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Research Article

Economic resources and parity among US women: A conjoint experiment on preferred family scenarios

Julia A. Behrman

Emily A. Marshall

Christine Percheski

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Julia A. Behrman[1]

Emily A. Marshall[2]

Christine Percheski[3]

Abstract

BACKGROUND
Economically insecure conditions may be driving young people's decisions to delay, forgo, or reduce childbearing. Yet establishing a causal link between economic resources and fertility is methodologically fraught. One approach has been to use survey experiments to manipulate hypothetical economic conditions and gauge respondents' fertility preferences.

OBJECTIVE
Unlike survey experiments that manipulate economic circumstances and then ask about fertility preferences, our experiment varies both hypothetical economic circumstances and hypothetical parity to test the hypothesis that US women will prefer family scenarios with more (compared to fewer) children under conditions of high economic resources and with fewer (compared to more) children under conditions of low economic resources.

METHODS
In an online conjoint survey experiment with a nationally representative sample of US women aged 18–35 (n = 1,794), respondents chose between different family scenarios comprised of randomly varied attributes, including parity and economic resources. We examine how these two attributes interact to predict preferred family scenarios.

RESULTS
There was no evidence that respondents preferred family scenarios with more (compared to fewer) children under conditions of high economic resources or preferred family

[1] Corresponding author. Associate Professor of Sociology and Faculty Fellow, Institute for Policy Research, Northwestern University, Evanston, IL, USA. Email: julia.Behrman@northwestern.edu.
[2] Associate Professor of Sociology and Public Health, Franklin and Marshall College, Lancaster, PA, USA.
[3] Associate Professor of Sociology and Faculty Fellow, Institute for Policy Research, Northwestern University, Evanston, IL, USA.

scenarios with fewer (compared to more) children under conditions of low economic resources.

CONTRIBUTIONS

We provide new experimental evidence about whether economic resources and parity interact to predict preferred family scenarios. Our findings are consistent with scholarship suggesting that although economic factors shape decisions about family life, the rational-actor framework is insufficient for understanding contemporary US fertility declines.

1. Introduction

Economic resources have long been hypothesized to be an important factor in people's fertility decisions. In contemporary high-income countries, inadequate or unstable personal and family economic resources have emerged as an important explanation for people's decisions to delay, reduce, or forgo childbearing (Alderotti et al. 2021; Schneider 2015; Seltzer 2019; Vignoli et al. 2020). The explanation for why economic resources would impact fertility is generally straightforward: Children are expensive in terms of cost and time, so in times of financial hardship or economic uncertainty, people defer the costs of childbearing out of necessity or preference. Given that many high-income countries are increasingly characterized by both economic instability (Nolan, Richiardi, and Valenzuela 2019) and low fertility (Bloom, Kuhn, and Prettner 2024), understanding whether economic resources impact fertility is more important than ever. Recent research shows that the link between income and first birth initiation has become more positive over time across diverse contexts (van Wijk 2024; van Wijk and Billari 2024), suggesting that financial security is increasingly important for the initiation of parenthood in many places.

Yet establishing a causal link between economic resources and fertility is complicated empirically because researchers cannot randomly vary the level of economic resources to which respondents are exposed. Even strategies commonly adopted with observational data – such as using plausibly exogenous economic shocks like depressions or recessions – have their limits. For example, economic shocks tend to correspond with other social changes, such as changing marriage markets or migration patterns, making it difficult to isolate whether economic factors, as opposed to other social changes, lead to changes in fertility. To address these limitations, researchers have conducted survey experiments that allow them to manipulate hypothetical economic conditions and gauge respondents' fertility preferences. For example, survey experiments from Italy and Norway find that positive future economic scenarios have a positive impact on fertility

intentions, and (in many cases) negative economic scenarios have the opposite effect (Lappegård et al. 2022; Vignoli et al. 2022).

We contribute to this growing body of experimental evidence by conducting an online conjoint survey experiment with a nationally representative sample of 1,794 US women aged 18–35. In the experiment, respondents evaluate two scenarios composed of randomly varied attributes – including economic resources and parity – and choose the scenario they prefer. The randomization of attributes across scenarios allows for the calculation of the causal effect of each attribute (e.g., parity or economic resources) on the dependent variable (preferred family scenario), net of the joint distribution of the other randomized attributes (Hainmueller, Hopkins, and Yamamoto 2014). We then examine how the interaction between economic resources and parity impacts respondents' preferred family scenario. We hypothesize that US women will be more likely to prefer family scenarios with more children to scenarios with fewer children when economic resources are high (when families have plenty extra after paying monthly bills). Conversely, we hypothesize that young US women will be more likely to prefer scenarios with fewer children to scenarios with more children when economic resources are low (when families struggle to pay monthly bills).

While our hypotheses are conceptually similar to those of prior experiments on the effects of economic conditions on fertility, our approach differs in key ways. Unlike earlier studies that manipulated economic circumstances and then asked about fertility preferences, we vary both hypothetical economic conditions and hypothetical parity, which allows us to examine how these factors interact to shape preferred family scenarios. This approach allows us to capture how individuals make trade-offs across multiple attributes, providing richer insight into preferences (Hainmueller, Hopkins, and Yamamoto 2014). This is particularly important in low-fertility contexts, where having children may not be a strong preference once competing economic, work, and family demands are considered. Whereas other experiments explicitly prime respondents to think about fertility as the main outcome, a conjoint design keeps the researchers' interest in parity obscured from survey respondents because parity is only one attribute among many. By embedding parity within broader life circumstances, the conjoint design mirrors real-world decision-making, where people weigh parity alongside economic resources, family policies, and other factors. Conjoint experiments also help reduce social desirability bias around sensitive topics like childbearing. Demographers have long noted that desired family size responses can be shaped by respondents' own childbearing histories, leading to ex-post rationalization (Pritchett 1994). Concerns about social desirability bias may be particularly relevant if respondents feel it is socially unacceptable to endorse smaller families because of economic constraints. By requiring respondents to consider multiple attributes, conjoint designs provide "cover" for sensitive responses and mitigate this bias (Schachter 2016).

Our paper proceeds as follows: We begin by outlining how survey experiments have increasingly been used to understand the interplay between economic resources and fertility. We then provide background on the US context and the features that make it a compelling case to test our research hypotheses. Next we describe our sample and experimental design in greater detail. Finally we present the results of our analyses and reassess our hypotheses about how economic resources and parity interact to shape preferred family scenarios. Because family policies have been proposed as a scalable solution to address resource limitations that potentially constrain childbearing (Doepke et al. 2023; Goldstein et al. 2025; Guetto, Alderotti, and Vignoli 2025), we also explore whether there is heterogeneity in preferences for family scenarios with more (compared to fewer) children at different levels of economic resources and family policies.

