

# Extended Measures of Well-Being: Living Conditions in the United States: 1998

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## Household Economic Studies

P70-87

### INTRODUCTION

The mid-1990s were a time of strong economic growth.<sup>1</sup> In the wake of this growth, questions arose about the extent to which all U.S. households were benefiting. How did increased national income translate into everyday lives? Were Americans better off in their homes and neighborhoods? Could they afford to buy the things they wanted and also pay for necessities? The U.S. Census Bureau asked about these issues in the Survey of Income and Program Participation (SIPP).<sup>2</sup>

<sup>1</sup> See U.S. Census Bureau, *Statistical Abstract of the United States: 2001* (121st Edition), Washington, DC, Table 567, p. 367 and Table 647, p. 422.

<sup>2</sup> The data in this report were collected from August through November of 1998 in the eighth wave (interview) of the 1996 Survey of Income and Program Participation. The population represented (the population universe) is the civilian noninstitutionalized population of the United States.

### What Is Well-being?

Agreement on specific criteria for measuring the concept of well-being is hard to find. Different measures are used depending on the topic of immediate concern, whether it be poverty, health issues, or the developmental achievements of children.<sup>3</sup> The topical module on "extended measures of well-being" in the SIPP, on which this report is based, provides one of the most extensive sets of measures available anywhere, although even this source cannot claim to be complete.

In this module, the Census Bureau asked about five topical areas or "domains": (1) whether the household possessed selected appliances and electronic goods, such as refrigerators, televisions, dishwashers, telephones, and computers; (2) housing conditions, including physical problems such as broken windows and leaky roofs, as well as the household's evaluation of warmth, space, privacy, overall housing repair, and other aspects of housing comfort; (3) neighborhood and community conditions, such as the threat of crime, problems with traffic, abandoned buildings, relations with neighbors, police and fire protection, medical services, and quality of schools; (4) ability to meet basic needs, paying rent and utility bills, avoiding eviction, and having enough food in the household; and (5) whether help would be available from family, friends, or other sources if it were needed in the household.

Items lacking from the topical module on extended measures of well-being can often be found in other sections of the SIPP and in other SIPP reports. For example, other topical modules have questions on money assets, types of vehicles owned, child-care arrangements, health status, and disability. In addition, the SIPP devotes a topical module to children's well-being.

<sup>3</sup> A general reference on measuring well-being is D. Kahneman, E. Diener and N. Schwarz (1999), *Well-being: the Foundations of Hedonic Psychology*, New York: Russell-Sage. For more information on children's well-being, see Jason M. Fields, Kristin Smith, Loretta E. Bass, and Terry Lugaila, (2001), *A Child's Day: Home, School, and Play (Selected Indicators of Child Well-Being)*, Current Population Reports, P70-68. U.S. Census Bureau, Washington, DC.

### Current Population Reports

By  
Kurt J. Bauman

Demographic Programs

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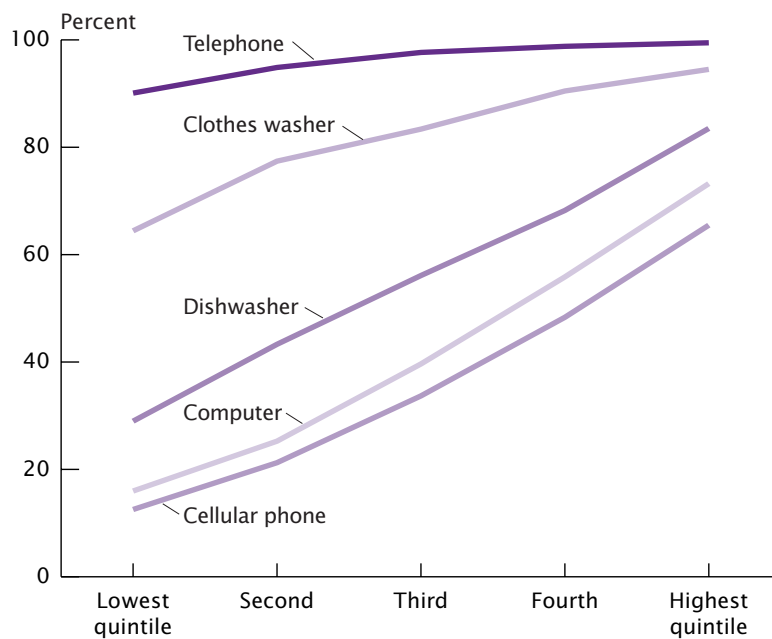


Table A.  
**Households Possessing Selected Consumer Durable Items: 1998**

Item	Number of households (thousands)	Telephone		Clothes washer (percent)	Air conditioning (percent)	Dishwasher (percent)	Computer (percent)	Cellular phone (percent)
		Percent	90-percent confidence interval (±)					
<b>Total</b> .....	<b>102,652</b>	<b>96.2</b>	<b>0.2</b>	<b>82.1</b>	<b>77.7</b>	<b>56.0</b>	<b>42.0</b>	<b>36.3</b>
<b>Age of Householder</b>								
15 to 29 years .....	12,686	92.7	0.7	66.2	77.4	47.4	40.4	35.4
30 to 44 years .....	34,628	95.8	0.3	83.0	78.0	59.2	53.7	43.1
45 to 64 years .....	33,550	96.8	0.3	86.5	77.9	60.6	46.9	40.9
65 years and older .....	21,788	97.8	0.3	82.9	77.0	49.0	16.8	18.8
<b>Sex of Householder</b>								
Male .....	56,448	96.3	0.2	84.2	78.5	60.2	47.5	40.0
Female .....	46,204	96.0	0.3	79.4	76.8	51.0	35.2	31.7
<b>Race/Ethnicity of Householder</b>								
White .....	86,272	97.0	0.2	84.7	78.4	59.1	44.0	37.7
Non-Hispanic .....	78,219	97.3	0.2	86.2	79.3	61.8	45.9	39.3
Black .....	12,474	90.9	0.8	67.5	77.5	34.8	26.3	27.2
Other race .....	3,906	94.9	1.0	70.9	63.0	55.2	48.5	34.5
Hispanic (of any race) .....	8,794	93.8	0.8	67.8	69.2	32.8	25.4	22.0
<b>Household Income Quintile</b>								
Lowest quintile .....	20,520	90.1	0.6	64.4	70.3	29.0	16.0	12.5
2nd quintile .....	20,527	94.9	0.5	77.4	74.5	43.3	25.3	21.3
3rd quintile .....	20,538	97.7	0.3	83.4	79.7	56.1	39.6	33.7
4th quintile .....	20,530	98.8	0.2	90.5	81.3	68.2	55.9	48.3
Highest quintile .....	20,533	99.5	0.1	94.5	82.7	83.5	73.2	65.5
<b>Education of Householder</b>								
Less than high school graduate .....	17,744	91.6	0.6	73.5	70.6	27.6	11.9	13.2
High school graduate .....	31,111	95.4	0.4	83.2	77.8	50.8	31.1	31.1
Some college .....	29,009	97.1	0.3	82.8	78.7	61.6	48.3	40.8
Bachelor's or higher .....	24,788	99.4	0.1	85.8	81.4	76.5	69.8	54.0
<b>Householder Disability</b>								
Disabled .....	9,720	91.2	0.8	73.9	71.3	37.7	27.4	20.8
Not disabled .....	92,932	96.7	0.2	82.9	78.4	58.0	43.5	37.9
<b>Household Type</b>								
<i>Nonfamily household</i>								
Lives alone .....	28,005	94.8	0.4	67.4	74.2	43.7	25.0	23.5
Lives with others .....	3,647	95.2	1.0	68.8	73.0	53.4	45.4	39.7
<i>Family Household</i>								
Married, no children .....	27,345	98.7	0.2	93.0	82.6	68.4	45.8	43.1
Married, children .....	26,955	97.5	0.3	92.3	81.3	67.5	62.1	49.6
Unmarried, no children .....	5,804	95.6	0.8	79.2	73.5	42.6	30.9	25.6
Unmarried, children .....	10,896	90.5	0.8	73.0	69.3	36.4	31.2	23.6
<b>Tenure</b>								
Owner .....	68,632	98.2	0.1	95.5	81.4	66.0	47.7	42.6
Renter .....	34,020	92.0	0.4	54.8	70.3	35.9	30.5	23.4
<b>Region</b>								
Northeast .....	19,808	97.3	0.3	76.9	68.4	50.0	42.0	33.6
Midwest .....	25,144	96.8	0.3	83.8	82.9	52.2	42.1	37.9
South .....	36,086	94.9	0.3	85.5	94.0	58.6	38.5	36.1
West .....	21,614	96.6	0.4	79.0	53.0	61.7	47.6	37.1
<b>Metropolitan Status</b>								
Central city .....	13,104	93.8	0.6	65.7	75.1	55.4	42.5	33.9
Metropolitan, outside central city .....	72,974	96.8	0.2	83.1	78.4	58.5	44.1	38.1
Nonmetropolitan .....	16,573	95.5	0.5	90.3	76.7	45.7	32.3	30.0

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

Figure 1.  
**Households Possessing Selected Consumer Durables by Income Quintile: 1998**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

The living standards of U.S. households are traditionally measured by income. This report takes a different approach. It measures living standards in terms of extended measures of well-being of households (see box) tracked in the SIPP to help deepen our knowledge about household conditions in ways not captured by money alone. Some aspects of well-being, such as fear of crime or quality of local public services, are only loosely connected with money. Other measures are more closely related to income but are also affected by other factors, such as cost of living, age, disability status, and sudden changes in circumstances. Extended measures of well-being provide a fuller, more complete, and detailed picture of living conditions of households in the United States than income alone provides.

