

Extended Measures of Well-Being: Living Conditions in the United States, 2003

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Household Economic Studies

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INTRODUCTION

The living standards of U.S. households are traditionally measured by income.¹ This report takes a different approach. It measures living standards in terms of extended measures of well-being of households tracked in the Survey of Income and Program Participation (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, may be only loosely connected with money. Other measures are more closely related to income but can also be effected by factors such as the cost of living, age, disability status, and sudden changes in circumstances. Extended measures of well-being provide a more complete and detailed picture of household living conditions in the United States than income alone provides.

¹ For a discussion of the various aspects of well-being, see *Supplemental Measures of Material Well-Being: Expenditures, Consumption, and Poverty 1998 and 2001*, Current Population Reports, P23-201. U.S. Census Bureau, Washington, DC, 2003; Lever, Joaquina, et al. 2005, "Poverty, Psychological Resources and Subjective Well-Being." *Social Indicators Research*, 73: 375-408; Diener, Ed & Eunkook Suh, 1997, "Measuring Quality of Life: Economic, Social, and Subjective Indicators," *Social Indicators Research*. 40:189-216; Kahneman, D., E. Diener and N. Schwarz, *Well-Being: the Foundations of Hedonic Psychology*, New York: Russell-Sage, 1999. For more information on children's well-being, see Jane Lawler Dye and Tallese Johnson, *A Child's Day: 2003 (Selected Indicators of Child Well-Being)*, Current Population Reports, P70-109, U.S. Census Bureau, Washington, DC, 2003.

The U.S. Census Bureau tracks extended measures of well-being in the SIPP.² The SIPP's "Extended Measures of Well-Being" topical module, on which this report is based, covers five broad domains: (1) appliances and electronic goods, such as possession of refrigerators, landline and cellular telephones, and computers; (2) housing conditions, including level of satisfaction with overall home repair, adequate living space, and sufficient privacy; (3) neighborhood conditions and community services, such as: road conditions and the presence of abandoned buildings; satisfactory police, fire, and medical services; and attitudes towards local schools; (4) meeting basic needs, including the ability to pay bills in full, to avoid eviction, and to have sufficient food; and (5) the expectation of help, should need arise, from friends, family, and the community. For this report, extended measures of well-being are used to describe living conditions in the United States for the time period 1992–2003.

² The data from this report were collected June through September 2003 in the eighth wave (interview) of the 2001 Survey of Income and Program Participation, August through November in the eighth wave (interview) of 1998 the Survey of Income and Program Participation, and October 1992 through January 1993 in the sixth wave (interview) of the 1991 Survey of Income and Program Participation. The population represented (the population universe) is the civilian noninstitutionalized population of the United States.

Current Population Reports

By
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U S C E N S U S B U R E A U

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Appliances and Electronic Goods

Possession of household appliances and electric goods is one measure of well-being. One minimal standard of well-being in America includes a household having items such as a stove, a refrigerator, and a telephone. The number of households that possess more technologically advanced appliances such as microwaves, videocassette recorders, and cellular telephones represent another indicator of household living standards.

The extent to which households possess common household appliances and electronic goods has varied little over time (Table A).³ In 1992, 99.1 percent of households reported having a refrigerator, and 99.0 percent of households reported having a stove. In 1998, virtually the same percentage of households reported having a refrigerator (99.3 percent) as they did in 1992. The percentage of households reporting a stove also varied little. In 2003, the percentage of households reporting having a refrigerator (99.3 percent) and a stove (98.9 percent) did not vary from either 1992 or 1998.

The presence of landline telephones grew between 1992 and 1998. In 1992, 94.9 percent of households reported having a landline telephone, and by 1998, the percentage had increased to 96.2 percent. In 2003, the number of households reporting a landline telephone decreased by 2.1 percent, due at

³ The estimates in this report (which may be shown in text, figures, and tables) are based on responses from a sample of the population and may differ from the actual values because of sampling variability or other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90-percent confidence level unless otherwise noted.

least in part to an increase in cellular telephones. In 1998, 36.3 percent of households reported having a cellular telephone. By 2003, the proportion was 62.8 percent.

The pervasiveness of computers has also increased over time. The percentage of households reporting a computer was 20.7 percent in 1992, 42.0 percent in 1998, and 63.1 percent in 2003. In the twenty-first century, computers and cellular telephones embody modernization, just as televisions represented modernism in the 1950s. Computers and cellular telephones may now be core consumer durables in U.S. households.

Levels of Appliances Among Selected Social and Economic Groups⁴

In 2003, the percentage of households reporting common household appliances such as landline telephones and more technologically advanced items such as cellular telephones and computers generally increased as income increased (Table B). Households in poverty differed from households not in poverty in possession of common household appliances—refrigerators, stoves, and landline telephones—and of more technologically advanced electronic goods.⁵

⁴ Please see the Extended Measures of Well-Being table package for a full listing of indicators by demographic characteristics, available on the U.S. Census Bureau Web site at <www.census.gov/population/www/socdemo/wellbeing.html>.

⁵ Following the Office of Management and Budget's (OMB) Statistical Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. Guidelines are available at the following Census Bureau Web site: <www.census.gov/hhes/www/poverty.html>. For this report, a household, rather than a family, poverty indicator is used. The household poverty threshold is based upon a household's composition and size. If a household's total income is less than that household's threshold, then that household and every individual in it is considered in poverty. Households with incomes at or above their official poverty threshold level are not considered to be in poverty.

Among households in poverty, 34.7 percent reported having a cellular phone, compared with 66.8 percent of households not in poverty. Fewer households in poverty were in possession of personal computers, 36.0 percent compared with 67.0 percent of households not in poverty. Households in poverty also reported having fewer videocassette recorders and microwaves than did households not in poverty.

The percentage of households that reported a landline telephone increased as the age of the household increased, while a different and nearly opposite pattern emerged for cellular telephones. Sixty-seven (67.3) percent of householders aged 15 to 29 reported having a cellular telephone, in contrast with 71.9 percent of the 30-to-44-years age group, 67.2 percent of the 45-to-64-years age group, and 38.4 percent of the 65-and-older age group. A similar pattern existed for computers by age group.

The data also show differences by race and Hispanic origin in the possession of appliances and electronic goods. Non-Hispanic Whites reported having a computer more frequently (67.5 percent) than did Blacks (45.5 percent) or Hispanics (48.8 percent).⁶ Race and Hispanic origin differences also existed for householders reporting landline and cellular telephones. More non-Hispanic Whites reported having landline telephones (95.2 percent) than did Blacks (89.9 percent) or Hispanics (91.5 percent). A smaller percentage of Blacks (51.7 percent)

⁶ Because Hispanics may be any race, data in this report for Hispanics overlap slightly with data for the Black population. Data for Asians or Pacific Islanders and for American Indian and Alaska Native populations are not shown in this report because of their small sample size in the 2001 panel of the SIPP.

