Part I: State of the American Family

Most American families say they're falling short of the American dream and need support.

Key Findings

- American families face extraordinary pressures. Among parenting-age adults (aged 18–50), only those who are married and have the highest levels of education and income are likely to report that they have achieved the American Dream.

- Overall, 25% of Americans report that they or their families are “living the American Dream,” as compared to 55% who say they are “getting by, but do not have the life [they] want” and 20% who say they are “struggling and worried for the future.”

- 63% of married, upper-class Americans say they are living the American Dream, while working- and lower-class Americans are more likely to say they are struggling and worried for the future.

- Patterns of family formation and work arrangement vary dramatically by class.

- Lower- and working-class Americans aged 35–50 are less likely than middle- and upper-class Americans to be married but more likely to have children.

- One-quarter of two-adult households with young children have two adults working full-time; people with less than a bachelor’s degree are three times more likely to have an adult in the household not working, while only people with post-graduate degrees are more likely to have two full-time workers.

- Americans of all classes are failing to have as many children as they say they want.

- Among Americans in every class who do not report that their families are still growing, 45 to 50% say they have fewer children than they would ideally want, as compared to 0 to 10% who say they have had more children than ideal.

- Lower-, working-, and middle-class households are at least twice as likely to cite affordability rather than lifestyle or career as the reason they have had fewer children than they want, while upper-class households are more likely to cite lifestyle or career.

- Across all classes and regardless of parental status, 60 to 75% of Americans say that the government should do more to support families.

- In all cases, the primary rationales are that “families are falling behind and need help” or “more assistance to families would improve the lives of children.”

- The rationales that “being a parent is hard work and should be rewarded” or “with more support couples could have more children” are less than one-fifth as popular.
**Family Structure and Class**

Higher levels of education correlate with higher rates of marriage, but rates for holders of two- and even four-year degrees differ little from high-school graduates. Only at the post-graduate level does a significant gap emerge.

**Figure 1.** Marriage Rates

*Figures 35–50, by education level*

![Marriage Rates by Education Level]

Source: American Compass Home Building Survey (2021) · N=972

A definition of “class” that includes both education and income level offers a better lens for viewing differences in family structure. For instance, marriage rates differ significantly and by fairly steady increments across classes, and also display different trends by age. While lower- and working-class adults aged 18–24 are more likely to be married than their middle- and upper-class peers, the latter have caught up in the 25–34 age cohort and leave them behind above the age of 35.

**Figure 2.** Marriage Rates

*By age and class*

![Marriage Rates by Age and Class]

Source: American Compass Home Building Survey (2021) · N=1700
A pattern similar in one way, but notably different in another, appears with respect to having children. Lower- and working-class adults aged 18–24 are dramatically more likely to have children, but while middle- and upper-class adults in older cohorts close the gap they never catch up. Thus, while middle- and upper-class adults aged 35–50 are more likely to be married, they are less likely to have children.

**FIGURE 3.** Parenthood Rates
*By age and class*

![Parenthood Rates Graph](image)

Source: American Compass Home Building Survey (2021) - N=1700

Analyzing work and childcare arrangements by class is difficult because the choice to have household members in or out of the workforce influences household income level. A return to the education lens exposes the degree to which the choices of college-educated, and especially the most educated households differ from those of other Americans. Among two-parent households with a child under the age of five, a clear majority of the non-college educated have a parent not working; fewer than one-in-five have two full-time workers. For holders of post-graduate degrees, most households have two adults working full time.

**FIGURE 4.** Work Arrangements
*Couples with children under the age of 5, by education level*

![Work Arrangements Graph](image)

Source: American Compass Home Building Survey (2021) - N=24.8

Note: Couples include responses of "Married" and "Domestic/civil partnership"
THE AMERICAN DREAM

A low share of American households is achieving the American Dream. The situation does not appear to be one where younger Americans have not yet achieved it but make substantial progress as they establish themselves. Those aged 35–50 are not much more likely than those aged 18–24 to say they are living the American Dream, and they are equally likely to say they are struggling to get by and worried for their future.

FIGURE 5. The American Dream

By age

One possible explanation for this apparent shortcoming could be that “living the American Dream” is an elusive or unreasonable standard, and few ever feel they achieve it. But this is not the case. For instance, for people with higher levels of education, the likelihood of living the American Dream is higher. Notably, though, that effect is not pronounced until one achieves a bachelor’s degree. Responses from Americans with some college or even a two-year degree differ little from those with a high-school degree or less. Americans who start but do not finish college are least likely of all to be living the American Dream.

FIGURE 6. The American Dream

By education level
As with marriage, combining education and income into a measure of class provides the clearest picture. Most upper-class Americans do report they are living the American Dream. Marriage is also an especially strong independent predictor within each class. Married people in the middle class are as likely to say they are living the American Dream as unmarried people in the upper class. Married people in the lower and working classes are at least as likely to say they are living the American Dream as unmarried people in the middle class.

