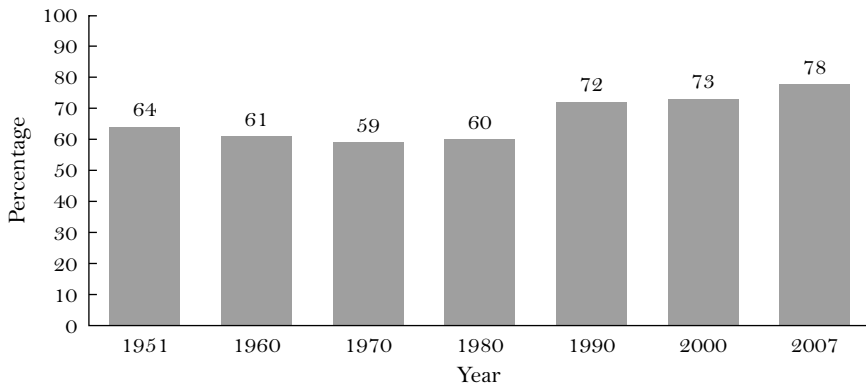


FIGURE 1.1 Labor-Force Participation Rate for Men and Women, Age 25 to 54, and Mothers, 1948 to 2005



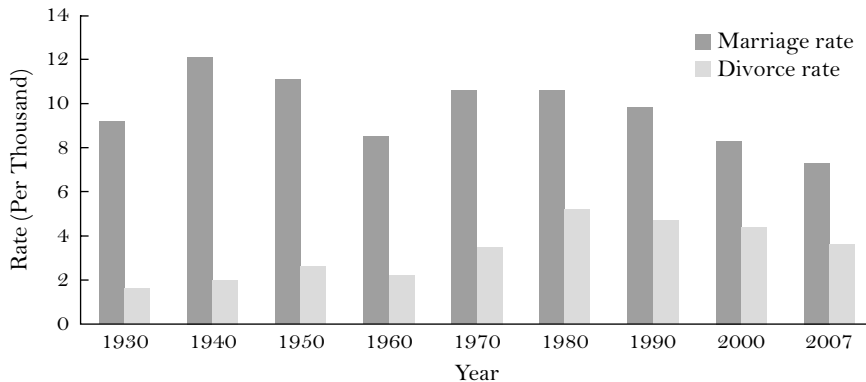
Source: Authors' compilation based on data from Mosisa and Hipple (2006, table 1).

FIGURE 1.2 Women's Median Annual Earnings as a Percentage of Men's (Full-Time and Full-Year), 1951 to 2007



Source: Authors' compilation based on National Committee on Pay Equity (2009).

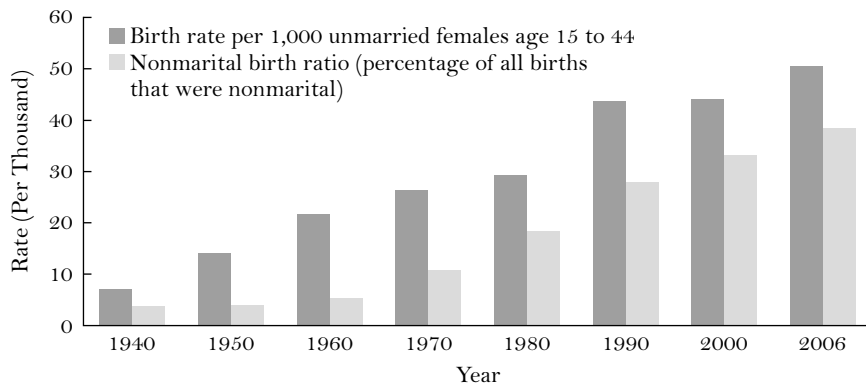
FIGURE 1.3 Marriage and Divorce Rates per Thousand Population, 1930 to 2007



Source: Authors' compilation based on U.S. Census Bureau (N.d.; 1950, table 64; 1970, table 75; 2000, table 144, and 2010, table 126).

