



Written by [Bob Adelman](#) on October 24, 2011

Some Reasons Behind Income Inequality

In an effort to examine the Occupy Wall Street crowd's complaint about income inequality, economist Mark Perry has concluded that people with higher incomes work harder and longer than those who don't.

A quick perusal of [Perry's graph](#) based on the Census Bureau's data illustrates the following reasonable conclusions: Households with high incomes have more people working full time, they're in their peak earning years, they're married and college-educated. On the other hand, households at the opposite end of the spectrum have fewer people working, more likely to be single and less-well educated, and less likely to be in their peak earning years.



Current data from the Census Bureau show the following:

- There are two income earners in high-income households, while fewer than half a worker in the lowest-income households
- Eight out of 10 high-income households consist of married couples, compared to just one out of six in the lowest.
- Single-parent families or singles make up more than eight out of 10 families in the lowest-income bracket, while just one out of five are in the highest bracket.
- Three-quarters of the highest-income households are in their peak earning years (age 35-64) while fewer than half of the lowest-income households are in their peak earning years.
- Almost 80 percent of the highest-income households have full-time employment, while barely one out of six in the lowest income households have a full-time breadwinner.
- In the highest-income households, one out of eight don't work at all, while two out of three in the lowest-income households don't work.
- Sixty percent of those in the highest-income households hold a bachelor's degree or higher, while only one out of eight in the lowest-income households do.
- This is confirmed also by the fact that only two percent of those in the highest-income families have less than a high school degree, while 26 percent of those in the lowest-income families don't hold at least a high school diploma.

As Perry noted:

American households in the top income quintile have almost five times more family members



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working on average than the lowest quintile, and individuals in higher-income households are far more likely than lower-income households to be well-educated, married, and working full-time in their prime earning years. In contrast, individuals in low-income households are far more likely to be less-educated, working part-time, either very young or very old, and living in single-parent households.

Perry's graph is a visual representation of the American work ethic: Those who have prepared themselves in advance, work hard, and take advantage of opportunities, seem to make the best of things. Those who haven't, for whatever reason — age, circumstance, or choice — seem to represent the other end of the spectrum.



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