



# Real Earnings, Health Insurance and Pension Coverage, and the Distribution of Earnings, 1979-2009

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## Summary

Worker pay and fringe benefits, such as employer contributions for health insurance or to a retirement plan, are indicators of a nation's economic well-being.

An analysis of real weekly earnings (i.e., actual earnings adjusted for inflation) of all part-time and full-time and part-year and year-round workers shows that, from 1979 to 2009, real earnings increased by 24.4%, to \$893 a week. During the same period, the real weekly earnings of workers employed full-time, year-round increased by 16.9%, to \$1,098 a week. Although real earnings increased for workers at all earnings levels, the largest increase was for workers at the 95<sup>th</sup> percentile (i.e., workers with the highest earnings).

From 1979 to 2009, the real weekly earnings of women increased more than the earnings of men. Thus, the earnings gap between men and women narrowed over the period.

The distribution of weekly earnings became more unequal from 1979 to 2009. Inequality increased among both men and women. Most of the increase in inequality occurred during the 1980s. Inequality increased mainly because the share of total earnings received by the top 5% of earners increased, while the share received by workers at the lowest four quintiles declined.

From 1979 to 2009, at the 20<sup>th</sup> percentile, the real weekly earnings of men employed full-time, year-round fell by 6.4%, while the real earnings of women increased by 16.8%. At the 40<sup>th</sup> percentile, the real earnings of men were relatively unchanged (up 0.1%), but the real earnings of women increased by 18.6%.

From 1987 to 2009, the percentage of workers employed full-time, year-round who had employment-based health insurance coverage fell by 7.9%. The decline was greater among workers with lower earnings, and greater among men (9.3%) than women (6.3%).

The percentage of full-time, year-round workers who participated in an employer- or union-provided pension plan fell from 59.0% in 1979 to 51.5% in 2009, a decrease of 7.5%. The decline was greater among men (10.4%) than women (2.9%). Among men, the largest reductions were among middle-wage workers (i.e., men at the second, third, and fourth quintiles).

From 1979 to 2009, at the 20<sup>th</sup> and 40<sup>th</sup> percentiles, the real weekly earnings of men employed full-time, year-round either declined or were unchanged. Men at the lowest and second quintiles were more likely than other men to have lost health insurance coverage. At the lowest quintile, although the percentage of men who participated in an employer- or union-provided pension plan fell by 8.6%, the decline in participation was greater for middle-wage men.

Among women employed full-time, year-round, real weekly earnings increased at all earnings levels from 1979 to 2009. The smallest increases were for women at the 20<sup>th</sup> and 40<sup>th</sup> percentiles. The decline in health insurance coverage was greatest for women at the lowest and second quintiles. At the lowest quintile, from 1979 to 2009, the percentage of women who participated in an employment-based pension plan fell by 4.4%. At other quintiles, participation either fell or was unchanged.

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## **Introduction**

Worker compensation consists of employee pay and fringe benefits. Benefits may include employer contributions to a health insurance plan or to a retirement plan. Worker compensation is an indicator of a nation's economic well-being. The trend in real earnings (i.e., actual earnings adjusted for inflation) shows how the buying power of different workers rises or falls over time. Changes in the distribution of earnings show how the relative buying power of different workers changes over time.

The level and distribution of worker pay are issues for Congress. When wages rise with productivity, increased earnings can expand the Social Security taxable wage base, which can help pay for Social Security benefits. Higher earnings can also help pay for Medicare benefits. Conversely, lower earnings can make it more difficult to finance the Social Security and Medicare programs.

The level of real earnings can affect the national poverty rate and, therefore, federal spending on welfare and assistance for food, housing, healthcare, and energy. The federal minimum wage can affect the real earnings of lower-wage workers, as well as the overall distribution of earnings.

In part, real earnings depend on the amount of investment per worker—in the form of both human capital (e.g., education and healthcare) and physical capital (e.g., computers and other equipment). Investment depends on personal, business, and government saving. Federal budget deficits or surpluses can affect the national saving rate and the amount of investment per worker.

Government spending and tax policy can also affect earnings. Federal support for research and development can affect real earnings through the development of new goods and services and more productive technologies. Tax policy can affect decisions to save and invest, as well as the after-tax distribution of earnings. Policies that affect personal saving and the availability of private pension benefits can impact retirement income. Policies that influence the availability of private health insurance can affect federal spending on healthcare.

Immigration policy can affect both real earnings and the distribution of earnings. An increased supply of unskilled foreign workers can lower the wages of less-skilled U.S. workers and increase inequality. Conversely, an increased supply of skilled foreign workers can lower the wages of skilled American workers and reduce inequality. Similarly, trade policy can affect both real earnings and the distribution of earnings. Increased imports from low-wage countries can raise the living standards of U.S. households but affect the wages of domestic workers who produce competing goods and services. Increased exports of goods produced by skilled workers in the United States can raise the wages of American workers.

Finally, differences in earnings among racial or ethnic groups or extremes in inequality can affect public support for social, political, and economic institutions.

## Organization of Report

This report examines the trends in real weekly earnings and the distribution of weekly earnings in the United States from 1979 to 2009. The report provides separate analyses for men and women.<sup>1</sup> The discussion begins with a definition of earnings and a summary of findings. Next, the report discusses broad policies to increase real earnings or reduce inequality. The final section provides a detailed summary of the findings.

The report analyzes individual earnings. A study of individual income or family earnings or income may reach different conclusions.<sup>2</sup> The report does not review research on the causes of changes in real earnings or inequality.

## The Definition of Earnings

The results of an analysis of real earnings and the distribution of earnings are affected by the definition of earnings, whose earnings are studied (e.g., all workers, full-time workers, prime-age workers, or others), the measure of inequality, and the time period studied.

Earnings are payments that individuals receive for their labor services. Individuals may be paid for a period of time worked (e.g., an hourly wage or weekly salary) or the quantity of goods or services produced (e.g., a piece rate). Earnings may be defined as cash wages or as total compensation. The latter consists of cash wages plus fringe benefits such as employer-provided health insurance, employer contributions to a retirement plan, and paid sick leave and vacations.

The results of an analysis of individual earnings would differ from a study of individual compensation or individual income or of family earnings or income.<sup>3</sup> Many individuals and families receive cash or in-kind benefits from sources other than work (e.g., interest, dividends, rent, cash welfare assistance, refundable tax credits, or in-kind benefits such as food, housing, healthcare, or energy assistance).<sup>4</sup> Some families have more wage earners than other families.

This report analyzes individual weekly earnings, where earnings consist of cash wages before taxes or other deductions. Individual earnings consist of total annual earnings from all jobs divided by the number of weeks worked. The analysis includes wage and salary workers and self-

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<sup>1</sup> In addition to real earnings and the distribution of earnings, economists also study earnings mobility, or how the earnings of a given sample of workers change over time. Because of mobility, the distribution of lifetime earnings may differ from the distribution of annual or weekly earnings.

<sup>2</sup> Earnings account for the largest share of individual and family income.

<sup>3</sup> The distribution of earnings may change even though the distribution of total compensation does not change; e.g., if workers choose to receive a greater or smaller share of compensation as wages or if employers raise or lower their contributions for health insurance or retirement benefits.

For analyses of the distribution of household income, see CRS Report RS20811, *The Distribution of Household Income and the Middle Class*, by Linda Levine; and the U.S. Department of Commerce, U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2009*, P60-238, September 2010, available at <http://www.census.gov/prod/2010pubs/p60-238.pdf>.

<sup>4</sup> The results of an analysis of the distribution of earnings would differ from an analysis of the distribution of income if income from transfer payments or from savings and investments rise or fall. In addition, a change in nonlabor income may affect earnings (i.e., decisions to work or how much to work).

employed workers ages 16 and older. Because there are differences in the labor market characteristics of men and women, the earnings of men and women are analyzed separately.<sup>5</sup>

The analysis uses data from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS). The CPS is a household survey conducted by the Census Bureau for the Bureau of Labor Statistics (BLS). The annual supplement asks workers how much they earned during the previous year. Thus, the 2010 supplement collected earnings information for 2009. The **Appendix** includes a fuller explanation of the data and methodology used in this report.

Finally, the report analyzes the earnings of two groups of workers: all workers and workers employed full-time, year-round. All workers include persons employed either full-time or part-time and workers who work either part of the year or year-round. Full-time workers are persons who work 35 or more hours a week. A person who works 35 or more hours a week may have more than one job. Year-round workers are persons who work 50 or more weeks a year. A year-round worker may work for more than one employer during the year.

Analyzing the earnings of full-time, year-round workers helps control for changes in hours worked per week, temporary and seasonal employment, and spells of unemployment. From 1979 to 2009, the percentage of workers employed full-time, year-round increased from 56.4% in 1979 to 68.6% in 2007. (See **Figure 1.**)

During a recession, both the percentage of workers employed full-time and the percentage of workers employed full-time, year-round tend to fall. From 1979 to 2009, there were five recessions in the United States: January to July 1980 (six months), July 1981 to November 1982 (16 months), July 1990 to March 1991 (eight months), March to November 2001 (eight months), and December 2007 to June 2009 (18 months).<sup>6</sup> From 2007 to 2009, the percentage of workers employed full-time fell from 81.1% to 78.5%, while the percentage of workers employed full-time, year-round fell from 68.6% to 64.2%.

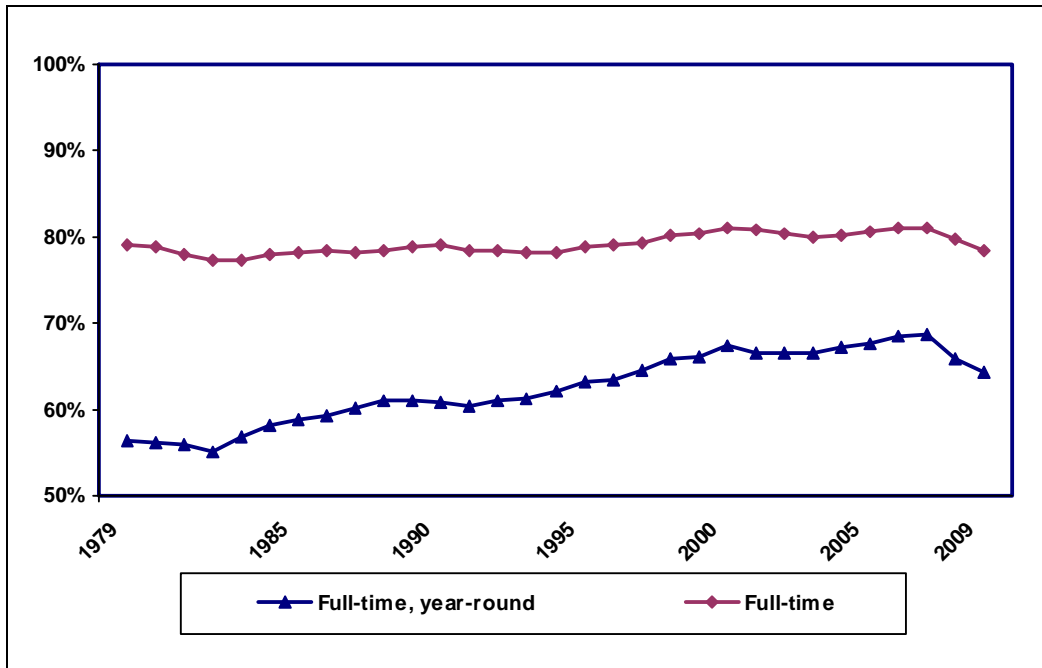
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<sup>5</sup> In general, women tend to work fewer hours per week than men, spend less time in the labor force, and enter and leave the labor force more often than men. The distribution of women by occupation and industry also differs from men. See CRS Report 98-278, *The Gender Wage Gap and Pay Equity: Is Comparable Worth the Next Step?*, by Linda Levine.

<sup>6</sup> The National Bureau of Economic Research (NBER) is the official arbiter of turning points in the business cycle. National Bureau of Economic Research, *U.S. Business Cycle Expansions and Contractions*, available at <http://www.nber.org/cycles.html>.



**Figure I. Full-Time Workers and Full-Time, Year-Round Workers, 1979-2009**



Source: Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

## Summary of Findings

### Real Earnings

#### All Workers

- From 1979 to 2009, the average real weekly earnings (i.e., earnings adjusted for inflation) of all workers increased by 24.4%, to \$893 a week. Earnings increased for workers at all percentiles.<sup>7</sup> But, the largest increase, 36.2%, was for workers at the 95<sup>th</sup> percentile, whose earnings increased to \$2,308 a week.
- At all earnings levels, from 1979 to 2009, men earned more than women. Over the period, however, the real earnings of women increased more than the real earnings of men. Thus, the earnings gap between men and women narrowed.
- From 1979 to 2009, the increase in real weekly earnings among lower- and middle-wage workers (i.e., workers at the 20<sup>th</sup>, 40<sup>th</sup>, and 60<sup>th</sup> percentiles) was due mostly to higher earnings among women. The real earnings of men at these percentiles increased slightly or were relatively unchanged (up by 1.8%, 0.1%, and 5.5%, respectively). The real earnings of women at these percentiles increased by 36.2%, 33.5%, and 40.1%, respectively.

<sup>7</sup> If workers are ranked from lowest to highest paid, workers at the 20<sup>th</sup> percentile earn more than 20% of workers, workers at the 40<sup>th</sup> percentile earn more than 40% of workers, and so on.

## **Full-Time, Year-Round Workers**

- The real weekly earnings of full-time, year-round workers are higher than the earnings of all workers. Nevertheless, from 1979 to 2009, the average earnings of workers employed full-time, year-round increased less than the earnings of all workers (16.9% compared to 24.4%). The average weekly earnings of workers employed full-time, year-round increased to \$1,098 a week.
- From 1979 to 2009, the real weekly earnings of full-time, year-round workers increased at all earnings levels. The largest increase occurred among workers at the 95<sup>th</sup> percentile (29.0%, to \$2,500 a week).
- At all earnings levels, the real earnings of women working full-time, year-round increased more than the real earnings of men. Thus, as was the case with all workers, the gap between the earnings of men and women employed full-time, year-round narrowed.
- At the 20<sup>th</sup> percentile, the real weekly earnings of men employed full-time, year round were 6.4% lower in 2009 than in 1979. For men at the 40<sup>th</sup> and 60<sup>th</sup> percentiles, real earnings in 2009 were 0.1% and 6.7% higher, respectively, than in 1979. On the other hand, from 1979 to 2009, the real earnings of women at the 20<sup>th</sup>, 40<sup>th</sup>, and 60<sup>th</sup> percentiles increased by 16.8%, 18.6%, and 35.3%, respectively.

## **Health Insurance Coverage**

### **All Workers**

- The CPS has consistent information on health insurance coverage from 1987 to the present. Workers with higher earnings are more likely to have employment-based health insurance coverage. In 2009, 84.6% of the top 5% of earners had employment-based health insurance coverage, compared to 41.8% of workers at the lowest quintile
- From 1987 to 2009, the percentage of workers with health insurance coverage fell by 8.8 points. Coverage fell for workers at all earnings levels.<sup>8</sup>
- The decline in health insurance coverage from 1987 to 2009 was greater among workers with lower earnings. Although coverage declined among both men and women, the reduction was greater among men (10.4%) than women (7.0%).
- During the 22-year period from 1987 to 2009, health insurance coverage generally fell from 1987 to the early 1990s, increased from the mid-1990s to about 2000, and then declined again from about 2000 to 2009.

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<sup>8</sup> If workers are ranked from lowest to highest paid and then divided into five equal-size groups, each group is a quintile.

### **Full-Time, Year-Round Workers**

- Workers employed full-time, year-round are more likely than all workers to have employment-based health insurance coverage (in 2009, 76.8% for workers employed full-time, year-round compared to 67.5% for all workers).
- During the 22-year period from 1987 to 2009, the percentage of full-time, year-round workers with employment-based health insurance fell by 7.9 points. Coverage fell at all earnings levels but was greater among workers with lower earnings.
- The decline in insurance coverage was greater for men than women (9.3% and 6.3%, respectively).
- From 1987 to 2009, the decline in coverage was greater at both the beginning and the end of the period than it was in the middle.

### **Pension Coverage**

#### **All Workers**

- Workers with higher earnings are more likely than workers with lower earnings to participate in an employer- or union-provided pension plan. In 2009, 61.8% of the top 5% of earners were covered by such a plan, compared to 8.7% of workers in the lowest quintile.
- From 1979 to 2009, participation in an employment-based pension plan fell by 2.6%. This decline was due to the lower participation of men. Participation among men fell by 8.0%, but increased by 4.1% among women.
- Among men, participation fell more at the third and fourth quintiles (10.0% and 13.8%, respectively) than at the lowest and second quintiles (1.0% and 8.0%, respectively). Participation increased among women at each of these four quintiles.
- Employment-based pension coverage fell in the 1980s, but the decline was due to lower participation among men. From 1993 to 2001, participation increased among both men and women. From 2001 to 2009, participation fell among both men and women, but the reduction was greater among men than among women.

#### **Full-Time, Year-Round Workers**

- From 1979 to 2009, the decline in participation in employment-based pension plans was greater among full-time, year-round workers than among all workers (7.5% versus 2.6%).
- Participation declined among both men and women (10.4% and 2.9%, respectively) from 1979 to 2009. Among men, the largest reductions were among workers in the three middle quintiles. Among women, the decline in participation was greater at the lowest and top quintiles.

- Among full-time, year-round workers, participation fell in the 1980s, increased in the 1990s, and fell again from 2001 to 2009. In the 1980s, participation fell among both men and women.

## **The Distribution of Earnings**

### **All Workers**

- As measured by the Gini coefficient, inequality in the distribution of weekly earnings increased among all workers from 1979 to 2009.
- Earnings inequality is greater among men than women. But, from 1979 to 2009, inequality increased among both men and women.
- When the earnings of men and women are analyzed separately, inequality increased more than when the earnings of men and women are analyzed together. One explanation may be that as the earnings gap between men and women narrowed, the distribution of earnings among women became more similar to the distribution of earnings among men.
- The increase in inequality occurred mainly during the 1980s. From 1993 to 2001, there was a slight increase in inequality, while the change in the Gini coefficient from 2001 to 2009 was not statistically significant.
- The rise in inequality from 1979 to 2009 was due mainly to the growth in the share of total weekly earnings received by the top 5% of earners. From 1979 to 2009, the share of earnings received by the top 5% of earners increased by 2.4%, while the share of earnings received by the lowest four quintiles fell by 2.7%.

### **Full-Time, Year-Round Workers**

- The distribution of earnings among workers employed full-time, year-round is more equal than the distribution of earnings among all workers. Nevertheless, from 1979 to 2009, inequality increased more among full-time, year-round workers than among all workers.
- Inequality among workers employed full-time, year-round is greater among men than women. But, inequality increased among both men and women.
- When the earnings of men and women are analyzed separately, inequality increased more than when the earnings of men and women are analyzed together.
- The largest increase in inequality among full-time, year-round workers occurred during the 1980s. Inequality also increased from 1993 to 2001. From 2001 to 2009, there was a small decline in inequality.
- Over the period from 1979 to 2009, inequality increased because the top quintile of earners received a larger share of total weekly earnings, while the first four quintiles received a smaller share. From 1979 to 2009, the share of earnings received by the top 5% of earners increased by 2.5%, but the share received by the lowest four quintiles fell by 3.7%.

## **Policies to Increase Real Earnings or Reduce Inequality**

A variety of broad policies are available to increase real earnings or reduce earnings inequality. Policies to increase real earnings may differ from policies to reduce inequality. In some cases, the policies may conflict. Some policies may have mainly short-term effects. Other policies may require a longer-term commitment.

