US disparities in affluence by household structure, 1959 to 2017

John Iceland

Contents

US disparities in affluence by household structure, 1959 to 2017

John Iceland[1]

Abstract

BACKGROUND
This study examines trends in affluence – as indicated by high household income – by household structure over the 1959 to 2017 period. I contrast the experiences of married-couple households, whose share of all households declined substantially over time, with those of single-parent households, cohabiting couples, individuals living alone, and people living with nonrelatives.

METHODS
I use data from multiple censuses and the American Community Survey and logistic regression.

RESULTS
Levels of absolute affluence rose substantially for all household types, reflecting rising living standards. Married-couple households were the most likely to be affluent and single-parent households were the least. Moreover, the affluence gap between married-couple households and all others widened. Married couples fared better because they experienced larger increases in wages and other important sources of income, such as from investments and retirement.

CONCLUSIONS
The findings suggest that married-couple households benefit from a collective work strategy and economies of scale that increase their likelihood of affluence. Positive selectivity into marriage may also have increased over time.

CONTRIBUTION
This study provides timely new information on changing gaps in affluence by household structure during a period of substantial change in household living arrangements and economic well-being.

---

[1] Pennsylvania State University, USA. Email: jdi10@psu.edu.

1. Introduction

Household environments play an important role in shaping children's early life experiences and socioeconomic achievement later in life. People growing up in single-parent families, for example, are less likely to finish high school and as a consequence have lower earnings than children growing up in married-couple households (McLanahan 2004). Among the reasons for this are that married-couple households have higher incomes and lower levels of poverty than single-parent households and other household types (US Census Bureau 2017a). This finding is not surprising, as married-couple households frequently have two earners to make ends meets and single parents often face considerable challenges in balancing work and childcare (Edin and Lein 1997). However, researchers also have challenged the extent to which single-parent households are inevitably more likely to be poor, as the relative risk of poverty among single-parent households versus married-couple households is smaller in many countries with stronger income support programs than in the United States, where the "penalty" of living in a single-parent family is relatively high (Brady, Finnigan, and Hübgen 2017). In addition, some studies have found that the link between single parenthood and poverty has declined over time, as single parents are more likely to work and less likely to be poor than in the past (Baker 2015; Cancian and Reed 2009; US Census Bureau 2017a).

While there is a relatively extensive literature on the link between household structure and poverty (Baker 2015; Thomas and Sawhill 2005; Amato and Maynard 2007), there has been very little documenting the connection between household structure and affluence, the focus of this analysis. I define and measure affluence in terms of high household income. I focus on affluence because affluent households have considerable access to, and control of, many resources that advance their interests and help their children get ahead, such as through the purchase of goods and services, like tutoring, for their children. They also typically have greater access to job opportunities and internships (sometimes unpaid and thus out of reach of lower-income families), community amenities and safety, and public schools with enrichment programs and skilled teachers (Reeves 2017). The affluent also have a disproportionate influence over US political institutions and policy-making (Bowman 2020). The issue of disproportionate access and influence has become all the more important during this period of growing income inequality (McCall and Percheski 2010). It is important to note that the increase in income inequality has been driven not so much by an increase in poverty as by growth in the income of households at the top of the income distribution (Horowitz, Igielnik, and Kochhar 2020; Iceland 2014: 89). The median household income has increased over the past 50-plus years, from $47,938 in 1967 to $63,761 in 2017 (in constant 2019 dollars), with most of this increase occurring from 1967 to 2000 (US Census Bureau 2019a). Much of the increase in household income has been driven by an increase in women's earnings

over time, as men's earnings, after an increase in the 1960s, have been relatively flat and have even declined since the late 1970s (Reeves, Pulliam, and Schobert 2019; US Census Bureau 2019b).

While married-couple households are undoubtedly over-represented among the affluent population, the fact that poverty rates among single-parent families have gone down over time could mean that they are also more likely to be affluent than in the past. It is also important to consider the well-being of households other than married-couple and female-headed ones. These include other family households – such as single-parent male-headed households, cohabiting couples, and nonfamily households, which include people living with housemates or individuals living alone. The number of people living in nonfamily households in particular has risen substantially over time (US Census Bureau 2017b). This in part is a function of the second demographic transition that has unfolded in the United States and other developed countries – and increasingly worldwide – over the past several decades. This refers to the decline in traditional two-parent families and the growth in more diverse living arrangements (Lesthaeghe 2010).

This study contributes to the existing literature on household structure and economic well-being in several ways. First, as noted above, relatively little is known about the correlation between household structure and affluence. In addition, this study compares not just married-couple and female-headed households, but also levels of affluence among people living in other household living arrangements, which is important because of the significant shifts in living arrangements noted above. I examine eight types of households: married couples, single female-headed households with children, single male-headed households with children, cohabiting couples, other families, women living alone, men living alone, and people living with nonrelatives. Finally, this study looks at the role of the proximate determinants of affluence, including the number of hours worked among all household members, wages, and income from a variety of sources.

I investigate this issue using data from the 1960 to 2000 decennial censuses and 2010 and 2017 American Community Surveys (ACS). I document patterns and trends in affluence and then use logistic regressions to examine the magnitude of the association between household structure and affluence. In short, the principal aim of this study is to arrive at a better understanding of how patterns of affluence have varied across different types of households in the United States over the last sixty years.

2. Background

There has been a substantial shift in household living arrangements in the United States and in developed countries around the world over the past several decades. Many of these changes have been attributed to the second demographic transition, which has included,

among other developments, a rising age at marriage, a decline in fertility, and an increase in divorce, cohabitation, same-sex unions, and nonmarital childbearing (Lesthaeghe 1995, 2010). There are a number of explanations for these trends, including increasing individualism, rising standards of living that allow people to realize individual preferences, the strengthening of the safety net which does the same, birth control that permits greater control of fertility, the increasing (absolute and relative) economic status of women that likewise expands women's opportunities outside of marriage, and greater family investments in children that raises the costs of having children (Lesthaeghe 1995; 2010; Cherlin 2009; Becker 1981).

As a result of these processes, relatively fewer people live in the traditional married-couple household today than in the past. By contrast, a greater proportion of people are living in single-parent and especially nonfamily households. For example, in 1960 nearly 74% of households in the United States were headed by a married couple, compared to about 11% with other family living arrangements (such as single-parent families or siblings living together) and another 15% that were nonfamily households. By 2017 just under half (49%) of households were headed by a married couple, another 17% were other-family households, and just over a third were nonfamily households (US Census Bureau 2017b). A significant percentage of people in recent cohorts are staying single, or to a lesser degree cycling in and out of cohabiting relationships (Zhang and Ang 2020).

Many studies have documented differences in income and poverty across household types. In 2017 the poverty rate for married-couple families was 4.7%, considerably lower than the poverty rate for female-headed families with children (35.1%) and individuals not living with any relatives (20.8%) (US Census Bureau 2018a, 2018b). Similarly, the median income of married-couple households in 2017 was $80,663, considerably higher than the median income for female-headed households ($45,128) and nonfamily households ($38,122) (US Census Bureau 2018c).

Iceland (2019), focusing on racial disparities in poverty and affluence from 1959 to 2015, documents the increase in affluence in the United States across all racial and ethnic groups, though with substantial disparities across groups, and especially between whites and Asians on the one hand and blacks and Hispanics on the other. Household structure is included as a covariate in that analysis, with three categories for married-couple household, female-headed household, and other household types. Married couples are more likely to be affluent than the other types. This study goes beyond that one with a more detailed focus on differences in affluence by household structure, how they changed over time, and by including consideration of a broader array of household types. Yavorsky and coauthors (2019) document higher household incomes of married men and women compared to single married men and women, including in the top 1% of the income distribution, though they do not look at other household types or trends over time. Other studies indicate that married couples also have higher levels of wealth than

cohabiting couples and those who are single (Addo and Ricketts 2019; Hao 1996). In one of the few studies focusing on affluence, Hirschl, Altobelli, and Rank (2003), using data from the Panel Study of Income Dynamics and a threshold of affluence equal to 10 times the poverty line, find that people who are married are considerably more likely to experience affluence than those who are not. These studies do not look at additional household types or changes in affluence over time.

3. Explanations for disparities in socioeconomic well-being by household type

Income and poverty vary across household types for several reasons. For one, households often have different numbers of people working in the paid labor force. Married-couple households are more likely to have two people drawing wages than single-parent households, which often have just one adult present, or people living alone. In contrast to other household types, including many nonfamily households, married-couple households often can devise a division of labor that maximizes their income (Waite and Gallagher 2000; Hirschl, Altobelli, and Rank 2003; Hao 1996). Married-couple households also benefit from economies of scale as compared to people living alone (Citro and Michael 1995; Hao 1996). These factors facilitate wealth accumulation over the life course and can result in higher Social Security benefits, pensions, retirement income, and interest income (Waite 1995; Britt-Lutter and Dorius 2018; Lupton and Smith 2003; Kapelle and Lersch 2020). Married couples may also have greater income from these sources than cohabiting couples because their longevity allows them to benefit more from the processes above (Hao 1996).

By contrast, single parents may also work fewer hours than a parent in a two-parent household or a people in other household types, because single parents often face the challenge of supporting a family on one income and running a household alone, often with modest levels of support (Edin and Lein 1997). Single-parent households might also have higher levels of poverty than nonfamily households because the former face the challenge of supporting children, who at the same time raise the financial needs of such units (Cancian and Reed 2009).

People living in different types of households might differ in other observable ways that are correlated with income, poverty, and affluence. Single parents, and especially female-headed householders, have on average lower levels of education than married-couple parents, and this significantly contributes to their lower earnings (McLanahan 2004; Wildsmith, Manlove, and Cook 2018; Härkönen 2018). Among nonfamily households we might see a mix of such characteristics, as some people living in nonfamily households are relatively young people living with housemates, while others

are single elderly people. Men living alone may be more likely to be affluent than women living alone because men typically have higher lifetime earnings for a variety of factors, including more years of full-time work and discrimination against women in the labor market (Blau and Kahn 2017). In short, because people in different household living arrangements differ across a variety of characteristics associated with income, it is important to control for, and examine, their mediating effects.

Married-couple households might also have better socioeconomic outcomes because of factors not always captured in survey data, and this is a potential limitation of this study. One issue is that the causal connection between household structure and income might go in both directions. Specifically, individuals might wait to get married until they have achieved a level of financial security and stability (Cherlin 2009; Smock and Greenland 2010). Among characteristics not captured in survey data, people who marry tend to have better physical and mental health and this could affect earnings (South 1991; Waite 1995). Women who become single parents are more likely to have grown up in a lower-income single-parent family themselves, so there is the possibility of the intergenerational transmission of low socioeconomic status – such as both through fewer parental resources and parental support (McLanahan and Percheski 2008; Lerman, Price, and Wilcox 2017). Nevertheless, research has indicated that the association between household structure and socioeconomic status is at least in part, and perhaps in large part, causal (McLanahan 2004; Waite 1995; Waite and Gallagher 2000; Hao 1996).

Previous research indicates that the relationship between household composition and income and/or poverty may have weakened over time (Cancian and Reed 2009; Martin 2006; Daly and Valletta 2006; Baker 2015). The poverty rate among female-headed families has declined, mainly because of very substantial increases in single mothers' employment. The greatest rise in employment among such mothers occurred in the 1990s, coinciding with changing welfare policies that made it more difficult to receive benefits without working. The employment rate of never-married mothers, who were the most likely to have little education or job experience and long stays on welfare, rose from 43% in 1992 to 65% in 1999 (Cancian and Reed 2000, 2009). Since then, labor force participation rates of mothers with children have plateaued or declined slightly (US Bureau of Labor Statistics 2018).

As noted above, one result of broad demographic changes is that a growing proportion of the middle class consists of people living alone (Marsh et al. 2007). The current analysis will shed light on whether there are differences in affluence even among this population. For example, we may observe lower levels of affluence among single-female households than single-male households – though perhaps greater increases in affluence among the former than the latter over time, given the differences in trends in wages by gender described above. I also examine the likelihood of affluence among the relatively small number of households that include nonrelatives living together. The

extent to which these households share income is not entirely clear (this likely varies across such households), but at the very least they benefit from economies of scale by paying less for some goods – particularly housing – than if they were living alone (Iceland 2000).

Much of the literature on household structure and socioeconomic status (SES) has focused on poverty as the outcome of interest. However, the association between household composition and affluence may not simply mirror that between household composition and poverty. For one, single-parent families are more likely to receive public assistance, such as in the form of cash welfare and supplemental security income, that is designed to reduce economic hardship and poverty among families that qualify for such benefits (Ben-Shalom, Moffitt, and Scholz 2011). While these means-tested programs may help ameliorate poverty, they presumably do little to boost affluence. Thus, we might expect the gap in affluence across household types to be larger than the gap in poverty. Nevertheless, we might still see a narrowing of the gap in affluence by household type because single parents are more likely to work than in the past (Cancian and Reed 2009).

