

Feminization of the US Middle Class: Policy Choices, Policy Consequences

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Definitions and Categories

Despite the absence of agreement as to an actual, objective, definition for the notion of a middle class, “middle class” as an identity forming concept is a powerful symbol in contemporary academic literature. Deferring to Mills, many scholars accept a definition wherein middle class is defined as a group consisting of professionals and business owners who share a culture of domesticity and sub-urbanity, and some level of relative security against social and economic crises.ⁱ The “life chances”ⁱⁱ for those in this conception of middle class are robust and this group is considered to have sufficient human capital to stay out of poverty. Weber’s theoretical middle class would be, then, then, composed of quasi-elite professional and managerial types, largely immune to economic downturns and trends such as outsourcing which impact the “statistical middle class.” However, this definition description lacks clear boundaries. Categorical overlays and indeterminate thresholds defy these efforts at strict definitional clarity so many social scientists are obliged to move on to more statistically based concepts.

Unfortunately, statistically based definitions of the middle class are similarly fraught with conceptual issues, and clear standards are illusive. Without engaging in the wholesale complexities of the debates which surround attempts to establish statistical standards that will permit us to determine what “middle class” means to economists, to sociologists, to demographers, to political scientists, etc., for this project we will, simply, claim a definition relevant to work in the study of public policy and default to a statistical definition devised by the US Census bureau and refined by the US Bureau of Labor Statistics. In this case, then, we can accept a standard that holds that in the United States, we can examine median household income, median income for individuals, and, declare the middle class in the US as those individuals with income levels 50% above and below the median incomeⁱⁱⁱ. Therefore, for individuals, as of 2012, an income in a range between \$25,000 and \$76,500 would be considered middle class. For household incomes, the process is somewhat more complicated, but, still possible.

Noting that there is no official government definition of who belongs to the middle class and that the term means different things to different people, Craig K. Elwell, Specialist in Microeconomic policy with the Congressional Research Service, approached the question this way, observing that: middle class may refer to households with income levels in 2012 that ranged from \$39,736 (the bottom of the middle quintile, 20% of households) and extended into the top quintile (households with income of \$104,087 or more)—perhaps including households with incomes somewhat over \$200,000! The issues Elwell’s assessment point toward will be explored further, later in the paper, however, he then goes on to note that in 2012, only 2.1% of households had incomes between \$200,000 and \$249,000. And, he reckons, that although Congress often considers legislation specifically in the name of the middle class, there is no official government definition of the group and that it is not the aim of his report to resolve one. Yet, given the skew of that particular indicator, he proposes that a better plan might be to use a better, summary measure, like median income—the level below and above one-half of all households lie.^{iv} For 2012, median household income was \$51,017—how far above and below the median the middle class stretches, Elwell asserts, is not his concern.

Defaulting to the US Census Bureau's quintile system we find that at the lowest quintile household money income was \$20,592 or less, in the second quintile money income ranged from \$20,593 to \$39,735, in the third quintile the range was from \$39,736 to \$64,553, in the fourth quintile the range was from \$64,554 to \$104,086 and the highest quintile included incomes of \$104,087 and up.

(insert chart about here)

A narrow interpretation of these statistics might lead us to include only those households in the middle (third) quintile, those households with income between \$39,736 and \$64,553. However, it seems unlikely that such a narrow income range could account, fully, for those commonly considered to be middle class. Therefore, the three middle quintiles are often combined to broaden the definition and more adequately incorporate those who self report as identifying themselves as middle class, working class, lower class, etc. In 2012, this expanded definition encompassed the 73,476,000 households with incomes above \$20,592 (the second quintile) and below \$104,087 (through the fourth quintile). These households constitute 60% of all the households in the US yet they accounted for only 45.7% of the total income in 2012.