### **Real Earnings**

#### **Productivity**

Real earnings rise with increased productivity. Policies to increase productivity may include efforts to raise both private and public saving, increase capital investment per worker, expand investment in human capital (e.g., education, training, and healthcare), and encourage the development of technology. Technological innovation may include improvements in equipment, the introduction of new products, or better methods of production, transportation, or communication.<sup>9</sup>

#### **Economic Efficiency**

Another way to increase real earnings is to improve economic efficiency. According to standard economic theory, competitive markets generally result in the most efficient allocation of resources, where resources consist of individuals with different skills, capital goods (e.g., computers, machinery, and buildings), and natural resources. A more efficient allocation of resources generally results in greater total output, which can raise real average earnings.

Economic efficiency can be improved through policies that provide consumers with greater access to goods and services (e.g., improved infrastructure to exchange goods and services and expanded trade) and a better allocation of labor and capital (e.g., neutral tax policies, migration, or the deregulation of labor, product, or other markets).

#### **Inequality**

Inequality may be reduced using either direct or indirect policies. Direct policies include income transfer programs. Indirect policies may consist of programs to improve the income-producing human capital of lower-skilled workers (e.g., education, training, or healthcare). Programs to reduce inequality may involve tradeoffs, however, with proposals to improve economic efficiency.

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<sup>9</sup> Improved technology may allow for greater outsourcing of both manufacturing and service jobs, which may or may not affect the distribution of domestic earnings. See CRS Report RL32292, *Offshoring (or Offshore Outsourcing) and Job Loss Among U.S. Workers*, by Linda Levine and CRS Report RL32484, *Foreign Outsourcing: Economic Implications and Policy Responses*, by Craig K. Elwell.

## **Indirect Policies**

Inequality can be reduced with policies that reduce the relative supply of less-skilled labor, increase the relative supply of skilled labor, or both. Such policies may include improved investment in preschool, grade school, and high school education, better adult education, and improved access to healthcare for lower income workers. Inequality may also be reduced by increasing the relative supply of college-educated workers; for example, programs that lower the cost of higher education or increase educational assistance to lower income students. Some programs may be more cost effective than others. Immigration policies that allow more skilled workers, fewer unskilled workers, or both, into the country can also reduce inequality.

## **Direct Policies**

Income inequality may also be reduced through income redistribution programs. These programs include policies such as progressive taxation—including refundable tax credits like the Earned Income Tax Credit (EITC). They also include in-kind transfers of food, housing, healthcare, and energy assistance.

## **Tradeoff with Economic Efficiency**

Competitive markets may allocate resources efficiently, but, for some policymakers, they may result in an unacceptable distribution of earnings. Thus, programs that reduce inequality may involve tradeoffs with policies to improve economic efficiency. Some economists argue that a higher minimum wage, easier union organizing rules, or more restrictive trade policies may reduce inequality. Other economists maintain that these policies may reduce total economic output and may not have a significant impact on inequality. Similarly, some economists argue that high marginal tax rates and income redistribution programs may harm economic efficiency. For example, high tax rates may discourage saving and investment. Transfer payments or other forms of nonlabor income may reduce the supply of labor (i.e., they may affect decisions to work or how much to work).

## **Macroeconomic Policies**

Fiscal and monetary policies that reduce or maintain low unemployment may also affect the distribution of earnings. During an economic expansion, an increase in the number of hours worked or the hourly wages of lower-wage workers may improve the relative earnings and lower inequality. Fiscal policies consist of government spending and tax revenues. Monetary policy consists of actions by the Federal Reserve Bank that affect the money supply and interest rates.<sup>10</sup>

## **The Trend in Real Weekly Earnings**

The remainder of this report provides a detailed description of the findings summarized above. This section examines the trend in real weekly earnings from 1979 to 2009. Nominal, or actual, earnings are adjusted for inflation using the Consumer Price Index for All Urban Consumers,

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<sup>10</sup> Fiscal policy (i.e., budget surpluses or deficits) may also impact interest rates.

adjusted to take into account the current methods for measuring changes in prices (CPI-U-RS). An explanation of this index is provided in the **Appendix**.

This section shows the trend in real weekly earnings for workers at the 20<sup>th</sup>, 40<sup>th</sup>, 60<sup>th</sup>, 80<sup>th</sup>, and 95<sup>th</sup> percentiles. If workers are ranked from lowest to highest paid, workers at the 20<sup>th</sup> percentile earn more than 20% of workers, workers at the 40<sup>th</sup> percentile earn more than 40% of workers, and so on. All of the results in this section are shown using graphs. The data displayed in the graphs are provided in the **Appendix**.

## **Topcoding**

To protect the confidentiality of survey participants, the CPS data available for public use have an earnings amount assigned to higher-earning workers. Their actual earnings are not reported, but are topcoded. Because of a change in topcoding in 1993, changes in earnings from 1992 to 1993 cannot be separated into the effects of the change in topcoding and the actual change in earnings. Therefore, this section does not discuss how much average weekly earnings changed from 1979 to 2009. Changes in the amount of earnings over periods that do not include 1992 to 1993 are discussed. In addition, the percentage changes in average earnings from 1979 to 2009 are the sum of changes from 1979 to 1992 and from 1993 to 2009. (See the discussion of “Topcoded Earnings” in the **Appendix**.)

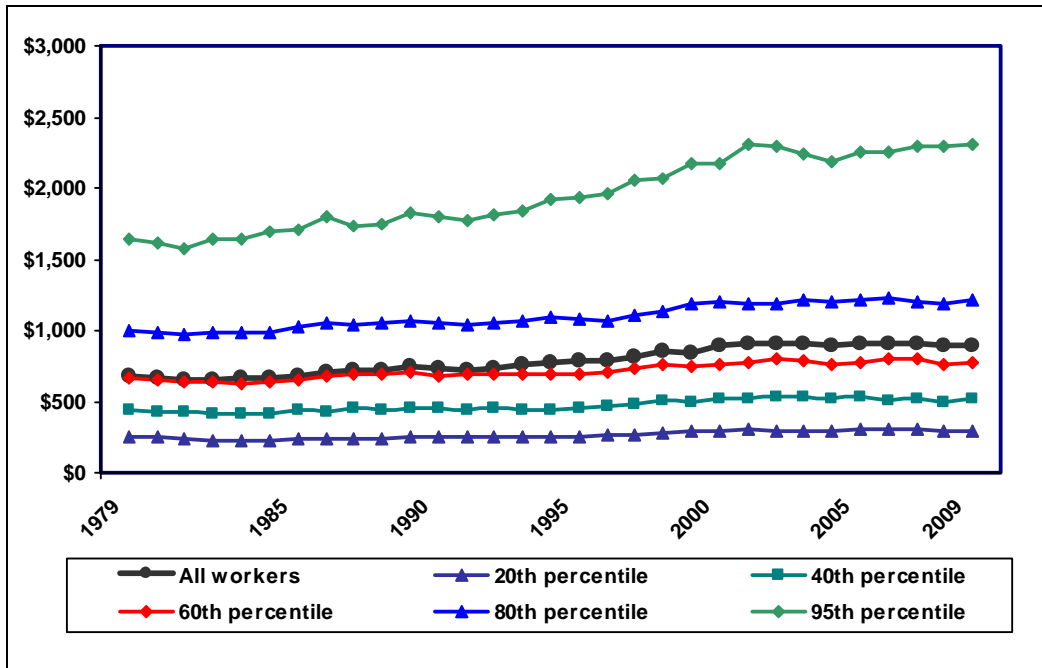
## **All Workers**

From 1979 to 2009, the average real weekly earnings of all employed persons increased by 24.4%, to \$893 a week. Earnings increased for workers at all percentiles. The increase was greatest for workers at the 95<sup>th</sup> percentile. The real earnings of workers at the 20<sup>th</sup> percentile increased by 17.0% (to \$288), while the earnings of workers at the 95<sup>th</sup> percentile increased by 36.2% (to \$2,308). (See **Figure 2** and **Table A-1**.)

**Figure 3** and **Figure 4** show two differences in the real weekly earnings of men and women. First, at each percentile, the earnings of men are greater than the earnings of women. In 2009, men at the 20<sup>th</sup> percentile earned \$360 a week, compared to \$247 a week for women. At the 60<sup>th</sup> percentile, men and women earned \$923 and \$654 a week, respectively. At the 95<sup>th</sup> percentile, men earned \$2,750 a week, compared to \$1,788 a week for women.

Second, from 1979 to 2009, at all earnings levels, real weekly earnings increased more for women than men. At the 20<sup>th</sup>, 40<sup>th</sup>, and 60<sup>th</sup> percentiles, the real earnings of men were either unchanged or increased slightly (up by 1.8%, 0.1%, and 5.5%, respectively). But, the earnings of women at these percentiles increased by 36.2%, 33.5%, and 40.1%, respectively. Thus, the increase in real earnings of workers at the 20<sup>th</sup>, 40<sup>th</sup>, and 60<sup>th</sup> percentiles was due mostly to higher earnings among women.

**Figure 2. Real Weekly Earnings, All Workers, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

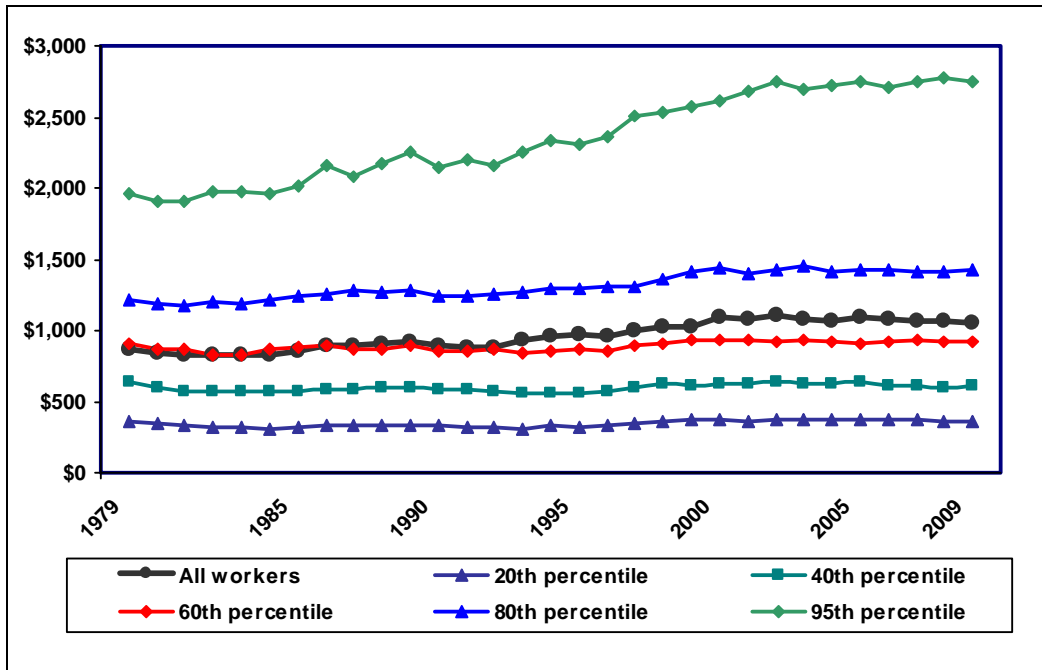
Real weekly earnings increased more in the 1980s and 1990s than in the 2000s. From 1980 to 1989, real earnings increased by 11.5% (from \$666 to \$743). But, the increase was mainly among women and higher-wage men. The real earnings of men at the 20<sup>th</sup> percentile fell by 4.9%. The earnings of men at the 40<sup>th</sup> percentile were relatively unchanged (down by 0.4%), but they increased by 2.3% at the 60<sup>th</sup> percentile.

From 1993 to 2001, real weekly earnings among all workers increased by 18.9% (from \$758 to \$902).<sup>11</sup> Real earnings increased among both men (16.8%) and women (23.5%).

<sup>11</sup> Because of the change in topcoding in the CPS in 1993, the calculations for the decade of the 1990s begin with 1993. At the end of the decade, the peak year in real earnings varies by percentile. This report uses 2001 as the peak year.

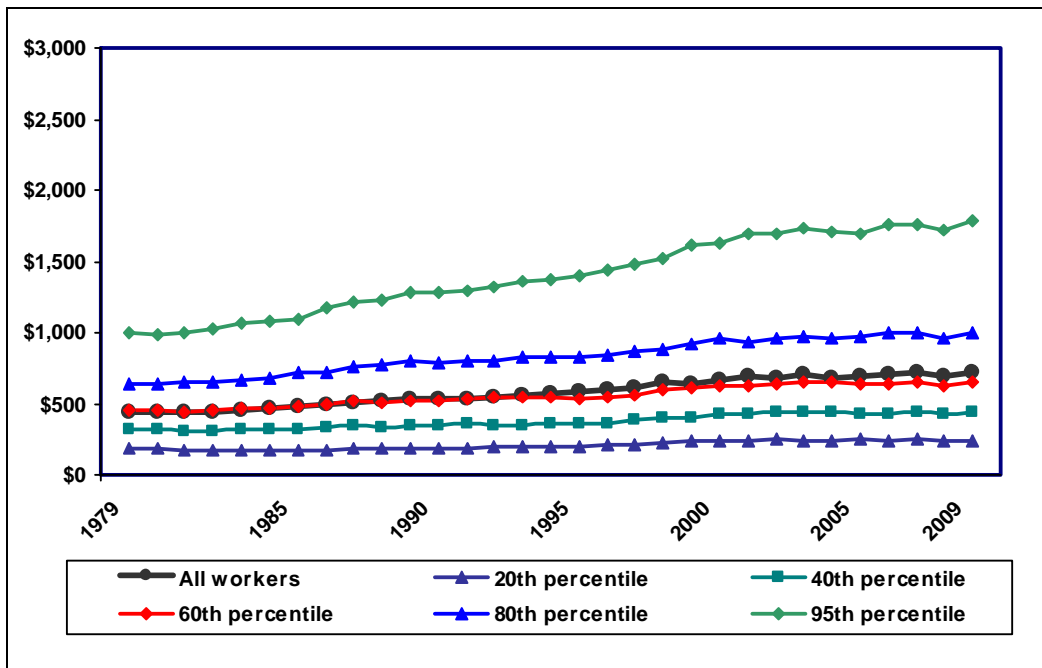


**Figure 3. Real Weekly Earnings, All Male Workers, 1979-2009**



Source: Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Figure 4. Real Weekly Earnings, All Female Workers, 1979-2009**



Source: Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

From 2001 to 2009, real weekly earnings fell by 0.9% (from \$902 to \$893). The decline was due to lower real earnings among men. Overall, the earnings of men fell by 2.7%, but the earnings of women increased by 2.3%. Among men, earnings fell at the 20<sup>th</sup>, 40<sup>th</sup>, and 60<sup>th</sup> percentiles but increased at the 80<sup>th</sup> and 95<sup>th</sup> percentiles.

The narrowing of the earnings gap between men and women may have been caused by a number of factors. The relative hourly wages of women may have increased. Women may have worked more hours. More women may have entered traditionally male occupations. Gains in educational attainment and work experience may also have narrowed the earnings gap between men and women.<sup>12</sup>

## **Full-Time, Year-Round Workers**

The real weekly earnings of full-time, year-round workers are higher than the earnings of all workers. (Compare **Figure 2** and **Figure 5**.) Nevertheless, from 1979 to 2009, the real earnings of workers employed full-time, year-round increased less than the earnings of all workers. The average weekly earnings of full-time, year-round workers increased by 16.9%, compared to 24.4% for all workers. The average weekly earnings of workers employed full-time, year-round increased to \$1,098 in 2009.

Among workers employed full-time, year-round, earnings increased at all percentiles. The largest increase (29.0%, to \$2,500 a week) occurred among workers at the 95<sup>th</sup> percentile. At the 20<sup>th</sup> percentile, earnings increased by 6.6%, to \$462 a week. (See **Table A-2**.)

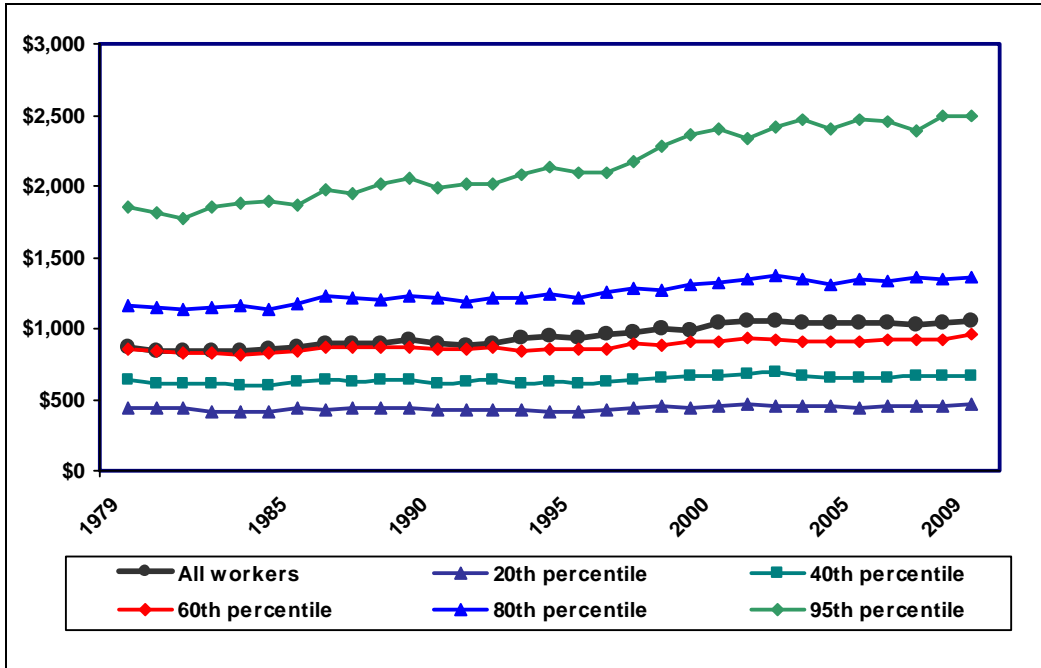
As was the case with all workers, the average real weekly earnings of women employed full-time, year-round increased more than the earnings of men (41.1% and 13.6%, respectively). The earnings of women increased more than the earnings of men at all percentiles. At the 20<sup>th</sup> percentile, the earnings of men fell by 6.4%, while the earnings of women increased by 16.8%. The earnings of men at the 40<sup>th</sup> percentile were relatively unchanged (up by 0.1%), while the earnings of women increased by 18.6%. At the 60<sup>th</sup> percentile, the earnings of men rose by 6.7%, but the earnings of women rose by 35.3%. (Compare **Figure 6** and **Figure 7**.)

The real weekly earnings of workers employed full-time, year-round increased more in the 1980s and 1990s than in the 2000s (8.8%, 12.6%, and 0.8%, respectively). Among men at the 20<sup>th</sup> percentile, real earnings fell during the 1980s (by 2.9%), increased from 1993 to 2001 (by 7.3%), and fell again from 2001 to 2009 (by 2.5%). The earnings of women at the 20<sup>th</sup> percentile increased in each period (5.1%, 14.8%, and 0.9%, respectively)

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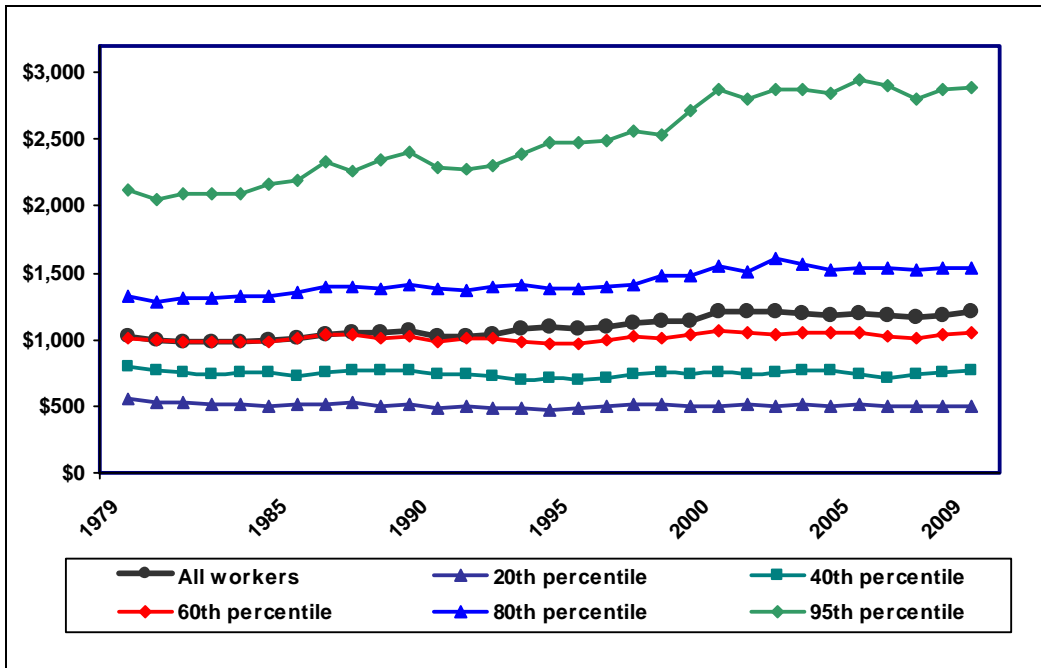
<sup>12</sup> For more discussion on the reasons for the narrowing of the wage gap between men and women, see CRS Report 98-278, *The Gender Wage Gap and Pay Equity: Is Comparable Worth the Next Step?*, by Linda Levine.