This study contributes to the existing literature on household structure and economic well-being in a few ways. First, there are comparatively fewer studies on the link between household structure and affluence – and especially the change in the association over time – than those linking such structure with poverty. Second, this study compares not just married-couple and female-headed households (or married-couple and cohabiting ones), but also levels of affluence among people in a full range of household living arrangements (eight in all), which is important because of the growing diversity in living arrangements. Finally, while studies have documented that the rise in employment of single mothers has contributed to declines in poverty among these households, we know little about the factors that might contribute to differences in the likelihood of affluence across household types over time, and I examine a number of proximate factors including the number of hours worked among all household members, wages, and income from a variety of sources.

4. Data and methods

The data for these analyses come from the 1960 to 2000 decennial censuses and the 2010 and 2017 American Community Surveys (ACS), compiled and harmonized as part of the Integrated Public Use Microdata Series (IPUMS-USA) (Ruggles et al. 2015). The analysis begins with the 1960 census (which collects information on respondents' incomes in the previous calendar year), as 1959 marks the beginning of the official poverty time series, and the measure of affluence is based on a multiple of the poverty line. The poverty thresholds, originally devised by Social Security Administration

researcher Mollie Orshanky in the 1960s, are based on the cost of a basic food plan multiplied by three to account for other expenses. The thresholds are updated only for inflation over time. The thresholds vary by family size and number of children. In 2017 the poverty threshold for a family with two parents and two children was $24,858.

The affluence measure uses these thresholds, though because of this study's focus on the likelihood of affluence across household types I use household, rather than family, income and composition. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold. Thus, for a household of two adults and two children, the threshold for affluence was $124,290 in 2017. This threshold would place these households at very close to the 80th percentile of household income in that year ($126,605) (US Census Bureau 2019c), which is close to Reeve's (2017) definition of the upper middle class. If a much higher threshold is chosen, only a very small percentage of the population would be affluent in the early years of this study because of overall increases in living standards. In additional analyses I used alternative measures of affluence, including a relative measure based on twice the median household income in a given year and another defining affluent households as those in the top decile of the income distribution. While these produce different point estimates of affluence, conclusions about trends in affluence by household type are similar across the measures. I show and discuss the results when using a relative threshold in more detail in the supplemental analyses section at the end of the results below.

Households are defined using eight categories: (1) married-couple households (with and without children); (2) single female-headed households with children; (3) single male-headed households with children; (4) cohabiting couples with and without children; (5) other families (such as siblings living together); (6) a woman living alone; (7) a man living alone; and (8) people living with nonrelatives, such as with housemates. The IPUMS identifies cohabiting couples beginning in 1990. It is possible that some cohabiting couples were counted as nonfamily households before 1990, but this is likely a relatively minor issue because the percentage of all nonfamily households never exceeded 4% over the period, and other estimates of the number of cohabiting couples using other data indicate that the number of cohabiting households was relatively small in 1980 and grew quickly thereafter (Casper and Cohen 2000), which also helps explain why the issue has gained increasing prominence in data collection efforts since that time period.

I explored using other coding schemes in the analysis, including fewer categories, but this approach overlooks the different outcomes across a variety of household types, as noted in the results below. I also conducted analyses with more household categories, and specifically distinguishing between married couples, cohabiting couples, and single-male headed and single-female headed families with and without children, given that children substantially increase the threshold for affluence of a given unit while

infrequently contributing income. These analyses are discussed in more detail in the supplementary analyses section.

This study includes a number of control variables that are often used in analyses of income and poverty because different groups may experience higher or lower levels of affluence. For example, previous literature has indicated that those living in metropolitan areas are more likely to report being affluent, and black households are less likely to do so (Iceland 2019). I run models with and without controls to ensure that the association between affluence and household composition is not wholly a function of the changing demographic profile of the different household types. The control variables include: race/ethnicity (non-Hispanic whites, non-Hispanic blacks, non-Hispanic Asians, non-Hispanic of other races, and Hispanics), gender, age, age squared, education (less than high school, high school only, some college, and Bachelor's degree or more), household size and number of children, nativity, region (Northeast, Midwest, South, and West), and metropolitan status (living in metro or not). A detailed analysis by race and ethnicity is beyond the scope of the current analysis. Nevertheless, I conducted separate multivariate analyses by race/ethnicity and, generally speaking, increasing inequality between married couples and other household types was observed across racial/ethnic groups, with some variation, the results for whites and blacks in particular being similar. This topic deserves an extended treatment in future work. I also ran models where I examine affluence for specific householder age categories – ages 35 to 44 and 45 to 54 – to provide a more refined examination by age – which is strongly associated with affluence – than simply having controls for age. Results by age group do not change the general conclusions, though they do provide additional nuance, and these findings are discussed in more detail in the supplementary analyses section.

The final analysis examines the extent to which various proximate determinants vary across household types, including household hours worked, number of workers (a worker is defined as someone who worked at least 52 hours in the previous year), earnings, average wage, and income from a variety of other sources, including interest/dividend/rental (i.e., investment) income, retirement income, Social Security, cash welfare, Supplemental Security Income (SSI), and income from all other sources. Not all sources were enumerated in all of the survey years, as is discussed below. Household hours worked is measured as the number of hours worked in the labor force summed across household members. Household wage is measured as total household earnings (from salaries and self-employment) divided by the number of household hours worked.

5. Results

Figure 1 shows the distribution of household types over the study period. We see large declines in the percentage of households headed by a married-couple, from 75% in 1960 to just 48% in 2017. There were increases in all other household types, though no single category had more than 15% in 2017. This is consistent with the literature on the second demographic transition showing that households became more diverse over time (Lesthaghe 2010). The percentage of female-headed households increased from 4% in 1960 to 7% in 1980 and then held steady. Male-headed households with children and people living with nonrelatives increased but remained a small percentage of all households (2% and 3% in 2017, respectively). The percentage of households with a cohabiting couple, first identified in 1990, increased from 4% in that year to 6% in 2017. The household types with the largest increases from 1960 to 2017 were women and men living alone, from 8% to 15% and 5% to 13%, respectively.

Figure 1:   Distribution of household types, 1960–2017
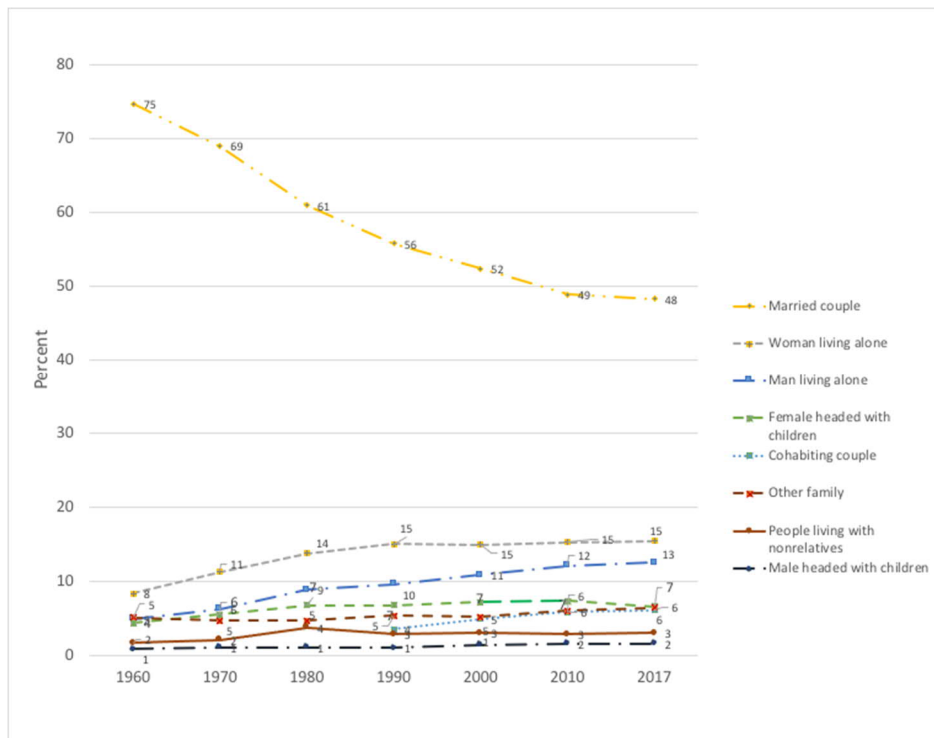
Figure 2 show trends in affluence, where the threshold for affluence is set at greater than five times the official poverty line for a given household. The figure shows a substantial increase in affluence among all household types from 1959 to 2017, indicative of rising living standards (though all suffered a dip from 1999 to 2010 due to the Great Recession in 2007–2008). However, we see the highest levels of affluence, and greatest absolute increases, among married-couple households. In 2017, 42.1% of married-couple households had incomes greater than fives time the poverty line, up from just 8.5% in 1959.

Figure 2:   Percentage affluent, by household structure and year: 1959–2017
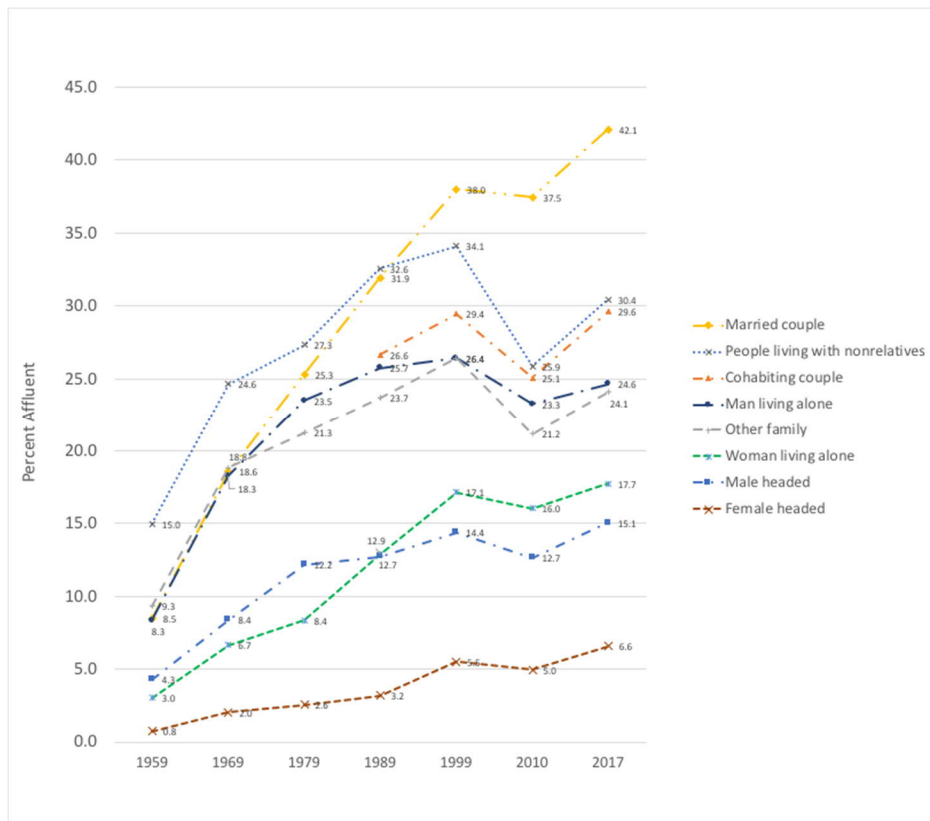
Note: Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Single-parent families (both male- and female-headed) were the least likely to be affluent, though both saw increases in affluence over time. Only 6.6% of female-headed households and 15.1% of male-headed households were affluent in 2017, up from just 0.8% and 4.3%, respectively, in 1959. Cohabiting couples and people living with nonrelatives had fairly similar rates of affluence, both well below that of married couples but well above those of single-parent families. About 30% of each were affluent in 2017.

Table 1 shows results from logistic regression models predicting affluence by year, first in models without controls and then in models with a full set of controls. Specifically, Table 1 shows average marginal effects of being affluent relative to married couples (the omitted category) for other household types. Results indicate that over the period all household types were increasingly less likely to be affluent relative to married-couple households. For example, in models without controls, the average marginal effects predicting affluence for female-headed households relative to married-couple households were –0.077, declining to –0.355 by 2017. This trend is apparent for all household types. In models with controls, differences between married-couple households and other family households are generally smaller, indicating that married-couple households have other characteristics that are associated with affluence, such as higher levels of education. Nevertheless, even with controls the differences between married-couple households and other households are substantively large. In the case of female-headed families, for example, the marginal effects in 2017 decline from –0.355 in models without controls to –0.301 in models with controls. However, the gap between married-couple households and non-family households often increases with controls, suggesting that nonfamily households have some characteristics associated with greater affluence. In additional analysis (not shown), I find that family size and number of children are important: larger families and those with children typically have a higher threshold to be considered affluent.

