

# Extended Measures of Well-Being: Meeting Basic Needs

*Household Economic Studies*

# 1995

Issued June 1999

P70-67

It should not be surprising that many Americans have trouble paying bills and making ends meet. There is evidence all around — from rising consumer debt levels to increases in personal bankruptcy.<sup>1</sup> Doubtless, most people have had times when paying the bills has been difficult. But how extensive is the problem? What types of people find their budget exceeding their resources? How often do people end up with serious problems like not getting enough to eat or foregoing needed medical care? Where do people get help when the going gets rough?

Personal or household income is generally regarded as the single best measure of the degree to which people are “well off.” However, other factors also contribute to people’s well-being. To assess some of these other dimensions, the Census Bureau administered questions on basic needs, food sufficiency, and income adequacy as a supplement to the Survey of Income and Program Participation in October 1995 through January 1996. This report presents the findings for these extended measures of well-being.

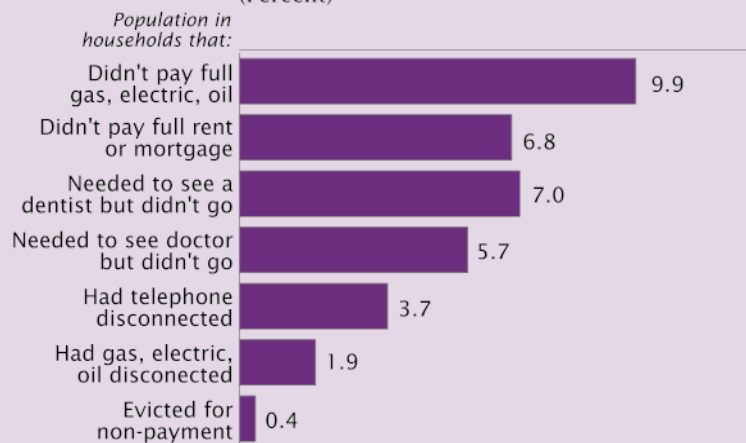
<sup>1</sup> According to Federal Reserve Statistical Release G.19 (Federal Reserve Board, updated Nov. 10 1998), seasonally adjusted consumer debt levels doubled in 12 years — from \$639 billion in September 1986 to \$1,282 billion in September 1998. Over a similar period (from 1985 to 1996) the number of nonbusiness bankruptcies grew from 298,000 to 989,000 (see U.S. Census Bureau, *Statistical Abstract of the United States 1997*, Table 856, p. 549).

## Difficulty meeting basic needs: How extensive is the problem?

In 1995, approximately 49 million people — about 1 person in 5— lived in a household that had at least one difficulty meeting basic needs. These included households that didn’t pay utility bills, didn’t pay mortgage or rent, needed to see the doctor or dentist but didn’t go, had telephone or utility service shut off, were evicted, didn’t get enough to eat, or otherwise didn’t meet essential expenses. Eleven percent lived in households where more than one of these difficulties took place (Table 1).

Many also had problems paying specific types of bills. Of the total population, 9.9 percent were in households that didn’t pay gas, oil, or electricity bills. It was less common to reside in a household that didn’t pay the full amount of rent or mortgage or in a household that didn’t get needed medical care or dental care (Figure 1). (There was no

Figure 1.  
**Difficulties Meeting Basic Needs in the  
U.S. Population: 1995**  
(Percent)



Source: U.S. Census Bureau, 1993 panel of the Survey of Income and Program Participation (SIPP), administered fall/winter of 1995.

## Current Population Reports

By Kurt J. Bauman

Table 1.  
**Number and Percent With at Least One Difficulty Meeting Basic Needs in Household, by Detailed Characteristics: 1995**

| Characteristic                        | Number who experienced at least one difficulty <sup>4,5</sup> (1,000) | Percent who experienced at least one difficulty <sup>4</sup> | Percent who experienced more than one difficulty <sup>4</sup> |
|---------------------------------------|---|--|---|
| <b>Total</b>                          | <b>48,600</b>   | <b>20.2</b>  | <b>11.0</b>   |
| Income Quintile Measures <sup>1</sup> |   |  |   |
| Lowest quintile                       | 19,500  | 37.8   | 22.9  |
| Second quintile                       | 12,200  | 24.5   | 14.0  |
| Third quintile                        | 8,800   | 18.4   | 9.1   |
| Fourth quintile                       | 5,200   | 11.3   | 4.4   |
| Fifth quintile                        | 2,900   | 6.5  | 2.7   |
| Age                                   |   |  |   |
| 0 to 9 years                          | 10,400  | 28.5   | 16.1  |
| 10 to 17 years                        | 7,700   | 27.8   | 16.3  |
| 18 to 29 years                        | 8,800   | 22.3   | 12.6  |
| 30 to 39 years                        | 8,500   | 21.1   | 11.5  |
| 40 to 49 years                        | 6,200   | 17.9   | 9.4   |
| 50 to 59 years                        | 3,300   | 14.8   | 7.5   |
| 60 to 69 years                        | 1,800   | 10.1   | 4.0   |
| 70 years and over                     | 1,700   | 8.4  | 2.6   |
| Race and Hispanic Origin <sup>2</sup> |   |  |   |
| White, not Hispanic                   | 30,000  | 17.0   | 9.0   |
| Black, not Hispanic                   | 8,900   | 32.3   | 18.1  |
| Hispanic origin                       | 8,500   | 32.1   | 18.5  |
| Region                                |   |  |   |
| Northeast                             | 9,900   | 20.2   | 10.4  |
| Midwest                               | 9,900   | 17.8   | 8.7   |
| South                                 | 16,900  | 20.4   | 11.4  |
| West                                  | 11,800  | 22.7   | 13.2  |
| Gender                                |   |  |   |
| Male                                  | 22,900  | 19.5   | 10.7  |
| Female                                | 25,800  | 20.9   | 11.2  |
| Gender of Householder                 |   |  |   |
| Male                                  | 26,600  | 16.3   | 8.4   |
| Female                                | 22,000  | 28.5   | 16.2  |
| Educational Attainment                |   |  |   |
| Less than high school diploma         | 9,200   | 26.3   | 14.6  |
| High school graduate                  | 12,200  | 18.7   | 9.9   |
| Some college or associate degree      | 6,000   | 15.6   | 8.1   |
| Bachelor's degree or more             | 3,100   | 8.4  | 3.3   |
| Health Insurance Coverage             |   |  |   |
| Not insured                           | 19,600  | 35.8   | 22.7  |
| Insured                               | 29,000  | 15.7   | 7.5   |
| Tenure                                |   |  |   |
| Renter occupied                       | 26,500  | 33.0   | 19.8  |
| Owner occupied                        | 22,100  | 13.8   | 6.5   |
| Residential Mobility                  |   |  |   |
| Moved recently                        | 17,400  | 27.2   | 16.0  |
| Non-mover                             | 31,300  | 17.7   | 9.1   |
| Employment Status <sup>3</sup>        |   |  |   |
| Unemployed                            | 2,500   | 38.4   | 25.0  |
| Not in labor force                    | 10,300  | 17.6   | 9.1   |
| Employed                              | 17,700  | 16.0   | 8.1   |
| Work Disability <sup>3</sup>          |   |  |   |
| Work disability                       | 7,600   | 29.1   | 16.9  |
| Not disabled                          | 22,900  | 15.3   | 7.7   |
| Marital Status <sup>3</sup>           |   |  |   |
| Not married                           | 16,500  | 21.8   | 12.2  |
| Married                               | 14,000  | 14.0   | 6.6   |

