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ABSTRACT

This article examines the economic status of two-parent families and the earnings contribution of employed teens and young adults. Using data from the 1989 Consumer Expenditure Survey, this study describes and compares two-parent families including employed and nonemployed teens ages 14-17 and young adults ages 18-24. Descriptive results indicate that 5.7 million families, or about 63 percent of all two-parent families with an oldest child 14-24 years, had an employed teen or young adult in 1989. About 47 percent of the families with teens, compared with 80 percent of the families with young adults had an employed child. Average annual earnings by 14-17 year olds were $1,579, or about five percent of before tax family income. Mean annual earnings by 18-24 year olds were $7,379, or 16 percent of before tax family income. Family status differed significantly when teens and young adults worked, as revealed by discriminant analysis. Employed teens were more likely to be from upper socioeconomic, white families than were nonemployed teens. Employed young adults also tended to be from upper socioeconomic, homeowner families, compared with nonemployed young adults. Tables and graphics include: (1) characteristics of two-parent families with and without employed children, ages 14-24, 1989; (showing level of parent's education); (2) reasons why oldest child, age 18-24, did not work in 1989; (3) two-parent family income, children's earnings, and family expenditures (showing expenditures on "education and reading"); (4) percentage of before tax income; and (5) discriminant analyses of demographic and expenditure variables by age and employment status of oldest child (with parental education and expenditures on education as discriminant factors). Although teens did not make a significant contribution to family income, families with employed teens were better off financially than their nonemployed counterparts. (DK)

Economic Status of Two-Parent Families With Employed Teens and Young Adults

Economic Status of Two-Parent Families With Employed Teens and Young Adults

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This article examines the economic status of two-parent families and the earnings contribution of employed teens and young adults. Using data from the 1989 Consumer Expenditure Survey, this study describes and compares two-parent families including employed and nonemployed teens ages 14-17 and young adults ages 18-24. Descriptive results indicate that 5.7 million families, or about 63 percent of all two-parent families with an oldest child 14-24 years, had an employed teen or young adult in 1989. About 47 percent of the families with teens, compared with 80 percent of the families with young adults, had an employed child. Average annual earnings by 14- to 17-year-olds were $1,579, or about 5 percent of before-tax family income. Mean annual earnings by 18- to 24-year-olds were $7,379, or 16 percent of before-tax family income. Family economic status differed significantly when teens and young adults worked—as revealed by discriminant analysis. Employed teens were more likely to be from upper socioeconomic, White families than were nonemployed teens. Employed young adults also tended to be from upper socioeconomic, homeowner families, compared with nonemployed young adults.

The Cooperative Extension System recently made "youth at risk" a national initiative (*15*). Changes in the employment patterns of family members are responsible, in part, for the social and economic conditions placing our Nation's youth at risk. (Risk refers to childhood poverty, poor health, physical and substance abuse, teenage pregnancy, depression, and suicide.)

Hayge (*4,5*), for example, showed there is an increasing proportion of younger wives entering the labor force and an increasing incidence of marital breakup. Greenberger and Steinberg (*3*) hypothesize that increased labor force participation by women has served as a role model for teens and young adults, encouraging them to work. They found that employed youth frequently neglect their education; are less able to handle stress, leading to increased alcohol and drug use; and, because most are working in suboptimal work environments, their long-term attitudes about work are more cynical than those of their nonemployed counterparts.

Nevertheless, more and more young people are working either part time or full time (*1,2,3*). Estimates of labor force participation by this group vary widely. As would be expected, teens tend to work part time after school. Young adults, who traditionally left home after high school to attend college or work full time, are more frequently choosing to stay at home with parents, as they go to college or work part time (*2*).

This trend in increased youth employment has been attributed to the expansion of job opportunities, especially in the service and retail sector; a weakening of the social and practical constraints on employing youth; and increased materialism among teenagers and young adults (*3*).

Some older children and young adults work to help their families financially. But unlike previous generations, most teens and young adults do not work to keep their families out of poverty (*3*). Most of the income earned by employed children is spent for their own needs and activities (*9,10,13*).

