

# Extended Measures of Well-Being: Living Conditions in the United States: 2011

## *Household Economic Studies*

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### INTRODUCTION

Although money can provide access to a variety of goods and services common to modern life, financial resources alone cannot provide an overall picture of well-being. That is why the U.S. Census Bureau uses the Survey of Income and Program Participation (SIPP) to collect information on a variety of other measures, creating a broad picture of well-being.<sup>1</sup> Since 1992, SIPP has been asking householders questions from five broad “domains” of well-being: (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.

This report continues the examination of well-being, using data from the Adult Well-Being topical module administered periodically throughout the SIPP panels. Although most of this report uses data collected in 2011, comparisons across years use data going back to 1992. SIPP collects information on material well-being only from the householder reference person. The “householder” refers to the person who owns or rents the home.

<sup>1</sup> Similar reports using previous SIPP data on well-being can be found at <[www.census.gov/sipp/p70s/p70s.html](http://www.census.gov/sipp/p70s/p70s.html)>.

### SUMMARY MEASURES OF WELL-BEING

Extended measures of well-being include a variety of indicators of how households fare. Table 1 provides summary measures of each of the five broad domains of well-being in 2011.<sup>2</sup> Among all householders, just 64 percent had all six of the following appliances and electronic goods: clothes washer, clothes dryer, refrigerator, stove, dishwasher, and a landline or cellular phone.<sup>3</sup> Nearly 85 percent reported having no problems with housing repairs.<sup>4</sup> Many fewer households (72 percent) had no neighborhood problems with street conditions, traffic, trash or litter, abandoned buildings, industries or businesses, or smoke or odors. Just under 9 in 10 householders were able to meet all but one or fewer of their basic needs. Regardless of whether or not householders had difficulty with meeting these needs, 86 percent of them expected to obtain help from friends, family, or community agencies if the need arose.

### DIFFERENCES ACROSS GROUPS

The age of the householder was associated with the level of material well-being in a household. Across four of the five summary measures, householders aged 15 to 29 had the lowest (or among the lowest) rates of favorable conditions. These youngest householders did report above average expectation of receiving help (87 percent), although householders aged 65 and over had the highest expectation (90 percent).

<sup>2</sup> Detailed tables of extended well-being measures can be found at <[www.census.gov/hhes/well-being/](http://www.census.gov/hhes/well-being/)>.

<sup>3</sup> Throughout this report, “landline” refers to a landline telephone, and “cell phone” refers to cellular or mobile telephones.

<sup>4</sup> “No problems with housing repair” is defined as not reporting a problem with pests, leaky roofs, broken windows, exposed wires, plumbing problems, cracks in the walls, or holes in the floor.

Table 1.

