Monthly Labor Review
BLS
September 2020

Comparing characteristics and selected expenditures of dual- and single-income households with children

Using 2015–17 data from the Consumer Expenditure Surveys, this article compares the food, transportation, and education expenditures of dual- and single-income households with children under age 18. The analysis finds that these expenditures vary by both parental employment status and children's age.

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The percentage of dual-income households with children under age 18 has been on the rise since the 1960s, surpassing the percentage of father-only-employed households in the 1970s.[1] This rise most likely reflects a cultural shift involving women in the workforce. The female labor force participation rate increased from 1960 onward, peaking at 60 percent in 1999.[2] Monitoring and analyzing this trend is important, because the expenditure patterns of dual-income households could differ from those of single-income households, affecting the U.S. economy.

This article examines the characteristics and employment-status proportions of dual- and single-income (couple-led) households with children, comparing their expenditures on food, transportation, childcare, and private education. These expenditure categories are selected under the assumption that working full time entails tradeoffs involving time for meal preparation, time for childrearing, and commuting expenses. Using 2015–17 data from the Consumer Expenditure Surveys (CE), the analysis first compares family characteristics (such as number of children) across the following three categories that capture the employment status of parents in households with at least one full-time worker: "both full time," "one full time, one part time," and "one full time, one not working." The analysis then examines CE expenditure patterns, by children's age, within each employment category.

Data

The CE expenditure data are collected by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics in two component surveys: (1) the Interview Survey for major and/or recurring expenditure items and (2) the Diary Survey for minor and/or frequently purchased expenditure items.[3] (See appendix for more details about the data.) This article uses internal microdata from both surveys.[4] Data from the Interview Survey are used to compute employment-status proportions and other family characteristics, as well as monthly household expenditures on transportation, education, and childcare. Data from the Diary Survey are used to analyze weekly food expenditures.

The present analysis uses a subset of CE data consisting of consumer units (similar to families) that reported having a spouse and at least one child under age 18. This subset includes only married couples and their own minor-age children (i.e., children under age 18); no other family members (e.g., grandparents) are included.[5] As noted earlier, three analysis groups are formed on the basis of the employment status of the couples,[6] and the analysis includes only couples who reported their employment status for the entire previous year.[7] Full-time employment is defined as working at least 35 hours a week, and part-time employment is defined as working 1 to 34 hours a week. Lastly, to control for expenditure differences between families with younger and older children, the analysis breaks down the data by age of children in the household, forming three groups: households in which all children are under age 6; households in which all children are ages 6 to 11; and households in which all children are ages 12 to 17. To have large-enough sample sizes within each group, the analysis focuses on the 2015–17 period. The sample sizes are shown in table 1, by employment status and age of children, followed (in parentheses) by the number of households represented nationally.

Table 1. Sample sizes and (in parentheses) number of represented households, 2015–17