<sup>1</sup> Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>2</sup> Data for White and Black exclude Hispanics. Hispanics may be of any race.

<sup>3</sup> These items are tabulated for adults (age 18 and over) only. All other items cover the entire population.

<sup>4</sup> At least one difficulty meeting basic needs includes those who didn't meet essential expenses, didn't pay utility bills, didn't pay rent or mortgage, needed to see the dentist but didn't go, needed to see the doctor but didn't go, had phone service cut off, had utilities shut off, were evicted or didn't get enough to eat. More than one difficulty refers to experiencing two or more types.

<sup>5</sup> This number has not been adjusted for nonresponse.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1993 panel, administered 1995.

significant difference between the proportion who didn't pay rent or mortgage and the proportion who didn't visit the dentist.) Least common were situations where the household got so far behind in paying bills that they had their utilities or phone service cut off or were evicted from their apartment or home.

When people did have difficulty meeting basic needs, they often faced more than one problem at a time. Of those with difficulty meeting basic needs, 54 percent experienced more than one problem (Table 2). For each of the specific types of difficulties meeting basic needs, at least 60 percent of people lived in households with two or more difficulties. Researchers who have examined the "survival strategies" of families with limited budgets have noted that they often play one type of need off against another. They might scrimp on food to buy Christmas presents or forestall paying one bill in order to pay another.<sup>2</sup> This implies that, over the course of a year, those who have limited resources would experience more than one type of difficulty meeting basic needs. This relation-

ship is definitely borne out by the data collected in this survey. For most of those who were exposed to at least one difficulty meeting basic needs in 1995, it was not an isolated incident.

### Income and basic needs

Having low household income greatly raised a person's chance of having difficulty meeting basic needs. Levels of income can be described by quintiles, i.e., dividing households into five equal groups ranging from those with the highest incomes to those with the lowest. In the lowest income quintile, 37.8 percent of people lived in households with at least one difficulty meeting basic needs, and more than one-fifth lived in households with more than one type of difficulty meeting basic needs (Table 1). A majority of those in households with at least one difficulty were in the two lowest income quintiles (31.7 million people). People in the lowest income quintile were more likely than those in the next income quintile to live in households with difficulties meeting basic needs of every type (Table 3). Overall, income was very strongly associated with the ability to meet basic needs.

### Age and basic needs

Nearly every type of difficulty was more common among children than among adults aged 60 and over (Table 3). Children were more likely than adults to live in households that didn't pay gas and electric bills, didn't pay rent or mortgage, didn't visit the dentist or doctor, or had services disconnected. Among children, 8.8 percent lived in a household where someone needed to see the dentist but didn't go, and 7.0 percent lived in a house where someone needed to see the doctor but didn't go. By contrast, around 3.0 percent of people 60 and over lived in households where each of these conditions was reported.

In 1995, more than a quarter of children (28.5 percent of those under age 10, 27.8 percent of those ages 10 to 17)<sup>3</sup> lived in a household in which someone reported at least one difficulty meeting basic needs. Less than 10 percent of those in the oldest age category (70 and older) were in this situation (Table 1). Overall, there were 18.1 million children who were in households with at least one difficulty meeting

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

<sup>3</sup> The difference between the percentage of children under 10 with difficulty meeting basic needs and the percentage of children 10 to 17 with difficulty meeting basic needs is not significant.

Table 2.  
**People Living in Households Reporting Two or More Difficulties Meeting Basic Needs: 1995**

| Number (base) and percent                            | Type of difficulty meeting basic needs |                   |                                |  |                                  |                                     |                                    |                            |                                     |                                 |
|--|--|-------------------|--------------------------------|--|----------------------------------|-------------------------------------|------------------------------------|----------------------------|-------------------------------------|---------------------------------|
|  | Any difficulty                         | Not enough to eat | Didn't meet essential expenses | Didn't pay full gas, electric, or oil bill | Didn't pay full rent or mortgage | Needed to see dentist but didn't go | Needed to see doctor but didn't go | Had telephone disconnected | Had gas, electric, oil disconnected | Evicted from house or apartment |
| Number reporting difficulty (1,000)                  | 48,600                                 | 11,600            | 29,600                         | 23,400                                     | 16,100                           | 16,500                              | 13,700                             | 8,900                      | 4,400                               | 1,000                           |
| Percent reporting at least one additional difficulty | 54.1                                   | 73.4              | 64.2                           | 77.1                                       | 82.3                             | 80.7                                | 86.8                               | 80.6                       | 96.3                                | 100.0                           |

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1993 panel, administered 1995.