2. Experimental approaches to economic conditions and fertility

Given the empirical challenges of accounting for the endogeneity of economic circumstances, researchers have increasingly pursued survey experiments that allow for the manipulation of hypothetical economic conditions. Several recent laboratory-based survey experiments assess the impact of narratives about future economic conditions on fertility intentions. An experiment conducted among Norwegian couples that randomized whether respondents were exposed to a positive or negative future economic scenario (hypothetical job market prospects in the next three years) found that positive scenarios positively affected fertility intentions whereas negative scenarios negatively affected fertility intentions (Lappegård et al. 2022). A lab-based experiment with a similar design conducted in Italy and Norway found that optimistic narratives of economic futures had positive impacts on fertility intentions in both countries (Vignoli et al. 2022). Pessimistic narratives of economic futures had no impacts on the fertility intentions of Italian men, though they had negative impacts on the fertility intentions of Italian women and Norwegian men and women. These differences in findings by gender and country likely reflect broader economic, cultural, and policy differences between these two contexts (Bazzani et al. 2025; Vignoli et al. 2022).

Other experimental studies have manipulated core components of socioeconomic status – such as income or employment conditions – and asked respondents to evaluate fertility and family outcomes. For example, a cross-national conjoint survey experiment in eight countries across Europe, Asia, and North America found that lower-than-average income reduced the likelihood that respondents labeled a family scenario as "successful" in every country studied (Aassve et al. 2024). Similarly, a comparative factorial survey experiment in five countries in Europe, Asia, and the Middle East showed that higher household income and husband's employment (relative to unemployment) increased

prescribed ideal family size for hypothetical couples across contexts (Karabchuk, Dülmer, and Gatskova 2022). In Germany, a related factorial experiment found that high employment uncertainty negatively affected expected family size (Ramos et al. 2025).

Survey experiments examining whether family policies shape fertility preferences have also considered how socioeconomic background influences those preferences (Goldstein et al. 2025; Guetto, Alderotti, and Vignoli 2025). Guetto, Alderotti, and Vignoli (2025) conducted a factorial survey experiment where respondents in Italy were asked to prescribe how many children a hypothetical couple should have based on randomly assigned couple characteristics and family policies. While they found that family policy can increase prescribed fertility when policies are generous (including financial benefits, parental leave schemes, and childcare provisions), the hypothetical couple's socioeconomic status was ultimately a more important predictor of how many children people thought the couple should have. Likewise, Goldstein et al. (2025) used a vignette experiment to explore how respondents' desired parity and working hours varied depending on the presence or absence of hypothetical family polices (child allowances and subsided provision of childcare). In both the German and US contexts, more generous (hypothetical) family policies had a positive effect on respondents' desired family size, albeit with larger effect sizes in Germany than in the United States. Additionally, the authors found that higher (hypothetical) hourly wages also had positive effects on respondents' desired family sizes in both contexts, thus highlighting the importance of economic factors in shaping fertility desires.

3. Economic resources and fertility in the United States

Understanding the interactions between economic resources and parity in the United States is especially important given the country's long-standing levels of high economic inequality (Saez and Zucman 2020; Smeeding 2005). Personal earnings, family income, and household wealth are all distributed more unequally in the United States than in most other industrialized countries (ibid). Poverty rates – particularly for children and families with children – are also substantially higher, while income supports, child tax credits, and childcare subsidies are comparatively less generous (Gornick and Jäntti 2012). At the same time, the US labor market is more flexible and maintains lower unemployment rates than many peer countries (OECD 2024). These distinctive economic and policy conditions create a setting where resource constraints may play an especially central role in shaping fertility decisions.

Despite persistently high economic inequality, the United States maintained comparatively high fertility through the late 20th and early 21st centuries. For roughly two decades before the 2008 financial crisis (1990–2008), the US total fertility rate (TFR)

hovered around 2.0 (Hamilton and Kirmeyer 2017) and ideal family size remained between two and three children (Hagewen and Morgan 2005). This placed US fertility above that of many other high-income countries with sub-replacement fertility. The 2008 financial crisis, however, marked a sharp turning point. The Great Recession – one of the most severe economic shocks in recent history – produced a substantial decline in US fertility, albeit with variation by marital status, socioeconomic status, and pregnancy intendedness (Percheski and Kimbro 2017; Schneider and Hastings 2015). Although the economy eventually recovered, fertility never rebounded: The TFR has continued to fall and reached 1.64 by 2023 (Osterman et al. 2025).

Some scholars argue that fertility failed to rebound after the Great Recession because of longer-term structural changes in the US economy that corresponded with heightened economic uncertainty. Seltzer (2019), for example, contends that shifts in the industrial composition of the economy – such as the decline of manufacturing – exerted a stronger downward pressure on fertility than did the short-term economic shocks – like rising unemployment – associated with the Great Recession. Even a decade after post-recession economic recovery, high levels of self-reported financial insecurity persist (Kavanaugh 2019), reflected in widespread debt and difficulties paying bills, which may help explain continued fertility decline. Chronic economic instability may also shape how people perceive their future economic prospects, which in turn can influence fertility preferences and behavior (Vignoli et al. 2020). For instance, Brauner-Otto and Geist (2018) showed that both objective and subjective economic uncertainty in the United States are linked to greater uncertainty about future childbearing. Likewise, Buckles, Hungerman, and Lugauer (2021) found that US conceptions from 1988 to 2014 declined noticeably several months before recessions officially began – in periods when anticipated economic uncertainty was high even though indicators such as unemployment or consumer confidence had not yet changed. Overall, this research highlights how economic resource constraints – and the uncertainty they create – may be shaping Americans' fertility preferences and behavior.

But other scholarship emphasizes that economic stability is not a necessary precondition for childbearing, potentially calling into question the causal link between economic conditions and fertility. One of the most prominent examples of this comes from Edin and Kefalas's (2005) landmark interview study of low-income single mothers living in high-poverty neighborhoods in Philadelphia and Camden. While respondents were acutely aware of their challenging economic circumstances, they saw little chance of these circumstances changing and thus did not see a point in waiting for better economic conditions to initiate childbearing. In fact, respondents viewed childbearing as a meaningful and rewarding experience that was available to them despite their challenging economic circumstances. As Edin and Kefalas (2005: 170–71) explain,

> *In an America that is profoundly unequal, the poor and rich alike are supposed to wait to bear children until they can complete their schooling, find stable employment, and marry a man who has done the same. Yet poor women realize they may never have children if they hold to this standard. Middle-class taxpayers see the children born to a young, poor, and unmarried mother as barriers to her future achievement, shortcircuiting her chances for what might have been a better life, while the mother herself sees children as the best of what life offers. Though some do express regret that an untimely birth robbed them of chances to improve their lot in life, most do not. Instead, they credit their children for virtually all that they see as positive in their lives. Even those who say they might have achieved more if they hadn't become parents when and how they did almost always believe the benefits of children far exceed the costs.*

The influence of Edin and Kefalas's study engendered a series of mixed-method follow-ups with other populations that generally arrived at similar conclusions (Edin, Kefalas, and Reed 2004; Edin and Nelson 2014; Gibson-Davis, Edin, and McLanahan 2005), although others have documented a tighter link between economic stability and childbearing preferences (Rackin and Gibson-Davis 2017). Together, this body of work complicates simple economic explanations of fertility behavior by showing that for many women, economic stability is not viewed as an inherent prerequisite to childbearing; childbearing can remain meaningful and desirable even when economic stability is out of reach.