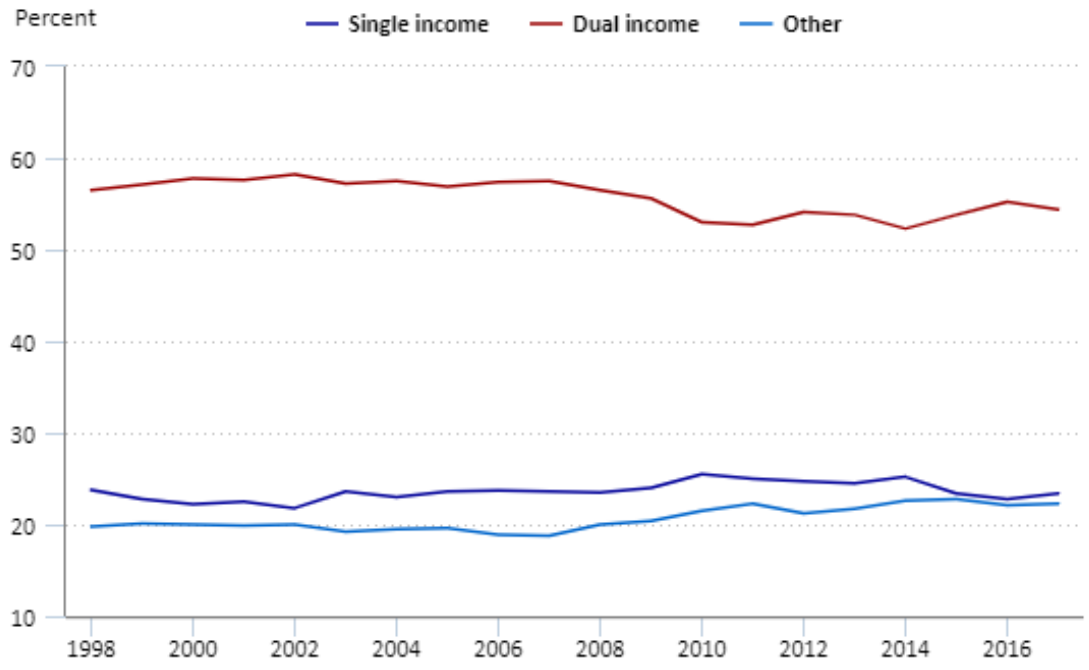
Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	707 (1,215,385)	274 (480,165)	1,047 (1,815,244)
All children ages 6 to 11	290 (461,944)	201 (340,279)	665 (1,154,680)
All children ages 12 to 17	316 (540,438)	258 (429,887)	914 (1,602,407)

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Employment-status proportions

CE data show that, among U.S. households, dual-income households have been a majority for at least the last two decades. The percentage of dual-income households was fairly stable between 1998 and 2017, ranging from 52 to 58 percent. (See figure 1.) In this article, a dual-income household is defined as one in which one spouse works full time and the other works at least part time. From 2007 to 2011, there was a steady decrease in the percentage of dual-income households (from 58 to 53 percent for couples who had some kind of dual income), and this decrease coincided with the Great Recession of 2007–09.[8] In those years, the percentage of single-income households increased, as did the percentage of households of other employment types (e.g., those in which both spouses are not working or those in which one spouse is working part time).[9]

Figure 1. Employment-status proportions for all households, 1998–2017



Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

But what about families with children? Based on 2015–17 CE data (used in the rest of the analysis) for married couples with children under age 18, the proportion of "one full time, one not working" households is 30 percent; the proportion of "one full time, one part time" households is 14 percent; and the proportion of "both full time" households is 52 percent. So, even among households with children, dual-income households make up two-thirds (66 percent) of the total. This percentage is higher than that for the overall population (52 to 58 percent), partly because retired couples (in which both spouses are considered not working) are more prevalent in the overall population than among households with children.

Table 2 shows household proportions by both employment status and age of children. One can see that, as the age of children increases from under age 6 to ages 6 to 11, the proportion of "one full time, one not working" households decreases by 10 percentage points, and the proportion of "both full time" households increases by 8 percentage points.

Table 2. Percentage of households, by employment status and age of children, 2015–17

Age of children	Employment status			
	One full time, one not working	One full time, one part time	Both full time	Other
All children under age 6	33.4	13.2	49.9	3.5
All children ages 6 to 11	23.0	17.0	57.6	2.4
All children ages 12 to 17	19.6	15.6	58.0	6.8

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Characteristics

Besides collecting expenditure data, the CE program collects demographic data from survey respondents. To get a profile of single- and dual-income households, the analysis compares their average age, number of children, race, income, and outlays across sample groups. This comparison is important because demographic characteristics may affect household expenditures even within the same employment-status group. As shown in table 3, the age of a household's reference person[10] varies little across employment types when the age range of children is held constant. The average age of parents within each column follows a natural lifecycle function, increasing with children's age. As shown in table 4, the number of children in a household varies little across children age groups. The largest difference (0.22) is again between "one full time, one not working" and "both full time" households, this time for households in which all children are under age 6. For households in which all children are ages 12 to 17, the difference is roughly halved (0.13).

