

# A Comparison of Expenditures by Opposite-sex Unmarried Partners with Opposite-sex Married Couples, without Children

The number of unmarried partners in the United States has substantially increased. In 1970, unmarried partners made up less than 2 percent of all couple households in the United States; by 2007, they made up more than 8.5 percent. From 1990 to 2000, the number of unmarried partners increased from 3.2 million to 5.5 million. In the 1990s, researchers began to focus on this group, comparing these couples with married couples. BLS has collected data on various subsets of these two types of couples. One such subset is those couples without children. As of 2007, approximately 60 percent of unmarried partners did not have children living with them, making such couples a significant demographic group.<sup>15</sup>

What are some characteristics of this unmarried group, and how do they compare with married couples without children? Does the former group spend their money in fundamentally different ways than their married counterparts? Using data from the 2004–07 Consumer Expenditure Survey (CE) these are questions that this article will explore.

One difference between the two groups that has implications for long-term spending decisions is that, in general, the duration of unmarried partnerships is shorter than the duration of marriages.<sup>16</sup> Of the other demographic differences that have been noted, two are relevant to this study because of their impact on spending. Compared with married couples, unmarried partners are younger (Bumpass

and Lu, 2000<sup>17</sup>; DeLiere and Kalil, 2005<sup>18</sup>), and earn less (Light, 2004<sup>19</sup>). The 2005 study by DeLiere and Kalil in which demographic differences were explored also looks at differences in spending patterns between the two groups. The DeLiere and Kalil study, which used CE data from 1982 to 1998, focused on couples with children and relied on a model to infer unmarried partner relationships, as the survey at that time did not include the latter relationship category. The main findings were that unmarried partners spent a larger share of their expenditures on alcohol and tobacco than did married couples and spent a smaller share on health care and education.

## The sample

In the current study using 2004–07 CE data, the married couples and unmarried partners included were restricted to those that met certain criteria. Only couples who were part of a two-member household were included. This ensured that the couples had no children or any other person as part of their consumer unit. This was done to allow for a direct comparison on spending by the couples alone. Another restriction was that only opposite-sex couples were included.

## Methodology

Preliminary analysis of the data revealed that unmarried partners were younger than married couples and had different incomes. (See charts 8 and 9.)

<sup>17</sup>Bumpass, L.L., and Lu, H. H. 2000. "Trends in cohabitation and implications for children's family contexts in the United States." *Population Studies*, 54, 29-41.

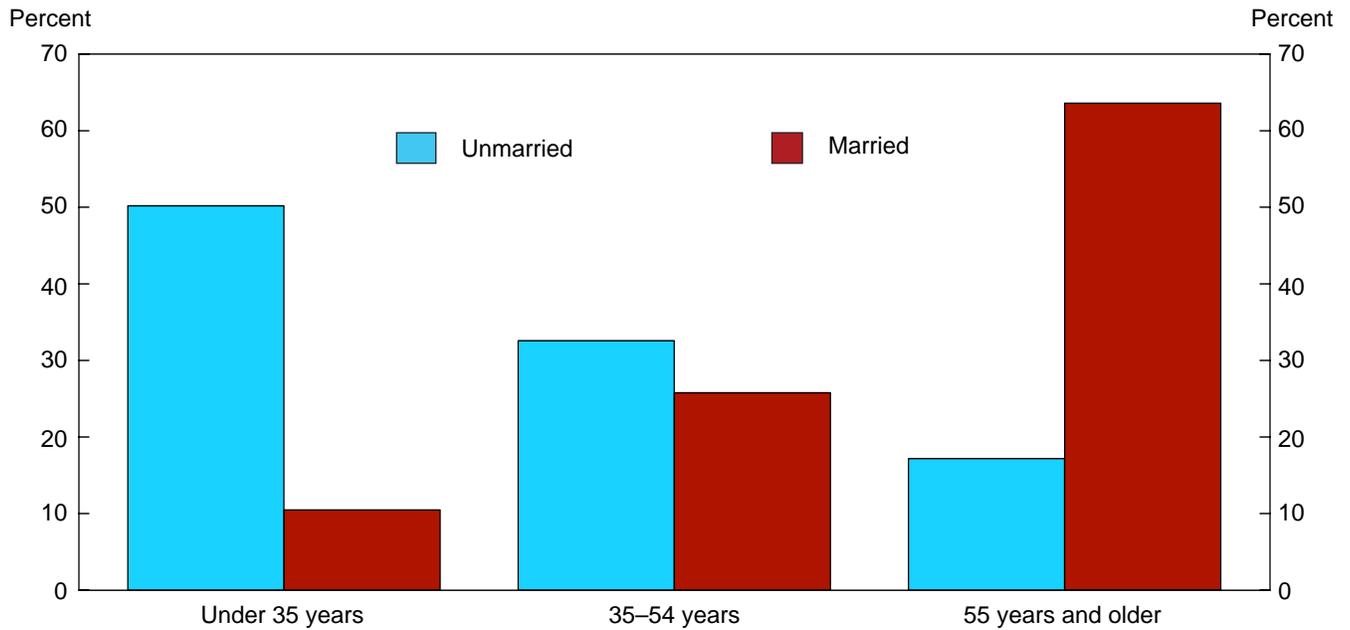
<sup>18</sup>Deliere, Thomas and Kalil, Ariel. 2005. "How do cohabitating couples with children spend their money?" *Journal of Marriage and Family*, 67(2), 286-295.