Table A.
**Percent of Households with Selected Indicators of Material Well-Being:
 1992, 1998, and 2003**

Item	1992 ¹		1998		2003	
	Percent	Margin of error ²	Percent	Margin of error ²	Percent	Margin of error ²
Appliances and Electronic Goods						
Washing machine	84.7	0.6	90.9	0.3	92.2	0.3
Clothes dryer	77.6	0.7	86.8	0.4	89.1	0.4
Dishwasher	49.3	0.8	56.0	0.5	62.3	0.6
Refrigerator	99.1	0.2	99.3	0.1	99.3	0.1
Freezer	37.2	0.8	34.9	0.5	36.9	0.6
Television	96.5	0.3	98.4	0.1	98.8	0.1
Gas or electric stove	99.0	0.2	98.7	0.1	98.9	0.1
Microwave	82.2	0.6	90.7	0.3	95.9	0.2
Videocassette recorder	73.9	0.7	85.2	0.4	90.0	0.4
Air conditioner	69.2	0.8	77.7	0.5	84.6	0.4
Computer	20.7	0.7	42.0	0.5	63.1	0.6
Landline telephone	94.9	0.4	96.2	0.2	94.1	0.3
Cellular phone	(NA)	(NA)	36.3	0.5	62.8	0.6
Housing Conditions						
<i>General Conditions</i>						
No leaking roof	91.5	0.5	93.1	0.3	94.6	0.3
No problem with pests	85.3	0.6	87.3	0.4	90.5	0.4
No broken windows	92.5	0.4	95.9	0.2	97.0	0.2
No exposed electrical wiring	98.6	0.2	99.2	0.1	99.4	0.1
No holes or cracks in the wall	95.4	0.3	96.0	0.2	97.1	0.2
No plumbing problems	95.1	0.4	97.4	0.2	97.9	0.2
No holes in floor large enough to trip	98.9	0.2	99.1	0.1	99.4	0.1
<i>Satisfaction</i>						
Satisfied with warmth of home in winter	(NA)	(NA)	91.2	0.3	93.4	0.3
Satisfied with coolness of home in summer	(NA)	(NA)	89.7	0.3	92.5	0.3
Satisfied with state of repair of home	(NA)	(NA)	92.2	0.3	93.4	0.3
Generally satisfied with home	(NA)	(NA)	95.7	0.2	96.1	0.2
Neighborhood Conditions and Community Services						
<i>Safety</i>						
Did not stay home for safety	89.2	0.5	87.1	0.4	90.4	0.4
Did not carry anything to protect self	88.4	0.5	92.5	0.3	94.3	0.3
Did not travel with someone for safety	(NA)	(NA)	88.5	0.3	91.9	0.3
Not afraid to walk alone at night	(NA)	(NA)	71.3	0.5	78.0	0.5
Home is considered safe	94.2	0.4	95.9	0.2	96.7	0.2
Neighborhood considered safe	91.0	0.5	91.4	0.3	92.8	0.3
<i>General Conditions</i>						
No trash or litter on streets	88.8	0.5	91.8	0.3	92.6	0.3
Streets not in need of repair	80.2	0.7	83.6	0.4	86.0	0.4
No abandoned buildings	89.8	0.5	92.1	0.3	93.0	0.3
No street noise or heavy traffic	75.9	0.7	78.6	0.4	81.8	0.5
No smoke or odors in neighborhood	92.9	0.4	95.1	0.2	96.3	0.2
No problem industry or business	90.6	0.5	92.7	0.3	94.5	0.3
<i>Satisfaction</i>						
Satisfied with neighborhood conditions	(NA)	(NA)	95.0	0.2	95.3	0.3
Satisfied with relationship with neighbors	(NA)	(NA)	95.1	0.2	95.4	0.3
Satisfied with hospitals	(NA)	(NA)	89.2	0.3	90.8	0.4
Satisfied with police services	(NA)	(NA)	91.9	0.3	93.0	0.3
Satisfied with fire department services	(NA)	(NA)	95.8	0.2	96.5	0.2
Meeting Basic Needs						
No unmet essential expenses	85.5	0.6	86.0	0.4	87.1	0.4
No unpaid rent or mortgage	92.2	0.4	94.6	0.2	94.5	0.3
No unpaid utilities	89.9	0.5	90.9	0.3	91.3	0.3
No disconnected utilities	98.0	0.2	98.7	0.1	98.5	0.1
Phone was not disconnected	96.4	0.3	96.2	0.2	95.9	0.2
Sufficient amount of food to eat	97.6	0.3	97.8	0.2	97.8	0.2
Saw a doctor when needed or had no need to see a doctor	92.0	0.5	93.9	0.3	93.7	0.3
Saw a dentist when needed or had no need to see a dentist	89.6	0.5	92.1	0.3	92.4	0.3
Help Expected if Need Arose						
Expect all help from family if needed	41.2	0.9	43.8	0.5	47.6	0.6
Expect all help from friends if needed	25.7	0.7	31.4	0.5	35.9	0.6
Expect all help from social agency or church	12.5	0.6	16.7	0.4	21.1	0.5

NA Not available.

¹Data represent reported responses.

²This number, when added to or subtracted from the estimate, represents the 90-percent confidence interval around the estimate.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8; 1996 Panel, Wave 8; 1992 Panel, Wave 3; and 1991 Panel, Wave 6.

Table B.
Levels of Appliances Among Selected Social and Economic Groups: 2003

Characteristic	Number of households (thousands)	Landline telephone (percent)	Cellular telephone (percent)	Computer (percent)	Video-cassette recorder (percent)	Microwave (percent)
Total	111,209	94.1	62.8	63.1	90.0	95.9
Age of Householder						
15 to 29 years	13,422	85.3	67.3	62.1	91.4	94.9
30 to 44 years	35,018	93.3	71.9	74.0	94.4	96.7
45 to 64 years	39,958	95.6	67.2	68.9	92.3	96.6
65 years and older	22,813	98.0	38.4	37.0	78.5	94.1
Race/Hispanic Origin of Householder						
White	92,420	94.7	64.3	65.5	90.8	96.4
Non-Hispanic	81,973	95.2	65.4	67.5	91.1	96.7
Black	13,725	89.9	51.7	45.5	84.1	92.6
Other race	5,064	94.3	64.9	68.6	91.5	95.4
Hispanic (any race)	11,578	91.5	55.4	48.8	88.2	94.3
Household Income						
Lowest quintile	22,226	89.2	33.1	32.6	74.3	89.9
2nd quintile	22,257	91.2	49.0	47.9	87.7	95.6
3rd quintile	22,240	94.6	64.9	65.3	94.1	97.3
4th quintile	22,239	97.1	78.2	79.7	96.3	98.2
Highest quintile	22,247	98.6	88.6	90.3	97.7	98.6
Household Poverty Status						
Below	13,895	87.3	34.7	36.0	75.4	88.7
At or above	97,315	95.1	66.8	67.0	92.1	96.9
Household Type						
Family Household						
Married, no children	29,930	98.0	69.1	70.7	93.9	98.3
Married, children	27,470	96.7	77.9	81.8	96.7	98.2
Unmarried, no children	6,488	93.4	53.3	52.6	86.6	94.2
Unmarried, children	11,755	89.0	56.0	55.9	91.6	95.0
Nonfamily Household						
Lives alone	31,007	90.6	47.1	43.6	80.2	92.2
Lives with others	4,560	90.5	67.6	67.5	91.7	96.2

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

and Hispanics (55.4 percent) reported owning cellular telephones than did non-Hispanic Whites (65.4 percent).