### WHAT DID PEOPLE HAVE? WHAT DID THEY LACK? EXTENDED MEASURES OF WELL-BEING IN 1998

The questions in the 1998 SIPP covered many specific items, such as possessing a telephone, having a leaky roof, and whether there were abandoned buildings in the neighborhood. In addition, respondents were asked to rate their satisfaction with items such as the coolness of their homes in summer, the safety of their neighborhoods, and the quality of police services in their communities. Together, these indicators help to provide a portrait of the overall level of well-being people experience.

### Appliances and Electronic Goods

Possession of common types of appliances and electronic goods is an important measure of well-being.

A household that has items such as a telephone and a refrigerator meets minimum standards of functioning in modern American society. Items such as air conditioning, dishwashers, and clothes washers show the ability to reap the rewards of past economic growth. Possession of computers and cellular phones indicate the ability and willingness to take advantage of new technology.

In 1998, overall possession of different appliances and electronic goods varied considerably (Table A). Telephones were nearly universal — 96 percent of households had one. At the other extreme, less than half of all households had computers or cellular phones (42 percent and 36 percent, respectively). In between were several appliances providing comfort and convenience. Clothes washers were found in 82 percent of U.S. households; over three-quarters of households had air conditioning; and a majority had dishwashing machines.<sup>4</sup>

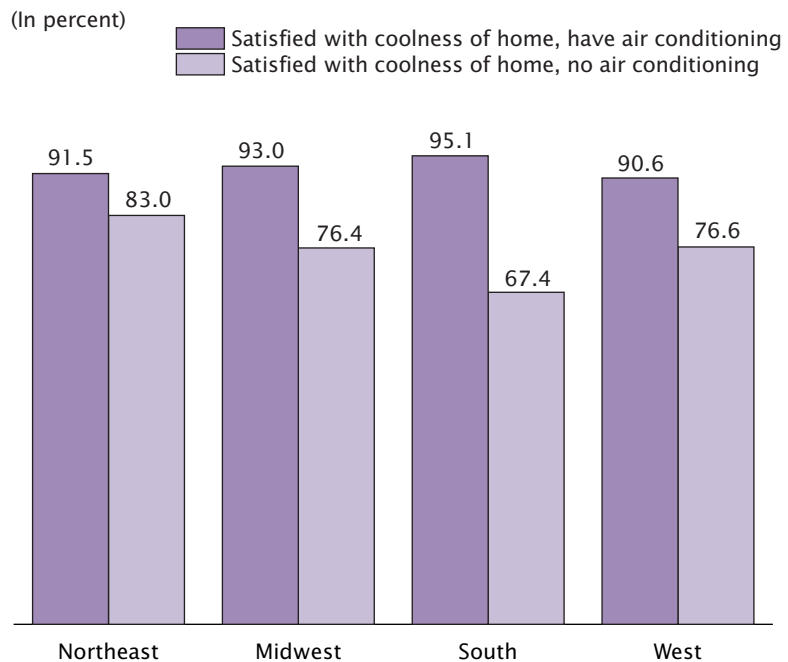
The relationship between levels of income and possession of appliances and electronic goods was especially strong (Figure 1). Only a minority of households in the lowest income quintile had dishwashers, computers, or cellular telephones. Among high-income households, 65 percent had cellular phones, 73 percent had computers, and 84 percent had dishwashers. Among households in the lowest income quintile, 90 percent had telephones, compared with 99 percent in the highest quintile.

<sup>4</sup> The estimates of this report are based on responses from a sample of the population. As with all surveys, estimates may vary from the actual values because of sampling variation or other factors. All comparisons made in this report have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted.

## Air Conditioning

Although income is important, other factors also influence possession of appliances and electronic goods. Air conditioning illustrates one such case. The SIPP questionnaire asked respondents to rate the coolness of their homes in summer, allowing comparison of the effect of air conditioning in each of the four regions of the country (Figure 2). At least 90 percent of households with air conditioning were satisfied with the coolness of their homes, whatever their region of residence. The lack of an air conditioner affected household comfort more strongly in the South than in other regions. Only 67 percent of Southern households without air-conditioning were satisfied with the coolness of their homes in summer, compared with 83 percent of Northeastern households without air conditioning.

Figure 2.  
**Households Satisfied with Coolness of Home in Summer by Possession of Air Conditioner and Region: 1998**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

## Housing Conditions

In 1998, most households in the United States were satisfied with their housing. Very few reported specific problems such as leaking roofs or problems with pests (Table B). The majority reported being somewhat satisfied or very satisfied with their home and its comfort in summer and winter.

Assessment of their home's state of repair was overwhelmingly favorable, with 92 percent of households at least somewhat satisfied. Freedom from problems with pests such as rats, mice, roaches, or other insects was cited by 87 percent of households. Hispanic households, disabled households, and households unmarried with children had a

lower likelihood of being pest-free. In all these groups, 80 percent or less said they were free from pests. The vast majority (93 percent) of all households also said they did not have a leaking roof or ceiling. Households whose reference person was disabled stood out as more likely to cite this problem, but even in this group 88 percent had no leaks.

Similar to the high level of satisfaction with household repair, homes were almost always considered cool enough in summer and warm enough in winter. When asked to give an overall rating of their homes, 96 percent were somewhat or very satisfied. No subgroup had less than 90 percent express satisfaction with their housing, but one

group that came close was households with unmarried parents (91 percent, not significantly different from 90 percent). These households fared badly in nearly all housing measures. They were less likely than married householders without children to be satisfied with their home (91 percent compared with 98 percent), its repair (84 percent compared with 95 percent), its coolness (82 percent compared with 94 percent), and its warmth (84 percent compared with 95 percent).

## Neighborhood Conditions and Community Services

Neighborhood and community are important aspects of well-being. The SIPP questionnaire asked households if they sometimes

Table B.  
**Households Reporting Satisfactory Housing Conditions: 1998**

(In percent)

