

The humanitarian impulse is often blind. It passionately insists that all human suffering has a cure but is mute when pressed for what any cure is. Many Americans hold this kind of naive humanitarianism, unable to accept that they shall never be able to entirely purge their fair land of suffering. Even so, Sumner misses how fundamental the ability to afford items of decency through labor is to the American conception of economic justice. For the most part, that belief *is* the American conception of economic justice. Such justice is not about receiving assistance from the government but is about earning through one's own industry.

Protecting against unaffordability with labor, then, is a fundamental purpose for which the United States exists, and the absence of such protections signals a fundamental shift in the whole project of the American nation.

NOTES

1. What I refer to as *decent lives* Sumner names with the German *menschwürdiges Dasein*. For my purposes, there is no concern over what is lost in translation. These excerpts are taken from Jerry Muller, ed., *Conservatism: An Anthology of Social and Political Thought from David Hume to the Present* (Princeton, NJ: Princeton University Press, 1997), pp. 245–48.

2. The problem of humanitarianism is well illustrated by religious prayer. To the honest person, it never feels quite right to say a prayer for only a subset of humanity, whether it be a single relative, your favorite sports team, the Religious Right, the Church of England, or the peoples of Mozambique. The humanitarian impulse behind prayer constantly pushes the penitent man to expand the scope of his prayer to all of humanity. However, at that point, the potency of the prayer feels so diluted as to make impossible the result for which he descended to his knees.

CHAPTER 4

The Billionaire and the Destitute Man: Unaffordability as a Political Problem

As to the experience of unaffordability with labor, America's leading political parties offer very different narrative explanations: these are social injustice and personal irresponsibility.

Using the narrative of social injustice, the Democratic platform contends that greater regulation and redistribution of wealth are needed to improve the economic lives of the middle and lower classes, who, despite a political system that subjugates its own legitimate interests to wealthier illegitimate ones, might succeed by their own industry. Due to the real or perceived characters of their constituency, the Democratic platform tends to view “isms”—racism, sexism, homophobia, classism—as the primary causes of unaffordability with labor. Conversely, the platform treads lightly, if not altogether avoids, plausible explanations of unaffordability with labor grounded in constituent members' personal failings. As consequence, the Democratic platform is regularly at a loss for words when forced to condemn poor choosers, who happen also to be traditional or other social minorities.

Using the narrative of personal irresponsibility, the Republican platform contends that, far from greater government regulation, what the industrious (meaning themselves) need is far less government intervention, which will result in increased personal resources across

the board and, with it, spurred economic activity. The Republican platform makes little mention of the social inequalities that continue to skew many Americans' life chances or that cut those chances short for persons before reaching adulthood. Through repeated lobbies to reduce taxes for America's top individual and corporate earners, and resistance to egalitarian reforms in such basic areas as education and healthcare, the Republican platform effectively signals to its base its default position that unaffordability with labor is an illusion; that, in fact, all unaffordability in America is due to individual irresponsibility, a predicament wholly undeserving of governmental response.

Whatever truth there may be in the party narratives of social justice and individual responsibility for contemporary Americans, they are equally inadequate as explanations for the unaffordable nation. It is neither social justice nor individual irresponsibility that accounts for the fact that today many laboring Americans struggle to earn items of decency. Institutional discrimination is indispensable to understanding why certain social groupings in the United States are disproportionately poor and dramatically underrepresented in the upper classes in terms of education, prestige, salary, and wealth. But institutional discrimination cannot explain why so many Americans with full-time jobs, of every race, gender, and, sexual orientation, find it difficult to afford the full complement of items of decency. Likewise, for the most part, the explanation of individual irresponsibility simply does not apply to Americans who consistently work full-time jobs.

Thus, while social justice and personal responsibility have their place in the moral calculus of the unaffordable nation (see part 2) and help account for the facts of unaffordability for some, the concern here is the generic reality of unaffordability with labor, which requires a different accounting.

An exchange at the close of the 109th Congress provides an important clue. To repeat an earlier point, the federal minimum wage has languished at \$5.15 per hour since 1997. To my knowledge, no person in either political party alleges that \$5.15 per hour is a reason-

able or fair wage for contemporary America, or one that any person in the United States could live decently on. In the same nine-year period since Congress last voted to increase the minimum wage, Congress has routinely voted to grant itself raises, by most estimates in excess of \$30,000, though this fact is of limited anecdotal value.