**Summary Domain Measures By Demographic Indicators: 2011**

Characteristics	Number of households (thousands)	Appliances and electronic goods—full set of appliances <sup>1</sup> (percent)	Housing conditions—no problem with housing repair <sup>2</sup> (percent)	Neighborhood conditions—satisfactory neighborhood conditions <sup>3</sup> (percent)	Meeting basic needs—fewer than two difficulties meeting basic needs <sup>4</sup> (percent)	Expectation of help—help expected if need arose <sup>5</sup> (percent)
<b>Total</b> .....	<b>118,656</b>	<b>64.0</b>	<b>84.8</b>	<b>71.7</b>	<b>87.7</b>	<b>85.7</b>
<b>Age of Householder<sup>6</sup></b>						
15 to 29 years .....	12,712	51.9	83.4	68.6	83.0	87.1
30 to 44 years .....	32,210	65.0	83.9	71.3	84.4	85.8
45 to 64 years .....	47,672	66.8	83.8	70.7	86.6	83.0
65 years and older .....	26,063	63.4	88.7	75.5	96.3	89.7
<b>Sex of Householder</b>						
Male .....	56,267	66.1	86.0	73.0	89.6	85.4
Female .....	62,389	62.1	83.8	70.5	86.1	85.9
<b>Race and Hispanic Origin of Householder</b>						
White alone .....	94,867	67.4	85.9	72.6	89.1	86.7
Non-Hispanic White alone .....	82,069	70.9	86.6	72.9	90.1	87.4
Black alone .....	15,071	45.2	80.4	67.0	79.9	82.3
Other race .....	8,719	59.4	81.2	69.7	86.4	80.4
Hispanic (of any race) .....	14,058	43.5	81.1	70.3	81.9	81.3
<b>Household Income Quintile<sup>7</sup></b>						
Lowest quintile .....	23,719	38.3	79.0	67.0	77.9	83.5
2nd quintile .....	23,740	52.1	83.1	68.8	83.0	84.9
3rd quintile .....	23,723	65.3	85.6	71.2	88.2	85.7
4th quintile .....	23,741	76.4	86.9	74.2	93.1	87.3
Highest quintile .....	23,734	87.9	89.6	77.3	96.5	86.8
<b>Education of Householder</b>						
Less than high school graduate .....	12,214	34.7	79.1	66.5	81.2	83.8
High school graduate .....	28,947	55.2	84.4	70.5	85.5	85.7
Some college .....	41,377	65.0	83.7	69.9	85.1	85.0
Bachelor's degree or higher .....	36,119	79.7	88.5	76.5	94.8	86.9
<b>Householder Disability</b>						
Disabled .....	15,102	46.4	75.5	60.6	74.3	79.0
Not disabled .....	103,555	66.6	86.2	73.3	89.7	86.6
<b>Household Type</b>						
Nonfamily household:						
Lives alone .....	34,699	51.3	85.5	70.9	88.9	87.6
Lives with others .....	4,802	58.7	82.8	65.4	85.3	82.9
Family household:						
Married, no children .....	31,697	77.5	88.2	74.8	93.3	86.1
Married, children .....	25,867	76.3	85.0	73.9	87.8	85.3
Unmarried, no children .....	8,237	54.1	81.0	67.0	84.3	83.1
Unmarried, children .....	13,355	49.0	77.8	67.2	74.2	82.7
<b>Tenure</b>						
Owner .....	77,566	76.7	86.1	74.3	91.9	86.8
Renter .....	41,090	40.0	82.6	66.7	79.8	83.4
<b>Region</b>						
Northeast .....	21,675	54.2	85.4	67.8	90.0	85.9
Midwest .....	26,282	61.5	86.0	69.8	88.2	87.0
South .....	44,132	69.3	84.7	76.6	87.0	86.6
West .....	26,568	65.7	83.6	68.5	86.6	82.6

See footnotes at end of table.

Table 1.

**Summary Domain Measures By Demographic Indicators: 2011—Con.**

Characteristics	Number of households (thousands)	Appliances and electronic goods—full set of appliances <sup>1</sup> (percent)	Housing conditions—no problem with housing repair <sup>2</sup> (percent)	Neighborhood conditions—satisfactory neighborhood conditions <sup>3</sup> (percent)	Meeting basic needs—fewer than two difficulties meeting basic needs <sup>4</sup> (percent)	Expectation of help—help expected if need arose <sup>5</sup> (percent)
<b>Metropolitan Status</b>						
Central city . . . . .	13,549	53.5	83.8	68.3	81.1	84.2
Metropolitan, outside central city . . . . .	85,855	66.7	85.3	71.9	88.8	85.3
Nonmetropolitan . . . . .	19,252	59.2	83.7	72.9	87.6	88.2

<sup>1</sup> Full set of appliances is defined as having a clothes washer, clothes dryer, refrigerator, stove, dishwasher, and a landline telephone or cellular phone.

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

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

<sup>4</sup> Fewer 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.

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

<sup>6</sup> The householder is the first person listed in the survey. Survey procedures call for listing the person (or one of the persons) in whose name the home is owned or rented. If the house is owned jointly by a married couple, either the husband or wife may be listed first.

<sup>7</sup> Quintiles divide households into five equal groups by average monthly income. The lowest quintile had an average monthly income lower than \$1,519, the second quintile between \$1,520 and \$2,931, the third quintile between \$2,932 and \$4,699, the fourth quintile between \$4,700 and \$7,697, and the highest quintile over \$7,698.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

Relative to male householders, female householders had lower rates of positive summary measures across most domains of well-being. However, female householders were no less likely to expect help than male householders.