<sup>19</sup>Light, Audrey. 2004. "Gender differences in the marriage and cohabitation income premium." *Demography*, 41(2), 263-284.

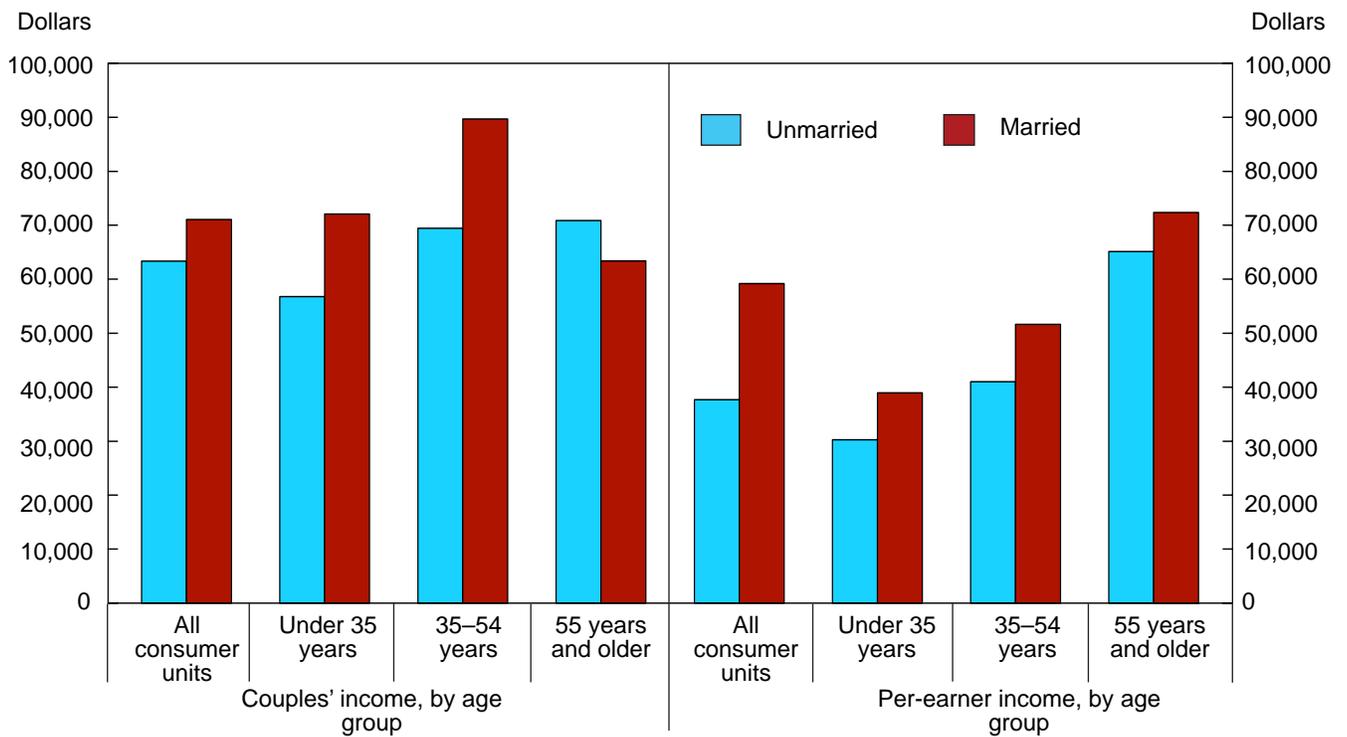
<sup>15</sup>For more information, see Tavia Simmons and Martin O'Connell, "Married Couple and Unmarried-Partner Households: 2000," Washington, D.C., U.S. Census Bureau, February, 2003, <http://www.census.gov/prod/2003pubs/censr-5.pdf>, and Current Population Survey, "2008 Annual Social and Economic Supplement (ASEC)," Washington, D.C., U.S. Census Bureau, 2008, <http://www.census.gov/cps/>.

<sup>16</sup>Bramlett, M.D. and Mosher, W.D. "Cohabitation, Marriage, Divorce, and Remarriage in the United States," *Vital and Health Statistics*, Hyattsville, Md., U.S. Department of Health and Human Services, National Center for Health Statistics, 2002, [http://www.cdc.gov/nchs/data/series/sr\\_23/sr23\\_022.pdf](http://www.cdc.gov/nchs/data/series/sr_23/sr23_022.pdf)

**Chart 8. Distribution of age of reference person, by marital status, Consumer Expenditure Survey 2000–07**



**Chart 9. Income before taxes and income before taxes per earner by age group and couple type, Consumer Expenditure Survey, 2004–07**



Because of the association between both age and expenditures and income and expenditures, the sample was broken into nine age-by-income brackets for analysis. Couples were assigned to the age groups of “Under 35,” “35–54,” and “55 and over,” based on the age of the reference person.<sup>20</sup> Additionally, they were assigned to three income groups (low, middle, and high), based on their income relative to the other couples in the sample. To create the three income groups, all couples in the sample were arranged in order of their incomes and then split into thirds. In doing this, the low income group included those who made under \$37,807, the middle income group, those who made between \$37,808 and \$73,300, and

the high income group, those who made \$73,301 and above. Splitting the groups into age-by-income brackets did not perfectly control for either age or income. As seen in text table 10, within every age-by-income group, married couples were older than unmarried partners, and there were three groups where the differences in incomes were statistically significant. However, the ages and incomes of the couples within the brackets were similar, and were close enough for the purposes of this study. The average age differences were usually under 2 years, and in the low- and middle-income groups, incomes almost always differed by less than \$1,000. While the income differences were greater in the high-income groups, incomes were comparable. The greatest difference in incomes that was statistically significant was for high-income couples aged 35–54. In this group, unmarried partners earned \$120,496, compared with \$136,353 for married couples.