Table 3.

### People Living in Households With Difficulties Meeting Basic Needs, by Income Quintile, Age, Race and Hispanic Origin, and Gender: 1995

(In percent)

| Characteristic                              | Type of difficulty with basic needs         |  |                                  |                                     |                                    |                            |                                     |                                 |
|---|---|--|----------------------------------|-------------------------------------|------------------------------------|----------------------------|-------------------------------------|---------------------------------|
|   | Didn't meet essential expenses <sup>1</sup> | Didn't pay full gas, electric, or oil bill | Didn't pay full rent or mortgage | Needed to see dentist but didn't go | Needed to see doctor but didn't go | Had telephone disconnected | Had gas, electric oil, disconnected | Evicted from house or apartment |
| <b>Total</b>                                | <b>12.8</b>                                 | <b>9.9</b>                                 | <b>6.8</b>                       | <b>7.0</b>                          | <b>5.7</b>                         | <b>3.7</b>                 | <b>1.9</b>                          | <b>0.4</b>                      |
| <b>Income Quintile Measures<sup>2</sup></b> |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| Lowest quintile                             | 25.0  | 19.9                                       | 14.0                             | 12.1                                | 10.7                               | 8.8                        | 4.0                                 | 1.1                             |
| Second quintile                             | 15.8  | 12.2                                       | 8.2                              | 9.2                                 | 7.9                                | 5.2                        | 2.1                                 | 0.4                             |
| Third quintile                              | 10.9  | 8.5  | 6.0                              | 6.7                                 | 4.8                                | 2.1                        | 1.5                                 | 0.5                             |
| Fourth quintile                             | 6.5   | 4.4  | 3.0                              | 3.8                                 | 2.8                                | 1.3                        | 1.0                                 | 0.1                             |
| Fifth quintile                              | 4.2   | 2.8  | 1.5                              | 2.1                                 | 1.7                                | 0.6                        | 0.4                                 | 0.0                             |
| <b>Age</b>                                  |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| 0 to 17 years                               | 18.7  | 15.4                                       | 10.1                             | 8.8                                 | 7.0                                | 6.2                        | 3.0                                 | 0.6                             |
| 18 to 29 years                              | 13.6  | 10.5                                       | 7.6                              | 8.3                                 | 6.3                                | 5.0                        | 2.4                                 | 0.5                             |
| 30 to 59 years                              | 11.6  | 8.6  | 6.3                              | 6.8                                 | 5.8                                | 2.9                        | 1.5                                 | 0.4                             |
| 60 years and over                           | 5.1   | 3.1  | 1.4                              | 2.9                                 | 2.7                                | 0.5                        | 0.4                                 | 0.1                             |
| <b>Race and Hispanic Origin<sup>3</sup></b> |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| White, not Hispanic                         | 10.9  | 7.8  | 5.5                              | 6.5                                 | 5.3                                | 2.5                        | 1.3                                 | 0.3                             |
| Black, not Hispanic                         | 21.3  | 18.2                                       | 11.0                             | 7.0                                 | 6.6                                | 9.5                        | 4.2                                 | 1.0                             |
| Hispanic origin                             | 18.2  | 16.2                                       | 11.6                             | 10.6                                | 8.2                                | 6.8                        | 3.4                                 | 0.4                             |
| <b>Gender</b>                               |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| Male  | 12.3  | 9.6  | 6.7                              | 6.8                                 | 5.5                                | 3.6                        | 1.9                                 | 0.4                             |
| Female                                      | 13.3  | 10.1                                       | 6.8                              | 7.2                                 | 5.9                                | 3.9                        | 1.8                                 | 0.4                             |
| <b>Gender of Householder</b>                |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| Male  | 10.1  | 7.5  | 5.3                              | 6.0                                 | 4.9                                | 2.4                        | 1.2                                 | 0.3                             |
| Female                                      | 18.4  | 14.8                                       | 9.7                              | 9.0                                 | 7.6                                | 6.5                        | 3.2                                 | 0.7                             |
| <b>Health Insurance Coverage</b>            |   |  |                                  |                                     |                                    |                            |                                     |                                 |
| Not insured                                 | 22.8  | 18.0                                       | 13.1                             | 15.5                                | 14.9                               | 6.6                        | 3.9                                 | 0.8                             |
| Insured                                     | 9.9   | 7.5  | 4.9                              | 4.5                                 | 3.1                                | 2.9                        | 1.3                                 | 0.3                             |

<sup>1</sup> Indicates response to the opening question in this section of the survey "During the past 12 months has there been a time when your household did not meet its essential expenses?" This was asked independently of answers to questions about specific problems also listed on this table.

<sup>2</sup> Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>3</sup> Data for White and Black exclude Hispanics. Hispanics may be of any race.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1993 panel, administered 1995.

basic needs. More than one-third of all people living in households with at least one difficulty meeting basic needs were children.

The strong association between age and difficulty meeting basic needs indicates that the lack of resources may not be the only explanation for households not meeting their needs. The oldest age groups reported they were able to meet their basic needs even though, on average, they had low incomes. In fact, even with control for income and other factors associated with ability to meet basic

needs, the effect of age remained essentially unchanged.<sup>4</sup> There are several possible explanations of this pattern. Older respondents may have experienced lower living standards when they were younger (for example, during the Great Depression), they may have lower expenses, or they may be more reluctant to admit to problems. It also might be that basic needs can

be met in households with stable and predictable circumstances — those without disruptions to income or living situation. As people age, they tend to have fewer life changing events such as marriage, childbirth, job change, and migration that might lead to a temporary strain on the budget and difficulties meeting basic needs.<sup>5</sup>

<sup>4</sup> See Kurt 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.