Table 1: **Average marginal effects from affluence logistic regression models**

Household structure (*married couple is omitted category*)	1959 ME	1959 95% Conf. Interval	1959 ME	1959 95% Conf. Interval	1969 ME	1969 95% Conf. Interval	1969 ME	1969 95% Conf. Interval
Female-headed	-0.077	[-0.078, -0.076]	-0.032	[-0.033, -0.031]	-0.165	[-0.167, -0.163]	-0.094	[-0.097, -0.090]
Male-headed	-0.042	[-0.045, -0.039]	-0.013	[-0.015, -0.011]	-0.102	[-0.108, -0.095]	-0.050	[-0.056, -0.044]
Cohabiting couple								
Other family	0.009	[0.007, 0.010]	0.009	[0.008, 0.010]	0.003	[-0.002, 0.007]	0.005	[-0.000, 0.011]
Woman living alone	-0.054	[-0.055, -0.053]	-0.032	[-0.032, -0.031]	-0.119	[-0.121, -0.117]	-0.095	[-0.098, -0.092]
Man living alone	-0.001	[-0.003, 0.002]	-0.024	[-0.024, -0.023]	-0.003	[-0.007, 0.001]	-0.069	[-0.071, -0.067]
People with nonrelatives	0.065	[0.062, 0.069]	0.017	[0.015, 0.019]	0.061	[0.053, 0.068]	-0.009	[-0.015, -0.003]
All controls included			X				X	
N	2,642,347		2,642,347		634,464		634,464	

Household structure (*married couple is omitted category*)	1979 ME	1979 95% Conf. Interval	1979 ME	1979 95% Conf. Interval	1989 ME	1989 95% Conf. Interval	1989 ME	1989 95% Conf. Interval
Female-headed	-0.228	[-0.229, -0.226]	-0.169	[-0.173, -0.166]	-0.288	[-0.290, -0.286]	-0.234	[-0.237, -0.230]
Male-headed	-0.131	[-0.138, -0.124]	-0.088	[-0.096, -0.081]	-0.192	[-0.200, -0.185]	-0.150	[-0.159, -0.142]
Cohabiting couple					-0.053	[-0.059, -0.047]	-0.024	[-0.030, -0.017]
Other family	-0.041	[-0.045, -0.036]	-0.031	[-0.037, -0.026]	-0.083	[-0.087, -0.078]	-0.069	[-0.075, -0.064]
Woman living alone	-0.170	[-0.172, -0.168]	-0.164	[-0.167, -0.161]	-0.191	[-0.193, -0.188]	-0.211	[-0.214, -0.207]
Man living alone	-0.018	[-0.021, -0.015]	-0.106	[-0.109, -0.102]	-0.062	[-0.066, -0.059]	-0.164	[-0.167, -0.160]
People with nonrelatives	0.020	[0.015, 0.025]	-0.053	[-0.058, -0.047]	0.006	[-0.001, 0.013]	-0.091	[-0.098, -0.085]
All controls included			X				X	
N	804,615		804,615		918,709		918,709	

Table 1: (Continued)

Household structure *(married couple is omitted category)*	1999				2010			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	-0.325	[-0.327, -0.323]	-0.270	[-0.274, -0.267]	-0.325	[-0.327, -0.323]	-0.265	[-0.269, -0.262]
Male-headed	-0.236	[-0.243, -0.230]	-0.193	[-0.200, -0.185]	-0.248	[-0.254, -0.242]	-0.205	[-0.212, -0.198]
Cohabiting couple	-0.086	[-0.090, -0.081]	-0.039	[-0.044, -0.033]	-0.124	[-0.128, -0.120]	-0.078	[-0.083, -0.073]
Other family	-0.116	[-0.120, -0.112]	-0.084	[-0.090, -0.078]	-0.163	[-0.167, -0.159]	-0.130	[-0.135, -0.126]
Woman living alone	-0.209	[-0.211, -0.206]	-0.250	[-0.253, -0.246]	-0.214	[-0.217, -0.212]	-0.243	[-0.245, -0.239]
Man living alone	-0.116	[-0.119, -0.112]	-0.217	[-0.220, -0.213]	-0.142	[-0.145, -0.139]	-0.220	[-0.223, -0.217]
People with nonrelatives	-0.039	[-0.045, -0.033]	-0.114	[-0.121, -0.108]	-0.116	[-0.122, -0.110]	-0.168	[-0.174, -0.162]
All controls included				X				X
N		1,054,775		1,054,775		1,203,777		1,203,777

Household structure *(married couple is omitted category)*	2017			
	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	-0.355	[-0.357, -0.353]	-0.301	[-0.305, -0.297]
Male-headed	-0.270	[-0.277, -0.264]	-0.224	[-0.232, -0.216]
Cohabiting couple	-0.125	[-0.129, -0.121]	-0.077	[-0.082, -0.072]
Other family	-0.180	[-0.184, -0.176]	-0.139	[-0.145, -0.134]
Woman living alone	-0.244	[-0.246, -0.241]	-0.277	[-0.281, -0.274]
Man living alone	-0.175	[-0.178, -0.172]	-0.243	[-0.247, -0.239]
People with nonrelatives	-0.117	[-0.123, -0.110]	-0.170	[-0.177, -0.164]
All controls included				X
N		1,243,840		1,243,840

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status

Figure 3 illustrates differences in affluence across household types by showing predicted probabilities of affluence in models with all of the controls (and the values of those variables set at their means) over the 1959 to 2017 period. It shows that in 2017 all household types had lower predicted probabilities of being affluent than married-couple households, with absolute differences increasing over time. The predicted probability that a married couple household was affluent was 0.38 in 2017, followed by 0.31 for cohabiting couples, 0.24 for other family types, 0.21 for people living with non-relatives, 0.16 for male-headed households, 0.14 for men living alone, 0.11 for women living alone, and 0.08 for female-headed households. The predicted probability of women living alone being affluent was negligible in 1959 (0.01), but it rose over the period to 0.11 in 2017. While the predicted probability of affluence for men living alone was higher than for women living alone in all time periods, there was a narrowing of the gap from 1979 to 1999 in particular, a period when the gender wage gap also narrowed appreciably. Men living alone saw considerable declines in their position vis-à-vis married-couple families through the period, perhaps because of stagnant or declining wages of men, and increasing labor force participation of women in married-couple families especially since the 1970s (Goldin 2006). The patterns and trends in Figure 3 do not vary markedly from those in Figure 1, suggesting that the inclusion of controls does not greatly change the association between household structure and affluence. We do see that many of the gaps between married-couple households and other family households are modestly smaller with controls, as indicated in the results on marginal effects shown in Table 1.

Figure 3:   Predicted probability of affluence by household type: 1959–2017
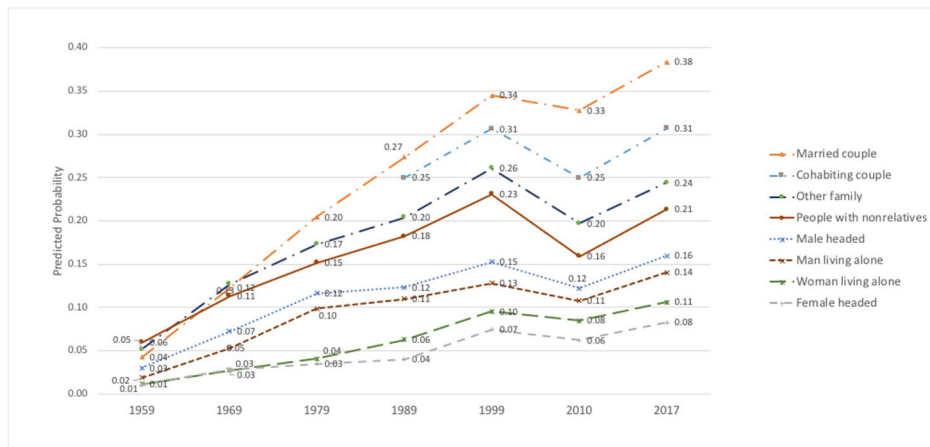
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Table 2 sheds light on patterns in Figure 3 by looking at how proximate determinants of affluence vary across household types. One reason that the relative likelihood that female-headed households were affluent did not decline by more than they did over the period is the considerable increase in the number of hours worked in the labor market among such households, from 1,359 in 1959 to 1,979 in 2017. In 1959, such households on average had 0.8 workers (defined as the number of people who reported working on average at least one hour per week during the past year), increasing to 1.2 by 2017. The number of hours worked among married-couple households increased, but more modestly, from 2,431 in 1959 to 2,976 in 2017. More generally, married couples are more likely to be affluent than other households because they work more hours per week than most household types and especially because they earn higher wages than all other types – which translates into much higher total earnings. In 2017 they also had more investment, retirement, and Social Security income than all other household types (with the exception of other families having more Social Security). Female-headed households had more cash welfare income than other households, but this dropped precipitously for all groups after 1989, mainly due to welfare reform in 1996.

Table 2:   **Income and hours worked by year and household type: 1959–2017**

1959	Married couple	Female-headed	Male-headed	Other family	Woman living alone	Man living alone	People with non-relatives
Median income	49,698	20,258	42,159	38,832	11,582	21,101	40,727
Mean income	56,791	26,801	49,167	46,254	18,661	29,075	51,089
Earnings	51,775	19,519	44,045	37,099	11,907	23,968	41,495
Investment	NA	NA	NA	NA	NA	NA	NA
Retirement	NA	NA	NA	NA	NA	NA	NA
Social Security	NA	NA	NA	NA	NA	NA	NA
Welfare	NA	NA	NA	NA	NA	NA	NA
Supplemental Security	NA	NA	NA	NA	NA	NA	NA
Other income	5,016	7,282	5,122	9,156	6,754	5,108	9,594
Hourly wage ($2017)	21	10	19	15	7	12	16
Number of workers	1.2	0.8	1.2	1.1	0.4	0.6	1.3
Household hours worked last year	2,431	1,359	2,346	2,129	720	1,104	2,402

Note: All income figures in table are in $2017.

Table 2:   (Continued)

1989	Married couple	Female-headed	Male-headed	Cohabiting couple	Other family	Woman living alone	Man living alone	People with non-relatives
Median income	77,367	28,070	54,361	62,763	54,798	23,721	39,140	61,681
Mean income	92,920	36,846	64,370	75,706	65,175	33,241	49,770	73,162
Earnings	78,407	29,457	57,623	69,218	49,100	18,479	39,957	65,833
Investment	5,689	830	1,606	2,120	4,726	5,277	3,633	2,848
Retirement	3,478	555	1,342	975	2,961	2,385	2,268	1,204
Social Security	4,229	1,387	1,707	1,250	6,302	6,070	3,050	1,899
Welfare	405	2,563	1,202	1,086	1,053	500	332	534
Supplemental Security	NA	NA	NA	NA	NA	NA	NA	NA
Other income	711	2,054	889	1,058	1,033	530	530	845
Hourly wage ($2017)	26	14	23	21	18	11	21	21
Number of workers	1.6	1.0	1.4	1.7	1.4	0.4	0.7	1.8
Household hours worked last year	2,931	1,632	2,499	3,223	2,426	780	1,398	3,118

Note: All income figures in table are in $2017.

Table 2:   **(Continued)**

2017	Married couple	Female-headed	Male-headed	Cohabiting couple	Other family	Woman living alone	Man living alone	People with non-relatives
Median income	88,000	32,000	51,540	65,800	53,800	27,000	35,000	59,100
Mean income	114,485	44,195	68,807	83,772	67,869	40,146	50,418	76,302
Earnings	93,205	37,585	61,508	75,211	50,630	23,051	37,444	66,413
Investment	5,977	816	1,665	2,170	2,690	3,998	3,115	2,348
Retirement	6,480	1,070	1,729	2,047	4,629	4,784	3,803	2,110
Social Security	6,994	1,800	2,110	2,578	7,321	6,793	4,533	3,376
Welfare	48	275	128	101	91	43	40	84
Supplemental Security	395	754	559	523	1,200	497	456	650
Other income	1,388	1,894	1,108	1,141	1,307	980	1,029	1,320
Hourly wage ($2017)	31	17	25	21	19	14	20	20
Number of workers	1.6	1.2	1.3	1.7	1.4	0.5	0.6	1.8
Household hours worked last year	2,976	1,979	2,514	3,379	2,465	872	1,275	3,173

Note: All income figures in table are in $2017.

Cohabiting couples lost ground vis-à-vis married-couple households because their wages were flat from 1989 to 2017 while they grew for married couples, and they experienced smaller increases in income from other sources, such as Social Security, retirement, and investment income. Various types of nonfamily households likewise lost ground in the relative likelihood of affluence, for some, though not all, of the same reasons. From 1989 to 2017 nonfamily households had slightly greater increases in household hours worked (with the exception of men living alone, who experienced a decline) than married-couple families, but smaller absolute increases in wages, and smaller increases or declines in important sources of income such as investment, retirement, and Social Security income.

6. Supplemental analyses

In this section I discuss results from four supplementary analyses. In the first, I use a relative measure of affluence rather than the absolute measure used in the main analyses above. Second, I use more detailed household categories, including various households with and without children. Third, I examine results for householders within specific age groups, including those 35–44 and 45–54. Finally, I show results with both the detailed household categories and for the specific age groups in the previous two supplementary analyses.