On August 18, 2005, Representative George Miller (D-CA) introduced House Resolution 2429, the Fair Minimum Wage Act of 2005, which proposed to increase the federal minimum wage to \$5.85 per hour sixty days following passage of the resolution, \$6.55 one year hence, and \$7.25 two years hence. Other versions of the act were proposed, such as Senator Hillary Clinton's (D-NY) Standing with Minimum Wage Earners Act of 2006, but with essentially the same increases in minimum wage and time lines.¹

The version of the Fair Minimum Wage Act of 2005 ultimately placed on the Senate calendar for approval had attached to it—and therefore became conditioned upon passage of—House Resolution 5970, the Estate Tax and Extension of Tax Relief Act of 2006. Introduced by Representative William Thomas (R-CA) on July 28, 2006, this act would have amended the Internal Revenue Code to increase the unified tax credit against estate taxes (the so-called "death tax") according to the following schedule: 2010—\$3,750,000; 2011—\$4,000,000; 2012—\$4,250,000; 2013—\$4,500,000; 2014—\$4,750,000; 2015 and thereafter—\$5,000,000. The credit would be made available to individuals and their spouses, for a credit against estate taxes in the event of death in the amount of \$10,000,000 per household.

The political result was that in order for Congress to raise the federal minimum wage to \$7.25 for the poorest American workers following a ten-year wage stagnation, Congress would have to grant the richest Americans \$10 million of insulation against taxes upon their accumulated wealth. The bill failed in the Senate by a vote of 56–42 on August 4, 2006. On the heels of another largely failed Congress, Democrats blamed Republicans for their willingness to sacrifice the working poor to serve millionaires and billionaires, and Republicans blamed Democrats for their unwillingness to recognize the destructive

consequences of requiring the wealthiest Americans to pay taxes on their estates upon death.

There were slim concessions to be made on either side: only 3 percent of Americans actually were earning the minimum wage of \$5.15, but millions more were earning so little from their full-time work that they were unable to afford items of decency. Also, in limited cases, estate taxes can result in substantial disadvantages to closely held businesses, although the benefit accrues mainly to wealthy Americans who can scarcely imagine insolvency for themselves or their businesses.

The finger-pointing over yet another failure by the American Congress to increase the minimum wage obscured the larger moral significance of this legislative imbroglio. The failure illustrates the inability of Americans, through their political representatives, to fairly weigh and prioritize the interests of justice. Supposing the current estate tax regime is, in fact, an unfair tax burden on the wealthiest Americans, there remains the question of whether the interests of millionaires and billionaires in repealing estate taxes equals or outweighs the interests of low-income Americans in being able to afford items of decency by their labor. There is also the question of whether the interests of millionaires and billionaires in abolishing estate taxes justified the radical step of withholding from the working disadvantaged economic relief that everyone agrees is necessary and clearly overdue, unless and until controversial estate tax reforms occur.

Some justice concerns cannot be played against each other, making it both despicable and unfair to attempt to compare or barter them for political purposes. For example, it would be morally indefensible to accept Abraham Lincoln's Emancipation Proclamation freeing all slaves only if certain international tariffs were relaxed or taxes were abolished on certain products moving through interstate commerce. Likewise, holding up efforts to make life affordable for all working Americans until the richest Americans obtain special tax breaks is reprehensible, even if there are good arguments that estate taxes themselves are unduly burdensome.

Note that there have been many other legislative failures to

increase the federal minimum wage, including the Fair Minimum Wage Act of 2004, the Fair Minimum Wage Act of 2003, the Fair Minimum Wage Act of 2002, the Fair Minimum Wage Act of 2001, the Fair Minimum Wage Act of 2000, the Fair Minimum Wage Act of 1999, and so on.² Attempts to pass a Fair Minimum Wage Act in 2007 were under way, after control of the House and the Senate fell to the Democrats in the November 2006 congressional elections, but the issues that prevented passage of all of the prior acts remain.



Congress's inability to increase the federal minimum wage despite apparent consensus between Republicans and Democrats that such an increase is mandated by fairness raises *politics* as an alternative explanation of unaffordability with labor. Not "politics" in the ordinary, 103rd through 109th congressional failure to increase the minimum wage sense of that term, but rather "politics" in the broader, cultural sense of how Americans seek to balance capitalism and democracy.

