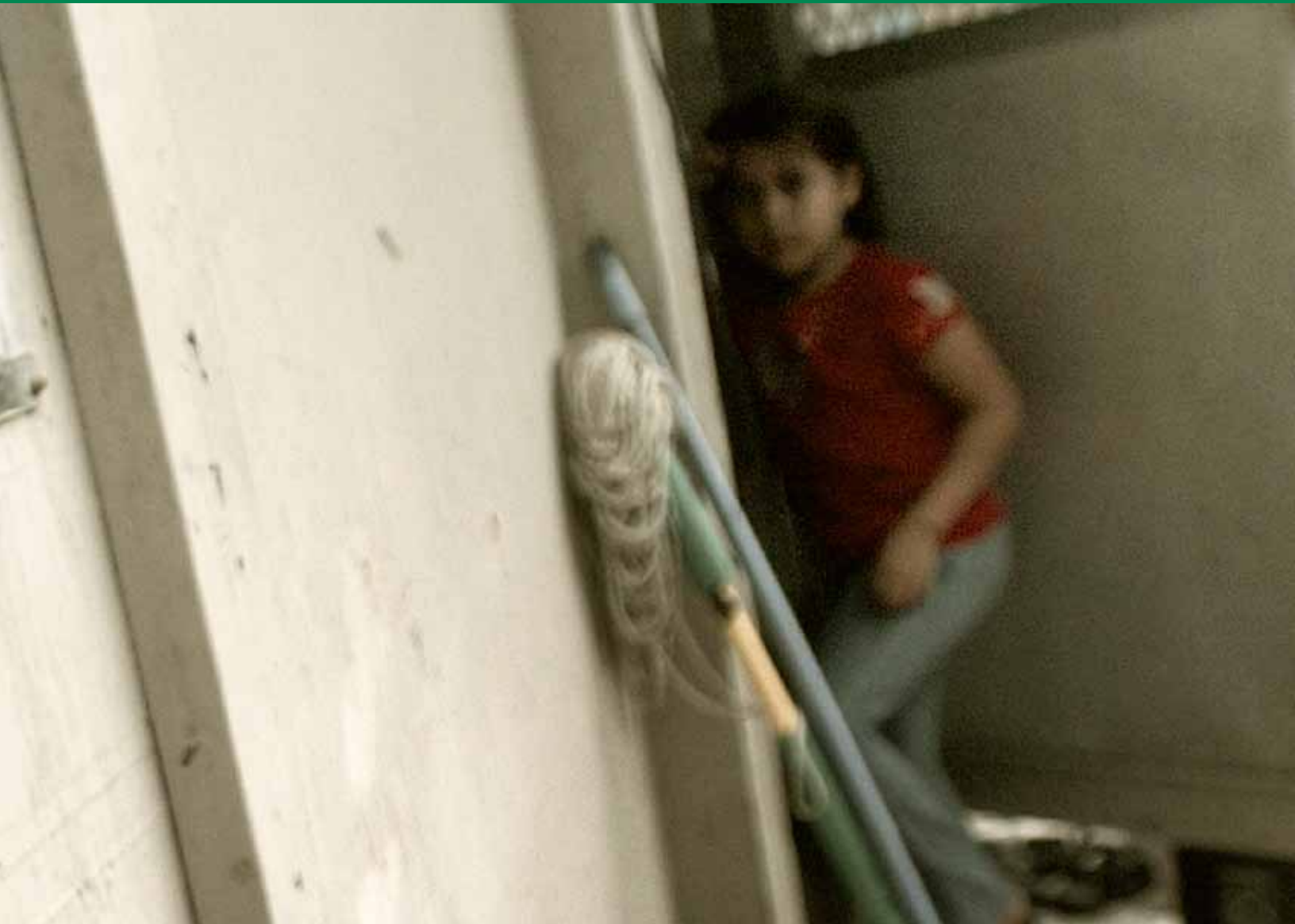
Introduction and summary



Jasmine Macario peers out of the window at her trailer home in Arcadia, Fla.