Item	Home in good repair	No insects or pests	Roof does not leak	House is cool in summer	House is warm in winter	Overall housing satisfaction
<b>Total</b> .....	<b>92.2</b>	<b>87.3</b>	<b>93.1</b>	<b>89.7</b>	<b>91.2</b>	<b>95.7</b>
<b>Age of Householder</b>						
15 to 29 years .....	90.2	86.5	93.6	85.2	83.7	94.1
30 to 44 years .....	91.3	86.3	93.1	87.6	89.7	94.7
45 to 64 years .....	92.8	87.6	92.9	91.1	92.9	96.1
65 years and older .....	94.1	89.2	93.2	93.8	95.2	97.5
<b>Sex of Householder</b>						
Male .....	93.5	88.5	93.8	90.7	92.4	96.3
Female .....	90.7	85.9	92.3	88.6	89.7	95.0
<b>Race/Ethnicity of Householder</b>						
White .....	93.0	88.3	93.6	90.2	91.6	96.2
Non-Hispanic .....	93.5	89.4	93.8	90.8	92.0	96.6
Black .....	87.5	80.9	91.0	87.3	89.4	92.6
Other race .....	90.3	85.7	90.1	86.5	88.2	93.4
Hispanic (of any race) .....	88.3	78.2	90.9	84.9	86.9	92.8
<b>Household Income Quintile</b>						
Lowest quintile .....	87.9	82.2	90.4	86.3	87.7	93.1
2nd quintile .....	90.7	86.2	92.4	87.8	89.1	94.7
3rd quintile .....	92.8	87.9	93.8	89.9	91.3	96.0
4th quintile .....	94.1	89.3	94.5	91.3	93.1	96.9
Highest quintile .....	95.7	91.1	94.5	93.5	94.7	97.8
<b>Education of Householder</b>						
Less than high school graduate .....	88.1	81.5	90.3	86.8	89.2	93.6
High school graduate .....	91.9	87.9	93.4	89.9	91.2	95.4
Some college .....	92.6	87.7	93.5	89.3	90.5	95.7
Bachelor's or higher .....	95.2	90.4	94.3	92.2	93.3	97.5
<b>Householder Disability</b>						
Disabled .....	86.3	79.3	88.1	83.6	87.0	92.1
Not disabled .....	92.8	88.2	93.6	90.4	91.6	96.1
<b>Household Type</b>						
<i>Nonfamily household</i>						
Lives alone .....	92.3	88.1	92.6	89.7	90.9	96.1
Lives with others .....	91.0	87.4	93.1	84.7	85.5	95.1
<i>Family household</i>						
Married, no children .....	95.3	90.5	94.7	93.7	94.8	97.5
Married, children .....	92.9	87.0	93.4	90.0	91.5	95.7
Unmarried, no children .....	90.4	85.9	91.6	88.4	90.6	95.2
Unmarried, children .....	84.2	78.9	90.6	81.7	84.2	90.6
<b>Tenure</b>						
Owner .....	94.0	89.5	93.6	92.5	94.3	97.4
Renter .....	88.6	83.0	92.2	84.3	84.9	92.2
<b>Region</b>						
Northeast .....	91.7	89.3	92.4	88.8	90.7	95.3
Midwest .....	92.9	90.9	94.5	90.2	90.9	96.4
South .....	92.3	85.9	93.2	93.4	92.9	96.1
West .....	91.8	83.8	92.0	84.0	88.9	94.5
<b>Metropolitan Status</b>						
Central city .....	91.3	86.2	94.4	85.4	82.0	94.4
Metropolitan, outside central city .....	92.5	87.8	93.1	90.2	92.3	95.8
Nonmetropolitan .....	91.8	86.3	92.3	91.3	93.6	96.1

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

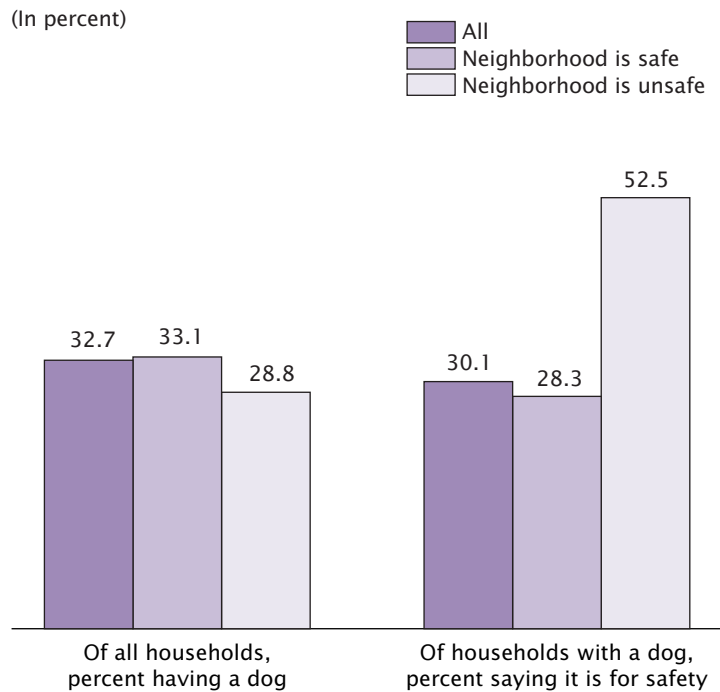
### Man's Best Friend

Some households react to fear of crime by getting a dog. According to data from the SIPP, 33 percent of U.S. households had a dog (Figure 3), but safety was not always the reason. Less than one-third (30 percent) of the 34 million households with dogs said they got their dog in part to keep their homes safe from thieves or intruders.<sup>5</sup>

Households that considered their neighborhoods safe were more likely to have a dog than households that considered their neighborhoods unsafe: 33 percent and 29 percent, respectively; however, households in unsafe neighborhoods were much more likely to cite safety as the reason for getting a dog — 52 percent compared with 28 percent.

<sup>5</sup> The SIPP asked a slightly different question than other surveys, with much different results than have been reported elsewhere. Surveys by the American Pet association indicated that 79 percent of owners considered security when acquiring a dog. American Pet Association, "Fun Pet Statistics," Taken from American Pet Association Polls, [www.apapets.com/petstats2.htm](http://www.apapets.com/petstats2.htm), April 2002.

Figure 3.  
**Ownership of Dogs and Reason for Acquiring Dogs by Rating of Neighborhood Safety: 1998**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

stayed at home due to fear of crime. The questionnaire had them rate police, health services, trash or litter in the neighborhood, relations with neighbors, and overall satisfaction with the neighborhood in which they lived. As with housing conditions, most households rated all these qualities favorably (Table C).

The vast majority of U.S. households was satisfied with police services, with few dramatic differences across groups, and most did not fear for their safety when leaving their homes. When asked if they stayed at home at certain times because they thought it might be unsafe, 87 percent of households said no. Strong income differences appeared on

this question, with 77 percent of the lowest-income households and 94 percent of the highest-income households able to say they did not stay home due to fear. Education also had a large impact. Nearly 79 percent of householders with less than a high school diploma, but 91 percent of households with a bachelor's degree, were not constrained by fear.

Other aspects of neighborhood and community were also satisfactory to the great majority of households. Of all U.S. households, 89 percent were satisfied with hospitals, health clinics, and doctors; 92 percent said there was no problem with trash or litter in the area; and 95 percent were satisfied with their relations with neighbors.

Overall, 95 percent of households were somewhat or very satisfied with the neighborhood in which they lived.<sup>6</sup>

Attitudes about neighborhood depended on where a person lived. The differences across region and metropolitan status were not large, but interesting patterns emerged. Of the four regions in the United States, the West contained the smallest proportion of people satisfied with neighborhood conditions. For example, 90 percent of Western households were satisfied with police services, compared with 93 percent of Southern households. Among Western households,

<sup>6</sup> Overall ratings of relations with neighbors and satisfaction with neighborhood were not significantly different.

Table C.  
**Households Reporting Satisfactory Neighborhood and Community Conditions: 1998**

(In percent)

Item	Does not stay home due to fear	Satisfied with police services	Satisfied with health services	No litter, trash in vicinity	Good relations with neighbors	Satisfied with neighborhood
<b>Total</b> .....	<b>87.1</b>	<b>91.9</b>	<b>89.2</b>	<b>91.8</b>	<b>95.1</b>	<b>95.0</b>
<b>Age of Householder</b>						
15 to 29 years .....	88.2	87.0	84.3	89.8	92.2	93.5
30 to 44 years .....	89.5	91.1	88.6	91.1	94.3	94.2
45 to 64 years .....	88.0	92.0	89.5	92.1	95.4	95.2
65 years and older .....	81.4	95.7	92.6	93.6	97.3	97.0
<b>Sex of Householder</b>						
Male .....	91.9	92.3	89.4	92.9	95.6	96.0
Female .....	81.4	91.3	88.9	90.5	94.4	93.8
<b>Race/Ethnicity of Householder</b>						
White .....	88.6	92.3	89.3	93.1	95.3	95.8
Non-Hispanic .....	89.5	92.5	89.3	93.8	95.5	96.2
Black .....	77.9	89.2	89.1	83.2	93.5	89.8
Other race .....	85.2	89.8	87.2	90.5	94.7	94.4
Hispanic (of any race) .....	78.9	91.3	89.0	86.3	93.1	91.2
<b>Household Income Quintile</b>						
Lowest quintile .....	77.2	89.9	88.2	88.5	94.1	92.8
2nd quintile .....	85.5	91.2	88.4	90.2	94.5	93.9
3rd quintile .....	88.7	91.7	87.6	91.5	95.0	95.1
4th quintile .....	90.6	92.8	89.8	93.8	95.2	96.0
Highest quintile .....	93.8	93.7	91.9	95.1	96.6	97.3
<b>Education of Householder</b>						
Less than high school graduate .....	78.7	92.0	89.4	87.9	94.4	92.8
High school graduate .....	87.1	91.1	88.5	92.0	95.2	95.0
Some college .....	88.8	91.1	88.2	91.8	94.6	94.8
Bachelor's or higher .....	91.4	93.7	91.1	94.4	96.0	96.9
<b>Householder Disability</b>						
Disabled .....	78.7	87.4	84.9	86.5	92.1	91.4
Not disabled .....	88.0	92.3	89.6	92.4	95.4	95.4
<b>Household Structure</b>						
<i>Nonfamily household</i>						
Lives alone .....	83.6	92.1	89.8	91.7	95.4	95.3
Lives with others .....	87.8	89.4	86.1	89.8	93.8	94.1
<i>Family household</i>						
Married, no children .....	90.3	93.2	90.1	93.5	96.5	96.6
Married, children .....	90.6	92.3	89.0	93.1	94.8	95.3
Unmarried, no children .....	84.1	91.3	89.6	91.2	95.1	94.4
Unmarried, children .....	81.1	87.9	86.5	85.6	91.6	90.1
<b>Tenure</b>						
Owner .....	89.6	92.8	90.2	93.8	96.3	96.5
Renter .....	82.3	89.9	87.1	87.9	92.6	92.0
<b>Region</b>						
Northeast .....	88.1	92.5	90.6	90.5	94.9	94.6
Midwest .....	88.9	91.9	90.7	92.9	94.9	95.8
South .....	86.3	92.7	88.8	92.3	96.4	95.6
West .....	85.6	90.0	86.9	91.1	93.2	93.6
<b>Metropolitan Status</b>						
Central city .....	85.4	86.9	85.5	89.8	93.5	93.1
Metropolitan, outside central city .....	86.7	93.1	90.9	92.0	95.1	95.1
Nonmetropolitan .....	90.6	90.5	84.7	92.8	96.0	96.2