Among race and Hispanic origin groups, non-Hispanic White householders had the highest (or among the highest) rates of favorable conditions. The difference across these groups was particularly large when comparing rates of appliances and electronic goods. While 71 percent of non-Hispanic White householders reported having a full set of appliances, just 44 percent of Hispanic householders did the same. Differences between the highest and lowest rates of favorable conditions were much lower for the other domains.

Possession of a full set of appliances varied greatly across income

quintiles.<sup>5</sup> Householders in the highest quintile were more than twice as likely as householders in the lowest quintile (88 percent compared to 38 percent) to have a full set. Unsurprisingly, the highest income quintile households were also the most likely to report the least difficulty meeting basic needs. The smallest difference in summary domains was the expectation of help, with just 3 percent separating the highest and the lowest quintiles.

The least educated householders were also the least likely to own a full set of appliances. Householders with less than a high school degree were less than half as likely as college graduates to have a full set. Housing and neighborhood conditions, by contrast, did vary less by education. The differences in both

<sup>5</sup> Quintiles divide households into five equal groups by average monthly income. The lowest quintile had an average monthly income lower than \$1,519; the second quintile between \$1,520 and \$2,931; the third quintile between \$2,932 and \$4,699; the fourth quintile between \$4,700 and \$7,697; and the highest quintile over \$7,698.

these summary measures were approximately 10 percent between the least and most educated. The difference in meeting basic needs was larger; just 81 percent of householders with less than a high school degree had fewer than two difficulties meeting basic needs compared to 95 percent for the most educated.

Disabled householders<sup>6</sup> had less favorable summary measures of each domain, especially neighborhood conditions and difficulty meeting basic needs. They were less likely to report having no problems with the neighborhood (61 percent). Disabled householders were also less likely than nondisabled householders to report having no difficulty meeting almost all their basic needs (74 percent compared to 89 percent). Disabled householders also had the distinction of having lower expectations of receiving help from anyone (79

<sup>6</sup> "Disabled" refers to adults who reported having a work-limiting physical or mental condition.

percent) compared to nondisabled householders (87 percent).

Householders who owned their homes enjoyed higher levels of well-being than renters on all five summary measures. Over three quarters (77 percent) of homeowners had a full set of appliances and electronic goods, compared to just 40 percent of renters. The percentage of homeowners reporting no difficulty meeting all but one or fewer basic needs was 92 percent, while the comparable estimate for renters was just 80 percent.

Summary measures of well-being also varied by geography. Southern households had the highest rates of full sets of appliances and electronic goods (69 percent) and uniformly positive neighborhood

conditions (77 percent). Householders in central cities had far below-average rates of full sets of appliances (54 percent) and were the most likely to have difficulty meeting two or more basic needs.