Housing Conditions

The trend since 1992 has been improving housing conditions, particularly the physical structure of houses (Table A). In 1992, about 91.5 percent of households did not report having a problem with a leaking roof; in 1998, the percentage had risen to 93.1; and by 2003, the percentage had risen to 94.6 percent. Plumbing problems also became less prevalent. In 1992, 95.1 percent of households

did not report having a plumbing problem; in 1998, the percentage had risen to 97.4 percent; and by 2003, the number of households that did not report having a plumbing problem increased to 97.9 percent. The percentage of households that reported no holes or cracks in the wall also increased. In 1992, 95.4 percent of households reported no problems with holes or cracks in the wall. This percentage increased to 96.0 percent in 1998 and to 97.1 percent in 2003. By 2003, most households reported they were satisfied with their housing conditions and less than ten percent reported specific problems such as broken

windows, pests, or holes in the floor large enough to trip on.

Housing Conditions Among Selected Social and Economic Groups

Generally in 2003, as income increased, so did the percentage of households reporting satisfactory housing (Table C).⁷ Households not in poverty reported having fewer housing problems than did households in poverty. On no housing condition indicator did households

⁷ There is no statistically significant difference between the percentages of the second and the third quintiles that reported satisfactory housing conditions.

Table C.
Housing Conditions Among Selected Social and Economic Groups: 2003

Characteristic	Number of households (thousands)	Satisfactory housing (percent)	Satisfactory repair (percent)	Housing not so bad would move (percent)
Total	111,209	96.1	93.4	93.1
Age of Householder				
15 to 29 years	13,422	94.8	93.1	88.4
30 to 44 years	35,018	95.1	92.9	90.9
45 to 64 years	39,958	96.6	93.1	94.4
65 years and older	22,813	97.8	94.9	97.1
Race/Hispanic Origin of Householder				
White	92,420	96.6	94.1	94.0
Non-Hispanic	81,973	96.9	94.5	94.5
Black	13,725	93.3	88.6	88.0
Other race	5,064	94.8	92.7	91.5
Hispanic (any race)	11,578	94.7	91.1	89.7
Household Income				
Lowest quintile	22,226	93.4	89.1	89.8
2nd quintile	22,257	95.5	92.8	92.5
3rd quintile	22,240	96.2	93.7	92.6
4th quintile	22,239	97.2	94.9	94.4
Highest quintile	22,247	98.4	96.5	96.4
Household Poverty Status				
Below	13,895	91.9	87.2	86.9
At or above	97,315	96.8	94.3	94.0
Household Type				
Family Household				
Married, no children	29,930	98.1	95.6	96.2
Married, children	27,470	96.3	94.4	92.5
Unmarried, no children	6,488	94.8	90.7	92.2
Unmarried, children	11,755	91.9	87.9	85.6
Nonfamily Household				
Lives alone	31,007	96.0	93.1	93.9
Lives with others	4,560	95.9	93.2	92.6

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

in poverty report having better housing conditions than households not in poverty. Despite these differences, both households in and not in poverty had relatively high levels of overall satisfaction, in the range of 90 percent.

Family type also factors into the reporting of satisfactory housing conditions. Ninety-eight (98.1) percent of married households without children reported satisfactory housing conditions, compared with 96.3 percent of married households with children, 94.8 percent of unmarried households without children, and 91.9 percent of unmarried households with chil-

dren. When comparing households with and without children, regardless of marital status, households with children reported lower levels of satisfaction with their housing than did households without children.

Neighborhood Conditions and Community Services

Neighborhood conditions are important measures of well-being. On the topic of road conditions, in 1992, 80.2 percent of households did not report that they had "streets in need of repair" (Table A). In 1998, the percentage had increased to 83.6 percent. By 2003, 86.0 percent of households

reported that they did not have "streets in need of repair."

Abandoned buildings can be sites for crime, and a decrease in their presence may indicate that a neighborhood is becoming safer or is improving in other ways.⁸ In 1992, 89.8 percent of households reported that their neighborhoods were free from abandoned buildings. This percentage increased to 92.1 percent in 1998 and to 93.0 percent in 2003.

⁸ Spelman, William (1993), "Abandoned Buildings: Magnets for Crime,?" *Journal of Criminal Justice*, Volume 21, Issue 5, pp. 481-495.

Table D.
Neighborhood Conditions by Selected Social and Economic Groups: 2003

Characteristic	Number of households (thousands)	Neighborhood considered safe (percent)	No neighborhood problems (percent)	Good relations with neighbors (percent)
Total	111,209	92.8	67.5	95.4
Age of Householder				
15 to 29 years	13,422	90.3	63.2	92.2
30 to 44 years	35,018	92.6	66.7	94.8
45 to 64 years	39,958	93.1	67.1	96.1
65 years and older	22,813	93.9	72.2	96.9
Race/Hispanic Origin of Householder				
White	92,420	94.2	68.4	95.6
Non-Hispanic	81,973	95.1	69.2	95.9
Black	13,725	83.4	60.8	93.9
Other race	5,064	92.8	70.1	95.0
Hispanic (any race)	11,578	86.8	61.9	93.6
Household Income				
Lowest quintile	22,226	87.3	63.9	93.4
2nd quintile	22,257	91.1	64.7	95.1
3rd quintile	22,240	93.3	66.7	95.6
4th quintile	22,239	95.1	68.7	96.1
Highest quintile	22,247	97.0	73.6	96.7
Household Poverty Status				
Below	13,895	84.7	60.9	92.3
At or above	97,315	93.9	68.5	95.8
Household Type				
Family Household				
Married, no children	29,930	95.7	69.7	96.8
Married, children	27,470	94.7	69.4	95.8
Unmarried, no children	6,488	90.0	63.1	94.5
Unmarried, children	11,755	85.8	61.3	92.3
Nonfamily Household				
Lives alone	31,007	91.6	67.4	95.2
Lives with others	4,560	91.6	64.9	94.2

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

The SIPP questionnaire asked households to rate their neighborhoods for safety. A majority of households considered their neighborhoods to be safe in both 1992 and 1998, 91.0 percent and 91.4 percent respectively. In 2003, the percentage increased to 92.8 percent. A majority of households also reported being satisfied with local hospitals and police services in 1998: 89.2 percent and 91.9 percent, respectively. By 2003, these percentages had increased to 90.8 percent of households being

satisfied with hospitals and 93.0 percent of households being satisfied with police services.