Quasi-experimental quantitative studies also highlight that the effects of improvements in economic circumstances on fertility are not always clear-cut. For example, state lottery winnings did not affect the total number of births to young adult winners (aged 25 to 44) in the United States (2000–2019) but did slightly speed up the timing of births (Bulman, Goodman, and Isen 2022). Likewise, cash transfers to Alaska residents had a positive impact on short-term fertility rates (Cowan and Douds 2022), but the magnitude of effects was quite small. Taken together, these findings underscore that improvements in economic resources appear to produce inconsistent shifts in fertility behavior.

4. Data

Our experiment was fielded in the AmeriSpeak panel in September and October 2023 as part of the Time-Sharing Experiments in the Social Sciences (TESS) program. The AmeriSpeak panel is a high-quality nationally representative multi-client household panel collected by NORC at the University of Chicago. Our survey was administered to

a nationally representative sample of 1,794 young women (Table 1). As part of the experiment, each respondent evaluates five pairs of family scenarios (ten family scenarios in total), so our sample of 1,794 respondents leads to 8,970 paired evaluations or 17,940 evaluations in total. All analyses use NORC-generated sampling weights that consider the probability of selection into the sample, nonresponse adjustments, and poststratification adjustments to match population benchmarks.

Table 1: Background characteristics of sample respondents

	Weighted		Unweighted	
	Mean	SD	Mean	SD
Age				
18–25	0.43	0.50	0.28	0.45
26–30	0.26	0.44	0.33	0.47
31–35	0.31	0.46	0.39	0.49
Education				
Less than high school degree	0.08	0.27	0.12	0.33
High school degree	0.25	0.44	0.19	0.39
Some college	0.31	0.46	0.32	0.47
Bachelor's degree or higher	0.36	0.48	0.36	0.48
Race				
White	0.53	0.50	0.49	0.50
Black	0.14	0.35	0.17	0.37
Hispanic	0.22	0.41	0.22	0.41
Other	0.11	0.31	0.13	0.33
Parity				
Zero children	0.55	0.50	0.47	0.50
One child	0.16	0.37	0.18	0.38
Two children	0.16	0.36	0.19	0.39
Three children	0.08	0.27	0.10	0.30
Four or more children	0.05	0.23	0.07	0.26
Marital status				
Married	0.28	0.45	0.31	0.46
Divorced, separated, widowed	0.04	0.20	0.05	0.22
Never married	0.68	0.47	0.63	0.48
Respondents	1,794		1,794	

Notes: Nine respondents are missing information on parity, so n = 1,785 for parity measures.

Our focus on reproductive-age women is consistent with the focus of micro-level studies of economic instability and fertility (Currie and Schwandt 2014; Lappegård et al. 2022). The upper age limit of our sample is lower than researchers' usual upper bound for women's reproductive age (often 45 or 49) because we are particularly interested in capturing preferences of young women who came of age in or after the Great Recession and who are still in prime childbearing years.

5. Methods

Conjoint survey experiments are widely used to capture respondents' preferences given a multidimensional set of options (Hainmueller, Hopkins, and Yamamoto 2014). In our survey experiment, respondents view two family scenarios comprised of six categories of randomly varied attributes that represent the competing work, family, and financial constraints that make up family life: (1) parity; (2) economic resources; (3) partnership status; (4) career intensity; (5) division of care and housework; and (6) family policy. (See Table 2 for a full list of attributes and their levels.) Respondents are asked to choose which of the two scenarios they would personally prefer. (See Figure A-1 for an example of the screen viewed by respondents.) Further details about the study and instrument design appear in Behrman, Marshall, and Keusch (2025).

Table 2: Attributes and levels

Attribute		Levels
Parity	*1*	You have no children
	2	You have one child
	3	You have two children
	4	You have three children
	5	You have four children
Economic resources	*1*	Your household has plenty extra after you pay your bills each month
	2	Your household has just enough to pay your bills each month
	3	Your household struggles to pay your bills each month
Division of care and housework	*1*	You equally share all the household work and childcare with your partner
	2	You do most of the household work and childcare
	3	Your partner does most of the household work and childcare
Time intensity of work	*1*	You work 60 hours a week
	2	You work 40 hours a week
	3	You work 25 hours a week
	4	You do not have a job
Family policy	*1*	Parents receive lots of support: affordable childcare, 6 months of paid parental leave, flexible work, and generous sick leave
	2	There is a tax credit that sends families a monthly payment of $300 per child
	3	[blank]
Marital status	*1*	You are married
	2	You are single
	3	You are unmarried and living with a partner

Notes: The third family policy condition is always left blank, which we expect will lead participants to assume the status quo of limited policy support for families. We exclude impossible combinations of attributes across two domains: (1) in family scenarios with zero children, respondents are asked only about the sharing of housework, not about housework and childcare; (2) in family scenarios with the marital status "single," respondents are given only the "You do most" option for the housework-sharing attribute.