Many scholars have observed that advanced capitalism and advanced democracy face incompatibilities. In their infancies, capitalism and democracy are mutually reinforcing, even needful of each another. Ousting kings and toppling oligarchs go hand in hand with free trade and fair taxation. The two are born of and thrive within the same soil. But gods who play together as children compete and fight as adults. In their later stages of maturation, the full identities of the two regulatory systems begin to manifest and the continued advancement of one comes to depend on subjugation of the other.

As an ideal, the perfection of democracy requires that every citizen enjoy a threshold level of material equality, which can be maintained only through mindful regulation and redistribution of capital. Again, as an ideal, the perfection of capitalism requires regulation that enhances the ease and the security of market transactions, such as a strong central banking system that is our Federal Reserve. The same ideal of capitalist perfection prohibits the distribution of capital

according to *who* people are, even on such noble bases as citizenship or residency. Instead, the ideal demands that capital be distributed exclusively according to the value of what people do as judged by other people.

The tensions between advanced capitalism and advanced democracy are manifest in the lives of everyday citizens. People for whom capitalism is the predominant value experience not the slightest twinge of conscience at observing a destitute man alongside a billionaire. These facts, in themselves, are morally insignificant. What matters to such people is that neither the destitute man nor the billionaire has reached their stations in life through trampling upon the economic rights of others. Even if the billionaire is a product of inheritance and the destitute man the product of a broken home, economic justice obtains so long as the billionaire has respected the property rights of others and the destitute man has not had any of his property rights violated.

At most, such persons pity the destitute man, and perhaps they make a charitable contribution. They will not suspect that injustice is afoot. The faith of people for whom capitalism is the predominant value is that any person can succeed by personal effort. This predisposes them to believe that the lot of the destitute man has been decided by his own misjudgments. Ruling that out, such people will look for acts of God that, while possibly unjust in a divine sense, do not warrant reordering economic entitlements. Perhaps the destitute man is from a dysfunctional family or was born with birth defects. A primordial shame but not a political crime!

The sight of a billionaire alongside a destitute man is a matter of grave and immediate concern to those for whom democracy is the predominant value. These people are convinced that a fundamental connection exists between material well-being and the capacity for meaningful political participation. Typically, such people are attuned to the fact that politics is susceptible to manipulation by those who hold great concentrations of wealth, making suffrage and advancement of personal causes far more accessible to billionaires than to destitute

men. Such people also believe that the range of natural talents and nurtured abilities is not so great across humanity as to fully account for the existence of billionaires and destitute men within the same society.

Those who believe democracy is the predominant value are not inherently averse to great disparities in wealth. People who insist that the existence within the same society of billionaires and destitute men is inherently unjust are motivated by socialistic rather than democratic concern. Americans who believe that democracy is suffering because of capitalism want to control the flow of wealth only to the extent necessary to neutralize the political inequality it produces. Such persons are often suspected of socialist sympathies because their measures could conceivably also serve that end. However, that is not why they support them.

The ideals of capitalism and democracy just explained compete within the mind of every American. Which ideal wins out is often fleeting and contextual. The capitalist identity surfaces most strongly when confronted with lazy or incompetent workers and other individuals who, in one's estimation, refuse to accept full responsibility for their lives. The democratic identity controls when genuine cases of the inability to afford items of decency are observed in spite of hard work and when rich and powerful citizens are exposed for having criminally used government for their own ends. Hybrid feelings emerge when observing the poor and homeless on the streets. Alongside compassion is a question whether the paths of such people are paved mainly by poor luck, poor choice, or poor justice. We would treat them differently depending on the truth of the matter.

Consider now how differently proposals to increase the federal minimum wage are likely interpreted by Americans who view the world primarily through capitalist or democratic lenses. Through their political representatives, people for whom capitalism is the predominant value will support political agendas meant to shore up economic freedom, whether by reducing individual or corporate taxation, privatization of social services, piecemeal eradication of welfare programs, and so on. These people may have no special objections to increasing

the federal minimum wage, but the proposal itself symbolizes a larger set of political commitments to which, at the moment, they principally object. Through their political representatives, people for whom democracy is the predominant value will support political agendas meant to shore up basic welfare through graduated taxation and regulation of basic goods, services, and the private entities that would otherwise dominate them. For these people, increasing the federal minimum wage could not be more important, for the passage of this type of legislation is for them a bellwether of good nation.