<sup>5</sup> For a discussion of this point, see Ronald R. Rindfuss, "The Young Adult Years: Diversity, Structural Change, and Fertility," *Demography*, November 1991.

---

## Other characteristics and basic needs

Besides income and age, a number of other characteristics were associated with at least one difficulty meeting basic needs in 1995 (Table 1). Race and ethnicity were associated fairly strongly. Blacks<sup>6</sup> were more likely than Whites to experience difficulty meeting basic needs. Hispanics, who can be of any race, were also more likely than (non-Hispanic) Whites to experience a difficulty meeting basic needs. These differences may be partially explained by differences in income, education, and other characteristics between these groups. Difficulty meeting basic needs was also associated with barriers to productive labor force participation. Greater difficulty was observed among those who were unemployed, those who had a work disability, and those who had low levels of education. Difficulty meeting basic needs was also more common among those who lacked health insurance and those who were unmarried. In all these groups, there is a large share who lack the resources necessary to meet basic needs in their households.

Those who rented rather than owned their homes were more likely to experience at least one difficulty meeting basic needs. Renters tend to have lower incomes, fewer assets and other resources to draw on, and less stability in their circumstances.<sup>7</sup> Those who moved within the last year were also more likely to have experienced at least one difficulty. It could be that the instability of moving contributed to unmet needs,

---

<sup>6</sup> In this report, unless otherwise noted, data for White and Black exclude Hispanics. Hispanics may be of any race.

<sup>7</sup> See U.S. Census Bureau, *American Housing Survey for the United States in 1995*, Current Housing Reports H150/95, Washington, DC.: U.S. Census Bureau, Issued April 1997, Tables 2-9 and 2-12.

or it could be that the inability to meet basic needs contributed to the necessity of moving.

There was a 1.4 percent gender difference in the experience of difficulty meeting basic needs. The difference is as small as it is because most households contain both males and females. When a household has difficulty meeting basic needs, it affects both genders at the same time. By contrast, people living in households with a female householder were significantly more likely to experience difficulty meeting basic needs than people in households with a male householder.

## Lack of health insurance and difficulties meeting basic needs

People who were without health insurance for at least 1 of the 4 months prior to interview were more than twice as likely to live in a household with any difficulty meeting basic needs as those who had continuous coverage (Table 1). Likewise, the percentage with multiple difficulties was much higher for those without health insurance than for those who were insured.

A growing number of people in the United States lack health insurance.<sup>8</sup> There is some question about the extent to which those who lack insurance do so out of choice or by necessity. The finding in this report of greater difficulty meeting basic needs among those without insurance suggests that people who lack health insurance may do so because of other pressing needs. A greater concern, perhaps, is the degree to which those without health insurance are forced to go without

---

<sup>8</sup> Robert L. Bennefield, *Who Loses Coverage and for How Long? Dynamics of Economic Well-being: Health Insurance, 1993 to 1995*, Current Population Reports, P70-64, August 1998.

needed medical care. Lack of health insurance strongly affected the probability that there would be a person in the household who needed to see the doctor but did not go. While only 3.1 percent of the insured population lived in a household where needed medical care was not obtained, 14.9 percent of those without health insurance faced this situation.

## Not getting enough to eat

Another measure of well-being is food sufficiency — which can be measured by looking at both the quantity and quality of food. The SIPP asks about the kind and amount of food in a household, the length of time food was in short supply, and the amount of money it would have taken to balance the food budget. Approximately 1 person in 20 (4.8 percent) lived in a household reporting that members sometimes did not get enough to eat (Table 4). A larger portion, nearly one in five (18.8 percent), lived in households that either did not get enough or did not get the kind of foods they wanted to eat. Thus, even though the great majority of people lived in households where adequate amounts of nutritious food were available, there was a small segment of the population in 1995 that lacked adequate amounts of food.

When they occurred, food shortfalls were fairly large. Among those in households that did not get enough food in the last 30 days, the average time they reported being short of food was over a week, and on average, it would have taken about \$100 for these households to bring their food budget into balance.

Getting enough food was strongly associated with income, age, race and Hispanic origin, gender of householder, and health insurance coverage. The difference between

males and females was not significant. Among children, 7.3 percent lived in households which didn't have enough to eat (Figure 2), compared to 1.9 percent of those age 60 and above. About one person in ten (9.3 percent) among Blacks lived in households with insufficient food. Among Hispanics, 11.7 percent lived in households where there wasn't enough to eat. It was rare for people in the top income quintile to live in households that did not have enough food, with only 0.8 percent falling in this category, but 11.2 percent of those in the lowest income quintile were in households that did not get enough food. The percentage of low-income households with not enough food was not significantly different from the percentage of Hispanics with not enough food.

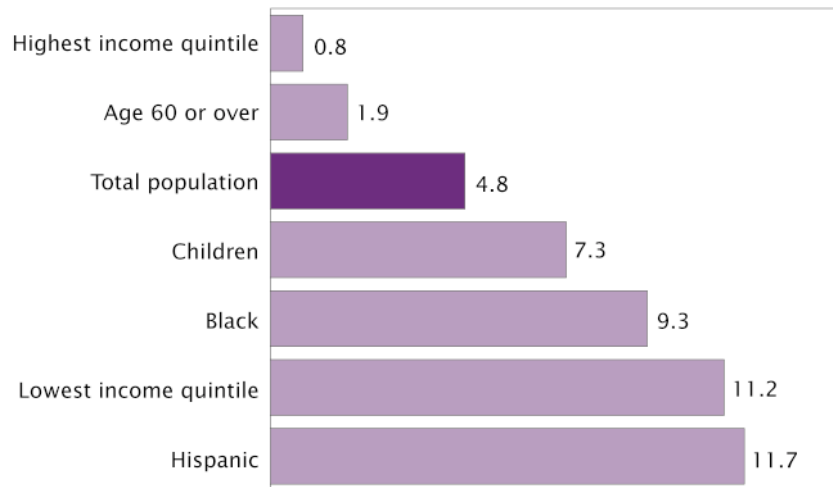
### Where to go when the going gets rough: Getting help

Another measure of well being is the availability of help to households that had difficulty meeting basic needs. The SIPP asked households with difficulty meeting basic needs whether they received any help, and if so, where it came from — family, friends, community organizations, or government.