Neighborhood Conditions by Selected Social and Economic Groups

The reporting of neighborhood problems is associated with economic level. As income decreased, the percentage of households reporting neighborhood problems increased (Table D).⁹ In 2003, 73.6

percent of households in the highest income quintile reported no neighborhood problems. The percentage reporting no neighborhood problems decreased through the quintiles to a level of 63.9 percent of households in the lowest quintile. Disaggregating above and below the poverty threshold also showed that, in general, households in poverty reported less satisfaction with their neighborhoods than did households not in poverty.

⁹ There is no statistically significant difference between the lowest and 2nd quintile reporting no neighborhood problems.

Rating Local Schools

In the 2003 SIPP questionnaire, households with children were asked whether they were satisfied with their local public schools. Those with a child attending school were asked what type of school their child attended and if they preferred a different school for a child in their family.

The majority of households with a child in the local public school were satisfied with the school (Figure 1); 7.2 percent of households expressed dissatisfaction. When asked whether they would prefer a different school for a child in their home, 14.9 percent of households with a child attending a local public school responded in the affirmative. Households with a child attending other types of schools expressed less satisfaction with the local public school.

About one-fifth of households reporting that they had a child in a “magnet, charter or other public school apart from the assigned school” rated their

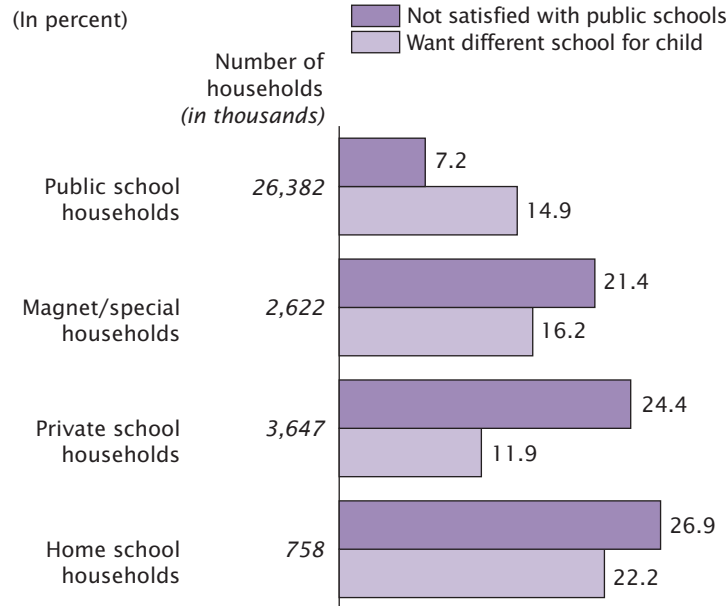
local public schools as less than satisfactory. Sixteen (16.2) percent of households with a child in a magnet school reported that they preferred a different school for at least one child in the household. This may be because other children in the household did not attend the magnet or other program,

or it may suggest that the program was a substitute for other programs that were more highly desired. Private-school households were also less likely than public-school households to report that they would prefer a different school for a child in their home (Figure 1).

Households with children schooled at home composed about two percent of all households. Like private-school households, they had a less favorable opinion of local public schools than did households with

children in public schools. They were also more likely than public-school households to prefer a different school for a child in their household.

Figure 1.
Dissatisfaction With Schools and Desire to Have a Child in a Different School by Type of School Attended: 2003¹



¹Includes only households with children under 18.
Note: Households where children attended more than one type of school were counted more than once.
Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel Wave 8.

Table E.
Meeting Basic Needs Among Selected Social and Economic Groups: 2003

Characteristic	Number of households (thousands)	No unmet essential expenses (percent)	No unpaid rent or mortgage (percent)	No unpaid utility bills (percent)
Total	111,209	87.1	94.5	91.3
Age of Householder				
15 to 29 years	13,422	80.5	90.4	86.3
30 to 44 years	35,018	84.0	92.7	88.6
45 to 64 years	39,958	88.1	95.1	92.2
65 years and older	22,813	93.9	98.8	96.9
Race/Hispanic Origin of Householder				
White	92,420	88.6	95.3	92.8
Non-Hispanic	81,973	89.4	95.8	93.5
Black	13,725	76.2	89.2	80.7
Other race	5,064	89.0	95.4	92.6
Hispanic (any race)	11,578	82.2	91.3	87.5
Household Income				
Lowest quintile	22,226	76.8	89.8	84.1
2nd quintile	22,257	83.2	92.6	88.8
3rd quintile	22,240	87.3	94.5	91.2
4th quintile	22,239	92.6	97.2	95.1
Highest quintile	22,247	95.4	98.5	97.5
Household Poverty Status				
Below	13,895	69.8	86.1	78.1
At or above	97,315	89.5	95.7	93.2
Household Type				
Family Household				
Married, no children	29,930	93.9	97.9	96.3
Married, children	27,470	86.5	93.6	90.5
Unmarried, no children	6,488	86.0	94.6	91.4
Unmarried, children	11,755	71.8	87.5	78.6
Nonfamily Household				
Lives alone	31,007	86.8	94.7	92.0
Lives with others	4,560	88.1	94.9	91.6

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

Meeting Basic Needs

For some households, making financial ends meet is a challenge. The SIPP's "Extended Measures of Well-Being" topical module asked households if there was a time in the last 12 months when they did not meet "essential expenses." In addition, the questionnaire asked about more specific difficulties such as not paying mortgage, rent, or utilities. Some improvements in households' ability to meet basic needs occurred between 1992 and 1998. Households reported having

less difficulty paying rent or the mortgage payment and higher rates of having no unpaid or disconnected utilities and seeing a doctor or dentist when needed. (Table A).

During the time period 1998 through 2003, households reported improvements in having no unmet essential expenses, having no unpaid utilities and having no disconnected utilities.¹⁰

¹⁰ With the exception of food sufficiency, all basic needs estimates for 1992 were statistically different from the 2003 estimates.