**Figure 5. Real Weekly Earnings, Full-Time, Year-Round Workers, 1979-2009**



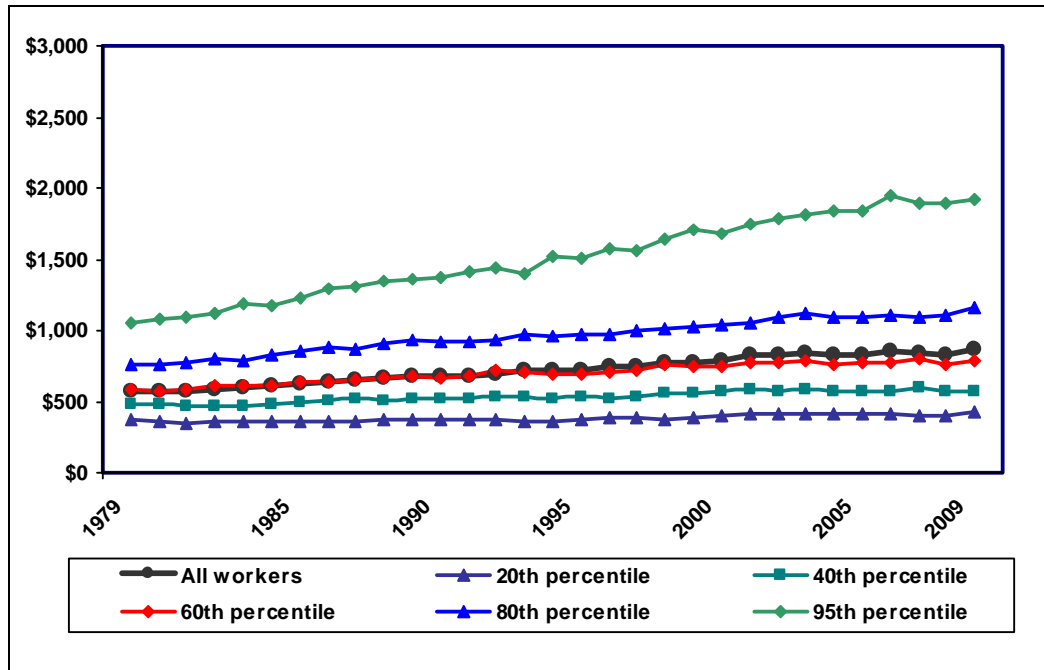
Source: Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Figure 6. Real Weekly Earnings, Male Full-Time, Year-Round Workers, 1979-2009**



Source: Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Figure 7. Real Weekly Earnings, Female Full-Time, Year-Round Workers, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

## Fringe Benefits

Total compensation consists of wages and fringe benefits. This section examines the trends in employment-based health insurance and pension coverage. Employment-based health insurance consists of employer contributions to a health insurance plan. Workers who are not covered by an employment-based insurance plan may purchase insurance from a private insurance company or they may be covered by a public insurance program (e.g., Medicaid or Medicare).<sup>13</sup> An employment-based pension plan is an employer- or union-provided retirement plan. Instead of (or in addition to) an employment-based retirement plan workers may save for retirement through an Individual Retirement Account (IRA).<sup>14</sup>

<sup>13</sup> The Patient Protection and Affordable Care Act (P.L. 111-148, PPACA), as amended by the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152), increases access to health insurance. PPACA does not require employers to provide employees with health insurance. Beginning in 2014, however, it does impose requirements on certain employers. Employers with at least 50 full-time equivalent (FTE) employees may be required to pay a penalty if they do not provide insurance and at least one employee receives a premium credit (an advanceable, refundable tax credit for the purchase of health insurance through a health insurance exchange). Employers with at least 50 FTEs who do provide coverage may be subject to a penalty if their plans do not meet certain requirements. For more information on the employer and individual requirements of PPACA, see CRS Report R40942, *Private Health Insurance Provisions in the Patient Protection and Affordable Care Act (PPACA)*, by Hinda Chaikind, Bernadette Fernandez, and Mark Newsom.

<sup>14</sup> For information on the types of IRAs, see CRS Report RL31770, *Individual Retirement Accounts and 401(k) Plans: Early Withdrawals and Required Distributions*, by John J. Topoleski.

This report does not analyze the employer or employee cost of health insurance. The report does not examine the amount of employer or employee contributions to employee retirement plans.

For the analysis in this section, workers are divided into quintiles. Workers are first ranked from lowest to highest paid. Workers are then divided into five equal-size groups, or quintiles. Workers in the top, or highest paid, quintile are further divided into two groups: the top 5% of earners and the top 81% to 95% of earners.

## Employment-Based Health Insurance

The CPS has consistent information on employment-based health insurance coverage from 1987 to the present. Because of changes in the survey, however, current data are not fully comparable to data from earlier years. In 1994, for example, the health insurance questions in the CPS were redesigned.<sup>15</sup> These changes resulted in higher estimates of the number of persons with employment-based health insurance. The reported change in health insurance coverage between 1993 to 1994 cannot be separated into the effects of the change in the survey questions and the actual change in coverage. Therefore, in **Figure 8** and **Figure 9**, the period from 1987 to 2009 is separated into two periods: 1987 to 1993 and 1994 to 2009. Also, in this section of the report and in **Table A-3** and **Table A-4**, the changes in health insurance coverage from 1987 to 2009 are the sum of the percentage point changes over each of the two subperiods (i.e., the sum of the change from 1987 to 1993 and the change from 1994 to 2009).<sup>16</sup>

### All Workers

Five features characterize the trend in employment-based health insurance coverage from 1987 to 2009.<sup>17</sup>

- Workers with higher earnings are more likely to have employment-based health insurance. In 2009, 84.6% of the top 5% of earners had coverage, compared to 41.8% of workers in the lowest quintile. (See **Figure 8** and **Table A-3**.)
- From 1987 to 2009, the percentage of workers with health insurance coverage fell by 8.8 points.

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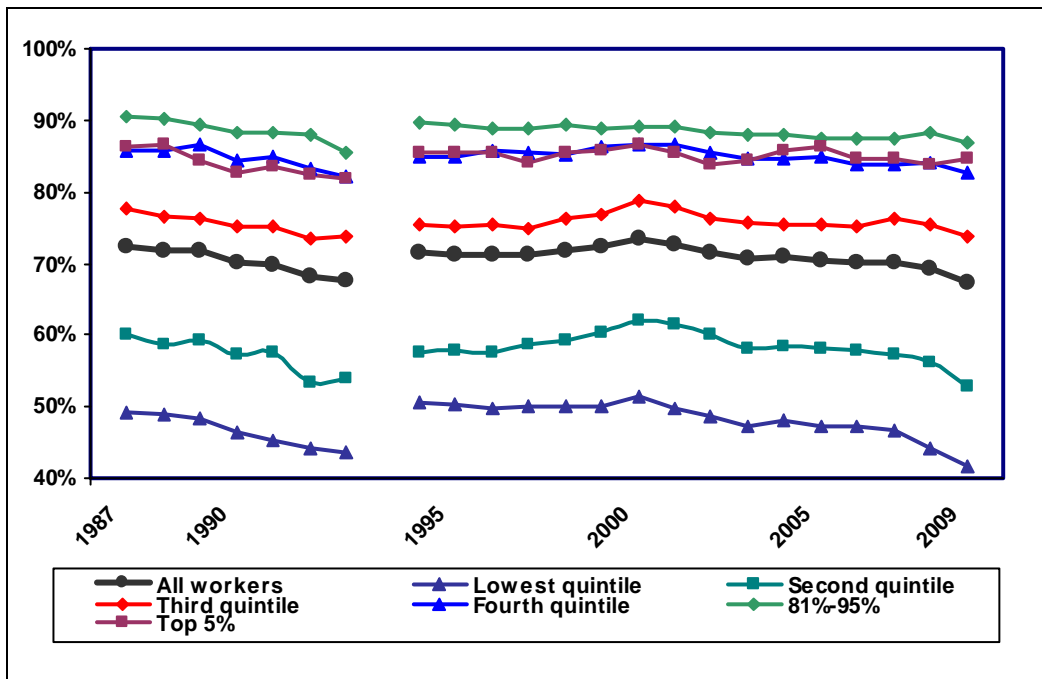
<sup>15</sup> U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States, 2009*, Current Population Reports, P60-238, GPO, September 2010, available at <http://www.census.gov/prod/2010pubs/p60-238.pdf>, p. 71.

<sup>16</sup> Other changes in the CPS may affect the comparability of health insurance data over time. The Census Bureau has released revised data on health insurance coverage for the years 1996 to 2005. Because of these revisions, the estimated number of persons with employment-based health insurance increased slightly. This report does not take these revisions into account. Also, in 2000 the CPS added questions to verify that people who answered no to all questions about specific types of insurance were actually uninsured. This change also increased slightly the estimated number of persons with employment-based health insurance. Cheryl Hill Lee and Sharon M. Stern, *Health Insurance Estimates from the U.S. Census Bureau: Background for a New Historical Series*, U.S. Census Bureau, June 2007, pp. 8, 16, [http://www.census.gov/hhes/www/hlthins/usernote/revhlth\\_paper.pdf](http://www.census.gov/hhes/www/hlthins/usernote/revhlth_paper.pdf).

<sup>17</sup> The analysis in this report is of employment-based health insurance coverage only. It does not include coverage of self-employed persons. The self-employed may have private health insurance if they purchase an individual policy or they are covered under someone else's policy. For more information on health insurance coverage, see CRS Report R41665, *Characteristics of Individuals With and Without Health Insurance, 2009*, by Carol Rapaport.

- Health insurance coverage fell at all earnings levels from 1987 to 2009, but the decline was greatest among lower-wage workers. At the lowest quintile, the percentage of workers with health insurance coverage fell by 14.5 points, compared to a 5.2-point decline for the top 5% of earners.
- Health insurance coverage fell among both men and women, but the decline was greater among men (10.4%) than women (7.0%).<sup>18</sup>
- From 1987 to 2009, health insurance coverage fell from 1987 to the early 1990s, increased from the mid-1990s to about 2000, and then declined again from about 2000 to 2009. In **Figure 8**, see the line for “All workers,” which shows the percentage of all workers who had employment-based health insurance coverage.

**Figure 8. Employment-Based Health Insurance Coverage, All Workers, By Quintile, 1987-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in the design of the health insurance questions in 1994, the percentage of workers with employment-based health insurance is separated into two subperiods: 1987-1993 and 1994-2009.

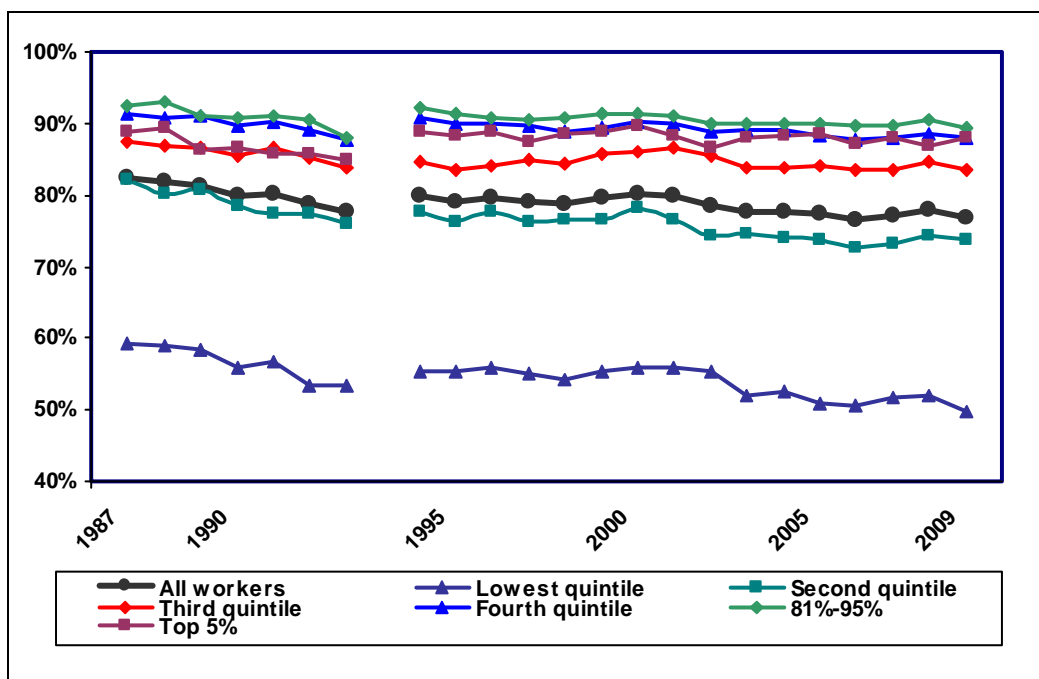
### Full-Time, Year-Round Workers

Workers employed full-time, year-round are more likely than all workers to have employer-provided health insurance. In 2009, 76.8% of workers employed full-time, year-round had health insurance coverage, compared to 67.5% of all workers. (See **Table A-3** and **Table A-4**.) Nevertheless, during the 22-year period from 1987 to 2009, the pattern of coverage for full-time,

<sup>18</sup> Unless stated otherwise, the comparisons of percentage differences or changes discussed in this report are significant at the 90% confidence level or better. See the **Appendix** for an explanation of confidence levels.

year-round workers was similar to that of all workers. First, workers with higher earnings are more likely to be covered by employment-based health insurance. Second, from 1987 to 2009, the percentage of full-time, year-round workers with employment-based health insurance fell by 7.9 points. Third, coverage declined at all earnings levels, and the decrease was greater among workers with lower earnings. Fourth, the drop in coverage was greater for men (9.3%) than women (6.3%). Finally, from 1987 to 2009, the decline in coverage was greater at both the beginning and the end of the period than it was in the middle. (See **Figure 9**.)

**Figure 9. Employment-Based Health Insurance Coverage, Full-Time, Year-Round Workers, By Quintile, 1987-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in the design of the health insurance questions in 1994, the percentage of workers with employment-based health insurance is separated into two subperiods: 1987-1993 and 1994-2009.

## Employer- or Union-Provided Pension Plans

### All Workers

Workers with higher earnings are more likely to participate in an employer- or union-provided pension plan.<sup>19</sup> In 2009, 61.8% of the top 5% of earners were covered by such a plan, compared to 8.7% of workers in the lowest quintile.<sup>20</sup> (See **Figure 10** and **Table A-5**.)

<sup>19</sup> The CPS questionnaire asks respondents, “Other than Social Security did [any] employer or union that [you] worked for [last year] have a pension or other type of retirement plan for any of its employees?” This question is followed up with a question about whether the employee participated in an employer- or a union-provided plan.

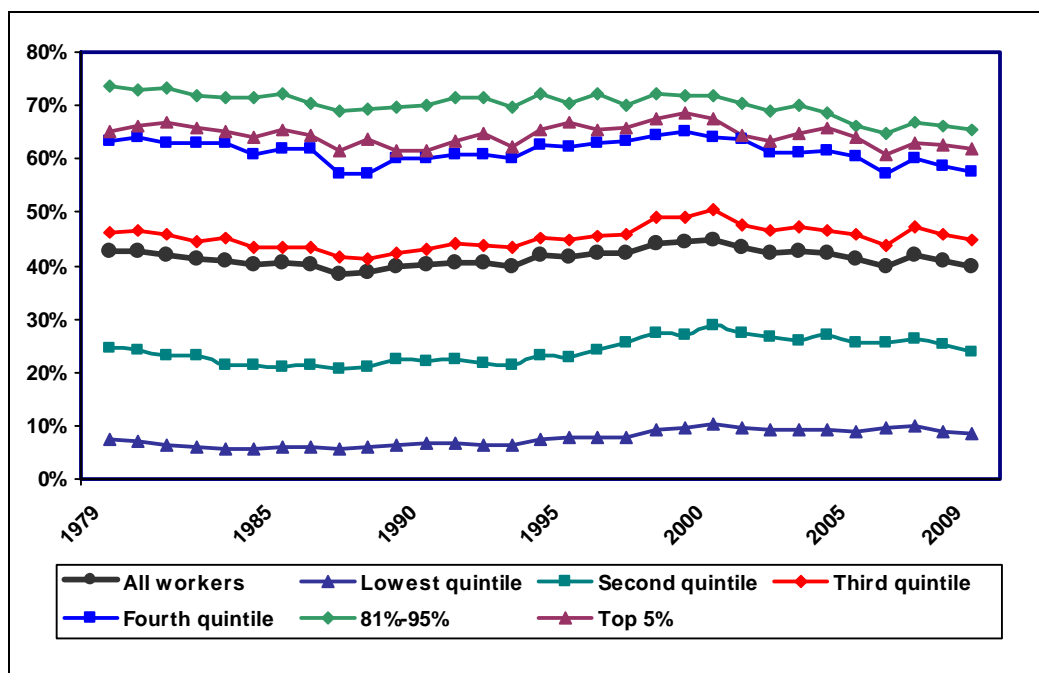
<sup>20</sup> The analysis in this section includes wage and salary workers in both the private and public sectors as well as self- (continued...)

From 1979 to 2009, participation in an employment-based pension plan fell by 2.6%. But, this decrease was due to the decline in participation among men. While participation among men fell by 8.0%, it increased among women by 4.1%.

Among men at the lowest and second quintiles, participation fell by 1.0% and 8.0%, respectively. The decline in participation was greater among men at the third and fourth quintiles (10.0% and 13.8%, respectively). Among women at these four quintiles, participation increased from 1979 to 2009.

Employment-based pension coverage declined in the 1980s, increased in the 1990s, and fell again in the 2000s.<sup>21</sup> The decline in participation in the 1980s was due to a decrease in participation among men (down by 5.2%, but unchanged among women). From 1993 to 2001, participation increased among both men and women (3.7% and 3.9%, respectively). In the 2000s, participation fell among both men and women, but the drop was greater among men than women (5.2% and 1.8%, respectively).

**Figure 10. Participation in an Employer- or Union-Provided Pension Plan, All Workers, By Quintile, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

(...continued)

employed workers. Public sector and self-employed workers are not covered by the Employee Retirement Income Security Act of 1974 (ERISA, P.L. 93-406), which is the federal law that governs employer-provided pension plans. For more information on pension plan coverage, see CRS Report RL30122, *Pension Sponsorship and Participation: Summary of Recent Trends*, by John J. Topoleski.

<sup>21</sup> The years used in this section to compare the decades of the 1980s, 1990s, and 2000s are the same as those used for the analysis of earnings. See the section on “The Trend in Real Weekly Earnings.”