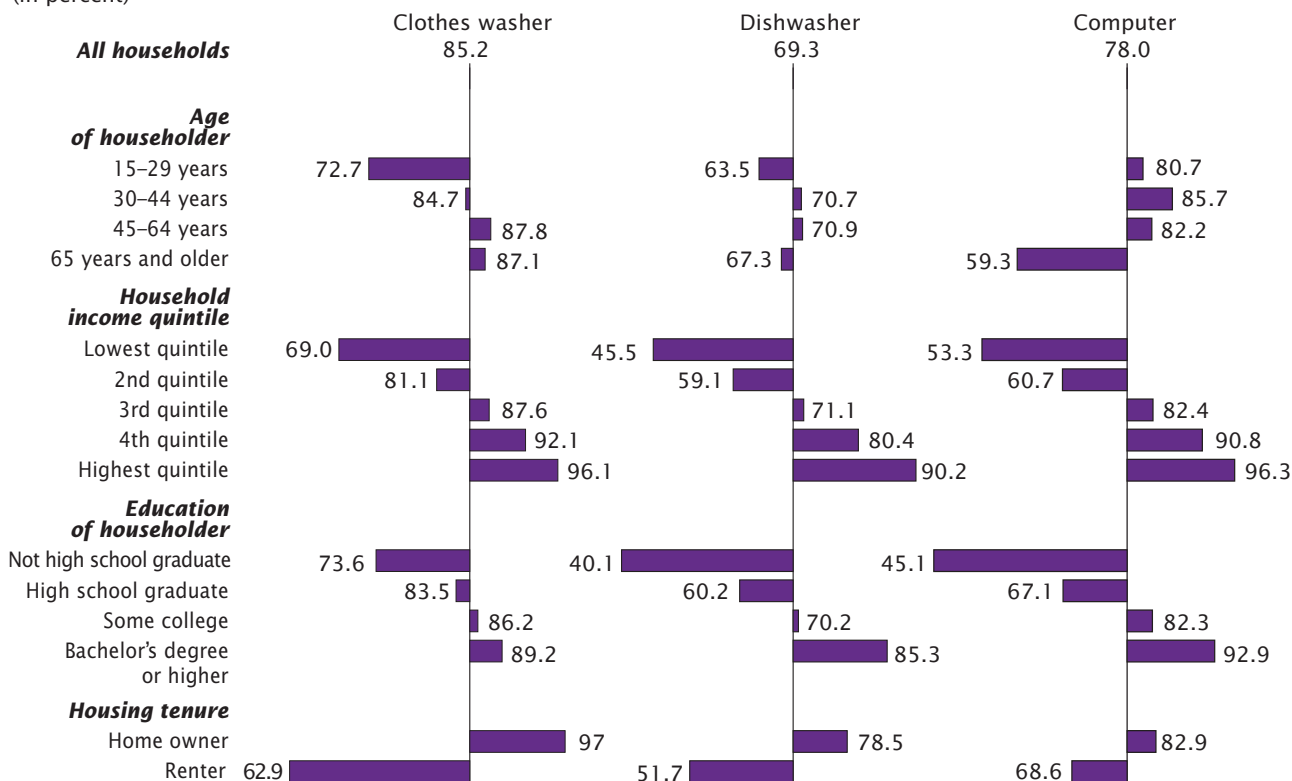
### DETAILED MEASURES OF WELL-BEING

Specific components of the summary measures often varied in ways consistent with the overall domain, but there were occasional exceptions. For example, just 73 percent of the youngest householders had a clothes washer in their homes, far below the overall average of 85 percent (Figure 1). These same young householders had a computer ownership rate of 81 percent, which is above the national average of 78 percent.

Householders 65 years and over had above average rates of clothes washers (87 percent) but far below average rates of computers (59 percent).

Other components of the appliance domain remained consistent with the summary measures. Householders with high levels of education or high incomes enjoyed above average rates of clothes washers, dishwashers, and computers. Householders in the top income quintile were twice as likely as householders in the lowest income quintile to own clothes washers, and those with a college degree were over twice as likely to have a computer as those that did not complete high school.

Figure 1.  
**Select Electronic Appliances by Demographic Characteristics: 2011**  
(In percent)



Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

High incomes and college degrees were also associated with more favorable housing conditions (Figure 2). Although nearly all respondents (97 percent) expressed satisfaction with their overall housing, respondents with less than a high school degree were slightly less likely to do so (95 percent). Nine percent of all households reported problems with pests, but this estimate was 14 percent for disabled householders.

Householders considered their homes to be more safe than their neighborhoods (Figure 3). Ninety-seven percent of respondents felt that their homes were safe, but only 93 percent said the same about their neighborhoods. Not surprisingly, the same respondents that did not report living in a safe

neighborhood also reported staying home for safety more often. Women were more than twice as likely as men to stay home for safety (14 percent compared to 6 percent). Among non-Hispanic White householders, just 8 percent stayed at home for safety. This rate was much lower than the comparable estimates of 18 percent and 15 percent for Black and Hispanic householders.