Teenage and young adult earners have generated public interest among social scientists, educators, parents, family counselors, policymakers, and those interested in the economic status of children. Whereas parents, educators, and policymakers have traditionally condoned—if not encouraged—employment by youth, research suggests that the social and psychological costs of youth employment, in general, may far outweigh the benefits.[1]

It is beyond the scope of this article to examine why so many young people are employed and the consequent social-psychological impact. This study provides insight into the economic role of youth, relative to the economic status of their families. Two major questions are addressed: "What are the demographic characteristics, income, and expenditures of two-parent families with employed teens and young adults versus their counterparts with teens and young adults who are not working?" and "Are two-parent families with child earners significantly different from similar families without child earners? If so, what demographic, income, and expenditure variables best explain these differences?"

[1]For a discussion of the social-psychological costs and benefits of youth employment, see Greenberger and Steinberg (*3*).

Approach

Data and Sample

Data for this study are from the interview component of the 1989 Consumer Expenditure Survey (CE) (*16*). Collected by the Bureau of the Census for the Bureau of Labor Statistics, CE is a national probability sample of about 5,000 consumer units. Data provide a detailed account of U.S. consumer units' demographic characteristics, income, and expenditures. Interviews are conducted in five consecutive quarters using a rotating sample design. The 1989 CE had a response rate of 86 percent with over 20,000 responses.

The final sample consisted of 1,920 two-parent families, reflecting sampling restrictions made on the basis of family composition, labor force characteristics, and completeness of income reported. Families with adult children over 25 years old could not be examined because there were not enough cases. Those with parents who were retired or students (one or both parents) or not living together were deleted because of the uniqueness of their financial situation. Incomplete income reporters, that is, families who did not provide a value for major sources of income such as wages and salaries, self-employment, or Social Security income, were eliminated from the sample to minimize distortion in income estimates.

Analysis and Variables

A two-part analysis was conducted. First, the demographic characteristics, income, and expenditure patterns of families with child earners were described and then compared with similar families in which the children were not employed. Families with teens (14-17 years old) were described separately from families with young adults (18-24 years old). Families were classified into the above groups, based on the oldest child's age. It is important to note, however, that earnings from all employed children were included in the analyses. Second, multivariate discriminant analysis was used to determine whether families with child earners were significantly different from their counterparts with nonearner children, based on selected demographic characteristics, including income and expenditure patterns. Resultant significant discriminant functions were interpreted to identify the variables that best characterized family group differences.

Data used in the descriptive analysis were weighted to represent the U.S. population of two-parent families with an oldest child between 14 and 24 years—about 9 million families. Sixty-three percent of the families had children who were employed part or full time. Among families with children 14-17 years old, 47 percent had an employed child, compared with 80 percent of families with young adults 18-24 years old.

In contrast, unweighted data were used in the discriminant analyses. Since these analyses are inferential in nature, and the precision of inference is a function of the number of cases that are free to contribute to variance in the data, the use of unweighted data is appropriate here.

In all, four separate descriptive discriminant analyses were performed and interpreted using interval level or dichotomous variables. The first discriminant analysis investigated whether 13 demographic variables could distinguish between two-parent families with teen earners ages 14-17 (Group 1: unweighted n=474) and those with teen nonearners ages 14-17 (Group 2: unweighted n=514). A second discriminant analysis was conducted to determine whether the same 13 demographic variables could differentiate between families with young adult earners ages 18-24 (Group 3: unweighted n=758) and similar families in which young adults were not employed (Group 4: unweighted n=174). For greater statistical precision, a 25-percent random sample of families with young adult earners (selected with a random start) was used in discriminant analyses to balance the sample size between young adult earner and nonearner families (*6,7,14*).

Demographic variables included: family size, father's age, mother's age, father's education level (high school graduate=1/nongraduate=0), mother's education level (high school graduate=1/nongraduate=0), employment status of father (employed=1/not employed=0), employment status of mother (employed=1/not employed=0), father's race/origin (White=1/minority=0), mother's race/origin (White=1/minority=0), housing tenure (own=1/rent=0), residence (urban=1/rural=0), total family before-tax income, and total annual expenditures.

A third and fourth discriminant analysis examined whether families with and without employed teens and young adults could be differentiated on the basis of nine expenditure variables: housing, transportation, food at home, food away from home, clothing, education, retirement, entertainment, and other.

