dignity and the self-esteem that is gained by holding a job. It is no small irony that the party that vetoed welfare reform now proposes to expand the welfare state by increasing the minimum wage.

Mr. Speaker, I just urge the American people to take notice; liberal Democrats favor efforts that will expand the underclass while vetoing efforts to end it. I do not believe that the Federal Government should be actively limiting the opportunities of the American people.

Of course, we should not be surprised by this newest policy initiative of the House Democrat Caucus. They make the Luddites look progressive in their economic theory. But the American people are tired of fighting over a shrinking pie. They want policies that will lead to a growing economy, better job opportunities, a greater chance to capture the American dream.

It is not surprising that liberal Democrats are fighting for an increase in the minimum wage, just as they fight against comprehensive welfare reform; that they battle to preserve the welfare handouts while fighting against an economic growth agenda is part and parcel of their efforts to bring greater economic equality to the American society. This is no theory, this has been going on for years. Just look at history.

But is equality of misery really better than the equality of opportunity? I do not think so. Fighting for greater opportunity means giving the private sector the tools to create jobs. It means lowering the costs of job creation, and it means encouraging small business expansion. Increasing the minimum wage has exactly the opposite effect. It takes away the important tools that create jobs. It increases the cost of job creation. It encourages small business retrenchment. It is simply the wrong answer.

But the question remains, how do we increase opportunities for lower-wage workers? Let me just sketch out briefly several ideas that would lead to a boom in economic growth and opportunity and more jobs available to those trying to come into the job market.

Number one, enact commonsense regulatory reform. Reducing the costs of labor and capital will give companies more opportunities to pay the government less and their employees more. It will also lead to the creation of more small businesses and more jobs. Yet, that side of the aisle opposed us every step of the way on commonsense regulatory reform.

Enact commonsense welfare reform. Welfare is now more profitable than work in most States across this country. In Hawaii, for example, the average welfare recipient receives the equivalent of \$17.50 an hour. In my own State of Texas, that number is more than \$7 an hour. But welfare is a deadend road that leads not to the American dream, but to a nightmare of dependency and despair. Rewarding work,

rather than welfare, is a necessary component to economic growth.

Get rid of the Internal Revenue Service. There is no bigger job killer than the IRS. We need a simpler tax system that does not drain the critical resources away from businesses that can create jobs.

Target relief for families. Give parents with children relief, to help them achieve certain acceptable standards, while maintaining job opportunities for those who simply want a chance at the American dream. By targeting subsidies to families who are supported by entry-level jobs, we would not put an unfunded government mandate on small businesses, but, rather, give a refund to parents who work hard to provide for their children. In fact, Republican proposals to enact the targeted relief will yield far greater benefits to working Americans than a simple mandate to raise the minimum wage; relief that goes on for years and years and

Mr. Speaker, I just urge my colleagues who support the expansion of the Federal minimum wage for entrylevel workers to rethink their position. Will an increase in the minimum wage help lower-wage workers? The answer is no. Will it improve American competitiveness across the world? The answer is no. Will it lead to greater economic growth? The answer is no. Will it increase opportunities for the poor? The answer is no. Will it help small businesses grow? The answer, once again, is no.

Should we blindly increase the minimum wage to help Washington labor union bosses achieve their anti-growth goals? The answer is no. That leads me to the real reason why the Democrats are pushing for an increase in the minimum wage. The reason is pure partisan politics. Let there be no mistake about it; if big labor did not want a mandated minimum wage increase, we would not be discussing this issue today. Indeed, when Democrats ran the Congress and the White House a year and a half ago, they did not do anything to raise the minimum wage. Back then, they knew this would hurt job creation. Back then, they knew this would slow economic growth. Back then, they knew this was a misguided policy.

But now, in this political year, with big labor giving them big money to buy big ads, we have this sudden push for an increase in the minimum wage. Mr. Speaker, a political payoff is a lousy reason to limit opportunities for entrylevel workers, for poor workers. We must say no to the minimum wage increase. This is not the time for the United States to take away the American dream from so many people who just want a chance to achieve it.

A TRIBUTE TO THE U.S. ARMY RESERVES

The SPEAKER pro tempore (Mr. Col-LINS of Georgia). Under the Speaker's announced policy of May 12, 1995, the

remainder of the majority leader's hour is designated to the gentleman from Kentucky [Mr. LEWIS].