Table 3. Average age of reference person in household, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	33	33	34
All children ages 6 to 11	41	40	40
All children ages 12 to 17	48	48	47

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

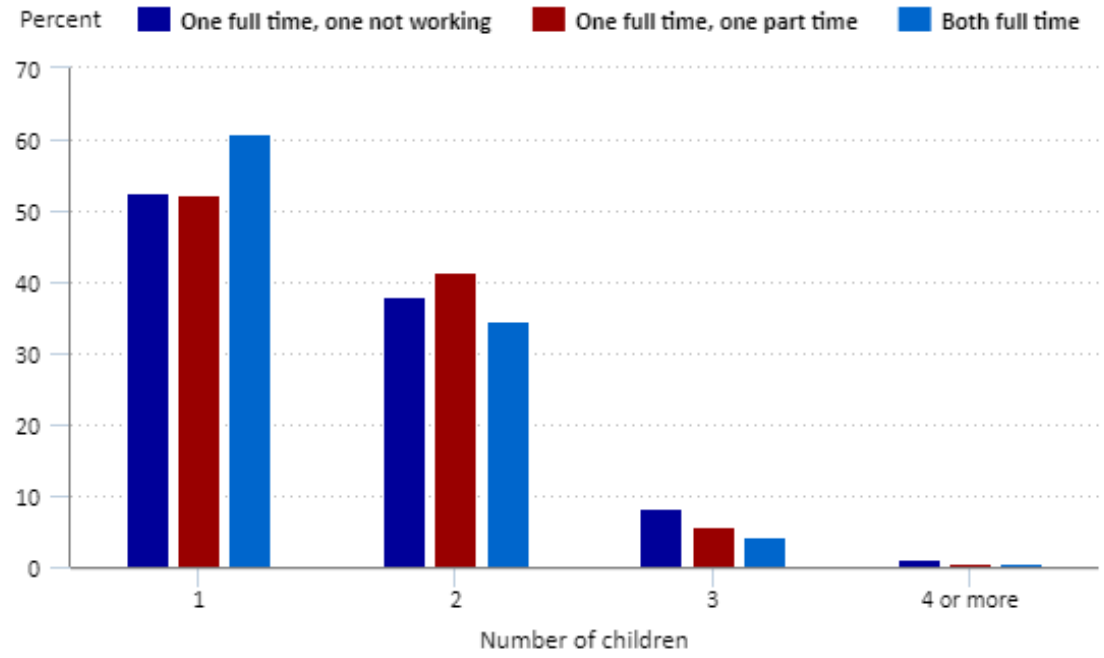
Table 4. Average number of children in household, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	1.61	1.55	1.39
All children ages 6 to 11	1.70	1.64	1.49
All children ages 12 to 17	1.57	1.48	1.44

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Figure 2 compares the distributions of households by employment status and number of children. (Again, this comparison is for the sample restricted to households in which all children are under age 18.) As shown in the figure, 61 percent of households in which both spouses work full time have just one child. This percentage compares with about 53 percent of households with one spouse working full time and the other not working. Therefore, a higher percentage of households in the latter group have two or more children. Comparing the distributions shows that households with only one spouse working are more likely to have more children or that the more children a household has, the less likely that both of its spouses will be working.

Figure 2. Percentage of households, by employment status and number of children, 2015–17



Click legend items to change data display. Hover over chart to view data.
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Lastly, table 5 shows household distributions by employment status and race (White, Black, and Asian).[11] The race designations are based on the race of the reference person, not necessarily of both spouses. Whites and Blacks have similar distributions by household employment status. Asians exhibit a somewhat different pattern in that, compared with Whites and Blacks, they have a higher percentage of "one full time, one not working" households and, therefore, a lower percentage of households in the other two employment categories. A question worth further investigation is whether families have a dual income because of necessity or personal preference. For example, although the proportion of Black households in the "both full time" category is roughly the same as that for Whites, the average income of these Black households is lower than the average income of their White counterparts. (See table 6.) In fact, the average income of a "one full time, one not working" Black household is just under 60 percent of that of a White or Asian household in the same employment category. However, because the CE do not ask about the reasons for having a dual- or single-income status, the question cannot be answered with CE data.