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.



94 percent expressed overall satisfaction with their neighborhoods, compared with 96 percent of Midwestern households.

In metropolitan areas, householders were likely to give a good rating to available health services (doctors and hospitals). This was especially true for households in metropolitan areas outside the central city (Figure 4). Nonmetropolitan households, on the other hand, were more likely to give a high mark to their relations with neighbors, to report that there was no nearby place where they would be afraid to walk, and to express satisfaction with their neighborhood. No significant differences between city residents and others appeared in the rating of public schools.

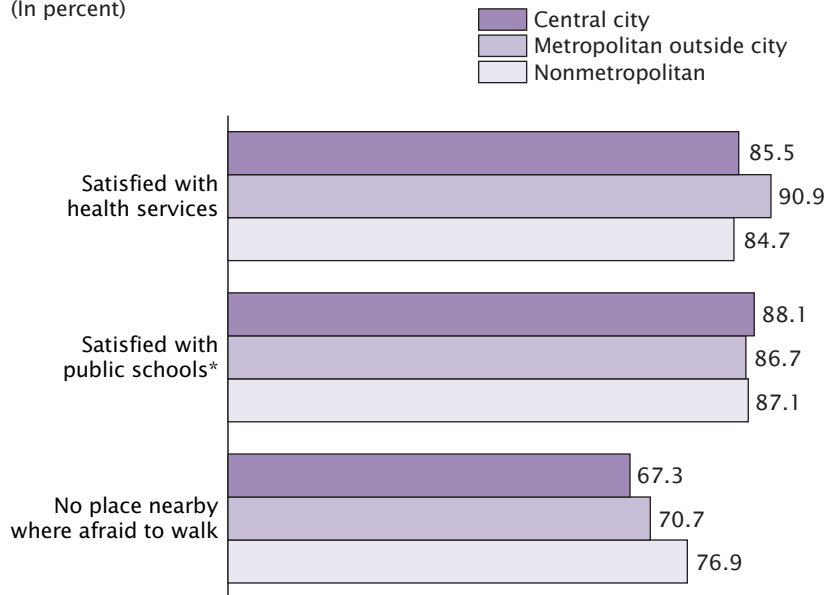
### Meeting Basic Needs

For some households, making ends meet is a central challenge to well-being. The topical module on extended measures of well-being asked households if there were a time in the last 12 months when they did not meet “essential expenses.” In addition, the questionnaire asked about specific difficulties meeting basic needs, such as not paying utility bills, not paying mortgage or rent, needing to see the doctor or dentist but not going, having telephone or utility service shut off, being evicted, or not getting enough to eat. In 1998, just over one U.S. household in five (21 percent) had at least one difficulty meeting basic needs in the previous 12 months (Figure 5).

The most commonly-mentioned specific difficulty, mentioned by 9 percent of households, was not paying utility bills. After that, it was most common to skip needed dental or medical care (8 percent

Figure 4.  
**Households with Favorable Rating of Neighborhood and Community by Metropolitan Residence: 1998**

(In percent)

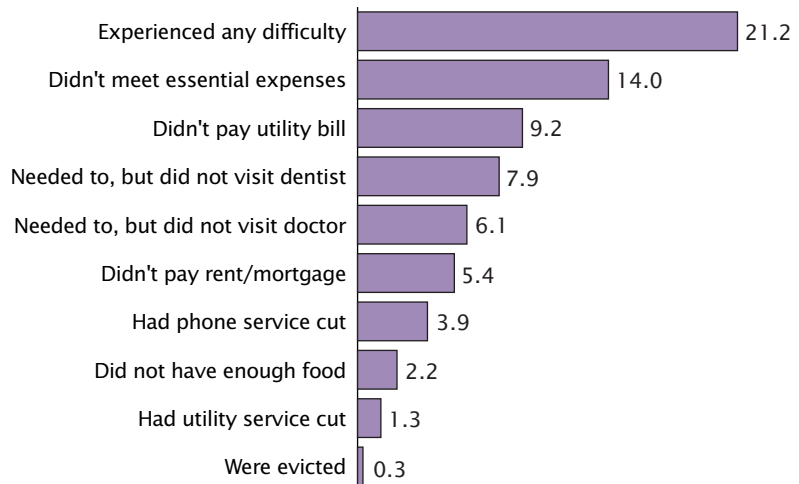


\* Includes only households with children under 18.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

Figure 5.  
**Households with Difficulty Meeting Basic Needs in Past 12 Months, by Type of Difficulty: 1998**

(In percent)



Note: Some households experienced more than one difficulty meeting basic needs.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.



Table D.  
**Households Experiencing Difficulty Meeting Basic Needs in Past 12 Months: 1998**

(In percent)

Item	Any difficulty	Did not pay utility bills	Food insecurity	Needed to visit dentist	Needed to visit doctor	Did not pay rent or mortgage
<b>Total</b> .....	<b>21.2</b>	<b>9.2</b>	<b>9.1</b>	<b>7.9</b>	<b>6.1</b>	<b>5.4</b>
<b>Age of Householder</b>						
15 to 29 years .....	30.8	13.9	12.7	11.8	7.9	8.3
30 to 44 years .....	26.3	12.4	10.8	9.9	7.4	7.8
45 to 64 years .....	19.6	8.0	8.4	7.4	6.4	4.6
65 years and older .....	9.9	3.0	5.3	3.2	2.7	1.1
<b>Sex of Householder</b>						
Male .....	17.5	6.9	7.1	6.8	5.1	4.5
Female .....	25.7	11.8	11.5	9.2	7.4	6.5
<b>Race/Ethnicity of Householder</b>						
White .....	19.0	7.6	7.6	7.5	5.6	4.7
Non-Hispanic .....	17.7	7.1	6.4	7.2	5.4	4.1
Black .....	36.4	20.0	18.2	10.8	9.5	10.4
Other race .....	20.5	7.8	13.6	7.8	6.5	5.5
Hispanic (of any race) .....	32.8	13.8	19.3	10.9	8.9	10.3
<b>Household Income Quintile</b>						
Lowest quintile .....	33.9	14.7	20.2	11.8	11.2	9.3
2nd quintile .....	27.0	12.8	12.0	11.0	8.3	7.4
3rd quintile .....	22.3	9.6	7.5	8.6	5.9	5.2
4th quintile .....	14.9	6.1	4.0	5.4	3.6	3.3
Highest quintile .....	7.9	2.6	1.7	2.7	1.7	1.6
<b>Education of Householder</b>						
Less than high school graduate .....	29.4	12.4	17.0	10.1	9.5	7.1
High school graduate .....	23.0	10.8	9.6	8.4	6.3	6.3
Some college .....	23.1	10.1	8.5	9.1	6.7	6.0
Bachelor's or higher .....	10.8	3.7	3.3	4.4	2.9	2.2
<b>Householder Disability</b>						
Disabled .....	42.5	19.2	24.8	16.5	16.2	11.8
Not disabled .....	19.0	8.1	7.4	7.0	5.1	4.7
<b>Household Structure</b>						
<i>Nonfamily household</i>						
Lives alone .....	20.1	7.2	9.6	7.7	6.7	4.5
Lives with others .....	24.4	7.6	9.0	11.7	9.1	4.9
<i>Family household</i>						
Married, no children .....	10.8	3.8	3.8	4.2	3.3	2.2
Married, children .....	21.4	10.0	7.6	8.0	5.6	5.7
Unmarried, no children .....	24.2	9.8	10.8	9.4	8.1	5.8
Unmarried, children .....	46.7	25.8	23.6	15.5	11.3	14.7
<b>Tenure</b>						
Owner .....	14.9	6.1	5.2	5.5	4.3	3.2
Renter .....	33.9	15.3	16.8	12.8	10.0	9.8
<b>Region</b>						
Northeast .....	19.6	9.2	8.5	6.8	4.4	5.0
Midwest .....	20.1	9.4	8.1	6.9	5.8	5.1
South .....	21.8	9.0	9.2	8.6	7.0	5.2
West .....	22.9	9.2	10.5	9.0	6.6	6.3
<b>Metropolitan Status</b>						
Central city .....	30.9	14.0	14.3	11.7	9.2	9.1
Metropolitan, outside central city .....	19.7	8.5	8.3	7.3	5.5	5.0
Nonmetropolitan .....	20.3	8.3	8.3	7.6	6.4	4.4