Meeting Basic Needs Among Selected Social and Economic Groups

In 2003, as income increased, so did the percentage of households reporting no unmet essential expenses (Table E). Sixty-nine (69.8) percent of households in poverty reported having no unmet essential expense, while 89.5 percent of households not in poverty did. Fewer households in poverty than households not in poverty also reported having paid the full rent or mortgage payment (86.1 percent

Table F.
Expectation of Help When in Need Among Selected Social and Economic Groups: 2003

Characteristic	Number of households (thousands)	Expect any help if needed (percent)	Expect help from family (percent)	Expect help from friends (percent)	Expect help from agency (percent)
Total	111,209	88.0	47.6	35.9	21.1
Age of Householder					
15 to 29 years	13,422	90.7	52.4	37.8	18.9
30 to 44 years	35,018	86.9	43.4	34.5	17.9
45 to 64 years	39,958	86.4	43.7	34.5	20.6
65 years and older	22,813	91.2	57.9	39.4	28.4
Race/Hispanic Origin of Householder					
White	92,420	88.7	48.9	37.1	21.4
Non-Hispanic	81,973	89.2	49.0	37.8	22.0
Black	13,725	84.7	41.2	29.1	21.5
Other race	5,064	85.1	41.2	31.5	15.3
Hispanic (any race)	11,578	84.6	47.4	31.9	16.3
Household Income					
Lowest quintile	22,226	85.9	48.0	33.5	22.9
2nd quintile	22,257	87.5	48.7	35.8	21.4
3rd quintile	22,240	89.0	48.5	36.5	20.9
4th quintile	22,239	88.8	46.8	36.5	20.4
Highest quintile	22,247	89.0	45.8	37.1	20.1
Household Poverty Status					
Below	13,895	84.2	44.8	31.9	21.5
At or above	97,315	88.6	48.0	36.4	21.1
Household Type					
Family Household					
Married, no children	29,930	89.0	50.7	38.2	24.1
Married, children	27,470	87.5	45.4	35.1	20.2
Unmarried, no children	6,488	87.1	47.0	34.5	20.3
Unmarried, children	11,755	85.0	42.8	29.4	17.2
Nonfamily Household					
Lives alone	31,007	89.2	49.6	37.0	21.4
Lives with others	4,560	86.3	40.5	36.1	16.4

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

compared with 95.7 percent) or fully paying utilities (78.1 percent compared with 93.2 percent).

Age was also a factor in having no unmet essential expenses. As age increased, so did the percentage reporting no unmet essential expense. Eighty (80.5) percent of the 15-to-29 years age group, 84.0 percent of the 30-to-33 years age group, 88.1 percent of the

45-to-64 years age group, and 93.9 percent of the 65-and-older age group reported no unmet essential expense.

Differences existed in the levels of well-being among family types. Ninety-four (93.9) percent of married households with no children had no unmet essential expense, as did 86.5 percent of married households with children. No

unmet expenses were reported by 86.0 percent of unmarried households with no children and 71.8 percent of unmarried households with children.¹¹

¹¹ There is no statistically significant difference in the percentage reporting no unmet essential expense between married households with children and unmarried households with no children.

Getting Help When in Need

When households experience difficulties, they are likely to need and expect help from a variety of sources. Individuals and organizations often assist households having difficulties meeting their needs. In the “Extended Measures of Well-Being” topical module, households reported different expectations for assistance from family, friends, and community organizations if they should need help because of an illness or moving. The most commonly cited expected source for help was family (Table A).

Expectation for familial assistance has increased over time. In 1992, 41.2 percent of households indicated that, should they need help, they expected most or all of the help to come from family. In 1998, 43.8 percent of households held this expectation of their family. By 2003, the percentage had risen to 47.6 percent. Household reliance on social agencies or churches also increased over time, yet this expectation was not as universal as expecting help from family, with 21.1 percent of households reporting they would expect help from this resource in 2003.

Expectation of Help When in Need Among Selected Social and Economic Groups

For all social and economic groups, a majority of households expected help if a need arose (Table F). The expectation of familial help varied across the social and demographic groups, while higher percentages of households expected help from family than from either friends or agencies.

Who is Doing Well?

While income effects reported well-being, demographic characteristics, such as age, race, Hispanic origin, and family type are also important. These demographic characteristics will be examined for each of the five summary measure domains that have been created for this report. The summary measure for the Appliances and Electronic Goods domain, “Full set of appliances,” defines whether a household had a clothes washer, a clothes dryer, a refrigerator, a stove, a dishwasher, and a landline telephone. The summary measure for the Housing Conditions domain, “No problems with housing repair,” is defined as whether a household reported any

problems with pests, leaky roofs, broken windows, plumbing, cracks in walls, or holes in the floor. The summary measure for the Neighborhood Conditions domain, “Satisfactory neighborhood conditions,” captures whether any problems existed with street conditions, traffic, trash or litter, abandoned buildings, or smoke or odors. The summary measure for the Meeting Basic Needs domain, “Fewer than two difficulties meeting basic needs,” identifies whether a household had fewer than two instances of not meeting expenses—whether utility bills or any of the other measures from the section on difficulty meeting basic needs.¹² Finally, the summary measure for the Expectation of Help domain, “Help expected if need arose,” captures the level of a household’s expectation of receiving assistance. This summary measure indicates whether a household expected help from family, friends, or community agencies if a need arose.

¹² The criterion of two difficulties meeting basic needs was chosen because it shows better reliability over time than a single difficulty.

Table G.
Summary Domain Measures By Demographic Indicators: 2003

Characteristic	Number of households (thousands)	Appliances and electronic goods—full set of appliances ¹ (percent)	Housing conditions—no problem with housing repair ² (percent)	Neighborhood conditions—satisfactory neighborhood conditions ³ (percent)	Meeting basic needs—fewer than two difficulties meeting basic needs ⁴ (percent)	Expectation of help—help expected if need arose ⁵ (percent)
Total	111,209	55.8	83.7	67.5	89.9	88.0
Age of Householder						
15 to 29 years	13,422	40.6	82.5	63.2	83.7	90.7
30 to 44 years	35,018	58.6	82.6	66.7	87.1	86.9
45 to 64 years	39,958	60.9	83.3	67.1	90.6	86.4
65 years and older	22,813	51.4	86.8	72.2	96.7	91.2
Sex of Householder						
Male	58,154	60.2	84.9	68.5	91.9	88.1
Female	53,055	51.0	82.4	66.4	87.7	88.0
Race/Hispanic Origin of Householder						
White	92,420	59.1	84.9	68.4	91.2	88.7
Non-Hispanic	81,973	62.4	85.8	69.2	92.1	89.2
Black	13,725	34.8	76.4	60.8	81.0	84.7
Other race	5,064	52.9	81.3	70.1	90.5	85.1
Hispanic (any race)	11,578	32.6	77.4	61.9	84.3	84.6
Household Income						
Lowest quintile	22,226	29.3	80.0	63.9	80.8	85.9
2nd quintile	22,257	43.1	82.4	64.7	86.3	87.5
3rd quintile	22,240	54.7	83.4	66.7	89.8	89.0
4th quintile	22,239	69.6	85.3	68.7	95.5	88.8
Highest quintile	22,247	82.1	87.3	73.6	97.1	89.0
Household Poverty Status						
Below	13,895	26.7	76.3	60.9	74.7	84.2
At or above	97,315	59.9	84.8	68.5	92.1	88.6
Education of Householder						
Less than high school graduate	16,215	26.8	78.5	61.3	85.2	85.9
High school graduate	31,688	49.0	83.1	66.2	87.9	88.2
Some college	33,421	59.8	84.0	66.9	88.7	87.8
Bachelor's degree or higher	29,884	74.2	86.8	73.0	95.9	89.3
Householder Disability						
Disabled	10,357	37.1	72.8	56.1	74.0	81.5
Not disabled	100,853	57.7	84.8	68.7	91.5	88.7
Household Type						
Family Household						
Married, no children	29,930	70.8	87.0	69.7	95.6	89.0
Married, children	27,470	69.9	82.9	69.4	89.6	87.5
Unmarried, no children	6,488	42.3	81.0	63.1	89.5	87.1
Unmarried, children	11,755	37.8	76.1	61.3	77.4	85.1
Nonfamily Household						
Lives alone	31,007	39.6	84.5	67.4	89.8	89.2
Lives with others	4,560	48.2	84.6	64.9	88.5	86.3
Tenure						
Owner	75,538	68.8	85.3	70.2	94.1	89.2
Renter	35,495	28.1	80.2	61.9	81.0	85.6

¹Full set of appliances is defined as having a clothes washer, clothes dryer, refrigerator, stove, dishwasher, and a landline telephone.