It was left to Richard Morin, Senior Editor, at the Pew Research Center to thoughtfully, and usefully, devise a set of measures that combines the qualitative aspects of this definitional project with the statistical precision and clarity required for active consideration of the policy implications now bearing upon the US middle class. Morin asserts, convincingly that there isn't one American middle class—that, in fact, there are four.^v Using cluster analysis of survey responses, Morin identified four distinct segments of the American middle class which he described as, "top of the class," "satisfied middle," "anxious middle," and "struggling middle." Each segment is distinctly different from the others, sometimes in ways that negate traditional middle class stereotypes, and varies in its attitudes, outlooks, financial circumstances, and demographics. A brief description of the four classes, including some of the survey response data and the demographics that help focus the four categories and will help frame the analysis to be presented later in the paper.

In Morin's analysis, the "top of the class" category represents some 35% of the middle class, approximately 19% of all American adults, and for them—life is good. Life has been good for at least the last five years and nearly half report that they are living their ideal life, right now. They are the best educated of the four groups (41% are college graduates), have the highest incomes (32% have family incomes of at least 100,000 and almost 2/3rds earn \$75,000 or more), are in the best health, and generally exhibit all the trappings of prosperity. 75% own stocks, bonds or mutual funds, 33% receive funds from interest or savings bonds. 86% of the group has an IRA, 401K or other financial vehicle to help ensure their retirement security. The Top of the Class is 56% male, 79% white, 69% married and fully a third earn more than \$100,000 annually. Doctors, lawyers, and other professionals are numbered among this group and 96% report that they are satisfied with their jobs.

The most middle class of the four middle class groups in Morin's typology are the Anxious Middle Americans. Working and worried, as Morin describes them^{vi} they come closest to the median for the middle class as a whole. Comprising 23% of the middle class (12% of all adults), they fall comfortably

and consistently in the middle of all categories. They earn between \$30,000 and \$75,000. Seven-in-ten have family incomes of \$50,000 or more. Approximately one-third are college graduates. They are the most likely to be employed full time (76%) and least likely to be retired. Two thirds are married (compared to 50% of the middle class as a whole), 81% are home owners—but they are far more likely than others in the middle class to have taken out a second mortgage or home equity loan (42%). They are not particularly happy, or secure—and they are the most likely group to say it’s harder for people to get ahead today than 10 years ago. They report having to cut back on expenditures in the past five years, fear layoffs or job loss, and they are the least likely to predict that their children will do better in life than they did. 23% report that they have had trouble paying for housing in the past year, 25% say they could not afford needed medical care and 41% say that someone in their household had to take on an extra job to help pay the bills. 12% report having lost a job. This is the only category in which gender is essentially evenly distributed: 51% female, 49% male, and the category is overwhelmingly white (73%). Characterized by insecurity and apprehension, they envision a bleak future for themselves and their children.

As interesting as each of these preceding categories are, the “Top Class” and the “Anxious Middle” are not, however, the primary focus of this paper. Instead, it is the next two categories: “The Satisfied Middle” and “The Struggling Middle” that are most illustrative of the phenomena under investigation here. Taking each category in turn, it is possible to begin to see the rough outlines of the hypothesis of this work: that as the US middle class stratifies, the lower strata are increasingly feminized and that the policy choices, decisions, and history produced by the US political system has created and continues to perpetuate these highly feminized strata. We have created the condition by our policy decision making—and we could un-make it (or do more to support women in their aspiration to middle class lifestyles) if we made better policy choices.

In the “Satisfied Middle” class we find approximately 25% of the middle class, 12% of all adults, and the most consistently content group surveyed in Morin’s research. Young people, still optimistic about their career options combine with those relishing the contentment of age to reflect positively in this group’s responses as they seem to indicate the belief that they don’t need money to be happy. Ranking third of the four groups in terms of median family income (older people disproportionately on fixed incomes, younger workers because they have not yet reached their peak earning potential), 47% still say they are living comfortably. Disproportionately old and young, it is the age distribution that best characterizes this group. 34% are more than 65 years old (more than double the number of seniors in any other group) and 31% are under age 30. Nearly 39% are retired, one in five is a student. 57% are homeowners, nearly double the proportion of homeowners in the middle class as a whole. It is important to note that this is a group with very low comparative earnings. 52% have family incomes between \$20,000 and \$40,000 (nearly three times the percentage of all middle class Americans) and 41% receive Social Security or some other form of retirement benefit, nearly double the proportion of others in the middle class. More than half report their educational attainment as high school or less, 75% are white, two-thirds are not married, and 55% are female. Despite their purported life satisfaction only 31% report their health as excellent (69% say their health is good to only fair or poor) and 12% report that they just meet or fall short of meeting expenses every month.

