

# Unpacking Household Budgeting Strategies through a Transportation Lens

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## Abstract

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## Plain Language Summary

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## 1 Introduction

Households juggle how to allocate their budgets: whether to invest in a reliable car, pay for quality childcare, secure housing in a good school district, or set money aside for leisure. These everyday choices shape how families live and move, reflecting the trade-offs they make to balance competing priorities. Transportation often sits at the center of these decisions, not only because it can be a significant expense, but also because choosing to buy and maintain a car versus relying on public transit represents a long-term commitment and a broader lifestyle choice. Its relative weight compared to housing, childcare, and other spending varies widely across families. The relationship between household budgeting and mobility is shaped not only by causal direction but also by how families prioritize and weight different needs. On one hand, mobility resources such as car ownership can structure the household budget: households with no or only one vehicle may spend far less on transportation, freeing up income for other essential or discretionary categories. On the other hand, underlying family structures and preferences can drive budget allocation choices that, in turn, shape transportation behavior. Larger families may prioritize childcare or invest in higher-quality housing in areas with better schools, limiting what remains for transportation. Others may emphasize frugality across all categories or deliberately substitute toward lower-cost transit options. Understanding both the direction of influence and the weight assigned to different budget categories is critical for transportation planning and policy, as these dynamics reveal how families navigate competing priorities under varying demographic and mobility contexts.

The purpose of this research is to explore how household budgets are structured around transportation decisions and how this impacts other spending categories. Using the Consumer Expenditure Survey (CEX), we will perform a Latent Class Analysis (LCA) to find groupings based on a household’s transportation expenses. These groupings can help us find groups of spenders with similar patterns to help us predict transportation expenses based on the household’s characteristics.

## 2 Literature Review

The literature relating to this study has been classified into four groups: (1) Family Choices and Activity Patterns, (2) Family Transportation Choices, (3) Family Spending and Budgets, and (4) Family Transportation Budgets. The following sections describe the relevant findings from literature in each of these groups.

Table 1 summarizes the literature we reviewed

Table 1: Summary of the Literature

Title	Authors	Year	Findings
A family expenditure perspective on transport planning: Australian evidence in context	Morris, J. M., & Wigan, M. R.	1979	transport takes about 17 percent of expenditures, at least part of the consumption expenditure by low income families is financed from savings, loans or other sources besides “income”.

Table 1: Summary of the Literature

Title	Authors	Year	Findings
Variable Lifespan and the Intertemporal Elasticity of Consumption	Skinner	1985	Changes in inflation will prompt changes in consumer expenditures
A sample selection model for prepared food expenditures	Nayga	1998	Most of the variables analysed significantly affect prepared food expenditures. For example, results suggest that frozen meals expenditures are higher for households without children, for smaller households, and for households headed by a non-white individual
Transportation Costs and Economic Opportunity Among the Poor	Blumenberg, E.	2003	Cost comparisons fall short of finding if transportation costs are a barrier for economic opportunity among the poor
Analysis of Variations in Vehicle Ownership Expenditures	Thakuriah, P. (Vonu), & Liao, Y.	2005	For vehicle-owning households, of every additional dollar that households spend, 18 cents is spent on vehicles after controlling for socioeconomic, demographic, life cycle, and other factors relating to households.
Leisure Travel Expenditure Patterns by Family Life Cycle Stages	Hong, G.-S., Fan, J. X., Palmer, L., & Bhargava, V.	2005	Marrieds without children are more likely to spend on leisure travel than singles, whereas single parents and solitary survivors are less likely to spend on leisure travel than singles.
Transportation Expenditures and Ability to Pay: Evidence from Consumer Expenditure Survey	Thakuriah (Vonu), P., & Liao, Y.	2006	Transportation expenditures made by households are better explained by permanent income levels of households than by annual incomes.
The Effects of Ethnic Identity on Household Budget Allocation to Status Conveying Goods	Fontes and Fan	2006	Asian Americans allocate more of their budget to housing, African Americans allocate more of their budget to apparel, and Hispanics allocate more of their budget to both housing and apparel, but to a lesser extent than Asian Americans with respect to housing and African Americans with respect to apparel.

