

YEAR BY YEAR, DECADE BY DECADE, regardless of the prosperity of our time, the once-envied promise of America's middle class is gradually but unmistakably slipping away. Wages have declined and factory jobs have vanished, while rising costs have put the hallmarks of middle-class success – college, home-ownership and health care – beyond the reach of more Americans.

Meanwhile, nothing offered in the past 50 years of political leadership has stopped it. Although experts debate the fate of the middle class, a Beacon Journal study of a half-century of Census Bureau records shows parents have good reason to fear their children will not do as well as they did.

INCREDIBLE SHRINKING PAYCHECK

STORIES BY DAVID KNOX | Beacon Journal staff writer

The good news made headlines across the nation last month: poverty down, incomes up – at least a little.

The bad news came a little deeper in the stories: Median wages for full-time, year-round workers dropped in 2006 for the third year in a row.

The decline was downplayed for good reason.

The erosion of earnings shown in the Census Bureau's annual report on income isn't new. It's a continuing trend.

Most workers today take home less pay per hour, adjusted

for inflation, than they did in 1973.

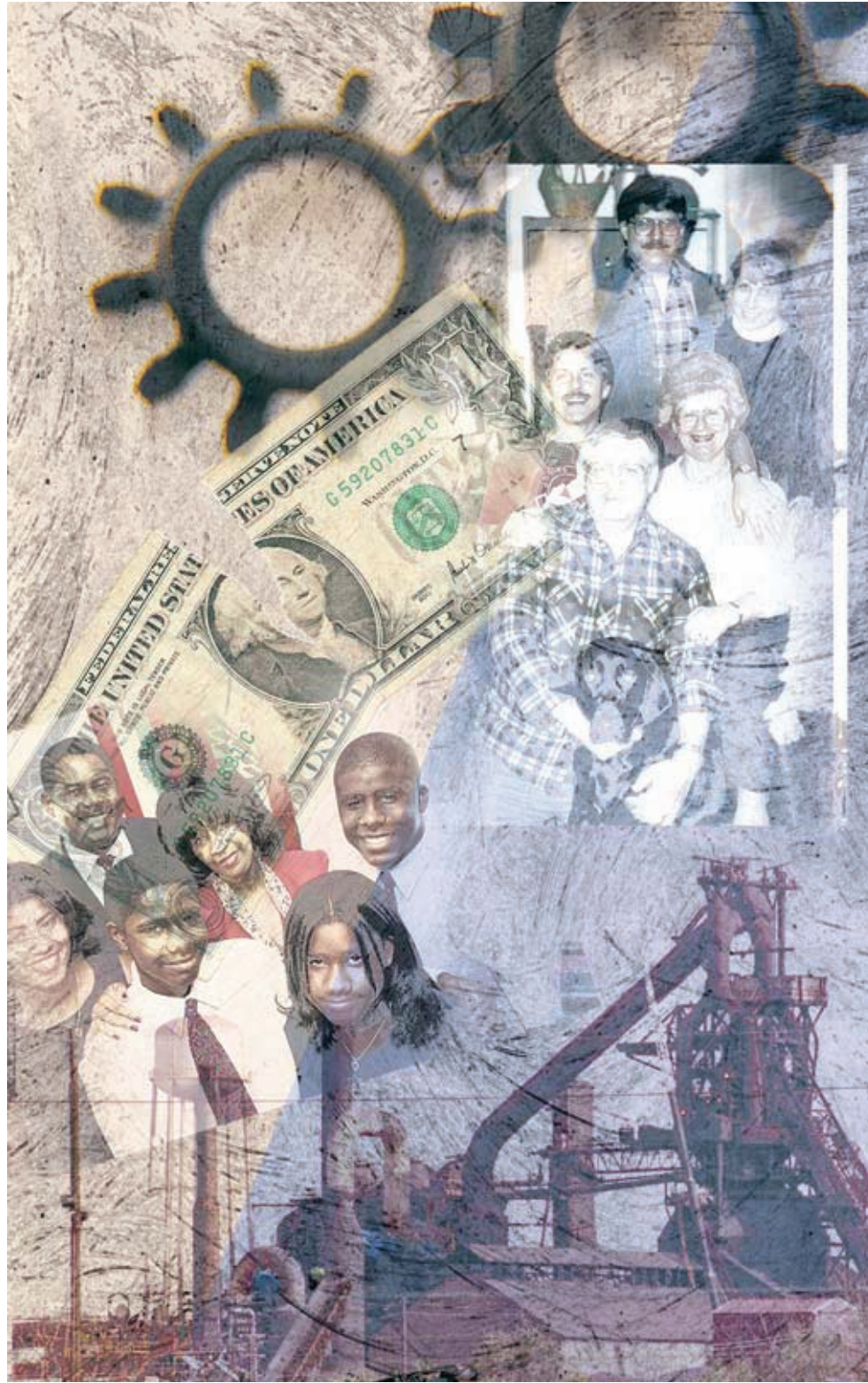
Yet household income stays up mostly because more spouses and more children are entering the work force and everyone is working longer hours to maintain their standard of living.