The relative measure of affluence I use is where the affluence threshold is equal to twice the median household income in a given year. This mirrors a common measure of relative poverty, where the threshold is set at half of median household income in a given year (Iceland 2013). The threshold is adjusted for households of different sizes by using an equivalence scale that is the square root of household size. Results using this measure are show in Appendix Table A-1, and they are similar in many respects to those from the main analysis (Table 1). Specifically, while married-couple households were more likely to be affluent than a majority (though not all) of household types in 1959, they became increasingly more likely to be affluent relative to all other household types over time even when using the relative measure of affluence. Figure A-1 illustrates these findings with predicted probabilities from full models where the values of all of the controls are set to their means. The figure indicates that the predicted probability a married couple household is affluent in 2017 was 0.18, which was double the probability in 1959 (0.09). Unlike when using the absolute measure of affluence, most other households did not see striking changes in their predicted probabilities of being affluent over time. For cohabiting couples it increased from 0.12 in 1989 to 0.14 in 2017, and for women living alone it rose from 0.04 in 1959 to 0.06 in 2017. For people living with nonrelatives and other family types the predicted probabilities fell slightly. One would expect affluence to

increase by more with an absolute measure of affluence than a relative one – as indeed we see in these analyses – because thresholds for the latter increase as standards of living increase, while they do not for the former measure.

Table A-2 and Figure A-2 show results when using the main absolute affluence measure but with more detailed household types, and in particular married couples, cohabiting couples, single-male headed and single-female headed families with and without children, as well the nonfamily household types used in the main analysis. Predicted probabilities shown in Figure A-2 indicate that the most affluent household type is married couples without children (0.41 predicted probability of affluence), followed by cohabiting couples without children (0.34) and married couples with children (0.33). The next two household types are male- and female-headed households without children, while the least likely to be affluent are female-headed households with children. Clearly, children reduce the likelihood of affluence. This is at least in part due to the fact that they raise a household's threshold for affluence (thresholds are higher for larger units, since the thresholds are equal to five time the poverty line, which also varies by size) while typically not adding income to the unit's resources. Notably, though, both types of married couple household saw large increases in affluence relative to other households. For example, while in 1990 the predicted probability that married couple families with children and cohabiting couples without children were affluent was 0.19 and 0.30 respectively, by 2017 they were near parity.

While our models control for householder age, they may only do so imprecisely with an age and age squared terms. Since age has a strong positive association with affluence, I conducted additional analyses for two more-specific age groups, 35–44 and 45–54, when households are approaching their prime income-earning years. Results for these analyses are in Tables A-3 and A-4 and Figures A-3 and A-4. In Figure A-3, which shows predicted probabilities for householders ages 35–44, we see very similar patterns as were shown in the main results, with married-couple households the most likely to be affluent and greater growth in affluence among this household type. In Figure A-4, which shows predicted probabilities for householders ages 45 to 54, we see the same general pattern, but with higher probabilities of affluence among all groups, as might be expected.

Finally, Tables A-5 and A-6 and Figures A-5 and A-6 show results by householder age and for detailed household types used in the previous two analyses. These generally confirm previous patterns: higher levels of affluence for married-couple families, especially those aged 45 to 55. In both these figures we see that married-couple families with and without children are both more affluent by 2017 than all other family types. Note that in Figure A-2, cohabiting-couple families without children were the second most affluent household type, as they were slightly more affluent than married-couple families without children. But in these figures with a finer-grained stratification by age

of householder, we see that both kinds of married-couple household are more affluent than other households.

7. Conclusion

This study examines trends in affluence – as measured by high household income – by household structure over the nearly 60-year period between 1959 and 2017, using data from multiple censuses and the American Community Survey. It builds on the existing literature in several ways. First, I find an increase in affluence – measured as having incomes over five times the poverty line – among all household types. This reflects increases in standards of living over the 1959 to 2017 period, and especially before 2000. While income inequality has grown continuously since the early 1970s, this has been mainly a function not of an increase in the proportion of poor households, but rather of an increase in the incomes of households at the top end of the distribution (Horowitz, Igielnik, and Kochhar 2020; Iceland 2014: 89).

Second, and more to the point of this study, results indicate that not only is affluence more common among married-couple households than other households – a finding consistent with previous studies on income and poverty – but that the gap in the likelihood of affluence between married-couple households and other households grew over time. This indicates that married-couple households have substantial advantages that increase their probability of being affluent, such as having more adults available to work, being in a better position to meet the challenge of working and caring for children, devising a division of labor that maximizes household income, and saving and investing their money for retirement, which is facilitated by higher earnings and by benefits that accrue from having economies of scale (Waite 1995; Waite and Gallagher 2000; Hirschl, Altobelli, and Rank 2003; Citro and Michael 1995; Lupton and Smith 2003; Hao 1996).

While cohabiting couples and unrelated people living together benefit from economies of scale, they are less likely to be affluent than married-couple households, perhaps because they do not engage in a division of labor that maximizes household income as well as household savings over time (Addo and Ricketts 2019; Hao 1996). While there might be some positive selection on well-being of couples into marriage versus cohabitation, marriage still provides benefits that cohabitation does not, though the magnitude of the effect can vary across contexts and there continues to be some debate and mixed findings on this issue in the literature (Soons and Kalmijn 2009; Vespa and Painter 2011; Musick and Bumpass 2012; Smock, Manning, and Porter 2005). The findings of the current study are generally consistent with Hao's (1996) assertion that married couples are more likely to engage in collective work and saving strategies that

enhance the household's future economic well-being than cohabiting couples, who, on average, may not be as committed to a long-term relationship as married couples.

Single-person households, which became much more common over the period, have relatively low rates of affluence. Among such households we find, as expected, higher levels of affluence among single-male households than single-female ones. Nevertheless, consistent with general trends in wages and earnings among men and women – where men's wages have stagnated or declined since the 1970s while women's have increased substantially (Reeves, Pulliam, and Schobert 2019; US Census Bureau 2019b) – I find a greater growth in the gap between married-couple households and single-male households than single-female ones.

More generally, given disparities in affluence across household types, and the advantages of married-couple households described above, the pronounced shift from married-couple households to nonfamily ones may have inhibited the growth of affluence among US households over the 1959 to 2017 period. Conversely, however, it is reasonable to posit that rising living standards and growing affluence over the past several decades – and indeed the last two centuries – have allowed individuals to exercise greater choice in their living arrangements. In other words, growing affluence facilitated the second demographic transition. As demographer Ron Lesthaeghe argues (2010: 218), "The second demographic transition, on the other hand, is founded on the rise of the higher-order needs as defined by Maslow (1954). Once the basic material preoccupations, particularly long-term financial security, are satisfied through welfare state provisions, more existential and expressive needs become articulated. These are centered on self-actualization in formulating goals, individual autonomy in choosing means, and recognition by others for their realization. These features emerge in a variety of domains, and this is why the SDT [second demographic transition] can be linked to a wide variety of empirical indicators of ideational change."

One limitation of this study is that married-couple households might have better socioeconomic outcomes than other household types because of factors not captured in survey data. The main issue is that the causal connection between household structure and SES might go in both directions, as individuals might wait to get married until they have achieved a level of financial security and stability (Cherlin 2009; Smock and Greenland 2010). However, past research indicates that the association between household structure and socioeconomic status is at least in part, and perhaps in large part, causal (McLanahan 2004; McLanahan, Tach, and Schneider 2013; Waite 1995; Waite and Gallagher 2000; Hao 1996). Nevertheless, the findings suggest that selectivity into marriage may have increased over time, as marriage rates are higher, for example, among whites and Asians than blacks and Hispanics and among those with higher levels of education (Raley, Sweeney, and Wondra 2015; McLanahan 2004).

Thus, we are likely to see a continuation of the strong association between household structure and affluence in the future, even as the percentage of households who are most likely to be affluent declines over time. Furthermore, the retreat from marriage over the past several decades likely reflects the growth in personal autonomy, and the ability to achieve it in an affluent society, though with a corresponding decline in a social institution – marriage – that enhances affluence.

References

Addo, F.R. and Ricketts, L.R. (2019). As fewer young adults wed, married couples' wealth surpasses others'. (In the Balance). St. Louis: Federal Reserve Bank of St. Louis publication (January 2). www.stlouisfed.org/publications/in-the-balance/2018/as-fewer-young-adults-wed.

Amato, P.R. and Maynard, R.A. (2007). Decreasing nonmarital birth and strengthening marriage to reduce poverty. *The Future of Children* 17(2): 117–141. doi:10.1353/foc.2007.0012.

Baker, R. (2015). The changing association among marriage, work, and child poverty in the United States, 1974–2010. *Journal of Marriage and Family* 77(5): 1166–1178. doi:10.1111/jomf.12216.

Becker, G.S. (1981). *A treatise on the family*. Cambridge: Harvard University Press.

Ben-Shalom, Y., Moffitt, R.A., and Scholz, J.K. (2011). An assessment of the effectiveness of anti-poverty programs in the United States. (NBER Working Paper 17042). Cambridge, MA: National Bureau of Economic Research. doi:10.3386/w17042.

Blau, F.D. and Kahn, L.M. (2017). The gender wage gap: Extent, trends, and explanations. *Journal of Economic Literature* 55(3): 789–865. doi:10.1257/jel.20160995.

Bowman, J. (2020). Do the affluent override average Americans? Measuring policy disagreement and unequal influence. *Social Science Quarterly* 101(3): 1018–1037. doi:10.1111/ssqu.12791.

Brady, D., Finnigan, R.M., and Hübgen, S. (2017). Rethinking the risks of poverty: A framework for analyzing prevalences and penalties. *American Journal of Sociology* 13(3): 740–786. doi:10.1086/693678.

Britt-Lutter, S. and Dorius, C. (2018). The financial implications of cohabitation among young adults. *Journal of Financial Planning* 31(4): 38–45.

Cancian, M. and Reed, D. (2000). Changes in family structure: Implications for poverty and related policy. *Focus* 21(2): 21–26.

Cancian, M. and Reed, D. (2009). Family structure, childbearing, and parental employment: Implications for the level and trend in poverty. In: Danziger, D. and Cancian, M. (eds.). *Changing poverty, changing policies*. New York: Russell Sage: 92–121.

Casper, L.M. and Cohen, P.N. (2000). How does POSSLQ measure up? Historical estimates of cohabitation. *Demography* 37(2): 237–245. doi:10.2307/2648125.

Cherlin, A.J. (2009). *The marriage-go-round: The state of marriage and the family in America today*. New York: Vintage Books.

Citro, C.F. and Michael, R.T. (1995). *Measuring poverty: A new approach*. Washington, D.C.: National Academy Press.

Daly, M.C. and Valletta, R.G. (2006). Inequality and poverty in United States: The effects of rising dispersion of men's earnings and changing family behaviour. *Economica* 73(289): 75–98. doi:10.1111/j.1468-0335.2006.00449.x.

Edin, K. and Lein, L. (1997). *Making ends meet: How single mothers survive welfare and low-wage work*. New York: Russell Sage Foundation.

Goldin, C. (2006). The quiet revolution that transformed women's employment, education, and family. *American Economic Review* 96(2): 1–21. doi:10.3386/w11953.

Hao, L. (1996). Family structure, private transfers, and the economic well-being of families with children. *Social Forces* 75(1): 269–292. doi:10.1093/sf/75.1.269.

Härkönen, J. (2018). Single-mother poverty: How much do educational differences in single motherhood matter? In: Nieuwenhuis, R. and Maldonado, L.C. (eds.). *The triple bind of single-parent families: Resources, employment and policies to improve wellbeing*. Bristol: Policy Press: 31–50. doi:10.2307/j.ctt2204rvq.8.

Hirschl, T.A., Altobelli, J. and Rank, M.R. (2003). Does marriage increase the odds of affluence? Explore the life course probabilities. *Journal of Marriage and Family* 65(4): 927–938. doi:10.1111/j.1741-3737.2003.00927.x.

Horowitz, J., Igielnik, R., and Kochhar, R. (2020). Most Americans say there is too much economic inequality in the U.S., but fewer than half call it a top priority. Washington, D.C.: Pew Research Center. www.pewresearch.org/social-trends/2020/01/09/most-americans-say-there-is-too-much-economic-inequality-in-the-u-s-but-fewer-than-half-call-it-a-top-priority/.

Iceland, J. (2000). The 'family/couple/household' unit of measurement in poverty estimation. *Journal of Economic and Social Measurement* 26(3–4): 253–265. doi:10.3233/JEM-2000-0189.

Iceland, J. (2013). *Poverty in America: A handbook*, 3rd edition. Berkeley: University of California Press. doi:10.1525/9780520956797.

Iceland, J. (2014). *Portrait of America: The demographic perspective*. Berkeley: University of California Press. doi:10.1525/9780520959101.

Iceland, J. (2019). Racial and ethnic inequality in poverty and affluence, 1959–2015. *Population Research and Policy Review* 38: 615–654. doi:10.1007/s11113-019-09512-7.

