Methodology

Data source

This analysis includes findings from the U.S. Census Bureau's 2014 and 2024 Survey of Income and Program Participation (SIPP).

SIPP is a nationally representative survey that focuses on the income of U.S. households and their participation in government programs. SIPP also collects information on marital status, fertility history, employment and wealth (among other topics).

Each household in the SIPP is interviewed at yearly intervals over a four-year period. The reference period for the interview questions is the preceding 12-month calendar year. In this analysis, we use only information relative to the 12th reference month, as it is the most recent measure.

How we calculated specific statistics

We base all analyses on married couples in which at least one spouse is age 30 to 49. We look only at married couples in which one spouse is the householder so that household-level finances (household income, household wealth) best represent the finances of the married couple.

We limit all analyses to married couples living in the United States and those who are not living in group quarters.

Comparisons are tested for statistical significance using the replicate weights in the source data. These tests for statistical significance are conducted using 95% confidence intervals.

Family arrangements

We focus on three types of family arrangements among married couples: dual income, no kids (DINKs); dual income, with kids; and single income, with kids. To be considered dual income, both spouses must be employed and report a positive income.

Single-income couples with no kids are not shown and represent 3.5% of married couples in 2023. Couples where neither spouse is employed or neither spouse reports a positive income are also not shown and represent 2.4% of married couples in 2023.

Financial outcomes

We present all financial outcomes as median values in 2023 U.S. dollars.

To determine adjusted *annual household income*, we start with total monthly earnings and income by all household members ages 15 and older in the month of December. First, to get annual income, we multiply this value by 12. Second, to adjust for household size – and following the methodology from the Center's previous work on the American middle class – we divide annual household income by the square root of the number of people in the household. Third, we multiply this value by the square root of three to scale values to a three-person household.