But what happens when Americans run out of spouses, kids and working hours to prop up their bottom line?

Like the proverbial frog in the cooking pot who doesn't know it's being boiled to death because the water is heated slowly, the

Please see **Data, A4**

In the coming weeks, the newspaper will show why the middle class – by a variety of measures – is under growing strain. Readers are invited to visit Ohio.com to compare their income with other generations, share experiences online and join in a series of discussion groups that explore why the American dream is in peril.



RICK STEINHAUSER/Akron Beacon Journal illustration

Meet the family: Census data form American portrait

This is the story of an American family – three generations, in fact. It's a tale spanning more than five decades. But the ending hasn't been written yet.

Don't expect a photo album of snapshots. There aren't any cameras in the world where this family is found. That's because its members exist only in the millions of records of data collected by the U.S. Census Bureau.

But these people are as real as the individuals who dutifully answer the scores of questions on census forms.

The answers to those questions, taken together, paint a portrait that mirrors the typical family, as found in the census data. In terms of economic well-being, the details of this particular family are drawn from the most common answers to those questions.

They are the heart of the middle class.

■ ■ ■

Robert was born in 1924. He grew up during the Great Depression and, at 18, went off to fight in World War II.

When he returned, he married his high school sweetheart, Mary, and looked forward to settling down for the first time in his life.

It was time to start a family.

Robert Jr. – the first of their four

Please see **Typical, A5**

How did the Beacon Journal analyze decades of census responses? The answer is microdata. **Page A5.**

Afghan leader asks Taliban for talks

Karzai offers militants position in government if they will quit fighting

By Jason Straziuso
Associated Press

KABUL, AFGHANISTAN: President Hamid Karzai on Saturday offered to meet with the Taliban leader and give militants a government position only hours after a suicide bomber in army disguise attacked a military bus, killing 30 people – nearly all of them Afghan soldiers.

Strengthening a call for negotiations he has made with increasing frequency in recent weeks, Karzai said he was willing to meet with the reclusive leader Mullah Omar and Gulbuddin Hekmatyar, a former prime minister and factional

Please see **Afghan, A12**

Today's weather

Mostly sunny and pleasantly warm  **77° High**
52° Low

Forecast, Page B8

INSIDE

- **Hartville mayor suspends police chief, who says it's part of a power struggle. B1**
- **Cavs sign guard Devin Brown, trade to get Hornets forward Cedric Simmons. C1**
- **University of Akron student finds success creating art using Hershey's Syrup. E1**

OHIO STATE 30, MINNESOTA 7

Inside

- | | | |
|----------------|---------------------|------------------|
| Dear Abby E2 | HeldenFiles A2 | Music E4 |
| Books E5 | Horoscope F13 | Sheldon Ocker C5 |
| Classified F1 | Jumble F13 | Premier E1 |
| Crime Watch B4 | Betty Lin-Fisher D1 | Sports C1 |
| Crosswords E2 | Local B1 | Sudoku E2 |
| Deaths B5-7 | Lottery A2 | Travel E10 |
| Douglas A14 | McManamon C11 | Video E2 |
| Editorial A14 | Movies E8 | Weddings E9 |

Search the classifieds

Hundreds pay respects to televangelist

Son says Rex Humbar was 'spiritual father' to many Christians around the world

By Colette M. Jenkins
Beacon Journal religion writer

CUYAHOGA FALLS: Hundreds flowed through the doors of the former Cathedral of Tomorrow on Saturday to pay respects to the revivalist preacher who pioneered television evangelism.