<sup>20</sup>The reference person is 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.”

Text Table 10. Demographic summary statistics by age, income and couple type, Consumer Expenditure Survey, 2004–07

Characteristic	All ages		Under 35					
	All incomes		Low income		Middle income		High income	
	Unmarried partners	Spouses						
Number in sample .....	2,841	24,789	499	608	578	1,013	350	990
Average age of reference person.....	***38.6	57.8	***24.4	26.3	***26.0	27.2	***28.5	29.5
Average annual income before taxes.....	***63,355	71,091	***23,586	23,649	***53,861	56,200	*109,087	118,105
Number of earners.....	***1.68	1.20	**1.73	1.62	***1.94	1.89	**1.98	1.95
Market value of financial assets .....	***22,801	139,034	2,485	2,419	5,150	5,245	26,631	45,981
Percentage of reference persons with a bachelors degree or higher.....	***28.8	33.0	***11.8	24.0	36.7	41.1	**60.0	69.5
Homeownership rate .....	***47.5	86.2	***10.8	26.6	***26.5	54.5	***62.0	77.0
Number of members with health insurance .....	***1.18	1.72	***0.72	0.92	***1.15	1.51	***1.50	1.71
Percentage of couples where neither member has health insurance .....	***25.5	10.5	48.3	44.2	**22.8	16.5	*13.7	9.9
Percentage of couples where one member has health insurance .....	***31.3	7.2	***31.3	19.6	***39.3	16.0	***22.9	9.3
Percentage of couples where both members have health insurance .....	***43.2	82.4	*** 20.4	36.2	***37.9	67.5	*** 63.4	80.8

Text Table 10. Continued—Demographic summary statistics by age, income and couple type, Consumer Expenditure Survey, 2004–07

Characteristic	Age 35-54					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Number in sample .....	279	1,133	307	2,121	340	3,147
Average age of reference person.....	***45.2	47.1	***45.1	47.2	***43.2	47.3
Average annual income before taxes.....	22,696	23,181	55,430	56,016	***120,496	136,353
Number of earners.....	1.29	1.33	** 1.83	1.75	* 1.91	1.87
Market value of financial assets .....	1,196	11,880	***4,984	22,969	***38,927	112,967
Percentage of reference persons with a bachelors degree or higher.....	9.0	10.5	15.0	19.5	47.4	48.3
Homeownership rate .....	***33.3	63.0	***59.6	80.6	***77.9	92.7
Number of members with health insurance .....	***0.79	1.09	***1.09	1.58	***1.39	1.79
Percentage of couples where neither member has health insurance .....	*45.2	37.2	**24.4	17.4	***15.6	7.9
Percentage of couples where one member has health insurance .....	***29.7	16.1	***40.7	7.4	***29.7	5.6
Percentage of couples where both members have health insurance .....	***25.1	46.7	***34.9	75.3	***54.7	86.6

Text Table 10. Continued—Demographic summary statistics by age, income and couple type, Consumer Expenditure Survey, 2004–07

Characteristic	Age 55+					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Number in sample .....	215	6,476	145	5,046	128	4,255
Average age of reference person.....	***66.7	70.3	***62.2	66.4	62.2	63.0
Average annual income before taxes.....	23,641	22,848	52,837	53,241	170,679	137,074
Number of earners.....	***0.58	0.39	***1.38	1.00	*1.61	1.48
Market value of financial assets .....	***7,709	63,111	***28,200	166,118	264,488	443,645
Percentage of reference persons with a bachelors degree or higher.....	11.6	16.5	***12.4	28.5	48.4	55.6
Homeownership rate .....	***64.2	87.3	***76.6	93.2	94.5	96.9
Number of members with health insurance .....	***1.58	1.80	***1.53	1.83	***1.55	1.82
Percentage of couples where neither member has health insurance .....	**11.2	6.6	*10.3	6.0	8.6	7.1
Percentage of couples where one member has health insurance .....	***20.5	7.3	***26.2	5.0	***27.3	3.8
Percentage of couples where both members have health insurance .....	***68.4	86.2	***63.4	89.0	***64.1	89.0

\* Indicates statistical significance at the .05 level.  
 \*\* Indicates statistical significance at the .01 level.  
 \*\*\* Indicates statistical significance at the .001 level.