²No problem with housing repair is defined as not having reported a problem with pests, leaky roofs, broken windows, plumbing problems, cracks in the walls, or holes in the floor.

³Satisfactory neighborhood conditions is defined as not having reported any problems with street conditions, traffic, trash or litter, abandoned buildings, or smoke or odors.

⁴Fewer than two difficulties meeting basic needs was chosen because it shows better reliability over time than a single difficulty. Fewer than two difficulties meeting basic needs is defined as having fewer than two instances of not meeting expenses or any of the other measures from the section on difficulty meeting basic needs.

⁵Help expected if need arose is defined as whether help was expected help from friends, family, or community agencies.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2001 Panel, Wave 8.

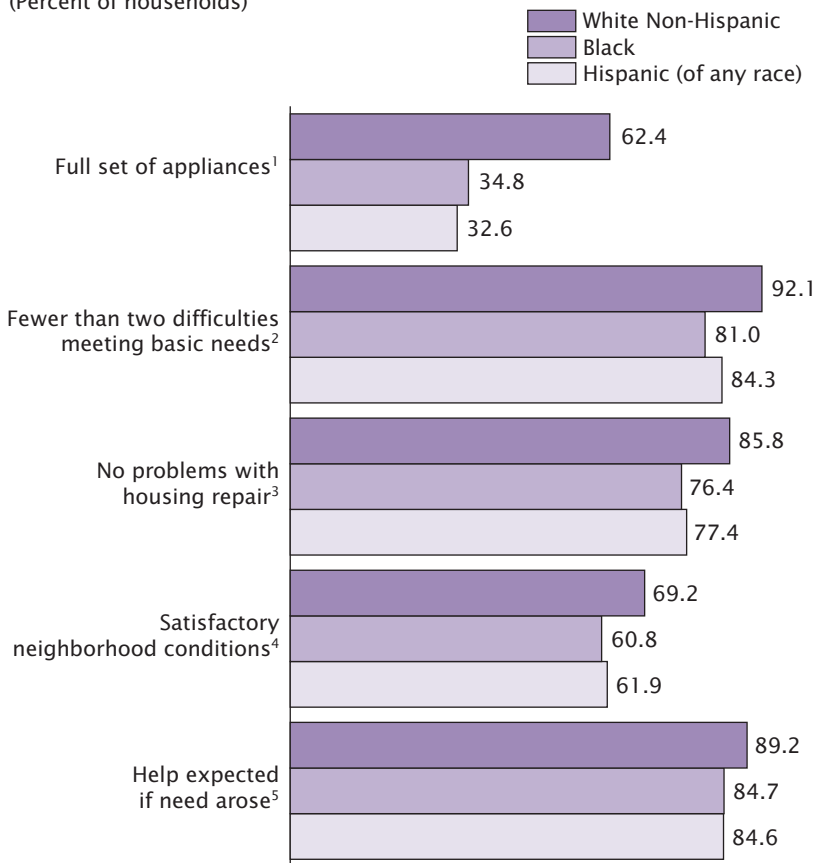
Well-Being by Race and Hispanic Origin

Summary measures of well-being crossed by various demographic indicators of householders are shown in Table G, and Figure 2 graphically shows the distribution of these well-being summary measures by race and Hispanic origin. For most of the summary measures, non-Hispanic White households reported higher levels of well-being than did Black households and Hispanic households. For the “full set of appliances” summary measure, 62.4 percent of non-Hispanic White households reported having a full set of appliances, compared with 34.8 percent of Black households and 32.6 percent of Hispanic households.¹³ For the “help expected if need arose” summary measure, 89.2 percent of non-Hispanic White households expected help if they had a need, while 84.7 percent of Black households and 84.6 percent of Hispanic households of any race expected help if a need arose.¹⁴

¹³ There is no statistically significant difference between the percent Black and the percent Hispanic reporting a full set of appliances.

¹⁴ There is no statistically significant difference between the percent Black and the percent Hispanic reporting the expectation of help if a need arose.

Figure 2.
Summary Indicators of Material Well-being by Race and Hispanic Origin of Householder: 2003
(Percent of households)



¹ Full set of appliances is defined as having a clothes washer, clothes dryer, refrigerator, stove, dishwasher, and a landline telephone.

² Fewer than two difficulties meeting basic needs is defined as having fewer than 2 instances of not meeting expenses or any of the other measures from the section on difficulty meeting basic needs.

³ No problem with housing repair is defined as not having reported a problem with pests, leaky roofs, broken windows, plumbing problems, cracks in the walls, or holes in the floor.