Kapelle, N. and Lersch, P.M. (2020). The accumulation of wealth in marriage: Over-time change and within-couple inequalities. *European Sociological Review* 36(4): 580–593. doi:10.1093/esr/jcaa006.

Lerman, R.I., Price, J., and Wilcox, W.B. (2017). Family structure and economic success across the life course. *Marriage and Family Review* 53(8): 744–758. doi:10.1080/01494929.2017.1316810.

Lesthaeghe, R. (1995). The second demographic transition in Western countries: An interpretation. In: Masen, K.O. and Jensen, A.M. (eds.). *Gender and family change in industrialized countries*. Oxford: Clarendon Press: 17–62.

Lesthaeghe, R. (2010). The unfolding story of the second demographic transition. *Population and Development Review* 36(2): 211–251. doi:10.1111/j.1728-4457.2010.00328.x.

Lupton, J. and Smith, J.P. (2003). Marriage, assets and savings. In: Grossbard-Schectman, S. (ed.). *Marriage and the economy: Theories from advanced industrial societies*. New York: Cambridge University Press: 129–152. doi:10.1017/CBO9780511615863.008.

Marsh, K., Darity, Jr., W.A., Cohen, P.N., Casper, L., and Salters, D. (2007). The emerging black middle class: Single and living alone. *Social Forces* 86(2): 735–762. doi:10.1093/sf/86.2.735.

Martin, M.M. (2006). Family structure and income inequality in families with children. *Demography* 43(3): 421–446. doi:10.1353/dem.2006.0025.

Maslow, A.H. (1954). *Motivation and personality*. New York: Harper and Row.

McCall, L., and Percheski, C. (2010). Income inequality: New trends and directions. *Annual Review of Sociology* 36: 329–347. doi:10.1146/annurev.soc.012809.102541.

McLanahan, S. (2004). Diverging destinies: How children are faring under the second demographic transition. *Demography* 41(4): 607–627. doi:10.1353/dem.2004.0033.

McLanahan, S. and Percheski, C. (2008). Family structure and the reproduction of inequalities. *Annual Review of Sociology* 34: 257–276. doi:10.1146/annurev.soc. 34.040507.134549.

McLanahan, S., Tach, L., and Schneider, D. (2013). The effects of father absence. *Annual Review of Sociology* 39: 399–427. doi:10.1146/annurev-soc-071312-145704.

Musick, K. and Bumpass, L. (2012). Reexamining the case for marriage: Union formation and changes in well-being. *Journal of Marriage and Family* 74(1): 1–18. doi:10.1111/j.1741-3737.2011.00873.x.

Raley, R.K., Sweeney, M.M., and Wondra, D. (2015). The growing racial and ethnic divide in U.S. marriage patterns. *Future of Children* 25(2): 89–109. doi:10.1353/ foc.2015.0014.

Reeves, R., Pulliam, C., and Schobert, A. (2019). Are wages rising, falling, or stagnating? (The Brookings Institution, Middle Class Memos September 10). www.brookings.edu/blog/up-front/2019/09/10/are-wages-rising-falling-or-stagnating/.

Reeves, R.V. (2017). *Dream hoarders: How the American upper middle class is leaving everyone else in the dust, why that is a problem, and what to do about it.* Washington, D.C.: The Brookings Institution.

Ruggles, S., Genadek, K., Goeken, R., Grover, J., and Sobek, M. (2015). *Integrated public use microdata series: Version 6.0* [dataset]. Minneapolis: University of Minnesota. doi:10.18128/D010.V6.0.

Smock, P., Manning, W., and Porter, M. (2005). 'Everything's there except money': How money shapes decisions to marry among cohabitors. *Journal of Marriage and Family* 67(3): 680–696. doi:10.1111/j.1741-3737.2005.00162.x.

Smock, P. and Greenland, F.R. (2010). Diversity in pathways to parenthood: Patterns, implications, and emerging research directions. *Journal of Marriage and Family* 72(3): 576–593. doi:10.1111/j.1741-3737.2010.00719.x.

Soons, J.P.M. and Kalmijn, M. (2009). Is marriage more than cohabitation? Well-being differences in 30 European countries. *Journal of Marriage and Family* 71(5): 1141–1157. doi:10.1111/j.1741-3737.2009.00660.x.

South, S.J. (1991). Sociodemographic differentials in mate selection preferences. *Journal of Marriage and Family* 53(4): 928–940. doi:10.2307/352998.

Thomas, A. and Sawhill, I. (2005). For love and money? The impact of family structure on family income. *The Future of Children* 15(2): 57–74. doi:10.1353/foc. 2005.0020.

US Bureau of Labor Statistics (2018). Labor force participation rates 1975–2013: Mothers and Families data, Current Population Survey, Graph by the Women's Bureau. Washington, D.C.: US Department of Labor. www.dol.gov/wb/stats/ mother_families.htm.

US Census Bureau (2017a). Table 4. Poverty Status of Families, by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 2015. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Historical Income Inequality Tables.

US Census Bureau (2017b). Table HH-1. Households by Type: 1940 to Present. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Historical Households Tables.

US Census Bureau (2018a). Table 4. Poverty Status of Families, by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 2017. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Historical Poverty Tables.

US Census Bureau (2018b). POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2017. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Detailed Poverty Tables.

US Census Bureau (2018c). HINC-01. Selected Characteristics of Households by Total Money Income. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Detailed Household Income Tables.

US Census Bureau (2019a). Table H-5. Race and Hispanic Origin of Householder – Households by Median and Mean Income. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Historical Income Tables.

US Census Bureau (2019b). Table P-38. Full-Time, Year-Round Workers by Median Earnings and Sex. Washington, D.C.: Current Population Survey, Annual Social and Economic Supplements, Historical Income Tables.

US Census Bureau (2019c). Table H-1. Income Limits for Each Fifth and Top 5 Percent of Household: 1947 to 2018. Current Population Survey, Annual Social and Economic Supplements, Historical Income Tables.

Vespa, J. and Painter, M.A. (2011). Cohabitation history, marriage, and wealth accumulation. *Demography* 48(3): 983–1004. doi:10.1007/s13524-011-0043-2.

Waite, L.J. (1995). Does marriage matter? *Demography* 32(4): 483–507. doi:10.2307/2061670.

Waite, L.J. and Gallagher, M. (2000). *The case for marriage: Why married people are happier, healthier, and better off financially*. New York: Doubleday.

Wildsmith, E., Manlove, J., and Cook, E. (2018). Dramatic increase in the proportion of births outside of marriage in the United States from 1990 to 2016. (Child Trends Brief, August 8). Washington, D.C.: Child Trends. www.childtrends.org/publications/dramatic-increase-in-percentage-of-births-outside-marriage-among-whites-hispanics-and-women-with-higher-education-levels.

Yavorsky, J.E., Keister, L., Qian, Y., and Nau, M. (2019). Women in the one percent: Gender dynamics in top income positions. *American Sociological Review* 84(1): 54–81. doi:10.1177/0003122418820702.

Zhang, Y. and Ang, S. (2020). Trajectories of union transition in emerging adulthood: Socioeconomic status and race/ethnicity differences in the National Longitudinal Survey of Youth 1997 cohort. *Journal of Marriage and Family* 82(2): 713–732. doi:10.1111/jomf.12662.

Appendix

Table A-1: **Average marginal effects from affluence logistic regression models, using a relative measure of affluence where the threshold is twice the median household income**

Household structure *(married couple is omitted category)*	1959				1969			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.124	[−0.125, −0.123]	−0.060	[−0.062, −0.059]	−0.131	[−0.132, −0.129]	−0.060	[−0.063, −0.056]
Male-headed	−0.056	[−0.060, −0.052]	−0.016	[−0.019, −0.013]	−0.077	[−0.083, −0.071]	−0.030	[−0.035, −0.025]
Cohabiting couple								
Other family	0.007	[0.005, 0.009]	0.018	[0.015, 0.020]	−0.018	[−0.022, −0.014]	0.004	[−0.000, 0.009]
Woman living alone	−0.077	[−0.078, −0.076]	−0.049	[−0.051, −0.048]	−0.088	[−0.090, −0.086]	−0.049	[−0.052, −0.046]
Man living alone	0.025	[0.023, 0.027]	−0.013	[−0.015, −0.012]	0.024	[0.021, 0.028]	−0.019	[−0.022, −0.016]
People with nonrelatives	0.074	[0.072, 0.078]	0.056	[0.052, 0.060]	0.045	[0.038, 0.051]	0.028	[0.022, 0.034]
All controls included			X				X	
N		2,642,347		2,642,347		634,464		634,464

Household structure *(married couple is omitted category)*	1979				1989			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.147	[−0.148, −0.146]	−0.088	[−0.090, −0.085]	−0.178	[−0.180, −0.177]	−0.109	[−0.111, −0.107]
Male-headed	−0.089	[−0.094, −0.084]	−0.043	[−0.048, −0.038]	−0.128	[−0.133, −0.122]	−0.071	[−0.076, −0.066]
Cohabiting couple					−0.038	[−0.042, −0.033]	−0.007	[−0.011, −0.003]
Other family	−0.053	[−0.056, −0.050]	−0.030	[−0.033, −0.026]	−0.082	[−0.085, −0.079]	−0.047	[−0.050, −0.044]
Woman living alone	−0.107	[−0.109, −0.106]	−0.075	[−0.078, −0.073]	−0.114	[−0.116, −0.112]	−0.085	[−0.187, −0.082]
Man living alone	0.011	[0.008, 0.014]	−0.022	[−0.025, −0.019]	−0.010	[−0.013, −0.007]	−0.043	[−0.046, −0.041]
People with nonrelatives	0.007	[0.003, 0.011]	−0.001	[−0.005, 0.004]	−0.005	[−0.011, 0.000]	−0.024	[−0.029, −0.020]
All controls included			X				X	
N		804,615		804,615		918,709		918,709

Table A-1:   (Continued)

Household structure *(married couple is omitted category)*	ME	1999 95% Conf. Interval	ME	95% Conf. Interval	ME	2010 95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.189	[−0.191, −0.187]	−0.119	[−0.121, −0.117]	−0.221	[−0.223, −0.220]	−0.138	[−0.140, −0.136]
Male-headed	−0.142	[−0.147, −0.137]	−0.081	[−0.086, −0.077]	−0.176	[−0.181, −0.171]	−0.108	[−0.112, −0.103]
Cohabiting couple	−0.057	[−0.061, −0.054]	−0.014	[−0.017, −0.009]	−0.095	[−0.098, −0.091]	−0.042	[−0.045, −0.039]
Other family	−0.107	[−0.110, −0.104]	−0.062	[−0.065, −0.059]	−0.143	[−0.146, −0.140]	−0.085	[−0.088, −0.082]
Woman living alone	−0.115	[−0.117, −0.113]	−0.094	[−0.096, −0.091]	−0.138	[−0.140, −0.136]	−0.107	[−0.109, −0.104]
Man living alone	−0.050	[−0.053, −0.047]	−0.068	[−0.071, −0.066]	−0.076	[−0.079, −0.074]	−0.085	[−0.088, −0.082]
People with nonrelatives	−0.040	[−0.045, −0.035]	−0.039	[−0.043, −0.035]	−0.095	[−0.100, −0.090]	−0.075	[−0.079, −0.071]
All controls included			X				X	
N		1,054,775		1,054,775		1,203,777		1,203,777

Household structure *(married couple is omitted category)*	ME	2017 95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.226	[−0.228, −0.224]	−0.144	[−0.146, −0.141]
Male-headed	−0.174	[−0.180, −0.169]	−0.105	[−0.110, −0.100]
Cohabiting couple	−0.093	[−0.096, −0.089]	−0.038	[−0.041, −0.035]
Other family	−0.151	[−0.154, −0.148]	−0.087	[−0.090, −0.084]
Woman living alone	−0.152	[−0.154, −0.150]	−0.114	[−0.116, −0.111]
Man living alone	−0.100	[−0.103, −0.098]	−0.090	[−0.093, −0.088]
People with nonrelatives	−0.092	[−0.097, −0.087]	−0.068	[−0.073, −0.064]
All controls included			X	
N		1,243,840		1,243,840

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status

Figure A-1:   Predicted probability of relative affluence by household type: 1959–2017
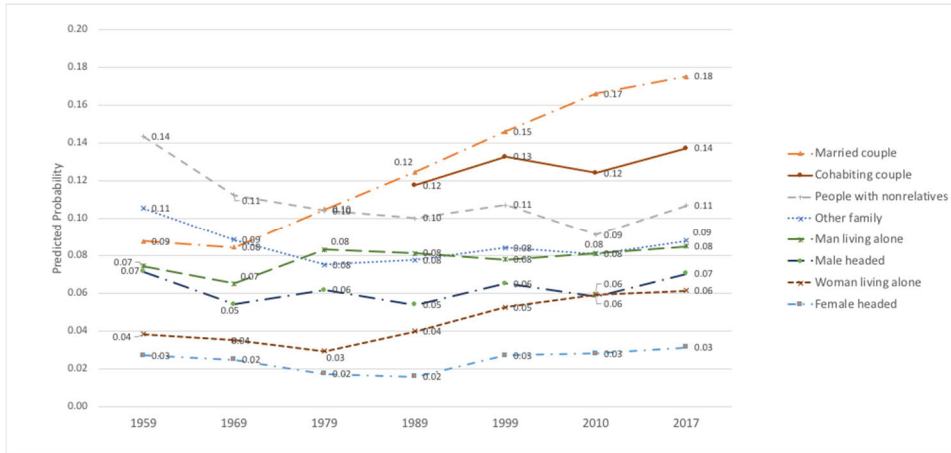
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as household income greater than twice the national median household income.