### Full-Time, Year-Round Workers

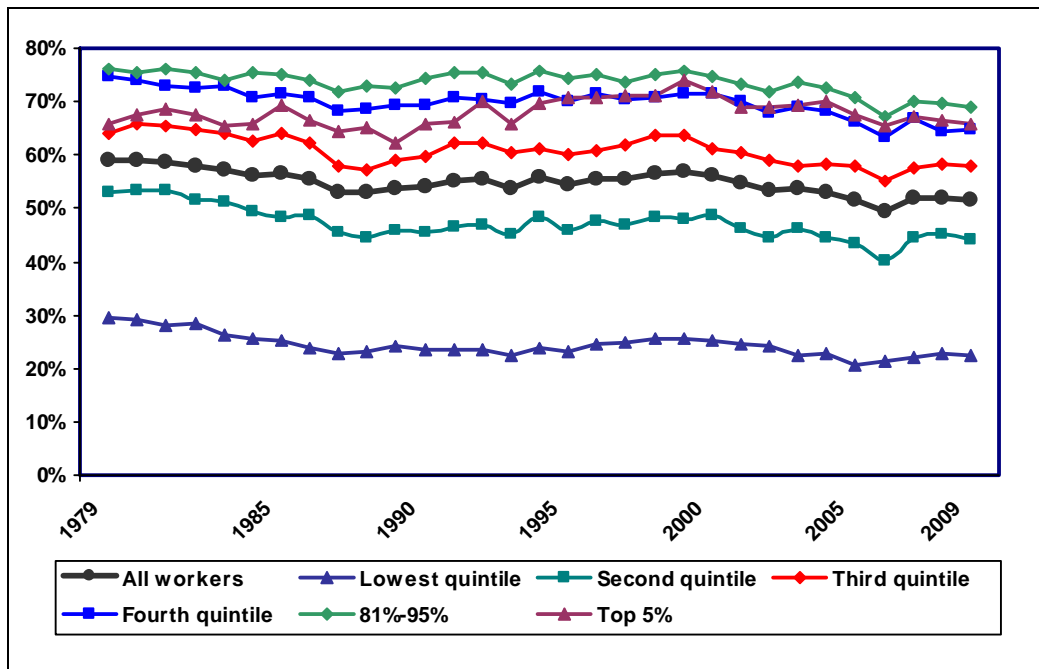
The decline in participation in employment-based pension plans has been greater among full-time, year-round workers than among all workers. From 1979 to 2009, pension plan participation fell by 7.5% among full-time, year-round workers, compared to a 2.6% decline among all workers. (See **Table A-5** and **Table A-6**.)

Except for the top 5% of earners (where participation was unchanged), participation among workers employed full-time, year-round declined at all quintiles from 1979 to 2009. (See **Figure 11** and **Table A-6**.)

From 1979 to 2009, participation fell by 10.4% among men and 2.9% among women. Among men, the decline was greatest for men at the second, third, and fourth quintiles (13.2%, 14.7%, and 10.3%, respectively). Among women, participation fell more at the lowest and top quintiles than at the middle three quintiles.

Among full-time, year-round workers, participation in an employer- or union-provided pension plan fell in the 1980s, increased in the 1990s, and fell again from 2001 to 2009. In the 1980s, participation fell among both men (6.7%) and women (3.0%).

**Figure 11. Participation in an Employer- or Union-Provided Pension Plan, Full-Time, Year-Round Workers, By Quintile, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

## The Distribution of Weekly Earnings

This section examines the distribution of weekly earnings from 1979 to 2009. Different measures of inequality provide different information and can lead to different conclusions. Most measures identify whether inequality has changed over time or whether inequality is greater among some groups of workers than among others. But some measures may not show how inequality has changed over time or differs among groups. This report uses two measures of inequality: the Gini coefficient and the share of total weekly earnings received by each quintile of workers. Together, the two measures identify whether the distribution of earnings has changed and, if so, how it has changed. Both of these measures are described in detail in the **Appendix**.

### Gini Coefficient

The Gini coefficient is a measure of earnings equality that ranges from 0 to 1. If the earnings of all individuals are the same, the Gini coefficient is equal to 0, representing complete equality. If one worker receives all of the earnings and all other workers receive zero earnings, the Gini coefficient is equal to 1. Thus, a larger coefficient indicates a greater degree of inequality.

Because of the change in topcoding in 1993, the graphical representations of the Gini coefficient are separated into two periods: 1979 to 1992 and 1993 to 2009. The analysis of changes from 1979 to 2009 in the Gini coefficient are the sum of changes over these two periods.

### All Workers

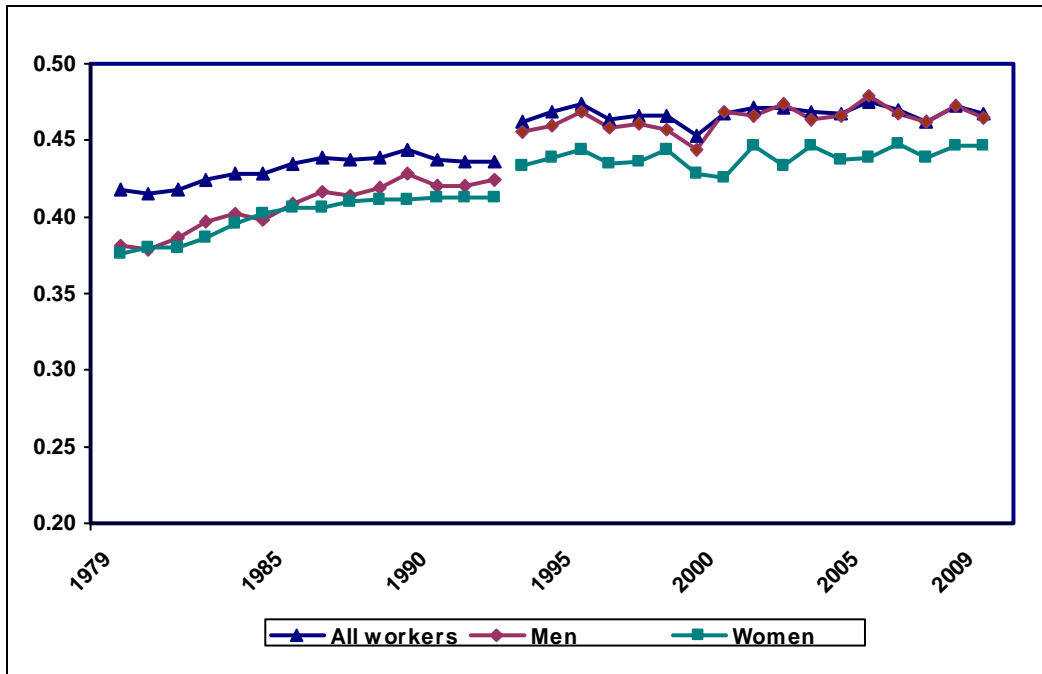
Inequality increased among all workers from 1979 to 2009. For most years from 1979 to 2009, inequality was greater among men than women. (See **Figure 12** and **Table A-7**.)

From 1979 to 2009, the Gini coefficient for all workers increased by 0.023 points. Inequality increased more among men and women when their earnings are analyzed separately than when their earnings are analyzed together. The Gini coefficient increased by 0.054 points among men and 0.049 points among women.

One explanation for the greater increase in inequality among men and women when their earnings are analyzed separately is that, at the same time that overall inequality increased, the distribution of earnings among women became more similar to the distribution of earnings among men—as reflected in the narrowing of the earnings gap between men and women.

From 1979 to 2009, the largest increase in inequality occurred during the 1980s. Compared to the 0.023 point increase in the Gini coefficient from 1979 to 2009, the coefficient increased by 0.029 points from 1980 to 1989. From 1993 to 2001, there was a slight increase in inequality; the Gini coefficient rose by 0.008 points. The 0.004 point decline in the coefficient from 2001 to 2009 was not statistically significant.

Figure 12. Gini Coefficient, All Workers, 1979-2009



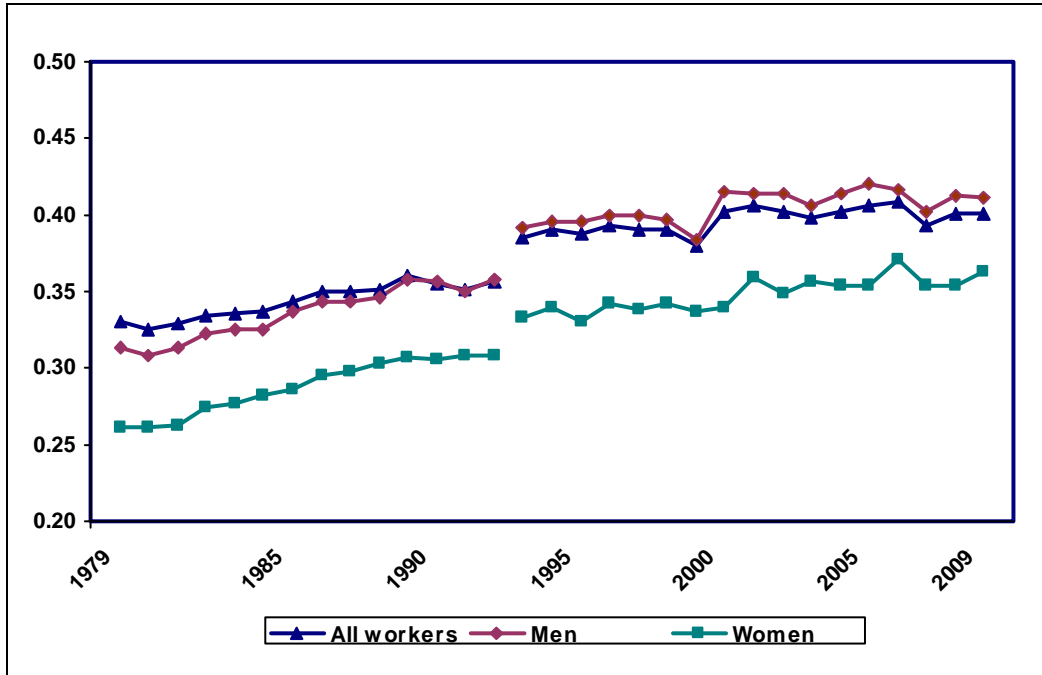
**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in topcoding in 1993, the Gini coefficient is separated into two subperiods: 1979-1992 and 1993-2009.

### Full-Time, Year-Round Workers

The distribution of earnings among workers employed full-time, year-round is more equal than the distribution of earnings among all workers. Nevertheless, inequality increased more among workers employed full-time, year-round than among all workers (0.041 points versus 0.023 points). Otherwise, the pattern of inequality among full-time, year-round workers was similar to that for all workers. Inequality is greater among men than women. When the earnings of men and women employed full-time, year-round are analyzed separately, inequality increased more than when their earnings are analyzed together. The largest increase in inequality occurred during the 1980s. Inequality also increased from 1993 to 2001, when the Gini coefficient increased by 0.021 points. The small, 0.005, decline in the coefficient from 2001 to 2009 was statistically significant at the 90% level. (See **Figure 13** and **Table A-7**.)

**Figure 13. Gini Coefficient, Full-Time, Year-Round Workers, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in topcoding in 1993, the Gini coefficient is separated into two subperiods: 1979-1992 and 1993-2009.

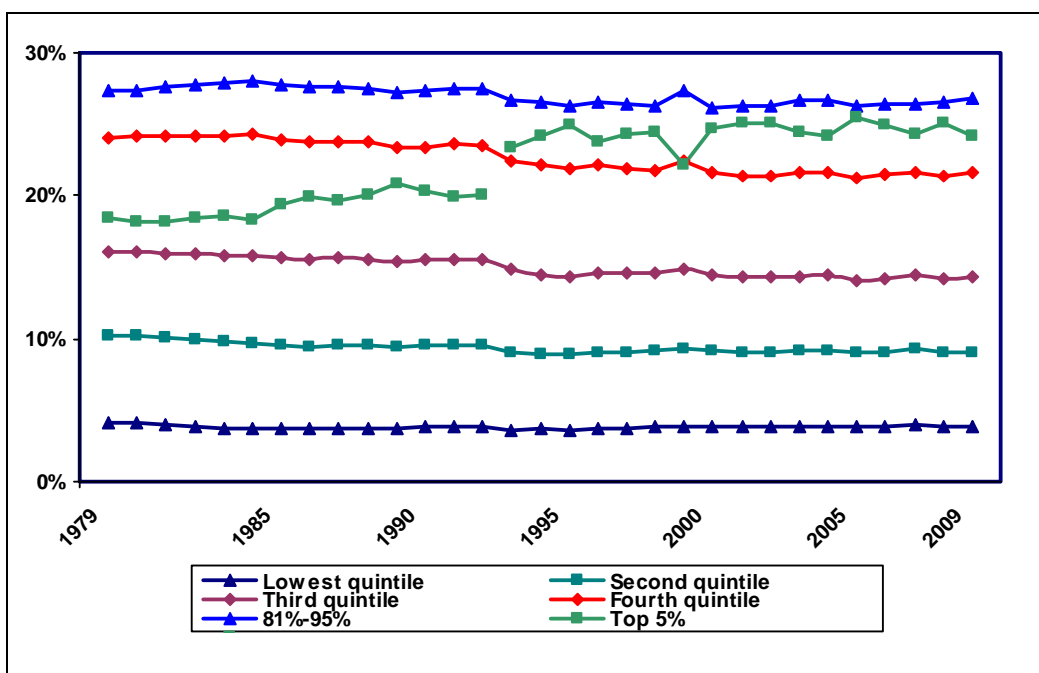
## The Share of Total Weekly Earnings by Quintile

The Gini coefficient shows that inequality increased from 1979 to 2009. But, the coefficient does not show how the distribution changed. To analyze where the earnings distribution changed, this section examines the share of total weekly earnings received by each quintile of workers. Because of the change in topcoding in 1993, the share of earnings received by the top 5% of workers is separated into two periods: 1979 to 1992 and 1993 to 2009.

### All Workers

An analysis of the share of total weekly earnings by quintile shows that inequality increased because the share of total earnings received by the top quintile of earners increased, while the share of earnings received by workers with lower earnings decreased. From 1979 to 2009, the share of earnings received by the top 5% of earners increased by 2.4 percentage points. The share of earnings received by each of the four lowest quintiles either fell or was unchanged. (See **Figure 14** and **Table A-8**.)

**Figure 14. Share of Total Weekly Earnings by Quintile, All Workers, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in topcoding from 1992 to 1993, the share of earnings received by the top 5% of earners is separated into two subperiods: 1979-1992 and 1993-2009.

The Gini coefficient showed that inequality is greater among men than women. Nevertheless, when inequality among men or women increased, it was because the highest paid workers received a larger share of total earnings.

From 1979 to 2009, when inequality increased it was generally because the top 5% of earners received a larger share of total earnings, while other workers received a smaller share. From 1980 to 1989, the share of earnings received by the top 5% of workers increased by 2.7 percentage points. From 1993 to 2001, their share increased by 1.8 points and, from 2001 to 2009, their share fell by 1.0 point.

### Full-Time, Year-Round Workers

The Gini coefficient showed that, from 1979 to 2009, inequality increased more among full-time, year-round workers than among all workers. An analysis of the share of earnings by quintile shows that the main reason is that workers at the lowest two quintiles lost a greater share of earnings. It was not because the top 5% of full-time, year-round workers gained a greater share of earnings.

From 1979 to 2009, the difference in the share of total earnings received by the top 5% of all workers (2.4 percentage points) and the share received by the top 5% of full-time, year-round workers (2.5 percentage points) was not statistically significant. On the other hand, at the lowest quintile, the share of earnings received by all workers was unchanged (up a statistically insignificant 0.1 points), while the share received by full-time, year-round workers fell by 0.7 points. Similarly, at the second lowest quintile, the share of earnings received by all workers fell

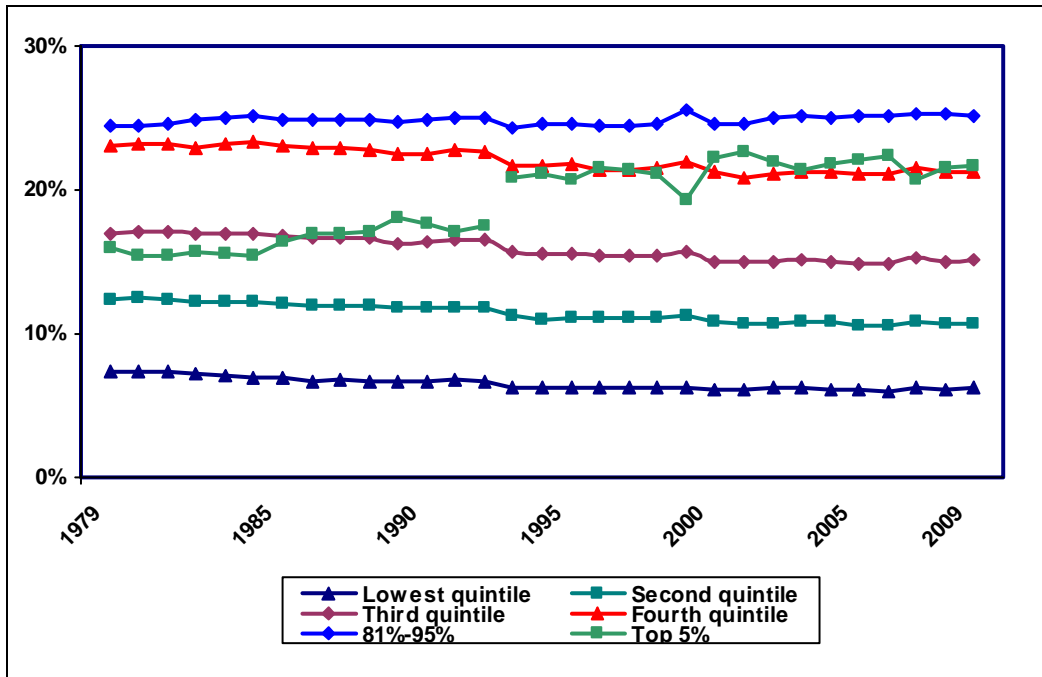
by 0.6 points, but the share received by full-time, year-round workers fell by 1.1 points. (See **Table A-8** and **Table A-9**).

One explanation for the decline in the share of earnings received by full-time, year-round workers at the lowest and second quintiles is that their hourly wage fell relative to the hourly wages of other workers. On the other hand, among all workers, those with the lowest earnings may have worked more hours (but did not work full-time, year-round), which kept their share of earnings from falling or falling more than it did.

Although the real weekly earnings of women increased at all percentiles from 1979 to 2009, the share of total earnings received by women at the first four quintiles fell. The real weekly earnings of men at the 20<sup>th</sup> and 40<sup>th</sup> percentiles either fell or were unchanged over the 32-year period. But, the share of total earnings received by men at the first four quintiles fell.

Among full-time, year-round workers, the share of earnings received by the top 5% of workers increased by 2.6 percentage points from 1980 to 1989 and by 1.8 points from 1993 to 2001. From 2001 to 2009, the share of earnings received by the top 5% of earners fell by 1.0 percentage point. (See **Figure 15** and **Table A-9**)

**Figure 15. Share of Total Weekly Earnings by Quintile, Full-Time, Year-Round Workers, 1979-2009**



**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Because of changes in topcoding from 1992 to 1993, the share of earnings received by the top 5% of earners is separated into two subperiods: 1979-1992 and 1993-2009.

## Reasons for Changes in the Share of Total Weekly Earnings by Quintile

The share of earnings received by workers at each quintile may change for many reasons. The relative number of hours worked may change and relative hourly wages may change. As discussed at the beginning of this report, both the percentage of workers employed full-time and the percentage of workers employed full-time, year-round tend to fall during recessions. During an economic expansion, as the demand for labor increases, both hours worked and earnings per hour often rise, especially among lower-wage workers.<sup>22</sup> For example, the data on real weekly earnings in **Table A-1** in the **Appendix** show that, when inequality fell from 1995 to 1999, the real weekly earnings for workers at the 20<sup>th</sup> percentile increased by 12.3%, compared to a 12.6% increase for workers at the 95<sup>th</sup> percentile. Conversely, when inequality increased from 1980 to 1989, earnings at the 20<sup>th</sup> percentile rose by 1.1%, but increased 13.4% at the 95<sup>th</sup> percentile.