The casualties of this difference in political vision are those who continue to receive disgracefully inadequate wages for their labor. In this way, the origins of unaffordability with labor may be located in American culture rather than in any fundamental economic policy, and the failures of the 103rd through 109th Congresses to increase the federal minimum wage are merely the result.³

To this point, readers may have been under the impression that the unaffordable nation is a phenomenon that *happens to* nations rather than a state of affairs *chosen or acquiesced into* by them. Free markets have and will always produce periods of economic hardship, periods in which not all members of a society are able to afford items of decency. The perpetual question is how, if at all, a nation responds. It is good government that sees nations through such times, via recognition that during these times only regulatory action can preserve economic affordability. The unaffordable nation arises when capitalism produces hardships that reduce economic affordability below the level needed for laboring members of a society to afford items of decency, and government either refuses to take or is incapable of taking action.

Persons laboring in an unaffordable nation can still procure items of decency by doing more than they reasonably should have to in the way of work, perhaps even achieving an enviable quality of life. The unaffordable nation is not measured by rates of economic desolation but is measured by the level of well-being that the American people believe all hardworking members should enjoy for the amounts of labor that the same people identify as reasonable. Thus, it is no retort to the

unaffordable nation that the average incomes of Americans have raised or that few Americans live in abject poverty. The issue is that even with such incomes and the nonexistence of absolute poverty, many hardworking Americans cannot afford the items of decency that they believe should be accessible for everyone who is working full-time.

It is a common, everyday occurrence when members of Congress and our president publicly remark upon how difficult it has become for the average American family to afford items of decency. What they do not say, and what I have tried to show, is that the uncooperative state of our legislature, along with ideological stubbornness of our executive branch, is not the primary cause of unaffordability with labor in America. Rather, the ultimate source of the disagreements reflected in government is traceable to the American people themselves.

In a way, this conclusion should be obvious. Americans should expect their own political disagreements to find expression in the activity and votes of their political representatives. But I want to suggest that there is something special about American disagreement over such issues as simple and straightforward as increasing the federal minimum wage. Often, the way Americans speak about government and the citizenry reveals an assumption that we truly are one people. That is, Americans of all political stripes appear to continue to believe that any of our political disagreements are overshadowed by, and minuscule as compared to, the fundamental tenets of American freedom shared by all Americans.

There have been enough Americans to block, through their political representatives, an increase in the federal minimum wage for more than a decade running. Meanwhile, no American is willing to defend the view that \$5.15 per hour is enough to build a decent life through labor. Either many Americans no longer believe that every person should be able to afford a decent life through their labor, or they are simply proceeding in bad faith—refusing to support reforms that they acknowledge are required by justice because they have self-interested reasons for not wanting justice to occur.

In that case, there is no point complaining any longer to our polit-

ical representatives to act. Rather, it is time to revisit the tenets of American freedom themselves and to figure out whether or not they truly are still American values. The idea that every American ought to be able to earn a decent life by his or her own labor is not an American value if only the poor and powerless endorse it. Indeed, the poor and the powerless of virtually every nation probably believe the same thing.

Rather, in order for the idea of decent lives in exchange for full-time work to be an *American* value, it must be held by rich and poor alike. Again, in order for that idea to be an *American* value, Americans with the power to influence change must be just as outraged by the inability of many full-time workers to earn decent lives as the workers failing by their labor themselves. The record of the 103rd through 109th Congresses suggests that this is not the case; our Congresses have merely been paying lip service to an idea that might have been an American value sometime in the nation's past, but it is really no longer a priority.



So, the unaffordable nation is a political problem, manifested in the gridlocked American government but rooted fundamentally in an American economic culture that apparently is in transition. By and large, Americans have reacted to these cultural growing pains dismissively, if not childishly, assuming that anyone who disagrees with them must be acting in bad faith and taking their own beliefs to represent the whole and obvious truth.

America's political parties only add fuel to this misconduct. Through party rhetoric, each pretends that the restoration of economic affordability turns mainly on whether Americans vote Democrat or Republican, and whether they lean liberally or conservatively. This approach to addressing the unaffordable nation carries heavy social costs. For one, character assassination among the political parties—Democrats say "Republicans," Republicans say "Democrats," liberals

say "conservatives," conservatives say "liberals"—has reduced these political designations to little more than political slurs.