Table A-2:   Average marginal effects from affluence logistic regression models: With detailed household categories

Household structure *(married couple without children omitted category)*	1959 ME	95% Conf. Interval	ME	95% Conf. Interval	1969 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.105	[−0.106, −0.104]	−0.045	[−0.046, −0.044]	−0.185	[−0.188, −0.183]	−0.107	[−0.110, −0.103]
Female-headed family with children	−0.141	[−0.142, −0.140]	−0.060	[−0.061, −0.058]	−0.272	[−0.274, −0.269]	−0.161	[−0.167, −0.156]
Female-headed family without children	−0.071	[−0.073, −0.069]	0.004	[−0.005, 0.009]	−0.129	[−0.135, −0.124]	−0.047	[−0.060, −0.035]
Male-headed family with children	−0.106	[−0.109, −0.103]	−0.042	[−0.044, −0.040]	−0.208	[−0.215, −0.201]	−0.117	[−0.123, −0.110]
Male-headed family without children	−0.022	[−0.025, −0.018]	−0.002	[−0.004, −0.000]	−0.045	[−0.054, −0.036]	−0.014	[−0.022, −0.006]
Cohabiting couple with children								
Cohabiting couple without children								
Woman living alone	−0.118	[−0.120, −0.117]	−0.051	[−0.053, −0.049]	−0.225	[−0.228, −0.222]	−0.146	[−0.152, −0.140]
Man living alone	−0.066	[−0.067, −0.064]	−0.039	[−0.041, −0.038]	−0.109	[−0.113, −0.105]	−0.102	[−0.106, −0.098]
People with nonrelatives	0.001	[−0.002, 0.004]	0.027	[0.023, 0.031]	−0.046	[−0.053, −0.038]	−0.031	[−0.040, −0.021]
All controls included			X				X	
N	2,642,347		2,642,347		634,464		634,464	

| Household structure *(married couple without children omitted category)*	1979 ME	95% Conf. Interval	ME	95% Conf. Interval	1989 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.208	[−0.210, −0.205]	−0.144	[−0.148, −0.141]	−0.206	[−0.209, −0.203]	−0.142	[−0.146, −0.137]
Female-headed family with children	−0.336	[−0.338, −0.333]	−0.247	[−0.251, −0.243]	−0.388	[−0.390, −0.385]	−0.298	[−0.302, −0.294]
Female-headed family without children	−0.184	[−0.189, −0.179]	−0.120	[−0.127, −0.113]	−0.210	[−0.215, −0.205]	−0.144	[−0.151, −0.137]
Male-headed family with children	−0.239	[−0.246, −0.232]	−0.168	[−0.175, −0.160]	−0.292	[−0.300, −0.285]	−0.219	[−0.227, −0.211]
Male-headed family without children	−0.060	[−0.069, −0.051]	−0.011	[−0.021, −0.001]	−0.111	[−0.120, −0.103]	−0.061	[−0.071, −0.051]
Cohabiting couple with children					−0.321	[−0.327, −0.315]	−0.182	[−0.192, −0.173]
Cohabiting couple without children					−0.035	[−0.043, −0.027]	−0.037	[−0.045, −0.028]
Woman living alone	−0.278	[−0.280, −0.275]	−0.221	[−0.225, −0.217]	−0.291	[−0.294, −0.288]	−0.253	[−0.258, −0.249]
Man living alone	−0.126	[−0.130, −0.123]	−0.139	[−0.143, −0.135]	−0.162	[−0.166, −0.158]	−0.193	[−0.198, −0.189]
People with nonrelatives	−0.088	[−0.094, −0.083]	−0.085	[−0.091, −0.078]	−0.094	[−0.101, −0.087]	−0.118	[−0.125, −0.110]
All controls included			X				X	
N	804,615		804,615		918,709		918,709	

Table A-2: (Continued)

Household structure *(married couple without children omitted category)*	1999 ME	95% Conf. Interval	ME	95% Conf. Interval	2010 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.206	[−0.209, −0.204]	−0.106	[−0.110, −0.101]	−0.171	[−0.174, −0.168]	−0.074	[−0.078, −0.069]
Female-headed family with children	−0.424	[−0.427, −0.422]	−0.320	[−0.324, −0.316]	−0.400	[−0.403, −0.398]	−0.294	[−0.298, −0.291]
Female-headed family without children	−0.240	[−0.245, −0.235]	−0.143	[−0.150, −0.136]	−0.257	[−0.261, −0.252]	−0.167	[−0.172, −0.161]
Male-headed family with children	−0.336	[−0.342, −0.329]	−0.243	[−0.250, −0.235]	−0.323	[−0.329, −0.317]	−0.235	[−0.242, −0.228]
Male-headed family without children	−0.159	[−0.167, −0.151]	−0.071	[−0.081, −0.062]	−0.196	[−0.203, −0.188]	−0.121	[−0.129, −0.113]
Cohabiting couple with children	−0.361	[−0.366, −0.356]	−0.184	[−0.192, −0.176]	−0.355	[−0.360, −0.350]	−0.182	[−0.190, −0.174]
Cohabiting couple without children	−0.051	[−0.058, −0.044]	−0.030	[−0.038, −0.023]	−0.089	[−0.095, −0.083]	−0.070	[−0.076, −0.064]
Woman living alone	−0.308	[−0.311, −0.305]	−0.277	[−0.281, −0.273]	−0.289	[−0.292, −0.287]	−0.258	[−0.261, −0.254]
Man living alone	−0.215	[−0.219, −0.212]	−0.237	[−0.240, −0.233]	−0.217	[−0.221, −0.214]	−0.231	[−0.235, −0.228]
People with nonrelatives	−0.138	[−0.145, −0.132]	−0.130	[−0.137, −0.123]	−0.191	[−0.197, −0.185]	−0.179	[−0.185, −0.172]
All controls included			X				X	
N	1,054,775		1,054,775		1,203,777		1,203,777	

Household structure *(married couple without children omitted category)*	2017 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.156	[−0.159, −0.153]	−0.074	[−0.079, −0.069]
Female-headed family with children	−0.420	[−0.423, −0.418]	−0.330	[−0.334, −0.325]
Female-headed family without children	−0.265	[−0.269, −0.260]	−0.179	[−0.185, −0.173]
Male-headed family with children	−0.335	[−0.342, −0.328]	−0.253	[−0.261, −0.246]
Male-headed family without children	−0.203	[−0.210, −0.195]	−0.120	[−0.129, −0.111]
Cohabiting couple with children	−0.359	[−0.364, −0.353]	−0.195	[−0.204, −0.187]
Cohabiting couple without children	−0.083	[−0.089, −0.077]	−0.061	[−0.068, −0.055]
Woman living alone	−0.309	[−0.311, −0.306]	−0.290	[−0.294, −0.286]
Man living alone	−0.240	[−0.243, −0.236]	−0.251	[−0.255, −0.247]
People with nonrelatives	−0.182	[−0.188, −0.175]	−0.177	[−0.184, −0.170]
All controls included			X	
N	1,243,840		1,243,840	

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status

Figure A-2: Predicted probability of affluence by detailed household type: 1959–2017
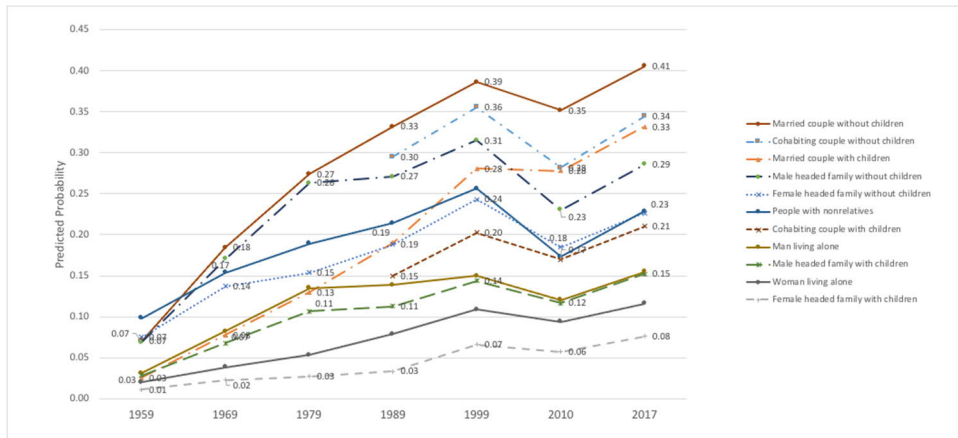
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Table A-3: **Average marginal effects from affluence logistic regression models: Householders ages 35 to 44**

Household structure *(married couple omitted category)*	| 1959				| 1969			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.062	[−0.063, −0.061]	−0.024	[−0.025, −0.022]	−0.127	[−0.130, −0.123]	−0.065	[−0.071, −0.059]
Male-headed	−0.024	[−0.029, −0.018]	−0.010	[−0.013, −0.007]	−0.053	[−0.066, −0.040]	−0.031	[−0.040, −0.023]
Cohabiting couple								
Other family	0.030	[0.025, 0.035]	−0.007	[−0.009, −0.005]	0.071	[0.055, 0.087]	−0.027	[−0.034, −0.019]
Woman living alone	−0.033	[−0.036, −0.031]	−0.024	[−0.026, −0.023]	−0.018	[−0.030, −0.007]	−0.065	[−0.070, −0.059]
Man living alone	0.071	[0.066, 0.077]	−0.015	[−0.016, −0.014]	0.193	[0.180, 0.207]	−0.043	[−0.048, −0.039]
People with nonrelatives	0.181	[0.169, 0.194]	0.028	[0.022 0.033]	0.296	[0.266, 0.326]	−0.001	[−0.014, 0.012]
All controls included			X				X	
N		584,011		584,011		116,740		116,740

Household structure *(married couple omitted category)*	| 1979				| 1989			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.194	[−0.198, −0.190]	−0.173	[−0.179, −0.168]	−0.262	[−0.266, −0.258]	−0.265	[−0.271, −0.258]
Male-headed	−0.061	[−0.075, −0.047]	−0.081	[−0.094, −0.069]	−0.147	[−0.160, −0.133]	−0.166	[−0.181, −0.152]
Cohabiting couple					0.034	[0.022, 0.047]	−0.056	[−0.069, −0.043]
Other family	0.017	[0.002, 0.032]	−0.100	[−0.110, −0.090]	−0.060	[−0.072, −0.048]	−0.164	[−0.175, −0.153]
Woman living alone	−0.030	[−0.040, −0.019]	−0.168	[−0.174, −0.162]	−0.021	[−0.031, −0.012]	−0.244	[−0.252, −0.237]
Man living alone	0.194	[0.184, 0.204]	−0.099	[−0.107, −0.092]	0.056	[0.048, 0.065]	−0.205	[−0.212, −0.197]
People with nonrelatives	0.249	[0.230, 0.267]	−0.076	[−0.087, −0.064]	0.167	[0.148, 0.185]	−0.144	[−0.159, −0.130]
All controls included			X				X	
N		139,731		139,731		201,319		201,319

Table A-3: (Continued)

Household structure *(married couple is omitted category)*	1999				2010			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.282	[−0.286, −0.278]	−0.281	[−0.287, −0.274]	−0.279	[−0.284, −0.275]	−0.254	[−0.261, −0.248]
Male-headed	−0.196	[−0.207, −0.186]	−0.207	[−0.218, −0.195]	−0.205	[−0.216, −0.194]	−0.201	[−0.212, −0.190]
Cohabiting couple	−0.007	[−0.016, 0.003]	−0.060	[−0.071, −0.050]	−0.063	[−0.072, −0.054]	−0.084	[−0.094, −0.074]
Other family	−0.082	[−0.094, −0.070]	−0.172	[−0.183, −0.161]	−0.137	[−0.149, −0.125]	−0.179	[−0.190, −0.169]
Woman living alone	−0.050	[−0.058, −0.042]	−0.264	[−0.271, −0.257]	−0.041	[−0.051, −0.031]	−0.229	[−0.236, −0.221]
Man living alone	−0.016	[−0.023, −0.010]	−0.236	[−0.243, −0.229]	−0.021	[−0.030, −0.012]	−0.208	[−0.215, −0.200]
People with nonrelatives	0.130	[0.114, 0.147]	−0.134	[−0.149, −0.119]	0.023	[0.002, 0.043]	−0.166	[−0.180, −0.151]
All controls included			X				X	
N		235,469		235,469		199,822		199,822