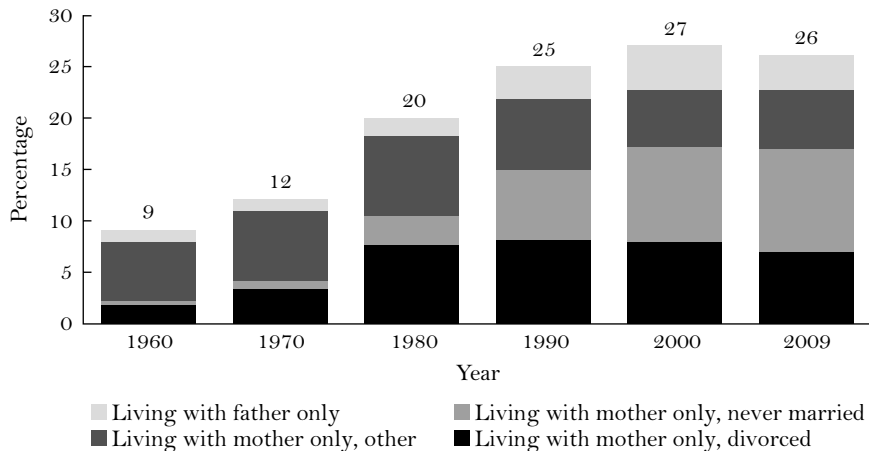
Note: Rates for men and women age fifteen and older show similar trends, but are only available through 1993.

FIGURE 1.4 Nonmarital Birth Rate and Nonmarital Birth Ratio, 1940 to 2006



Source: Authors' compilation based on Ventura and Bachrach (2000) (data for 1940 to 1990) and Hamilton, Martin, and Ventura (2007) (data for 2000 to 2006).

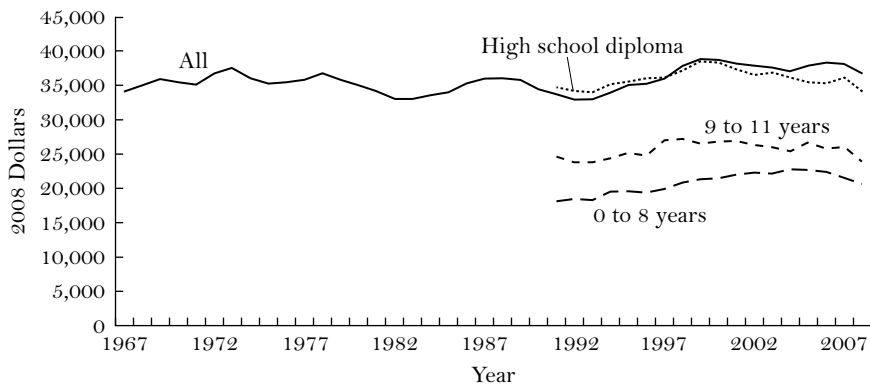
FIGURE 1.5 Children Under Eighteen Years Living with One Parent, 1960 to 2009



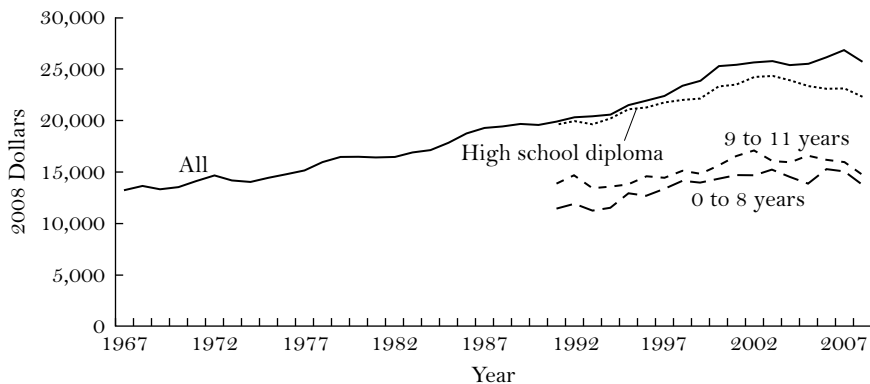
Source: Authors' figure based on U.S. Census Bureau (2010a).

FIGURE 1.6 Real Median Earnings of Male Workers (A) and
Real Median Earnings of Female Workers (B),
1967 to 2008 (2008 Dollars)

A

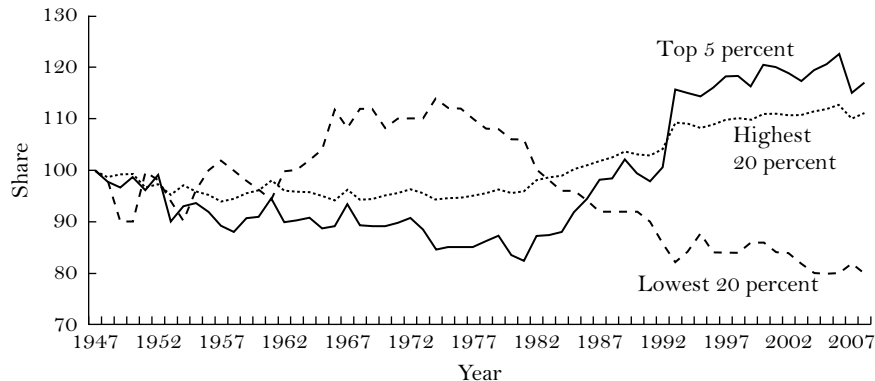


B



Source: Authors' calculations based on U.S. Census Bureau (2010b).