Table 1. Characteristics of two-parent families[1] with and without employed children, ages 14-24, 1989

Family characteristics	Two-parent families, Oldest child			
	14 - 17 years		18 - 24 years	
	Employed	Not employed	Employed	Not employed
Number of families (weighted in thousands)	2,203	2,452	3,471	861
Family size	4.3	4.1	3.9	4.0
Number of earners	2.9	1.7	3.1	1.8
Number of employed children	1.1	0	1.3	0.1[2]
Number of autos	1.8	1.6	2.5	1.9
Number of vehicles	3.4	2.9	4.0	3.2
Age				
Father	42.4	42.3	48.5	49.6
Mother	39.8	39.6	46.3	45.8
	Percent		Percent	
Family type[3]				
Traditional	13.6	23.3	21.6	23.5
Dual earner	82.2	71.0	73.5	69.8
Other	4.2	5.6	4.9	6.7
Employment status				
Oldest child				
Full time	3.9	NA	28.1	NA
Part time	96.1	NA	71.9	NA
Not employed	NA	100.0	NA	100.0
Father				
Full time	81.1	79.4	82.5	77.0
Part time	16.6	16.6	13.7	18.6
Not employed	2.3	4.0	3.8	4.4
Mother				
Full time	42.6	35.7	34.0	30.3
Part time	41.4	37.3	40.7	41.3
Not employed	16.0	27.1	25.3	28.4
Father's education				
Elementary	2.4	6.0	7.5	9.4
Some high school	7.5	11.0	9.3	12.2
High school graduate or some college	59.8	55.6	52.9	48.4
College graduate or more	30.3	27.5	30.2	30.0
Mother's education				
Elementary	1.8	7.9	5.9	4.9
Some high school	6.9	8.9	8.5	11.8
High school graduate or some college	74.6	62.8	67.6	64.0
College graduate or more	16.7	20.4	18.0	19.3
Father's race/origin				
White (European American)	91.5	79.5	85.3	83.1
Afro-American, Native American, or Asian American	6.1	10.6	8.4	10.5
Hispanic	2.5	9.9	6.3	6.4
Mother's race/origin				
White (European American)	90.2	78.3	84.9	79.1
Afro-American, Native American, or Asian American	6.5	9.8	8.4	10.5
Hispanic	3.3	11.9	6.7	10.4
Housing tenure				
Own	85.9	79.1	88.9	80.8
Rent	14.1	20.9	11.1	19.2
Residence				
Rural	25.4	18.9	12.3	11.4
Urban	74.6	81.1	87.7	88.6

[1]Data are for two-parent families who were complete income reporters. Parents who were retired or students or not living together were excluded.
[2]Some child other than the oldest was employed.
[3]In traditional families, the father is employed, the mother takes care of the family; in dual-earner families, the father and mother are employed; and in other families, the mother is employed, but the father is not employed or both parents are not employed.
NA = Not applicable.

Characteristics of Families With Employed and Nonemployed Children

Demographic Characteristics

Table 1 presents the demographic characteristics of two-parent families with child earners and nonearners in 1989.

Families With Employed Teens. Of two-parent families with children 14-17 years old, about 47 percent had an employed oldest child. Families with teen earners had 4.3 family members, on average, including 1.1 child earner. Most (82 percent) of the employed teens were from dual-earner families.

Parents of teen earners tended to be middle-aged (early 40's), employed, high school graduates, White, homeowners, and living in urban areas. About 43 percent of the mothers were employed full time, and 41 percent worked part time in paid employment outside the home.

In contrast, families with teens who were not employed were slightly smaller, had fewer earners, and were more likely than families with employed teens to be traditional rather than dual-earner families. The parents of teen nonearners were the same age (early 40's) as their earner counterparts, slightly less educated (although a greater percentage of mothers were college educated), more likely to be minorities, renting, or living in urban areas.

Families With Employed Young Adults. About 80 percent of the two-parent families with an oldest child 18-24 years had an employed young adult. Families with young adult earners had 3.9 members, on average, including one young adult earner.

Parents with employed young adults were most likely to be in their mid- to late-40's, employed, high school graduates, White, homeowners, or living in urban areas. Most mothers of young employed adults were employed (34 percent full time and 41 percent part time), but 25 percent did not work in paid employment outside the home.