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

and 6 percent, respectively), followed by mortgage or rent payments (5 percent). Few households got so far in arrears that their phone service or utility service were cut, and less than 1 percent of households reported being evicted from their home for non-payment of rent or mortgage in the preceding 12 months.

As with other measures of well-being, characteristics of the householder, particularly age and income, made a large difference in meeting basic needs. Among households with householders 65 and older, 10 percent had at least one difficulty meeting basic needs. By contrast, 31 percent of households with householders under the age of 30 had difficulties (Table D). Similarly, 8 percent of households in the upper income quintile, compared with 34 percent of those in the lowest income quintile, had at least one difficulty meeting basic needs.

Two other notable factors which affected basic needs were disability and household structure. Approximately 43 percent of households with householders with work-related disabilities experienced difficulty meeting basic needs, and about half of all unmarried-with-children households (47 percent) had at least one difficulty meeting basic needs.

Differences by metropolitan location were not large. Central city households reported more difficulty meeting basic needs than households in nonmetropolitan areas or in metropolitan areas outside central cities. Difficulties meeting basic needs were not significantly different between the latter two areas.

While income was important, even the highest-income households had incidents of difficulty meeting basic

needs. For example, 8 percent of households in the highest income category (over \$5,640 per month) had at least one difficulty meeting basic needs, 3 percent did not pay utility bills, and 2 percent needed to see a doctor but did not go.

A high-income household might have problems meeting basic needs for several reasons. In some households, individuals such as roommates or boarders may live on a separate budget, and may have difficulty although total income in the household is high. In addition, income and household composition can fluctuate greatly over the course of time, leading to financial shortfalls, and some people extend their resources to the limit, despite their high income.

### Getting Help When in Need

When households do run into trouble, they are likely to need help. The vast majority (86 percent) of households believed they could find most or all of the help they needed if the need arose (Table E). The most commonly cited sources were family (43 percent) and friends (31 percent). Community groups, churches, and social service agencies were considered a probable source of help by only 17 percent of households.<sup>7</sup>

Unlike most other extended measures of well-being, the expectation that help would be available if needed did not vary greatly by characteristics. However, when households did need help, their characteristics affected their chance of receiving it. Only 19 percent of households that experienced difficulty meeting basic needs reported actually receiving help from friends, family, or others, but the proportions ranged from 30 percent

<sup>7</sup> These values sum to more than 86 percent because multiple choices were allowed.

among households in the lowest income quintile to 7 percent among those in the highest. That is to say, those with the greatest chance of getting help were also those with the greatest chance of experiencing difficulties.

### WHO IS DOING WELL? THE DISTRIBUTION OF WELL-BEING IN 1998

While income is strongly related to well-being, household characteristics such as age, race and Hispanic origin, and place of residence are also important, even controlling for income. Earlier analyses of well-being showed that measures of income and assets explain part, but not all, of the differences in well-being across types of households.<sup>8</sup> In fact, sometimes a group with less money had a higher level of well-being. The leading example is age, as examined in the next section.

To obtain a better overview of the relation between household characteristics and well-being, it is convenient to examine selected measures from topical areas or “domains” of well-being (see box on page 1). In addition, one can create measures that provide an overall summary of a domain. An example of a summary measure is “fewer than two difficulties meeting basic needs,” which indicates there were fewer than two instances of households not meeting expenses, not paying utility bills, or any of the other measures from the section on difficulty meeting basic needs. A summary measure of housing repair is whether households reported any problems with pests, leaky roofs, broken

<sup>8</sup> See Kurt J. Bauman, “Direct Measures of Poverty as Indicators of Economic Need: Evidence from the Survey of Income and Program Participation,” Working Paper Series, no. 30, Population Division, U.S. Census Bureau, 1998.

Table E.  
**Households Expecting Help and Receiving Help When in Need: 1998**

(In percent)

Item	Help expected from:				Help received when in need*
	Family	Friend	Agency	Any source	
<b>Total</b>	<b>43.8</b>	<b>31.4</b>	<b>16.7</b>	<b>86.5</b>	<b>19.2</b>
<b>Age of Householder</b>					
15 to 29 years .....	46.3	32.3	12.9	89.4	21.2
30 to 44 years .....	39.4	29.8	13.9	86.2	19.2
45 to 64 years .....	40.6	30.0	16.8	84.1	18.1
65 years and older .....	54.3	35.4	23.2	89.1	18.5
<b>Sex of Householder</b>					
Male .....	43.2	32.2	16.8	86.4	15.8
Female .....	44.5	30.4	16.5	86.7	22.0
<b>Race/Ethnicity of Householder</b>					
White .....	45.0	32.7	17.0	87.4	18.2
Non-Hispanic .....	45.3	33.3	17.5	88.0	17.9
Black .....	37.0	23.8	16.4	81.2	22.3
Other race .....	37.8	25.5	10.8	83.9	20.0
Hispanic (of any race) .....	40.8	26.0	12.4	81.3	19.9
<b>Household Income Quintile</b>					
Lowest quintile .....	45.8	29.0	18.4	84.7	30.0
2nd quintile .....	44.2	31.3	17.3	85.7	17.3
3rd quintile .....	44.0	32.1	16.4	87.2	13.4
4th quintile .....	42.7	31.5	15.7	87.1	13.2
Highest quintile .....	42.4	32.9	15.7	88.0	7.2
<b>Education of Householder</b>					
Less than high school graduate .....	46.7	28.5	18.5	83.8	23.0
High school graduate .....	47.2	31.6	16.9	87.5	20.3
Some college .....	42.2	31.3	16.1	86.1	16.9
Bachelor's or higher .....	39.3	33.1	15.8	87.9	14.5
<b>Householder Disability</b>					
Disabled .....	37.6	24.6	15.2	80.0	27.4
Not disabled .....	44.4	32.1	16.8	87.2	17.2
<b>Household Structure</b>					
<i>Nonfamily household</i>					
Lives alone .....	46.9	34.9	17.8	88.2	21.5
Lives with others .....	36.5	32.4	11.2	85.3	14.5
<i>Family household</i>					
Married, no children .....	47.4	33.3	19.3	87.0	14.6
Married, children .....	41.2	29.5	15.9	86.8	14.5
Unmarried, no children .....	44.5	28.7	16.4	85.8	20.7
Unmarried, children .....	35.1	23.0	11.2	80.9	25.0
<b>Tenure</b>					
Owner .....	46.0	33.4	18.6	87.8	15.6
Renter .....	39.3	27.3	12.8	83.9	22.3
<b>Region</b>					
Northeast .....	44.3	29.8	14.8	86.6	17.3
Midwest .....	43.8	28.9	14.8	87.3	18.2
South .....	46.0	34.1	21.4	86.5	20.0
West .....	39.5	31.0	12.7	85.6	20.3
<b>Metropolitan Status</b>					
Central city .....	39.6	29.7	12.7	84.6	22.3
Metropolitan, outside central city .....	43.9	30.9	16.1	86.7	17.8
Nonmetropolitan .....	46.8	34.6	22.4	87.1	21.0