The gentleman from Kentucky is rec-

ognized for 25 minutes.

Mr. LEWIS of Kentucky. Mr. Speaker, I rise tonight to pay tribute to the men and women who serve in our U.S. Army Reserves. Today, April 23, is the 88th birthday of the U.S. Army Reserves. I hope the American people pause for a moment to reflect on the contributions of the more than 600,000 soldiers in our Selected and Ready Reserve Forces.

For less than 6 percent of the total Army budget, reservists help fellow Americans with floods, hurricane, and other emergency relief; support peace operations in Bosnia, Somalia, southwest Asia, and Haiti. More than 3,000 Army reservists are in Bosnia. They help with counternarcotic operations in South America and elsewhere. They do a tremendous job for this country.

From the early stages of our Nation, Americans have served as citizen soldiers. Indeed, it was ordinary men who left their jobs and fired the first shots of the Revolutionary War. We had no standing Army then. Eventually this citizen militia gave way to trained reservists who have served proudly in wartime and peacetime for more than 200 years.

Today's Army reservists are a highly trained, highly motivated group. Many of them hold down full-time jobs with families, and then offer their services one weekend every month and an additional 2 weeks each year. Even then,

they never know when they will be called upon for greater sacrifice. This is nothing to take lightly in the postcold-war era, not when we have reservists in Bosnia and a number of other

dangerous places.

Mr. Speaker, let us also pay tribute to the employers of today's reservists and National Guardsmen. I am sure some of them are occasionally inconvenienced when a valuable employee changes uniform for a weekend or 2 weeks or longer. The men and women who employ our reservists and guardsmen also play a part in their valuable mission, and we should thank them for their heroic and patriotic contribution.

Mr. Speaker, let me close by recognizing the contributions of a valuable Reserve unit in Kentucky's Second Congressional District, the 100th Army Division. Though its name, mission, and even headquarters has changed over the years, these soldiers have served proudly for 78 years. They just missed action in World War I, but were critical components to our armed services in the Battle of Europe during World War II. They helped capture many towns, took nearly 6,000 prisoners, and three "Century Division" soldiers were awarded the Medal of Honor.

In January 1991, more than 1,100 soldiers again went to war in Operation Desert Shield and Desert Storm. The 100th Division truly represents the finest tradition of volunteerism in our

country. These men and women have all the responsibilities and challenges most of us face every day, but for 30 days and often more each year they shed their business suits for cammies and fatigues. I am proud to pay tribute to our Army reservists and National Guardsmen on their 88th anniversary, and to their families and their employ-

Mr. Speaker, I yield to my good friend, the gentleman from Indiana [Mr. HOSTETTLER].

Mr. HOSTETTLER. Mr. Speaker, I thank my friend, the gentleman from Kentucky, for this opportunity to celebrate the citizen soldier; the citizen soldier that goes to the very heart of America. The heart of the Reserves is the heart of true Americans, and I congratulate the Army Reserves on its formal 88th birthday.

However, I think it is appropriate to note that the spirit which drives what we now call the Army Reserves is the spirit upon which America was founded over 200 years ago. When the British garrison at Boston marched against the Massachusetts provincial military stores at Concord on April 18, 1775, the citizen soldiers at the Massachusetts militia gathered together to drive them back into the city. These patriotic Americans realized that if they did not take it upon themselves, their values, faith, and livelihood were in jeopardy.

Fortunately, since the time of the War of Independence, America has always had citizen soldiers ready to protect the liberty we value in America. The Reserves and National Guard are special. I do not want to detract from our professional active services. They are certainly needed, and we could not maintain our defenses without them.

But I must confess that there is something special about America's Reserves and the Guard. There is something special about taking the butcher, the mechanic, the engineer, the pilot, men and women who would, in other times, be at home with their children, mowing the lawn and washing the car, and suddenly whisking them into action as needed by their country.

There is something special about men and women who do not feel led to pursue the military as a career, but feel strongly enough about their country to be there when needed; people who agree, for modest benefit, to train on a regular basis and develop the necessary skills to operate today's modern war fighting machines. The Reserves and Guard are critical to America. The Reserves and the Guard are absolutely necessary if America is to maintain the level of security that we have been accustomed to.