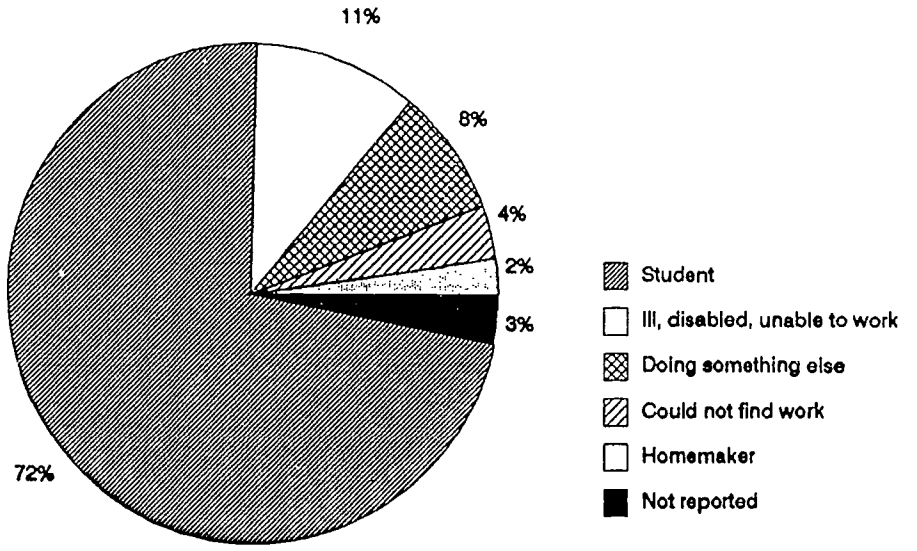
In contrast, families with young adult nonearners were, on average, slightly larger, more likely than families with young adult earners to be traditional families or a family type other than dual-earner, minorities, renting, or living in urban settings.

Families With Nonemployed Teens and Young Adults—Reasons for Not Working. Teens and young adults gave similar reasons for not working: student; ill, disabled, unable to work; could not find work; homemaker; or doing something else. But the percentage of those reporting a particular reason for not working varied between teens and young adults.

For example, about half (53 percent) of the teens ages 14-17 were not employed. As would be expected, almost all (97 percent) nonemployed teens were students. The other 3 percent indicated they could not find work or were doing something else.

In contrast, only about 20 percent of the young adults ages 18-24 living at home were not working. Most nonemployed young adults were students (72 percent) (figure 1). Eleven percent of this older age group were ill, disabled, or unable to work; 8 percent reported they

Figure 1. Reasons why oldest child, age 18–24, did not work in 1989



were doing something else; 4 percent could not find work; 2 percent were homemakers; and 3 percent did not indicate a reason for not working.

Children's Earnings and Family Income

Table 2 presents children's earnings and average family income estimates. In 1989, 2.2 million families with teens and 3.5 million families with young adults had at least one employed child. Teen earners worked almost exclusively part time (96 percent). On average, they earned $1,579 annually, about $30 a week or $132 each month. Teen earnings were about 5 percent of 1989 before-tax family income (calculated on a family-by-family basis).

Most young adults also worked part time but about 28 percent of this group worked full time. Young adults, on average, earned $7,379 annually or 16 percent of 1989 before-tax family income—about $142 a week or $615 a month.

Children's earnings, as a percentage of before-tax family income, varied by family type (figure 2). Children in dual-earner families earned the lowest percentage of family income. In contrast, children in traditional families (father employed, mother homemaker) and families other than dual earner or traditional (mother only employed or neither parent employed) tended to earn a larger percentage of family income.

Overall, families with teen earners had lower average family income than families with young adult earners because teens earned less, on average, than young adults. Average annual before-tax income of families with teen earners was $48,926, compared with $54,031 for families with young adult earners. Mean income of families with teen earners was about 91 percent of young adult earners' family income and 82 percent on a per capita basis.