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Title	Authors	Year	Findings
Do Transportation and Communications Tend to be Substitutes, Complements, or Neither?: U.S. Consumer Expenditures Perspective, 1984–2002	Choo, S., Lee, T., & Mokhtarian, P. L.	2007	New tech doesn't substitute Personal Vehicle travel probably
An analysis of the determinants of children's weekend physical activity participation	Copperman, R. B., & Bhat, C. R.	2007	The "number of children" variable suggests an overall higher likelihood of participation in utilitarian active travel among households with many children relative to households with few children
An analysis of the social context of children's weekend discretionary activity participation	Sener, I. N., & Bhat, C. R.	2007	male children more likely to participate with their fathers than female children, African-American children less likely to participate in health-enhancing active recreation pursuits
An Exploratory Analysis of Children's Daily Time-Use and Activity Patterns Using the Child Development Supplement (CDS) to the US Panel Study of Income Dynamics (PSID)	Copperman, R. B., & Bhat, C. R.	2007	The age of childrend has an effect on the types of activities they pursue
Estimating Transportation Costs by Characteristics of Neighborhood and Household	Haas, P. M., Makarewicz, C., Benedict, A., & Bernstein, S.	2008	Their model can help in travel demand modeling
An analysis of children's leisure activity engagement: Examining the day of week, location, physical activity level, and fixity dimensions	Sener, I. N., Copperman, R. B., Pendyala, R. M., & Bhat, C. R.	2008	Children in households with parents who are employed, higher income, or higher education were found to participate in structured outdoor activities at higher rates.

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Title	Authors	Year	Findings
A comprehensive analysis of household transportation expenditures relative to other goods and services: An application to United States consumer expenditure data	Ferdous, N., Pinjari, A. R., Bhat, C. R., & Pendyala, R. M.	2010	Adjustments are made with increased fuel prices
Measuring the Structureal Determinants of Urban Travel Demand	Souche, Stephanie	2010	urban density and cost of transport mode were statistically significant in their model
An empirical analysis of children's after school out-of-home activity-location engagement patterns and time allocation	Paleti, R., Copperman, R. B., & Bhat, C. R.	2011	The results show that a wide variety of demographic, attitudinal, environmental, and others' activity-travel pattern characteristics impact children's after school activity engagement patterns.
Is the Consumer Expenditure Survey Representative by Income?	Sabelhaus, J., Johnson, D., Ash, S., Swanson, D., Garner, T., Greenlees, J., & Henderson, S.	2013	the highest income thresholds are underrepresented in the survey
Relationship between Households' Housing and Transportation Expenditures: Examination from Lifestyle Perspective	Deka, D.	2015	More housing costs = more transportation costs, people the take transit spend less on transportation
An empirical investigation into the time-use and activity patterns of dual-earner couples with and without young children	Bernardo, C., Paleti, R., Hoklas, M., & Bhat, C.	2015	the presence of a child in dual-earner households not only leads to a reduction in in-home non-work activity participation (excluding child care activities) but also a substantially larger decrease in out-of-home non-work activity participation (excluding child care and shopping activities),

Table 1: Summary of the Literature

Title	Authors	Year	Findings
Expenditures on Children by Families, 2015	Lino, M., Kuczynski, K., Rodriguez, N., & Schap, T.	2017	Many observations on the expenditures of children
Factors influencing travel mode choice among families with young children (aged 0–4): A review of the literature	McCarthy, L., Delbosc, A., Currie, G., & Molloy, A.	2017	many factores influence decisions about mode choice when traveling with young children.
Relationships between Land Use, Transportation, Household Expenditures, and Municipal Spending in Small Urban Areas	Mattson, J., & Peterson, D.	2019	denser areas are more likely to use transit to commute. People in single-family homes tend to spend more money on transportation
An environment-people interactions framework for analysing children’s extra-curricular activities and active transport	Leung, K. Y. K., Astroza, S., Loo, B. P. Y., & Bhat, C. R.	2019	childrens activities can differ a lot based on neighborhood enfronment and family sociodemographic background.
Relationships between density, transit, and household expenditures in small urban areas	Mattson, J.	2020	single family homes spend more on transportation, higher income is correlated with higher tranportation costs.
An Updated Estimation Model of the Cost of Raising Children in Texas	Osborne, C., Wu, E., & Benson, K.	2021	Regardless of the method of calculation, we find that it is nearly impossible for two minimum wage earners to meet the basic costs of raising children in Texas, especially when child care is included
Parental Investments of Money for White, Black, and Hispanic Children in the United States	Hastings, O. P.	2022	. Both sociodemographic and economic factors play a substantial role in these differences, and the racial and ethnic gaps in parental investments of money are nearly eliminated when both are accounted for
The role of household modality style in first and last mile travel mode choice	Lu, Y., Prato, C. G., Sipe, N., Kimpton, A., & Corcoran, J.	2022	joint travel contributes least to modal shift from car to active transport when there is improved infrastructure of trains and things

