

Meeting Basic Needs, 1995

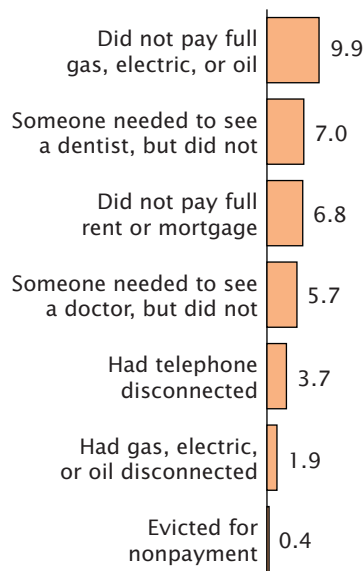
For most people who had difficulty meeting a basic need in 1995, it was not an isolated incident.

Most people have had times when paying the bills has been difficult. But what types of people find their budget exceeding their resources? How often do people end up with serious problems like not getting enough to eat or foregoing needed medical care? And where do they get help when the going gets rough? To answer these questions, the U.S. Census Bureau conducted a supplement to the Survey of Income and Program Participation (SIPP) in October 1995 through January 1996.¹

¹ Estimates in this chapter are calculated using sample data from the Survey of Income and Program Participation (SIPP), weighted by population controls based on the 1990 decennial census. The population universe for the SIPP is the civilian noninstitutional population plus armed forces off base or living with their families on post. As a result, these estimates will differ from population estimates computed from either the intercensal estimates program, or the 2000 decennial census.

Figure 14-1.
People in Households With Difficulties Meeting Basic Needs: October 1995 - January 1996

(Percent of total population)



Source: U.S. Census Bureau, 1993 Panel of the Survey of Income and Program Participation, October 1995 - January 1996.

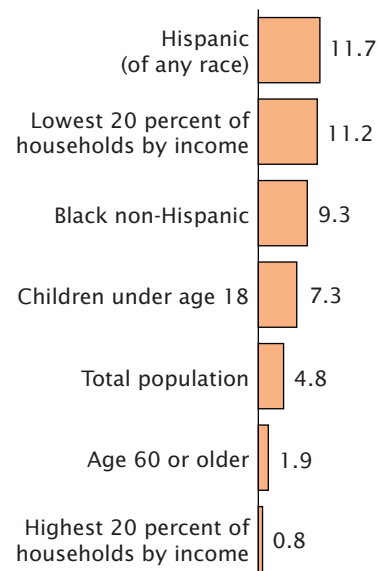
Forty-nine million people — about one person in five — lived in a household that had at least one difficulty in meeting a basic need during the year before the survey.

These included households that did not pay utility bills, did not pay the mortgage or rent, did not get needed medical attention, had a telephone or utility service shut off, were evicted, or did not get enough to eat.

When people had difficulty meeting a basic need, they often faced more than one problem at a time. In fact, 54 percent of those who had difficulties experienced more than one of these problems. Researchers who

Figure 14-2.
People With Not Enough Food in Household by Selected Characteristics: October 1995 - January 1996

(Percent of total population)



Source: U.S. Census Bureau, 1993 Panel of the Survey of Income and Program Participation, October 1995 - January 1996.

have examined the “survival strategies” of families with limited budgets have noted that they often play one type of need against the other. They might scrimp on food to buy a Christmas present or forestall one bill to pay another.²

Household income, age, and other characteristics are associated with the ability to meet basic needs.

Meeting basic needs was a problem for 38 percent of people who lived in the 20 percent of households with lowest incomes. One in five people in these low-income households had difficulty with more than one basic need.

Nearly every type of difficulty was more common among children than among adults. Children were more likely than adults to live in households that did not pay gas or electric bills, did not pay the rent or mortgage, did not visit the doctor, or had telephone service disconnected. Nineteen percent of children lived in households that did not meet basic expenses, compared with 14 percent of people aged 18 to 29, 12 percent of people aged 30 to 59, and 5 percent of people aged 60 and older.

The oldest group reported that they were better able to meet basic needs even though, on average, they had low incomes. As people age, they tend to have fewer life changing events such as marriage, childbirth, job change, and migration that might lead to temporary strains on their budgets.³ Older respondents to the SIPP may have lower expenses or they may be reluctant to admit their problems.

Other characteristics were associated with difficulties meeting basic needs. Blacks and Hispanics were more likely than White non-Hispanics to experience difficulties.⁴ Greater difficulty was observed among the unemployed and people with a work disability. Renters were more likely than homeowners to encounter problems. People living in a household maintained by a woman were significantly more likely than people living in a household maintained by a man to have problems meeting basic needs.

² See Kathryn Edin and Laura Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, New York: Russell Sage Foundation, 1997.

³ For a discussion of this point, see Ronald R. Rindfuss, “The Young Adult Years: Diversity, Structural Change, and Fertility,” *Demography*, November 1991.

⁴ The Black population in this section of this report excludes Hispanics. Hispanics may be of any race

In 1995, 1 person in 20 lived in a household where everyone did not get enough to eat.

When food shortfalls occurred, they were fairly large. On average, respondents reporting food shortages said this condition lasted for over a week. It would have taken an average of \$100 for these households to bring their food budgets into balance during the month that they were in need. Not getting enough food was strongly associated with income, age, race, and Hispanic origin.

Whether or not respondents needed assistance, they were asked where they would go if they had a problem. However, what people anticipated sharply contrasted with what actually happened when people were in need. Although 77 percent of all respondents said help would be available from some source, only 17 percent of those who had financial difficulties received help. And even though 88 percent of respondents who believed help would be forthcoming thought it would come from family, only 43 percent of those in need received help from this source. Community agencies were the source of help for 44 percent of needy respondents.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Extended Measures of Well-Being: Meeting Basic Needs: 1995* by Kurt Bauman.
- Look for the complete report on the Census Bureau’s World Wide Web site (www.census.gov). Click on “W” and select “Well-Being.” Under “Extended Measures of Well-Being,” click on “Extended Measures of Well-Being, Meeting Basic Needs.”
- Contact the Census Bureau’s Education and Social Stratification Branch at 301-457-2464 or e-mail pop@census.gov.
- For information on publications and other resources, see Appendix A.