Table 2. Two-parent family income, children's earnings, and family expenditures, by age and employment status of oldest child, 1989

Income and expenditures	Age of oldest child			
	14 - 17 years		18 - 24 years	
	Employed	Not employed	Employed	Not employed
Before-tax income	$48,926	$41,535	$54,031	$45,776
After-tax income	44,051	38,301	48,484	41,237
Per capita before-tax income	11,378	10,130	13,854	11,444
Children's earnings[1]	1,579	0	7,379	0
Oldest child's earnings[2]	1,443	0	6,618	0
Expenditures				
Total annual expenditures	$41,292	$36,003	$42,536	$41,781
Housing	11,298	10,674	10,483	11,257
Transportation	9,703	6,905	10,351	7,717
Food at home	4,636	4,644	4,792	5,037
Food away from home	2,010	1,642	2,040	2,090
Retirement	4,198	3,675	4,888	4,227
Clothing	2,358	2,223	2,266	2,462
Entertainment	2,343	2,208	2,242	3,475
Education and reading	820	816	1,348	1,277
Other[3]	3,926	3,216	4,126	4,240

[1]Based on wage and salary earnings of 80 percent of all children who indicated full- or part-time employment status, ages 14-24; 20 percent of employed children did not report earnings.
[2]Based on wage and salary earnings of oldest child, ages 14-24; about 80 percent reported earnings.
[3]Other includes life insurance, health care, tobacco, alcohol, cash contributions, personal care, and miscellaneous expenses.

Family Expenditures

Average annual expenditures reported by families with employed and nonemployed teens were $41,292 and $36,003, compared with $42,536 and $41,781 in families with employed and nonemployed young adults (table 2). Expenditure shares for food away from home, clothing, education, and other expenses were fairly stable across family types. In contrast, families with employed children spent proportionately more for transportation and less for food at home than comparable families with nonemployed children. Notably, families with nonemployed young adults spent proportionately more for entertainment than the other family types.

Overall, families with teen earners spent about 94 percent of their after-tax income. In contrast, families with employed young adults spent 88 percent of their after-tax income, indicating they had slightly more savings than those with teen earners.

Comparing Families With and Without Employed Teens and Young Adults

As previously noted, four multivariate descriptive discriminant analyses were conducted to determine if families with employed teens and young adults differed significantly from families with nonemployed teens and young adults. The dichotomous group variable in each of the four analyses consisted of families with child earners and families in which the children were not employed.

Discriminant analysis is a useful statistical technique for explaining group (a nominal or categorical variable) differences in terms of multiple correlated response (interval level) variables (*6,14*). In the two-group case, discriminant analysis yields a linear combination of response variables (discriminant function) that maximally separates the two groups. Interpretation of the discriminant function not only reveals which variables contribute to group separation but explains, in some cases, group differences in terms of higher inference variables. To test whether selected demographic and expenditure variables could be used to significantly distinguish between families with and without child earners, the Wilks' lambda test statistic (Λ) was computed and then transformed into a chi-squared statistic (X^2) (*14*).

For the first analysis, families with teen earners ages 14-17 were compared with nonearners, relative to 13 demographic variables. The Wilks' lambda ($\Lambda = 0.92$) was significant on transformation to Bartlett's chi-square ($X^2 = 82.91$, $p < .001$) (table 3, p. 8). Structure coefficients (correlations of demographic variables with the discriminant function) showed that mother's and father's race (0.60 and 0.60) and before-tax income (0.57) were associated most prominently with family group differences. Also important, but to a lesser extent, were housing tenure (0.42), mother's education (0.42), total annual family expenditures (0.39), mother's employment status (0.35), and father's education (0.31). All univariate F tests associated with discriminating variables cited above were significant at the 0.005 level or better.

At a high level of inference, the discriminant function seemed to be distinguishing between families with and without teen earners on a race/origin and socioeconomic status dimension. At a lower inference level, two-parent families with employed teens were more likely to be White, with moderately high incomes, homeowners, with highly educated parents, moderately high annual expenditures, and mothers who were employed.

A second discriminant analysis compared families with young adult earners ages 18-24 with similar families with nonemployed young adults. The same 13 demographic characteristics were used. Once again, the discriminant function was highly significant ($\Lambda = 0.94$; $X^2 = 22.89$, $p < .05$), but discrimination

Figure 2. Percentage of before-tax income earned by children, ages 14-24, in two-parent families, 1989