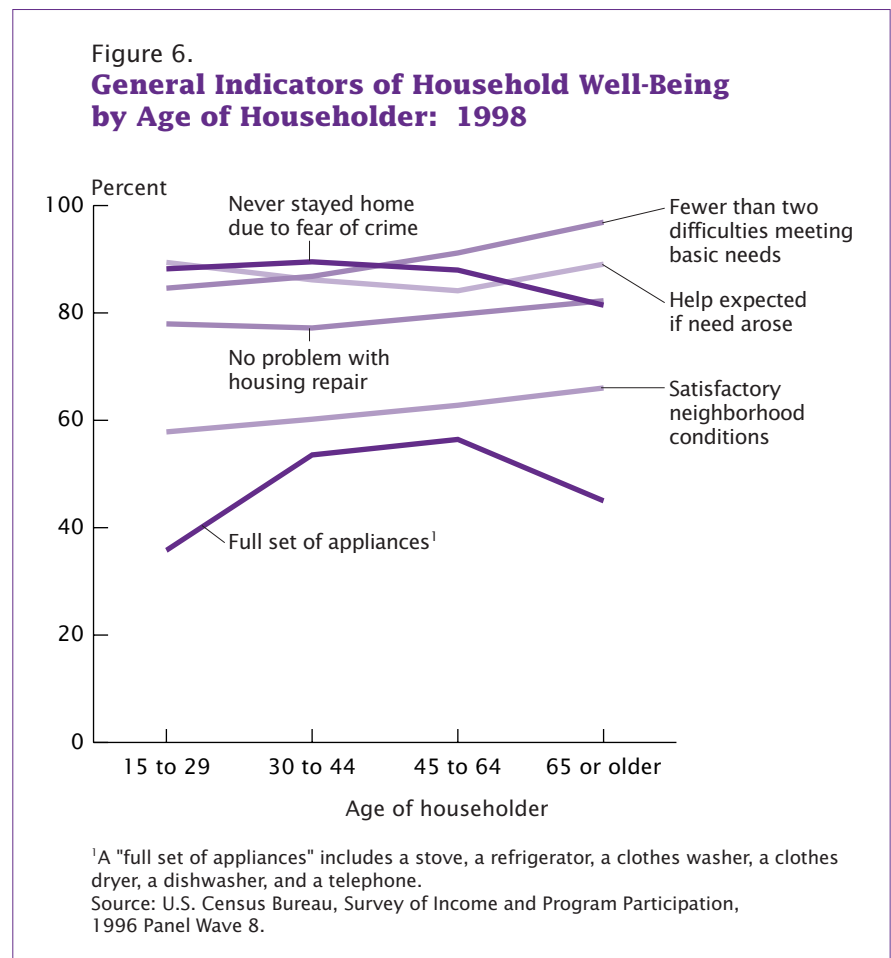
\* The universe for this question includes only households that had a difficulty meeting basic needs.  
 Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

windows, exposed wires, plumbing, cracks in walls, or holes in the floor. Similarly, a summary measure of neighborhood conditions is whether problems existed with street repair, traffic, trash or litter, abandoned buildings, commercial/industrial buildings, or smoke or odors. A household was counted as having a "full set" of appliances if it had a clothes washer and dryer, a refrigerator, a stove, a dishwasher, and a telephone.

### Age Differences in Well-Being

Age was associated with nearly all measures of well-being examined in this report. The general pattern was that older householders had higher levels of well-being (Figure 6). This was true of difficulties meeting basic needs: 97 percent of households with householders 65 or older had fewer than two difficulties, compared with 85 percent of households with householders age 15 to 29. For problems with the state or repair of homes, the 65 and over group was better off than the 15 to 29 group (82 percent compared with 78 percent, respectively). Problems with neighborhood conditions affected 66 percent of the oldest group and 58 percent of the youngest group. In addition, households with householders aged 65 or over fared better than some younger groups in terms of help expected when in need. However, the group with the lowest expectation was households with householders aged 45 to 64, with only 84 percent expecting help, compared with 89 percent of the older group.

Two exceptions to the pattern of higher well-being among households with householders aged 65 and over were fear of crime and possession of appliances and electronic goods. Households with householders 65 or older



expressed greater fear of crime (were more likely to stay at home) than any other age group. They were also less likely to possess a full set of appliances than households with householders in the 30 to 44 year-old range or the 45 to 64 year-old range.

The relation between well-being and age is not easily explained. Lack of appliances and fear of crime seem to reflect the relatively low income of households with householders 65 or older.<sup>9</sup>

<sup>9</sup> The median income of households maintained by people aged 65 and over was \$21,729 in 1998, compared with \$43,167 in the 55 to 64 year-old group. Households headed by 15- to 24-year-olds had the lowest income of any group under 65, but their income was significantly higher than the 65 and over group, at \$23,564. See U.S. Census Bureau, *Money Income in the United States: 1998*, Series P60-206, 1999.

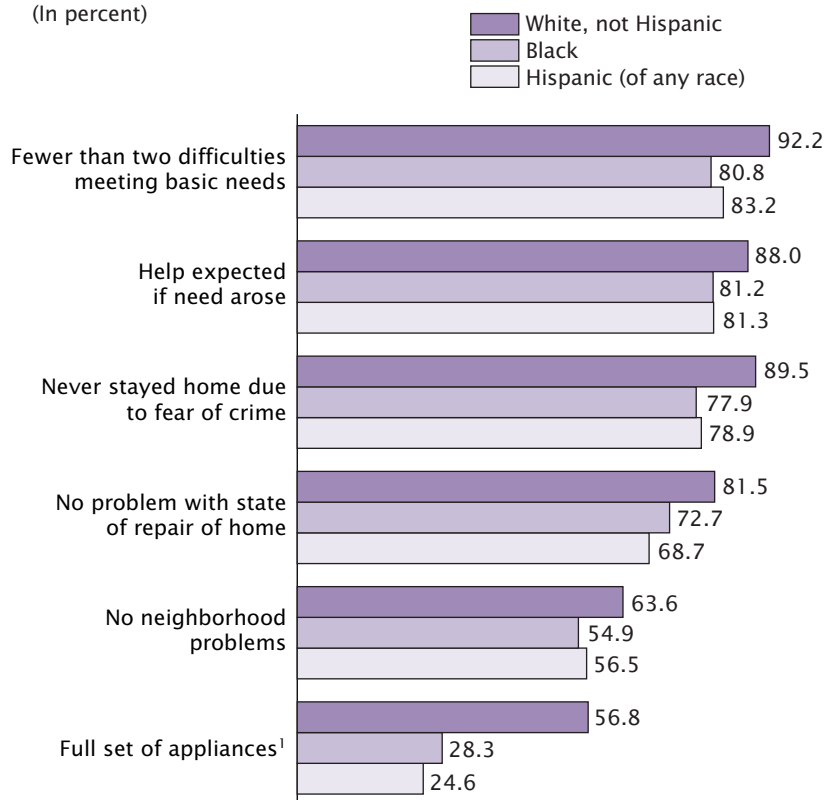
However, their lack of neighborhood problems, lack of home repair problems, and their ability to avoid difficulties meeting basic needs are in the opposite direction from what would be predicted by income differences. More than any other factor, these age-related patterns illustrate that extended measures of well-being do not depend on income alone.

### Well-Being by Race and Ethnicity

Race and ethnicity made a significant difference in all domains of well-being. Both Hispanic households and Black households had lower levels of well-being than White non-Hispanic households on measures of difficulty meeting basic needs, expectation of help, fear of crime, housing repair,

Figure 7.  
**General Indicators of Household Well-Being by Race and Hispanic Origin of Householder: 1998**

(In percent)



<sup>1</sup>A "full set of appliances" includes a stove, a refrigerator, a clothes washer, a clothes dryer, a dishwasher, and a telephone.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

neighborhood conditions, and possession of appliances and electronic goods (Figure 7).<sup>10</sup>

The largest difference in well-being was in possession of appliances. While more than half of White non-Hispanic households possessed a full set of appliances, this was true of only one-quarter of Hispanic

households. Black households were not far ahead of Hispanic households, with 28 percent owning a full set of appliances. At the other extreme, differences in expectation of help when in need were fairly small, with between 80 percent and 90 percent of all three groups reporting they could find most or all of the help they needed if the situation arose.

Significant differences existed between Hispanics and Blacks in some domains. Hispanics were worse off than Blacks with respect to the state of repair of their homes and possession of appliances. Blacks were comparatively worse off in their ability to meet

basic needs, in fear of crime, and in neighborhood conditions.