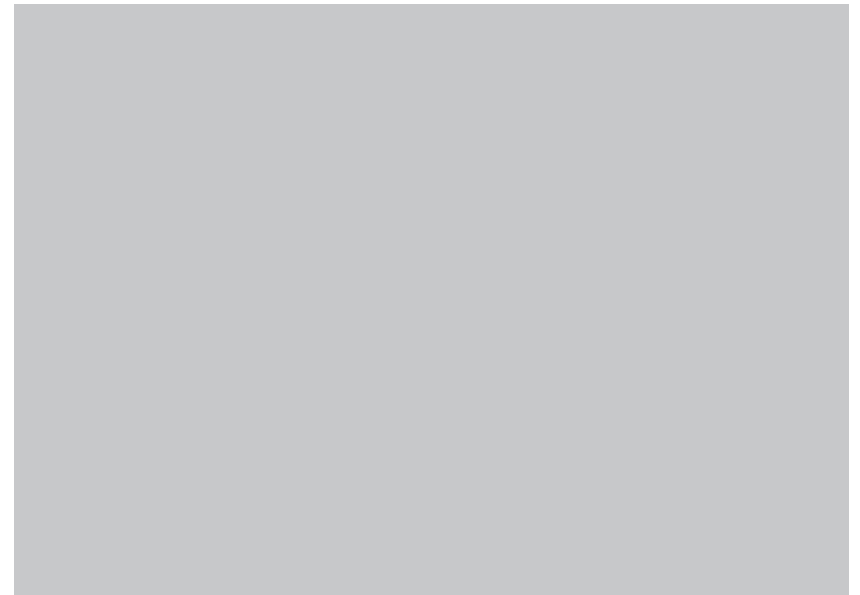
At the height of the Rev. Rex Humbar's popularity, an estimated 25 million people worldwide on 2,000 stations watched his Sunday sermons from the Cathedral of Tomorrow.

In 1999, he was heralded by U.S. News & World Report as one of the top 25 architects of the modern era.

"I grew up in this church. My parents came to Christ through Rex's ministry," said Elizabeth Bandy of Akron. "His legacy is so touching. He's made such a difference in this community and his ministry worldwide is so overwhelming. When I look around and see the faces of all these people who came to say goodbye, I realize the one common thread is Rex's ministry."

Humbar, who died Sept. 21 at a Florida hospital, lay in state Saturday afternoon at what is now Ernest Angley's Grace Cathedral.

Humbar's funeral is at 4:30 p.m. today at Stan Hywet Hall & Gardens, 714 N. Portage Path in Akron. A private burial will be Monday.



MIKE CARDEW/Akron Beacon Journal

Mourners file past the casket of the Rev. Rex Humbar during the public calling hours Saturday at Ernest Angley's Grace Cathedral in Cuyahoga Falls.

Just like family

The Humbar children – Rex Jr., Don, Aimee Elizabeth (Darling) and Charles – decided to have public services for their father because they consider the people who have been

touched by their father's ministry as family.

"He was more than a preacher," Don Humbar said. "He was a spiritual father, not just to us and his

Please see **Humbar, A10**

INCREDIBLE SHRINKING PAYCHECK

63% was wage gap between younger and older male workers in 2005.

70% of married women are now in the work force, up from 23% in 1950.



Data show we work more hours for less pay

Continued from Page A1

American worker has adapted. But there are limits. The pot eventually boils.

And workers today - especially the young - are running out of ways to cope.

Here's why:
• Pay for workers in their 20s has fallen steadily for decades. As a result, young people today are starting out much lower on the wage ladder than their parents.

• Mid-career workers have been losing ground even longer. Since the first full decade after the end of World War II, each successive generation of men in their 30s and 40s has seen smaller pay increases. Women and blacks have joined the downward trend in recent years.

• The combination of lower starting pay and smaller mid-career wage hikes for later generations has caused a growing earnings and wealth gap between the young and the old in Ohio and across the nation.

Those are the key findings of a Beacon Journal analysis of more than a half-century of census data - 51 million records.

The study tabulated median annual earnings - meaning half took home more and half less - for workers grouped into generations by year of birth. The earnings were further broken down by gender, race and level of education.

The trends found in the census data raise an ominous question about the future of the middle class.

If the bulk of the income gains over the decades went to earlier generations, what happens when older workers retire, exchanging their big paychecks for smaller Social Security and pension checks?

The logical answer is that they would be replaced by workers with markedly lower wages, resulting in an overall drop in purchasing power and the nation's standard of living.

"It's a tremendous question to ask; it's one of the problems of the graying of the population - these highly paid older people stepping off the payroll into retirement," said John E. Morton, director of the Pew Charitable Trusts' ongoing research project, *Economic Mobility: Is the American Dream Alive and Well?*

"That surely is going to have fairly adverse impacts," said the Pew project, conducted by economists at the Brookings Institution and several other think tanks spanning the political spectrum, released its first report in May, showing that men in their 30s today make an average of 12 percent less than their fathers did at the same age.

The Beacon Journal study found younger workers even harder hit by the erosion of starting pay for each successive generation of new workers.