Only 17.2 percent of people who experienced difficulties in their household said they received help from others (Table 5). Help was most likely to come from family, friends and community organizations — altogether, 13.1 percent. Government agencies provided help to 4.9 percent.<sup>9</sup> Those whose household incomes fell in the lowest quintile were more likely to get help than those with higher incomes.

<sup>9</sup> Percentages do not add to totals due to some households receiving help from more than one source.

Figure 2.  
**Percent With Not Enough Food in Household in 1995, by Selected Characteristics**



Source: U.S. Census Bureau, 1993 panel of the Survey of Income and Program Participation (SIPP), administered fall/winter of 1995.

Table 4.

### Food Sufficiency, Days Without Food and Food Budget Shortfall, by Income Quintile, Age, Race, Hispanic Origin, and Gender: 1995

| Characteristic                        | Not enough or not the kind of food wanted (Percent) | Not enough food |  |   |
|---------------------------------------|---|-----------------|--|---|
|                                       |   | Percent         | Avg. number of days without food in last 30 days | Avg. budget shortfall in last 30 days (Dollars) |
| <b>Total</b>                          | <b>18.8</b>   | <b>4.8</b>      | <b>9</b>   | <b>95</b>                                       |
| Income Quintile Measures <sup>1</sup> |   |                 |  |   |
| Lowest quintile                       | 35.1  | 11.2            | 9  | 86  |
| Second quintile                       | 24.8  | 6.6             | 9  | 110   |
| Third quintile                        | 15.1  | 3.2             | 9  | 98  |
| Fourth quintile                       | 9.8   | 1.5             | 6  | 115   |
| Fifth quintile                        | 6.4   | 0.8             | 6  | 42  |
| Age                                   |   |                 |  |   |
| 0 to 17 years                         | 25.1  | 7.3             | 8  | 100   |
| 18 to 29 years                        | 20.6  | 5.6             | 9  | 91  |
| 30 to 59 years                        | 16.7  | 4.1             | 9  | 96  |
| 60 years and over                     | 11.5  | 1.9             | 11   | 67  |
| Race and Hispanic Origin <sup>2</sup> |   |                 |  |   |
| White, not Hispanic                   | 14.6  | 3.2             | 10   | 107   |
| Black, not Hispanic                   | 30.4  | 9.3             | 7  | 59  |
| Hispanic origin                       | 35.0  | 11.7            | 7  | 104   |
| Gender                                |   |                 |  |   |
| Male                                  | 18.3  | 4.7             | 8  | 96  |
| Female                                | 19.2  | 5.0             | 9  | 94  |
| Gender of Householder                 |   |                 |  |   |
| Male                                  | 15.9  | 3.3             | 8  | 93  |
| Female                                | 24.8  | 8.0             | 9  | 96  |
| Health Insurance Coverage             |   |                 |  |   |
| Not insured                           | 32.8  | 9.7             | 9  | 106   |
| Insured                               | 14.7  | 3.4             | 9  | 93  |

<sup>1</sup> Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>2</sup> Data for White and Black exclude Hispanics. Hispanics may be of any race.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1993 panel, administered 1995.



---

One in four (26.0 percent) of the lowest income group received help, while lower portions of most other income groups did. In the lowest income quintile, people who experienced difficulties meeting basic needs more often received assistance from government programs than those with higher incomes who experienced difficulties. Assistance from non-governmental sources was also more common among those in the lowest income quintile than those in higher income quintiles.

There was little variation in the rate of receiving help between those of different age groups, although there were significant contrasts between people in the 40-60 age range and those under 30. There was no significant difference in help received by race. In a few other cases there were significant differences between groups. Those with college educations were less likely than others to receive help. Compared to those living with male householders, people living with female householders were more likely to have received help when they experienced difficulty meeting basic needs. Renters were more likely to get help when in need than were homeowners. There was a higher probability of help for those who recently moved compared with those who didn't, and for unmarried people compared with married people. Renters, movers, and the unmarried might have occasional problems paying bills because of instability in their life situations, and not always because of lack of income. This may be why they have less trouble getting help when they have difficulty meeting basic needs.

### **Who would be there if help were needed?**

Even if they didn't have difficulty meeting basic needs, all respondents were asked about sources of help that would be available if it were needed. More than two-thirds were in a household where all or most of the help they need would be available from family (Table 5). Just over half lived where help was available from friends. Finally, less than one-third lived in households where they could get help from community agencies. Since the majority of people did not experience difficulties meeting basic needs in 1995, this information provides a broader picture of available help than information from people who actually experienced difficulties meeting basic needs.

A majority of those in all groups (age groups, race groups, etc.) lived in households reporting that help would be available if it were needed. Moreover, the proportions fell in a relatively narrow band. Children under the age of 10 were quite likely to live where help would be available, with 81.4 percent in such a household. Help would be available to around 80 percent of people in various other groups — people between the ages of 18 and 39, people in the highest two income quintiles, the college educated, Midwesterners, and those who had not moved recently. At the other extreme, help would be available for approximately 70 percent of those with less than a high school education, those who were unemployed and those with work disabilities. In all other groups, the proportion living where help would be available was between 70 and 80 percent.