The independent effect of each attribute on the preferred family scenario is known as the average marginal component effect (AMCE), shown in Equation 1. The full set of

AMCEs for our sample is reported in Behrman, Marshall, and Keusch (2025). For the purposes of this paper, two findings from Behrman, Marshall, and Keusch (2025) are especially relevant: Respondents show a strong preference for family scenarios with high economic resources over those with low resources, and their preference for family scenarios with two children does not differ at statistically significant levels ($p < 0.05$) from their preference for family scenarios with zero, one, or three children – although family scenarios with four children are less preferred than those with two children ($p < 0.05$). Equation 1:

$$\begin{aligned}\Pr(Preferred\_family = 1)_{ij} \\ = \alpha_0 + \beta_1 Parity_{ij} + \beta_2 Resources_{ij} + \beta_3 Housework_{ij} + \beta_4 Policy_{ij} \\ + \beta_5 Marital\_status_{ij} + \beta_6 Work\_hours_{ij} + \varepsilon_{ij}\end{aligned} \quad (1)$$

The analyses in this paper focus on the interaction between different levels of economic resources (high, moderate, or low) and parity (zero, one, two, three, or four children) in predicting preferred family scenarios. Our estimand of interest for this paper is the average component interaction effect (ACIE) (Hainmueller, Hopkins, and Yamamoto 2014), which can be found in Equation 2:

$$\begin{aligned}\Pr(Preferred\_family = 1)_{ij} = \alpha_0 + \beta_1 Parity_{ij} + \beta_2 Resources_{ij} \\ + \beta_3 \left(Parity_{ij} * Resources_{ij}\right) + \beta_4 Housework_{ij} + \beta_5 Policy_{ij} \\ + \beta_6 Marital\_status_{ij} + \beta_7 Work\_hours_{ij} + \varepsilon_{ij}\end{aligned} \quad (2)$$

We hypothesize that in scenarios with high economic resources, US women will be more likely to prefer family scenarios with more children to family scenarios with fewer children. Conversely, we hypothesize that in family scenarios with low economic resources, US women will be more likely to prefer family scenarios with fewer children to family scenarios with more children.

In secondary analyses, we investigate the triple interaction between economic resources (high, moderate, or low), parity (zero, one, two, three, or four children), and family policies that provide support for parents (generous, moderate, or none). This triple interaction allows us to investigate whether respondents will prefer scenarios with more (compared to fewer) children at different levels of family policies and economic resources. We are interested in whether respondents will be significantly more likely to prefer family scenarios with higher (compared to lower) parities if generous family policies are present, even if economic resources are low or moderate.

6. Measures

The dependent variable is a binary indicator of the preferred family scenario. For a given pair of family scenarios (our unit of analysis), the scenario the respondent prefers is coded as 1 and the family scenario the respondent does not prefer is coded as 0. The six attributes in the family scenarios comprise the following randomly varied categories:

Parity: Indicators for zero, one, two, three, and four children.

Economic resources: Our measures of economic resources roughly follow those of Pew (Edwards 2022); we define economic resources in relation to the respondent's monthly bills to provide categories of economic resources that are meaningful and easily interpretable to a wide range of respondents. We define three categories of economic resources: high ("Your household has plenty extra after you pay your bills each month"), moderate ("Your household has just enough to pay your bills each month"), and low ("Your household struggles to pay your bills each month"). We do not focus on specific metrics – such as household income – whose meanings are contextually dependent on the local cost of living.

Time intensity of career: Indicators for working 60 hours a week, working 40 hours a week, working 25 hours a week, and not having a job.

Partnership status: Indicators for married, single, and cohabiting.

Division of care and housework: Indicators for equally sharing all care work and housework with a partner, doing most of the care work and housework oneself, and a partner doing most of the care work and housework.

Family policy: Indicators for generous family policy ("Parents receive lots of support: affordable childcare, six months of paid parental leave, flexible work, and generous sick leave"), moderate family policy ("There is a tax credit that sends families a monthly payment of $300 per child"), and minimal family policy (left blank to simulate the status quo in the United States, where there is no federally mandated paid family leave and usually minimal or no benefits at the local level).

In our main analyses, we do not include covariate controls in our models. Covariates are not necessary because of the randomization of the vignettes. Research also suggests that inclusion of controls in random experiments can induce bias (Mutz, Pemantle, and Pham 2019).

7. Results

7.1 The interaction between parity and economic resources

Our experiment tests the hypothesis that young US women will prefer family scenarios with more (compared to fewer) children under conditions of high economic resources and will prefer having fewer (compared to more) children under conditions of low economic resources. To this end, we look at the interaction between the level of economic resources (high, moderate, or low) and parity (zero, one, two, three, or four children) in predicting preferred family scenarios. Figure 1 displays predicted probabilities of preferring a scenario with the specified characteristics; the corresponding regression coefficients are in Table A-1. The nature of the paired forced-choice design – in which the respondent has to decide between two scenarios – means that the average probability of being preferred is 0.5 (indicated by the black dashed line in Figure 1).[4] Attribute levels are considered less likely than average to be preferred if estimates and their 95% confidence intervals (CIs) fall below 0.5 and are considered more likely than average to be preferred if estimates and their CIs fall above 0.5.

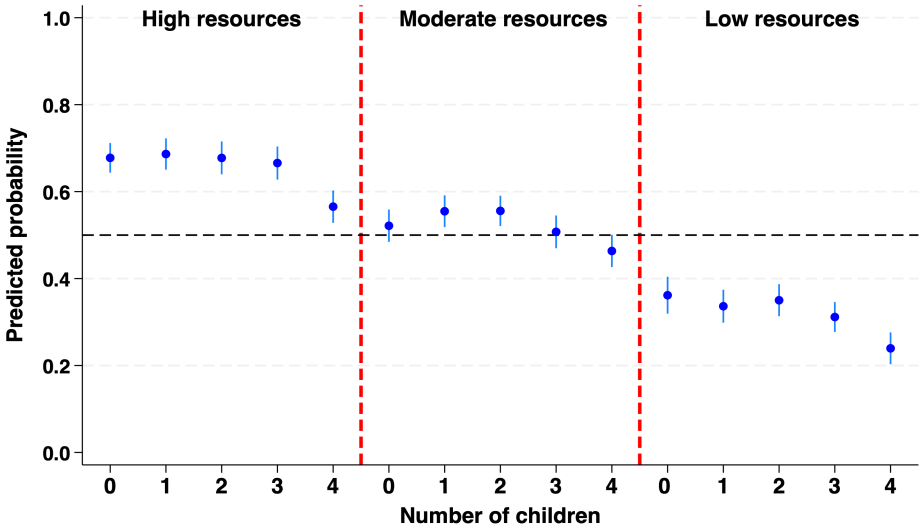
The left-hand panel of Figure 1 shows that respondents have a higher-than-average probability of preferring family scenarios with high economic resources ("You have plenty extra after you pay your bills each month") regardless of parity. In contrast, the right-hand panel shows that respondents have a lower-than-average probability of preferring family scenarios with low economic resources ("Your household struggles to pay your bills each month") regardless of parity. The middle panel shows that when economic resources are moderate ("Your household has just enough to pay your bills each month"), respondents have a higher-than-average probability of preferring family scenarios with one or two children but the probabilities of preferring family scenarios with zero, three, and four children do not differ from average.