Several other factors may also affect relative earnings. The supply of and demand for workers with different skills may change. Changes in consumer tastes or technology may affect the demand for labor. Social and demographic changes may affect the supply of labor. Changes in wages may affect both the demand for and the supply of labor. Congress may enact policies that affect earnings. For example, during the period from 1979 to 2009, Congress passed four laws that raised the basic federal minimum wage.<sup>23</sup> Following welfare reform in 1996, the employment of single mothers increased significantly.<sup>24</sup> Regulatory changes or changes in trade policy may affect earnings. U.S. firms may engage in greater outsourcing. Foreign companies may increase investment in the United States. Each of these changes may affect the distribution of workers in different occupations and industries. For example, the decline in manufacturing employment in the United States since 1979 (when employment peaked at 19.4 million) may have affected both wages and fringe benefits.<sup>25</sup> Union membership in the United States, which also peaked in 1979 (at 21.0 million), may also have affected earnings and fringe benefits.<sup>26</sup> Separating the effect of each of these (and other) factors on earnings and fringe benefits is difficult, however. In addition, economists may not agree on the effects of each factor.

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<sup>22</sup> During an economic expansion, in order to hire more workers, employers may offer higher wages. Employers may also ask workers to work, or require, more overtime. Both of these changes would increase total weekly earnings.

<sup>23</sup> The first law (P.L. 95-151) raised the minimum wage in January 1979, January 1980, and January 1981. The second law (P.L. 101-157) raised the wage in April 1990 and April 1991. The third law (P.L. 104-188) raised the wage in October 1996 and September 1997. In 2007, Congress enacted P.L. 110-28, which raised the minimum wage, in steps, from \$5.15 to \$7.25 an hour. The minimum wage rose to \$5.85 in July 2007, to \$6.55 in July 2008, and to \$7.25 an hour in July 2009. CRS Report RL33754, *Minimum Wage in the 110<sup>th</sup> Congress*, by William G. Whittaker.

<sup>24</sup> Among other things, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193) set a time limit on cash welfare assistance and imposed greater work requirements on welfare recipients. CRS Report RL32760, *The Temporary Assistance for Needy Families (TANF) Block Grant: Responses to Frequently Asked Questions*, by Gene Falk.

<sup>25</sup> From 1979 to 2009, employment in manufacturing in the United States fell from 19.4 million to 11.5 million, a decrease from 21.6% to 8.9% of total nonfarm employment. U.S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings from the Current Employment Statistics Survey*, available at [stats.bls.gov/ces/home.htm](http://stats.bls.gov/ces/home.htm).

<sup>26</sup> Research has generally concluded that union workers generally earn more than nonunion workers. CRS Report RL32553, *Union Membership Trends in the United States*, by Gerald Mayer.

## Appendix. Measures of Inequality, Data, and Methodology

This appendix explains the measures of inequality, source of data, and the methodology used in this report. **Tables A-1** through **A-9** provide the data discussed in the text and used in the graphs of the report.

### Measures of Inequality

This report uses two measures of inequality: the Gini coefficient and the share of earnings received by each quintile of workers.

#### Gini Coefficient

The Gini coefficient is calculated using the following formula:

$$G = 1.0 - \sum_{i=1}^n f_i (p_i + p_{i-1})$$

where  $f_i$  is the proportion of earners in interval (i) and  $p_i$  is the proportion of total earnings received by earners in interval 1 and all lower intervals.<sup>27</sup>

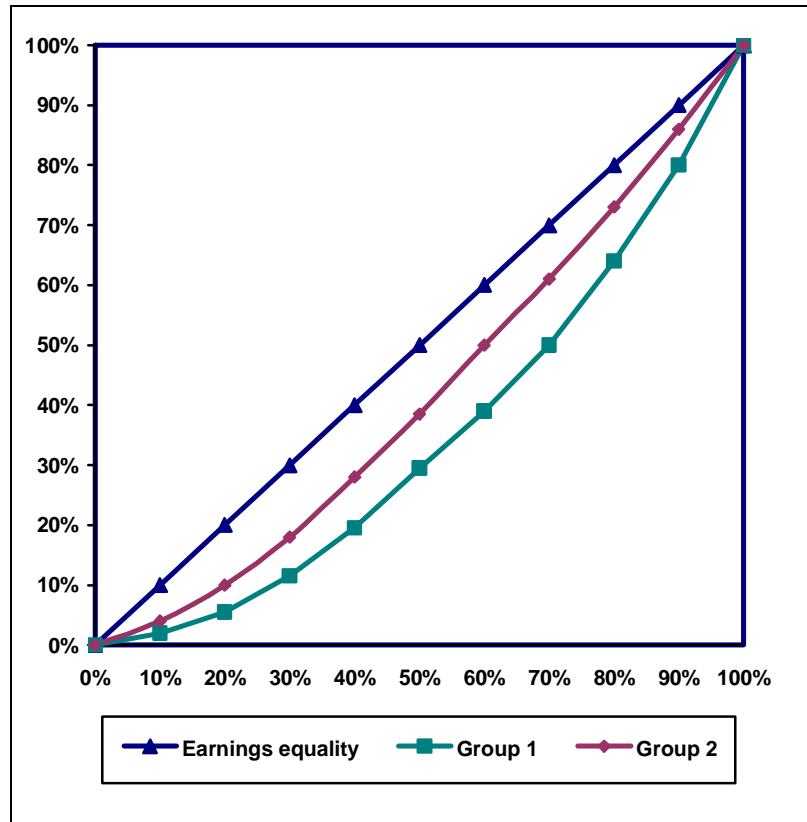
Graphically, the Gini coefficient is illustrated in **Figure A-1**. The horizontal axis shows the percent of all earners; the vertical axis shows the percent of earnings received by all earners. The diagonal line represents total earnings equality. On the diagonal line, 25% of earners receive 25% of earnings, 50% of earners receive 50% of earnings, and so on. The two dotted lines are called Lorenz curves and illustrate two possible earnings distributions. The Gini coefficient is the ratio of the area between the diagonal line and the Lorenz curve and the total area under the diagonal line. The distribution of earnings for the first group of workers is more equal than the distribution of earnings for the second group. For the first group of workers, the bottom 60% of workers receive half of all earnings; the top 40% receive the other half of earnings. In the second group, the bottom 70% of earners receive half of all earnings and the top 30% receive the other half.

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<sup>27</sup> U.S. Census Bureau, *Studies in the Distribution of Income*, Series P60-183, 1992, p. 60.



**Figure A-I. Illustration of Gini Coefficient Using Lorenz Curves**



Source: Illustration created by CRS.

### Share of Total Earnings by Quintile

To calculate the share of earnings received by each quintile of earners, workers are first ranked from lowest to highest paid. Workers are then divided into five equal-size groups, or quintiles. The total earnings received by each quintile is divided by the total earnings of all workers. If everyone’s earnings were the same, each quintile would receive one-fifth of all earnings. The greater the share of earnings received by the highest paid workers (i.e., the top quintile) or the smaller the share of earnings received by the lowest paid workers (i.e., the lowest quintile) the greater the degree of inequality. In this report, the top quintile of earners is further separated into two groups: the top 5% of earners and the top 81% to 95% of earners.

### Data Source and Methodology

The analysis in this report uses data from the Annual Social and Economic (ASEC) supplement to the monthly Current Population Survey (CPS). The CPS is a household survey conducted by the U.S. Census Bureau for the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. The monthly CPS is the source of the national monthly unemployment rate and other labor force data.

The ASEC supplement to the monthly CPS asks questions about individual earnings for the previous year. The sample is representative of the civilian noninstitutional population of the

United States. The sample for the supplement includes members of the Armed Forces living in civilian housing units on a military base or in a household not on a military base. The sample does not include persons living in institutions (such as psychiatric hospitals, nursing homes, or correctional facilities). The 2010 supplement interviewed 77,000 households.<sup>28</sup>

The ASEC supplement collects earnings information for both wage and salary workers and self-employed persons. Some workers may have both wage and salary income and self-employment income. In addition, some individuals may have both earnings from work and income or loss from investment in a business where they are self-employed. In reporting their total earnings for the year, some individuals may combine their earnings from work with the income or loss from their business. Since wages cannot be negative, this report uses positive earnings only; that is, it excludes persons who combined their investment loss with their earnings, and their earnings were less than their investment loss. This approach does not exclude individuals who combine their earnings with their investment income or loss and the total of the two sources of income is positive.

In **Table A-1** and **Table A-2**, comparisons of real earnings between consecutive years should be made with caution. When answering the CPS question about annual earnings, some respondents may round off their earnings. For example, individuals may report that they earned \$50,000 a year, when they actually earned either more or less than \$50,000. From one year to the next, this rounding may affect the observed trend in real weekly earnings.

## **CPI-U-RS**

In this report, nominal weekly earnings were adjusted for inflation using the CPI-U-RS (the Consumer Price Index for all Urban Consumers Research Series).

Over the years, BLS has introduced a number of changes in the way it measures changes in prices. Each improvement is intended to make the CPI-U more accurate. But the historical CPI-U is not adjusted to take the improvements into account. The CPI-U-RS adjusts the historical CPI-U (starting in 1978) to take into account most of the improvements made in measuring price changes. The CPI-U-RS shows what the CPI-U would have been if current methods had been used to measure inflation. Compared to the CPI-U, the CPI-U-RS provides a more consistent measure of inflation.<sup>29</sup>

## **Topcoded Earnings**

In the ASEC Supplement, if an individual's annual earnings exceed a certain amount their actual earnings are not reported. Instead, their earnings are topcoded. Over time, the CPS has changed the way it treats the earnings of workers who earn more than the topcoded amounts.

In the CPS, total annual earnings consist of wages and salaries as well as farm and nonfarm self-employment income. Wages and salaries are further separated into earnings from a worker's longest job and "other" wage and salary earnings (e.g., from another or a second job). Before

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<sup>28</sup> U.S. Census Bureau, *Current Population Survey, 2010 Annual Social and Economic (ASEC) Supplement*, pp. 1-1, 9-3, G-3.

<sup>29</sup> Stewart, Kenneth J, and Stephen B. Reed, *Consumer Price Index Research Series Using Current Methods, 1978-98, Monthly Labor Review*, vol. 122, June 1999, p. 29.

1996, each source of earnings was topcoded at the same amount. Since 1996, each source of earnings has been given a unique topcode.

Before 1996, if earnings were topcoded, reported earnings were the topcoded amount. For example, in 1995, earnings were topcoded at \$99,999. For anyone who earned more than \$99,999, the CPS reported their earnings as \$99,999. Since 1996, for workers with earnings above the topcoded amounts, reported earnings are the average of earnings for workers with similar characteristics. Average earnings are calculated for persons based on gender, race, ethnicity, and whether or not they work full-time, year-round. For 2009, earnings from a person's longest job were topcoded at \$200,000. For white males who worked full-time, year-round and who earned more than \$200,000, the CPS reported average earnings of \$409,068 (i.e., the average earnings of white, male, full-time, year-round workers who earned more than \$200,000).<sup>30</sup>

The change in 1996 in the way topcoded earnings are reported (i.e., average earnings as opposed to the actual topcode amounts) can affect the observed trend in inequality. For years before 1996, several economists who were given access to internal CPS data, calculated average earnings for persons with earnings above the topcoded levels. Like average earnings above the topcoded amounts reported by the CPS since 1996, the economists calculated average earnings for persons based on gender, race, ethnicity, and whether or not they work full-time, year-round. Their results are reported in a paper published by the National Bureau of Economic Research (NBER).

For consistency over the period from 1979 through 2009, this report uses average earnings above the topcoded amounts as reported by the CPS for the years 1996 and later and average earnings as published in the NBER report for the years before 1996.<sup>31</sup>

Because of continuing concerns about confidentiality and because of questions about the reliability of responses from persons who claim to have high earnings, internal CPS data are also subject to a form of topcoding. In 1985, the cap on annual earnings in the internal CPS was raised from \$99,999 to \$250,000. In 1993, the cap was raised from \$299,999 to \$999,999.<sup>32</sup> The large increase in 1993 had a significant effect on average earnings for workers whose earnings were topcoded. In turn, the higher cap 1993 affects the observed change in inequality from 1992 to 1993.

In this report, topcoding may affect the measures of inequality in two ways. First, because of topcoding, the Gini coefficient may understate the degree of inequality. Topcoding should have less of an effect on the estimates of real weekly earnings or the estimates of the share of total weekly earnings by quintile. Second, because of large increase in the internal topcode in 1993, earnings data for the years 1979 to 1992 may not be comparable to the data for the years 1993 and later.

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<sup>30</sup> U.S. Census Bureau, *Current Population Survey, 2010 Annual Social and Economic (ASEC) Supplement*, available at <http://www.census.gov/apsd/techdoc/cps/cpsmar10.pdf>, p. 5-2.

<sup>31</sup> Larrimore, Jeff, Richard V. Burkhauser, Shuaizhang Feng, and Laura Zayatz, *Consistent Cell Means for Topcoded Incomes in the Public Use March CPS (1976-2007)*, National Bureau of Economic Research, Working Paper 13941, April 2008, available at <http://www.nber.org/papers/w13941>, pp. 29-31, 33-36.

<sup>32</sup> *Ibid.*, p. 49.

## **Confidence Levels**

Estimates based on survey responses from a sample of households have two kinds of error: nonsampling and sampling. Examples of nonsampling error include information that is misreported and errors made in processing collected information. Sampling error occurs because a sample, and not the entire population, of households is surveyed. The difference between an estimate based on a sample of households and the actual population value is known as sampling error. When using sample data, researchers typically construct confidence intervals around population estimates. Confidence intervals provide information about the accuracy of estimated values. With a 90% confidence interval and repeated samples from a population, 90% of intervals will include the average estimate of a population characteristic.

## **Data Used in Text and Graphs**

The remainder of this appendix provides the data analyzed in the text and used in the graphs of the report. In **Table A-1** and **Table A-2**, the percent changes in real weekly earnings are the sum of the percent changes over the periods 1979 to 1992 and 1993 to 2009. In **Table A-8** and **Table A-9**, the percentage point changes in the share of total earnings received by quintile are also the sum of the changes over the years 1979 to 1992 and 1993 to 2009. The data in **Tables A-1** to **A-9** are for workers age 16 and over. Because of changes in the CPS health insurance questions in 1994, in **Table A-3** and **Table A-4** the percentage point changes in health insurance coverage from 1987 to 2009 are sum of changes from 1987 to 1993 and 1994 to 2009

**Table A-1. The Trend in Real Weekly Earnings: All Workers, 1979-2009**  
(in 2009 dollars)

<b>Earnings</b>	<b>1979</b>	<b>1980</b>	<b>1981</b>	<b>1982</b>	<b>1983</b>	<b>1984</b>	<b>1985</b>	<b>1986</b>	<b>1987</b>	<b>1988</b>	<b>1989</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>
<b>All Workers</b>																
Average Earnings	\$683	\$666	\$656	\$658	\$660	\$665	\$686	\$711	\$715	\$726	\$743	\$727	\$722	\$728	\$758	\$779
20 <sup>th</sup> Percentile	253	248	233	230	230	227	234	237	242	240	251	247	248	253	247	253
40 <sup>th</sup> Percentile	441	430	432	416	411	416	436	431	448	442	452	459	443	449	446	440
60 <sup>th</sup> Percentile	661	648	647	638	632	643	658	682	695	687	701	686	691	691	697	688
80 <sup>th</sup> Percentile	1,006	982	970	985	984	983	1,024	1,058	1,042	1,052	1,071	1,056	1,038	1,050	1,068	1,090
95 <sup>th</sup> Percentile	1,642	1,614	1,578	1,642	1,633	1,691	1,711	1,795	1,737	1,752	1,831	1,805	1,772	1,815	1,837	1,927
<b>Men</b>																
Average Earnings	872	845	831	829	829	833	859	897	893	907	926	894	883	884	927	957
20 <sup>th</sup> Percentile	365	351	339	321	315	312	321	331	333	335	334	331	320	317	313	330
40 <sup>th</sup> Percentile	635	602	580	575	571	567	570	592	590	603	600	581	582	576	562	557
60 <sup>th</sup> Percentile	900	867	870	830	827	860	874	898	868	873	887	857	857	864	843	847
80 <sup>th</sup> Percentile	1,218	1,192	1,177	1,195	1,181	1,210	1,243	1,257	1,282	1,273	1,285	1,242	1,240	1,248	1,265	1,293
95 <sup>th</sup> Percentile	1,959	1,906	1,911	1,970	1,968	1,966	2,011	2,154	2,084	2,178	2,248	2,142	2,196	2,160	2,249	2,339
<b>Women</b>																
Average Earnings	442	441	437	445	454	464	479	491	508	515	530	532	535	547	565	575
20 <sup>th</sup> Percentile	180	182	174	173	172	174	179	180	181	182	193	191	192	200	197	199
40 <sup>th</sup> Percentile	318	315	310	312	315	314	324	327	344	335	348	349	354	349	351	358
60 <sup>th</sup> Percentile	453	455	444	451	472	465	475	497	514	506	520	520	532	547	548	550
80 <sup>th</sup> Percentile	635	637	653	657	671	681	722	724	757	771	797	786	797	807	826	826
95 <sup>th</sup> Percentile	995	991	1,001	1,026	1,063	1,084	1,097	1,167	1,216	1,223	1,285	1,285	1,300	1,318	1,363	1,376

Earnings	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1979- 2009
<b>All Workers</b>																
Average Earnings	\$791	\$791	\$816	\$848	\$841	\$888	\$902	\$908	\$903	\$890	\$907	\$906	\$904	\$891	\$893	24.4% <sup>a</sup>
20 <sup>th</sup> Percentile	258	262	266	278	290	299	303	298	293	295	304	307	302	287	288	17.0%
40 <sup>th</sup> Percentile	457	471	481	505	495	518	522	527	534	524	528	511	517	499	516	17.8%
60 <sup>th</sup> Percentile	699	707	728	758	744	766	777	798	785	764	769	798	796	766	769	15.0%
80 <sup>th</sup> Percentile	1,075	1,073	1,102	1,137	1,188	1,198	1,188	1,192	1,211	1,201	1,209	1,228	1,194	1,188	1,212	17.8%
95 <sup>th</sup> Percentile	1,935	1,963	2,050	2,072	2,178	2,180	2,305	2,293	2,243	2,184	2,248	2,250	2,288	2,299	2,308	36.2%
<b>Men</b>																
Average Earnings	969	962	998	1,027	1,022	1,090	1,083	1,104	1,078	1,072	1,091	1,078	1,071	1,062	1,054	14.9%
20 <sup>th</sup> Percentile	323	327	341	356	369	374	366	367	369	369	368	372	378	364	360	1.8%
40 <sup>th</sup> Percentile	564	576	602	632	619	623	630	642	628	633	634	614	617	598	615	0.1%
60 <sup>th</sup> Percentile	860	857	897	910	936	936	932	917	933	917	913	921	931	920	923	5.5%
80 <sup>th</sup> Percentile	1,290	1,309	1,306	1,365	1,411	1,437	1,398	1,431	1,458	1,419	1,428	1,432	1,412	1,418	1,423	15.0%
95 <sup>th</sup> Percentile	2,300	2,356	2,511	2,527	2,575	2,611	2,679	2,751	2,691	2,719	2,747	2,700	2,745	2,777	2,750	32.6%
<b>Women</b>																
Average Earnings	587	595	610	648	640	661	697	686	706	685	696	711	715	698	713	50.1%
20 <sup>th</sup> Percentile	204	209	213	227	236	240	242	248	244	240	254	245	259	239	247	36.2%
40 <sup>th</sup> Percentile	354	366	384	394	396	425	424	436	443	437	423	426	438	423	435	33.5%
60 <sup>th</sup> Percentile	538	550	566	607	619	623	630	642	650	655	634	635	656	632	654	40.1%
80 <sup>th</sup> Percentile	833	838	871	885	916	958	932	954	972	965	972	997	995	958	1,000	48.0%
95 <sup>th</sup> Percentile	1,398	1,440	1,481	1,524	1,609	1,629	1,696	1,689	1,727	1,703	1,690	1,759	1,759	1,724	1,788	63.6%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

- a. Because of changes in topcoding that affected the change in average weekly earnings between 1992 and 1993, the percent change in earnings from 1979 to 2009 is the sum of changes from 1979 to 1992 and 1993 to 2009.