## Expenditure levels

Looking first at quarterly total expenditures, text table 11 shows that unmarried partners generally spent less than married couples. In 8 of the 9 age-by-income brackets, unmarried partners spent a lower amount than married couples; and for 5 of those 8 brackets the difference was significant. Total expenditure levels for unmarried partners were similar to married couples among those under 35. In this age group, in the high income bracket, married couples spent significantly more than unmarried partners (\$17,924 compared with \$16,051). However, in the low- and middle-income brackets, total expenditures were virtually the same. The largest differences were among those in the 55-and-over age bracket. In this age group, married couples in the low-income group spent 26.8 percent more than unmarried partners (\$7,675 compared with \$6,051), and those in the middle income spent 15.3 percent more (\$11,277 compared with \$9,778). Interestingly, the high income bracket of this age group is the only bracket in which unmarried partners spent more than their married counterparts (\$25,009 compared with \$21,047). However, while this 18.8-percent difference was substantial, it was not statistically significant. Findings at the total expenditure level raise the question of why unmarried partners of similar age and income to married couples tended to spend significantly less. The difference in the level of financial assets (savings accounts, checking accounts, U.S. savings bonds, and securities) between the couples is a likely explanation. As shown in text table 1, in the under-35 age group the difference in

the level of financial assets for unmarried partners and spouses mirrors the differences in total expenditures. In the low- and middle-income groups, the level of financial assets was virtually the same for unmarried partners and married couples; and in the high-income group, while the difference was not statistically significant, the financial assets of married couples were substantially higher than unmarried partners (\$45,981 compared with \$26,631). In the 35–54 and 55-and-over age groups, married couples' financial assets were substantially higher than unmarried partners' across all incomes, even though the differences were not always statistically significant. Given this, it seems likely that the higher level of financial assets among married couples is a major reason why their expenditures tended to be higher—especially among those aged 55 and over. The fact that the average married couple is together longer than the average unmarried partner couple, and, thus, has had a longer time over which to pool resources, likely accounts for why married couples' financial assets were typically higher.

Not surprisingly, given the significant differences in total expenditures between the two groups, the data also show that unmarried partners generally spent considerably less than married couples on categories such as housing, transportation, and food, as also shown in text table 11. Therefore, to get a better sense of how unmarried partners allocated their expenditures as compared with married couples, expenditure shares were examined.

Text Table 11. Expenditure levels by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	All ages		Under 35					
	All incomes		Low income		Middle income		High income	
	Unmarried partners	Spouses						
Total expenditures .....	***11,137	13,093	6,733	6,895	10,036	10,277	***16,051	17,924
Food total.....	***1,433	1,644	1,131	1,146	1,351	1,380	1,821	1,904
Food at home .....	***938	1,091	785	812	**842	906	***969	1,074
Food away from home.....	**495	553	347	334	508	474	852	830
Clothing .....	**383	323	232	198	*359	296	**767	533
Housing .....	***3,903	4,492	2,409	2,515	*3,362	3,545	***5,784	6,838
Shelter .....	***2,687	2,993	1,658	1,718	2,296	2,430	***4,134	5,107
Utilities.....	***702	878	509	521	***630	688	800	824
House furnishings/ operations .....	***514	622	243	276	436	427	850	907
Transportation .....	***2,025	2,233	1,278	1,294	2,072	2,112	*2,777	3,181
Vehicle purchases .....	*825	926	468	423	821	886	1,175	1,470
Gasoline/motor oil.....	537	539	429	423	567	582	648	671
Other vehicle expenses.....	**540	585	334	363	*587	518	*678	788
Public transportation.....	***124	182	*47	86	97	126	276	252
Health care .....	***454	999	**178	261	**333	403	487	524
Health insurance.....	***250	560	***90	149	*206	239	270	296
Medical services.....	***131	241	52	81	90	119	152	164
Medical supplies.....	***14	33	8	8	11	10	13	17
Prescription drugs.....	***59	164	29	24	*26	35	53	47
Personal care .....	***72	90	*48	33	68	60	116	121
Education.....	169	188	269	281	245	304	247	232
Reading .....	***28	45	17	14	24	25	46	44
Entertainment .....	628	664	367	342	547	522	899	981
Alcohol & tobacco.....	***349	176	***228	122	***350	169	***347	223
Alcohol.....	***179	106	***97	45	***216	106	***271	180
Tobacco .....	***170	70	***131	78	***134	63	**76	43
Cash contributions.....	***257	669	***97	197	*170	233	288	345
Personal insurance/ pensions .....	*1,216	1,332	*378	415	**1,017	1,118	***2,220	2,801
Miscellaneous.....	*169	205	67	50	82	65	153	125

Text Table 11.—Continued Expenditure levels by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	Age 35-54					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Total expenditures .....	***6,252	7,281	10,174	10,843	***17,869	20,592
Food total.....	***1,006	1,184	1,379	1,467	*1,981	2,146
Food at home	***827	950	1,021	1,053	*1,181	1,274
Food away from home.....	*179	235	358	413	800	873
Clothing .....	131	142	298	231	523	578
Housing .....	2,424	2,636	3,992	3,779	***6,437	7,472
Shelter .....	1,631	1,703	2,830	2,536	*4,845	5,414
Utilities .....	***554	696	*785	842	***879	1,074
House furnishings/ operations.....	240	237	377	401	**713	984
Transportation .....	1,129	1,361	**1,825	2,150	2,900	3,195
Vehicle purchases .....	**330	489	734	885	1,195	1,340
Gasoline/motor oil.....	**375	464	**537	614	681	718
Other vehicle expenses.....	375	355	509	563	816	840
Public transportation.....	50	53	**45	88	*208	297
Health care .....	***227	510	***457	628	***621	831
Health insurance.....	***120	237	***264	344	*326	392
Medical services.....	**57	166	**105	172	*219	304
Medical supplies.....	17	11	**9	20	***14	31
Prescription drugs.....	***33	96	79	93	***62	105
Personal care .....	**24	33	59	61	***105	135
Education.....	71	34	**53	133	***134	586
Reading .....	11	13	**21	30	*46	57
Entertainment .....	307	325	*429	514	895	1,015
Alcohol & tobacco.....	***353	219	***395	228	***458	279
Alcohol.....	89	68	***147	97	**261	196
Tobacco .....	***265	151	***248	131	***197	83
Cash contributions.....	150	185	*214	289	*618	879
Personal insurance/pensions .....	***332	486	***913	1,156	**2,760	3,094
Miscellaneous.....	76	124	111	139	287	268