In the current political climate, the designations are more often used as an *ad hominem* attack to tarnish another's reputation instead of to identify oneself with a unique set of political values. As commonly employed, the designations are the equivalent of saying "political nigger" or "political bitch"—nothing more. Ready reliance on these political stereotypes also leaves many citizens less capable of defending, or even of coherently explaining, their own political values.

If the intractability of the unaffordable nation is an issue of political culture rather than ordinary politics, then the proper focus of discussion is on the political culture from which these divisive beliefs arise. The remainder of the book argues that a unique economic morality persists in the United States, an economic morality that assigns special significance to individual labor and that contemplates certain social entitlements grounded in hard work. That economic morality inhabits the American moral conscience in the form of a social contract setting forth in broad outline private and public responsibilities regarding workers, here understood as a regulated social institution integral to the continued existence and flourishing of the United States.

The American economic morality may serve as a relatively independent standard for measuring common political attitudes regarding the unaffordable nation. Parts 2 and 3 reconstruct each side of this social contract. Part 2 deals with the individual responsibility of Americans to meet certain thresholds of labor and to work well, and part 3 deals with the social guarantees and other protections that American government is obligated to extend to working Americans for having done so.

NOTES

1. Interestingly, Senator Hillary Clinton's version of the bill would have automatically increased the minimum wage in any given year by the same percentage "by which the annual rate of pay for Members of Congress increased for such year."

2. On this issue, see Jerold Waltman, *The Politics of the Minimum Wage* (Champaign: University of Illinois Press, 2000).

3. On May 24, 2007, shortly before this book went to press, Congress approved an increase in the minimum wage from \$5.15 to \$7.25 over two years. As the increase was part of a larger spending package that includes nearly \$100 billion in funds for military operations in Iraq and Afghanistan, President Bush was likely to sign the bill.

PART 2: POOR CHOICE, POOR JUSTICE, POOR LUCK

Introduction: Labor Obligations and Excuses

Do Americans have an obligation to work? If so, what is the nature of that social obligation? How much, in what ways, when, and for whom? What is the price of not working? And what should happen where honest labor fails to yield items of decency?

As one side of the social contract that comprises the American economic morality, part 2 examines the moral values underpinning labor expectations in America. Joined together, these values give rise to a culture of individual economic responsibility regulated by an extremely conservative Golden Rule of Labor. A labor-reinforcing feature of this culture of economic responsibility is Americans' belief that the scope of determinism is exceptionally narrow; that is, nearly all of what occurs in the world is traceable to free choices. General faith in radical autonomy supports a presumption that any person in difficult financial circumstances suffers from his or her own avoidable ineptness or bad decision making, which shores up policies against granting exceptions to labor norms.

The principal effect of the Golden Rule of Labor is to place *outside* of the morality of labor virtually all social concerns that do not directly impact the ability to work, including most justice and equity concerns. There are many disciplinary paths from which to approach the American morality of labor as a cultural phenomenon. The most revealing approach for my purposes, however, is through contemplation of the Golden Rule as it informs and circumscribes public policy and through regulating the kinds of legitimate excuses for nonlabor that are made available to individual Americans.

As the framework for the rest of part 2, chapter 5 attempts to describe the American culture of responsibility through a case study—the American hatred of paupers. The dictionary definition of a pauper is “a person without any means of support,” but more especially, “a destitute person who depends upon aid from public welfare funds or charity.”¹ Far more than simply a person on the public dole, the pauper is metaphysically a key figure in the politics of every nation. When called upon to explain the reality of pauperism, nations must draw upon their entire repository of cultural knowledge regarding human freedom. Can our paupers be said to have “chosen” their condition? When, if ever, can one’s environment be described as stifling or overwhelming free choice? May it matter that some paupers are born of degraded or frail constitution?

Such crucial metaphysical decisions cannot be long postponed in a political society. Quietly, these founding cultural decisions determine whether and to what extent poor choice will factor into a nation’s labor expectations, including the circumstances under which nations will provide their paupers social welfare.