The left-hand panel of Figure 1 shows that, contrary to the hypothesis that people will prefer family scenarios with more children when economic resources are high, there is no statistically significant difference ($p < 0.05$) in the predicted probability of preferring a family scenario with zero (0.68 [95% CI 0.64–0.71]), one (0.69 [95% CI 0.65–0.72]), two (0.68 [95% CI 0.64–0.72]), or three (0.67 [95% CI 0.63–0.70]) children in scenarios with high economic resources. In contrast, the predicted probability of preferring a family scenario with four children (0.57 [95% CI 0.53–0.60]) is lower than that for zero (0.68 [95% CI 0.64–0.71]), one (0.69 [95% CI 0.65–0.72]), two (0.68 [95%

[4] Note that predicted probabilities do not add up to 1 in conjoint experiments because respondents may have multiple levels of attributes that are considered important across different scenarios or because respondents do not have consistent preferences in evaluating different attributes across different scenarios.

CI 0.64–0.72]), or three (0.67 [95% CI 0.63–0.70]) children when economic resources are high.

Figure 1: Predicted probabilities of preferred family scenarios by parity and economic resources



Notes: Predicted probabilities are from linear probability models of the effect of attributes on preferred family scenarios, including interactions between parity and economic resources. Robust standard errors are clustered at the respondent level. Weighted using sampling weights. Attribute levels are significantly less likely to be preferred than average if 95% CIs fall below 0.5 (indicated by black dashed line) and are significantly more likely to be preferred than average if CIs fall above 0.5.

Similar findings hold for the other economic extreme: The right-hand panel of Figure 1 shows that there is no statistically significant ($p < 0.05$) difference in the predicted probability of preferring a family scenario with zero (0.36 [95% CI 0.32–0.40]), one (0.34 [95% CI 0.30–0.37]), two (0.35 [95% CI 0.31–0.39]), or three (0.31 [95% CI 0.28–0.35]) children when economic resources are low ($p < 0.05$). As was the case for high economic resources, respondents were significantly less likely to prefer a family scenario with four children (0.24 [95% CI 0.20–0.28]) compared to family scenarios with other numbers of children (zero to three) in scenarios with low economic resources. A lower preference for family scenarios with four children than for family scenarios with zero to three children, regardless of resource level, suggests a generalized preference against four-child family scenarios that is not linked to specific levels of economic resources.

Results are similar for moderate economic resources: There is no statistically significant ($p < 0.05$) difference in the predicted probability of preferring a family scenario with zero (0.52 [95% CI 0.48–0.56]), one (0.55 [95% CI 0.52–0.59]), two (0.56 [95% CI 0.52–0.59]), or three (0.51 [95% CI 0.47–0.55]) children when economic resources are moderate. The predicted probability of preferring a family scenario with four children (0.46 [95% CI 0.43–0.50]) is significantly lower (at $p < 0.05$) than the probability of preferring family scenarios with zero, one, or two children when economic resources are moderate, though it's not significantly different (at $p < 0.05$) from the probability of preferring family scenarios with three children.

Taken together, the results in Figure 1 do not support our hypothesis that US women will prefer family scenarios with more (compared to fewer) children under conditions of high economic resources and with fewer (compared to more) children under conditions of low economic resources. To the contrary, we find that within each level of household economic resources (high, moderate, and low), preference for family scenario does not significantly differ by parity other than the lower probability of preferring four children. The substantive conclusions of our main analyses hold when we re-specify the model with an extensive set of controls (Figure A-2) without survey weights (Figure A-3)[5] and when we limit the sample to the 88% of respondents (n = 1,582) who passed an attention check (Figure A-4).[6]

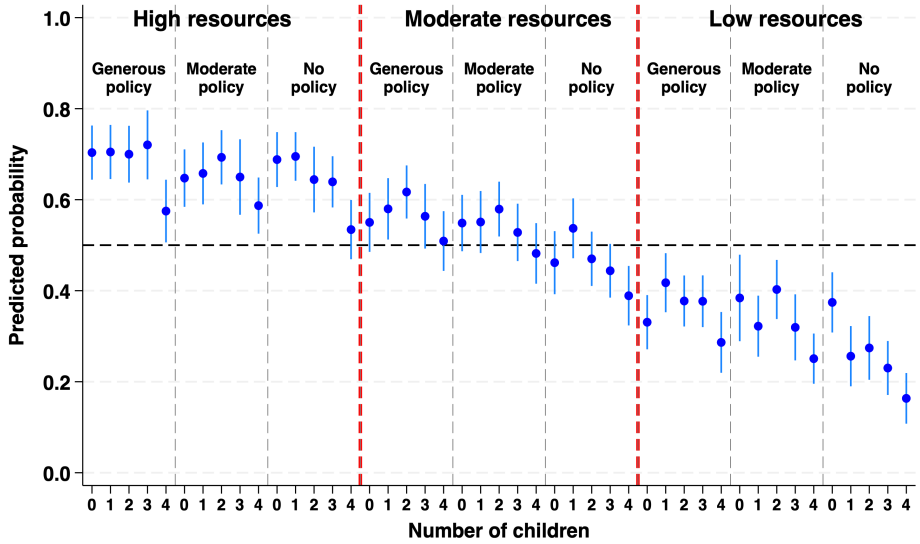
7.2 The triple interaction between parity, economic resources, and family policy

Figure 2 presents predicted probabilities from the triple interaction between economic resources (high, moderate, or low), family policy (generous, moderate, or none), and parity (zero, one, two, three, or four children). We are particularly interested in understanding whether respondents will be more likely to prefer family scenarios with higher (compared to lower) parities if generous family policies are present, even if economic resources are low or moderate.

[5] Controls include attribute order (which is constant for each respondent but varies between respondents), time spent deciding between each pair of scenarios, type of device used (smartphone, tablet, computer), and respondent characteristics: race/ethnicity, education, marital status, and parity.

[6] As an attention check, respondents were asked whether the scenarios they evaluated contained information about child gender. The correct answer is no.

Figure 2: Predicted probabilities of preferred family scenarios by parity, economic resources, and family policies



Notes: Predicted probabilities were generated from a linear probability model of the effect of attributes on preferred family scenarios, including triple interactions between parity, economic resources, and family policies. Robust standard errors are clustered at the respondent level. Weighted using sampling weights provided by NORC. Attribute levels are significantly less likely to be preferred then average if 95% CIs fall below 0.5 (indicated by black dashed line) and are significantly more likely to be preferred than average if CIs fall above 0.5.