Table 5. Percentage of households, by employment status and race of reference person, 2015–17

Race	Employment status		
	One full time, one not working	One full time, one part time	Both full time
White	27	16	58
Black	23	17	61
Asian	39	10	51

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Table 6. Average annual household income, by employment status and race of reference person, 2015–17

Race	Employment status		
	One full time, one not working	One full time, one part time	Both full time
White	$79,374	$109,184	$121,550
Black	46,950	67,397	92,180
Asian	81,798	76,182	163,518

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Income and outlays

In considering income before taxes (hereafter referred to simply as “income”), one could reasonably expect that, on average, dual-income households will have higher income than single-income households. But how much higher? Table 7 shows the difference in income for the three analysis groups. As expected, compared with “one full time, one not working” households, “both full time” and “one full time, one part time” households have higher average annual incomes. However, the disparity across groups decreases with children’s age. For households in which all children are under age 6, the income difference between “one full time, one not working” and “both full time” households is $53,873. This difference drops to $19,718 for households in which all children are ages 12 to 17.

Table 7. Average annual total household income, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	$63,507	$92,319	$117,380
All children ages 6 to 11	78,975	109,403	117,023
All children ages 12 to 17	103,564	113,192	123,282

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

There is a noticeable shift in the age of employed spouses across employment-status groups. (See table 8.) This shift is relevant to the analysis of average annual total income because, using age as a proxy for work experience, one might expect that “one full time, one not working” households have a spouse with more work experience than the spouses in “both full time” households. Among households in which all children are under age 6, “both full time” households have a higher average age of employed spouses (34 years) than do “one full time, one not working” households (33 years). However, among households in which all children are ages 12 to 17, “one full time, one not working” households have the highest average age for the employed spouse. At the same time, although “both full time” households have working spouses whose average age increases with children’s age, they are the only group for which income does not rise as children’s age increases from less than 6 years to 6–11 years. Therefore, it is unlikely that age, used as a proxy for work experience, is the only factor accounting for differences in total income.

Table 8. Age of full-time employed spouse and average age of both full-time employed spouses, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	33	34	34
All children ages 6 to 11	42	41	40
All children ages 12 to 17	49	49	47

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Table 9 presents total outlays,[12] which serve as a proxy for permanent income.[13] The figure shows that, compared with income, total outlays vary less across analysis groups. It is interesting that, among households in which all children are ages 6 to 11 or 12 to 17, "one full time, one part time" households have the highest average outlays. The differences between the three groups decrease with children's age. For households in which all children are under age 6, the largest difference in outlays ($24,260) is between "one full time, one not working" and "both full time" households. For households in which all children are ages 12 to 17, the largest difference ($11,976) is between "one full time, one not working" and "one full time, one part time" households. In part, this decrease in outlay disparities is presumably a function of the decrease in income disparities as children's ages increase. Another contributing factor is the decline in childcare expenditures for children older than age 6 (see childcare expenditure analysis below).

Table 9. Average annual total household outlays, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	$57,760	$73,764	$82,020
All children ages 6 to 11	77,524	94,940	84,308
All children ages 12 to 17	83,104	95,080	94,116

Note: In the Consumer Expenditure Interview Survey internal and microdata files, outlays are a quarterly amount. Because total income is often thought of as an annual amount, the outlay variable was multiplied by 4.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Food expenditures

Families face a tradeoff between spending time and spending money. Dual-income families forgo extra time on meal preparation for the potential benefit of having higher total income, while single-income families forgo extra income for the potential benefit of spending less money on childcare and food away from home. According to the American Time Use Survey (ATUS), the time mothers spend on food preparation and cleanup is 0.8 hours per day in "both full time" households and about twice that in households in which only one spouse (the father) works full time.[14] This section analyzes average weekly spending for food at home and food away from home for the three types of employed households. Food at home is defined as food purchased from grocery or similar stores (convenience stores, farmers' markets, etc.), and food away from home is defined as food purchased at

restaurants, employer cafeterias, vending machines, or similar venues. The analysis examines weekly average expenditures based on data from the CE Diary Survey, both because these data describe a person's weekly spending and because groceries and restaurant expenditures are often thought of in terms of weekly amounts.