Lower starting pay

From 1969 to 2005, median earnings for people beginning their working lives, ages 20-24, dropped from \$24,002 to \$17,885 - a 25 percent decline, according to the Beacon Journal study.

The declines cut across gender and race lines, but white men sustained the biggest percentage loss, slipping nearly 29 percent, from \$28,754 to \$20,515.

As bad as those numbers are, they're conservative. The Beacon Journal study adjusted earnings to 2006 dollars using a revised scheme recommended by the Census Bureau that assumes inflation was lower in the past than initially reported.

The traditional yardstick, still used by the Bureau of Labor Statistics, shows median earnings for 20- to 24-year-olds dropped by more than a third since 1969.

The biggest wage losses for young men and women of both races came in the 1980s, following the recession at the start of the decade.

The return of good economic times in the 1990s provided only modest gains that were more than wiped out by substantial drops since 2000.

Slightly older workers, ages 25-29, saw less of a drop in earnings - about 12 percent since 1969 - thanks to the pay premium awarded to those with a college degree.

Education not enough

The study found that since the 1980s, workers in their late 20s with a four-year college degree earned on average 50 percent more than those with only a high school education.

For dropouts, the gap was wider: In 2005, a typical college grad was earning nearly \$39,000 - nearly double the \$19,674 median pay for those without a high school diploma.

There's no question that more education translates into higher pay, but the bar for an education that guarantees a sure ticket for a good-paying job has moved higher.

Wages for all 20-somethings dropped steeply in the 1970s and continued down for those with anything less than a four-year degree. Workers with some college, including an associate degree, are seeing paychecks 20 percent smaller than four decades ago.

But even those with degrees have seen a drop in pay in the past several years.

"Since 2001-2002, we've seen no wage growth for either college grads or high school grads," said Lawrence Mishel, president of the Economic Policy Institute, a Washington, D.C., think tank.

Earnings have continued to rise only for those who pursue a graduate or professional degree - "the 9 percent with an education beyond a bachelor's degree," said Mishel, whose organization every two years publishes *The State of Working America*, an in-depth survey of the U.S. labor market and living standards.

The increased supply of college graduates has made a four-year degree "far less a guarantee" of entry into the middle class, he said.

"We are more educated than ever," he said, but "people with a college degree and working in their 20s today are less likely to get jobs with employer-provided benefits."

Smaller mid-career gains

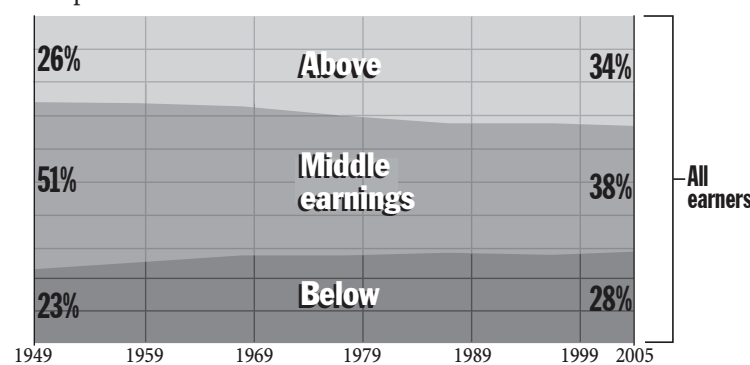
Lower starting wages wouldn't be as much of a problem if workers could catch up with mid-career pay increases, thanks to period raises, promotions or job changes.

That's not happening. Again, the study found earlier generations did better.

But not just since the 1970s. The trend toward smaller raises

Middle class squeeze

Percent of workers earning within a third of the median wage and salary income, adjusted for inflation, has dropped from 51 percent to 38 percent since 1949.