### WHERE DO WE STAND? CHANGES IN WELL-BEING, 1992-98.

The period 1992 to 1998 was one of rising economic prosperity. After a mild recession in 1990 and 1991, the period 1992 to 1998 produced 6 years of growth in per-capita gross domestic product averaging 2.6 percent per year.<sup>11</sup> At the same time, poverty fell and the relative position of households with the lowest incomes stabilized or even improved slightly.<sup>12</sup> Extended measures of well-being can be used to answer several questions about the impact of this economic growth. The first question addressed here is how economic growth translated into changes in everyday lives. Did households have more possessions, were people more satisfied with their homes and neighborhoods, and were they more likely to meet basic needs? A second question has to do with the distribution of rewards. Was this a period when all types of households benefited?

### Ownership of Appliances and Electronic Goods

In 1998, more U.S. households possessed basic appliances and electronic goods than in 1992 (Table F). Possession of refrigerators and stoves was nearly universal in both 1992 and 1998. However, a significantly larger share of the U.S.

<sup>10</sup> Because Hispanics may be of any race, data in this report for Hispanics overlap slightly with data for the Black population. Based on data from Wave 8 of the 1996 Panel of the SIPP, 4 percent of Black householders were also of Hispanic origin. Data for Asians and Pacific Islanders and for American Indian and Alaska Native populations are not shown in this report because of their small sample size in the 1998 Panel of the SIPP.

<sup>11</sup> Per-capita inflation-adjusted gross domestic product, from U.S. Census Bureau, *Statistical Abstract of the United States: 2001* Table No. 647, page 422.

<sup>12</sup> See Carmen DeNavas-Walt, Robert W. Cleveland, and Marc I. Roemer, *Money Income in the United States: 2000*, Current Population Reports, P60-213, U.S. Census Bureau, Washington, DC, 2001; and Joseph Dalaker, *Poverty in the United States: 2000*, Current Population Reports, Series P60-214, U.S. Census Bureau, Washington, DC, 2001.

### Rating Local Schools

Differences across broad domains of well-being can be examined by characteristics such as income, age, and race. Other characteristics make a large impact within a single domain, such as school enrollment and rating of local schools. In the 1998 SIPP questionnaire, households with children were asked whether they were satisfied with local public schools. Those with children attending school were asked what type of school they attended and if they would like a different school for a child in their family.

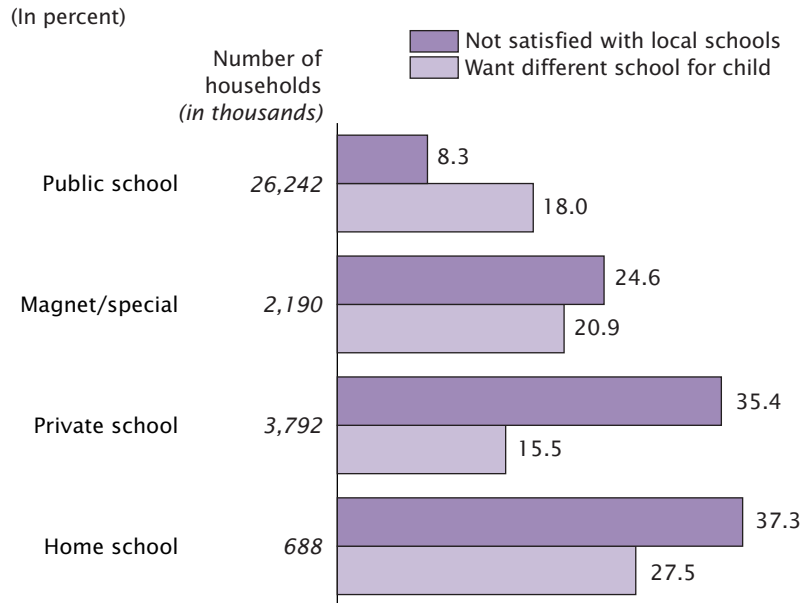
The vast majority of households with children in public school were satisfied with the local public schools. Only 8 percent expressed dissatisfaction (Figure 8). Even though they were satisfied, however, many would be happy to have a better school, if it were available. Among public-school households, 18 percent answered yes to the question “Would you prefer a different school for any child in this household?”

Households with children attending other types of schools expressed much less satisfaction with the local public schools. About one-quarter of the households reporting they had a child in a “magnet, charter or other public school apart from the assigned school” rated their local schools less than satisfactory. Compared with public-school households, they were more likely to say that they would prefer a different school for at least one child in the household. This may be because other children in the household did not attend the magnet or other program, or it may show that the program itself was

a substitute for other programs that were more highly desired. Private-school households were even less satisfied with public schools than were households with children in magnet programs. On the other hand, private school households were significantly less likely than public school households to say they would prefer a different school for a child.

Households with children schooled at home were a small fraction of all households (around 2 percent). Like private-school households, they were likely to have a less favorable opinion of local public schools than households with children in public schools. However, they were more likely than public-school households to say they would like a different school for a child in their household.

Figure 8.  
**Dissatisfaction With Schools of Households With Children, and Desire to Have a Child in a Different School by Type of School Attended: 1998**



Note: Households where children attended more than one type of school were counted more than once in constructing this chart.  
Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.



Table F.  
**Households Possessing Chosen Consumer Durables and Electronic Goods: 1992 and 1998**

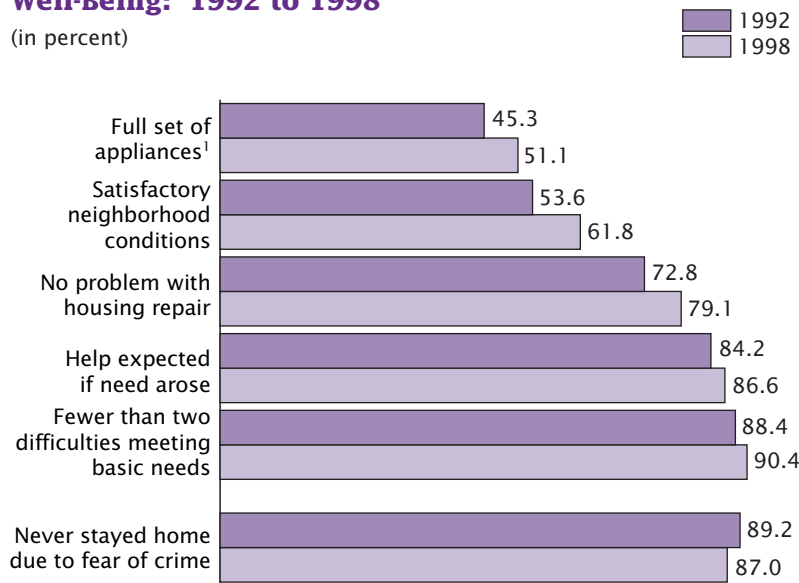
(In percent)

Item	1992		1998	
	Percent	Standard error	Percent	Standard error
Refrigerator . . . . .	99.1	0.1	99.3	0.1
Stove . . . . .	99.0	0.1	98.7	0.1
Television . . . . .	96.6	0.2	98.4	0.1
Telephone . . . . .	94.7	0.2	96.7	0.2
Microwave oven . . . . .	82.2	0.4	90.7	0.3
Videocassette recorder . . . . .	73.8	0.4	85.2	0.4
Air conditioner . . . . .	68.8	0.5	77.7	0.4
Dishwasher . . . . .	49.3	0.5	56.0	0.5
Computer . . . . .	20.7	0.4	42.0	0.5
Stand-alone freezer . . . . .	37.1	0.5	34.9	0.5

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1991 Panel Wave 6, 1992 Panel Wave 3, 1996 Panel Wave 8.

Figure 9.  
**General Indicators of Household Well-Being: 1992 to 1998**

(in percent)



<sup>1</sup>A "full set of appliances" includes a stove, a refrigerator, a clothes washer, a clothes dryer, a dishwasher, and a telephone.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel Wave 8.

population had many other possessions in 1998 than in 1992, including telephones, microwave ovens, videocassette recorders, air conditioners, and dishwashers. Even television ownership increased. In 1992, 97 percent of U.S. households had a color television, and by 1998 the percentage increased an

additional 2 points. As has been reported elsewhere, the percentage of households with computers rose rapidly in the middle of the 1990s, reaching 42 percent by 1998.<sup>13</sup> The one exception to the general rule of

<sup>13</sup> See Eric Newburger, "Home Computers and Internet Use in the United States: August 2000," Current Population Reports, Series P23-207, (September 2001).

increasing ownership of appliances and electronic goods was freezers. A smaller share of households owned stand-alone freezers in 1998 than in 1992.