### **Help expected and help received**

The contrast between help people received when they had actual need and the help they expected if need arose presents a seeming paradox. People with lower incomes were more likely than people with high incomes to be in households that received help from others when they experienced difficulties meeting basic needs. But when asked about help available in a hypothetical situation, low-income people were less likely than high-income people to be in households where help was available. A possible explanation is that poor people were caught in a bind. Asking for help from others usually generates feelings of obligation or actual obligations. Those with low incomes might have been reluctant to ask for help or might have used up the generosity of those willing to help, especially if those available to help had similarly low incomes.

There are other contrasts between help anticipated and help received. When asked about help they would receive if needed, 77.3 percent said help would be available from some source. By contrast, when people experienced financial troubles, only 17.2 percent did receive help (Table 5). Part of the reason for this seeming contradiction may be the difference between the hypothetical situation posed (sickness or moving), and the actual situation where help might have been needed (bill-paying problems). In addition, the hypothetical situation clearly specified that it would be one where the respondent needed help. However, part of the reason could well be that people are overly optimistic about the help that would be available to them, or that they are reluctant to ask for help when they need it.

Table 5.  
**Help Received and Help Expected From Others, by Detailed Characteristics: 1995**  
(In percent)

| Characteristic                        | Help received when experiencing difficulties meeting basic needs |                                 |            |            |                         |                               | Help expected if need arose       |             |             |                     |
|---------------------------------------|--|---------------------------------|------------|------------|-------------------------|-------------------------------|-----------------------------------|-------------|-------------|---------------------|
|                                       | Help from any source <sup>1</sup>                                | Help from nongovernment sources |            |            |                         | Help from government agencies | Help from any source <sup>1</sup> | Help from   |             |                     |
|                                       |  | All nongov sources              | Family     | Friends    | Community organizations |                               |                                   | Family      | Friends     | Others in community |
| <b>Total</b>                          | <b>17.2</b>  | <b>13.1</b>                     | <b>6.1</b> | <b>2.4</b> | <b>1.6</b>              | <b>4.9</b>                    | <b>77.3</b>                       | <b>68.4</b> | <b>54.0</b> | <b>28.5</b>         |
| Income Quintile Measures <sup>2</sup> |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Lowest quintile                       | 26.0   | 18.6                            | 9.1        | 2.9        | 2.6                     | 8.7                           | 73.2                              | 63.9        | 47.2        | 28.6                |
| Second quintile                       | 14.6   | 11.4                            | 4.8        | 3.4        | 1.2                     | 4.0                           | 75.5                              | 67.1        | 52.9        | 29.3                |
| Third quintile                        | 9.7  | 8.5                             | 4.3        | 0.9        | 0.5                     | 1.2                           | 78.8                              | 70.6        | 55.2        | 31.4                |
| Fourth quintile                       | 4.2  | 4.1                             | 2.1        | 1.4        | 0.0                     | 0.2                           | 79.7                              | 71.4        | 57.1        | 28.3                |
| Fifth quintile                        | 13.5   | 12.4                            | 3.0        | 1.8        | 4.3                     | 1.2                           | 80.1                              | 69.8        | 58.3        | 25.3                |
| Age                                   |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| 0 to 9 years                          | 19.3   | 13.3                            | 5.5        | 2.3        | 2.0                     | 6.6                           | 81.4                              | 72.0        | 56.5        | 31.7                |
| 10 to 17 years                        | 19.1   | 13.9                            | 5.3        | 2.9        | 1.9                     | 6.8                           | 77.3                              | 66.1        | 54.1        | 32.4                |
| 18 to 29 years                        | 18.1   | 15.3                            | 8.1        | 3.6        | 1.0                     | 3.3                           | 80.4                              | 72.4        | 56.7        | 26.0                |
| 30 to 39 years                        | 16.5   | 12.5                            | 6.1        | 1.6        | 1.6                     | 4.6                           | 79.9                              | 70.8        | 57.3        | 27.1                |
| 40 to 49 years                        | 14.0   | 11.2                            | 6.0        | 1.9        | 1.3                     | 3.6                           | 74.6                              | 64.4        | 53.2        | 26.1                |
| 50 to 59 years                        | 13.0   | 11.5                            | 4.8        | 1.7        | 2.6                     | 1.9                           | 72.1                              | 63.5        | 51.0        | 26.6                |
| 60 to 69 years                        | 17.0   | 10.9                            | 6.0        | 2.8        | 1.8                     | 6.1                           | 71.7                              | 64.8        | 47.1        | 29.1                |
| 70 years and over                     | 15.1   | 11.6                            | 6.1        | 2.0        | 1.2                     | 3.5                           | 74.1                              | 67.1        | 47.2        | 30.4                |
| Race and Hispanic Origin <sup>3</sup> |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| White, not Hispanic                   | 16.2   | 11.8                            | 5.8        | 1.8        | 1.8                     | 5.1                           | 79.2                              | 69.9        | 56.3        | 28.6                |
| Black, not Hispanic                   | 18.3   | 14.7                            | 4.8        | 4.0        | 1.9                     | 4.1                           | 74.0                              | 65.8        | 47.9        | 34.8                |
| Hispanic origin                       | 18.8   | 14.9                            | 7.2        | 2.8        | 0.8                     | 4.7                           | 73.4                              | 62.3        | 45.2        | 23.4                |
| Region                                |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Northeast                             | 18.3   | 12.4                            | 5.0        | 3.4        | 1.3                     | 6.4                           | 76.3                              | 67.7        | 50.7        | 25.4                |
| Midwest                               | 16.5   | 11.5                            | 4.1        | 2.9        | 2.4                     | 5.1                           | 80.7                              | 72.1        | 56.9        | 27.7                |
| South                                 | 17.7   | 14.8                            | 6.0        | 2.1        | 1.5                     | 3.5                           | 77.2                              | 68.2        | 55.5        | 34.9                |
| West                                  | 16.4   | 12.5                            | 8.9        | 1.7        | 1.4                     | 5.4                           | 74.7                              | 65.1        | 51.4        | 21.7                |
| Gender                                |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Male                                  | 16.3   | 12.6                            | 5.9        | 2.3        | 1.4                     | 4.3                           | 77.0                              | 67.9        | 54.5        | 28.3                |
| Female                                | 18.1   | 13.5                            | 6.3        | 2.5        | 1.9                     | 5.4                           | 77.7                              | 68.8        | 53.4        | 28.7                |
| Gender of Householder                 |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Male                                  | 13.6   | 10.7                            | 5.0        | 1.2        | 1.4                     | 3.4                           | 77.5                              | 69.0        | 55.0        | 29.2                |
| Female                                | 21.5   | 15.9                            | 7.5        | 3.9        | 1.9                     | 6.6                           | 77.0                              | 66.9        | 51.8        | 26.9                |
| Educational Attainment                |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Less than high school diploma         | 17.6   | 14.0                            | 6.8        | 3.2        | 1.3                     | 4.8                           | 71.2                              | 63.7        | 46.9        | 28.8                |
| High school graduate                  | 15.8   | 12.4                            | 6.6        | 2.0        | 0.9                     | 3.8                           | 76.7                              | 69.1        | 53.2        | 27.5                |
| Some college or associate degree      | 16.4   | 13.2                            | 6.5        | 2.0        | 3.0                     | 3.6                           | 78.2                              | 69.3        | 55.5        | 26.6                |
| Bachelor's degree or more             | 11.4   | 10.7                            | 5.5        | 1.8        | 1.4                     | 0.9                           | 79.3                              | 68.7        | 57.7        | 25.6                |
| Health Insurance Coverage             |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Not insured                           | 18.7   | 15.7                            | 7.8        | 2.9        | 1.3                     | 3.7                           | 71.9                              | 64.1        | 48.7        | 26.0                |
| Insured                               | 16.1   | 11.2                            | 4.9        | 2.1        | 1.9                     | 5.7                           | 78.9                              | 69.6        | 55.5        | 29.2                |
| Tenure                                |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Renter occupied                       | 21.4   | 16.1                            | 7.0        | 3.3        | 2.2                     | 6.5                           | 74.5                              | 63.9        | 50.6        | 26.8                |
| Owner occupied                        | 12.1   | 9.4                             | 5.0        | 1.4        | 1.0                     | 2.9                           | 78.7                              | 70.6        | 55.7        | 29.3                |
| Residential Mobility                  |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Moved recently                        | 21.9   | 17.3                            | 8.2        | 2.8        | 1.8                     | 5.3                           | 76.6                              | 68.8        | 55.1        | 26.4                |
| Non-mover                             | 14.5   | 10.7                            | 4.9        | 2.2        | 1.6                     | 4.6                           | 79.4                              | 68.2        | 53.6        | 29.2                |
| Employment Status <sup>4</sup>        |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Unemployed                            | 21.2   | 17.0                            | 10.5       | 2.6        | 1.2                     | 4.7                           | 68.4                              | 58.9        | 47.5        | 24.5                |
| Not in labor force                    | 19.0   | 14.6                            | 7.6        | 2.7        | 1.9                     | 5.2                           | 73.1                              | 65.3        | 48.5        | 29.9                |
| Employed                              | 13.6   | 11.2                            | 5.3        | 2.1        | 1.3                     | 2.9                           | 78.7                              | 69.9        | 56.2        | 25.9                |
| Work Disability <sup>4</sup>          |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Work disability                       | 20.6   | 15.0                            | 7.8        | 2.7        | 2.3                     | 6.6                           | 69.3                              | 59.7        | 45.7        | 25.4                |
| Not disabled                          | 14.5   | 12.1                            | 6.1        | 2.2        | 1.2                     | 2.8                           | 77.7                              | 69.4        | 54.8        | 27.5                |
| Marital Status <sup>4</sup>           |  |                                 |            |            |                         |                               |                                   |             |             |                     |
| Not married                           | 19.1   | 15.4                            | 8.0        | 3.6        | 1.5                     | 4.5                           | 75.1                              | 65.2        | 52.1        | 24.1                |
| Married                               | 12.2   | 9.7                             | 4.7        | 0.8        | 1.5                     | 2.9                           | 77.5                              | 70.1        | 54.4        | 29.4                |