Household structure *(married couple is omitted category)*	2017			
	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.318	[−0.323, −0.313]	−0.290	[−0.298, −0.283]
Male-headed	−0.236	[−0.249, −0.224]	−0.223	[−0.238, −0.208]
Cohabiting couple	−0.094	[−0.104, −0.084]	−0.099	[−0.110, −0.088]
Other family	−0.158	[−0.172, −0.145]	−0.205	[−0.218, −0.192]
Woman living alone	−0.082	[−0.092, −0.071]	−0.268	[−0.277, −0.260]
Man living alone	−0.062	[−0.072, −0.053]	−0.238	[−0.247, −0.228]
People with nonrelatives	0.029	[0.006, 0.051]	−0.175	[−0.193, −0.157]
All controls included			X	
N		186,455		186,455

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status

Table A-4: **Average marginal effects from affluence logistic regression models: Householders ages 45–54**

Household structure (married couple omitted category)	1959				1969			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.114	[−0.116, −0.113]	−0.059	[−0.062, −0.057]	−0.236	[−0.241, −0.231]	−0.163	[−0.175, −0.152]
Male-headed	−0.063	[−0.070, −0.057]	−0.027	[−0.033, −0.022]	−0.150	[−0.166, −0.135]	−0.108	[−0.123, −0.092]
Cohabiting couple								
Other family	−0.027	[−0.031, −0.023]	−0.020	[−0.023, −0.016]	−0.059	[−0.070, −0.135]	−0.066	[−0.081, −0.051]
Woman living alone	−0.082	[−0.084, −0.080]	−0.059	[−0.062, −0.057]	−0.165	[−0.172, −0.157]	−0.174	[−0.183, −0.165]
Man living alone	−0.022	[−0.026, −0.018]	−0.050	[−0.052, −0.049]	−0.011	[−0.023, 0.001]	−0.141	[−0.148, −0.134]
People with nonrelatives	0.034	[0.025, 0.044]	−0.013	[−0.019, −0.007]	0.056	[0.031, 0.082]	−0.072	[−0.092, −0.052]
All controls included				X				X
N		537,828		537,828		123,033		123,033

Household structure (married couple omitted category)	1979				1989			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.329	[−0.334, −0.323]	−0.294	[−0.304, −0.284]	−0.402	[−0.409, −0.395]	−0.395	[−0.406, −0.383]
Male-headed	−0.178	[−0.197, −0.159]	−0.180	[−0.200, −0.159]	−0.261	[−0.281, −0.241]	−0.286	[−0.309, −0.264]
Cohabiting couple					−0.053	[−0.072, −0.035]	−0.067	[−0.089, −0.045]
Other family	−0.134	[−0.144, −0.123]	−0.164	[−0.178, −0.150]	−0.195	[−0.205, −0.186]	−0.241	[−0.256, −0.226]
Woman living alone	−0.225	[−0.233, −0.217]	−0.294	[−0.303, −0.286]	−0.249	[−0.258, −0.240]	−0.384	[−0.394, −0.374]
Man living alone	−0.011	[−0.022, −0.000]	−0.212	[−0.222, −0.203]	−0.072	[−0.082, −0.061]	−0.301	[−0.312, −0.289]
People with nonrelatives	−0.018	[−0.039, 0.003]	−0.201	[−0.217, −0.185]	−0.033	[−0.057, −0.010]	−0.267	[−0.288, −0.246]
All controls included				X				X
N		125,281		125,281		145,116		145,116

Table A-4: (Continued)

Household structure (married couple omitted category)	1999				2010			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.392	[−0.399, −0.386]	−0.390	[−0.401, −0.379]	−0.351	[−0.357, −0.345]	−0.360	[−0.368, −0.352]
Male-headed	−0.278	[−0.293, −0.263]	−0.293	[−0.312, −0.275]	−0.270	[−0.283, −0.257]	−0.296	[−0.310, −0.282]
Cohabiting couple	−0.073	[−0.085, −0.060]	−0.097	[−0.112, −0.083]	−0.117	[−0.127, −0.107]	−0.140	[−0.152, −0.128]
Other family	−0.204	[−0.213, −0.195]	−0.234	[−0.246, −0.221]	−0.232	[−0.240, −0.224]	−0.265	[−0.275, −0.256]
Woman living alone	−0.224	[−0.231, −0.217]	−0.387	[−0.397, −0.378]	−0.213	[−0.220, −0.206]	−0.351	[−0.358, −0.344]
Man living alone	−0.161	[−0.168, −0.154]	−0.363	[−0.371, −0.354]	−0.166	[−0.173, −0.159]	−0.325	[−0.332, −0.317]
People with nonrelatives	−0.063	[−0.081, −0.046]	−0.252	[−0.270, −0.233]	−0.145	[−0.162, −0.128]	−0.283	[−0.298, −0.268]
All controls included			X				X	
N		214,778		214,778		255,178		255,178

| Household structure (married couple omitted category)	2017			
	ME	95% Conf. Interval	ME	95% Conf. Interval
Female-headed	−0.371	[−0.378, −0.364]	−0.398	[−0.406, −0.389]
Male-headed	−0.267	[−0.282, −0.259]	−0.307	[−0.323, −0.291]
Cohabiting couple	−0.120	[−0.132, −0.109]	−0.126	[−0.140, −0.113]
Other family	−0.247	[−0.256, −0.238]	−0.277	[−0.288, −0.265]
Woman living alone	−0.245	[−0.253, −0.237]	−0.395	[−0.403, −0.387]
Man living alone	−0.185	[−0.193, −0.177]	−0.349	[−0.359, −0.340]
People with nonrelatives	−0.174	[−0.193, −0.156]	−0.321	[−0.338, −0.304]
All controls included			X	
N	255,562		255,562	

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status

Figure A-3: **Predicted probability of affluence by household type with householders age 35–44: 1959–2017**
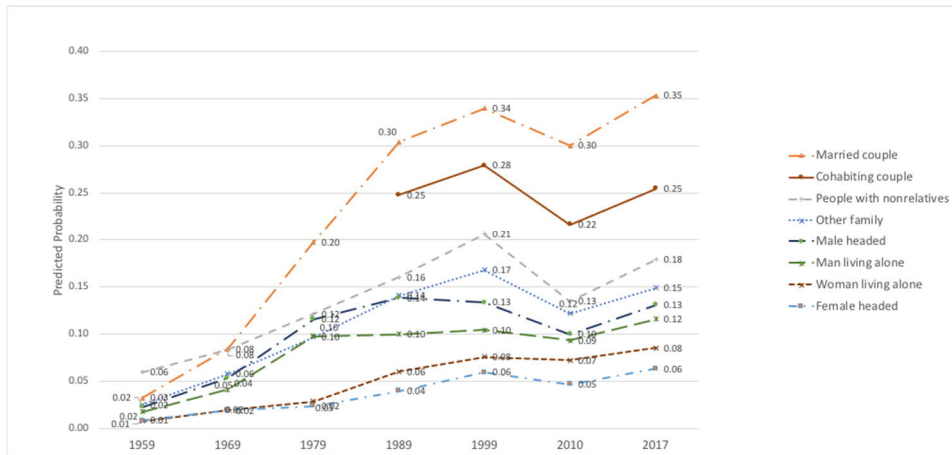
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Figure A-4: **Predicted probability of affluence by household type with householders age 45–54: 1959–2017**
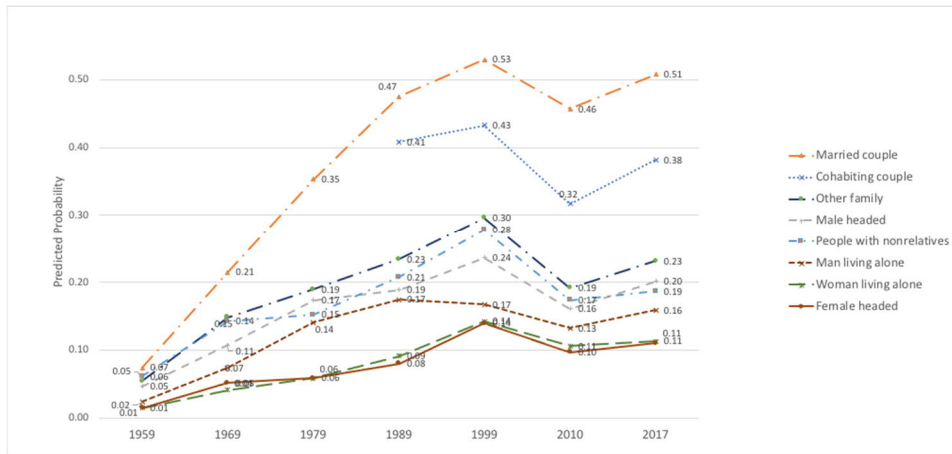
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Table A-5: **Average marginal effects from affluence logistic regression models: With detailed household categories and householders ages 35 to 44**

Household structure (*married couple without children omitted category*)	1959				1969			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.152	[−0.155, −0.148]	−0.048	[−0.050, −0.045]	−0.305	[−0.315, −0.296]	−0.089	[−0.099, −0.079]
Female-headed family with children	−0.193	[−0.197, −0.190]	−0.065	[−0.069, −0.061]	−0.398	[−0.408, −0.388]	−0.144	[−0.158, −0.129]
Female-headed family without children	−0.137	[−0.144, −0.131]	−0.033	[−0.041, −0.025]	−0.257	[−0.278, −0.236]	−0.086	[−0.114, −0.058]
Male-headed family with children	−0.155	[−0.161, −0.149]	−0.049	[−0.053, −0.044]	−0.324	[−0.340, −0.308]	−0.105	[−0.118, −0.091]
Male-headed family without children	−0.058	[−0.067, −0.049]	−0.033	[−0.037, −0.030]	−0.129	[−0.157, −0.101]	−0.081	[−0.095, −0.068]
Cohabiting couple with children								
Cohabiting couple without children								
Woman living alone	−0.165	[−0.169, −0.161]	−0.061	[−0.065, −0.057]	−0.290	[−0.304, −0.275]	−0.135	[−0.151, −0.119]
Man living alone	−0.060	[−0.066, −0.054]	−0.043	[−0.046, −0.041]	−0.078	[−0.094, −0.062]	−0.101	[−0.110, −0.091]
People with nonrelatives	0.050	[0.037, 0.063]	0.033	[0.022, 0.044]	0.025	[−0.007, 0.056]	−0.037	[−0.060, −0.013]
All controls included			X				X	
N	584,011		584,011		116,740		116,740	

Household structure (*married couple without children omitted category*)	1979				1989			
	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.349	[−0.358, −0.340]	−0.114	[−0.126, −0.102]	−0.321	[−0.329, −0.314]	−0.087	[−0.099, −0.076]
Female-headed family with children	−0.498	[−0.507, −0.489]	−0.277	[−0.289, −0.265]	−0.525	[−0.532, −0.517]	−0.333	[−0.344, −0.322]
Female-headed family without children	−0.351	[−0.369, −0.333]	−0.223	[−0.238, −0.208]	−0.364	[−0.379, −0.348]	−0.245	[−0.260, −0.229]
Male-headed family with children	−0.364	[−0.381, −0.348]	−0.172	[−0.189, −0.155]	−0.409	[−0.424, −0.395]	−0.230	[−0.247, −0.213]
Male-headed family without children	−0.172	[−0.200, −0.143]	−0.117	[−0.139, −0.096]	−0.239	[−0.262, −0.215]	−0.171	[−0.192, −0.150]
Cohabiting couple with children					−0.410	[−0.425, −0.396]	−0.144	[−0.165, −0.123]
Cohabiting couple without children					−0.050	[−0.069, −0.030]	−0.085	[−0.104, −0.066]
Woman living alone	−0.333	[−0.346, −0.320]	−0.265	[−0.277, −0.253]	−0.284	[−0.295, −0.272]	−0.303	[−0.314, −0.292]
Man living alone	−0.109	[−0.122, −0.096]	−0.168	[−0.180, −0.156]	−0.206	[−0.217, −0.196]	−0.255	[−0.266, −0.244]
People with nonrelatives	−0.055	[−0.075, 0.035]	−0.144	[−0.160, −0.128]	−0.096	[−0.116, −0.076]	−0.188	[−0.205, −0.171]
All controls included			X				X	
N	139,731		139,731		201,319		201,319	

Table A-5:   (Continued)