The Struggling Middle: Where Public Policies Define the Occupants

Lastly, we consider the most vulnerable of all the middle classes Morin defined—the Struggling Middle. Representing 17% of the middle class and 9% of the total population, they lag behind other middle class Americans in virtually every significant measure of social stature and attainment. The smallest of the four classes, it is overwhelmingly female (63%) and while whites still constitute a majority in this group, minorities are disproportionately represented (56% white, 39% black and Hispanic). This category includes the largest population of non-citizens (14%) as well as adults born in another country (21%).

For purposes of this present project, the “Struggling Middle” category is the most relevant, interesting, and illustrative of the foundational hypothesis under consideration here. Predominately female, with a larger percentage share of non-whites and non-citizens than the other strata, this group is defined most succinctly—by a lack of money. No one in this group earns more than \$50,000 per year. 42% earn between \$20,000 and \$49,000 per year. Not surprisingly, few own homes (60% are renters) and fewer than one-quarter are married (less than half the proportion of all middle class Americans) so most households, in this segment are, therefore, single parent, female headed households. While survey respondents report that it is very important to them to be married (53% of respondents) they are the least likely to be married of all the other middle class groups.

Among the Struggling Middle class, youth (35% are under age 30) and struggles for educational attainment are notable. Disproportionately young, this population also represents the least-well educated segments of the population. Less than 8% are college graduates, 45% of them did not even go on to college after graduating from high school and approximately one-third did not graduate from high school. The past decade has been extremely difficult for this group. Nearly one-third of them lost a job, were laid off, or had hours reduced. Most report having difficulty paying bills, in general and nearly a third had trouble paying for housing—more than double the middle class as a whole. Half of those surveyed reported having had trouble getting or paying for health care for themselves or family members during the past year. 75% of these respondents anticipate having trouble paying their bills in the coming year and 30% worry that they may be laid off or lose a job in the coming year. Many who want to work full time are only working part time. Almost half rank themselves at the bottom of the quality of life ladder and fully half responded that they believe that economic success is largely outside their control (less than one-third of all middle class respondents report that they feel their success is out of their control). Importantly, this group was hard hit by steep job losses among men during the recent recession and despite the so-called “Man-covery” reported by Boushey and others^{vii} this combines with other factors to lead to increased rates of women supporting their families economically, especially since 2007. As data from the Center for American Progress reveals, over the past decades, more wives, and women generally, support families than ever before and while that fact is changing the reality of American life, institutions surrounding us have not necessarily kept up.^{viii} Neither, it will be argued, here, have the public policies that could support women’s transition from the struggling middle class to positions of more robust, secure, and predictable footings in the upper middle classes.

Public Policies Configuring the Struggling Middle Class

The Struggling Middle class, as we have defined it for purposes of this project, has always been notable for high levels of labor force participation by women. Partially about personal choice, but, more than in any other middle class strata—driven by economics, women have historically worked to maintain the family income whether as a single parent or as a co-breadwinner in the family. What is different, today, is the convergence of factors: demographic, economic, social, and policy-driven that have evolved to configure the struggling middle class in its present form and to create a class of middle class earners that is predominately feminized and for whom policy prescriptions have failed to facilitate adequate pathways to success and security.