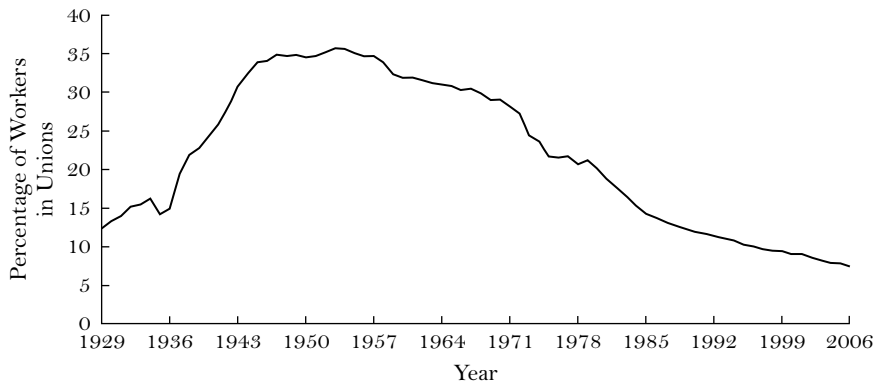
FIGURE 1.7 Share of Aggregate Income of High- and Low-Income Families Compared to 1947^a



Source: Authors' calculations based on U.S. Census Bureau (2010b).

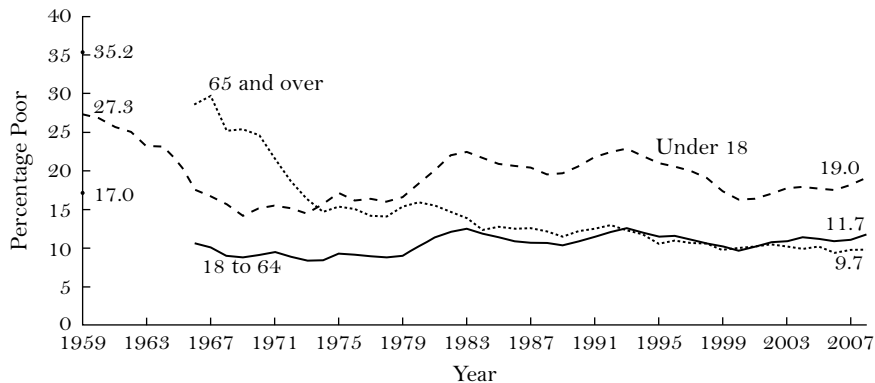
^a The income share of each group is set to 100 in 1947. The value for year T is the ratio of the income share in T to the share in 1947, multiplied by 100.

FIGURE 1.8 Percentage of Private Wage and Salary Workers in Unions, 1929 to 2006



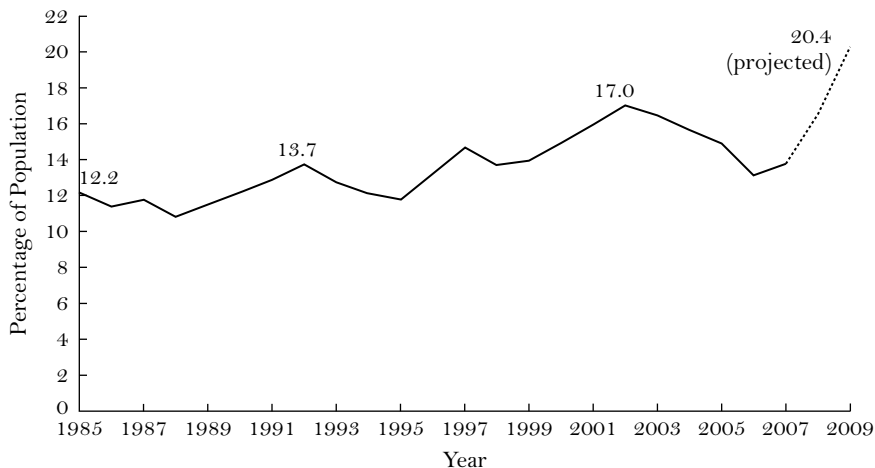
Source: Authors' compilation based on Hirsch (2008, data appendix).

FIGURE 1.9 U.S. Poverty Rate by Age, 1959 to 2008



Source: Authors' calculations based on U.S. Census Bureau (2009b, table B-2.)