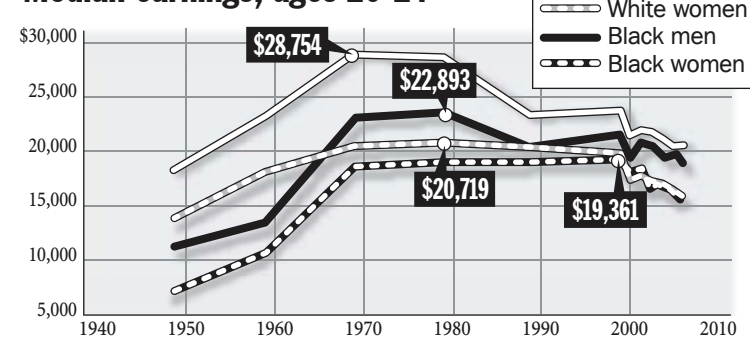


All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

Median earnings, ages 20-24



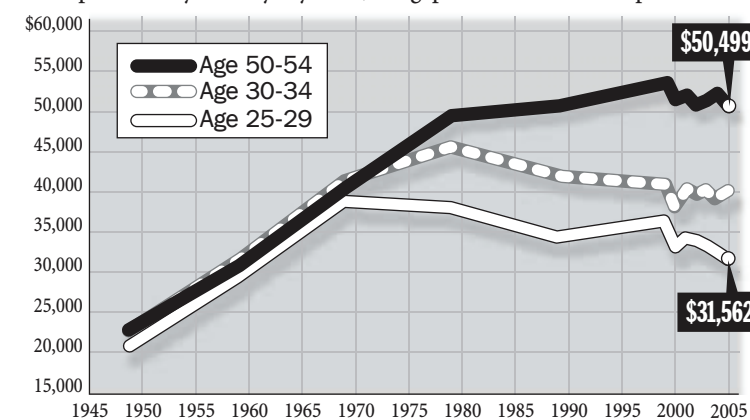
All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

Pay gap widens between older and younger workers

For the first two decades after World War II, men in their late 20s earned on average almost as much as those in their 50s. Since then, older workers have pulled away steadily. By 2005, the gap had widened to 63 percent.

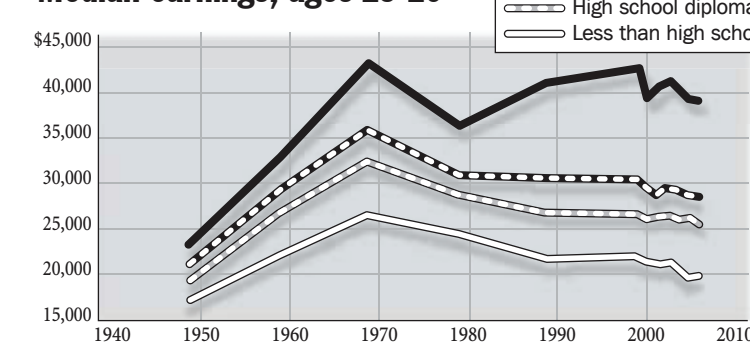


All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

Median earnings, ages 25-29



All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

goes back to the first decade of the postwar era.

Median wages for men of the GI Generation, who came of age during World War II and were in their early 30s by 1949, shot up nearly 50 percent over the next decade.

The next generation - the Depression kids, mostly born during the 1930s - got progres-

sively smaller pay hikes of 36 percent and 26 percent during the 1960s and 1970s, when they were the same age.

The downward trend continued through the 1980s and 1990s as two waves of baby boomers in their 30s saw pay increases of only about 15 percent.

The twin trends of lower

starting pay and smaller raises for later generations has dramatically shifted the balance of paycheck power to older workers.

Until the 1980s, workers in their late 30s and early 40s took home the biggest paychecks. Today, the peak earners are in their 50s.

The gap is greatest for male workers.

In the first two post-World War II decades, the difference between the median earnings of younger men, ages 25-29, and older men, ages 50-54, was less than 10 percent.

Since 1970, however, that earnings gap widened steadily, to 63 percent in 2005.

Wives take up slack

The decline in starting pay and earnings growth is significant because it provides an economic motive for the two biggest changes in the American family: the increase in working wives and the decline in number of children.

The percent of married women enrolled in the labor force increased from about 23 percent in 1950 to nearly 70 percent today.

At the same time, the average number of children in married-couple households dropped from 2.44 in 1965 to 1.82 in 2005.

More women in the work force is the main reason household incomes continue to rise, despite the steady decline in hourly wages, according to the Pew study.

Families pay a steep price to maintain household income.

"Absolutely, there's a real cost to having two earners in the family," said Isabel Sawhill, a senior researcher with the Brookings Institution, who worked on the study.

"There's less time to provide for all the other things, such as child care, and all the household work that needs to be done," Sawhill said. "You either have to do that in your spare time or purchase it."

Sawhill noted that child care is the "largest expense for a two-earner family by far. That needs to be factored into the assessment of whether people are better off or not."

Middle class squeezed

The increased anxiety registered by pollsters about the health of the middle class may reflect the approaching exhaustion of options to make up for shrinking hourly wages and smaller pay raises: Americans are running out of spouses to bring home extra paychecks and couples can't have fewer than zero children.

"It's an interesting and important way of viewing the middle-class squeeze," said Jared Bernstein, senior economist with the Economic Policy Institute and co-author of the group's biannual study of the nation's labor market.

Bernstein pointed out that the cost of "core components" of a secure, middle-class lifestyle - owning a home in a good neighborhood, adequate health insurance, child care and a college education - "are going up much faster than inflation."