DAVID KADLUBOWSKI / THE ASSOCIATED PRESS

Foundational American values hold that hard work and equal opportunity should yield a life of prosperity. All workers want a good job where they can earn family-supporting wages with the benefits they need to provide for their loved ones. Every parent wants to be able to provide their children with a better life and standard of living than they had. And every family seeks a modicum of economic security and dignity should they fall on hard times, knowing that they can weather an economic storm through a combination of their own personal assets and access to a government safety net that they contribute to by paying state, local, and federal taxes.



A hand up to struggling families in times of need means a larger pool of people contributing to the workforce, starting businesses, and building assets for future generations. A goal to cut poverty in half in 10 years is an affirmation of these foundational American values of hard work and equal opportunity, and a critical part of an overall plan to strengthen our economy and expand our middle class. These values are not only an important part of our national ethos. They are also fundamental to long-term U.S. economic competitiveness. The middle class is America's engine for economic growth. A strong middle class means more consumers for American goods and services.

This report shows we are far from fulfilling these pillars of the American Dream. We also show a pathway to help us get there and describe the indicators by which we should measure our progress. But first, we look at the baseline.

Poverty in the United States

In 2010 the official poverty rate in the United States was 15.1 percent, meaning roughly one in six Americans was living below the poverty line. That translates into 46.2 million people living in poverty, according to the U.S. Census Bureau.⁷ This is the largest number of poor Americans since the Census Bureau started keeping track of this measure in 1959.

That's an alarming number of poor Americans but it's also not the full picture. Also of great concern is the large number of struggling individuals who are not captured among the poor, even though their incomes are dangerously close to the official poverty level. In 2010 more than 103 million

people, or one in three, were low income, making ends meet on incomes below twice the official poverty level. These are individuals in a family of four earning less than \$44,700 annually.

These low-income workers, who are struggling to make ends meet, face many of the same economic risks and challenges as those who are officially poor. A large body of research shows that for families making below twice the poverty level, there are significant barriers to adequate housing, child care, and transportation.⁸ Yet a 2007 poll conducted by Gallup also revealed that most Americans believe the minimum amount of yearly income a family of four

would need to “get along” in their community is a little more than \$40,000 annually, or roughly twice the official level.⁹ The perceptions and the realities of existing on the edge of poverty are clearly out of sync.

There are still more misperceptions about poverty in our country. The current federal poverty measure, developed in the 1960s, is based on three times the cost of an emergency food diet. At the time the measure was developed, food constituted one-third of the average family’s budget. But since then the measure has only been indexed to inflation, which means the poverty line currently amounts to only about \$22,314 for a family of four in 2010. Yet a lot has changed since the 1960s. Food now amounts to around one-seventh of family budgets as the costs of housing, transportation, child care, and health care have all taken up higher share of incomes.

This anomaly has important consequences for how our poverty measure stands up against

America’s foundational values of hard work and equal opportunity. Growing a large and prosperous middle class is difficult when the measures upon which we gauge success are outdated. The current measure is based on outmoded expenditure patterns. Today’s poor families spend much more on housing and child care, for example, and much less on food. A more accurate poverty measure should take these changes into account.

What’s more, our traditional poverty measure does not actually register the impact of many critical antipoverty policies. Families who benefit from tax measures such as the earned income tax credit, which provides a refundable federal income tax credit for low- to moderate-income working individuals and families, or spending programs such as the Supplemental Nutrition Assistance Program—formerly known as food stamps—are seen as no better off than families who are not utilizing these programs. This creates the false impression that poverty is intractable and that we’ll never make a dent in this problem no matter what government does.

Poverty and long-term U.S. economic competitiveness

Too often the conversation about poverty reduction in our country is separated from the larger discussion about economic security and opportunity for all Americans. Yet with 46.2 million Americans living in poverty, we have a shrinking pool of consumers who could help speed economic recovery and drive long-term economic growth.