FIGURE 2.1

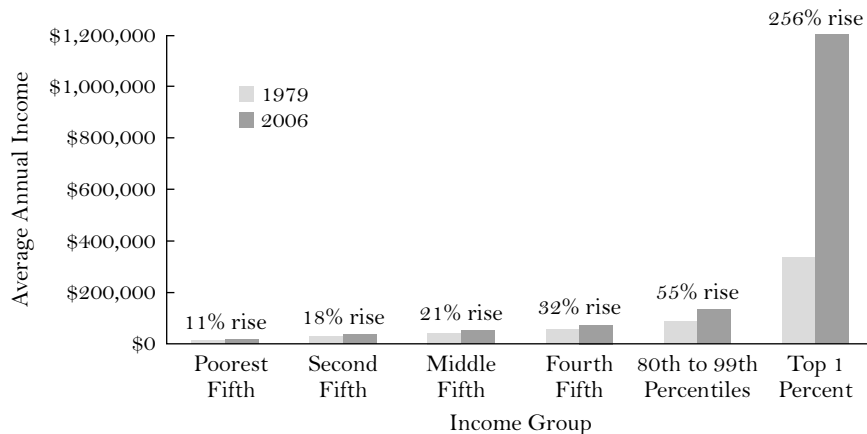
Percentage of Americans Who Are Insecure,
1985 to 2007 (With 2008 to 2009 Projections)^a

Source: Author's compilation based on Hacker et al. (2010).

^a The “insecure” are those whose available household income declines by at least 25 percent from one year to the next (after adjusting for inflation), as a result of a decline in household income or an increase in out-of-pocket medical spending, and who lack an adequate financial safety net. Thus an individual is considered insecure if the sum of the increase in medical expenditures and lost annual income totals at least 25 percent of his or her previous year's available income. Household income includes all private and government sources of income, including the estimated income value of defined-contribution retirement accounts, such as 401(k)s, for households with heads age sixty or older. Household income is adjusted to reflect the economies of scale of pooling household resources and expenses. Household income is also reduced by the amount needed to pay off liquid financial debts when net financial wealth is negative. Individuals with adequate holdings of liquid financial wealth are not treated as insecure even when they experience 25 percent or higher income losses. We define “adequate” as enough liquid financial wealth to compensate for the lost income until typical recovery to pre-drop income or for six years, whatever comes first. Those entering retirement are also excluded from the count of the insecure, even if available household income declines by 25 percent or more concurrent with retirement; once retired, however, they are counted as insecure when they experience such declines.

FIGURE 2.2

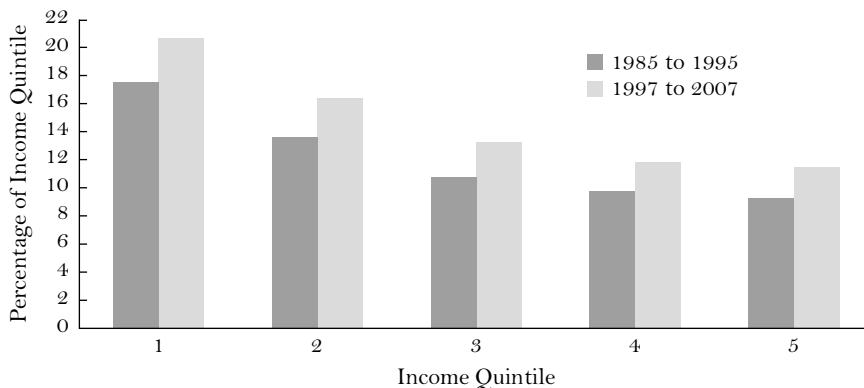
Change in Average Household After-Tax Annual Income, Including Public and Private Benefits Between 1979 and 2006^a



Source: Author's calculations based on data in Congressional Budget Office (2009 table at www.cbo.gov/publications/collections/tax/2009/average_after-tax_income.xls; accessed on January 1, 2010).

^a Income includes wages, salaries, self-employment income, rents, taxable and non-taxable interest, dividends, realized capital gains, cash transfer payments, and cash retirement benefits, as well as all in-kind benefits, such as Medicare, Medicaid, employer-paid health insurance premiums, food stamps, school lunches and breakfasts, housing assistance, and energy assistance. Federal taxes are subtracted from income and account for not just income and payroll taxes paid directly by individuals and households, but also taxes paid by businesses (corporate income taxes and the employer's share of Social Security, Medicare, and federal unemployment insurance payroll taxes).

FIGURE 2.3

Share of Americans Who Are Insecure, 1985 to 1995
and 1997 to 2007, by Income Quintile^a

Source: Author's compilation based on Hacker et al. (2010).