Overall, Figure 2 suggests that parity has a limited effect on the probability of preferring family scenarios within each combined category of economic resources and family policies. When parity does matter, it is primarily because family scenarios with four children are less preferred than those with fewer children. For example, under conditions of high economic resources and generous family policies, the predicted probability of preferring a family scenario with four children (0.58 [95% CI 0.51–0.64]) is significantly lower at $p < 0.05$ than for scenarios with zero (0.70 [95% CI 0.64–0.76]), one (0.70 [95% CI 0.65–0.76]), two (0.70 [95% CI 0.64-0.76]), or three (0.72 [95% CI 0.64–0.80]) children. A similar pattern holds under low resources and generous family policy, where the predicted probability of preferring a family scenario with four children (0.29 [95% CI 0.22–0.35]) is significantly lower at $p < 0.05$ than for scenarios with one (0.42 [95% CI 0.35–0.48]), two (0.38 [95% CI 0.32–0.43]), or three (0.38 [95% CI 0.32–0.43]) children. The main exception occurs under low resources and weak family policies, where the predicted probability of preferring a family scenario with zero children (0.37 [95% CI 0.31–0.44]) is significantly higher at $p < 0.05$ than for scenarios with one (0.26

[95% CI 0.19–0.32]), two (0.27 [95% CI 0.20–0.34]), three (0.23 [95% CI 0.17–0.29]), or four (0.16 [95% CI 0.11-0.22]) children. This finding suggests that in the absence of both economic and policy support, individuals may prefer to avoid parenthood entirely. Nonetheless, contrary to our initial expectation that respondents would be more likely to prefer higher-parity family scenarios when generous family policies are present, we find no evidence that respondents are more likely to prefer scenarios with more (rather than fewer) children when family policies are generous, regardless of the level of economic resources.

8. Discussion

The contemporary United States is characterized by substantial economic instability, rising precarity, and widening wealth inequality (Nolan, Richiardi, and Valenzuela 2019) alongside declines in the total fertility rate (Bloom, Kuhn, and Prettner 2024). These conditions have intensified scholarly interest in the extent to which economic factors may contribute to low US fertility. In this study, we provide new experimental evidence on whether economic resources and parity interact to shape preferred family scenarios, drawing on a conjoint survey experiment administered to a nationally representative sample of US women aged 18–35. Building on the idea that the high costs of childbearing may prompt individuals to limit parity due to economic strain, we hypothesized that respondents would prefer family scenarios with more children when economic resources were high and fewer children when resources were low. Contrary to our expectations, we found no evidence that respondents preferred family scenarios with more (versus fewer) children when economic resources were high. Under high-resource conditions, predicted probabilities of preferring a family scenario were nearly identical across scenarios with zero (0.68 [95% CI 0.64–0.71]), one (0.69 [95% CI 0.65–0.72]), two (0.68 [95% CI 0.64–0.72]), and three (0.67 [95% CI 0.63–0.70]) children. Similarly, we found no evidence that respondents preferred family scenarios with fewer (versus more) children when economic resources were low. Under low-resource conditions, predicted probabilities were again comparable across scenarios with zero (0.36 [95% CI 0.32–0.40]), one (0.34 [95% CI 0.30–0.37]), two (0.35 [95% CI 0.31–0.39]), and three (0.31 [95% CI 0.28–0.35]) children. Across both high- and low-resource conditions, predicted probabilities of preferring a family scenario were lower for scenarios with four children than for those with zero to three children.

Contrary to what might be expected based on prior experimental research, we find no evidence of an interaction between economic circumstances and parity in predicting preferred family scenarios. Although the designs are not directly comparable, our findings diverge from laboratory experiments conducted in Italy and Norway showing

that scenarios of future economic stability corresponded with higher intentions to have a child in the near future and that (in some cases) future economic instability corresponded with lowered intentions to have a child in the near future (Lappegård et al. 2022; Vignoli et al. 2022). Our findings also differ from a vignette survey experiment that found that higher hourly wages had positive effects on desired family size in the United States (Goldstein et al. 2025). The differences in findings across studies could be explained by several factors, including differing populations, differences in how economic circumstances are measured (future scenarios of economic uncertainty vs. hourly wages vs. economic resources), differences in how fertility attitudes are measured (intentions or preferences; tempo, quantum, or desired family size), and differences in approach (vignette vs. conjoint design). These differences in findings underscore the need for further research to disentangle how distinct forms of economic opportunity and constraint differentially shape different fertility outcomes. For example, our study focused on parity as the fertility attribute of interest in our conjoint design, but the results might have differed had we instead used parity progression or birth timing, which capture shorter-term fertility decisions that may be more sensitive to economic cues. In support of this perspective, quasi-experimental work on lottery winnings in the United States suggests that birth timing is more sensitive to economic shocks than is parity (Bulman, Goodman, and Isen 2022).

More generous family policies have been proposed as a solution for resource constraints that may reduce or delay fertility (Doepke et al. 2023; Goldstein et al. 2025; Guetto, Alderotti, and Vignoli 2025). To this end, we investigated whether there is a triple interaction between economic resources, parity, and family policies in predicting preferred family scenario. Overall, we found that parity had a limited effect on the probability of preferring family scenarios within each combined category of economic resources and family policies, with one exception. Notably, we found that family scenarios with zero children were more likely to be preferred than those with one, two, or three children under low resources and weak family policy. This finding suggests that in the absence of both economic and policy support, individuals may prefer to avoid parenthood entirely. Nonetheless, contrary to our initial expectation that respondents would be more likely to prefer higher-parity family scenarios when generous family policies were present, we found no evidence that respondents preferred family scenarios with more (compared to fewer) children when family policies were generous (compared to moderate or weak) in either high, moderate, or low scenarios of economic resources. This finding corresponds with quasi-experimental scholarship suggesting that the impacts of family policies on fertility are inconsistent and heterogenous across different policy contexts (Bergsvik, Fauske, and Hart 2021). In part, this may reflect that incremental or piecemeal policy changes are unlikely to be effective in impacting fertility (Guetto, Alderotti, and Vignoli 2025).

A key strength of our survey experiment is the use of a measure of economic resources that is novel in the fertility experiment literature: monthly income relative to expenses, which captures respondents' perceived material resources after accounting for costs. This measure is distinct from prior experimental studies that used randomized economic narratives about the future (Guetto, Alderotti, and Vignoli 2025; Lappegård et al. 2022) or described specific types of economic uncertainty, such as employment instability or income shocks (Karabchuk, Dülmer, and Gatskova 2022; Ramos et al. 2025). Future research should continue to examine the link between economic conditions and fertility using diverse measures of economic resources that capture different underlying constructs. A promising direction for future experimental work is to assess whether estimated effects vary depending on how economic conditions are operationalized.