These Americans need a pathway to reach and remain in the middle class. Many young Americans live in poverty, which contributes greatly to a high school graduation rate of only 74.4 percent. This means we are missing out on the talents and contributions of millions of young people who could help create the jobs and industries of tomorrow.

Rising poverty is not a trend the United States can afford. While not all poor children will grow up to be poor, the increased likelihood of low-income children staying poor as adults undermines our notion of equal opportunity as well

as our economic strength. Efforts to strengthen the overall economy must create pathways for those who are currently left out and not able to fully participate in the future economic growth of the nation.

America in 2050: Capitalizing on our nation's diversity

The United States is experiencing dramatic changes in its ethnic makeup. Children of immigrants make up one in four people under the age of 18 and are now the fastest-growing segment of the nation's youth—an indication that communities of color are driving the nation's population growth.¹⁰ In fact, of the 27.3 million people added to the U.S. population during the past decade, Hispanics accounted for well more than half of the gains, with Asian Americans making the next biggest contribution.¹¹ Unfortunately, as we experience this new era of diversity, we are also seeing higher rates of child poverty within the communities that represent the future population growth in our nation.

Our growing population and the growing diversity of our population is a source of strength in the international economic arena. Many of our competitors in Europe and Asia are growing rapidly older as their populations shrink. We are not.¹² But we need to provide economic opportunities to all Americans to capitalize on these important demographic trends, not least because these future taxpayers will be providing the fiscal

resources for our own aging population in the coming decades.

Rising inequality among these emerging groups is unhealthy for our democracy, too, both in terms of economic growth and social conflicts. Escalating rates of poverty rob the United States of one of its fundamental values—the belief that one can achieve success through hard work. Too often that upward mobility is out of reach for millions of people who live in poor communities with limited economic development or employment opportunities.

Today, more than ever in America, one's family of origin and the community into which one is born determines social and economic mobility. Without the necessary policy changes to curb the level of unemployment and poverty among racial minority parents, millions more children will grow up in poor families and with the associated economic consequences of being poor. In 2010, 45.5 percent of African American children, 37.6 percent of Latino children, and 15.6 percent of Asian American children under the age of 5 lived in poverty.¹³ These are the children who will be driving



In 2010, 45.5 percent of African American children, 37.6 percent of Latino children, and 15.6 percent of Asian American children under the age of 5 lived in poverty.

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our economy and democracy 25 years from now. With America expected to have no racial majority by the year 2050, it is important that

we close racial and ethnic disparities for the long-term health of our economy.

Developing a new comprehensive opportunity framework

A dangerous myth that permeates our national narrative is that “the poor will always be among us” and that there is little government can do to systematically reduce poverty. History shows this belief to be false. Between 1964 and 1973, under both Democratic and Republican administrations, the U.S. poverty rate fell by nearly half (43 percent) as a strong economy and effective public policy initiatives expanded the middle class. Similarly, between 1993 and 2000, shared economic growth com-

bined with policy interventions such as an enhanced earned income tax credit and minimum wage increase worked together to cut child poverty from 23 percent to 16 percent.¹⁴

The United States is and always will be a “can-do” country. We possess a proven ability to set and achieve major national goals, from sending a man to the moon to saving our country’s failing auto industry to preserve millions of jobs. We cannot put the Great Recession behind us

unless we establish a set of strategies both to prevent families from falling out of the middle class and to provide more families with a pathway out of poverty. This new model should include these important principles relating to the poor, among them:

- Lifting families out of poverty is an integral strategy to increase economic growth.
- The poor are not a static group because only a small percentage of the population remains in poverty over a typical three-year period,¹⁵ which means low-income people can and do take responsibility for supporting themselves.
- The poor who experience concentrated and intergenerational poverty require a unique set of policy prescriptions and opportunities.

This progressive approach builds on the policies outlined in the 2007 “Poverty to Prosperity” report to offer a comprehensive plan to serve people anywhere along the continuum from severe hardship to the brink of economic self-sustainability. Our approach encourages work and personal responsibility with the necessary support and social conditions to foster success among families struggling to join the middle class.