^a The “insecure” are those whose available household income declines by at least 25 percent from one year to the next (after adjusting for inflation), as a result of a decline in household income or an increase in out-of-pocket medical spending, and who lack an adequate financial safety net. Thus an individual is considered insecure if the sum of the increase in medical expenditures and lost annual income total at least 25 percent of his or her previous year's available income. Household income includes all private and government sources of income, including the estimated income value of defined-contribution retirement accounts, such as 401(k)s, for households with heads age sixty or older. Household income is adjusted to reflect the economies of scale of pooling household resources and expenses. Household income is also reduced by the amount needed to pay off liquid financial debts when net financial wealth is negative. (All income is adjusted for inflation and expressed in 2009 dollars.) Individuals with adequate holdings of liquid financial wealth are not treated as insecure even when they experience 25 percent or higher income losses. We define “adequate” as enough liquid financial wealth to compensate for the lost income until typical recovery to pre-drop income or for six years, whatever comes first. Those entering retirement are also excluded from the count of the insecure, even if available household income declines by 25 percent or more concurrent with retirement; once retired, however, they are counted as insecure when they experience such declines.

TABLE 2.1 Prevalence of Reported Worry About Economic Risks,
Spring 2009

Domains of Risk	Reported Prevalence, by Intensity of Worry			
	Very Worried	Fairly Worried	Slightly Worried	Not At All Worried
Overall economic security	24.3%	28.5%	35.7%	11.5%
Employment				
Keeping or finding a job	19.2	19.7	30.7	30.5
Wealth and housing				
Keeping up with housing payments	12.4	11.6	25.0	55.0
Getting out of debt	20.6	18.6	25.4	35.4
Adequate retirement income	30.1	24.1	25.7	20.0
Nursing home costs in retirement	11.5	15.5	32.5	40.5
Medical insurance				
Out-of-pocket medical costs	19.0	22.1	34.6	24.3
Losing health insurance	17.3	16.7	31.1	35.0
Cost of insurance premiums	19.9	22.4	35.8	21.9
Familial responsibilities				
Helping out family financially	11.6	20.0	38.4	30.0
Losing one's spouse or partner	21.8	17.7	27.2	33.3

Source: Author's compilation based on American National Election Studies (2008–2009).

Note: 2008 to 2009 Panel Study, wave 15, comprising U.S. citizens in the general population age eighteen or older as of November 2008, fielded between March 11 and April 9, 2009.

TABLE 4.1 Percentage Below Two Thirds of Median Wage in 2007,
for Various Groups

All	24.0%
Men	18.9
Women	29.6
High school dropout	59.5
High school diploma	34.0
Some college	22.0
College degree	8.2
White	22.8
African American	33.4
Hispanic	44.1
Government employment	13.3
Private for-profit employment	27.1
Employment covered by union contract	8.5
Full-time employment	20.0
Part-time employment	49.2

Source: Author's compilation based on data from U.S. Census Bureau (2007).

TABLE 4.2 Company Size and Below-Standard Wages^a

Company Size (By Number of Employees)	Percentage of Employees Paid Below Standard	Distribution of Workers Paid Below Standard	Distribution of All Employees
Fewer than 25	40.1%	33.1%	20.5%
25 to 99	27.9	15.4	13.6
100 to 499	22.3	13.6	15.1
More than 500	18.4	37.7	50.6
Total		100	100

Source: Author's compilation based on data from U.S. Census Bureau (2007).

Note: Data are for civilian wage and salary employees between the ages of 25 and 64.

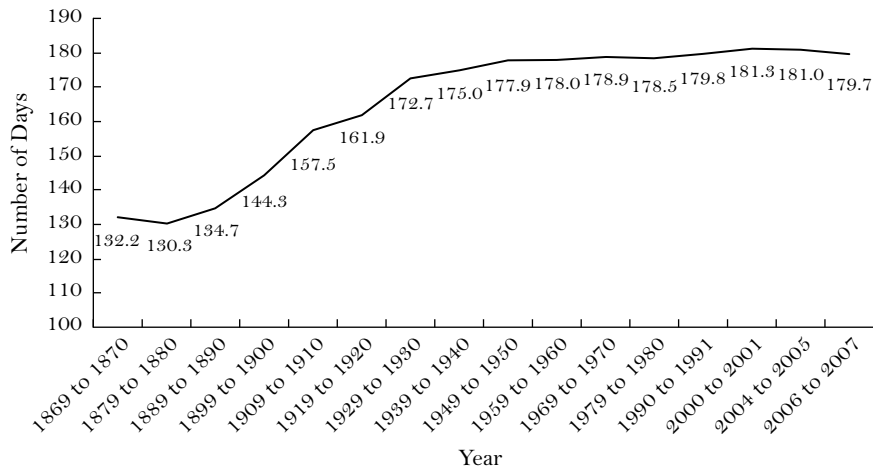
^aAn hourly wage of \$11 (in 2007 dollars) or less is below standard.