Household structure *(married couple without children omitted category)*	1999 ME	1999 95% Conf. Interval	ME	95% Conf. Interval	2010 ME	2010 95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.280	[−0.287, −0.273]	−0.078	[−0.089, −0.066]	−0.223	[−0.232, −0.213]	−0.031	[−0.043, −0.018]
Female-headed family with children	−0.512	[−0.519, −0.505]	−0.341	[−0.351, −0.330]	−0.465	[−0.474, −0.456]	−0.279	[−0.291, −0.267]
Female-headed family without children	−0.362	[−0.377, −0.346]	−0.255	[−0.270, −0.240]	−0.366	[−0.381, −0.350]	−0.229	[−0.243, −0.214]
Male-headed family with children	−0.426	[−0.438, −0.415]	−0.263	[−0.277, −0.249]	−0.391	[−0.404, −0.377]	−0.223	[−0.238, −0.208]
Male-headed family without children	−0.237	[−0.257, −0.216]	−0.165	[−0.185, −0.145]	−0.254	[−0.277, −0.231]	−0.149	[−0.169, −0.128]
Cohabiting couple with children	−0.403	[−0.414, −0.391]	−0.160	[−0.176, −0.143]	−0.380	[−0.392, −0.368]	−0.134	[−0.151, −0.116]
Cohabiting couple without children	−0.046	[−0.061, −0.030]	−0.066	[−0.082, −0.050]	−0.067	[−0.084, −0.049]	−0.076	[−0.092, −0.060]
Woman living alone	−0.280	[−0.290, −0.270]	−0.315	[−0.325, −0.304]	−0.227	[−0.239, −0.214]	−0.249	[−0.260, −0.238]
Man living alone	−0.246	[−0.256, −0.237]	−0.279	[−0.289, −0.269]	−0.207	[−0.218, −0.195]	−0.225	[−0.236, −0.214]
People with nonrelatives	−0.100	[−0.117, −0.082]	−0.169	[−0.186, −0.152]	−0.163	[−0.185, −0.141]	−0.182	[−0.199, -0.165]
All controls included			X				X	
N	235,469		235,469		199,822		199,822	

Household structure *(married couple without children omitted category)*	2017 ME	2017 95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.219	[−0.229, −0.209]	0.000	[−0.014, 0.015]
Female-headed family with children	−0.500	[−0.510, −0.490]	−0.291	[−0.305, −0.278]
Female-headed family without children	−0.383	[−0.401, −0.366]	−0.233	[−0.250, −0.216]
Male-headed family with children	−0.419	[−0.434, −0.403]	−0.222	[−0.240, −0.203]
Male-headed family without children	−0.277	[−0.302, −0.252]	−0.159	[−0.183, −0.136]
Cohabiting couple with children	−0.405	[−0.418, −0.392]	−0.124	[−0.142, −0.105]
Cohabiting couple without children	−0.077	[−0.095, −0.058]	−0.071	[−0.089, −0.054]
Woman living alone	−0.264	[−0.278, −0.250]	−0.269	[−0.281, −0.256]
Man living alone	−0.245	[−0.258, −0.232]	−0.236	[−0.249, −0.223]
People with nonrelatives	−0.154	[−0.177, −0.130]	−0.173	[−0.193, −0.153]
All controls included			X	
N	186,455		186,455	

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status.

Table A–6: **Average marginal effects from affluence logistic regression models: With detailed household categories and householders ages 45 to 54**

Household structure *(married couple without children omitted category)*	1959 ME	95% Conf. Interval	ME	95% Conf. Interval	1969 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.122	[−0.124, −0.120]	−0.057	[−0.060, −0.054]	−0.241	[−0.247, −0.235]	−0.150	[−0.159, −0.141]
Female-headed family with children	−0.188	[−0.190, −0.186]	−0.101	[−0.106, −0.097]	−0.380	[−0.387, −0.373]	−0.266	[−0.287, −0.245]
Female-headed family without children	−0.120	[−0.124, −0.116]	−0.062	[−0.072, −0.052]	−0.238	[−0.251, −0.226]	−0.161	[−0.201, −0.121]
Male-headed family with children	−0.137	[−0.144, −0.130]	−0.066	[−0.071, −0.060]	−0.294	[−0.310, −0.278]	−0.201	[−0.219, −0.184]
Male-headed family without children	−0.058	[−0.066, −0.050]	−0.037	[−0.042, −0.032]	−0.122	[−0.143, −0.100]	−0.114	[−0.133, −0.094]
Cohabiting couple with children								
Cohabiting couple without children								
Woman living alone	−0.156	[−0.159, −0.153]	−0.096	[−0.102, −0.091]	−0.309	[−0.317, −0.300]	−0.258	[−0.280, −0.237]
Man living alone	−0.096	[−0.100, −0.091]	−0.077	[−0.080, −0.074]	−0.155	[−0.167, −0.143]	−0.198	[−0.209, −0.188]
People with nonrelatives	−0.039	[−0.049, −0.030]	−0.035	[−0.046, −0.025]	−0.088	[−0.114, −0.062]	−0.119	[−0.152, −0.086]
All controls included		X						X
N	537,828		537,828		123,033		123,033	

Household structure *(married couple without children omitted category)*	1979 ME	95% Conf. Interval	ME	95% Conf. Interval	1989 ME	95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.279	[−0.285, −0.273]	−0.212	[−0.221, −0.203]	−0.247	[−0.254, −0.240]	−0.207	[−0.217, −0.197]
Female-headed family with children	−0.478	[−0.485, −0.472]	−0.420	[−0.430, −0.409]	−0.513	[−0.521, −0.506]	−0.482	[−0.493, −0.470]
Female-headed family without children	−0.340	[−0.351, −0.329]	−0.322	[−0.338, −0.305]	−0.342	[−0.354, −0.331]	−0.339	[−0.357, −0.322]
Male-headed family with children	−0.327	[−0.347, −0.308]	−0.292	[−0.312, −0.271]	−0.372	[−0.393, −0.352]	−0.371	[−0.393, −0.349]
Male-headed family without children	−0.122	[−0.145, −0.099]	−0.129	[−0.153, −0.106]	−0.192	[−0.214, −0.171]	−0.224	[−0.248, −0.200]
Cohabiting couple with children					−0.375	[−0.402, −0.349]	−0.270	[−0.308, −0.232]
Cohabiting couple without children					−0.067	[−0.090, −0.044]	−0.084	[−0.111, −0.057]
Woman living alone	−0.375	[−0.383, −0.366]	−0.396	[−0.407, −0.385]	−0.361	[−0.370, −0.351]	−0.438	[−0.450, −0.426]
Man living alone	−0.161	[−0.172, −0.149]	−0.263	[−0.275, −0.250]	−0.183	[−0.194, −0.172]	−0.327	[−0.340, −0.313]
People with nonrelatives	−0.167	[−0.189, −0.146]	−0.265	[−0.285, −0.245]	−0.145	[−0.169, −0.121]	−0.292	[−0.317, −0.267]
All controls included		X						X
N	125,281		125,281		145,116		145,116	

Table A-6: (Continued)

Household structure *(married couple without children omitted category)*	1999 ME	1999 95% Conf. Interval	ME	95% Conf. Interval	2010 ME	2010 95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.219	[−0.225, −0.214]	−0.158	[−0.167, −0.148]	−0.148	[−0.154, −0.142]	−0.113	[−0.122, −0.103]
Female-headed family with children	−0.499	[−0.506, −0.492]	−0.462	[−0.473, −0.451]	−0.425	[−0.432, −0.419]	−0.408	[−0.416, −0.399]
Female-headed family without children	−0.342	[−0.352, −0.331]	−0.311	[−0.327, −0.296]	−0.330	[−0.339, −0.321]	−0.324	[−0.335, −0.313]
Male-headed family with children	−0.385	[−0.400, −0.370]	−0.365	[−0.383, −0.347]	−0.345	[−0.358, −0.331]	−0.344	[−0.358, −0.330]
Male-headed family without children	−0.232	[−0.250, −0.214]	−0.229	[−0.249, −0.208]	−0.250	[−0.265, −0.235]	−0.256	[−0.273, −0.239]
Cohabiting couple with children	−0.381	[−0.400, −0.362]	−0.256	[−0.282, −0.230]	−0.330	[−0.346, −0.314]	−0.228	[−0.250, −0.205]
Cohabiting couple without children	−0.095	[−0.110, −0.079]	−0.109	[−0.127, −0.092]	−0.129	[−0.142, −0.116]	−0.157	[−0.172, −0.143]
Woman living alone	−0.332	[−0.339, −0.324]	−0.421	[−0.431, −0.410]	−0.288	[−0.295, −0.280]	−0.379	[−0.387, −0.371]
Man living alone	−0.268	[−0.276, −0.260]	−0.387	[−0.397, −0.378]	−0.240	[−0.248, −0.233]	−0.347	[−0.356, −0.339]
People with nonrelatives	−0.170	[−0.188, −0.153]	−0.264	[−0.284, −0.244]	−0.219	[−0.237, −0.202]	−0.302	[−0.318, −0.285]
All controls included			X				X	
N		214,778	214,778		255,178		255,178	

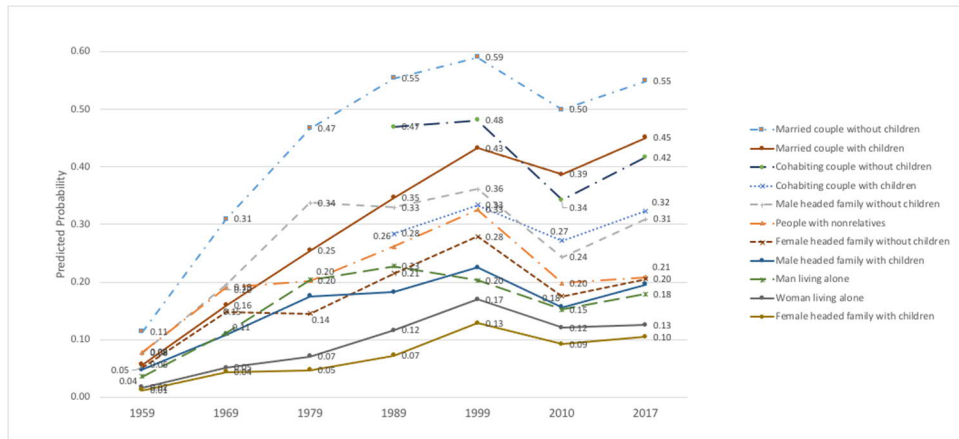| Household structure *(married couple without children omitted category)*	2017 ME	2017 95% Conf. Interval	ME	95% Conf. Interval
Married couple with children	−0.134	[−0.141, −0.128]	−0.098	[−0.108, −0.088]
Female-headed family with children	−0.443	[−0.451, −0.435]	−0.445	[−0.455, −0.435]
Female-headed family without children	−0.346	[−0.356, −0.335]	−0.344	[−0.357, −0.331]
Male-headed family with children	−0.340	[−0.355, −0.325]	−0.353	[−0.370, −0.337]
Male-headed family without children	−0.257	[−0.275, −0.240]	−0.240	[−0.261, −0.219]
Cohabiting couple with children	−0.327	[−0.345, −0.310]	−0.226	[−0.249, −0.202]
Cohabiting couple without children	−0.121	[−0.136, −0.106]	−0.133	[−0.150, −0.116]
Woman living alone	−0.317	[−0.326, −0.309]	−0.424	[−0.433, −0.415]
Man living alone	−0.258	[−0.267, −0.249]	−0.370	[−0.381, −0.360]
People with nonrelatives	−0.247	[−0.266, −0.228]	−0.341	[−0.360, −0.323]
All controls included			X	
N		225,562	225,562	

Note: Models with controls include the following householder characteristics: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status.

Figure A-5: Predicted probability of affluence by detailed household type and householder ages 35–44: 1959–2017
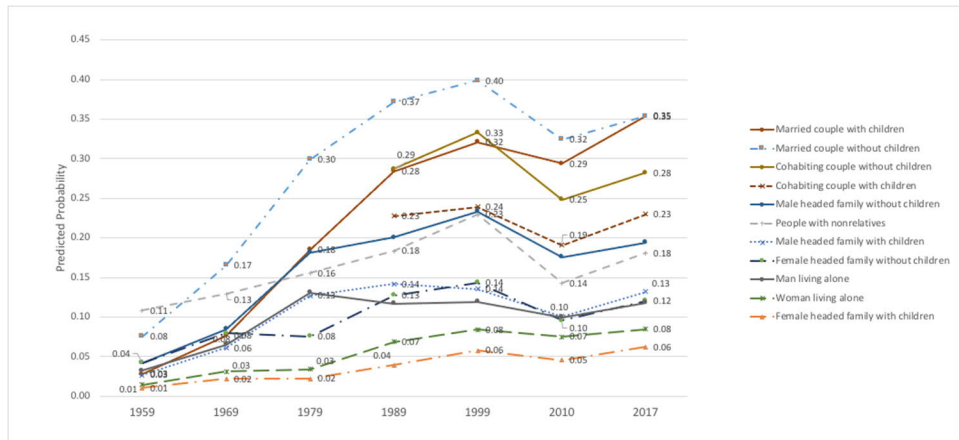
Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.

Figure A-6: Predicted probability of affluence by detailed household type and householder ages 45–54: 1959–2017

Note: Models include controls for householder: age, gender, race, education, family size, number of children, nativity, region, and metropolitan status. Affluence is defined as a household income-to-poverty ratio higher than five times the poverty threshold.