Text Table 11.—Continued Expenditure levels by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	Age 55+					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Total expenditures .....	***6,051	7,675	**9,778	11,277	25,009	21,047
Food total.....	***1,063	1,241	**1,366	1,559	2,224	2,271
Food at home .....	**870	954	1,026	1,079	1,297	1,324
Food away from home.....	***192	286	***340	481	927	946
Clothing .....	***94	144	223	260	*1072	552
Housing .....	***1,994	2,588	**3,143	3,699	7,362	6,940
Shelter .....	***1,172	1,522	2,011	2,303	4,052	4,655
Utilities .....	***637	745	**795	878	1,158	1,109
House furnishings/ operations.....	***184	321	***336	518	2,152	1,176
Transportation .....	1,292	1,302	2,340	2,082	3,659	3,331
Vehicle purchases .....	600	496	1,221	867	1,515	1,439
Gasoline/motor oil.....	353	371	562	513	*776	652
Other vehicle expenses.....	**296	363	471	556	943	840
Public transportation.....	43	72	*85	146	426	400
Health care .....	***595	1,130	***853	1,228	1,336	1,322
Health insurance.....	***404	683	***495	723	**528	697
Medical services.....	***68	199	*160	242	640	385
Medical supplies.....	***11	31	39	42	40	53
Prescription drugs.....	***113	217	*159	222	**128	188
Personal care .....	**44	58	*72	89	156	144
Education.....	6	13	**16	48	266	341
Reading .....	***17	30	***33	49	***51	81
Entertainment.....	*247	380	495	550	2,531	1,144
Alcohol & tobacco.....	***345	95	***246	141	***539	228
Alcohol.....	***97	42	82	79	***390	178
Tobacco .....	***249	53	***164	63	***149	50
Cash contributions.....	***110	336	***158	611	**936	1,656
Personal insurance/pensions .....	*171	213	691	706	3,550	2,625
Miscellaneous.....	***68	131	**126	228	***1258	373

\* Indicates statistical significance at the .05 level.

\*\* Indicates statistical significance at the .01 level.

\*\*\* Indicates statistical significance at the .001 level.

## Expenditure Shares

Housing, transportation, food, and personal insurance and pensions were the four largest expenditure categories for both unmarried partners and spouses. Each accounted for at least 10 percent of the couples' total expenditures and combined, these categories accounted for about 75 percent of the couples' total expenditures. On the whole, among these major expenditure items, there were relatively few differences between the spending patterns of unmarried partners and spouses.

Spending on food accounted for about 12.5 percent of the couples' total expenditures and was the third largest expenditure share for both unmarried partners and married couples. As would be expected, the share spent on food varied directly with the couples' income level. It did not, however, vary based on marital status. As can be seen in text table 12, the food expenditure share was approximately 17 percent for low-income couples, 14 percent for middle-income couples, and 11 percent for high-income couples, regardless of whether the couples were married.

Spending on transportation accounted for over 17 percent of the couples' total expenditures on average. The shares ranged from about 15-20 percent, depending on the couples' age, income, and number of earners.<sup>21</sup> The most noticeable trend was that in each age group, couples with middle incomes generally spent the largest share on transportation. Again, there was little difference in spending on transportation between unmarried partners and spouses of similar ages and incomes.

Shares for housing, the largest expenditure for both groups, also were similar. For both couple types across all income groups, those under 35 and 35-54 spent approximately 35-40 percent of their total expenditures on housing; and those aged 55 and over spent approximately 30-35 percent. Furthermore, when looking at the sub-categories of housing—shelter, utilities, and house furnishings/operations—few differences were found. Interestingly, similarities in housing-expenditure shares occurred, despite the fact that the groups had different homeownership rates. As shown in text table 10, aside from couples aged 55 and over with high incomes, homeownership rates were strikingly different between the two groups. Differences ranged from 14.8 percentage points for couples aged 35-54 with high income (77.9 percent compared with 92.7 percent) to 29.7 percentage points for couples aged 35-54 with low income (33.3 percent compared with 63.0 percent).

Personal insurance and pensions was the only other cat-

egory in which the expenditure share for couples was greater than 10 percent. In this category, there are some noteworthy differences between unmarried partners and married couples among those aged under 35 and 35-54. In both these age groups, married couples generally spent more on personal insurance and pensions than did unmarried partners. This was true in 5 of the 6 age-by-income brackets; and in 4 of those 5, the difference was statistically significant. The biggest difference was among couples who were under 35 with high incomes, where the married couples' share was 15.6 percent—compared with 13.8 percent for unmarried partners. The differences were not particularly large, but they suggest that married couples in the two younger age groups placed a greater premium on financial security, relative to unmarried partners.

While interesting similarities and differences in spending patterns were found between unmarried partners and married couples among those items that were a large portion of their total budget, the most striking differences and similarities occurred with expenditures among items that were a relatively small share of total expenditures.

