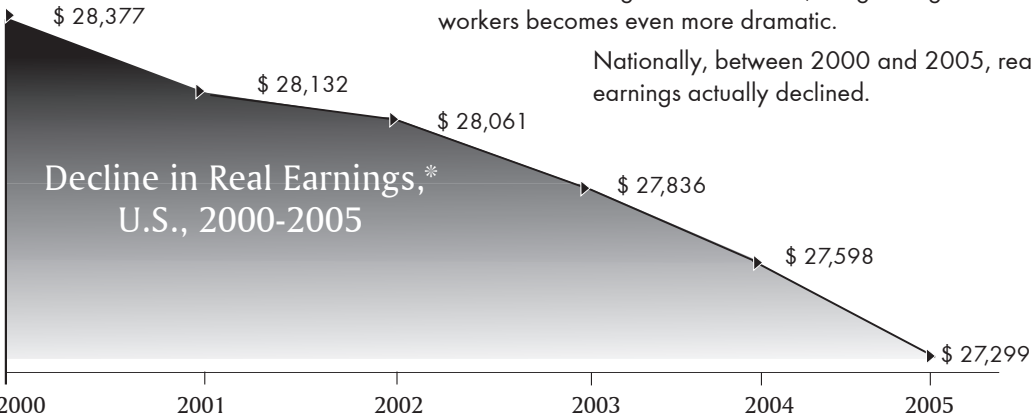


STAGNANT U.S. EARNINGS

For our comparison of the growth of premiums and workers' earnings, we looked at non-adjusted earnings—what workers saw each year in their paychecks. However, to measure the purchasing power of a paycheck over time, economists adjust earnings for inflation. These are called real earnings.

When real earnings are considered, the growing burden on workers becomes even more dramatic.

Nationally, between 2000 and 2005, real earnings actually declined.



Source: Adjustments to U.S. Census Bureau American Community Survey (ACS) data by Families USA using CPI-U-RS.

* Real earnings in 2005 dollars.