Those increases are outstripping the ability of many families to keep up.

"Families are pretty tapped out," he said. "Middle-income families are working as much as

they can - in the absence of a much more family-friendly workplace policy."

The downward pay trend is shrinking the middle class - in a measurable way.

The 1950 census found half of all workers in 1949 took home paychecks that were within a third - above or below - of the national median. That share has steadily dropped over the decades. Today, only about 38 percent of all workers are within that middle range.

Where did the others go?

Some sunk lower; more floated to the top. Those taking home less than that middle range went from 23 percent of all workers in 1949 to about 28 percent in 2005. Those earning more grew from 26 percent to 34 percent during the same period.

So what does the future hold for young workers?

Unless they're willing to change, nothing good, said Kay Strong, an economist at Bowling Green State University.

"I think we'll see an even greater divide between those on the top and those on the bottom," she said. "We're going to squeeze out the middle."

Strong said young people must adapt to the new rules of the global economy based on technology.

That means many more jobs over a lifetime. "They have to be flexible," she said. "They have to be able to move to where the next job is."

And even fewer children. "Your parents had four, you only have two, and your children are likely only to have one - if any," she said.

Strong said she was optimistic Americans eventually will thrive in the new high-tech economy.

"Education is paramount," she said. "Innovation and creativity is what should be promoted."

Global trade threat

Some researchers disagree, arguing that unfettered global trade is a looming disaster.

"The kind of trading system we have today can't possibly work to the advantage of high-wage countries and their workers," said Alan Tonelson, a researcher with the United States Business & Industry Council, a Washington-based advocacy group representing medium and small manufacturers.

"Manufacturing is the only sector of the economy that provides workers, with average skills and schooling, with enough pay to support a middle-class life," said Tonelson, the author of *The Race to the Bottom: Why a Worldwide Worker Surplus and Uncontrolled Free Trade are Sinking American Living Standards*.

Tonelson argued that manufacturing jobs moved offshore will not be replaced with high-tech jobs because those jobs too will be lost to other countries where wages are lower.

"Americans aren't the only smart people on earth," he said. "We're also not the only people who have recognized the need for re-education and re-training."

"Low-income countries for the past 10 years, at least, have been working frantically to push their own workers up the knowledge and skills ladder."

David Knox can be reached at 330-996-3532 or dknox@thebeaconjournal.com

INCREDIBLE SHRINKING PAYCHECK

29% was the drop in wages young white men experienced since WWII. It is the largest decrease of all age, race and gender demographics.

Typical family finds pay lagging behind expenses

Continued from Page A1

children - was born in 1947.

Robert had thought about going to college on the GI Bill but decided he didn't need to. He had a job at a machine tool factory that supplied a nearby auto plant that used to make the Sherman tanks he drove in France.

The pay was good - it was a union shop. When he filled out the 1950 census form, he put down that he had earned \$3,050 the year before as a lathe operator. That may not sound like much today, but adjusted for inflation, that's the equivalent of \$22,081 in 2006 dollars.

Better yet, the necessities of life - and some of the luxuries that were rapidly becoming necessities - were equally affordable.

The average price of a new home was \$8,450 - less than three times his annual income. And, like all World War II veterans - there were 18 million of them - Robert was eligible for a low-interest, government-backed mortgage.

He also could afford a car. The average price of a new 1950 model was \$1,510.

Of course prices went up as the years passed, but Robert's pay at the plant was more than keeping up. By 1959, his income had nearly doubled, to \$6,050. During the same 10 years, the price of an average new car rose to \$2,220 - only a 47 percent increase.

Factoring in inflation, Robert's earnings were equivalent to nearly \$36,000 today - an increase in real buying power of more than 62 percent compared with a decade earlier.

He needed the income to support his growing family. After Robert Jr., Mary had three more children, a boy and two girls.

First in college

While neither Robert nor Mary had a college education, they made sure their children had that opportunity.

After all, it wasn't a tremendous financial burden on the family. When Robert Jr. went off to college in 1965, his father helped find him a summer job at a nearby Ford plant.

Not that Robert Jr. needed much help. Ford, like the other Big Three automakers, had a program that recruited college students. Everyone won: The automakers got young, enthusiastic part-timers, while the regular workers got to take vacation time when they wanted - during the summer months.

Robert Jr. got the money he needed for college. The summer after graduating high school, he earned more than \$2,000 at the auto plant. That was more than the annual tuition at the small, private college he attended.

A \$50-a-month allowance from his parents, a couple hundred dollars in grants and scholarships covered the remainder of dormitory room and board.