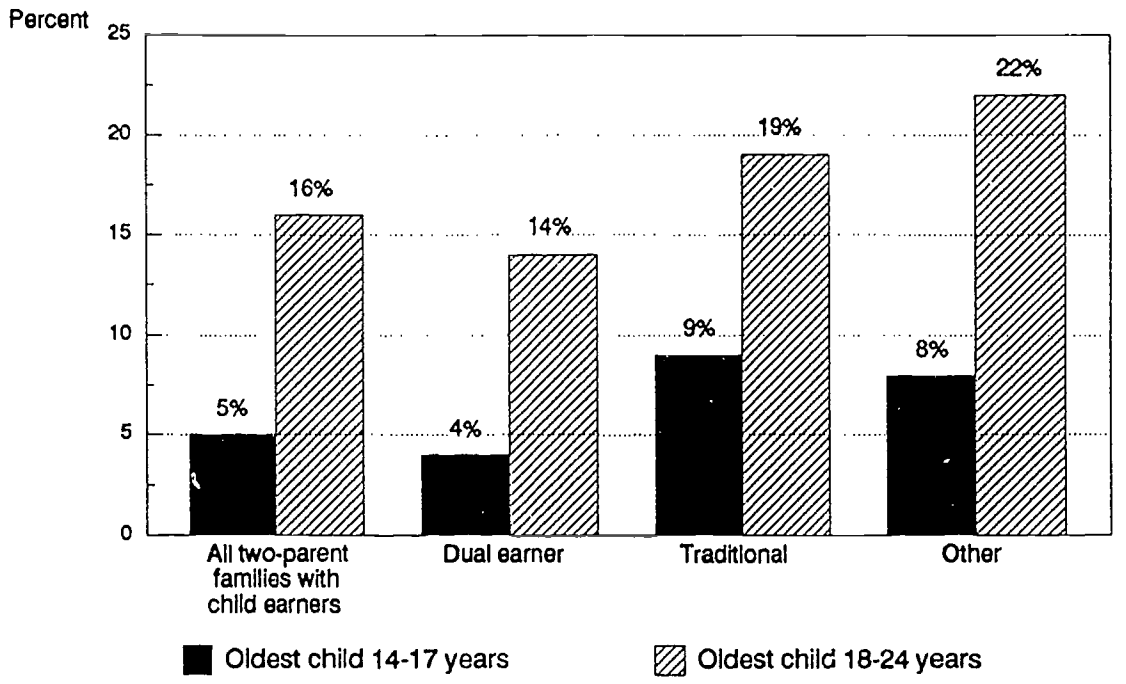


Table 3. Discriminant analyses of demographic and expenditure variables by age and employment status of oldest child, 1989

Variables	Univariate F tests	Discriminant structure coefficients[1]
Demographic characteristics		
Discriminant 1: Oldest child 14 - 17 years	(df = 1/986)	
Mother's race	31.45*	.601
Father's race	31.44*	.601
Before-tax income	27.80*	.565
Housing tenure	15.44*	.421
Mother's education	15.38*	.420
Total expenditures	13.25*	.390
Mother's employment status	10.52*	.348
Father's education	8.44*	.311
*p < .005		
Wilk's Lambda = .919 Chi square = 82.912 (df = 13)		**p < .001**
Discriminant 2: Oldest child 18 - 24 years	(df = 1/362)	
Before-tax income	14.50*	.776
Housing tenure	7.63*	.563
*p < .01		
Wilks' Lambda = .938 Chi square = 22.894 (df = 13)		**p < .05**

Variables	Univariate F tests	Discriminant structure coefficients[1]
Expenditures		
Discriminant 3: Oldest child 14 - 17 years	(df = 1/986)	
Retirement	20.85*	.903
Food away from home	5.58*	.467
Transportation	5.39*	.459
Education and reading	4.25*	.408
Housing	4.20*	.405
Clothing	2.87	.335
Other[2]	2.80	.331
*p < .05		
Wilk's Lambda = .975 Chi square = 25.115 (df = 9)		**p < .005**
Discriminant 4: Oldest child 18 - 24 years	(df = 1/362)	
Retirement	9.22*	.614
Transportation	7.89*	.568
Food at home	2.59	-.325
*p < .005		
Wilks' Lambda = .937 Chi square = 23.389 (df = 9)		**p < .005**

[1]Only structure coefficients calculated from the within group correlation matrix that exceeded .30 are reported in this table.
[2]Other includes life insurance, health care, tobacco, alcohol, cash contributions, personal care, and miscellaneous expenses.

was not as pronounced as in the previous analysis. Univariate F tests were significant at the 0.05 level or better.