□ 2030

We simply cannot financially maintain our force structure without them. However, even if we could afford to maintain our defenses only with active forces, I am not so sure that this would be the best idea. We must allow Ameri-

cans the opportunity to be able to stand up and be counted. We must allow them to say, "I will be there if you need me." And frankly, under to-day's force structure we need them more than ever, which is perhaps our country's highest possible compliment to the Guard and Reserves. Thank God there are Americans who continue to volunteer.

Tonight, I salute the Guard and Reserves. I also salute those employers who work so hard to enable their employees to serve. America would not be the same without them.

I thank the gentleman again, Ron Lewis, for this opportunity to speak.

Mr. LEWIS of Kentucky. Mr. Speaker, later this week I will be introducing a resolution to honor the men and women in all our Reserve forces, and it will call upon the American people to honor the families of employers and all those who assist reservists in their valuable mission. I encourage all Members of this body to honor our reservists.

I now yield time to the gentleman from Indiana [Mr. BUYER], who is a major in the Reserves, and we certainly appreciate him coming tonight.

Mr. BÜYER. I thank the gentleman from Kentucky very much for yielding me time. Also let me compliment both of the gentlemen, who are valued members of the Committee on National Security. The support by the gentlemen of the total force concept in this Nation is to be congratulated, and I appreciate your service.

Actually, gentlemen, kind of what was going through my mind as I listened to both your comments is that while time marches on, there are certain values and principles which most of us hold dear, which are ageless, and that is duty, honor, and country. They are ageless.

When I think of the citizen soldier, the citizen soldier was a concept that was brought about by General George Washington who presented it, the idea, before a congressional committee created by Alexander Hamilton in 1783. So it has been a concept and principle that has been with us for a very long time.

The other thought that was going through my mind as I listened to both of the gentlemen is that there are many things and there are many places which define our national character, our struggles and our triumphs, from the revolution that the gentleman from Indiana [Mr. HOSTETTLER] mentioned, where enraged revolutionaries first ran at Lexington Green.

We do not like to talk about that, though, do we? It is interesting, we forget about that part. But they first ran at Lexington Green to the Old North Bridge in Concord, Massachusetts. It marks the spot where merchants and farmers actually grabbed the muskets and took a stand. That is why the Old North Bridge now is so famous, is because that is where the first stand was taken. They challenged the British army on April 19, 1775.

So from the Civil War to the Spanish-American War, World War I, World War II, Korea, Vietnam, the Gulf War, a lot of these peace operations that are about, whether it is Somalia or Haiti or in fact in Bosnia, that the gentleman from Kentucky [Mr. LEWIS] in fact mentioned, the Reserves have been there. They are citizen soldiers who have answered the call to duty.

But when I said nothing defines our national character more, it is the individual who steps forward to answer the call to duty. The easiest thing when an individual is called is to say, "I am too busy," or "I have got other things to do. I have other commitments. I have my family to take care of. I have my business to take care of. Oh, the Nation, you do not need me."

We, as a nation, struggled through that during the Vietnam era, where there were many that disagreed with the war and chose their personal values over that of the country or the national interest at the time. But when I said nothing defines our character more, I think it has to do with through the emotions of war, because why is it that the soldier serves?

The soldier serves for the protection of the liberties, the freedoms, the economic opportunities, the sense of equality, justice, and equity from a free society. These are men and women that said, "Yes, we will protect the motherland of America, but we will also protect the vital national security interests of the United States," which goes far beyond the continental borders of the United States.

War has been with us through the ages of time, and from those of whom have participated and others of whom have witnessed, stories have been told and have been written, each capturing some form of glory about war, but war may not be glorious in verse or prose. In reality, it is the soldier, it is the airman, it is the marine, sailor, whether they are on active, whether they are a guardsman, whether they are a reservist.

They are the individuals who answered the call to duty, a sense of honor and commitment to country, and they have felt the cold stings of battle. They have witnessed new levels of fear and new levels of courage that mankind would never witness had it not been for the theater of war. They see the long dark shadow afore, and they have challenged and spat into the face of death.

War is not glorious. But what the writers seem to try to capture is that citizen soldier who answers the call to duty, left their family, and felt new levels of fear and courage that could only be felt as exhibited from the American character.