Table 10 compares the food-at-home expenditures of the three analysis groups. The differences between the groups are not statistically significant.[15] This result may be partly due to the variety of frozen meals and prepared foods that can be purchased at grocery stores. In fact, the data show that, compared with single-income households, dual-income households spend consistently more on convenience foods (e.g., canned, preprepared, or frozen foods).[16] On average, "both full time" households spend $2.36 more per week on convenience foods than do "one full time, one not working" households. This spending difference is statistically significant for households in which all children are under age 6.

Table 10. Average weekly household expenditures for food at home, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	$92.78 ($5.57)	$110.20 ($11.23)	$104.04 ($5.59)
All children ages 6 to 11	113.40 (8.62)	103.70 (10.34)	117.57 (7.06)
All children ages 12 to 17	124.04 (9.46)	139.82 (9.98)	129.87 (6.63)

Note: Estimates represent mean expenditures. Standard errors are shown in parentheses.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Furthermore, in terms of all food at home, the largest difference across groups is again observed for households in which all children are under age 6. Among these households, "one full time, one part time" households spend about $17 more per week, on average, than do "one full time, one not working" households. Similarly, the difference between these two groups is $16 for households in which all children are ages 12 to 17.

Table 11 presents group comparisons for food-away-from-home weekly expenditures. Some of the differences in this expenditure category are statistically significant. For example, among households in which all children are under age 6, "one full time, one not working" households spend significantly less, on average, than do "one full time, one part time" and "both full time" households.

Table 11. Average weekly household expenditures for food away from home, by employment status and age of children, 2015–17

Age of children	Employment status			*t*-values		
	One full time, one not working (A)	One full time, one part time (B)	Both full time (C)	*t*(A,B)	*t*(A,C)	*t*(B,C)
All children under age 6	$53.89[B,C] ($5.38)	$86.36[A] ($17.70)	$82.89[A] ($6.36)	1.74	3.21	-0.18
All children ages 6 to 11	75.15 (12.15)	70.49 (12.54)	94.00 (7.26)	-0.27	1.30	1.62

See footnotes at end of table.

Table 11. Average weekly household expenditures for food away from home, by employment status and age of children, 2015–17

Age of children	Employment status			*t*-values		
	One full time, one not working (A)	One full time, one part time (B)	Both full time (C)	*t*(A,B)	*t*(A,C)	*t*(B,C)
All children ages 12 to 17	89.98 (10.83)	92.81 (11.01)	100.53 (6.72)	0.21	0.89	0.59

Note: Superscripts indicate statistically significant differences between specific groups. For example, in column C, an “A” superscript indicates that the mean for "both full time" households is significantly different from the mean for "one full time, one not working" households. Two superscripts in any column indicate that the mean therein is significantly different from the means for the other two groups. Standard errors are shown in parentheses.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Transportation expenditures

This section tests the hypothesis that, because of potentially higher commuting costs for two workers, dual-income households would spend more on transportation than single-income households. This hypothesis is tested by comparing monthly expenditures for public transportation (intercity bus, mass transit, and train) and gasoline, both sourced from the CE Interview Survey.[17]

Contrary to the hypothesis, the results presented in table 12 show that the only significant difference in public transportation expenditures is that between “one full time, one part time” and “both full time” households with children ages 6 to 11. Intriguingly, for families with children ages 6 to 11, the difference does not appear to be due to a difference in ownership of commuting vehicles (cars and trucks). According to data from the CE Interview Survey, “one full time, one part time” households own about the same number of such vehicles (1.8, on average) as do “both full time” households (1.9).