A core limitation of our online survey experiment is external validity. Causal estimates from survey experiments may differ from empirically observed patterns for many reasons. Our survey experiment focuses on factors that impact preferred family scenarios, but preferences are often not realized. Cowan and Douds (2022) argue that low levels of economic resources may impede reproductive autonomy, causing mismatches between desired and realized fertility in both directions; some have fewer children than desired because of economic constraints while others have more than desired. Another limitation is that our experiment focuses exclusively on female respondents. Evidence suggests important gender differences in how economic resources impact fertility reflecting the fact that the ideal breadwinner norm is stronger for men than for women (Oppenheimer 1994). It is plausible that our results would have looked different with a sample of male respondents. A final limitation has to do with the forced-choice nature of the conjoint design. When respondents are required to choose between two profiles they find undesirable, without an option to abstain, the resulting treatment effects may differ in size and magnitude from those obtained in designs that allow respondents to abstain (Miller and Ziegler 2024). This is particularly problematic for studies of behaviors – such as voting – where abstention is a realistic option if respondents dislike the available choices. For our purposes, however, forced-choice conjoint designs remain valuable for studying family ideals because they closely mimic real-world decision-making contexts in which individuals must choose among imperfect alternatives.

Our results contribute to debates about how the broader economic context shapes intimate decisions about family life. At first blush, our findings are surprising given a large literature showing that economic shocks, uncertainty, and precarity are negatively correlated with fertility. Yet our findings are consistent with scholarship suggesting that decisions about childbearing are not always made in a rational-actor framework, where costs are weighed against benefits. Fertility preferences are shaped by culturally influenced understandings of the meaning and value of childbearing, in addition to

financial constraints. In this respect, our findings are in keeping with several prominent qualitative studies suggesting that some low-income women and men in the United States do not see economic stability as a prerequisite to childbearing (Edin and Kefalas 2011; Edin, Kefalas, and Reed 2004; Edin and Nelson 2014; Gibson-Davis, Edin, and McLanahan 2005). These studies suggest that childbearing can provide a source of meaning that may be particularly valuable precisely when economic conditions are tough. Future research should continue to explore the economic and cultural factors that shape the childbearing landscape of those coming of age in the contemporary United States.

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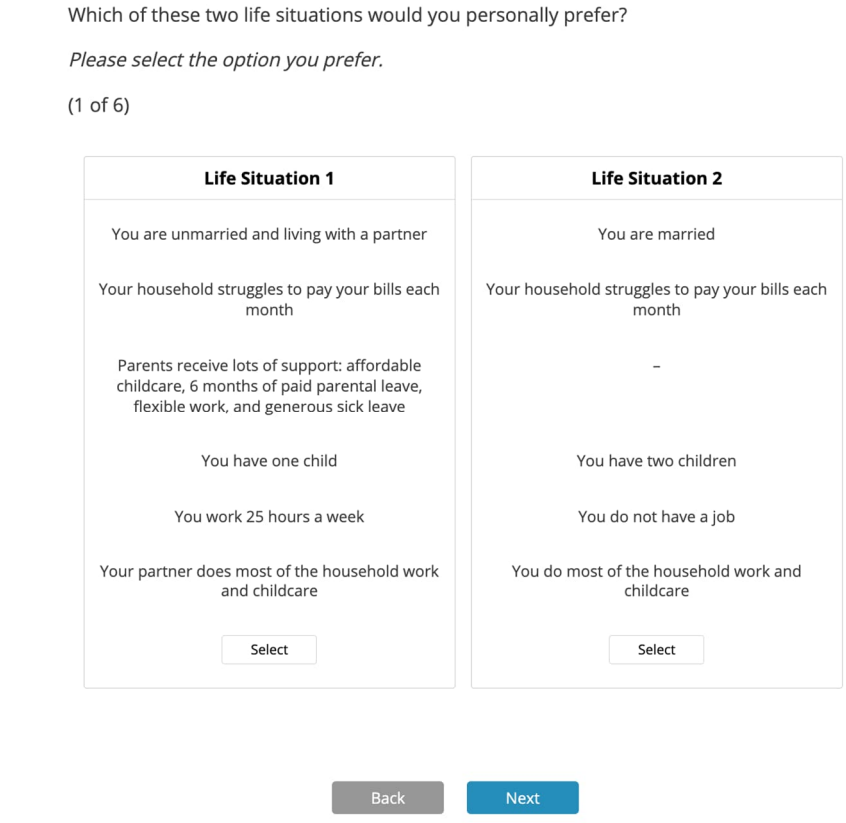
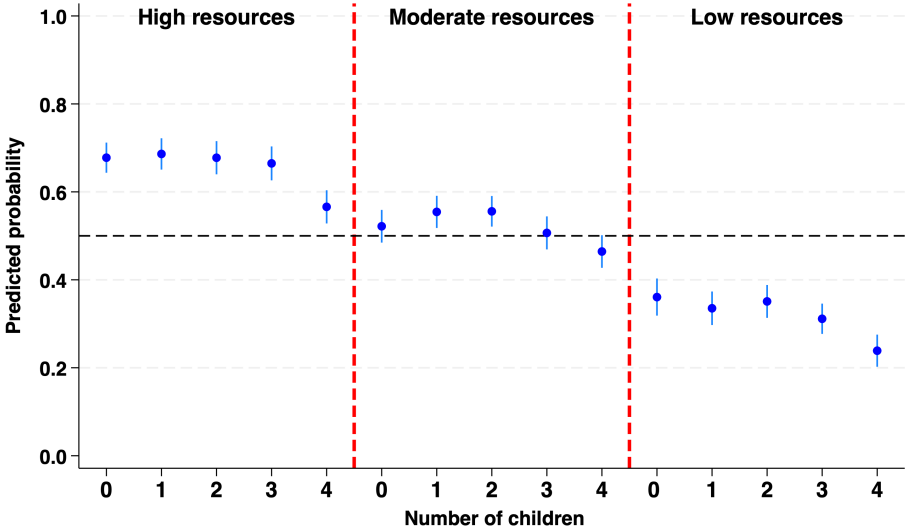
Appendix