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Title	Authors	Year	Findings
A review of the socio-demographic characteristics affecting the demand for different car-sharing operational schemes	Amirnazmiafshar, E., & Diana, M.	2022	There are lots of factors that might affect people’s willingness to use car sharing
Estimating Expenditures on Children by Families in Canada, 2014 to 2017	Duncan, K. A., Frank, K., & Guèvremont, A.	2023	The more income, the more spending on kids.
A New Approach to Understanding the Impact of Automobile Ownership on Transportation Equity	Molloy, Q., Garrick, N., & Atkinson-Palombo, C.	2024	“Captive Riders” have less spending allocated to transportation than captive drivers.
Transportation Statistics Annual Report 2024	Bureau of Transportation Statistics.	2024	Lots of summaries
A STUDY OF SPENDING, SAVING AND INVESTMENT PATTERNS OF MARRIED COUPLES WITH CHILDREN(NON-DINK) IN MUMBAI	Hargunani, C., Vernekar, S., & Vernekar, S.	2024	The data analysis reveals distinct spending, saving, and investment patterns among married couples, with a clear prioritization towards ensuring the well-being and future security of their families.”
Subsidizing Car Ownership for Low-Income Individuals and Households	Klein, N. J.	2024	Having a car gave people more opportunities than before, and they usually had more time to spend with the family. At the beginning and end of the day.
Investigating the effects of ridesourcing on the dynamics of household car ownership	Bilgin, P., Mattioli, G., Morgan, M., & Wadud, Z.	2025	Suggests that households are less likely to qcquire a car in the presence of ridesourcing, but car disposal is mainly driven by household compositions and residential relocation factors.

Source: [Lit Review Table](#)

**2.1 Family Choices and Activity Patterns**

There have been many studies done on the choices and activities of families (Rachel B. Copperman & Bhat, 2007b; Leung et al., 2019; Sener et al., 2008; see Sener & Bhat, 2007). These studies often focus on the activities choices of households and children.

Paleti et al. (2011) performed a study where they wanted to characterize the activity patterns of children after school. Their data were gathered from the Child Development Supplement to the Panel Study of Income Dynamics which has household demographics and time-use diaries for children. They looked at travel patterns using combinations of three activity-travel scenarios: staying at school, going home from school, and going somewhere else after school. They further identified specific after-school activities (e.g. Organized activities at school, recreation at the home of someone else, meals at restaurants, etc.) to use in a multiple discrete-continuous extreme value (MDCEV) model. The MDCEV is a type of discrete choice model that works when multiple options can be chosen, and was used to find predictors of children's participation in the different after school activities. In their analysis, they found that 57.7% of children in the survey participated in at least one out-of-home activity after school. They also found that children's activities were connected to household income, family dynamics, environment, and other things. For example, children in households with higher income were more likely to participate in activities after school. Children with no siblings along with children having a working primary caregiver were more likely to stay at school or go somewhere besides home directly after school. Children living close to a large city were less likely to go somewhere after school, go home, and then go back out. The findings of this study show the variety of factors that might affect a family's activity, and therefore transportation, patterns.

Another study on family choices was done by Bernardo et al. (2015). They used the American Time Use Survey and a Multiple Discrete Continuous Nested Extreme Value (MDCNEV) model to examine the activities of dual-earner households. The variables they used relate to household demographics, respondent demographics, couple characteristics, and day of the week. Findings indicated that women are more likely to participate in out-of-home maintenance, shopping, and social activities than men. They also found that respondents with higher education and with children are more likely to work from home. One key finding of this study is that couples with children are much less likely to participate in out-of-home, non-work activities.

## 2.2 Family Transportation Choices

Among the studies on family choices is a group of studies that focus on family transportation choices (Amirnazmiafshar & Diana, 2022; Rachel B. Copperman & Bhat, 2007a; Lu et al., 2022; Souche, 2010). These studies look at the connection between family mobility and family decisions.

McCarthy et al. (2017) is a literature review with some good findings, but I don't know if I should site the literature review or if I should find individual papers from the review to talk about.