<sup>1</sup> Help from particular sources do not add to "help from any source," because households may get help from multiple sources.

<sup>2</sup> Income quintiles group people according to household income, ranging from the lowest fifth of the population to the highest.

<sup>3</sup> Data for White and Black exclude Hispanics. Hispanics may be of any race.

<sup>4</sup> These items are tabulated for adults (age 18 and over) only. All other items cover the entire population.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 1993 panel, administered 1995.



As Figure 3 shows, there are also contrasts involving the source of help received. Among those in households that expected to get help, 88.4 percent lived where help would be forthcoming from family. Of those in households that had difficulties meeting basic needs and received help, a much smaller percentage actually got help from family, only 43.3 percent. A similar situation existed when it came to help from friends. Around 69.8 percent of people in households that expected to get help said help would be forthcoming from friends, but friends accounted for only 17.2 percent of help received when need arose. By contrast, other agencies in the community were a larger part of actual help received than they were of help expected. Community agencies were credited with being able to offer needed help by only 36.9 percent, but when actual need arose, the percentage who got help from this source was 44.3 percent.<sup>10</sup>

### Extended measures of well-being

There are many aspects of well-being, including some that have been examined in previous Census Bureau reports.<sup>11</sup> This report has focused on several key aspects — difficulty meeting basic needs, food sufficiency, and getting help when it is needed. Those least likely to experience difficulties were those who were older, had greater resources, and were more “established” in their living patterns (married, employed, homeowners, etc.). Those who experienced the