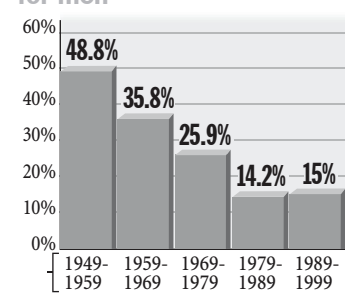
Robert Jr.'s two sisters followed the same path. Although they needed more financial help - the big paycheck at the auto plant wasn't an option for them - their parents managed fairly easily.

But Robert Jr.'s brother, Gary, chose not to go to college. Gary liked working with ma-

Increase in earnings

For three decades, successive generations of men received sharply smaller income increases as they passed through their early 30s and 40s.

for men



* All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

chines and started right out of high school at the same plant where his father worked.

Robert's pay continued to keep pace with increased costs. His wage didn't double during the 1960s the way it had in the previous decade. But it did go up by half again to \$9,350 by 1969. Adjusted for inflation, that would be the equivalent of \$44,439 today.

Inflation's toll

By the early 1970s, however, the economic engine that had propelled Robert's prosperity since he came home from the war was running out of steam. Plants were closing and the phrase "rust belt" had entered the vocabulary.

Thanks to his seniority, Robert managed to keep working. His pay kept going up with his seniority. But the voracious inflation in the 1970s - the consumer price index went up nearly 84 percent from 1969 to 1979 - ate away most of the gains. His pay in 1979, adjusted to today's dollars, was only \$48,673 - up less than 10 percent in a decade.

Still, Robert and Mary couldn't complain.

Robert turned 56 in 1980 and looked forward to retiring in a few years - his union contract provided for a decent pension, including health insurance, after 30 years of service.

Their home was paid for; their children were now adults. It had been a good run.

Life also was looking good for their children - certainly the ones with college degrees.

Robert Jr. met Linda at college and got married the summer before their senior year. They had twins, Lisa and Michael, in 1969, the year they graduated.

Robert Jr. climbed onto the first rung of the corporate ladder. He had majored in history, but what he studied didn't matter to the insurance company that hired him. The degree was the important thing.

His pay had more than tripled since starting with the company, reaching \$20,505 in 1979. Even when factoring in inflation, that represented an increase of more than two-thirds in buying power, to \$53,073.

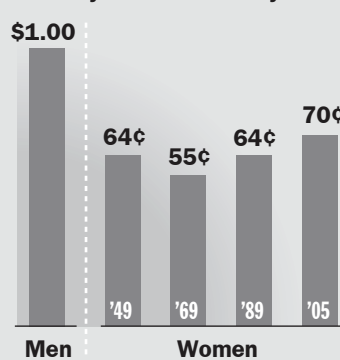
Worrisome costs

Despite the bigger paycheck, Robert Jr. and Linda felt some apprehension. As fast as his pay had increased, so had the cost of living.

Income gap

BY GENDER

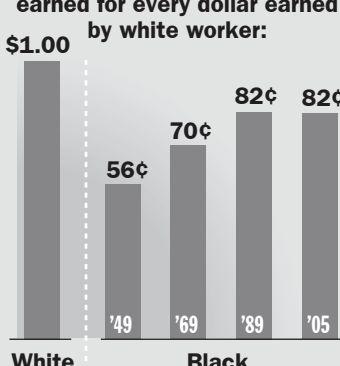
How much U.S. women earned for every dollar earned by men:



Men Women

BY RACE

How much black workers earned for every dollar earned by white worker:



* All earnings adjusted for inflation to 2006 dollars

SOURCE: Census Bureau data, tabulated by the Beacon Journal

Akron Beacon Journal

Robert Jr. and Linda had delayed buying a home because junior executives with the insurance company could expect to move early in their careers.

By the time they bought their first home, in 1979, the price was \$58,500.

Robert Jr. could certainly handle the payments on a 30-year mortgage. But it bothered him to remember his parents had managed a 20-year loan.

Of course, Robert Jr. and Linda's home was bigger and in a more upscale neighborhood. But that new neighborhood was in a suburb where everything seemed beyond walking distance. That meant a second car, and the average price of a new model was up to nearly \$6,000.

Those were some of the factors that went into the couple's decision not to have any more children. Fewer children meant more resources to devote to each one. An added benefit was that Linda saw herself as free to enter the work force. That happened just when the family needed it the most - when Michael and Lisa started college.

Entering the work force

By 1989, when the twins were sophomores, Linda already had been back at work for a couple of years - starting as a legal secretary in a law firm and now heading up the clerical department. Her pay was \$27,690 - only about 62 cents for every dollar her husband earned - even though they had the same college degrees.