Table 12. Average monthly household expenditures for public transportation, by employment status and age of children, 2015–17

Age of children	Employment status			*t*-values		
	One full time, one not working (A)	One full time, one part time (B)	Both full time (C)	*t*(A,B)	*t*(A,C)	*t*(B,C)
All children under age 6	$6.68 ($1.93)	$11.64 ($5.17)	$9.41 ($1.65)	0.88	0.92	-0.43
All children ages 6 to 11	12.04 (5.04)	15.19^{C} (3.73)	7.85^{B} (1.54)	0.46	-0.79	-1.85
All children ages 12 to 17	10.77 (3.98)	15.93 (5.19)	10.78 (2.34)	0.68	0.00	-0.91

Note: Superscripts indicate statistically significant differences between specific groups. For example, in column C, a “B” superscript indicates that the mean for "both full time" households is significantly different from the mean for "one full time, one part time" households. Standard errors are shown in parentheses.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Table 13 shows the results for gasoline expenditures, the second component of transportation expenditures. For households in which all children are under age 6 or between the ages of 6 and 11, one finds a statistically significant difference between “one full time, one not working” households and “both full time” households, with the latter group spending more on gasoline than the former. This pattern shifts for households in which all children are ages 12 to 17; here, “one full time, one not working” households spend the same, on average, as do “both full time” households. Finally, regardless of household employment status, average expenditures on gasoline increase with children’s age.

Table 13. Average monthly household expenditures for gasoline, by employment status and age of children, 2015–17

Age of children	Employment status			*t*-values		
	One full time, one not working (A)	One full time, one part time (B)	Both full time (C)	*t*(A,B)	*t*(A,C)	*t*(B,C)
All children under age 6	$152.24[C] ($7.90)	$169.63 ($14.22)	$177.72[A] ($5.99)	1.07	2.23	0.56
All children ages 6 to 11	177.62[C] (9.21)	193.70 (13.32)	200.83[A] (6.03)	0.94	2.07	0.53
All children ages 12 to 17	220.97[B] (7.46)	201.46[A] (8.26)	217.21 (7.21)	-1.76	-0.38	1.46

Note: Superscripts indicate statistically significant differences between specific groups. For example, in column C, an “A” superscript indicates that the mean for "both full time" households is significantly different from the mean for "one full time, one not working" households. Standard errors are shown in parentheses.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Childcare expenditures

Many married couples with young children face the tradeoff between a second income and time spent with children, particularly when considering the monthly cost of childcare. According to ATUS data, mothers in “both full time” households spend 2.30 hours per day on caring for and helping household children. (See table 14.) This figure is much higher (3.49 hours per day) for households in which the father is employed full time and the mother is not employed. It is important to note that the ATUS data are categorized by the youngest, not the oldest, child in the household. Therefore, the ATUS data are not directly comparable with CE data.

Table 14. Hours per day spent caring for and helping household children, by employment status and age of children, 2015–17

Age of children	Employment status					
	Mother not employed, father employed full time		Mother employed part time, father employed full time		Both employed full time	
	Mother	Father	Mother	Father	Mother	Father
Youngest child under age 6	3.49	1.13	2.78	1.33	2.30	1.54
Youngest child age 6 to 17	1.56	0.52	1.18	0.57	0.76	0.50

See footnotes at end of table.

Source: U.S. Bureau of Labor Statistics, American Time Use Survey.

Table 15 shows the childcare expenses of households with children under age 6 and households with children ages 6 to 11.[18] These expenditures differ significantly—at the 90-percent confidence level—across employment statuses within each children's age category. For all employment statuses, the childcare expenditures of households in which all children are ages 6 to 11 are substantially lower than the childcare expenditures of households in which all children are under age 6. In fact, the average childcare expenditures for "one full time, one not working" households in the former group drop to only $7, because children reaching school age no longer need all-day daycare during the academic year.

Table 15. Average monthly childcare expenditures, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children under age 6	$60.51	$252.85	$508.22
All children ages 6 to 11	6.74	33.11	135.31

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Education expenditures

Unlike childcare expenditures, private education expenditures presumably reflect the personal preferences of parents, because households have access to free public education. This section examines whether "both full time" households spend more on private education than the other two employment-status groups. The comparison is based on a variable that captures monthly expenditures on private tuition for elementary through high school.[19] Because children under age 6 generally do not attend elementary school, the analysis is restricted to households in which all children are ages 6 to 11 or ages 12 to 17.

Surprisingly, the spending differences across groups are not statistically significant. (See table 16.) Therefore, on average, private school spending does not appear to differ between dual- and single-income households.