The most recent recession led to higher job losses among men, which meant that in a greater number of families, the husband was unemployed while the wife's earnings supported the family. The struggling middle class was no exception to this phenomenon. In 2010, for the first time in decades, unemployment was concentrated among husbands, rather than wives, and, in no small part due to the higher male unemployment in 2010 in nearly two-thirds of families with children women were either breadwinners or co-breadwinners. The more dramatic trend, however, is that the percentage of mothers who are co-breadwinners—those working wives who bring home at least 25% of the family income or more (but who earn less than their partner) had actually fallen from 24% in 2007 to 22% in 2010. Simultaneously, the rate of breadwinners—those working wives earning as much or more than their partners and **single mothers providing the sole income for their families—increased from 38% in 2007 to 41% in 2010.**^{ix} As Glynn notes, there are now more women breadwinners in every income group, the percentage of working wives and families with single female breadwinners is concentrated in the bottom quintile of earners—or the struggling middle class. In this group, 69% of working wives earn as much or more as their husbands. Among African-American families, 53% of working wives earned as much or more than their husbands, up 8% from 2007 and about 40% of working wives were the breadwinners in Hispanic families, nearly double the rate just 30 years ago. Significantly, and particularly relevant to this study is Glynn's finding that roughly one-third of all working mothers earn as much or more than their husbands (maternal or child ages not withstanding) and these rates have tripled since the late 1960s. In 2010, 36.5% of working mothers between the ages of 30 to 44 were breadwinners for their families, compared to 30% in 2007 and 10% in 1967. Younger working mothers exhibited similar increases to 32% in 2010 as compared to 27% in 2007 and 8% in 1967. By 2010 there were more female breadwinners in the US than in any year since data began being collected—partially this is due to women's record rates of employment, partially due to men's continued high rates of unemployment, and partially due to men's declining wages.^x

Breadwinning wives and single moms are concentrated at the lower ranges of the income scale and therefore constitute a majority of workers among the struggling middle class. Because this is true, the exigencies of life among these families is vastly different from the other middle class strata and the confluence of policy shortcomings and gaps becomes most apparent and most important among this population. Firstly, and most obviously this circumstances argues that there could not be a more important time to ensure that women receive the pay they deserve—not the average 77 cents to the

male earned dollar.^{xi} Secondly, this circumstance points to profound challenges for family dynamics as most children now grow up in families without a full-time, stay at home caregiver. In 2010, among families with children, 44% were headed by two working parents and another quarter were headed by a single parent. The result, overall, is that two-thirds of children require alternative arrangements to traditional models of mom staying-at home care.^{xii}

More than at any time in US history, the number of fathers who do not work outside the home has contributed to the shift in the dynamics of family life among the struggling middle class. High unemployment rates during the recent recession contributed to this situation (it reached its high in 2010 at 2.2 million) when 23% of stay-at-home fathers reported that they were home because they could not find work. Nearly as many, 21% stated that the main reason they are at home is to care for home or family—a four-fold increase from 1989. Among this group, however, the largest share of stay-at-home fathers is due to illness or disability (35%). Stay-at-home fathers are less well-off financially and have generally lower educational attainment than their working counterparts, most are older than similar groups of stay at home mothers (stay at home fathers are twice as likely to be 45 years old or older).^{xiii} It is important to note, however, that much of the shift is unrelated to choice in decision making. As Cheremukhin observed, job polarization, where employment growth has diverged into growth in low skill and growth in high skill employment with simultaneous shrinkage of middle skill employment has had profound implications for the struggling middle class male. As the hollowing out of middle skill jobs has intensified during and since the recession women were, initially, hit much harder than men by the disappearance of middle-skill jobs. However, the majority of women have actively worked to upgrade their skills and find better paying jobs—while more than half of men who lost middle-skill jobs have had to settle for lower-paying occupations, or give up work entirely to take on child care responsibilities.^{xiv}

Researchers for the New York Federal Reserve Bank also noted that in the 2007 recession a structural divergence in unemployment occurred that continues to have repercussions for the struggling middle class earner—especially for males. Having experienced a much greater flow rate from employment to unemployment (at the peak of the gender gap in 2009 the rate for men was almost 70% higher than that for women) we now see a sectoral disparity highly concentrated in the “goods-producing” industries of manufacturing and construction—hit harder by initial job losses and less elastic than other sectors and which generally employ higher concentrations of men. Significantly, the industries that have fared better during the current recession are health care and education, which have a heavier representation of women than men. In fact, women’s employment in these industries has risen 3.7% for an increase of over 500,000 jobs.^{xv} Of the jobs lost during the recession, approximately 60% of them were in what are called “mid-wage” occupations, whereas 73% of the jobs added since the recession have been in lower-wage jobs, defined as earning \$13.52 or less per hour.^{xvi} Growth at the extremes—in service employment where female dominated employment is concentrated (and, at the low end of the wage distribution) and in professional and managerial employment at the upper end—outpaced growth in the middle where construction, production, transportation (typically male dominated employment) were especially vulnerable, have not recovered as robustly, and do not look likely to come back with vigor anytime in the near future, if ever. This polarization has contributed to a situation where women, concentrated at the low-end, low wage service employment end of the

spectrum in traditionally female dominated employment are, suddenly heading most of the households, serving as either co-breadwinners or main breadwinners in households now locked into place in the struggling middle class.