### Meeting Basic Needs

The experience of difficulty meeting basic needs, such as unmet expenses or food insecurity, can be summarized by taking account of how many of nine indicators

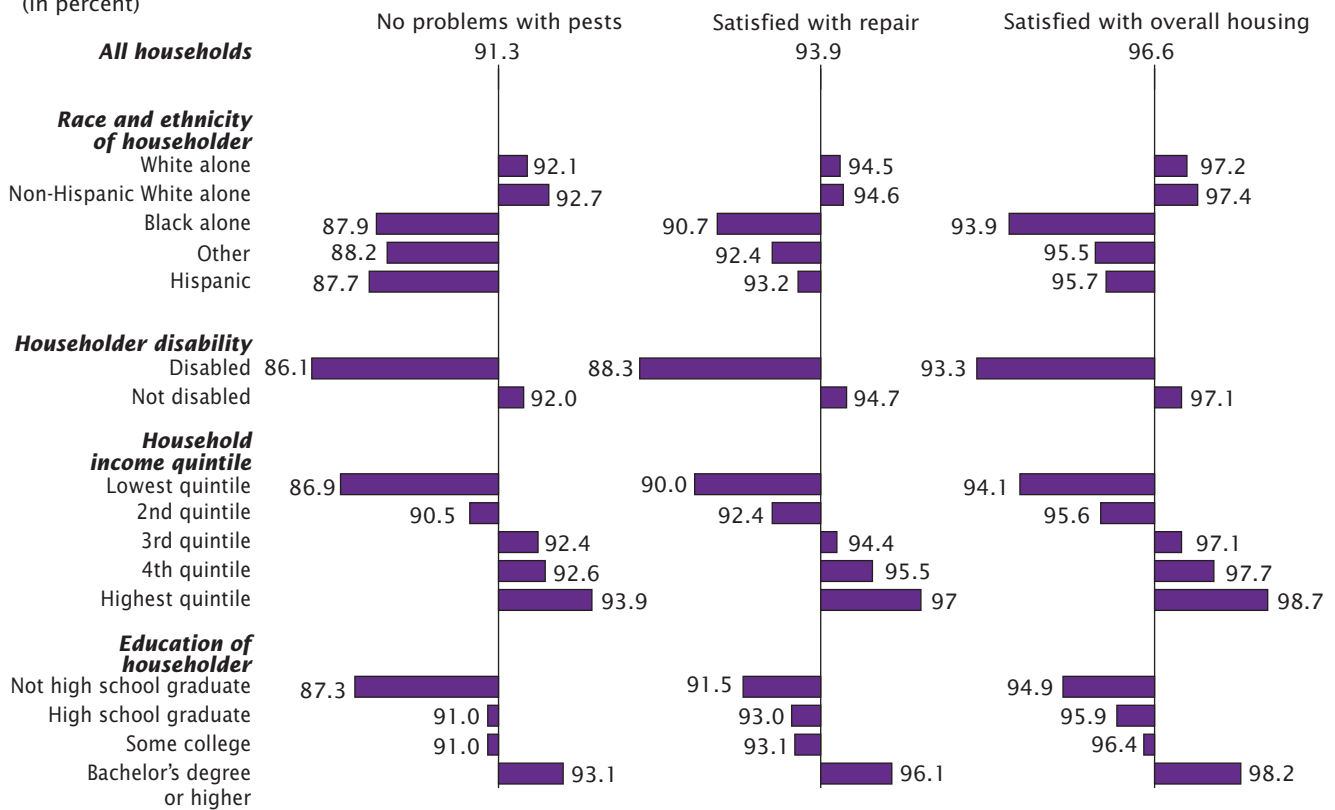
were experienced in a household.<sup>7</sup> Seventy-eight percent of all households in 2011 reported that they did not experience any hardships in the previous 12 months (Table 2). Nine percent of households had just one hardship, while 6 percent had three or more hardships.

The number of hardships varied by householder age. Householders 65 years and older were the least likely to have had difficulty with basic needs in the previous 12 months. Only 9 percent of households reported have just one difficulty, while among householders

<sup>7</sup> The list of possible hardships includes: difficulty meeting essential expenses, not paying rent or mortgage, getting evicted, not paying utilities, having utilities cut off, having phone service cut, not seeing a doctor when needed, not seeing a dentist when needed, or not always having enough food.