**Table A-2. The Trend in Real Weekly Earnings: Full-Time, Year-Round Workers, 1979-2009**  
(in 2009 dollars)

Percentile	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
<b>Full-Time, Year-Round Workers</b>																
Average Earnings	\$868	\$844	\$834	\$839	\$836	\$847	\$867	\$892	\$896	\$899	\$918	\$889	\$884	\$898	\$932	\$945
20 <sup>th</sup> Percentile	445	438	435	415	417	416	439	431	433	436	445	428	428	432	422	415
40 <sup>th</sup> Percentile	635	620	609	616	594	605	621	646	625	637	642	612	620	634	618	630
60 <sup>th</sup> Percentile	847	841	827	821	819	832	844	862	868	871	867	857	857	864	843	853
80 <sup>th</sup> Percentile	1,165	1,144	1,131	1,149	1,157	1,134	1,170	1,221	1,216	1,206	1,228	1,209	1,181	1,210	1,209	1,239
95 <sup>th</sup> Percentile	1,853	1,811	1,775	1,847	1,881	1,891	1,864	1,975	1,945	2,010	2,056	1,989	2,008	2,016	2,080	2,133
<b>Men</b>																
Average Earnings	1,019	990	981	985	980	991	1,015	1,044	1,047	1,049	1,071	1,026	1,021	1,036	1,078	1,091
20 <sup>th</sup> Percentile	551	529	522	509	512	503	512	515	521	503	514	490	491	490	478	473
40 <sup>th</sup> Percentile	794	763	757	739	748	756	731	754	764	771	771	734	738	720	703	706
60 <sup>th</sup> Percentile	1,017	991	984	985	984	983	1,005	1,041	1,042	1,005	1,028	979	1,004	1,008	984	973
80 <sup>th</sup> Percentile	1,324	1,287	1,306	1,313	1,319	1,323	1,353	1,400	1,389	1,380	1,413	1,377	1,372	1,388	1,405	1,376
95 <sup>th</sup> Percentile	2,118	2,049	2,089	2,092	2,086	2,163	2,193	2,330	2,258	2,345	2,409	2,295	2,274	2,304	2,389	2,477
<b>Women</b>																
Average Earnings	579	578	574	593	600	610	626	647	659	668	679	676	681	696	716	726
20 <sup>th</sup> Percentile	371	357	348	357	354	359	366	359	365	369	376	367	369	374	365	363
40 <sup>th</sup> Percentile	477	477	465	472	472	486	494	503	521	503	514	520	526	527	534	523
60 <sup>th</sup> Percentile	582	572	587	616	610	618	640	646	660	670	675	673	679	717	703	688
80 <sup>th</sup> Percentile	763	763	778	796	787	832	857	883	872	905	931	918	916	939	975	963
95 <sup>th</sup> Percentile	1,059	1,086	1,088	1,125	1,181	1,174	1,228	1,289	1,303	1,340	1,361	1,377	1,418	1,440	1,406	1,514

Percentile	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1979- 2009
<b>Full-Time, Year-Round Workers</b>																
Average Earnings	\$936	\$957	\$974	\$994	\$990	\$1,034	\$1,049	\$1,049	\$1,046	\$1,039	\$1,041	\$1,046	\$1,028	\$1,036	\$1,058	16.9% <sup>a</sup>
20 <sup>th</sup> Percentile	419	424	436	455	446	455	466	459	449	450	444	450	458	460	462	6.6%
40 <sup>th</sup> Percentile	618	628	641	657	665	671	676	688	673	655	655	655	672	671	673	8.6%
60 <sup>th</sup> Percentile	855	858	892	885	904	910	932	917	910	908	909	921	915	920	962	16.0%
80 <sup>th</sup> Percentile	1,209	1,254	1,281	1,264	1,312	1,317	1,351	1,376	1,346	1,310	1,352	1,330	1,366	1,341	1,365	16.8%
95 <sup>th</sup> Percentile	2,096	2,094	2,178	2,274	2,366	2,395	2,330	2,407	2,467	2,402	2,472	2,455	2,387	2,491	2,500	29.0%
<b>Men</b>																
Average Earnings	1,086	1,102	1,125	1,141	1,145	1,210	1,207	1,209	1,195	1,187	1,192	1,185	1,163	1,187	1,206	13.6%
20 <sup>th</sup> Percentile	484	494	512	505	505	503	513	504	516	502	507	498	497	498	500	-6.4%
40 <sup>th</sup> Percentile	699	707	743	758	743	747	746	757	763	764	740	716	740	747	769	0.1%
60 <sup>th</sup> Percentile	968	993	1,025	1,011	1,040	1,064	1,048	1,032	1,054	1,048	1,056	1,023	1,015	1,035	1,058	6.7%
80 <sup>th</sup> Percentile	1,382	1,387	1,409	1,483	1,485	1,557	1,514	1,605	1,570	1,529	1,532	1,534	1,520	1,533	1,538	14.3%
95 <sup>th</sup> Percentile	2,473	2,487	2,562	2,527	2,723	2,874	2,796	2,866	2,871	2,839	2,937	2,905	2,805	2,874	2,885	29.5%
<b>Women</b>																
Average Earnings	714	743	753	778	769	784	826	825	838	830	828	851	841	831	866	41.1%
20 <sup>th</sup> Percentile	376	381	384	379	390	398	419	413	408	415	418	409	398	402	423	16.8%
40 <sup>th</sup> Percentile	535	524	538	556	557	575	582	573	583	568	571	573	597	575	577	18.6%
60 <sup>th</sup> Percentile	693	707	717	758	743	747	769	780	785	764	773	777	796	766	788	35.3%
80 <sup>th</sup> Percentile	968	972	999	1,011	1,030	1,046	1,052	1,091	1,121	1,092	1,099	1,105	1,094	1,111	1,154	41.4%
95 <sup>th</sup> Percentile	1,505	1,571	1,563	1,643	1,711	1,677	1,747	1,788	1,817	1,834	1,838	1,944	1,890	1,897	1,923	72.8%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

- a. Because of changes in topcoding that affected the change in average weekly earnings between 1992 and 1993, the percent change in earnings from 1979 to 2009 is the sum of changes from 1979 to 1992 and 1993 to 2009.



**Table A-3. Employment-Based Health Insurance Coverage, All Workers by Quintile, 1987-2009**

(percent)

Percentile	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
<b>All Workers</b>												
Total	72.4%	71.8%	71.7%	70.1%	70.0%	68.2%	67.6%	71.5%	71.3%	71.3%	71.3%	71.9%
Lowest Quintile	49.2%	48.8%	48.4%	46.5%	45.4%	44.1%	43.6%	50.7%	50.3%	49.7%	49.9%	50.2%
Second Quintile	60.0%	58.6%	59.3%	57.3%	57.6%	53.4%	53.9%	57.7%	57.9%	57.6%	58.6%	59.2%
Third Quintile	77.6%	76.6%	76.2%	75.1%	75.1%	73.6%	73.8%	75.5%	75.1%	75.4%	74.9%	76.3%
Fourth Quintile	85.6%	85.8%	86.5%	84.5%	84.8%	83.3%	82.1%	84.9%	84.9%	85.6%	85.4%	85.3%
81-95%	90.4%	90.3%	89.3%	88.4%	88.2%	88.1%	85.6%	89.8%	89.3%	88.8%	88.8%	89.4%
Top 5%	86.3%	86.6%	84.4%	82.7%	83.4%	82.3%	81.9%	85.4%	85.5%	85.5%	84.0%	85.6%
<b>Men</b>												
Total	72.1%	71.4%	71.2%	69.1%	68.6%	66.5%	66.5%	70.6%	70.4%	70.3%	70.5%	71.4%
Lowest Quintile	43.3%	42.5%	42.7%	40.5%	38.4%	36.9%	38.9%	45.3%	45.3%	44.2%	44.1%	44.7%
Second Quintile	61.0%	58.0%	58.6%	57.0%	57.1%	52.6%	53.8%	57.4%	56.8%	57.9%	58.5%	60.2%
Third Quintile	79.1%	79.4%	79.6%	75.7%	75.3%	73.1%	73.1%	75.4%	76.2%	75.3%	76.6%	77.5%
Fourth Quintile	88.2%	87.7%	87.6%	85.8%	85.5%	84.1%	83.0%	86.6%	86.0%	86.5%	86.5%	86.5%
81-95%	89.9%	90.5%	89.0%	88.0%	88.3%	86.7%	84.7%	89.4%	88.6%	88.4%	88.4%	88.7%
Top 5%	86.0%	85.9%	83.3%	82.3%	82.1%	83.0%	81.3%	84.3%	85.1%	84.3%	82.5%	85.8%
<b>Women</b>												
Total	72.7%	72.4%	72.2%	71.2%	71.5%	70.2%	68.9%	72.6%	72.3%	72.4%	72.2%	72.5%
Lowest Quintile	52.3%	52.0%	51.1%	49.4%	49.7%	47.4%	45.6%	52.8%	52.4%	52.5%	52.2%	53.0%
Second Quintile	57.9%	58.3%	58.6%	56.1%	56.2%	55.3%	54.2%	58.4%	58.3%	57.0%	57.6%	57.9%
Third Quintile	76.3%	75.3%	75.3%	76.3%	75.6%	74.2%	73.5%	74.7%	75.5%	76.4%	76.4%	76.7%
Fourth Quintile	86.4%	86.4%	86.8%	85.5%	86.6%	85.2%	84.2%	86.8%	84.8%	86.3%	85.5%	85.6%
81-95%	91.2%	91.0%	90.8%	89.4%	90.4%	90.4%	87.9%	90.9%	91.6%	90.6%	89.8%	89.7%
Top 5%	88.1%	86.5%	84.7%	87.2%	87.4%	85.3%	84.4%	88.1%	88.1%	87.2%	87.5%	87.5%

Percentile	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1987-2009
<b>All Workers</b>												
Total	72.3%	73.5%	72.8%	71.6%	70.6%	70.9%	70.5%	70.1%	70.2%	69.4%	67.5%	-8.8% <sup>a</sup>
Lowest Quintile	50.2%	51.3%	49.6%	48.6%	47.3%	48.2%	47.2%	47.2%	46.8%	44.3%	41.8%	-14.5%
Second Quintile	60.2%	62.1%	61.5%	60.2%	58.1%	58.5%	58.0%	57.8%	57.4%	56.1%	52.9%	-11.0%
Third Quintile	76.7%	78.8%	78.0%	76.4%	75.8%	75.4%	75.5%	75.1%	76.2%	75.3%	73.6%	-5.7%
Fourth Quintile	86.3%	86.7%	86.6%	85.4%	84.7%	84.8%	84.8%	83.8%	83.8%	84.0%	82.7%	-5.7%
81-95%	88.7%	89.2%	89.0%	88.4%	88.1%	88.1%	87.4%	87.5%	87.5%	88.3%	86.9%	-7.6%
Top 5%	85.8%	86.7%	85.4%	83.8%	84.3%	85.9%	86.4%	84.6%	84.7%	83.8%	84.6%	-5.2%
<b>Men</b>												
Total	72.1%	73.0%	72.0%	70.6%	69.8%	69.4%	69.1%	68.5%	68.7%	67.9%	65.8%	-10.4%
Lowest Quintile	46.6%	46.8%	44.9%	44.1%	43.5%	43.4%	42.7%	41.6%	41.7%	38.8%	36.4%	-13.3%
Second Quintile	60.4%	63.0%	62.0%	58.9%	58.1%	57.0%	55.9%	56.4%	56.2%	56.0%	52.8%	-11.7%
Third Quintile	79.0%	79.3%	79.3%	77.7%	75.8%	74.5%	75.6%	75.2%	75.3%	74.6%	72.6%	-8.9%
Fourth Quintile	86.7%	87.6%	85.9%	85.4%	85.3%	85.7%	84.3%	83.5%	83.5%	83.7%	82.5%	-9.3%
81-95%	88.8%	88.7%	88.9%	88.1%	86.9%	87.1%	87.2%	86.5%	87.4%	87.1%	85.0%	-9.6%
Top 5%	84.2%	86.9%	84.8%	82.5%	84.0%	84.9%	85.6%	82.9%	84.4%	82.6%	83.6%	-5.5%
<b>Women</b>												
Total	72.6%	74.1%	73.7%	72.7%	71.6%	72.5%	72.2%	72.0%	71.9%	71.1%	69.3%	-7.0%
Lowest Quintile	51.3%	53.2%	52.1%	50.3%	49.2%	50.8%	49.9%	49.3%	49.5%	47.5%	44.0%	-15.4%
Second Quintile	58.3%	60.9%	60.7%	60.1%	57.5%	58.0%	58.8%	59.0%	58.6%	56.6%	54.2%	-7.9%
Third Quintile	77.4%	79.6%	78.0%	77.8%	75.9%	76.5%	77.0%	76.2%	76.3%	75.4%	73.7%	-3.8%
Fourth Quintile	86.4%	86.9%	87.5%	86.8%	86.2%	87.6%	86.4%	85.8%	87.1%	86.8%	85.4%	-3.7%
81-95%	90.1%	90.4%	91.3%	88.8%	89.5%	89.9%	89.8%	90.1%	88.8%	89.9%	89.9%	-4.2%
Top 5%	87.3%	87.8%	86.4%	87.1%	88.1%	88.5%	87.1%	88.0%	86.1%	86.5%	87.8%	-4.0%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Notes:** Estimates are for persons age 16 and over.

a. Because of changes in the CPS health insurance questions in 1994, the change shown from 1987 to 2009 is the sum of the change from 1987 to 1993 and from 1994 to 2009.

**Table A-4. Employment-Based Health Insurance Coverage, Full-Time, Year-Round Workers, by Quintile, 1987-2009**

(percent)

Percentile	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
<b>Full-Time, Year-Round Workers</b>												
Total	82.4%	81.8%	81.4%	79.8%	80.1%	78.9%	77.6%	80.0%	79.2%	79.5%	79.1%	78.9%
Lowest Quintile	59.2%	58.9%	58.4%	55.8%	56.8%	53.4%	53.3%	55.4%	55.4%	55.8%	55.0%	54.3%
Second Quintile	82.2%	80.1%	80.7%	78.5%	77.4%	77.5%	76.1%	77.8%	76.4%	77.6%	76.3%	76.4%
Third Quintile	87.6%	87.0%	86.7%	85.4%	86.6%	85.3%	83.8%	84.6%	83.5%	84.1%	84.8%	84.5%
Fourth Quintile	91.4%	90.9%	91.1%	89.6%	90.2%	89.2%	87.6%	90.7%	90.0%	90.0%	89.7%	89.0%
81-95%	92.4%	93.1%	91.1%	90.9%	90.9%	90.5%	88.1%	92.1%	91.3%	90.7%	90.5%	90.9%
Top 5%	88.8%	89.5%	86.4%	86.7%	85.6%	85.7%	85.0%	88.9%	88.1%	88.8%	87.5%	88.5%
<b>Men</b>												
Total	81.5%	80.7%	80.4%	78.1%	78.3%	77.0%	75.6%	78.1%	77.7%	77.9%	77.7%	77.6%
Lowest Quintile	55.4%	53.5%	53.9%	50.2%	51.4%	48.4%	48.2%	50.1%	52.1%	51.1%	51.0%	50.1%
Second Quintile	80.7%	78.7%	79.9%	76.1%	76.2%	74.8%	73.4%	74.4%	73.4%	73.8%	73.4%	73.8%
Third Quintile	88.4%	87.7%	87.1%	85.1%	84.9%	84.8%	82.7%	84.8%	83.3%	85.1%	85.2%	84.8%
Fourth Quintile	92.2%	91.7%	91.8%	90.0%	90.1%	89.0%	87.5%	90.5%	89.7%	89.7%	89.6%	89.8%
81-95%	91.8%	92.9%	90.1%	90.0%	90.0%	88.6%	86.8%	91.6%	90.4%	90.6%	90.0%	89.9%
Top 5%	88.2%	89.7%	86.4%	86.7%	86.5%	86.6%	84.2%	88.0%	88.3%	88.5%	86.3%	88.7%
<b>Women</b>												
Total	83.7%	83.5%	82.9%	82.5%	82.7%	81.7%	80.6%	82.7%	81.4%	81.9%	81.2%	80.7%
Lowest Quintile	60.3%	60.8%	60.7%	58.8%	59.9%	56.4%	56.8%	59.2%	57.7%	58.5%	57.5%	57.6%
Second Quintile	83.9%	82.8%	81.1%	82.6%	81.4%	81.2%	79.3%	80.9%	79.9%	81.1%	79.8%	79.3%
Third Quintile	89.2%	88.6%	88.6%	88.7%	88.1%	87.5%	87.9%	88.7%	84.5%	86.8%	86.3%	86.0%
Fourth Quintile	91.8%	92.0%	91.9%	90.7%	92.3%	91.3%	89.6%	91.7%	91.1%	90.9%	90.9%	89.2%
81-95%	94.0%	94.5%	93.2%	92.0%	92.8%	93.1%	90.0%	93.6%	94.4%	92.8%	91.7%	92.1%
Top 5%	91.6%	89.0%	89.4%	90.5%	89.7%	88.9%	88.6%	92.2%	91.1%	89.8%	91.7%	90.4%

Percentile	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1987-2009
<b>Full-Time, Year-Round Workers</b>												
Total	79.6%	80.3%	79.8%	78.6%	77.8%	77.8%	77.3%	76.7%	77.1%	77.9%	76.8%	-7.9% <sup>a</sup>
Lowest Quintile	55.5%	55.9%	55.9%	55.2%	52.0%	52.5%	50.9%	50.6%	51.6%	52.1%	49.9%	-11.5%
Second Quintile	76.6%	78.3%	76.5%	74.4%	74.7%	74.0%	73.8%	72.7%	73.3%	74.4%	73.7%	-10.1%
Third Quintile	85.9%	86.1%	86.5%	85.4%	83.9%	83.7%	84.1%	83.4%	83.6%	84.8%	83.4%	-4.9%
Fourth Quintile	89.4%	90.2%	89.9%	88.7%	89.0%	89.0%	88.4%	87.7%	88.0%	88.5%	88.1%	-6.4%
81-95%	91.2%	91.4%	91.0%	89.9%	90.0%	90.1%	89.9%	89.6%	89.5%	90.6%	89.4%	-7.0%
Top 5%	88.7%	89.7%	88.4%	86.7%	88.1%	88.2%	88.7%	87.1%	88.0%	86.8%	88.0%	-4.7%
<b>Men</b>												
Total	78.4%	78.9%	78.3%	76.8%	76.1%	75.5%	75.1%	74.3%	74.9%	75.8%	74.8%	-9.3%
Lowest Quintile	51.1%	51.3%	51.5%	49.3%	47.7%	47.6%	46.1%	45.0%	46.6%	46.5%	44.9%	-12.3%
Second Quintile	75.0%	76.9%	74.8%	72.5%	73.3%	70.8%	70.6%	69.9%	70.3%	72.2%	71.7%	-10.0%
Third Quintile	86.3%	85.8%	85.9%	84.9%	82.9%	82.1%	82.4%	82.2%	81.4%	82.7%	81.1%	-9.4%
Fourth Quintile	89.4%	90.2%	89.3%	88.7%	88.0%	88.0%	87.5%	86.8%	87.4%	89.1%	88.1%	-7.1%
81-95%	90.8%	91.1%	90.7%	89.2%	88.9%	89.4%	89.0%	88.3%	89.6%	89.5%	88.5%	-8.1%
Top 5%	87.7%	89.0%	87.7%	85.8%	88.1%	87.5%	88.1%	86.1%	86.7%	85.8%	86.3%	-5.7%
<b>Women</b>												
Total	81.3%	82.2%	82.0%	81.1%	80.2%	81.0%	80.5%	80.0%	80.2%	80.7%	79.5%	-6.3%
Lowest Quintile	56.1%	58.0%	58.0%	57.5%	54.5%	55.7%	55.7%	55.5%	55.7%	55.8%	53.4%	-9.3%
Second Quintile	80.9%	81.9%	79.1%	79.6%	77.7%	77.9%	77.6%	76.2%	76.8%	77.4%	75.3%	-10.2%
Third Quintile	87.4%	86.5%	87.8%	86.6%	85.8%	88.5%	86.6%	86.6%	86.9%	86.7%	85.8%	-4.2%
Fourth Quintile	90.0%	91.4%	92.3%	91.0%	91.6%	91.7%	90.7%	89.5%	90.2%	92.0%	91.0%	-2.9%
81-95%	93.0%	93.6%	93.8%	91.5%	91.9%	91.6%	92.9%	92.8%	91.8%	92.1%	92.5%	-5.1%
Top 5%	90.0%	92.2%	89.5%	89.1%	90.3%	90.3%	89.6%	89.8%	89.9%	89.4%	90.4%	-4.8%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Notes:** Estimates are for persons age 16 and over.