If a rising tide raises all boats, what happens during ebb tides?

The question was answered succinctly by the Federal Reserve Bank of San Francisco. They stated: the vast majority of job losses during the recent recession were middle-income occupations, and they've largely been replaced by low wage jobs since 2010. Approximately 60% of the job losses during the recession were mid-wage jobs paying between \$13.83 and \$21.13 per hour. Unfortunately, only 27% of the jobs gained during the recovery have been in this category. In contrast, low wage jobs paying less than \$13.83 per hour have dominated employment recovery, with 58% of job gains since 2010 in this category.^{xvii} This has put downward pressure on wages and, more importantly, nearly 40% of the jobs gained since the recovery began (approximately 1.7 million) have come from three, very specific low-wage sectors: food services, retail, and employment services (a sweeping category encompassing jobs like office clerks and sales representatives)—all of which are dominated by female employees. Just four low-wage sectors; retail sales, cashiers, office clerks and food preparation and service workers make up 12% of the US workforce. Personal and home care aids, a rapidly growing sector of employment, primarily dominated by females and with a median hourly wage of \$10.18 has added approximately 175,000 jobs in the recovery.^{xviii} as also seen significant growth during the period. By contrast, mid-wage industries such as construction, manufacturing, insurance, and information technology (male dominated employment) have either stagnated or grown too slowly to make up pre-recession losses.

Importantly, as the National Employment Law Project notes,^{xix} political and policy decisions are a significant factor in the overall hollowing out, or polarization, of middle class employment. Budget cuts to governments (at all levels) have taken away a major source of mid-to-higher wage jobs. Teachers, social workers, mid-level emergency services personnel, sequestered positions in all levels of government, public service workers in transportation, social services, etc., have seen jobs disappear while contractors such as carpenters, painters, electricians no longer anticipate work in the public sector. Political dynamics, such as failure to address stagnant minimum wages, the decline of unions, trade liberalization and deregulation are additional contributing factors that have differentially impact the employment landscape and have reconfigured the gender dynamics of employment in all strata of the middle classes, but have profoundly, and possibly permanently altered the prospects of those in the struggling middle class. Plumer notes that for those lower middle class workers who have lost jobs, if they have been able to secure new employment at all, now find themselves earning far lower wages post-recession. On average, over the next 25 years, these workers will earn 11% less than similar workers who retained their jobs during the recession.

The struggling lower middle class has, additionally, faced a public policy paradox over the past decade. The variety of government policies (both tax and transfer programs) intended to augment the

resources available to struggling lower middle class families have been under siege by the politics of austerity. In addition to the straightforward loss of actual employment precipitated by the recession and austerity measures (plus sequesters, balanced budget initiatives, bankruptcies of local governments, tax revenue deficits driven by the recession, etc.) the phase out of transfer programs has made it increasingly more difficult for these fragile families to work their way into a more stable economic life, just as the very time that economic forces have aligned against them. It is a difficult double-whammy and many struggling lower middle class families have not fared well in the aftermath. Compared to families living below the poverty line, families in the struggling lower middle class are more likely to be headed by a married couple, to have a second adult worker, and to be headed by an individual with at least some college education. However, many are single parent families and all face many of the same challenges familiar to those families technically living below the poverty line, including episodic or chronic food insecurity and reliance on government programs for income support. As a result, nearly one-third of families strictly categorized as struggling middle class rely on one or more government transfer programs for income support in any given year. While the Supplemental Nutritional Assistance Program (SNAP) best known and most prevalent program, families in the struggling middle class also benefit from an array of tax credits and transfer programs such as the Earned income Tax Credit (EITC) and Medicaid. The precipitous phase-out of these programs at near-poverty levels of income, however, leads to high marginal tax rates for low-to-moderate income families and makes economic security and stability much harder to achieve.^{xx}