That is what is exciting. That is why my two colleagues have come here today to say happy birthday. What they are saying, really, happy birthday because they are paying tribute to many men and women who have answered the call to duty who are a cut above, because the easiest thing is not to participate. The easiest thing is to

sit at home and to reap the reward and benefit of a free society without the responsibility.

It is common, everyday people called upon to perform uncommon acts of valor, and we witness that in a theater of war, but it does not necessarily take a war to define it. We also see it as individuals in our society respond to natural disasters. We have that, we have seen that.

But we are here talking about the Army Reserves, and I congratulate the gentlemen for coming to the floor to discuss that.

Mr. LEWIS of Kentucky. Mr. Speak-

er, will the gentleman yield?
Mr. BUYER. Mr. Speaker, I yield to the gentleman.

Mr. LEWIS of Kentucky. Mr. Speaker, I think as the gentleman mentioned, we see these men and women not just willing to sacrifice themselves to go to war, but they are usually the very people that are willing to help out in any area, in their church, in their community. They may be volunteer firemen, and they may be whatever they need, they are usually there willing to help, help their community. They are there to look out for the best interest of what is good in our society.

Mr. BUYER. Mr. Speaker, if I can reclaim my time.

Mr. LĚWIS of Kentucky. Yes.

Mr. BUYER. I think the challenge of those responsibilities that we face on the Committee on National Security is that in this new modern era, I guess that post-cold-war era, we have such greater reliance now as the force has been downsized. Our belief in the total force concept places great stress on the Reserve system and that of the National Guard.

We have to be forever mindful and thoughtful with our hearts with regard to the stressors that we are placing upon the employers that both of the gentlemen mentioned, upon the families. Take the Air force Reserve, for example. It is not like advertisements where they say well, it is 1 weekend a month and 2 weeks in the summer or some plan. They are spending so much time now with that Reserve commitment that employers are being stressed and it is a great stress on the family, and we have to be forever mindful with regard to how we take care of the Reserves so we can keep quality men and women in the reserves.

Mr. HOSTETTLER. If the gentleman will yield, as we have discussed and debated the issue of the force structure drawdown for the active duty forces, one thing that I have notices is absent from all of this, and that is the fact that there are no complaints from the Reserve components of our national security system, no complaints about having to be more active, having to be more accessible, more available for our national security needs. I think that goes to the heart of the points the gentlemen have made, especially earlier in their comments, is that they do have this sense of duty to country, and even at a time when we are using them at the most elevated levels probably in their history, except for the Revolutionary War, there are no complaints. It is strictly, "I will be there when I am called."

Mr. BUYER. Makes you feel good, does it not?

Mr. HOSTETTLER. Sure does.

Mr. BUYER. I think America right now can be very proud of the Reserves and the Guard as they stand side-byside, toe-to-toe with the active forces. We have a total force concept today that works. Sure, there are areas for which we can try to work out those differences, but I stand here in the well of the U.S. Congress giving assurance to the American people that they have a quality force.

We can discuss whether or not it is of the correct size, whether it is prepared and the readiness, and those are debates that we have with the administration, but there are individuals who came before us who laid the groundwork which we are very proud of. There is an individual, he is going to be leaving us soon, but we are ever mindful reverent and respectful for the gentleman from Mississippi who has laid a lot of groundwork with regard to making sure that the total force concept and the volunteer force works.

I yield back my time to the gentleman from Kentucky.

Mr. LEWIS of Kentucky. I would like to yield now to the gentleman that Mr. BUYER was just mentioning, a great American, a gentleman that has given his heart in service to this country and to the great group of men and women that make up the National Guard. I would like to yield now to our friend, the gentleman from Mississippi, SONNY MONTGOMERY.

Mr. MONTGOMERY. Well, I thank the gentleman for giving me this time. I was watching the three gentlemen and I was very, very impressed, the gentlemen from Kentucky, from Indiana and Indiana, by what they said tonight. It is close to my heart. I have been a citizen soldier all of my life and very, very proud of it most of my life.

I have worked with the three gentlemen on the Armed Services Committee for a number of years, and it has been a real privilege to be a part of the citizen soldier and the National Guard and Reserve. Finally, thanks to the gentlemen and others, we do have the total force that is now working.

Like some of the Members, I just returned from Bosnia and Germany, and without the guardsmen and reservists they could not make it over there now. Today we are talking, and the other gentleman from Indiana, we are talking about military construction, about the problems of funding for the National Guard and Reserve.