TABLE 4.3 Policy Choices

Goal	Standard Setting	Programmatic
Make bad jobs good	<ul style="list-style-type: none"> • Minimum wage • Living wages • Unionization 	<ul style="list-style-type: none"> • Career ladders • Intermediaries • Sectoral programs
Create more good jobs	<ul style="list-style-type: none"> • Community benefit agreements • Managed tax incentive 	<ul style="list-style-type: none"> • Extension services • Sectoral programs • Consortia or partnerships under business or union auspices

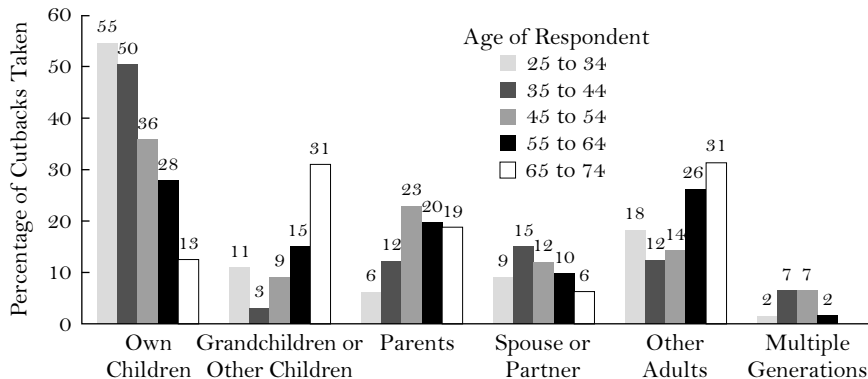
Source: Author's compilation.

FIGURE 6.1 Average Length of School Term, 1870 to 2006, in Days



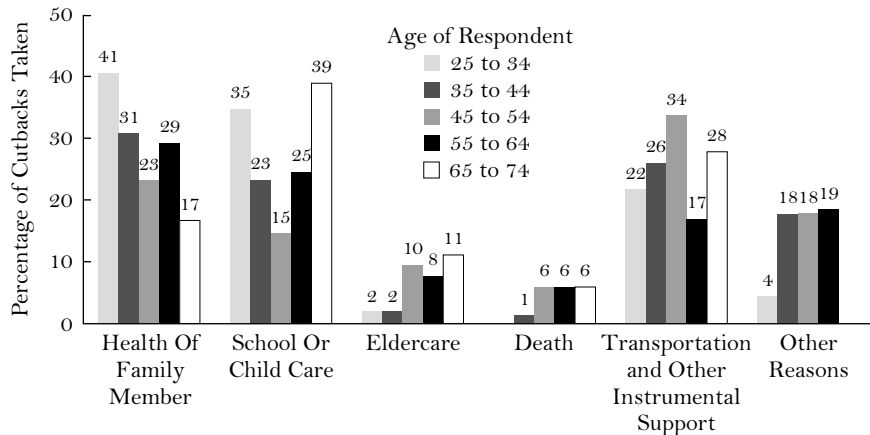
Source: Authors' compilation based on data from the U.S. Department of Education, National Center for Education Statistics (1997, 1999, 2008).

FIGURE 6.2 Cutbacks from Work to Care for Others,
by Age of Respondent



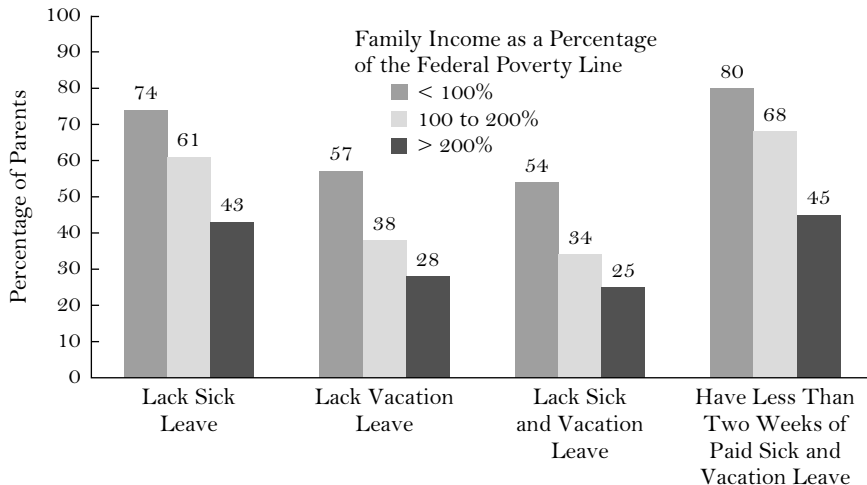
Source: Authors' adaptation of previous research (Heymann 2000a).