Over the next decade, the Half in Ten campaign will not only examine the number of individuals

who fall below the official poverty level, but also those who face significant hardships and barriers to economic opportunities. We will track these Americans reaching for a piece of the American Dream by tracking these poverty and hardship measures:

- Number of people below 50 percent, 100 percent, and 200 percent of the official poverty level
- Number of people who are poor under the new Supplemental Poverty Measure—a new set of more comprehensive data due to be published for the first time later this year
- Number of people who were kept above poverty by government support programs such as SNAP (food stamps) and the earned income tax credit
- Number of people who are poor due to medical expenses, child care, and work expenses
- Number of people facing food insecurity, defined as not having enough food to meet the nutritional needs of all the members of a household

Tracking these income and wealth indicators will enable us to gauge whether the three sets of policies we detail in this paper are achieving their goals.

How to cut poverty in half in 10 years

In this report we also provide an in-depth analysis of why improvements in policies to create good jobs, strengthen families, and promote economic security are critical to cutting poverty and expanding the middle class. We then outline a set of specific indicators to measure our progress toward achieving success in each of these categories alongside specific recommendations on the policies we would enact to reach those goals. Here, briefly, we present all three facets of our in-depth report.

Creating good jobs

A good job is the best ticket out of poverty. But with elevated levels of unemployment and underemployment, the American Dream is out of reach for too many families. Unemployment not only causes damaging effects on individual families and neighborhoods; it is also a driving force behind our federal budget deficit. Higher unemployment means fewer people paying taxes and more people turning to unemployment insurance and other social services. Targeted investments to tackle today's jobs crisis are a critical component of a strategy to get our nation's budget deficit under control.

For those who do have jobs, there has been a steady decline in job quality over the past four decades. Fewer jobs offer family-supporting wages, health and retirement benefits, and the flexibility needed to balance the demands of work and family required to raise children pre-

pared to contribute to our national prosperity when they come of age. Too often, even hard-working individuals with full-time employment face economic hardship because the jobs themselves do not provide the financial means and flexibility required to make ends meet.

Wages are obviously an important component of job quality, but other elements—such as access to training, opportunities for advancement, employment benefits, and workplace flexibility—are all factors of a good job. Comprehensive rethinking of our nation's education and workforce development systems, ensuring these programs place a premium on training future workers, is a critical first step. This new approach will include investments in our youth to create a pipeline to higher education and skills training, as well as policies to improve advancement and workplace flexibilities for all workers.

Efforts to increase union participation and investments in growing sectors such as health care will allow more workers without college degrees to enter the workforce and earn family-sustaining wages. Over the next decade the Half in Ten campaign will pursue efforts to create more good jobs by examining measures to increase the number of skilled workers, lower unemployment, and improve job quality. We will track:

- High school graduation rates
- Postsecondary education graduation rates resulting in a full-time degree within six years



A plan that addresses the interconnection of work, families, and economic security will place more individuals and families on a path to economic stability.

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- Number of disconnected youth, ages 16 to 24, who are not in school and not working
- Median-wage jobs in the economy
- Unemployment rates
- Number of low-wage workers earning below 200 percent of poverty (\$44,700 for family of four) with paid sick leave
- Wage disparity for women
- Employer-sponsored retirement benefits

These measures will enable us to judge whether our policy prescriptions are working.

Strengthening families and communities

We know raising children is primarily the responsibility of parents, but public policies can create conditions conducive to good parenting by increasing opportunities within communi-

ties, letting more families provide necessary emotional and economic support for their children. To that end, strengthening families means providing children with the best possible life chances, regardless of where they start off in life. This means ensuring children have access to stable and safe housing, adequate nutrition, health care, and the educational opportunities they'll need to thrive.

These factors—in tandem with changes in social norms beyond the scope of public policy but integral to success, such as encouraging fathers to play a greater emotional and financial role in raising their children—will require policymakers to address the needs of working parents in a more comprehensive manner.

How can government policies reinforce social changes outside the scope of government?