- a. Because of changes in the CPS health insurance questions in 1994, the change shown from 1987 to 2009 is the sum of the change from 1987 to 1993 and from 1994 to 2009.

**Table A-5. Employer- or Union-Provided Pension Coverage, All Workers, by Quintile, 1979-2009**

(percent)

Percentile	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
<b>All Workers</b>																
Total	42.6%	42.6%	42.0%	41.3%	41.0%	40.1%	40.5%	40.3%	38.3%	38.7%	39.7%	40.0%	40.7%	40.5%	39.7%	41.8%
Lowest Quintile	7.4%	7.0%	6.2%	5.9%	5.8%	5.6%	5.9%	6.1%	5.5%	5.9%	6.3%	6.8%	6.6%	6.3%	6.3%	7.6%
Second Quintile	24.4%	24.2%	23.2%	23.1%	21.4%	21.2%	21.1%	21.2%	20.6%	21.0%	22.2%	22.1%	22.2%	21.6%	21.2%	23.2%
Third Quintile	46.2%	46.6%	45.7%	44.3%	45.0%	43.4%	43.3%	43.5%	41.4%	41.3%	42.3%	43.2%	44.2%	43.8%	43.3%	45.1%
Fourth Quintile	63.4%	63.9%	63.0%	63.0%	63.0%	60.6%	61.8%	62.0%	57.2%	57.4%	60.1%	60.1%	60.8%	60.8%	59.9%	62.5%
81-95%	73.7%	73.0%	73.4%	71.9%	71.4%	71.5%	72.3%	70.5%	68.8%	69.2%	69.8%	70.1%	71.3%	71.5%	69.7%	72.1%
Top 5%	64.9%	66.2%	66.9%	65.6%	65.0%	64.0%	65.4%	64.3%	61.6%	63.5%	61.7%	61.7%	63.4%	64.7%	62.4%	65.6%
<b>Men</b>																
Total	47.9%	47.7%	46.8%	45.4%	44.8%	43.9%	44.3%	43.8%	41.7%	41.9%	42.4%	42.8%	43.1%	42.2%	41.4%	44.0%
Lowest Quintile	9.0%	9.1%	7.9%	7.2%	6.7%	7.1%	6.7%	6.8%	6.6%	7.4%	7.5%	7.9%	6.9%	6.2%	6.6%	7.9%
Second Quintile	32.9%	31.8%	30.3%	28.4%	27.7%	25.2%	25.6%	26.0%	24.7%	24.5%	24.4%	27.0%	26.3%	24.3%	23.3%	26.8%
Third Quintile	55.5%	56.0%	54.5%	52.1%	51.7%	50.4%	51.7%	51.2%	46.7%	45.6%	48.1%	47.6%	47.9%	46.9%	46.7%	48.9%
Fourth Quintile	72.0%	70.5%	69.8%	69.2%	68.5%	66.8%	67.2%	66.1%	63.2%	64.4%	64.6%	63.6%	65.1%	64.9%	63.6%	66.0%
81-95%	73.1%	73.3%	73.9%	72.1%	71.9%	71.8%	72.3%	71.2%	69.7%	69.7%	70.0%	70.8%	71.9%	69.9%	68.8%	72.5%
Top 5%	62.1%	63.9%	64.1%	63.6%	62.8%	63.8%	65.4%	62.5%	60.3%	62.1%	60.0%	60.4%	61.7%	64.3%	60.9%	64.9%
<b>Women</b>																
Total	35.8%	36.2%	36.0%	36.3%	36.3%	35.7%	36.0%	36.2%	34.4%	34.9%	36.6%	36.7%	37.8%	38.5%	37.8%	39.2%
Lowest Quintile	5.3%	5.2%	4.7%	4.4%	4.5%	3.8%	3.9%	5.3%	4.4%	4.3%	5.3%	5.3%	5.7%	5.9%	5.4%	6.3%
Second Quintile	18.0%	16.0%	16.8%	15.7%	14.9%	15.3%	16.0%	14.9%	14.9%	16.6%	17.0%	17.0%	18.3%	18.2%	18.5%	19.3%
Third Quintile	33.0%	34.6%	34.7%	35.5%	35.2%	35.8%	34.7%	34.8%	34.7%	33.7%	36.8%	36.9%	38.0%	38.4%	38.5%	39.7%
Fourth Quintile	53.6%	56.0%	53.7%	55.8%	57.4%	55.3%	55.6%	55.8%	51.9%	54.0%	56.4%	56.6%	57.8%	59.6%	58.3%	60.5%
81-95%	68.0%	69.3%	70.0%	70.5%	69.3%	68.5%	70.3%	70.2%	66.4%	66.4%	68.5%	68.6%	69.6%	70.2%	68.9%	71.0%
Top 5%	71.9%	69.3%	70.0%	69.5%	69.3%	66.8%	67.6%	69.9%	65.7%	64.3%	64.8%	65.7%	68.1%	70.8%	66.1%	68.1%

Percentile	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1979-2009
<b>All Workers</b>																
Total	41.5%	42.2%	42.4%	44.2%	44.4%	44.9%	43.5%	42.3%	42.5%	42.4%	41.3%	40.0%	41.9%	40.8%	39.9%	-2.6%
Lowest Quintile	7.8%	7.9%	7.9%	9.4%	9.7%	10.4%	9.7%	9.2%	9.1%	9.1%	9.1%	9.7%	9.8%	8.8%	8.7%	1.3%
Second Quintile	22.9%	24.2%	25.7%	27.2%	27.0%	28.8%	27.5%	26.7%	26.0%	26.9%	25.6%	25.6%	26.2%	25.2%	23.8%	-0.7%
Third Quintile	44.9%	45.4%	46.0%	49.0%	49.2%	50.4%	47.7%	46.7%	47.3%	46.5%	45.9%	43.8%	47.5%	46.0%	45.0%	-1.2%
Fourth Quintile	62.1%	62.8%	63.2%	64.3%	64.9%	64.1%	63.7%	61.3%	61.3%	61.4%	60.4%	57.1%	60.0%	58.8%	57.7%	-5.6%
81-95%	70.5%	72.2%	70.1%	72.2%	71.9%	71.7%	70.6%	68.9%	70.2%	68.5%	66.3%	64.6%	67.0%	66.0%	65.5%	-8.2%
Top 5%	66.9%	65.5%	65.8%	67.6%	68.7%	67.7%	64.4%	63.3%	64.6%	65.9%	64.2%	60.9%	62.9%	62.7%	61.8%	-3.1%
<b>Men</b>																
Total	43.5%	44.1%	44.3%	46.3%	46.4%	46.5%	45.1%	43.3%	43.4%	43.1%	41.9%	40.3%	42.1%	41.0%	40.0%	-8.0%
Lowest Quintile	8.4%	8.7%	8.7%	10.0%	10.0%	10.8%	9.8%	9.3%	8.9%	9.3%	9.3%	9.5%	9.3%	8.6%	8.0%	-1.0%
Second Quintile	25.5%	27.0%	27.6%	30.3%	30.7%	31.0%	30.2%	28.1%	28.2%	27.7%	27.3%	26.2%	28.1%	26.4%	24.9%	-8.0%
Third Quintile	49.5%	48.3%	50.1%	53.6%	53.6%	52.1%	51.7%	49.7%	47.7%	47.5%	46.7%	44.7%	47.2%	46.9%	45.5%	-10.0%
Fourth Quintile	64.2%	66.6%	65.2%	66.6%	66.9%	68.0%	65.2%	63.0%	64.1%	63.4%	60.6%	58.2%	60.2%	59.0%	58.2%	-13.8%
81-95%	71.0%	71.4%	71.4%	72.5%	71.6%	71.7%	69.9%	67.6%	69.7%	67.8%	67.0%	64.1%	67.0%	65.3%	64.0%	-9.0%
Top 5%	66.1%	65.1%	65.1%	66.8%	68.8%	68.0%	65.4%	63.0%	62.7%	66.7%	61.7%	59.4%	60.7%	61.7%	61.2%	-1.0%
<b>Women</b>																
Total	39.1%	40.0%	40.2%	41.8%	42.1%	43.1%	41.7%	41.1%	41.5%	41.5%	40.7%	39.6%	41.7%	40.5%	39.9%	4.1%
Lowest Quintile	6.5%	6.8%	6.9%	8.2%	9.2%	9.5%	8.3%	8.1%	8.6%	8.4%	7.8%	8.8%	8.7%	8.2%	7.8%	2.6%
Second Quintile	18.6%	20.5%	21.1%	23.0%	22.0%	24.8%	24.0%	24.6%	23.2%	23.5%	24.0%	22.1%	24.8%	22.6%	22.2%	4.3%
Third Quintile	40.5%	41.5%	42.0%	44.4%	45.0%	48.2%	44.7%	44.0%	44.6%	45.2%	43.1%	42.8%	44.5%	44.1%	43.3%	10.3%
Fourth Quintile	59.4%	60.1%	61.4%	62.3%	62.3%	62.2%	61.5%	59.9%	60.9%	61.5%	60.3%	58.5%	62.5%	60.4%	59.1%	5.4%
81-95%	71.4%	72.4%	71.0%	72.3%	73.1%	71.3%	71.9%	69.3%	71.2%	69.3%	68.4%	66.7%	68.7%	67.4%	68.0%	0.0%
Top 5%	68.4%	67.9%	65.5%	68.1%	68.4%	68.4%	64.5%	68.2%	68.1%	68.7%	68.0%	63.7%	65.6%	66.1%	64.7%	-7.1%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

**Table A-6. Employer- or Union-Provided Pension Coverage, Full-Time, Year-Round Workers, by Quintile, 1979-2009**

(percent)

Percentile	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
<b>Full-Time, Year-Round Workers</b>																
Total	59.0%	59.1%	58.8%	58.1%	57.3%	56.2%	56.5%	55.5%	52.9%	52.9%	53.7%	54.1%	55.1%	55.4%	53.7%	55.9%
Lowest Quintile	29.5%	29.1%	28.1%	28.3%	26.3%	25.5%	25.3%	24.0%	22.7%	23.2%	24.0%	23.6%	23.3%	23.6%	22.2%	23.7%
Second Quintile	53.1%	53.4%	53.2%	51.6%	51.3%	49.3%	48.3%	48.6%	45.4%	44.5%	46.0%	45.7%	46.4%	46.9%	45.0%	48.4%
Third Quintile	64.0%	65.6%	65.4%	64.7%	64.1%	62.6%	63.8%	62.3%	58.1%	57.4%	59.2%	59.8%	62.4%	62.2%	60.4%	61.2%
Fourth Quintile	74.7%	73.8%	73.1%	72.4%	72.9%	70.8%	71.3%	70.6%	68.2%	68.7%	69.3%	69.2%	70.7%	70.4%	69.7%	71.7%
81-95%	76.2%	75.4%	76.1%	75.4%	73.8%	75.4%	75.2%	74.0%	71.9%	72.8%	72.6%	74.2%	75.2%	75.3%	73.3%	75.8%
Top 5%	65.9%	67.6%	68.6%	67.5%	65.4%	65.8%	69.4%	66.3%	64.4%	65.1%	62.1%	65.9%	66.0%	69.9%	65.7%	69.8%
<b>Men</b>																
Total	60.4%	60.4%	60.0%	58.7%	57.9%	56.8%	57.2%	56.0%	53.5%	53.4%	53.7%	54.3%	55.5%	54.9%	53.0%	55.5%
Lowest Quintile	28.7%	29.6%	28.3%	27.3%	25.8%	24.0%	23.1%	22.4%	22.6%	22.3%	21.7%	23.0%	22.5%	21.5%	19.6%	22.4%
Second Quintile	56.2%	54.5%	55.1%	52.8%	52.3%	50.9%	50.5%	49.7%	45.6%	43.9%	46.2%	45.5%	47.8%	46.0%	43.7%	46.1%
Third Quintile	69.5%	69.2%	68.1%	67.1%	67.5%	64.1%	65.2%	65.5%	60.6%	59.2%	60.0%	60.2%	62.2%	63.1%	61.1%	62.8%
Fourth Quintile	75.7%	75.6%	75.2%	73.9%	73.1%	73.8%	73.6%	71.5%	69.7%	70.7%	71.7%	71.9%	73.1%	73.1%	70.9%	72.0%
81-95%	74.8%	75.3%	76.1%	74.6%	73.1%	72.9%	75.2%	72.8%	71.8%	73.2%	70.5%	73.0%	73.7%	71.7%	71.6%	75.8%
Top 5%	63.3%	66.3%	64.8%	66.5%	64.2%	65.7%	68.0%	64.3%	61.2%	65.0%	63.6%	64.1%	66.8%	69.3%	64.4%	68.7%
<b>Women</b>																
Total	56.3%	56.7%	56.6%	57.0%	56.2%	55.4%	55.4%	54.8%	51.9%	52.1%	53.7%	53.7%	54.6%	56.1%	54.8%	56.5%
Lowest Quintile	27.3%	25.9%	25.3%	24.9%	23.7%	23.8%	24.1%	22.4%	20.0%	21.9%	22.8%	22.3%	22.6%	22.7%	22.5%	22.4%
Second Quintile	45.0%	48.0%	47.7%	49.3%	48.1%	46.8%	45.6%	45.2%	43.6%	41.9%	45.0%	44.0%	44.8%	48.2%	46.0%	48.8%
Third Quintile	60.7%	61.5%	61.1%	62.2%	62.1%	61.1%	60.3%	60.2%	56.3%	57.5%	59.1%	59.2%	60.0%	61.6%	60.9%	62.3%
Fourth Quintile	70.9%	72.3%	72.4%	72.0%	71.5%	69.4%	71.5%	70.4%	65.5%	66.8%	68.6%	68.8%	71.0%	70.2%	70.2%	72.9%
81-95%	77.3%	77.1%	77.2%	77.7%	76.6%	75.9%	77.2%	76.2%	74.9%	74.6%	74.0%	75.6%	75.8%	77.7%	74.8%	76.3%
Top 5%	78.6%	72.2%	75.4%	73.6%	72.2%	75.3%	70.6%	74.5%	71.1%	66.4%	70.5%	71.1%	72.0%	77.5%	73.6%	74.9%

Percentile	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1979-2009
<b>Full-Time, Year-Round Workers</b>																
Total	54.5%	55.6%	55.3%	56.6%	56.8%	56.2%	54.7%	53.3%	53.6%	53.1%	51.6%	49.3%	52.1%	51.9%	51.5%	-7.5%
Lowest Quintile	23.3%	24.4%	24.9%	25.8%	25.8%	25.3%	24.7%	24.0%	22.4%	22.7%	20.6%	21.4%	22.2%	22.8%	22.4%	-7.1%
Second Quintile	45.8%	47.5%	46.8%	48.3%	48.1%	48.7%	46.3%	44.3%	46.3%	44.6%	43.5%	40.2%	44.5%	45.0%	44.0%	-9.1%
Third Quintile	60.2%	60.7%	61.7%	63.7%	63.6%	61.3%	60.4%	59.1%	58.1%	58.2%	58.0%	55.1%	57.6%	58.3%	57.9%	-6.1%
Fourth Quintile	69.9%	71.6%	70.4%	70.9%	71.4%	71.6%	70.1%	67.9%	68.9%	68.3%	66.0%	63.2%	66.8%	64.5%	64.9%	-9.8%
81-95%	74.3%	74.9%	73.6%	75.2%	75.7%	74.8%	73.4%	71.7%	73.7%	72.6%	70.6%	67.2%	69.9%	69.8%	69.0%	-7.2%
Top 5%	70.9%	70.8%	70.9%	71.2%	74.0%	71.9%	68.8%	69.1%	69.2%	70.0%	67.4%	65.5%	67.3%	66.6%	65.9%	0.0%
<b>Men</b>																
Total	54.1%	55.0%	54.8%	56.0%	56.7%	55.7%	54.2%	52.3%	52.5%	51.6%	50.1%	47.7%	50.5%	50.5%	50.0%	-10.4%
Lowest Quintile	21.9%	22.5%	23.2%	23.9%	24.2%	22.3%	22.5%	20.8%	19.6%	19.4%	18.8%	18.7%	20.0%	20.0%	20.1%	-8.6%
Second Quintile	45.2%	45.4%	45.4%	47.9%	48.3%	47.8%	44.6%	43.1%	45.0%	41.7%	42.2%	38.3%	41.9%	43.3%	43.0%	-13.2%
Third Quintile	60.7%	61.5%	62.7%	62.5%	63.9%	61.8%	61.5%	59.9%	57.3%	58.5%	56.0%	53.4%	56.1%	56.3%	54.8%	-14.7%
Fourth Quintile	69.6%	72.6%	69.3%	72.6%	72.1%	72.4%	70.7%	68.7%	69.2%	67.9%	65.2%	62.1%	65.6%	64.8%	65.3%	-10.3%
81-95%	74.3%	74.6%	74.5%	74.2%	75.5%	75.9%	72.5%	70.1%	72.6%	70.9%	69.5%	66.9%	70.0%	68.9%	67.4%	-7.4%
Top 5%	69.5%	68.9%	70.9%	70.8%	72.8%	69.8%	68.7%	65.8%	67.1%	69.8%	65.0%	62.8%	64.9%	65.0%	65.0%	1.7%
<b>Women</b>																
Total	55.2%	56.5%	56.1%	57.4%	57.1%	56.9%	55.5%	54.6%	55.3%	55.3%	53.7%	51.7%	54.3%	53.9%	53.4%	-2.9%
Lowest Quintile	22.7%	24.4%	24.5%	26.5%	24.2%	25.1%	24.6%	25.2%	23.9%	24.6%	22.6%	23.3%	23.9%	23.2%	23.3%	-4.0%
Second Quintile	46.5%	48.3%	47.2%	48.6%	48.4%	50.9%	46.5%	45.5%	45.9%	47.3%	44.5%	42.4%	44.9%	46.9%	45.9%	0.9%
Third Quintile	57.9%	61.0%	62.2%	63.7%	63.9%	62.0%	61.1%	59.9%	61.5%	60.9%	59.8%	57.0%	60.3%	60.0%	57.9%	-2.9%
Fourth Quintile	71.6%	72.3%	71.9%	71.0%	70.9%	70.3%	70.0%	67.8%	70.1%	70.3%	68.2%	65.6%	69.0%	67.9%	68.5%	-2.4%
81-95%	78.8%	77.5%	75.4%	78.4%	79.5%	76.6%	76.7%	74.0%	75.4%	72.8%	73.3%	70.8%	73.6%	71.7%	72.2%	-5.2%
Top 5%	71.9%	72.7%	71.9%	73.2%	73.0%	75.6%	70.9%	76.2%	74.0%	74.8%	73.5%	68.2%	71.5%	70.7%	69.9%	-8.7%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.