FIGURE 6.3 Respondents' Reasons for Taking Cutbacks from Work, by Age of Respondents



Source: Authors' adaptation of previous research (Heymann 2000a).

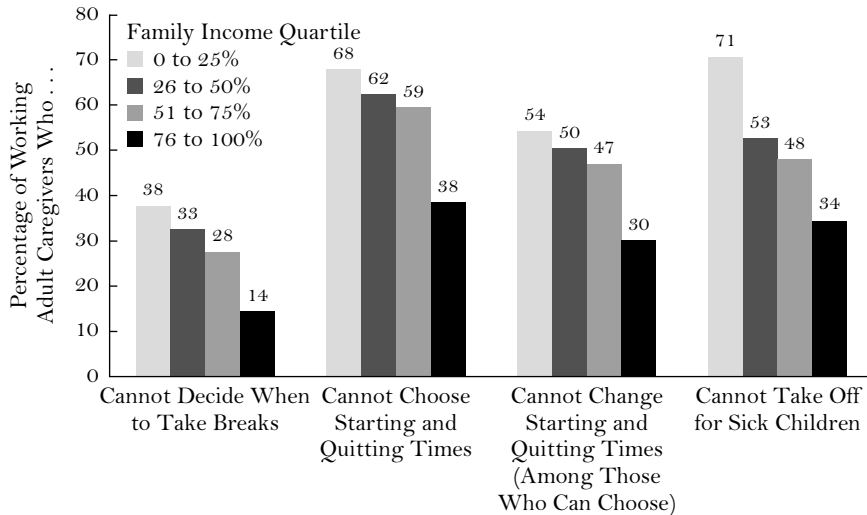
FIGURE 6.4 Parents' Lack of Paid Leave from Work, by Income^a



Source: Authors' adaptation of previous research (Heymann et al. 2002).

^a Bars represent parents who lacked benefits some or all of the time they worked between 1994 and 1998.

FIGURE 6.5 Types of Job Inflexibility, by Family Income



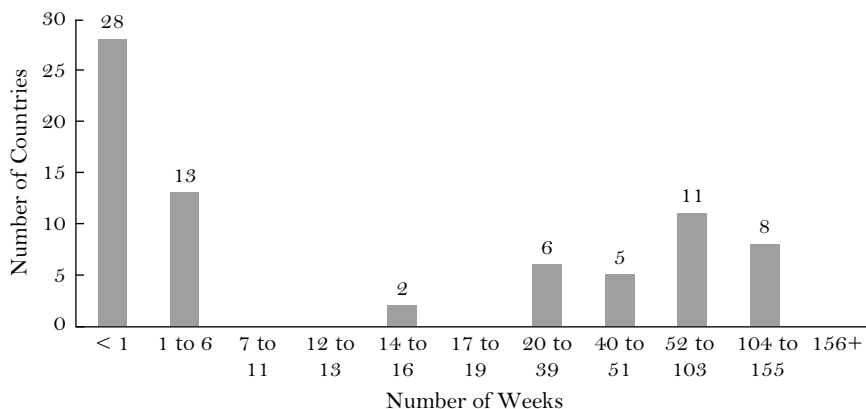
Source: Authors' adaptation of previous research (Heymann 2000a).

FIGURE 6.6 Global Availability of Paid Leave for New Mothers



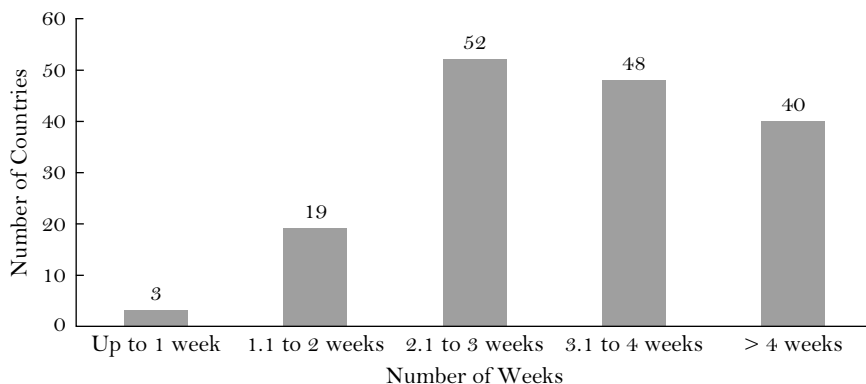
Source: Authors' adaptation of previous research (Heymann and Earle 2010).