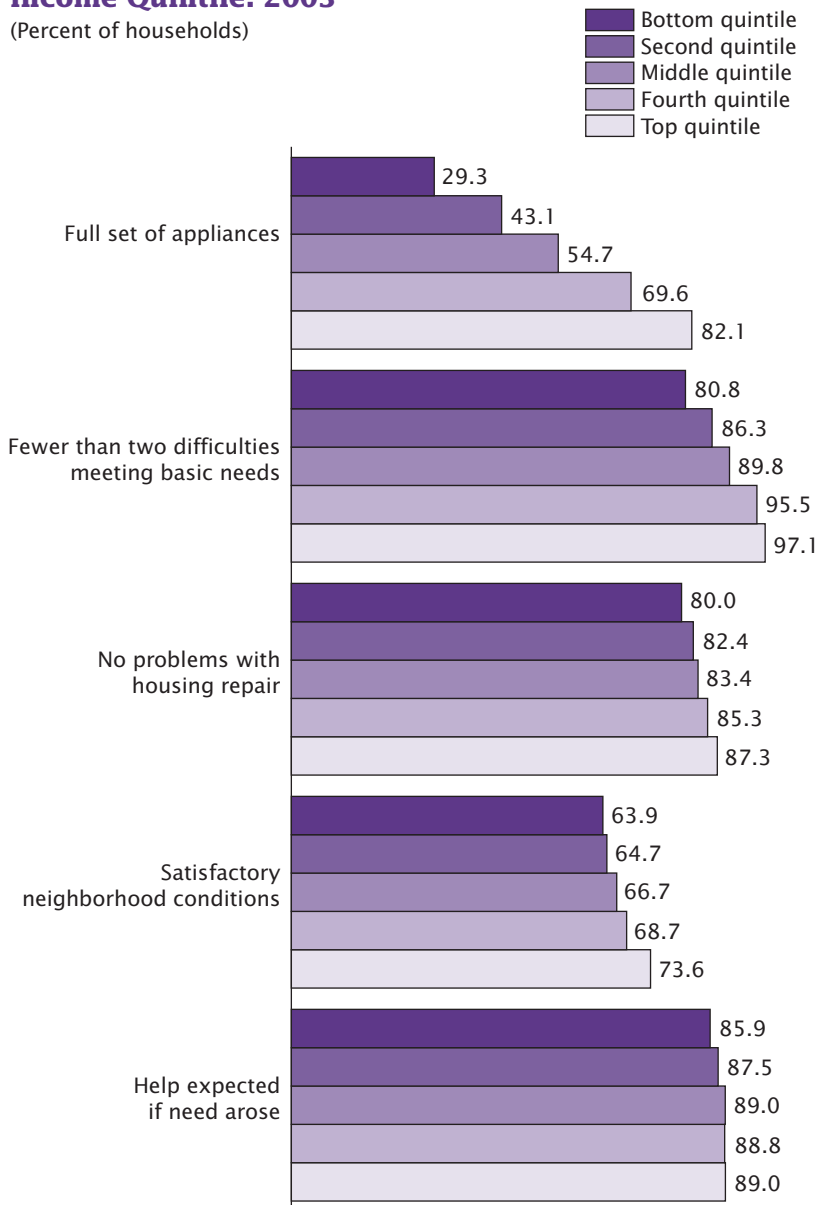
⁴ Satisfactory neighborhood conditions is defined as not having reported any problems with street conditions, traffic, trash or litter, abandoned buildings, or smoke or odors.

⁵ Help expected if need arose is defined as whether help was expected from friends, family, or community agencies.

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

Figure 3.
**Summary Indicators of Material Well-Being by
 Income Quintile: 2003***

(Percent of households)



*Summary indicators are defined in the notes to Figure 2.

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

Well-Being by Income Quintile

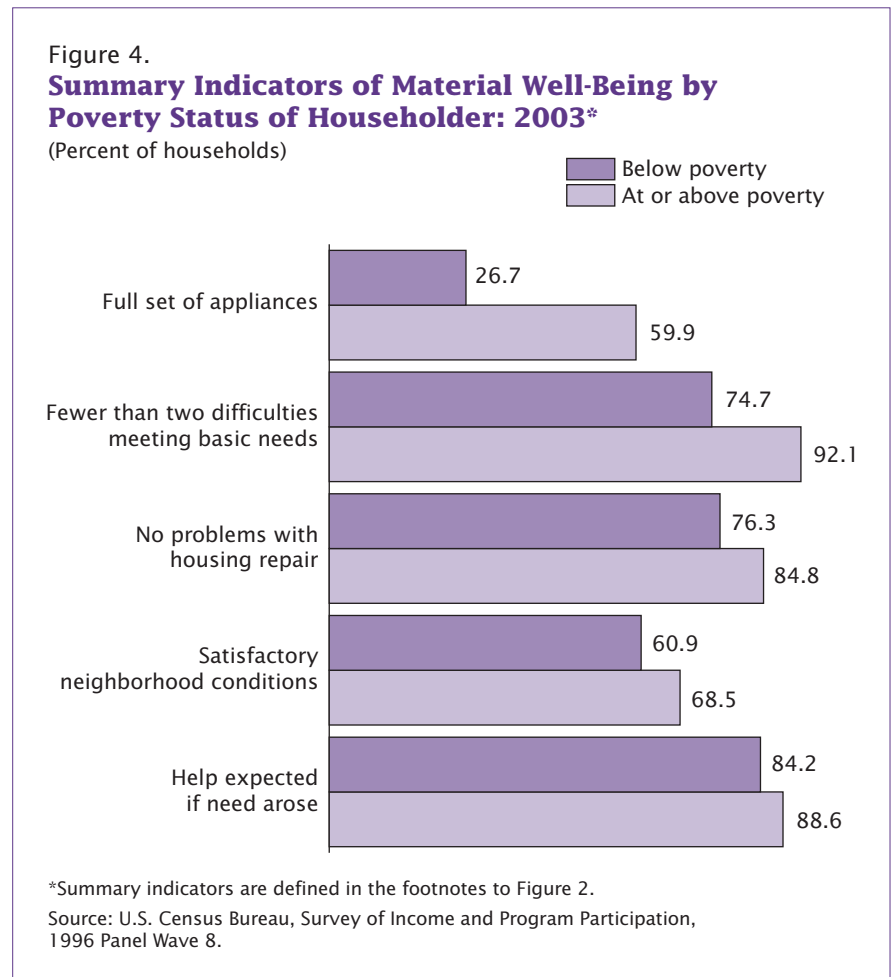
Across the five summary measures, the relationship between income and level of well-being varied. Households in higher quintiles generally reported higher levels of well-being than did households in lower quintiles (Figure 3). For example, the percentage of households with a full set of appliances increased as income increased. Among households in the lowest income quintile, 29.3 percent of households were in possession of a full set of appliances. This percentage climbed to 54.7 percent for the third income quintile and to 82.1 percent for the highest quintile. The “Fewer than two difficulties meeting basic needs” summary measure shows a similar pattern: as income increased, so did the percentage reporting fewer than two difficulties meeting basic needs. The same pattern is repeated for the “No problems with housing repair” summary measure and the “Satisfactory neighborhood conditions” summary measure.¹⁵

¹⁵ There is no statistically significant difference between the percentage in the lowest and in the 2nd quintiles reporting of satisfactory neighborhood conditions. There is no statistically significant difference between the percentage in the 2nd and in the 3rd quintiles reporting no problems with housing repair.

Well-Being by Poverty Status

Households whose incomes were below the poverty threshold generally reported lower levels of well-being across all domains than did households whose incomes were at or above the poverty threshold (Figure 4). The difference between households in poverty and those that were not in poverty was larger for the “full set of appliances” summary measure than it was for the remaining four summary measures. About 60 (59.9) percent of households whose incomes were at or above the poverty threshold reported that they had a full set of appliances, while 26.7 percent of households whose income were below the poverty threshold said that they had a full set of appliances.