Combined, the two incomes together totaled more than \$72,000 - the equivalent of more than \$114,000 in 2006 dollars.

The problem was that the cost of a college education - like home prices - had gone up faster than their income.



In 1970, the year after Robert Jr. and Linda graduated, the tuition at their college was about \$2,000 a year. In 1986, it was \$8,120. Even after adjusting for inflation, the cost had jumped more than half.

Their high family income also disqualified them for financial aid. The choice to fund their children's education was borrowing or going to a cheaper state school. They chose the latter.

That they had to make the choice frustrated and confused Robert Jr. and Linda. After all, they were making good money. Why was it financially harder to send their children to the same private university they had attended?

At least their children were going to college.

A widening gap

Robert Jr.'s brother and fellow baby boomer, Gary, was having a tougher time.

For a few years after starting at his father's plant, Gary seemed to be following the same path of prosperity. By 1979, he was earning about \$15,000 a year - about \$5,000 less than his older, college-educated brother, but not bad. Adjusted for inflation, Gary was taking home the equivalent of \$37,802 a year.

But during the next decade, the earning gap between the brothers widened. Factoring in inflation, Gary's pay went up less than 10 percent from 1979 to 1989. Brother Robert Jr.'s earnings increased by more than a third during the same decade.

Worse yet, Gary's job wasn't generating the surplus dollars needed to pay for his three chil-

dren's education - even at less expensive state schools. Gary's oldest daughter, Emily, chose to borrow and graduated with a degree in telecommunications - and about \$20,000 in debt.

His younger daughter, Cindy, avoided loans by staying home and getting an associate degree at the nearby community college, which qualified her for a job as a dental hygienist.

Downsizing, outsourcing

The high cost of college wasn't a problem for Gary's son, Mark. He didn't want to go. Like his father and grandfather, he loved to work with machines. He wanted a job in the plant.

But the plant didn't need him. He settled for a job installing tires at the local Wal-Mart, making about \$10 an hour - about 20 percent less than his father's starting pay.

By 2000, the plant didn't need Gary either.

After downsizing and automating in the 1990s, the plant managed to stay profitable by cutting costs and increasing productivity. But the plant shut its doors for good after the local auto plant that was its most important customer closed in 2001.

Gary was hardly out on the streets. His union contract provided a decent severance package that paid the bills until he found work at another plant. He took a pay cut, but not a big one - about 5 percent. But he was also paying much more for health care on the new job.

For Gary, the more important question was what would happen to his children.

How would they maintain the lifestyle of their parents?

It's a question Gary's parents, Robert and Mary, never had to ask.

David Knox can be reached at 330-996-3532 or dknox@thebeaconjournal.com

1.8 is the average number of children supported by married households. It has fallen from 2.4 in 1965.

Story behind the story: five decades of data

Wage and salary figures used in this project were produced by Beacon Journal reporter David Knox as part of a Kiplinger fellowship at Ohio State University's John Glenn School of Public Affairs.

The numbers were drawn from Census Bureau data prepared by the University of Minnesota's Population Center in the Integrated Public Use Microdata Series.

Unlike the familiar census tables that add up people and households grouped by gender, race, income and numerous other categories, microdata are the answers given by individuals on the census "long-form" questionnaires, stripped of names, addresses and other information to prevent identification.

The advantage of microdata is that the raw records can be grouped in new ways.

To track how wages have changed over years for successive generations of workers, the Beacon Journal study examined microdata covering more than five decades, from the 1950 census to the 2005 American Community Survey.

While the number of records was large - 51 million - the analysis was simple: After adjusting for inflation to 2006 dollars, the annual wages were sorted to determine the median, or midpoint earnings, for workers in five-year age groups and also by gender, race and level of education. Only those who reported working at least 40 weeks in the year were included.

Workers' earnings then were grouped by year of birth into four 20-year generations: GI Generation, born 1905-24; Depression kids, 1925-44; baby boomers, 1945-64; and

Generation X, 1965-84.

Such detailed breakdowns are possible because of the huge number of records. And more records mean smaller error margins.

For example, the Beacon Journal study found that the median income in 2005 for women ages 30-34, with a four-year college degree, was \$42,083. According to census researchers, the margin of error is \$510, or 1.2 percent. In contrast, pre-election polls often have error margins of 3 percent or more.

Knox, a 58-year-old baby boomer, joined the staff of the Beacon Journal in 1991 and has been the newsroom's specialist in computer-assisted reporting since 1999. A Medina resident, he is a graduate of John Carroll University.