Middle Class Squeeze: 
*Families, Money and Risk*

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Figure 1: Median Income Fully-Employed Males, 1970 – 2004

Source: U.S. Census Bureau
Figure 1:
Median Income
Married Couples and Fully-Employed Males, 1970 – 2004

Source: U.S. Census Bureau
Figure 2:
Median Family Spending by Category, Percent Change
1970s – 2000s

Source: Updated from sources cited in The Two-Income Trap
Figure 3:
Median Family Spending by Category, Percent Change
1970s – 2000s

Source: Updated from sources cited in The Two-Income Trap
Figure 4: Savings/Consumer Debt Payments, Percentage of Income 1970s – 2000s

Sources: U.S. Census Bureau, Federal Reserve Bank
Figure 5:
Fixed Costs as a Share of Family Income

Source: Inflation adjusted. Updated from sources cited in The Two-Income Trap
Figure 6:
How Many Hours Each Month?
Mortgage, 3 Bed 1 Bath Home

<table>
<thead>
<tr>
<th>Year</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973</td>
<td>20</td>
</tr>
<tr>
<td>2004</td>
<td>34</td>
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</tbody>
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Figure 7:
How Many Hours Each Month?

Health Insurance Through Employer

1973: 7 hours
2004: 49 hours
Figure 8:
How Many Hours Each Month?

State University Tuition (1/12)
Figure 9: How Many Hours Each Month? Combined, Home / Insurance / School