Figure A-1: Example of one pair of family scenarios



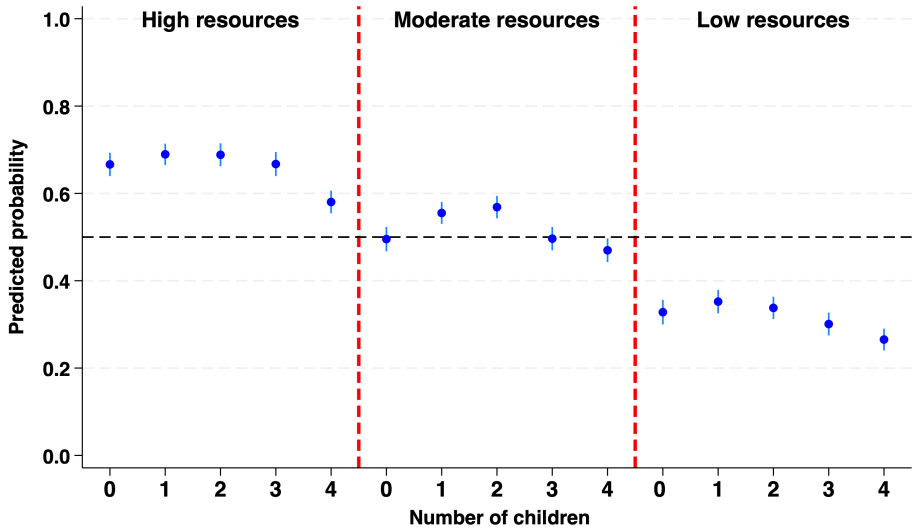
Note: The attributes that comprise each of the life situations were randomly varied in each pair of family scenarios. The order in which attributes are presented randomly varies between respondents but remains constant for each respondent. For example, Respondent 1 would be randomly assigned to see the family size attribute first for all five pairs of scenarios, and Respondent 2 would be randomly assigned to see the financial stability attribute first for all five pairs of scenarios.

Figure A-2: Predicted probabilities of preferring family scenarios by parity and economic resources, including controls for attribute order, time spent on each page, device type, and respondent background characteristics



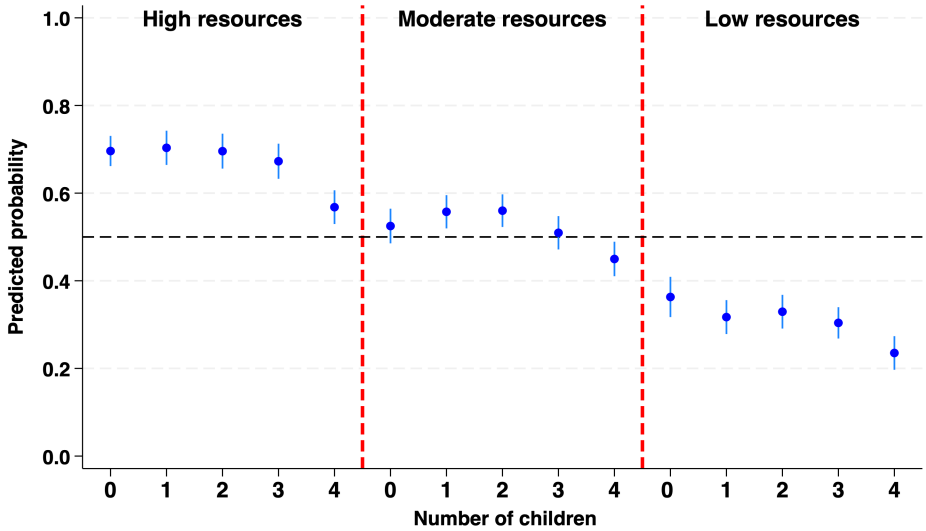
Notes: Predicted probabilities are from the linear probability model of the effect of attributes on preferred family scenarios, including interactions between parity and economic resources attributes. Models also include controls (not shown) for other attributes, the order in which attributes were presented, time spent on each question, the type of device the survey was administered on (phone, computer, tablet), and respondent background characteristics (age, education, race, parity, marital status). Nine respondents from the main sample are excluded due to missing information on parity. Robust standard errors are clustered at the respondent level. Weighted using sampling weights provided by NORC. Attribute levels are significantly less likely to be preferred than average if 95% CIs fall below 0.5 (indicated by black dashed line) and are significantly more likely to be preferred than average if CIs fall above 0.5.

Figure A-3: Predicted probabilities of preferring family scenarios by parity and economic resources without survey weights



Notes: Predicted probabilities are from linear probability models of the effect of attributes on preferred family scenarios, including interactions between parity and economic resources attributes. Robust standard errors are clustered at the respondent level. Unweighted. Attribute levels are significantly less likely to be preferred than average if 95% CIs fall below 0.5 (indicated by the black dashed line) and are significantly more likely to be preferred than average if CIs fall above 0.5.

Figure A-4: Predicted probabilities of preferring family scenarios by parity and economic resources, limiting the sample to respondents who passed an attention check



Notes: Predicted probabilities are from linear probability models of the effect of attributes on preferred family scenarios, including interactions between parity and economic resources attributes. Respondents limited to those who passed an attention check (n = 1,582). Robust standard errors are clustered at the respondent level. Weighted using sampling weights. Attribute levels are significantly less likely to be preferred than average if 95% CIs fall below 0.5 (indicated by the black dashed line) and are significantly more likely to be preferred than average if CIs fall above 0.5.

Table A-1: Average marginal component effects (AMCE) on preferred family scenarios with interaction between children and economic resources

	(1) Preferred family scenario
Parity (ref = two)	
Zero children	–0.02
	(–0.07 – 0.03)
One child	–0.01
	(–0.06 – 0.04)
Three children	–0.02
	(–0.08 – 0.04)
Four children	–0.11
	(–0.16 – –0.05)
Economic resources (ref = plenty extra)	
Just enough financially	–0.13
	(–0.18 – –0.08)
Struggles financially	–0.33
	(–0.39 – –0.28)
Interactions	
Zero children – just enough financially	–0.01
	(–0.08 – 0.06)
Zero children – struggles financially	0.02
	(–0.06 – 0.10)
One child – just enough financially	0.01
	(–0.06 – 0.07)
One child – struggles financially	–0.01
	(–0.08 – 0.07)
Three children – just enough financially	–0.02
	(–0.09 – 0.06)
Three children – struggles financially	–0.00
	(–0.08 – 0.07)
Four children – just enough financially	0.02
	(–0.06 – 0.10)
Four children – struggles financially	0.00
	(–0.08 – 0.08)
Marital status (ref = married)	
Single	–0.15
	(–0.18 – –0.12)
Cohabiting	–0.09
	(–0.12 – –0.07)

Table A-1: (Continued)

	(1) Preferred family scenario
Intensity of career (ref = 40 hours/week)	
60 hours/week	–0.14
	(–0.17 – –0.12)
25 hours/week	0.00
	(–0.02 – 0.03)
None	–0.07
	(–0.10 – –0.04)
Division of care and housework (ref = share with partner)	
Respondent does most	–0.06
	(–0.09 – –0.04)
Partner does most	–0.03
	(–0.05 – –0.00)
Family policy (ref = generous family support)	
Child tax credit	–0.03
	(–0.06 – –0.00)
None	–0.08
	(–0.11 – –0.06)
Respondents	1,794
Pairs of observations	8,970
Observations	17,940
R-squared	0.12

Notes: Linear probability model with coefficients and 95% confidence intervals; constant not shown. Weighted using sampling weights provided by NORC. Robust standard errors, in parentheses, are clustered at respondent level.