It was pointed out in this construction bill for next year recommended by the Defense Department, 3 percent of those funds will go to the National Guard and Reserve for construction. That is not enough. If we are going to

keep a strong defense and citizen soldiers, they are going to have to get more funding on military construction and also on equipment.

But that was pointed out today. It is distressing. They are going to have to, the Defense Department is going to have to share and these assets. Guard and Reserve have between 35 and 40 percent of all the missions of our Defense Department, so they do deserve fair treatment

Thank you very much for doing this. This is a wonderful idea to let Members, our colleagues, know how important the citizen soldier is. I thank the gentleman very much for yielding me this time.

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Mr. BUYER. If the gentleman will yield, let me just say, SONNY, when I look back, I am going to look back with warm memories of having served in this Congress with you. You are really one of the true statesmen that serve in this body. I want to recognize you for that.

Also I want to share with you, I read a passage not long ago, you are one of the American heroes. You landed there at D-Day and you marched across Europe, and I read a passage, a story about the policing of the battlefield. As a battlefield in Europe was policed of the dead, they came upon a body where there was no one around to listen to a soldier's last words. He pulled out a pad and wrote his last words down on a piece of paper and it was found. And it said, "When you go home, tell them that I gave this day for their tomorrow.

It is very powerful. There are many people, unfortunately, that take our freedoms and liberty and economic opportunities for granted. That is unfortunate. But hopefully people will begin to recognize that there are men and women who serve in the Army Reserve, in the National Guard, who are committed to duty, honor, and country, and recognize that upon their first breath was free air, because of the sacrifices given by a lot of people who came before them.

General Patton went and paid homage at a cemetery there in Europe, and he said "I didn't come here to pay homage that they died; I came here to pay homage that they lived." And that is what is exciting. That is the rejoicing part, that we have men and women in the Army Reserve and the National Guard, that we stand here tonight to celebrate their service to country, out of their value and commitment to freedom and liberty and preservation for future generations.

SONNY, you are one of my heroes. Thank you.

Mr. ĽEWIS of Kentucky. I just wanted to say in closing tonight that I agree with you, SONNY, 100 percent, that if these men and women are going to be willing, and they are always willing, to serve their country, we need to be willing to meet their needs, to make

sure that they are provided for, to make sure that we are able to recruit and to keep fine men and women in our reserves and National Guard and in our active military.

FEDERAL TAX DOLLARS AT WORK

The SPEAKER pro tempore. Under the Speaker's announced policy of May 12, 1995, the Chair recognizes the gentleman from Illinois [Mr. POSHARD] for 60 minutes, as the designee of the minority leader.

Mr. POSHARD. Mr. Speaker, in a few weeks back in Illinois we will get a property tax bill from the county assessor, and it will tell each of us who owns property in Williamson County, where I live, or in any other county in Illinois, and I suspect this is true across most parts of this country where property taxes are assessed and paid, it will tell us to the penny precisely what our property taxes get for us. It may very well tell us that out of the, let us say, \$2,000 of property taxes that person might pay, that about \$1,500 of that is going to our local schools. Maybe \$50 of it is going to country law enforcement. Maybe \$15 is going to the local airport authority for our airport. But it will be detailed so that we know precisely to the penny what every penny of our property taxes is getting for us as a taxpayer in that county.

Thinking about that I thought, well, why do we not attempt to give the folks in this country some idea about what their particular Federal taxes are buying for them by their Federal Government

We do not get a printout like that to tell us that so much of the taxes that you pay into the Federal Government are going to pay for the defense of this Nation or for the health care of our elderly. We do not get any kind of tax bill to tell us that so much of your tax dollar is going to educate our children or to build our roads, or anything else. Agriculture research, science, space and technology, protecting the environment, we do not know as a people just exactly what percentage of our Federal taxes go to support any function of government.

But we hear all kinds of things. In fact, there was a survey done just recently that was printed in newspapers all over this country, and they asked a number of American citizens what percentage of the Federal budget do you believe is spent on foreign aid? and the most common answer given was 30 percent.

Can you imagine that, that American citizens think the Federal Government is spending 30 cents of every tax dollar that they send to Washington, sending it abroad to foreign countries? That is what they thought. And there is probably a good deal of people in this country that feel that way.