The second discriminant analysis also appeared to discriminate between families with and without young adult earners on a socioeconomic status dimension: before-tax income and housing tenure were the only two distinguishing variables. Families with young adult earners tended to have higher before-tax family income and were more likely to be homeowners than comparable families with nonemployed young adults. There were no significant differences between families with and without young adult earners relative to family size, residence (urban/rural), total annual family expenditures, or parents' age, education, race, or employment status.

A third discriminant analysis compared families with and without teen earners on nine expenditure variables. A highly significant discriminant function (Λ=0.98; X^2=25.12, $p<.005$) and five significant univariate F tests ($p<.05$) indicate that families with employed teens spend differently than comparable families with teens who are not employed. Families with employed teens had significantly higher retirement expenses, that is, deductions for government retirement, railroad retirement, private pensions, self-employment retirement plans, and Social Security expenses. Also significant, although not as pronounced, were greater expenditures for food away from home, transportation, education, and housing than in families without employed teens.

Overall, expenses for clothing, food at home, entertainment, and other expenses (life insurance, health care, tobacco, alcohol, cash contributions, personal care, and miscellaneous) were not significantly different for families with and without employed teens. Although clothing and other expenses helped to explain the discriminant function (structure coefficients over 0.30), they were not important indicators of group differences (univariate F's were not significant).

Results suggest that families with employed teens have greater retirement savings and are financially better off than those with teens who are not working. Retirement savings may be borrowed against in the future to finance the children's college education.

The fourth discriminant analysis compared families with and without employed young adults on the same nine expenditure variables. Expenditures were significantly different overall (Λ=0.94; X^2=23.39, $p<.005$), but not as many individual expenditures differed as in the analysis of families with employed and nonemployed teens. Results suggest that retirement and transportation expenses are significantly higher in families with employed young adults.

Although expenditures for food at home help to interpret the discriminant function, food expenses were not significantly different for families with and without employed young adults, as indicated by the univariate F test. Other spending patterns did not distinguish between families with and without employed young adults.

Summary and Discussion

Findings from this study augment current knowledge of families with children who work in paid employment, their earnings and expenditures, and the relative economic contribution made by employed children to family economic status. Using income data from a nationally representative sample of two-parent families, this analysis expands on previous work (*3,4,5,8,9,10,11,12,13*), providing a national assessment of two-parent families with employed teens and young adults, and children's role in the economic status of two-parent families.

A major contribution of this research is empirical support for the intuitive idea that two-parent families with children who work are different from those with children who are not employed. Multivariate discriminant analysis showed how families with employed teens and young adults differ from their nonearner counterparts. Specifically, and most importantly, parents with employed teens ages 14-17 were more likely than their counterparts with nonemployed teens to be highly educated, White, homeowners, with moderately high before-tax income and total annual expenditures. Parents of young adult earners ages 18-24 had higher family incomes and were more likely to own their own homes than parents of young adult nonearners.

A comparison of expenditure patterns between families with and without teen earners showed that families with employed teens spent more for retirement-related investments, food away from home, transportation, education, and housing, than comparable families with nonemployed teens. Families with young adult earners also had significantly greater retirement-related investments and transportation expenses than those with young adult nonearners.

Although teens did not make a significant contribution to family income, a comparison of the income and expenditure patterns of families with and without employed teens suggests that families with employed teens may be better off financially than their nonemployed counterparts. This supports findings by Greenberger and Steinberg (*3*) who showed that families with employed youth are usually White and middle-class, whereas poor youngsters are typically the least likely to be employed. The mothers of employed teens appear to play an important role in their decision to work, since mother's characteristics (race, education, and employment status) were significantly different for employed and nonemployed teens.

In light of the finding that young adults make a significant contribution to family income, it is not surprising that before-tax income is higher in these families than in families with nonemployed young adults. What is surprising is that except for retirement and transportation expenses, there were no significant differences in the expenditure patterns of families with and without employed young adults. Since it was not possible to determine whether employed young adults were living with parents for free or reimbursing parents for living expenses, the relative contribution employed young adults make to family economic status remains unclear.

Further research into the economic role of children and their contribution to family economic status is needed. Since CE data (the data source used in this study) are primarily used to track consumer expenditures, a replication study using a different source of national income data such as the Current Population Survey (CPS) or Survey of Income and Program Participation (SIPP) would be desirable.

Additional studies of children as consumers—what children earn, save, spend, and the consequent social, psychological, and economic impact—are critical to our understanding of the economic role of children relative to family economic status.

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