Figure 2.  
**Select Housing Conditions by Demographic Characteristic: 2011**

(In percent)

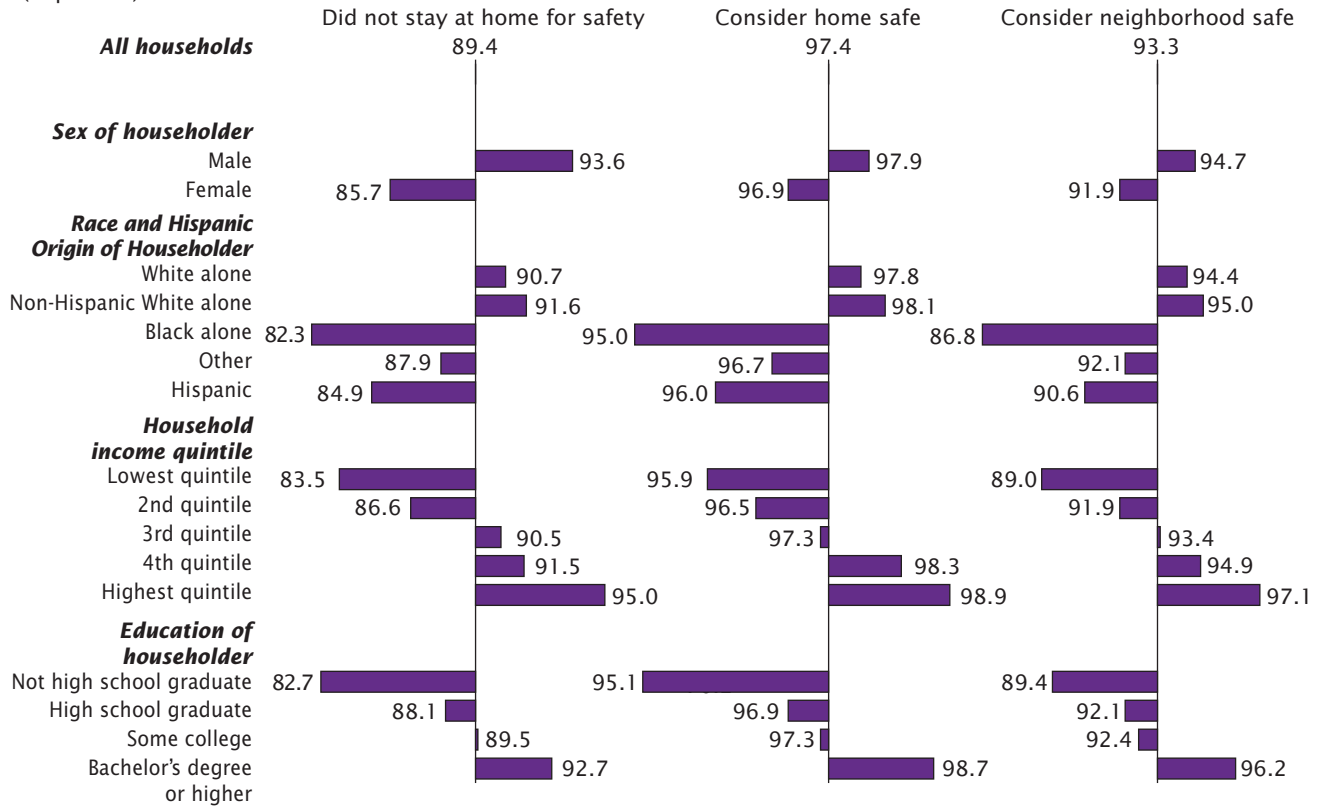


Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

Figure 3.

**Select Neighborhood Conditions by Demographic Characteristic: 2011**

(In percent)



Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

aged 15 to 29, 28 percent had at least one type of difficulty meeting basic needs and 10 percent had three or more. For all households, 6 percent had difficulty meeting at least three basic needs. Other demographic characteristics, such as sex, race, and Hispanic origin also affected meeting basic needs.

A reduction in difficulties meeting basic needs in the previous 12 months generally accompanied higher household incomes. While 92 percent of the households in the highest income quintile reported no difficulties, only 64 percent of the households in the lowest income quintile reported the same. Households in the lowest income quintile were three times as likely to report having one difficulty, more than four times as likely to report having

two types of difficulties, and more than five times as likely to report three or more difficulties meeting basic needs as households in the highest income quintile.

Married householders without children were the most likely of all household types to be free of difficulties meeting basic needs (87 percent), while unmarried householders with children were the least likely (58 percent).<sup>8</sup> Unmarried householders with children were more than three times as likely as married householders without children to experience two difficulties meeting basic needs, and four times as likely to report three or more difficulties.