FIGURE 6.7 Maximum Paid Paternity and Parental Leave Available to Fathers in Countries Providing Leave



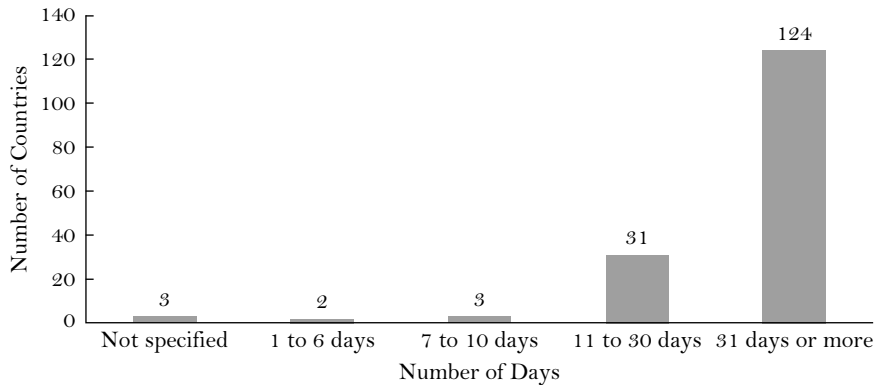
Source: Authors' adaptation of previous research (Heymann and Earle 2010).

FIGURE 6.8 Number of Weeks of Paid Annual Leave in Countries Mandating Leave



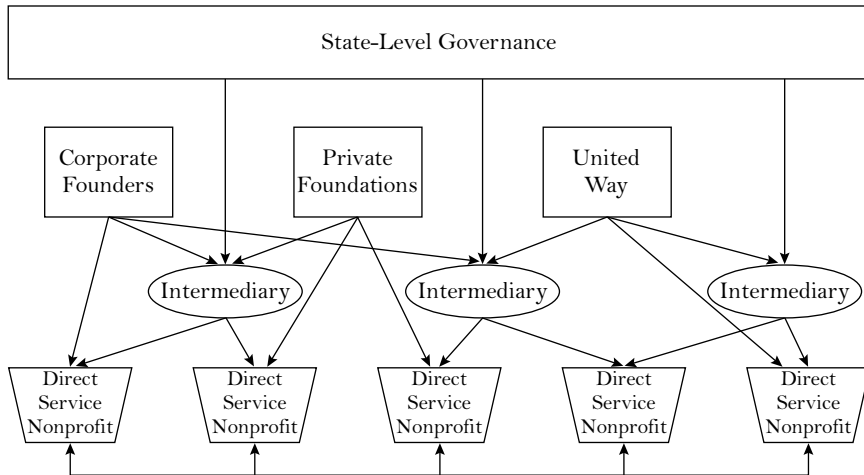
Source: Authors' adaptation of previous research (Heymann and Earle 2010).

FIGURE 6.9 Number of Days of Paid Sick Leave



Source: Authors' adaptation of previous research (Heymann and Earle 2010).

FIGURE 8.1 State-Level Network of Funding and Other Implementation Resources



Source: Author's illustration.

TABLE 8.1 Design Elements Needed to Reconstitute the Safety Net

Design Element	Roles	Promising Examples
Direct service providers	<p>Work to ensure that basic principles of service delivery are achieved:</p> <ul style="list-style-type: none"> • Fair application of policy • Accessible services • Appropriate matching of service to need • Reliable information 	<ul style="list-style-type: none"> • Multiservice organizations • “Centers for Working Families” • Enhanced case management through information systems
Intermediary agencies	<p>Work to increase the efficient sharing of resources within the network around the following:</p> <ul style="list-style-type: none"> • Financial resources • Program capacity • Organizational capacity • Network capital • Policy understanding 	<ul style="list-style-type: none"> • Joint fund development for public and private sources • Tools and technical assistance for direct service • Facilitated peer learning • Advocacy training; fiscal and social analysis
Public governance	<p>Work as systemwide guardian to achieve public intent (enable workers to navigate and thrive in low-wage labor market):</p> <ul style="list-style-type: none"> • Fair eligibility determination • Design and integrate network • Guard against private-interest capture • Monitor systemwide results 	<ul style="list-style-type: none"> • Electronic application and eligibility verification

Source: Author’s compilation.