

Chart 2. Actual Wages vs. Productivity-Enhanced Wages in the United States. Author's calculations using Bureau of Labor Statistics data

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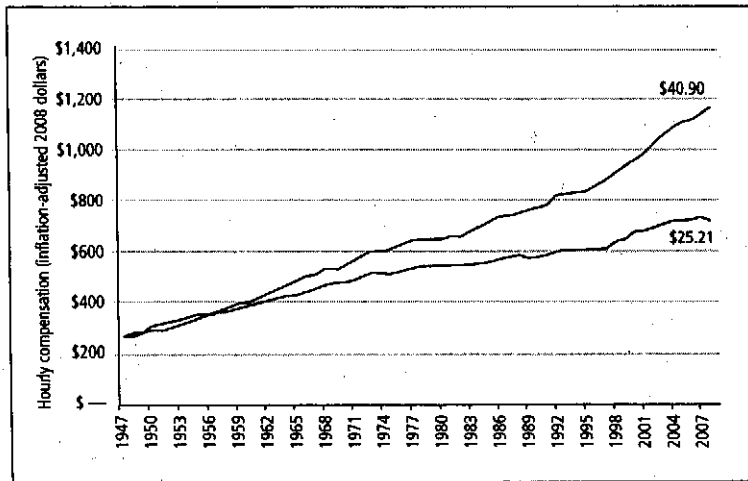


Chart 3. Real Hourly Total Compensation vs. Productivity, U.S. Non-farm Business Sector 1947-2008 (3rd Q). Author's calculations using Bureau of Labor Statistics data

CHAPTER TWO

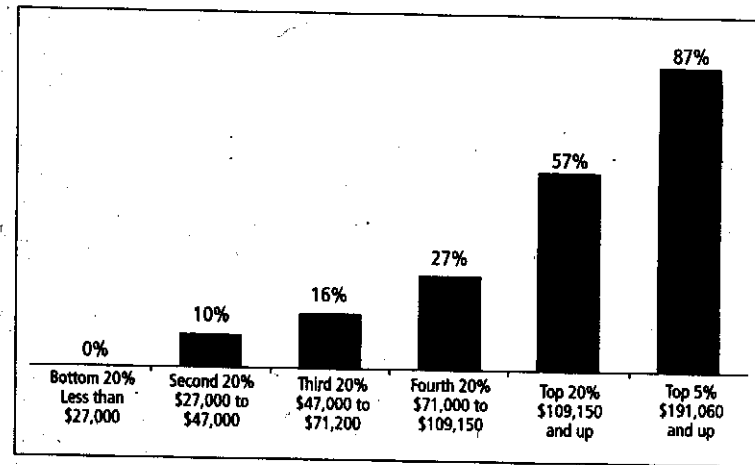


Chart 4. Change in Real Family Income by Quintile and Top Five Percent, 1979-2006. U.S. Census Bureau, Historical Income Tables, F1, F3

Percentage of debt to yearly income

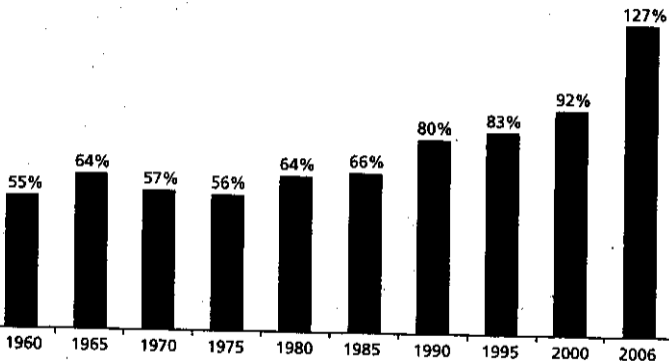


Chart 5. Household Debt-to-Income Ratio in the United States. Federal Reserve Board and Bureau of Economic Analysis data from www.demographia.com/#econ