Of the smaller items, one stood out for the similarities found between the couples: entertainment. Spending on entertainment accounted for 5.6 percent of unmarried partners' expenditures, compared with 5.1 percent for married couples. What was noteworthy about entertainment expenditure shares is that they were virtually the same across all ages, incomes, and couple types. In every age-by-income bracket, for both spouses and unmarried partners, the share of expenditures that was spent on entertainment was between 4 and 6 percent and there were no differences that were statistically significant.<sup>22</sup>

Clothing expenditures, which accounted for 3.4 percent of unmarried partners' total expenditures—and 2.5 percent of married couples' total expenditures—tended to be higher for unmarried partners. As shown in text table 12, in 7 of the 9 age-by-income brackets, unmarried partner couples spent more on clothing; and in 5 of those 7, the difference was significant. Most of the significant differences occurred in the under-35 age group. In this group, across all income classes, unmarried partners spent a significantly higher share of their total expenditures on clothing (3.4 compared with 2.9 for low-income couples, 3.6 compared with 2.9 for middle-income couples, and 4.8 compared with 3.0 for high-income couples).

Spending on health care represented a larger share of total expenditures for married couples as compared with unmarried partners (7.6 percent compared with 4.1 percent). This could reflect the age difference between the two groups, but a similar pattern was seen among couples of similar ages and incomes. As shown in text table 12, in 8 of the 9 age-by-income brackets married couples spent a larger share

<sup>21</sup> Looking at the transportation shares across the age-by-income groups one observes that the difference in the shares of unmarried partners and spouses for low- and middle-income couples in the 55-and-over age group are higher than in all other cases. This likely is due to the fact that it is only in these two groups that there is a substantial difference in the number of earners between spouses and partners. For both low and middle income couples aged 55 and older unmarried partners have a substantially higher number of earners on average (.58 compared with .39 for low income; 1.38 compared with 1.00 for middle income). As commuting costs probably account for a large portion of expenditures on transportation for most couples, this provides a likely explanation for the observed difference.

<sup>22</sup> The exception was unmarried partners aged 55 and over with high incomes. The expenditure share on entertainment for this group was 10.1 percent, but this was the result of one outlier. The sample size for this group was relatively small (128), and there was one couple in the sample, who had total expenditures of about \$170,000—almost 90 percent of which went to entertainment.

on health care; and in 7 of those 8 brackets, the difference was significant. Couples with high income were the only ones where married couples did not spend a significantly higher share on health care in every age group. The greatest differences were found among the low-income groups within each age bracket (2.7 percent compared with 3.8 percent, 3.6 percent compared with 7.0 percent, and 9.8 percent compared with 14.7 percent for the under 35-, 35–54-, and 55-and-over age groups, respectively). These differences in total spending on health care were driven mainly by differences in spending on health insurance, which generally accounted for at least 50 percent of total health care spending. Spending patterns for health insurance mirrored those of total healthcare spending: unmarried partners spent less, and the differences were the most pronounced among those with low incomes. Additional data from the CE provides insight as to why unmarried partners spent less on health insurance, relative to married couples. As can be seen in text table 10, within every age-by-income bracket, the number of members with health insurance among unmarried partners was significantly lower than among spouses. The largest difference was for those 35–54 in the middle-income group (1.09 compared with 1.58), and the smallest was for those with low income in the 55-and-over group (1.58 compared with 1.80). This difference could be a reflection of the different preferences of the two groups or could be a consequence of the fact that a husband and wife can be on a family plan together, giving them greater ability to afford joint coverage. Dividing the couples into three categories: those where both members had health insurance, those where only one did, and those where none did, suggests that family plans were the major factor but that preferences also played a role. As can also be seen in text table 10, in every age-by-income group, the proportion of unmarried partners in which both members were insured was much lower than the proportion for married couples (25.0 percentage points lower on average), and the proportion in which only one member was insured was much higher (19.7 percentage points higher on average). Taken together, this suggests that the family plan difference may have played a major role. A greater proportion (5.3 percentage points on average) of unmarried partners also had no members with health insurance in every age-by-income group. This suggests a difference in preference for the two groups.

Expenditure shares on cash contributions (cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments; care of students away from home; and contributions to religious, educational, charitable, or political organizations) were similar between unmarried partners and spouses in some cases, but different in others. Expenditures on cash contributions made up 2.3 percent of unmarried partners' total expenditures, compared with 5.1 percent for married couples. The difference is, in

part, a reflection of the difference in the age distribution of the two groups. In both groups, older couples tended to allocate a higher share of their expenditures to cash contributions, relative to younger couples and, on average, married couples in the sample were older. However, that does not explain the entire difference, as in every age-by-income bracket, the share spent on cash contributions was lower for unmarried partners. In 4 of the 9 brackets, the difference was significant and substantial. Significant differences were found among those with low income under the age of 35, where the share for unmarried partners was 1.4 percent, compared with 2.9 percent for married couples and for all income groups in the 55-and-over age group. For those aged 55 and over, the share for unmarried partners was less than one-half the share for married couples at every income level (1.8 percent compared with 4.4 percent, 1.6 percent compared with 5.4 percent, and 3.7 percent compared with 7.9 percent). One possible explanation for the differences among those aged 55 and over is the couples' level of financial assets. Unmarried partners aged 55 and over have substantially fewer assets than married couples and either face the prospect of retirement—or already are retired. These older couples may, therefore, be more reluctant to give their money to others.