A unique study to understand the effects car ownership has on household decisions was done by Nicholas Klein (2024). In order to understand how access to a car can effect a family in the United States, he interviewed 30 people in Maryland and Virginia who received a subsidized car. Two main findings of this study relate to travel behavior changes and access to opportunities. The people interviewed generally changed their travel behavior in similar ways after receiving a car. Before receiving the car, they would rely on public transit and others for transportation, but after receiving a car, they made many trips in their own cars, including some trips that they had to forgo before having a car. Another general conclusion Klein makes is that people had more access to opportunities after receiving a car. They had easier access to more potential jobs, but some also mentioned the ability to get more hours at the their current jobs. With less reliance on public transit, many respondents spent more time with their families at the beginning and end of the day.

Another study interested in car ownership was done by @bilgin\_investigating\_2025. They analyzed car ownership across multiple years using the United Kingdom Household Longitudinal Study dataset to see if ridesourcing availability affects car



ownership. They used two fixed effects logit models: one to model the effect of ridesourcing on the decision to increase the number of cars in the household and the other to model the effect of ridesourcing on the decision to decrease the number of cars in the household. Their results suggested that households with more than one car are more likely to get rid of a car and less likely to add a car compared to households with one car. Even with this tendency, their models did not show a strong connection between the presence of ride sourcing and changes in car ownership. They concluded that changes in household composition have a stronger impact on the change in number of cars of a household.

### 2.3 Family Spending and Budgets

Another set of studies focuses on household budgets and household spending patterns (Fontes & Fan, 2006; Nayga, 1998; Sabelhaus et al., 2013; Skinner, 1985). Many of the studies reviewed had an emphasis on the budgets related to raising children. Hargunani et al. (2024) analyzed family spending patterns in Mumbai and concluded that many families focus their expenditures on the current and future wellbeing of their children. This is evidenced by money spent on basic necessities and setting aside money for the future.

The United States Department of Agriculture (USDA) has produced reports that use the CEX to specifically analyze the costs of raising a child in the United States. The most recent report (Lino et al., 2017) found the top expenditure for married-couple families with two children to be housing. The rankings of other expenditures were different depending on the age of children, but food, child care/education, and transportation were always the next highest expenditures on children. Similar to the USDA report on the cost of raising children, Osborne et al. (2021) modeled the cost of raising children in Texas by following similar methodologies but using Texas-specific data for housing and childcare costs. They looked not only at married-couple families, but also at single-parent households and dual households where children spend time with both parents in different locations. They found differing expenditures on children among the different family make-ups and among different incomes.

Other studies with similar analyses have had similar findings. @hastings\_parental\_2022 used the CEX to compare expenditures between different racial and ethnic groups. When controlling for both family characteristics and income, he found that there was not a significant difference in total expenditures on children among racial and ethnic groups. This suggests that income and family characteristics play a larger role in family budgeting than race and ethnicity. Duncan et al. (2023) performed a study in Canada using the country's Survey of Household Spending (SHS) to analyze family expenditures. They found similar results as previously mentioned studies. Different income groups had different amounts allocated to children, but housing was always the highest expenditure with food, child care/education, and transportation being the next highest expenditures.

### 2.4 Family Transportation Expenses and Budgets

There have been many studies on family budgets and transportation expenses (Blumenberg, 2003; Choo et al., 2007; Ferdous et al., 2010; Haas et al., 2008; Hong et al., 2005; Morris & Wigan, 1979; Thakuriah (Vonu) & Liao, 2006).

One study focused on transportation budgets was done by Thakuriah & Liao (2005). Using CEX data, they made multiple models to analyze the expenditures related to vehicle ownership of households in the United States. In each model, they used a variety of variables (income, household demographics, spatial factors, economic factors, and family condition factors) to predict the amount of money a household spends on vehicles. Their model results indicate 18 percent of additional household expenditures is a vehicle expense. They results also indicate many factors influence household vehicle expenses. The models showed that homeowners spend more on

vehicle expenses. They also showed that vehicle expenses are connected with the sex of the head of household and the number of people in the household.

Deka (2015) - More housing costs = more transportation costs, people the take transit spend less on transportation

Mattson (2020) Mattson & Peterson (2019) - single family homes spend more on transportation, higher income is correlated with higher transportation costs. - denser areas are more likely to use transit to commute. People in single-family homes tend to spend more money on transportation

Molloy et al. (2024) - “Captive Riders” have less spending allocated to transportation than captive drivers.

Bureau of Transportation Statistics (2024) - Lots of summaries

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