Well, we got to thinking about this, my staff and I, and we said, "Why don't we do in the best fashion we can what

the county does for us back home with our property taxes? Why don't we try to give the American people some idea of what their Federal taxes are buying for them?''

So, we began working with the Congressional Budget Office, with the Congressional Research Service, with the Library of Congress, and the Budget Division and so on, and we have come up with a procedure that we think is pretty accurate to help the American people understand just as well as we can what their tax dollars are buying for them that they send to Washington.

I just want to discuss that with the American people tonight. I am not here to try to debate with anyone about whether they feel this is the best way to expend our Federal dollars. I am just here to try to provide some information on a factual basis, rather than a mythical basis, what the Federal tax dollar buys for our people.

We have had a lot of folks in the last week or so come down here into the well of the House and say to the American people, "Well, this year you are working until May 7 to send your money to Washington to pay taxes for the Government," as though you are working until May 7 and not getting anything out of the tax dollars that you send to Washington. It is as if you send them here and they go into some black hole and they disappear forever, and they do not help anybody with anything.

Well, that is not a fair way to present it to the American people. If we want to be honest with the American people, we ought to tell the other half of the story. We ought to say, here is what your tax dollar buys for you. Now, you may disagree with us, you may disagree with the percentage of your tax dollars that go to certain services that are provided for the American people with it. But you must know that there are many services that are provided for the American people with your tax dollar. You have a right to know what those services are and the proportion of your tax dollar that goes to pay for them

That is what I want to discuss with you tonight. Now, over here to my right I have several charts. I need to back this up so I can see it a little bit, and I am hopeful that the cameras can pretty much stay on these charts as I begin to explain this to the American people.

The first thing I want to talk to you about are the revenues that come into the Federal Government. In the last year that we have calculated these things, which is fiscal year 1995, how many revenues come in, and where do they come from.

Well, as you can see, the greatest percentage of Federal revenues come from the individual income taxes, which totaled about \$590 billion, or 43.6 percent of the Federal revenue.

The next largest proportion that came in came from social insurance taxes and contributions, about \$484 bil-

lion, or 35.7 percent of the total revenues to the Federal Government.

Now, social insurance taxes include Social Security, Social Security disability, Medicare, railroad retirement, unemployment compensation insurance, and Federal employees retirement contributions. Those together constitute about 35.7 percent of the revenues that come to the Federal Government, or about \$484 billion.

The next highest class of revenues are corporate income taxes, about \$157 billion, or about 11.6 percent of the revenues to the Federal Government.

Excise taxes, which include things such as gasoline tax, jet fuel tax, alcohol tax, cigarette tax and so on, brought in about \$57,484 million, or about 4.2 percent of the Federal revenues.

All other forms of Federal revenues, be it rents, royalties, interest or whatever, are about 4.9 percent of the total taxes or revenues that came to the Federal Government.

This totals for fiscal year 1995 about \$1.355.213.000.

Now, during fiscal year 1995, we took in \$1,355,213,000 and we spent \$1,519,133,000, or we deficit spent about \$163.9 billion. That is, we borrowed that much money to make up the difference for what we spent over what we took in.

Now, that is a lot of borrowing, it is true. But just 3 years ago we were deficit spending \$302 billion a year. We have cut the deficit nearly 50 percent in that period of time. And while we should not make any excuses for the deficit spending, we want a balanced budget, we need a balanced budget, we want to get this down to the point in 7 years hopefully where we spend no more than we take in. We have made great progress on this account in the last 3 years, cutting it by nearly 50 percent in terms of the Federal Government deficit spending.

So the revenues come from individual income taxes, corporate income taxes, social insurance taxes and contributions, excise taxes, and others.

Next chart, please.

Now, what we have done, with the help of the Congressional Budget Office, is we have taken each of the five different divisions of family income in this country, in other words, those families in the lowest 20 percent of family income, in the second lowest 20 percent of family income, in the third lowest 20 percent of family income, in the fourth highest, and the highest 20 percent of family income, and we have calculated the average family income in each of these quintiles.

You can see that among those families who are in the lowest 20 percent of family income in America, the average family income is \$8,500 a year. In those families that are in the second lowest 20 percent of family income, their average family income is \$20,500 a year. In the third quintile, it is \$33,500 a year, which is the average family income nationwide in America. The average family income and those people in the