The largest differences in spending patterns between the two groups were for alcohol and tobacco. At the aggregate level, spending on alcohol and tobacco accounted for 3.1 percent of unmarried partners' total expenditures, compared with 1.3 percent for spouses. As seen in text table 3, in every age-by-income group, unmarried partners spent a greater share on alcohol and tobacco. Breaking out alcohol and tobacco separately, there again were differences between the two groups. Across all age and income groups, unmarried partners' expenditure share on alcohol ranged from 1.5 percent to 2 percent, whereas the share for married couples ranged from 0.5 percent to 1 percent. In 8 of the 9 age-by-income groups, the difference in expenditure shares on alcohol was statistically significant. The exception was for those couples over 55 at the middle-income level, where unmarried partners' expenditure share on alcohol was slightly higher than married couples (0.8 percent compared with 0.7 percent). For tobacco, unmarried partners spent a higher share in every age-by-income group; and in some cases, the difference was sizeable. For example, among couples aged 55 and over with low incomes, unmarried partners spent 4.1 percent of their total expenditures on tobacco compared with 0.7 percent for married couples. This fits a pattern found in the data: The lower the income group and the higher the age group, the more different the expenditure share on tobacco for unmarried partners compared with married couples. (The smallest difference between the two groups is found in the under-35 age group among couples with high income, where unmarried partners' tobacco expenditure share was 0.5 percent, compared with 0.2 percent for married couples.)

Text table 12. Expenditure shares by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	All ages		Under 35					
	All incomes		Low income		Middle income		High income	
	Unmarried partners	Spouses						
Food total.....	12.87	12.56	16.80	16.62	13.46	13.43	11.34	10.62
Food at home .....	8.42	8.33	11.65	11.77	8.39	8.82	6.04	5.99
Food away from home.....	4.44	4.22	5.15	4.85	5.07	4.61	5.31	4.63
Clothing .....	***3.44	2.47	*3.44	2.87	*3.58	2.88	***4.78	2.98
Housing .....	35.04	34.31	35.78	36.48	33.50	34.50	36.03	38.15
Shelter .....	**24.13	22.86	24.62	24.92	22.88	23.65	**25.75	28.49
Utilities .....	***6.3	6.70	7.56	7.56	*6.28	6.69	4.98	4.60
House furnishings/ operations..	4.61	4.75	3.60	4.00	4.35	4.16	5.30	5.06
Transportation .....	**18.19	17.05	18.98	18.77	20.65	20.55	17.30	17.75
Vehicle purchases .....	7.41	7.08	6.95	6.13	8.18	8.62	7.32	8.20
Gasoline/motor oil.....	***4.82	4.12	6.37	6.13	5.65	5.66	4.04	3.74
Other vehicle expenses.....	***4.85	4.47	***4.96	5.27	***5.85	5.04	***4.22	4.40
Public transportation.....	***1.11	1.39	*0.70	1.24	0.97	1.23	1.72	1.41
Health care .....	***4.08	7.63	**2.65	3.79	*3.32	3.92	3.03	2.92
Health insurance.....	***2.24	4.28	***1.33	2.16	2.05	2.32	1.68	1.65
Medical services.....	***1.18	1.84	0.77	1.17	0.90	1.16	0.94	0.91
Medical supplies.....	***0.13	0.25	0.12	0.11	0.11	0.10	0.08	0.10
Prescription drugs.....	***0.53	1.25	0.43	0.34	0.26	0.34	0.33	0.26
Personal care .....	*0.64	0.69	**0.71	0.47	*0.68	0.59	0.72	0.67
Education.....	1.52	1.43	3.99	4.08	2.45	2.96	1.54	1.30
Reading .....	***0.25	0.34	0.26	0.21	0.24	0.25	0.28	0.24
Entertainment.....	5.64	5.07	5.45	4.96	5.45	5.08	5.60	5.47
Alcohol & tobacco.....	***3.13	1.35	***3.38	1.78	***3.49	1.65	***2.16	1.24
Alcohol .....	***1.61	0.81	***1.43	0.65	***2.15	1.04	***1.69	1.00
Tobacco .....	***1.53	0.53	***1.95	1.13	***1.34	0.61	**0.47	0.24
Cash contributions.....	***2.31	5.11	***1.44	2.86	1.69	2.26	1.79	1.93
Personal insurance/pensions .....	10.92	10.17	5.61	6.02	*10.13	10.88	**13.83	15.63
Miscellaneous.....	1.52	1.57	0.99	0.73	0.82	0.63	0.95	0.70