Table 16. Average monthly expenditures on private tuition for elementary through high school, by employment status and age of children, 2015–17

Age of children	Employment status		
	One full time, one not working	One full time, one part time	Both full time
All children ages 6 to 11	$68.26	$229.41	$75.54
All children ages 12 to 17	110.67	158.37	101.53

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys.

Summary and conclusion

In summary, the food, transportation, and education expenditures of dual- and single-income households depend on the ages of household children. Childcare is the one expenditure category for which dual-income households ("both full time" or "one full time, one part time" households) spend the most, regardless of children's ages. As expected, and again regardless of children's ages, dual-income households have higher total incomes and total outlays than single-income households. An interesting area for further research is the finding that "one full time, one part time" households have the highest total outlays and the highest public transportation and private education expenditures. This result may be due to these households being less time constrained than "both full time" households and having higher incomes than "one full time, one not working" households. However, testing this hypothesis would require a regression or another complex analysis that is beyond the scope of this article.

The present research is important for parents engaged in family planning or making career choices. By identifying differences in the food, transportation, and childcare expenditures of dual- and single-income households, it can help couples with children anticipate spending increases or decreases as they change their employment status or as their children get older. In addition, the research can help retailers understand what goods and services are in demand by dual-income families, which have represented most households in the last 20 years. Monitoring the percentage of households in this category can facilitate market planning in the food, childcare, and private education industries.

Appendix: About the data

CE data are collected by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics in two component surveys: the Diary Survey and the quarterly Interview Survey. The Diary Survey captures small expenditures, such as those for groceries, personal care items, and housekeeping supplies, with respondents recording all purchases over a 2-week period. The Interview Survey captures larger and/or recurring expenditures, such as those for automobiles, major appliances, and rent and utilities. This survey is conducted every 3 months, for a total of four in-person visits per year, asking respondents to recall items purchased in the previous 3 months.

According to the CE, "A consumer unit comprises either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their income to make joint expenditure decisions. Financial independence is determined by the three major expense categories: housing, food, and other living expenses. To be considered financially independent, at least two of the three major expense categories have to be provided entirely, or in part, by the respondent."[20] Two roommates who share an apartment but are otherwise financially independent are considered two consumer units within a household. Although some married couples with young children may rent out a portion of their home, this article assumes that most of them form a single consumer unit. For this reason, the discussion uses the terms "family" and "household" interchangeably.

To be nationally representative, the data used in the analysis are weighted. Comparison statistics are derived from a method called Balanced Repeated Replication, which estimates standard errors used in calculating *t*-statistics and, hence, in significance testing. The data are divided into 43 groups, and each group is used to create a randomly selected half-sample. From the resulting half-samples, 44 mean estimates are computed, and then the

standard error is calculated as the average of the difference between the half-sample estimates and the population estimate.[21]

SUGGESTED CITATION

Julie Sullivan, "Comparing characteristics and selected expenditures of dual- and single-income households with children," *Monthly Labor Review,* U.S. Bureau of Labor Statistics, September 2020, https://doi.org/10.21916/mlr.2020.19

NOTES

1 Gretchen Livingston and Kim Parker, “8 facts about American dads,” *Fact Tank: News in the Numbers* (Washington, DC: Pew Research Center, June 2019), https://www.pewresearch.org/fact-tank/2019/06/12/fathers-day-facts/.

2 Mitra Toossi and Teresa L. Morisi, “Women in the workforce before, during, and after the Great Recession,” *Spotlight on Statistics* (U.S. Bureau of Labor Statistics, June 2017), https://www.bls.gov/spotlight/2017/women-in-the-workforce-before-during-and-after-the-great-recession/pdf/women-in-the-workforce-before-during-and-after-the-great-recession.pdf.

3 For further information on CE data, see “Consumer expenditures and income,” *Handbook of Methods* (U.S. Bureau of Labor Statistics), https://www.bls.gov/opub/hom/cex/home.htm.

4 Although the present analysis uses internal data, researchers can find BLS public-use microdata at https://www.bls.gov/cex/pumd_data.htm.