**FIGURE 7. Living the American Dream**

*By class and marital status*

![Bar chart showing the percentage of people living the American Dream by class and marital status.](chart)

*Source:* American Compass Home Building Survey (2021) • N=1700

*Question wording:* “Thinking about your own life, which of these statements is closest to your feelings?” Parents and guardians were asked about their families, others were asked about themselves.

**MISSING CHILDREN**

Alongside failure to achieve the American Dream, many families face another major disappointment: having fewer children than they say they want. Nearly half of parenting-age Americans say they would ideally have more children than they do, and being married does little to improve the picture. (Note, these data exclude respondents who report that “my family is still growing.”)

**FIGURE 8. Achieving Desired Fertility**

*By marital status*

![Bar chart showing the percentage of people achieving desired fertility by marital status.](chart)

*Source:* American Compass Home Building Survey (2021) • N=18k16

*Note:* Excludes respondents who say that “My family is still growing.”
Unlike most other pictures of American life, when it comes to achieving desired family size, the challenge also looks very similar across classes.

**FIGURE 9. Achieving Desired Fertility**

*By class*

![Achieving Desired Fertility Chart]

*Source: American Compass Home Building Survey (2021) - N=1550*  
*Note: Excludes respondents who say that "My family is still growing."

What is different across classes is the *reason* for failing to achieve desired fertility. While for most Americans the leading reason for not having more children is “I don’t think I could afford to,” among the upper class the leading issue is that “my preferred lifestyle or career would be difficult.”

**FIGURE 10. Reasons for Unmet Fertility**

*By class, married respondents only*

![Reasons for Unmet Fertility Chart]

*Source: American Compass Home Building Survey (2021) - N=333*  
*Note: Excludes respondents who say that "My family is still growing."
**Government’s Role**

In an era when Americans seem not to agree on much, the level of enthusiasm for government efforts to support families is strikingly high. Americans across classes, and regardless of whether they have children or not, agree by more than two-to-one with the statement that “the federal government should provide more support to families with children.” When asked why they agree, all heavily emphasize that families are falling behind and that assistance would improve the lives of children. Very few are especially persuaded by the “parenting wage” argument that parenting is hard work and should be rewarded, or the “natalist” argument that with more support couples could have more children. Among those who disagree, the leading reason is that providing such support is not the federal government’s role.

**Figure 11.** Should Government Provide More Support to Families?

Source: American Compass Home Building Survey (2021) - N=972

Question wording: "Should the federal government provide more support for families with children?"
PART II: SUPPORTING FAMILIES

American families have clear preferences for balancing work and childcare and for receiving government support.

KEY FINDINGS

- American attitudes about family structure vary widely, but most families see a full-time earner and a stay-at-home parent as the ideal arrangement for raising young children.
  - 53% of married mothers prefer to have one full-time earner and one stay-at-home parent while raising children under the age of five.
  - A full-time, stay-at-home parent is the most popular arrangement across lower-, working-, and middle-class respondents.
  - Parenting-age Americans prefer direct cash assistance to other forms of family policy, but paid family leave and subsidized childcare remain popular among women without children and upper-class adults.
  - Among people who support greater government assistance overall, 32% choose direct cash assistance as their preferred policy and 17% choose a wage subsidy, as compared to 19% and 20% for paid leave and subsidized childcare, respectively.
  - Support for cash assistance is likewise a much stronger first choice among lower- and working-class families (34% and 20%, respectively), whereas paid leave and subsidized childcare are preferred by their middle- and upper-class counterparts.
  - As a form of direct cash assistance, parenting-age Americans prefer monthly payments to an end-of-year tax credit.
  - 60% of parenting-age Americans prefer monthly checks to an income tax credit.
  - Respondents favoring cash assistance, in particular, prefer monthly payments by a five-to-one margin.

FAMILY WORK PREFERENCES

American families adopt many approaches to balancing parents’ work and home life, earning income and raising children. But one arrangement stands out for households raising young children: one full-time worker and one stay-at-home parent. This is the most popular choice among both single adults and parents and especially among married mothers, who choose it by an absolute majority.
While these attitudes are widely shared across family structures, they differ by socioeconomic status. Whereas lower-, working-, and middle-class adults are most likely to choose a full-time worker and a stay-at-home parent as their ideal, upper-class adults prefer both parents to work full-time and to rely on paid childcare.

**FIGURE 13. Family Work Preferences**
*By class*

Source: American Compass Home Building Survey (2021) - N=1,746

Question wording: "Which arrangement for paid work and childcare do you think is best for your own family while you have children under the age of 5?" OR "If you were to have children in the near future, which arrangement for paid work and childcare do you think would be best for your family while your children were under the age of 5?"
**Government Support**

As noted in Part I of this report, Americans across classes and among both parents and childless adults are generally enthusiastic about government increasing its support for families.