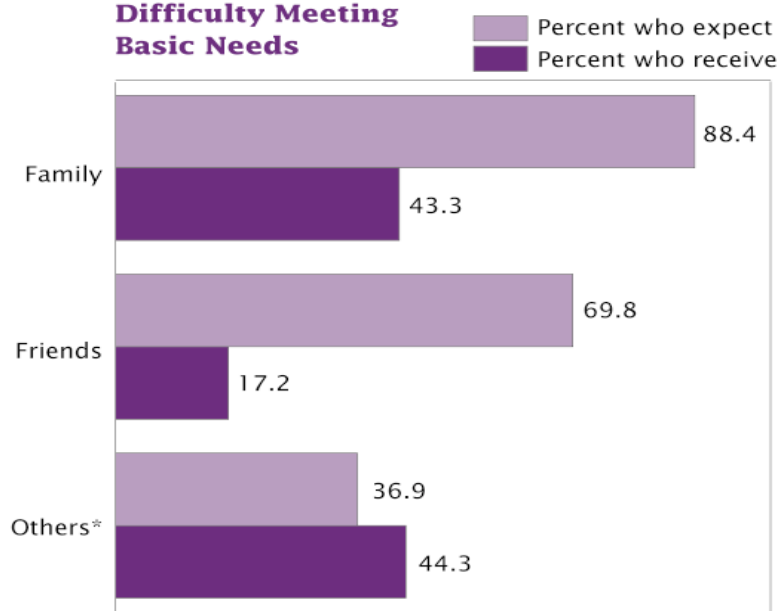
most serious difficulties — inadequate food or medical care — were members of groups that lacked needed resources, especially income and health insurance. Many people were able to get help from others when they ran into difficulties, but most tried to deal with the problems on their own.

Traditional measures of income, wealth, and poverty provide basic information about the well-being of the population. On the other hand, extended measures such as those examined in this report can provide insight into aspects of well-being not fully captured by traditional measures. Collection and examination of data on extended measures of well-being will allow us to develop a more complete picture of the quality of life.

### Source of the data

The estimates in this report come from the Survey of Income and Program Participation (SIPP). The SIPP is a longitudinal survey of people who are at least 15 years old, conducted at 4-month intervals by the Census Bureau. Although the main focus of SIPP is information on labor force participation, jobs, income, and participation in federal assistance programs, information on other topics is also collected in topical modules on a rotating basis. Data shown in this report are from the Basic Needs topical module collected in the 4-month period from October 1995 through January 1996 as part of the 1993 panel of the SIPP. The Basic Needs topical module included questions on ability to meet

Figure 3.  
Sources of Help People Expect They Would Get if They Needed It Compared to Sources of Help People Actually Do Get When They Have Difficulty Meeting Basic Needs



\* "Others" refers to "Other people in the community besides family and friends, such as a social agency or a church."

Note: Calculation of percentages excludes those who did not expect help.

Source: U.S. Census Bureau, 1993 panel of the Survey of Income and Program Participation (SIPP), administered fall/winter of 1995.

<sup>10</sup> The difference between receiving help from family and receiving help from others is not significant.

<sup>11</sup> See Kathleen Short and Martina Shea, *Beyond Poverty, Extended Measures of Well-Being: 1992, Current Population Reports, Series P-70, No. 50RV, 1995*, and 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, Series P-70, No. 26, 1992*.

---

expenses, help when in need, food adequacy, and minimum income. One person in each interviewed household was asked about the material well-being of the entire household. First, they were asked about problems meeting basic needs — bills that could not be paid, services that were cut off for non-payment, or needed medical care that was not obtained. Those who reported inability to meet expenses were asked if they received help from any person or organization and, if so, who helped. People who reported that their household did not get enough to eat were asked which months in the last 4 this occurred, the reasons this occurred, the number of days in the last month without food, and the amount of money their household fell short on their food budget. A final section, not analyzed in this report, included questions on current income, and a “split ballot” question (alternate versions of the question asked of randomly chosen portions of those interviewed) on the minimum income to make ends meet or minimum expenditure needed to provide basic necessities. The tabulations reported here refer to experiences in the previous 12 months from the time of interview. Because different households were interviewed at different times, the reference period was slightly different, depending on when the questionnaire was administered. Overall, the reference period extended from October 1994 to December 1995. For the sake of brevity we refer to this period as “1995.”

## Accuracy of the estimates

All survey statistics are subject to sampling error, as well as non-sampling error such as survey design flaws, respondent classification and reporting errors, data processing mistakes, and undercoverage. The Census Bureau attempts to reduce errors made by respondents, coders, and interviewers through the use of quality control and editing procedures. Ratio estimation to independent age-race-gender-Hispanic population controls partially corrects for bias due to survey undercoverage. However, biases exist in the estimates when missed people have characteristics different from those of interviewed people in the same age-race-gender-Hispanic origin group. Analytical statements in this report have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources. The estimates of difficulty meeting basic needs and other measures of well-being presented in this report may understate the true values, as no imputation was done for failure to answer the specific topical module questions.

Contact Jennifer Guarino, Demographic Statistical Methods Division, at 301-457-4182 or on the Internet at: [Jennifer.A.Guarino@ccmail.census.gov](mailto:Jennifer.A.Guarino@ccmail.census.gov) for survey design and estimation questions. For information on the

source of data, the accuracy of estimates, the use of standard errors, and the computation of standard errors, see the “Source and Accuracy Statement for the 1993 SIPP Public Use File.” See also the SIPP web site: <http://www.sipp.census.gov/sipp>.

## Contacts

Statistical Information Office  
Population Division  
[pop@census.gov](mailto:pop@census.gov)  
301-457-2422

Kurt J. Bauman  
Education and Social  
Stratification Branch  
Population Division  
[kurt.j.bauman@ccmail.census.gov](mailto:kurt.j.bauman@ccmail.census.gov)  
301-457-2464

## User comments

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

Chief, Population Division  
U.S. Census Bureau  
Washington, DC 20233

or send E-mail to:  
[pop@census.gov](mailto:pop@census.gov)