

Appendix

Data references

Federal Reserve Board. 2024. "Survey of Household Economics and Decisionmaking." Board of Governors of the Federal Reserve System, Washington, DC.

U.S. Bureau of Labor Statistics (BLS). 1976–2024. "Current Population Survey Annual Social and Economic Supplements (ASEC)." U.S. Department of Labor, Washington, DC.

U.S. Census Bureau. 2025. "Poverty Thresholds." U.S. Department of Labor, Suitland, MD. <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.

U.S. Census Bureau. 2024. "2023 Survey of Income and Program Participation Users' Guide." U.S. Department of Labor, Suitland, MD.

Data methodology

Survey of Income and Program Participation

Sample. We use the 2023 Survey of Income and Program Participation (SIPP) cross-sectional data, which includes wave 1 of the 2023 panel, wave 2 of the 2022 panel, wave 3 of the 2021 panel, and wave 4 of the 2020 panel—all with 2022 as the reference year. In figure 4, we restrict the sample to adults who report having a job for every week in 2022. In figure 5, we restrict the sample to adults who report at least some work hours and earnings in 2022. We further restrict both samples to individuals who are present for all of 2022 and who lived with the same individuals across all months. Users can select their preferred age range between three options: 18 to 54, 18 to 59, and 18 to 64. An individual needs to be in the age range across 2022 to be in the given sample.

Presence of a minor child. Users can define their preferred parental status definition based on whether any child is present in the household for all months or the individual is a parent to a child in the household for all months, and by the age of the child, either under 18 for all months or 7 to 17 for all months. We define household as their sample unit (ssuid), given the individual lives with the same people all 12 months, irrespective of residence address. We are more interested in individuals with consistent household structure, compared to individuals who remain at the same address in 2022.

Low income. Low-income individuals are respondents living in a household with an income-to-poverty ratio at or below 130 percent of the federal poverty level across the calendar year (thcyincpov).

Service worker. SIPP reports worker occupations using the 2018 Census Occupation Code List. We define the service sector as health support professions (3601–3655), food preparation and serving related occupations (4000–4160), building and grounds cleaning and maintenance occupations (4200–4255), personal care and service occupations (4330–4655), and select sales occupations (4720–4760).

Survey of Household Economics and Decisionmaking

Sample. We restrict the sample to adults aged 18 to 54 who report working for pay for an employer last month (d3a).

Presence of a minor child. An individual has a child in the household if the number of children in the household under 18 (ppkid017) is greater than 0.

Low income. Low-income individuals are defined as earning at or below 130 percent of the federal poverty line (FPL) (U.S. Census 2025). To calculate FPL, household size and number of children are defined using the intake survey before an individual enters the Survey of Household Economics and Decisionmaking (SHED) panel. We assume the number of related children in the household is the number of individuals under 18 in the household (ppkid017). Family income to calculate FPL is reported in income ranges as the sum of the respondent's and (when present) their partner's income (i40). When 130 percent of a threshold is below a reported income range, the individual is below 130 percent FPL. When a threshold is within an income range, only households with thresholds closer to the maximum of the income range are categorized as low income. Because the reported income range widens the higher the income scale, thresholds are rounded to the nearest \$5,000 for incomes below \$40,000 and to the nearest \$10,000 for incomes between \$40,000 and \$60,000. For thresholds higher than \$60,000, they are rounded to the minimum or maximum of wider income ranges. Specifically, thresholds are rounded to \$75,000, \$100,000, \$150,000, or \$200,000.

Service worker. Service workers are individuals who report occupations (ppcm0160) in health support (14), food preparation and service (16), building and grounds cleaning and maintenance (17), personal care and service (18), and sales (35). Because the SHED reports broader occupational codes (two-digit categories whose labels roughly reflect the 2018 Standard Occupational Classification System) than SIPP (four-digit categories), we include all sales occupations in this figure.

Irregular schedule. An individual has an irregular schedule if their schedule varies either at the worker or the employers' request (d30).

Current Population Survey Annual Social and Economic Supplement

Sample. The Annual Social and Economic Supplement is a snapshot of data in March of each year. We restrict the sample to employed adult civilians aged 18 to 54 with a minor in the household.

Presence of a minor child. We report individuals as parents if the minimum age of the youngest child is less than 18. We define household for the given year as the respondent's serial number.

Low income. We plot individuals who are in the official poverty universe classification (offpovuniv) and whose total family income (offtotval) as a share of their official poverty threshold (offcutoff) is less than or equal to 130 percent of the federal poverty level.

Service workers. Service workers are individuals who report occupations in health support (3600–3650), food preparation and service (4000–4150), building and grounds cleaning and maintenance (4200–4250), personal care and service (4300–4650), or select sales professions (4700–4740), according to the U.S. Census' 2010 definitions harmonized across all years (occ2010).