**Other Measures of Well-Being**

Ownership of appliances and electronic goods was not the only condition that improved from 1992 to 1998. Households became increasingly free of budget and housing problems. Households with fewer than two difficulties meeting basic needs grew from 88 to 90 percent of all households from 1992 to 1998 (Figure 9).<sup>14</sup> Housing and neighborhood conditions also improved. Households that had no housing repair problems (no broken windows, plumbing problems, pests, leaks, holes, or cracks) grew from 73 to 79 percent of all households over this period. Households that had satisfactory neighborhood conditions (no problems with traffic, litter, odors, abandoned buildings, or street repair) grew from 54 to 62 percent.

Not surprisingly, a summary indicator measuring whether a household possessed a stove, a refrigerator, a dishwasher, a clothes washer, a clothes dryer, and a telephone showed an increase. This indicator is not meant to reflect a set of "necessary" items, but rather a set of items of practical value that are commonly possessed by U.S. households. From 1992 to 1998 the percentage of households having all these items grew from 45 percent to 51 percent.

The only indicator of well-being included in this report that did not increase during this period was related to crime and safety. When

<sup>14</sup> The criterion of two difficulties meeting basic needs was chosen because it shows better reliability over time than a single difficulty.



respondents were asked if they stayed at home at certain times because they thought they might be unsafe, 89 percent of households in 1992 answered in the negative, that is, they felt safe enough that they did not have to stay at home. In 1998 the percentage that felt safe in this way had declined to 87 percent — an unexpected result, given that crime victimization was falling during the same period.<sup>15</sup>

### The Relationship Between Income and Extended Measures of Well-Being

All income groups saw most measures of well-being improve markedly from 1992 to 1998 (Table G). The lowest income quintile benefited as much as, or more than, other income groups in each area that improved, particularly in percentage terms.<sup>16</sup> On the other hand, the lowest quintile was the one most affected by the increase in fear of crime. The percentage of households whose members felt safe to leave their homes fell by 5 percent in the lowest income quintile from 1992 to 1998, while it remained the same in the highest quintile.

<sup>15</sup> See Kathleen Maguire and Ann L. Pastore, eds. *Sourcebook of Criminal Justice Statistics* [Online]. Available: [www.albany.edu/sourcebook/](http://www.albany.edu/sourcebook/) [July 16, 2002]. Trends reported there from polling organizations and the Bureau of Justice Statistics show a continuing decline in fear of crime into the year 2000 and beyond that might be reflected in future collections of SIPP data.

<sup>16</sup> Income quintiles are five groups of equal size, ranked according to income, from the lowest fifth to the highest. In the 1998 SIPP data described here, the lowest income quintile consisted of households with income under \$1,270 per month for the previous 4-month period; the second quintile had incomes between \$1,270 and \$2,350 per month; the third quintile had incomes between \$2,350 and \$3,670 per month; the fourth quintile had incomes between \$3,670 and \$5,640 per month; and the highest quintile consisted of households with average incomes above \$5,640 per month.

Table G.  
**Households With Satisfactory Ratings on Summary Measures of Well-Being by Income Quintile: 1992 to 1998**

(In percent)

Measure of well-being	Household income quintile	1992	1995	1998
Experienced fewer than two difficulties meeting basic needs .	Lowest quintile	79.9	81.8	83.0
	2nd quintile	83.4	87.9	86.1
	3rd quintile	88.3	91.4	90.7
	4th quintile	92.8	95.5	94.5
	Highest quintile	97.0	97.8	97.7
Never stayed home due to fear of crime . . . . .	Lowest quintile	82.5	NA	77.2
	2nd quintile	87.9	NA	85.5
	3rd quintile	90.1	NA	88.7
	4th quintile	91.7	NA	90.6
	Highest quintile	93.9	NA	93.8
No problem with state of repair of home . . . . .	Lowest quintile	63.5	NA	73.3
	2nd quintile	69.5	NA	76.7
	3rd quintile	72.9	NA	79.9
	4th quintile	77.5	NA	81.9
	Highest quintile	81.2	NA	84.1
Satisfactory neighborhood conditions . . . . .	Lowest quintile	47.8	NA	58.7
	2nd quintile	50.2	NA	59.9
	3rd quintile	52.4	NA	59.4
	4th quintile	56.0	NA	62.4
	Highest quintile	62.6	NA	69.5
Possessed full set of appliances <sup>1</sup> . . . . .	Lowest quintile	18.5	NA	23.0
	2nd quintile	30.5	NA	36.2
	3rd quintile	42.8	NA	49.6
	4th quintile	57.2	NA	64.0
	Highest quintile	75.5	NA	80.7

NA Not available.

<sup>1</sup>A "full set of appliances" includes a stove, a refrigerator, a clothes washer, a clothes dryer, a dishwasher, and a telephone.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1991 Panel Wave 6, 1992 Panel Wave 6, 1993 Panel Wave 9, 1996 Panel Wave 8.

The lowest income quintile improved more than the highest quintile with respect to housing and neighborhood conditions. The 1992 to 1998 improvement in housing conditions for the lowest quintile was 10 percentage points (to 73 percent); that for the highest quintile was 3 percent (to 84 percent). In 1992, 48 percent of low-income households were free from neighborhood problems. By 1998 this percentage climbed 11 points to 59 percent of low-income households, while the percentage of high-income households climbed 7 points to 70 percent.

From 1992 to 1998, the increase in the proportion of the lowest quintile possessing a full set of consumer durables equaled the increase in any other income quintile. The lowest quintile's freedom from difficulty meeting basic needs was higher by 3 percentage points (83 percent in 1998, compared with 80 percent in 1992), an improvement that equaled or surpassed that of any other income group.

The only cloud in the picture examined here was fear of crime, which climbed from 1992 to 1998, especially for low-income house-

holds. In other respects there were solid gains. Most households reported better housing conditions, more satisfaction with their neighborhoods, more appliances and electronic goods, and fewer difficulties meeting basic needs. Americans of all economic standing clearly had better material living conditions in 1998 than in 1992.

## SOURCE OF THE DATA

A detailed look at how U.S. households were faring during the 1990s can be derived from three surveys on "extended measures of well-being." As a supplement to the SIPP in 1992 and 1998, the Census Bureau asked about possession of appliances and electronic goods, housing conditions, neighborhood conditions, and ability to meet basic needs. In 1995, as part of the same survey program, the Census Bureau asked a shorter series of questions focused on ability to meet basic needs. Previous reports have described the results of the 1992 and 1995 questionnaires. This report concentrates on the results from 1998.<sup>17</sup>

The data in this report were collected from August through November 1998 in the eighth wave (interview) of the 1996 Survey of Income and Program Participation. The SIPP is a longitudinal survey

<sup>17</sup> Previous reports on this subject include: Kathleen Short and Martina Shea, "Beyond Poverty, Extended Measures of Well-Being: 1992," Current Population Reports, Household Economic Studies, Series P70 No. 50RV, 1995; and Kurt J. Bauman, "Extended Measures of Well-Being: Meeting Basic Needs, 1995," Current Population Reports, Household Economic Studies, Series P70-67, June 1999. For further background see Larry M. Radbill and Kathleen Short, "Extended Measures of Well-Being: Selected Data from the 1984 Survey of Income and Program Participation," Current Population Reports, Household Economic Studies, Series P70, No. 26, 1992.

conducted at 4-month intervals. The population represented (the population universe) is the civilian noninstitutionalized population of the United States. The institutionalized population, which is excluded from the population universe, is composed primarily of the population in correctional institutions and nursing homes (91 percent of the 4.1 million institutionalized population in Census 2000).

## ACCURACY OF THE ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90-percent confidence level. This means the 90-percent confidence interval for the difference between the estimates being compared does not include zero. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. The Census Bureau employs quality control procedures throughout the production process including the overall design of surveys, the wording of questions, review of the work of interviewers and coders, and statistical review of reports to minimize these errors.

The Survey of Income and Program Participation weighting procedure uses ratio estimation whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but biases may still be present when

people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on the source of the data and accuracy of the estimates including standard errors and confidence intervals, go to [www.sipp.census.gov/sipp/sourceac/s&a96\\_040501.pdf](http://www.sipp.census.gov/sipp/sourceac/s&a96_040501.pdf) or contact Reid Rottach of the Census Bureau Demographic Statistical Methods Division on the Internet at [reid.a.rottach@census.gov](mailto:reid.a.rottach@census.gov).

## More Information

The electronic version of this report is available on the Internet at the Census Bureau's Web site ([www.census.gov](http://www.census.gov)). Detailed tabulations are also available that show demographic characteristics of the population by extended measures of well-being. Once on the site, click on "W" under the "Subjects A-Z" heading, and then "Well-being."

## Contacts

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## User Comments

The Census Bureau welcomes the comments and advice of data users. If you have suggestions or comments, please write to:

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