The highest marginal tax rates tend to fall on the struggling lower middle class. For instance, when low and moderate income families manage to increase their earnings, any transfer payments such as Medicaid and Earned Income Tax Credits are phased out. This raises the effective marginal tax rate for these families and, as a result, their after tax earnings are quite low. While time and space considerations preclude a full discussion of this phenomenon here, it is instructive to note that in some situations a low-income, single parent in the struggling lower middle class can face a marginal tax rate as high as 95%.

Public Policy as a coherent response to the struggling middle class

The range of potential policy prescriptions to support women who have achieved some measure of success at boot-strapping themselves into the middle class is as enticing as it is exciting and achievable. Given the overall multiplier effect in purchasing power, economic stability and driver of demand, it is only sensible that policymakers and those charged with political decision making take a progressive approach to comprehensive solutions. From raising the minimum wage to ensuring that all workers are entitled to sick days, accommodations for caring for sick and elderly relatives to child care options including child care tax credits, subsidized day care, and paid maternity and paternity care—solutions that support the struggling middle class are bountiful—and will return large long term benefits to the economy and to society. The tenuous situation of the struggling middle class in the US did not just “happen” it is consequence—a direct result of policy decision making and we can, under the right circumstances make change that matters across a wide spectrum of policy issues. More importantly, given the demographic, economic, and social cross-currents presently leading to a feminization of the

struggling middle class, it is important to zero-in on those policy options that best fit the contemporary situation in which women now find themselves. One such perfectly suited solution, most recently articulated by scholars at the Brookings Institution Hamilton Project offers just such a policy mechanism.^{xxi} Given the current dynamics of women in the struggling middle class as either primary, co-earners, or single parent heads of households, we see clearly that it is critical to expand, not contract mechanisms such as Medicaid, SNAP, and the Earned Income Tax Credit. However, to more effectively address the challenges of these struggling middle class workers a proposal to give secondary earners in low and middle income families tax fairness only seems reasonable.

Roughly two-thirds of low and middle income families with children rely on the income from two workers to make ends meet. That challenge is complicated by a federal income tax code that treats family income as a singular unit, and, as a result, penalizes a second earner in a household by taxing that worker's income at a higher rate than the tax rate the first earner pays. The result is that adding a second worker to the labor market does not substantially increase the disposable income for many lower-income families. Kearney and Turner have proposed a secondary-earner tax deduction that could allow low and middle income couples to retain a greater portion of the second earner's income—a policy that would directly increase the economic security of low and middle income families. Currently in the US, the combination of family based income taxation and progressive tax codes means that secondary earners effectively face higher marginal and average tax rates relative to both married primary earners and single workers. Because the family based tax code pools the earnings of married spouses, secondary earners are taxed at relatively higher rates and have less of an incentive to work relative to primary earners. Kearney and Turner's baseline proposal is a secondary-earner deduction for married couples with dependent children to increase the return to work and raise working families' disposable income. Specifically, they advocate for a secondary earner deduction that allows families to deduct up to 20% of the first \$60,000 earned by a second worker with a phase out starting only when family income has reached \$110,000. Additionally, they put forth a revenue-neutral option that incorporates the secondary earner deduction but scales back other tax deductions to offset the lost revenue.

Like most policy solutions, the Kearney and Turner proposal is not a panacea and it does not cure all the challenges an increasingly female struggling middle class face in coping with rapidly changing circumstances. However, their proposal would allow struggling lower middle class families to keep more of their earnings, mitigate the impacts of declining real wages and lead to more equitable treatment of a family with two earners as compared to a family with the same total income brought in by a single higher-earning spouse. Moreover, the existing system serves as a disincentive for a second spouse to work. Kearney and Turner argue that the secondary-earner deduction is hard headed and compassionate at the same time—it allows working families to keep more of their earnings—but it makes work pay, helping low to moderate income families to help themselves. Because since the most recent recession a significant number of non-earning spouses are male (and females are now the primary or co-breadwinners in struggling middle class families) policy proposals such as this one could be a tremendous opportunity for these families to succeed. The proposal is a start, a first step toward clear thinking, supportive policies designed to facilitate the success of an increasingly feminized lower

middle class. In conjunction with a constellation of other policy solutions (education, job skills training, publicly supported child care, equal pay for equal work, child care tax credits, just to name a few) women’s potential to drive the upward mobility of the middle class can be tapped, increasing the odds that low and middle income households move up the economic ladder.