That consensus is less clear when viewed through an ideological lens. Self-identified conservatives are less likely than liberals and moderates to favor greater government support for families, mainly because they do not see such support as the federal government’s role. Still, a plurality do say government should do more, in particular expressing concern that families are falling behind. Liberals, by contrast, are relatively more likely to emphasize that support would improve the lives of children.

**Figure 14.** Political Ideology and Government Support

The preferences of parenting-age Americans vary widely when it comes to the best kind of government support. While a narrow plurality—a little over a quarter of respondents—prefer a regular direct payment, respondents were split between cash and in-kind benefits: 43% selected direct cash assistance or a wage subsidy, and 43% selected paid family leave or subsidized child care. The idea of a “baby bond” is least popular overall and within most segments of the population.

**Figure 15.** Family Policy Preferences

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**Source:** American Compass Home Building Survey (2021) - N=1,572

Question wording: "Thinking about support that the federal government could provide to families, which do you think would be best?"
Preferences vary between men and women, parents and childless adults. Fathers and mothers have a clear preference for direct cash assistance—as do childless men. But childless women favor in-kind benefits: a plurality rank paid family leave as their preferred policy, followed by subsidized childcare.

**FIGURE 16.** Family Policy Preferences  
*By gender and parental status*

Preferences among policies also appear influenced by attitudes about the role of government overall. Those who agree that government should increase support for families prefer direct cash assistance, whereas those who do not favor greater assistance prefer paid family leave to other potential policies if asked to make a choice. Direct cash assistance is the least popular policy among opponents of increasing government support.

**FIGURE 17.** Family Policy Preferences  
*By support for government action*
A similar difference in attitudes appears across classes. The lower- and working-class preference for cash payments and the middle- and upper-class preference for paid family leave are almost mirror images of each other.

**FIGURE 18.** Family Policy Preferences
*By class*

![Family Policy Preferences Graph](image)

Source: American Compass Home Building Survey (2021) - N=1,696
Question wording: "Thinking about support that the federal government could provide to families, which do you think would be best?"

**PREFERRED MECHANISM**

One issue brought into focus by recent proposals for a more generous Child Tax Credit or "child allowance" is the disbursement of payments monthly versus at year’s end. Here, parenting-age Americans largely agree: monthly payments are better.

**FIGURE 19.** Preferred Mechanism for Cash Assistance

![Preferred Mechanism Graph](image)

Source: American Compass Home Building Survey (2021) - N=2,000
Question wording: "If the federal government wanted to provide additional money to families with children, how should it do that?"

The preference for monthly checks persists across class, though regular payments are most popular among lower-class Americans most likely to rely on the support.
Perhaps most strikingly, while the views of people preferring other policies are mixed on how best to deliver a cash payment if one exists, those most enthusiastic about cash assistance prefer monthly payments by a five-to-one margin.

Source: American Compass Home Building Survey (2021) • N=1,292
Question wording: "Thinking about support that the federal government could provide to families, which do you think would be best?"
ABOUT THE DATA

The American Compass Home Building Survey was conducted by YouGov between January 21 and January 28, 2021, with a representative sample of 2,000 adults aged 18–50 living in the United States, including 1,174 respondents who reported being a parent or guardian. YouGov interviewed 2,214 respondents who were then matched down to a sample of 2,000 to produce the final dataset. The respondents were matched to a sampling frame on gender, age, race, and education. The frame was constructed by stratified sampling from the 2018 American Community Survey (ACS) 1-year sample subset on those aged 18–50, with selection within strata by weighted sampling with replacements (using the person weights on the public use file).

Respondents were instructed: The ongoing COVID-19 pandemic has placed extraordinary financial, logistical, and emotional constraints on families and forced many to rearrange their lives. In answering these questions, please think how your life would be with no pandemic—for instance, how it was before the pandemic struck or how you expect it to be once the pandemic has ended.

“Class” is defined by education and income:

- “Lower” (N=553): less than a 4-yr degree and household income below $30K
- “Working” (N=385): less than a 4-yr degree and household income $30K–$70K
- “Middle” (N=652): 4-yr degree or more and household income $30K–$70K; or household income $70K–$150K
- “Upper” (N=110): household income above $150K

Respondents who did not report household income and those with a 4-yr degree or more but household income below $30K are excluded from analyses using the “Class” variable.

The policies listed in the “Family Policy Preferences” charts and accompanying commentary are shorthand for the options given to respondents:

- Direct cash assistance = “Direct cash assistance: The government could send money to families for each child living in the household.”
- Wage subsidy = “Wage boost: The government could add to the earnings of low-wage workers with children under 18; like the taxes it usually takes out but in reverse.”
- Subsidized childcare = “Free or discounted childcare: The government could operate daycare centers or help pay the cost of childcare.”
- Baby bonds = “Baby bonds’ for children: The government could create savings accounts for children and put money in each year, with the child receiving the total amount upon reaching adulthood.”
- Paid family leave = “Paid family leave: The government could require that employers provide at least three months of paid leave to new mothers and fathers.”