5 For more information on consumer units and households, see appendix.

6 The CE data capture the main reason that a respondent did not work during the previous 12 months, such as unemployment, retirement, or school attendance. For “one full time, one not working” households, this reason was “taking care of home/family.”

7 Each spouse must have reported working at least 50 weeks (full or part time) during the previous year.

8 According to the National Bureau of Economic Research, the recession began in December 2007 and ended in June 2009. See “U.S. business cycle expansions and contractions” (Cambridge, MA: National Bureau of Economic Research), http://www.nber.org/cycles.html.

9 According to labor force statistics from the Current Population Survey, the annual unemployment rate for people ages 16 and older was 4.6 percent in 2007 and 8.9 percent in 2011, down from a peak of 9.6 percent in 2010. The annual data used here are not seasonally adjusted and are obtained from https://data.bls.gov/PDQWeb/ln.

10 In the CE, the term “reference person” is defined as “the first member mentioned by the respondent when asked to ‘Start with the name of the person or one of the persons who owns or rents the home.’” See “Consumer expenditures and income,” *Handbook of Methods* (U.S. Bureau of Labor Statistics), p. 3.

11 People of other races, including multirace, are excluded from this analysis, because they constitute less than 1 percent of the estimated population.

12 In the CE, expenditures on property include only mortgage interest, and expenditures on vehicles include the full value of the purchased vehicle, whether or not the vehicle was financed. By contrast, outlays include both the principal and interest portions of property mortgages and vehicle loans. The purchase price of vehicles bought outright and not financed also is included in outlays.

13 According to the “permanent income hypothesis,” first proposed by Milton Friedman in 1957, consumer expenditure decisions are based not only on income received today but also on expectations of future income. See Friedman, “The permanent income hypothesis,” in *A theory of the consumption function* (Cambridge, MA: National Bureau of Economic Research, 1957), pp. 20–37, https://www.nber.org/chapters/c4405.pdf.

14 See table A-7A, "Time spent in primary activities by married mothers and fathers by employment status of self and spouse, average for the combined years 2013–17, own household child under age 18," *American Time Use Survey* (U.S. Bureau of Labor Statistics), https://www.bls.gov/tus/tables/a7-1317.pdf.

15 The *t*-values for this analysis are derived by using the Balanced Repeated Replication method. For more information on this method, see appendix and Kirk M. Wolter, *Introduction to variance estimation*, 2nd ed. (Chicago: Springer, 2007), p. 142.

16 The items considered in this analysis include frozen vegetables, canned beans, canned corn, other canned vegetables, soup, frozen meals, other frozen food, prepared salads, and miscellaneous prepared foods.

17 The CE Interview Survey collects quarterly data, but because transportation expenditures are often thought of in terms of monthly amounts, the variables used in calculating public transportation and gas expenditures were divided by 3 for this analysis.

18 Like transportation expenditures, childcare expenditures are often thought of in terms of monthly amounts, so the variables used in calculating childcare expenditures were divided by 3 for this analysis. Children ages 12 and 17 usually do not need "childcare," which, according to the CE, includes babysitting, daycare, nursery, and preschool; the childcare expenditures for children in this age group are at or near $0 for all three household employment statuses.

19 Private school tuition is also collected in the CE Interview Survey. Although tuition is often thought of in terms of annual amounts, households often budget in terms of monthly amounts. The variables used in calculating education expenditures were divided by 3 for this analysis.

20 See "Glossary," *Consumer Expenditure Surveys* (U.S. Bureau of Labor Statistics), https://www.bls.gov/cex/csxgloss.htm.

21 For further information on this methodology, see "Consumer expenditures and income," *Handbook of Methods* (U.S. Bureau of Labor Statistics), section "Calculation precision," https://www.bls.gov/opub/hom/cex/pdf/cex.pdf. For an explanation of the Balanced Repeated Replication method, see "Balanced Repeated Replication (BRR) method," *SAS/STAT(R) 9.2 user's guide*, 2nd ed. (SAS), https://support.sas.com/documentation/cdl/en/statug/63033/HTML/default/viewer.htm#statug_surveymeans_a0000000225.htm.

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