**Table A-7. Gini Coefficients for All Workers and for Full-Time, Year-Round Workers, 1979-2009**

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<b>Year</b>	<b>Total</b>	<b>Men</b>	<b>Women</b>
<b>All Workers</b>			
1979	0.41764	0.38118	0.37645
1980	0.41500	0.37902	0.37979
1981	0.41832	0.38657	0.37936
1982	0.42416	0.39653	0.38709
1983	0.42845	0.40207	0.39513
1984	0.42782	0.39854	0.40189
1985	0.43445	0.40870	0.40643
1986	0.43916	0.41606	0.40608
1987	0.43700	0.41447	0.40982
1988	0.43918	0.41856	0.41105
1989	0.44372	0.42770	0.41192
1990	0.43694	0.42042	0.41238
1991	0.43603	0.42096	0.41239
1992	0.43653	0.42484	0.41204
1993	0.46279	0.45505	0.43331
1994	0.46807	0.45950	0.43855
1995	0.47431	0.46835	0.44358
1996	0.46406	0.45790	0.43515
1997	0.46617	0.46026	0.43605
1998	0.46628	0.45756	0.44347
1999	0.45288	0.44374	0.42834
2000	0.46679	0.46885	0.42539
2001	0.47068	0.46564	0.44669
2002	0.47152	0.47456	0.43294
2003	0.46831	0.46403	0.44594
2004	0.46678	0.46611	0.43695
2005	0.47500	0.47887	0.43933
2006	0.46989	0.46681	0.44776
2007	0.46280	0.46190	0.43873
2008	0.47302	0.47302	0.44617
2009	0.46701	0.46490	0.44625

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<b>Year</b>	<b>Total</b>	<b>Men</b>	<b>Women</b>
<b>Full-Time, Year-Round Workers</b>			
1979	0.33096	0.31298	0.26142
1980	0.32541	0.30840	0.26152
1981	0.32860	0.31375	0.26255
1982	0.33434	0.32216	0.27392
1983	0.33526	0.32512	0.27678
1984	0.33670	0.32520	0.28272
1985	0.34365	0.33669	0.28583
1986	0.35061	0.34394	0.29563
1987	0.34967	0.34366	0.29781
1988	0.35144	0.34608	0.30345
1989	0.35983	0.35768	0.30737
1990	0.35580	0.35714	0.30509
1991	0.35169	0.35032	0.30841
1992	0.35594	0.35838	0.30881
1993	0.38496	0.39129	0.33265
1994	0.39029	0.39629	0.33975
1995	0.38731	0.39594	0.33095
1996	0.39246	0.40016	0.34233
1997	0.39093	0.39941	0.33888
1998	0.38999	0.39703	0.34263
1999	0.38020	0.38363	0.33654
2000	0.40197	0.41458	0.33904
2001	0.40573	0.41449	0.35912
2002	0.40194	0.41410	0.34917
2003	0.39841	0.40673	0.35634
2004	0.40204	0.41409	0.35386
2005	0.40645	0.42065	0.35455
2006	0.40868	0.41705	0.37138
2007	0.39260	0.40162	0.35423
2008	0.40081	0.41257	0.35453
2009	0.40105	0.41088	0.36265

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

**Table A-8. Share of Total Weekly Earnings by Quintile, All Workers, 1979-2009**  
(percent)

Percentile	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
<b>All Workers</b>																
Lowest Quintile	4.1%	4.1%	4.0%	3.9%	3.7%	3.8%	3.7%	3.7%	3.7%	3.7%	3.7%	3.9%	3.9%	3.8%	3.6%	3.7%
Second Quintile	10.2%	10.2%	10.1%	9.9%	9.8%	9.7%	9.6%	9.5%	9.5%	9.5%	9.5%	9.6%	9.6%	9.6%	9.1%	9.0%
Third Quintile	16.0%	16.0%	16.0%	15.9%	15.9%	15.8%	15.6%	15.5%	15.6%	15.6%	15.4%	15.5%	15.5%	15.6%	14.8%	14.5%
Fourth Quintile	24.0%	24.2%	24.2%	24.1%	24.1%	24.3%	23.9%	23.8%	23.7%	23.7%	23.3%	23.4%	23.6%	23.5%	22.5%	22.2%
81-95%	27.3%	27.4%	27.6%	27.8%	27.9%	28.1%	27.7%	27.6%	27.7%	27.4%	27.2%	27.3%	27.5%	27.5%	26.7%	26.6%
Top 5%	18.5%	18.1%	18.1%	18.4%	18.6%	18.3%	19.4%	19.9%	19.7%	20.1%	20.9%	20.3%	19.9%	20.0%	23.3%	24.1%
<b>Men</b>																
Lowest Quintile	4.6%	4.6%	4.5%	4.2%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	4.3%	4.2%	4.1%	3.8%	3.9%
Second Quintile	11.4%	11.4%	11.1%	10.8%	10.6%	10.6%	10.4%	10.2%	10.3%	10.2%	10.1%	10.2%	10.1%	10.0%	9.4%	9.3%
Third Quintile	17.3%	17.4%	17.3%	17.0%	16.9%	17.0%	16.6%	16.4%	16.4%	16.3%	15.9%	15.9%	16.0%	15.9%	15.0%	14.7%
Fourth Quintile	24.0%	24.2%	24.3%	24.2%	24.3%	24.5%	24.0%	23.7%	23.8%	23.5%	23.2%	23.2%	23.5%	23.3%	22.2%	21.9%
81-95%	25.5%	25.6%	26.0%	26.5%	26.6%	26.9%	26.5%	26.2%	26.5%	26.2%	26.1%	26.4%	26.7%	26.8%	26.0%	25.9%
Top 5%	17.2%	16.8%	16.9%	17.3%	17.5%	16.9%	18.3%	19.3%	18.9%	19.7%	20.8%	20.0%	19.6%	19.9%	23.6%	24.4%
<b>Women</b>																
Lowest Quintile	4.6%	4.5%	4.5%	4.3%	4.2%	4.1%	4.1%	4.1%	4.1%	4.0%	4.1%	4.1%	4.1%	4.1%	3.8%	4.0%
Second Quintile	11.5%	11.4%	11.2%	10.9%	10.7%	10.5%	10.3%	10.3%	10.2%	10.2%	10.1%	10.2%	10.2%	10.2%	9.7%	9.6%
Third Quintile	17.4%	17.3%	17.4%	17.2%	17.0%	16.8%	16.7%	16.5%	16.5%	16.5%	16.3%	16.3%	16.2%	16.2%	15.7%	15.4%
Fourth Quintile	24.4%	24.3%	24.5%	24.7%	24.6%	24.5%	24.4%	24.6%	24.3%	24.5%	24.3%	24.3%	24.3%	24.4%	23.6%	23.3%
81-95%	26.3%	26.5%	26.8%	27.1%	27.3%	27.3%	27.3%	27.6%	27.5%	27.7%	27.7%	27.4%	27.7%	27.6%	27.3%	27.1%
Top 5%	15.8%	16.0%	15.6%	15.7%	16.2%	16.9%	17.2%	16.9%	17.4%	17.2%	17.4%	17.7%	17.6%	17.4%	19.8%	20.7%

Percentile	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total Change 1979-2009
<b>All Workers</b>																
Lowest Quintile	3.6%	3.8%	3.7%	3.8%	3.9%	3.9%	3.8%	3.8%	3.8%	3.8%	3.8%	3.9%	4.0%	3.8%	3.8%	0.1% <sup>a</sup>
Second Quintile	8.9%	9.1%	9.1%	9.1%	9.3%	9.2%	9.1%	9.1%	9.1%	9.2%	9.0%	9.1%	9.3%	9.0%	9.0%	-0.6%
Third Quintile	14.4%	14.6%	14.6%	14.6%	14.9%	14.4%	14.3%	14.3%	14.4%	14.4%	14.1%	14.2%	14.5%	14.2%	14.4%	-0.9%
Fourth Quintile	21.9%	22.1%	21.9%	21.8%	22.4%	21.6%	21.4%	21.4%	21.6%	21.7%	21.3%	21.5%	21.6%	21.4%	21.7%	-1.3%
81-95%	26.2%	26.6%	26.4%	26.3%	27.3%	26.2%	26.3%	26.3%	26.7%	26.7%	26.3%	26.4%	26.4%	26.5%	26.9%	0.3%
Top 5%	25.0%	23.8%	24.3%	24.4%	22.1%	24.7%	25.1%	25.1%	24.4%	24.2%	25.5%	24.9%	24.3%	25.1%	24.2%	2.4%
<b>Men</b>																
Lowest Quintile	3.8%	3.9%	4.0%	4.0%	4.1%	4.0%	4.0%	4.0%	4.0%	4.0%	3.9%	4.1%	4.2%	3.9%	4.0%	0.2%
Second Quintile	9.2%	9.4%	9.4%	9.5%	9.7%	9.2%	9.3%	9.1%	9.3%	9.3%	9.0%	9.2%	9.3%	9.1%	9.2%	-0.5%
Third Quintile	14.6%	14.8%	14.7%	14.8%	15.1%	14.2%	14.3%	14.1%	14.4%	14.3%	13.9%	14.2%	14.3%	14.1%	14.4%	-0.7%
Fourth Quintile	21.6%	21.9%	21.5%	21.6%	22.3%	21.1%	21.1%	20.9%	21.4%	21.3%	20.8%	21.1%	21.3%	21.1%	21.4%	-1.4%
81-95%	25.3%	25.7%	25.7%	25.9%	26.9%	25.4%	25.8%	25.8%	26.3%	26.2%	25.8%	26.1%	26.0%	26.2%	26.6%	0.0%
Top 5%	25.5%	24.3%	24.7%	24.3%	22.0%	26.0%	25.4%	26.2%	24.6%	25.0%	26.6%	25.3%	24.8%	25.6%	24.5%	2.2%
<b>Women</b>																
Lowest Quintile	3.9%	4.1%	4.0%	4.1%	4.2%	4.2%	4.1%	4.1%	4.0%	4.0%	4.1%	4.1%	4.1%	4.0%	4.0%	-0.3%
Second Quintile	9.6%	9.7%	9.7%	9.6%	9.9%	10.0%	9.6%	9.9%	9.6%	9.8%	9.7%	9.5%	9.8%	9.5%	9.5%	-1.6%
Third Quintile	15.3%	15.5%	15.5%	15.2%	15.6%	15.8%	15.1%	15.5%	15.2%	15.5%	15.3%	15.0%	15.3%	15.1%	15.1%	-1.8%
Fourth Quintile	23.0%	23.1%	23.1%	22.6%	23.2%	23.1%	22.3%	22.9%	22.4%	22.8%	22.6%	22.4%	22.6%	22.5%	22.5%	-1.1%
81-95%	26.9%	27.0%	26.9%	26.4%	27.3%	27.0%	26.2%	26.7%	26.5%	27.1%	26.9%	26.6%	26.5%	26.6%	27.0%	1.0%
Top 5%	21.4%	20.7%	20.8%	22.1%	19.8%	19.9%	22.7%	20.9%	22.2%	20.8%	21.4%	22.5%	21.7%	22.2%	21.9%	3.7%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

- a. Because of changes in topcoding that affected the change in weekly earnings between 1992 and 1993, the percentage point change in total earnings by quintile from 1979 to 2009 is the sum changes from 1979 to 1992 and 1993 to 2009.

**Table A-9. Share of Total Weekly Earnings by Quintile, Full-Time, Year-Round Workers, 1979-2009**

(percent)

Percentile	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
<b>Full-Time, Year-Round Workers</b>																
Lowest Quintile	7.3%	7.4%	7.3%	7.2%	7.0%	6.9%	6.9%	6.7%	6.8%	6.7%	6.6%	6.7%	6.7%	6.7%	6.3%	6.2%
Second Quintile	12.4%	12.4%	12.3%	12.2%	12.3%	12.2%	12.0%	11.9%	11.9%	11.9%	11.8%	11.8%	11.9%	11.8%	11.2%	11.0%
Third Quintile	16.9%	17.0%	17.1%	16.9%	16.9%	17.0%	16.8%	16.7%	16.6%	16.6%	16.3%	16.4%	16.5%	16.5%	15.7%	15.5%
Fourth Quintile	23.0%	23.2%	23.2%	23.0%	23.2%	23.3%	23.0%	22.9%	22.9%	22.8%	22.5%	22.6%	22.8%	22.6%	21.7%	21.6%
81-95%	24.5%	24.5%	24.7%	24.9%	25.0%	25.2%	24.9%	24.9%	24.9%	24.8%	24.7%	24.9%	25.0%	24.9%	24.3%	24.5%
Top 5%	15.9%	15.4%	15.5%	15.7%	15.6%	15.4%	16.4%	16.9%	16.9%	17.1%	18.1%	17.6%	17.0%	17.5%	20.8%	21.1%
<b>Men</b>																
Lowest Quintile	7.5%	7.6%	7.4%	7.2%	7.0%	6.8%	6.8%	6.6%	6.7%	6.7%	6.6%	6.6%	6.6%	6.5%	6.1%	6.0%
Second Quintile	13.1%	13.2%	13.0%	12.8%	12.8%	12.7%	12.4%	12.3%	12.2%	12.2%	11.9%	11.9%	12.0%	11.8%	11.1%	10.9%
Third Quintile	17.6%	17.8%	17.7%	17.5%	17.6%	17.6%	17.2%	17.1%	17.1%	17.0%	16.5%	16.6%	16.7%	16.6%	15.6%	15.5%
Fourth Quintile	22.7%	22.8%	23.1%	23.0%	23.1%	23.3%	23.0%	22.8%	22.8%	22.6%	22.3%	22.5%	22.7%	22.5%	21.5%	21.5%
81-95%	23.7%	23.7%	23.9%	24.5%	24.6%	24.7%	24.4%	24.4%	24.4%	24.5%	24.5%	24.7%	24.9%	24.9%	24.1%	24.4%
Top 5%	15.3%	14.9%	14.9%	15.1%	15.1%	14.8%	16.2%	16.8%	16.8%	17.0%	18.2%	17.8%	17.0%	17.7%	21.5%	21.8%
<b>Women</b>																
Lowest Quintile	9.2%	9.1%	9.0%	8.7%	8.5%	8.3%	8.3%	8.0%	7.9%	7.8%	7.7%	7.8%	7.7%	7.6%	7.2%	7.1%
Second Quintile	14.4%	14.5%	14.3%	14.0%	14.0%	13.7%	13.6%	13.3%	13.4%	13.2%	13.1%	13.1%	13.0%	13.0%	12.6%	12.3%
Third Quintile	18.2%	18.1%	18.2%	18.0%	18.0%	18.0%	17.9%	17.8%	17.7%	17.6%	17.5%	17.6%	17.5%	17.7%	17.0%	16.8%
Fourth Quintile	22.9%	23.0%	23.2%	23.2%	23.3%	23.4%	23.5%	23.4%	23.2%	23.2%	23.2%	23.3%	23.2%	23.2%	22.7%	22.6%
81-95%	23.0%	23.1%	23.3%	23.3%	23.5%	23.7%	23.8%	23.9%	23.9%	24.1%	24.2%	24.1%	24.2%	24.3%	24.0%	24.2%
Top 5%	12.4%	12.3%	12.0%	12.7%	12.7%	12.9%	12.9%	13.5%	13.8%	14.0%	14.2%	14.1%	14.4%	14.2%	16.5%	17.0%

Percentile	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 1979-2009
<b>Full-Time, Year-Round Workers</b>																
Lowest Quintile	6.3%	6.3%	6.3%	6.3%	6.3%	6.1%	6.1%	6.2%	6.2%	6.1%	6.1%	6.0%	6.3%	6.2%	6.2%	-0.7% <sup>a</sup>
Second Quintile	11.1%	11.1%	11.1%	11.1%	11.2%	10.8%	10.7%	10.8%	10.9%	10.8%	10.6%	10.6%	10.9%	10.7%	10.7%	-1.1%
Third Quintile	15.6%	15.3%	15.4%	15.5%	15.7%	15.1%	14.9%	15.0%	15.1%	15.0%	14.9%	14.9%	15.3%	15.0%	15.1%	-1.0%
Fourth Quintile	21.8%	21.4%	21.4%	21.5%	22.0%	21.2%	20.9%	21.1%	21.3%	21.2%	21.1%	21.1%	21.5%	21.3%	21.2%	-0.9%
81-95%	24.6%	24.4%	24.4%	24.6%	25.5%	24.6%	24.6%	25.0%	25.2%	25.0%	25.1%	25.1%	25.3%	25.2%	25.1%	1.3%
Top 5%	20.7%	21.5%	21.4%	21.1%	19.3%	22.2%	22.7%	22.0%	21.4%	21.8%	22.1%	22.4%	20.7%	21.5%	21.7%	2.5%
<b>Men</b>																
Lowest Quintile	6.1%	6.0%	6.1%	6.1%	6.2%	5.9%	5.9%	5.9%	6.0%	5.8%	5.8%	5.8%	6.1%	5.9%	5.9%	-1.3%
Second Quintile	11.0%	10.9%	11.0%	11.0%	11.2%	10.5%	10.5%	10.5%	10.6%	10.5%	10.3%	10.3%	10.6%	10.4%	10.5%	-1.9%
Third Quintile	15.5%	15.3%	15.3%	15.4%	15.7%	14.8%	14.7%	14.8%	15.0%	14.9%	14.7%	14.8%	15.2%	14.8%	14.9%	-1.8%
Fourth Quintile	21.5%	21.2%	21.1%	21.3%	22.0%	21.0%	20.8%	21.0%	21.3%	21.0%	20.9%	20.9%	21.5%	21.2%	21.1%	-0.7%
81-95%	24.3%	24.2%	24.3%	24.7%	25.4%	24.4%	24.5%	25.0%	25.3%	25.1%	25.0%	25.2%	25.4%	25.4%	25.3%	2.4%
Top 5%	21.7%	22.3%	22.2%	21.6%	19.6%	23.5%	23.5%	22.9%	21.8%	22.7%	23.4%	22.9%	21.3%	22.3%	22.3%	3.2%
<b>Women</b>																
Lowest Quintile	7.2%	7.3%	7.3%	7.2%	7.1%	7.1%	7.0%	7.1%	6.9%	6.9%	7.0%	6.8%	7.1%	7.0%	6.9%	-1.8%
Second Quintile	12.5%	12.3%	12.3%	12.2%	12.3%	12.4%	11.9%	12.1%	12.0%	12.0%	11.8%	11.5%	11.9%	11.9%	11.7%	-2.3%
Third Quintile	17.0%	16.5%	16.7%	16.6%	16.9%	16.7%	16.1%	16.3%	16.2%	16.3%	16.3%	15.8%	16.2%	16.2%	15.9%	-1.6%
Fourth Quintile	22.8%	22.2%	22.4%	22.2%	22.7%	22.5%	21.8%	22.1%	22.0%	22.1%	22.2%	21.7%	22.0%	22.2%	21.9%	-0.4%
81-95%	24.6%	24.2%	24.3%	24.3%	24.8%	24.6%	24.2%	24.4%	24.4%	24.7%	24.9%	24.5%	24.6%	24.8%	24.8%	2.1%
Top 5%	15.9%	17.5%	17.1%	17.4%	16.2%	16.7%	19.0%	17.9%	18.4%	17.9%	17.8%	19.7%	18.2%	17.9%	18.8%	4.0%

**Source:** Calculated by CRS from the Annual Social and Economic (ASEC) supplement to the Current Population Survey (CPS).

**Note:** Estimates are for persons age 16 and over.

- a. Because of changes in topcoding that affected the change in weekly earnings between 1992 and 1993, the percentage point change in total earnings by quintile from 1979 to 2009 is the sum changes from 1979 to 1992 and 1993 to 2009.

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