Text table 12.Continued—Expenditure shares by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	Age 35-54					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Food total.....	16.09	16.27	13.55	13.53	11.09	10.42
Food at home .....	13.23	13.05	10.04	9.71	6.61	6.19
Food away from home.....	2.86	3.22	3.51	3.81	4.47	4.24
Clothing .....	2.10	1.95	*2.93	2.13	2.93	2.81
Housing .....	38.78	36.21	*39.24	34.86	36.03	36.29
Shelter .....	26.09	23.38	*27.82	23.39	27.11	26.29
Utilities.....	8.86	9.56	7.72	7.77	4.92	5.22
House furnishings/ operations.....	3.84	3.26	3.70	3.70	3.99	4.78
Transportation .....	18.06	18.70	17.94	19.82	16.23	15.52
Vehicle purchases .....	5.28	6.72	7.22	8.16	6.69	6.51
Gasoline/motor oil.....	5.99	6.37	5.27	5.66	*3.81	3.49
Other vehicle expenses.....	***5.99	4.88	5.01	5.19	***4.57	4.08
Public transportation.....	0.79	0.73	**0.45	0.81	1.17	1.44
Health care .....	***3.63	7.00	***4.50	5.79	*3.48	4.04
Health insurance.....	***1.92	3.25	**2.60	3.17	1.82	1.90
Medical services.....	**0.90	2.28	**1.03	1.58	1.23	1.47
Medical supplies.....	0.27	0.15	*0.09	0.18	**0.08	0.15
Prescription drugs.....	***0.53	1.31	0.77	0.85	**0.35	0.51
Personal care .....	0.38	0.45	0.58	0.56	0.59	0.66
Education.....	1.14	0.46	**0.52	1.22	***0.75	2.84
Reading .....	0.18	0.18	*0.21	0.28	0.26	0.28
Entertainment.....	4.92	4.47	4.21	4.74	5.01	4.93
Alcohol & tobacco.....	***5.65	3.01	***3.88	2.10	***2.56	1.36
Alcohol.....	**1.42	0.93	***1.45	0.89	***1.46	0.95
Tobacco .....	***4.23	2.07	***2.43	1.21	***1.10	0.41
Cash contributions.....	2.40	2.54	2.11	2.66	3.46	4.27
Personal insurance/pensions .....	**5.31	6.67	***8.97	10.66	15.44	15.03
Miscellaneous.....	1.21	1.71	1.09	1.28	1.60	1.30

Text table 12.Continued—Expenditure shares by age, income and couple type, Consumer Expenditure Survey, 2004–07

Expenditure	Age 55+					
	Low income		Middle income		High income	
	Unmarried partners	Spouses	Unmarried partners	Spouses	Unmarried partners	Spouses
Food total.....	17.56	16.16	13.97	13.83	*8.89	10.79
Food at home .....	**14.38	12.43	10.49	9.56	*5.19	6.29
Food away from home.....	3.18	3.73	*3.48	4.26	*3.70	4.50
Clothing .....	1.55	1.87	2.28	2.30	*4.28	2.62
Housing .....	32.95	33.72	32.14	32.80	29.44	32.97
Shelter .....	19.37	19.83	20.57	20.42	**16.20	22.11
Utilities .....	10.53	9.71	8.13	7.78	4.63	5.27
House furnishings/ operations.....	**3.05	4.18	**3.44	4.59	8.60	5.59
Transportation .....	21.35	16.96	*23.93	18.46	14.63	15.83
Vehicle purchases .....	9.91	6.46	12.49	7.69	6.06	6.84
Gasoline/motor oil.....	*5.84	4.84	**5.75	4.55	3.10	3.10
Other vehicle expenses.....	***4.89	4.73	4.82	4.93	3.77	3.99
Public transportation.....	0.71	0.94	0.87	1.30	1.70	1.90
Health care .....	***9.84	14.73	**8.72	10.89	5.34	6.28
Health insurance.....	***6.67	8.90	**5.06	6.41	***2.11	3.31
Medical services.....	***1.12	2.59	1.64	2.14	2.56	1.83
Medical supplies.....	**0.19	0.41	0.40	0.37	0.16	0.25
Prescription drugs.....	***1.86	2.83	1.63	1.97	***0.51	0.89
Personal care .....	0.73	0.76	0.73	0.79	0.62	0.68
Education.....	0.09	0.17	*0.16	0.43	1.06	1.62
Reading .....	**0.28	0.39	*0.33	0.43	***0.20	0.38
Entertainment .....	4.08	4.95	5.06	4.88	10.12	5.43
Alcohol & tobacco.....	***5.70	1.23	***2.52	1.25	***2.16	1.08
Alcohol .....	***1.60	0.55	0.84	0.70	***1.56	0.85
Tobacco .....	***4.11	0.69	***1.68	0.56	**0.60	0.24
Cash contributions.....	***1.81	4.38	***1.62	5.42	***3.74	7.87
Personal insurance/pensions .....	2.83	2.78	7.07	6.26	14.20	12.47
Miscellaneous.....	*1.12	1.71	*1.29	2.02	**5.03	1.77

\* Indicates statistical significance at the .05 level.  
\*\* Indicates statistical significance at the .01 level.  
\*\*\* Indicates statistical significance at the .001 level.

## Conclusion

The data reveal interesting similarities and differences in the spending patterns of opposite-sex unmarried partner and married couple consumer units without children.

In general, married couples of similar ages and incomes spent more than unmarried partners, particularly among those aged 55 and over. Married couples generally had a higher level of financial assets, which likely accounted for this difference.

Unmarried partners and spouses of similar age and income spent about the same percentage of their total expenditures on housing, transportation, food, personal insurance and pensions, and entertainment. Together, these five items accounted for about 80 percent of the couples' total expenditures, indicating that the two groups share much in common regarding their spending decisions. There were, however, several items for which unmarried partners' and spouses' expenditure shares

differed: health care, cash contributions, and alcohol and tobacco. Unmarried partners across all ages and incomes tended to spend a lower share on health care and a higher share on alcohol and tobacco. The differences in health care spending were primarily driven by spending for health insurance, and the greatest differences in spending on alcohol and tobacco were driven by tobacco. Unmarried partners among those couples under 35 with low income and all income groups in the 55-and-over age group spent a lower share on cash contributions.

Thus, the findings show that, while the spouses and unmarried partners in this study had similar spending patterns, there were several items for which their spending differed. Further research may be useful in determining more definitively what is driving the observed differences—perhaps demographic characteristics not accounted for in this study.