Here's one way. Analysis by CAP economist Heather Boushey shows that women's participation in the labor force led to a dramatic increase in dual-income households, which means two parents sharing child-raising responsibilities, often at different times of the day. Between 1979 and 2010 the participation of women in the labor force rose to 58.6 percent from 50.9 percent, resulting in more women being the primary breadwinners for their households than men—with all the accompanying changes in household roles.¹⁶

At the same time 42.2 percent of households headed by a single mother in 2010 are raising children in poverty.¹⁷ This requires a different set of policy prescriptions. Strategies to strengthen single-parent families must include policies to boost the income of single parents, both through flexible work schedules and child care services that enable full-time employment and through the engagement of fathers, who can provide financial and emotional support to their families.

The causes of poverty are clearly multidimensional and complex. That's why the Half in Ten campaign believes a plan that addresses the interconnection of work, families, and economic security will place more individuals and families on a path to economic stability, expand the middle class, and revitalize prosperity in the United States. And that's why we support policies that improve the health of families, strengthen the connection within families, and help them improve their financial circumstances. We will track the following indicators to gauge the nation's progress:

- Teen birth rates
- Individuals without health insurance coverage
- Youth in foster care
- Dual-income families with incomes below 200 percent of poverty

These measures will enable us to judge whether our efforts to strengthen families and communities are working.

Promoting economic security and opportunity

Each year in the United States, millions of families and individuals face periods of economic hardship. In fact, in any given year nearly one in three Americans will spend at least two months below the poverty line.¹⁸ Economic security means that Americans don't fall into poverty when they cannot work or when work is either unavailable through no fault of their own, or unstable because the hours jeopardize family care arrangements, or pays so little that the job cannot make ends meet. Economic security means that when workers lose their jobs, they have time to look for a better one or upgrade their education and skills without risking eviction from their residences or foreclosure on their homes.

Economic security also means that individuals with disabilities are encouraged and supported in their efforts to participate in the workforce to the maximum extent possible, without fearing that these efforts risk leaving them with no source of additional government support. After all, finding a job when disabled is hard enough.

When entering the workforce entails losing government benefits to do so, it discourages hard work and the natural desire to make one's way in life independently.

Finally, economic security means that no child in America is hungry or homeless, and that families have a strong safety net to help regain their footing when they face challenging economic times. This requires policies to strengthen our nation's nutrition safety net and expand safe affordable housing.

An important component of cutting poverty in the United States is developing integrated policies that help vulnerable families and individuals develop their own plans for long-term economic security. These strategies must link reforms to the nation's economic and social safety net systems to better help families gain access to critical services, build assets, and save for their own future. When families lack access to basic financial services or the means to invest in assets such as a home or a retirement plan, they are not in the position to take advantage of the many tax benefits that are available to middle-class and higher-income Americans.

Poor, low-, and moderate-income families too often are plagued by predatory financial practices that drain their salaried income, leaving them unable to build wealth because opportunities for prosperity in the United States frequently rely on the ability to save and invest in key assets that, in turn, enable families to use those assets to climb the ladder of success. Half in Ten supports efforts to improve access to critical safety net programs and build assets among low-income families.

We will track the following indicators to gauge the nation's progress in helping more families become economically secure:

- Participation rate among eligible Americans in SNAP (food stamps)
- Child care eligibility
- Percentage of unemployed Americans receiving unemployment insurance in 2010
- The housing affordability gap, or safe affordable rental housing for low-income families
- Percentage of Americans who are "unbanked," or without checking and savings accounts

These measures will enable us to judge whether our efforts to promote economic security and opportunity are working.

Policy recommendations to cut poverty in half in ten years

In the pages that follow, then, we will present the current state of poverty in our nation, the ways in which we can change the course of current economic trends to better the lives of all Americans and boost our national prosperity and competitiveness, and how exactly public policies can enable all this to happen. Contrary

to the limited-government, we're-all-in-this-alone ethos of radical Tea Party conservatives, progressive policies detailed in this report to expand our middle class and reduce poverty are fair, effective, and efficient. They are what America needs to ensure the 21st century is our century, too.

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