Ninety-two (92.1) percent of households not in poverty and 74.7 percent of households in poverty reported fewer than two difficulties meeting basic needs. For the summary measure “No problems with housing repair,” 84.8 percent of households not in poverty and 76.3 percent of households in poverty reported no problems. Sixty-nine (60.9) percent of households in poverty and 68.5 percent of households not in poverty and

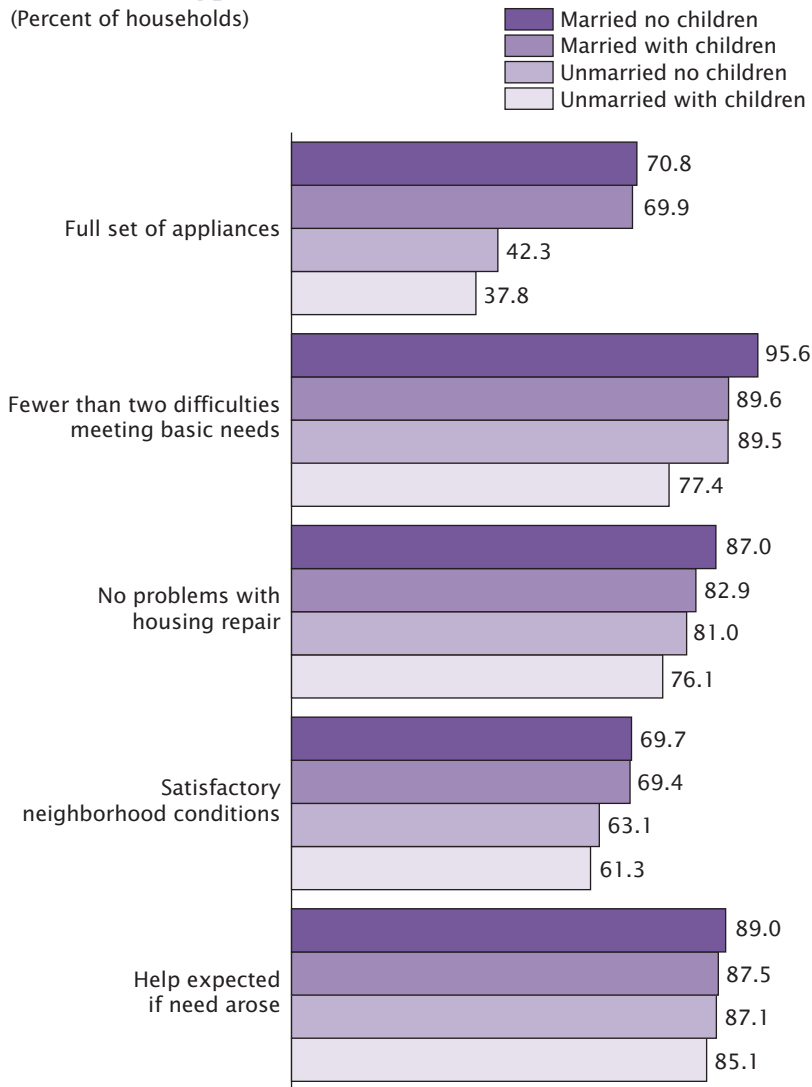


60.9 percent of households in poverty reported satisfactory neighborhood conditions. On the fifth indicator, 88.6 percent of

households not in poverty and 84.2 percent of households in poverty reported that, should a need arise, they would expect help.

Figure 5.
Summary Indicators of Material Well-Being by Household Type: 2003*

(Percent of households)



*Summary indicators are defined in the notes to Figure 2.

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

Well-Being by Household Type

Summary measures of well-being by household type are illustrated in Figure 5. The graph shows that well-being differed for married and unmarried households and between households with and without children. In general, married households reported higher levels of well-being than did non-married households.

The impact of the presence of children in households varied across the domains. The presence of children lowered reported levels of well-being among married households for the “Fewer than two difficulties meeting basic needs” summary measure. Among married households with children, 89.6 percent reported having fewer than two difficulties meeting basic needs, compared with 95.6 percent for married households without children. For the summary measure “Full set of appliances,” the presence of children had little impact on the well-being of married households. Roughly the same percentage of married households with children (69.9 percent) and married households without children (70.8 percent) reported having a full set of appliances. In general, households with children may report more difficulties meeting basic needs due to the expense involved in providing for the maintenance, nurture, and care of children.

CONCLUSION

This report has examined the level of well-being in U.S. households. Most households possessed more material goods, and housing and neighborhood conditions generally improved between 1992 and 2003. A key finding of this report is that, in general, most household groups reported higher levels of well-being in 2003 than they did in 1992.

SOURCE OF THE DATA

The population represented (the population universe) in the 2001, 1996, 1992, and 1991 panels of the SIPP is the civilian noninstitutionalized population living in 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).

There were approximately 50,500 designated living quarters in the SIPP 2001 Panel. Wave 1 obtained interviews from occupants of about 35,100 of 40,500 eligible living quarters and about 26,000 living quarters of the approximately 31,000 eligible living quarters for Wave 8.

There were approximately 51,500 designated living quarters in the SIPP 1996 Panel. For the first interview of the panel in Wave 1, interviews were obtained from occupants of about 36,700 of the 40,200 eligible living quarters and about 30,000 living quarters of the approximately 42,300 eligible living quarters for Wave 8.

The 1992 data were collected as part of Wave 6 of the 1991 panel and Wave 3 of the 1992 panel of the SIPP. The combined panels make up responses on living

conditions by reference persons representing almost 85,000 people. The reference period is September through December of 1992.

The data in this report were also collected from three survey supplements (topical modules) on “extended measures of well-being,” two during the 1990s and one from 2003. The 2003 supplemental data were collected from June through September of 2003 in the eighth wave (interview) of the 2001 SIPP. The 1998 supplemental data were collected from August through November in the eighth wave (interview) of 1996 SIPP, and 1992 supplemental data were collected from October 1992 through January 1993 in the sixth wave of the 1991 panel. In 1992, 1998, and 2003, 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 1992–2003.¹⁶

ACCURACY OF THE ESTIMATES

Statistics from sample 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 unless otherwise noted. 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 is designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately 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 SIPP 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 effect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, go to <www.bls.census.gov/sipp/sourceac/S&A-2_SIPP2001_w1tow9_20050214.pdf> or contact Dennis Sissel of the Census Bureau’s Demographic Statistical Methods Division on the Internet at <charles.d.sissel@census.gov>.

¹⁶ Previous reports on this subject are available at the site <www.census.gov/population/socdemo/well-being/>. 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.

Additional information on the SIPP can be found at the following Web sites:

<www.sipp.census.gov/sipp/>
(main SIPP Web site),
<www.sipp.census.gov/sipp.workpapr/wp230.pdf>
(SIPP Quality Profile), and
<www.sipp.census.gov/sipp.usrguide/sipp2001.pdf>
(SIPP User's Guide).

More information

The electronic version of this report is available on the Internet at the Census Bureau's World Wide

Web site <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

For additional information on these topics, contact Annette Rogers, Education and Social Stratification Branch, 301-763-9580 or via Internet e-mail <Annette.l.rogers@census.gov>.

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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