ⁱ Mills, C. Wright (2002) *White Collar: The American Middle Class*, 50th Anniversary Edition, Oxford University Press

ⁱⁱ Mills, 2002

ⁱⁱⁱ Reich, Robert (2011) *The Limping Middle Class*, **New York Times**, September, 3, 2011.

^{iv} Elwell, Craig K. (2014) *The Distribution of Household Income and the Middle Class*, **Congressional Research Service**, 7-7500 CRS Report Prepared for Members of Congress, March 10, 2014, RS 20811

^v Morin, Richard (2008) *America’s Four Middle Classes*, **Pew Research Center**

^{vi} Morin, p. 7

^{vii} Boushey, Heather (2012) *The ‘Man-covery’: Women Gaining Jobs in Recovery at a Slower Pace than Men*, **Center for American Progress: Washington** available at www.americanprogress.org/issues/2012/03/mancovery.html

^{viii} Glynn, Sarah Jane (2012) *The New Breadwinners: 2010 Update*, **Center for American Progress: Washington**

^{ix} Glynn, 2012

^x Boushey, Heather (2009) *Women breadwinners, Men Unemployed*, **Center for American Progress**, Washington

^{xi} DeNavas-Walt, Carmen, Bernadette Proctor and Jessica Smith (2010) *Income, Poverty, and Health Insurance Coverage in the United States, 2010*,” **US Census Bureau**, Washington, DC

^{xii} Glynn, 2012

^{xiii} Livingston, Gretchen (2014) *Growing Number of Dads Home with the Kids*, **Pew Research: Social and Demographic Trends**, available at www.pewsocialtrends.org/author/glivingston

^{xiv} Cheremukhin, Anton (2014), *Middle-Skill Jobs Lost in US Labor Market Polarization*, **Economic Letter: Federal Reserve Bank of Dallas**, Volume 9, No. 5, May 2014

^{xv} Sahin, Aysegul, Joseph Song and Bart Hobijn (2010) *The Unemployment Gender Gap during the 2007 Recession*, Federal Reserve Bank of New York: **Current Issues in Economics and Finance**, Volume 16, Number 2, February 2010 available at www.newyorkfed.org/research/current_issues

^{xvi} Pethokoukis, James (2013) *More evidence “average is over” and the US Middle Class is thinning*, **American Enterprise Institute**, available at www.aei-ideas.org/2013/11/more-evidence-average-is-over

^{xvii} Plumer, Brad (2013) *How the recession turned middle-class jobs into low wage jobs*, **Washington Post, Wonkblog**, February 28, 2013 available at www.washingtonpost.com/blogs/wonkblog/wp/2013/02/28

^{xviii} ____ (2012) *The Low-Wage Recovery and Growing Inequality*, **National Employment Law Project: Data Brief**, August, 2012 available at www.nelp.org

^{xix} ____, NELP, 2012

^{xx} Harris, Benjamin, and Melissa Kearney (2013) *A Dozen Facts About America’s Struggling Middle Class*, **Brookings Institution: The Hamilton Project Report**, December 4, 2013. Marginal tax rates are highest for families with incomes at or above the Federal Poverty Line (FPL). 10 percent of families with earnings between 100 and 149 percent of the FPL have marginal tax rates of 60% or higher. This means that these families will keep 40 cents (or less) of each additional dollar they earn.

^{xxi} Kearney, Melissa and Lesley Turner (2013) *Giving Secondary Earners a Tax Break: A Proposal to Help Low-and Middle-Income Families*, **The Hamilton Project: Brookings Institution, Policy Brief 2013-07** available at www.hamiltonproject.org