The introduction to part 1 explained that fundamentally there are three broad kinds of moral reason for the inability to obtain items of decency through one’s labor. These are *poor choice*, *poor justice*, and *poor luck*. These reasons double as possible causal explanations of the condition of pauperism, as well as other economic hardships, including unaffordability with labor. Poor choice is unique and analytically prior to either poor justice or poor luck, however, in that the

whole cultural meaning of free choice is bound up with how nations resolve to deal with the reality of pauperism. Put otherwise, only after resolving the cultural meaning of free choice does it become possible to define the social parameters of poor luck and poor justice.

To uncover the American position on poor choice, chapter 5 examines the moral status of two kinds of pauper in the American imagination: the *voluntary* pauper, who has failed to do everything within his or her power to avoid the economic condition, and the *involuntary* pauper, who has done everything within his or her power to avoid the condition but has failed. The examination reveals in the United States a deep moral disgust for voluntary paupers; so deep, in fact, the public policy aspiration is to categorically deny them any social assistance.

An important implication of the American prohibition on assisting voluntary paupers is that, as a matter of public policy, the United States could not be committed to the total eradication of all poverty and other social ills within its borders, for that would mean subsidizing voluntary paupers. This cultural prohibition is also constitutive of the fundamental moral principle issuing in the Golden Rule of Labor: *that every person do his or her absolute, economic best* or risk national abandonment in terms of eligibility for social welfare. On the other hand, the American culture of responsibility supports government assistance to involuntary paupers, such as poor-justice and poor-luck cases, provided that the aid does not improperly relieve individuals of labor obligations that they are capable of carrying.

According to the logic of the American culture of responsibility, under ideal circumstances social welfare would have a major and minor function. In its minor function, social welfare would exist as a floating resource capable of identifying individuals just at the point where they have achieved a socially predetermined threshold of labor, which also proves insufficient for affording items of decency. In that case, social welfare would deposit the difference in resources between what the laborer has been capable of earning and the amount needed to actually purchase the full complement of items of decency.

In its major function, social welfare would contain a skills-

building element designed to wean individuals from the need for the social welfare's minor functions by increasing the market value of the individual's labor. Neither the minor nor major services of social welfare would be made available to persons until they have done all that they reasonably could to provide for themselves. On this reasoning, working well, or at least working satisfactorily, is a primary moral condition of social welfare eligibility. To this end, also, political dissatisfaction with social welfare programs in the United States has little to do with the fact that the United States provides social welfare and has everything to do with the characters of Americans who are either eligible or who actually receive aid.

In any case, by condemning the voluntary pauper, the American culture of responsibility rejects poor choice as a valid excuse for modifying labor obligations, either in the form of reduced amounts of work or unconditional public subsidies. This leaves poor justice and poor luck as possible excuses for relaxing the Golden Rule, here interpreted as legal injustice and social inequity.

With regard to legal injustice, chapter 6 argues that under the American morality of labor, the only injustices that warrant reductions in labor expectations are injustices that have labor-disabling consequences. The inflexibility of the Golden Rule on the subject of legal injustice is illustrated by the rule's refusal even to grant exceptions in cases of discrimination based on immutable characteristics such as race and gender, and also in the rule's attempt to place conditions upon programs of affirmative action that are designed to remedy the continuing effects of discrimination. The concern that aid will undercut the duty to work is the same in the context of affirmative action programs as in the context of social welfare programs, for special opportunities for advancement can ease the labor obligations persons might otherwise carry just as the direct delivery of economic resources can.

With regard to social inequity, chapter 7 considers the impact upon the Golden Rule of labor-affecting mental or physical disabilities and of economic limitations resulting from inadequate structural opportunities. Here, the conclusions are much less tidy than for poor choice or

poor justice, because disabled persons often receive treatment inconsistent with the Golden Rule. Also, after a certain point the lack of structural opportunities is more aptly described as social injustice rather than mere social inequity. Despite these complexities, even in the case of social inequity, the Golden Rule remains resolute and unforgiving and gives way only in the most extreme of cases.

The end result of the American morality of labor and its enforcer, the Golden Rule, is unsurprising and somewhat depressing: the individual obligation not just to work but to always satisfy the nation's labor expectations is an inescapable demand. Any who run afoul of this morality of labor are met with heavy ostracism, not unlike expatriates in residence.

NOTE

1. <http://dictionary.reference.com/browse/pauper> (accessed September 20, 2006).