<sup>8</sup> "Children" include people less than 18 years old who are not the reference person.

**Specific Hardships and Age**

The lower number of overall difficulties meeting basic needs reported by older householders also appears when looking at specific difficulties (Figure 4).<sup>9</sup> Householders aged 15 to 29 were eight times more likely than householders 65 years and older to have their phone disconnected. Fourteen percent of the youngest householders had unpaid utilities, and 13 percent did not see a dentist when needed. The corresponding figures for the oldest group of householders were 4 percent and 5 percent.

<sup>9</sup> Excepted from this trend are householders aged 30 to 44. This group had a higher percentage of householders with unpaid rent or mortgage (12 percent) than householders aged 15 to 29 (11 percent).

Table 2.

### Percentage of Households With Number of Hardships Reported by Household Characteristics: 2011

Characteristics	0	1	2	3 or more
<b>All Households</b> . . . . .	<b>78.3</b>	<b>9.4</b>	<b>5.9</b>	<b>6.3</b>
<b>Age of Householder<sup>1</sup></b>				
15 to 29 years . . . . .	72.4	10.4	7.5	9.6
30 to 44 years . . . . .	73.7	10.8	7.6	8.0
45 to 64 years . . . . .	76.3	10.3	6.5	7.0
65 years and older . . . . .	90.6	5.8	2.2	1.5
<b>Sex of Householder</b>				
Male . . . . .	81.1	8.5	5.1	5.4
Female . . . . .	75.8	10.3	6.7	7.2
<b>Race and Hispanic Origin of Householder</b>				
White alone . . . . .	80.6	8.4	5.3	5.6
Non-Hispanic White alone . . . . .	82.2	7.9	4.9	5.0
Black alone . . . . .	65.2	14.7	9.4	10.6
Other race . . . . .	75.1	11.1	6.8	7.0
Hispanic (of any race) . . . . .	69.7	12.2	8.6	9.5
<b>Household Income Quintile<sup>2</sup></b>				
Lowest quintile . . . . .	64.0	14.0	9.8	12.2
2nd quintile . . . . .	71.5	11.4	8.0	9.1
3rd quintile . . . . .	78.9	9.3	6.2	5.6
4th quintile . . . . .	85.3	7.8	3.6	3.3
Highest quintile . . . . .	91.7	4.7	2.1	1.4
<b>Education of Householder</b>				
Less than high school graduate . . . . .	68.1	13.2	8.7	10.0
High school graduate . . . . .	74.6	10.8	7.2	7.3
Some college . . . . .	74.4	10.6	7.2	7.8
Bachelor's degree or higher . . . . .	89.0	5.8	2.5	2.7
<b>Householder Disability</b>				
Disabled . . . . .	58.9	15.4	11.7	13.9
Not disabled . . . . .	81.1	8.6	5.1	5.2
<b>Household Type</b>				
Nonfamily household:				
Lives alone . . . . .	80.0	8.9	5.5	5.6
Lives with others . . . . .	73.7	11.5	7.1	7.7
Family household:				
Married, no children . . . . .	86.6	6.6	3.5	3.3
Married, children . . . . .	78.7	9.2	6.0	6.1
Unmarried, no children . . . . .	72.5	11.8	6.8	8.8
Unmarried, children . . . . .	58.3	15.9	11.9	13.8
<b>Tenure</b>				
Owner . . . . .	84.5	7.4	4.3	3.8
Renter . . . . .	66.5	13.3	9.0	11.1
<b>Region</b>				
Northeast . . . . .	80.3	9.7	5.7	4.3
Midwest . . . . .	79.2	9.0	5.8	6.0
South . . . . .	77.9	9.0	6.0	7.0
West . . . . .	76.3	10.4	6.2	7.2
<b>Metropolitan Status</b>				
Central city . . . . .	69.6	11.7	8.3	10.4
Metropolitan, outside central city . . . . .	79.7	9.1	5.5	5.7
Nonmetropolitan . . . . .	78.2	9.3	6.4	6.1

<sup>1</sup> The householder is the first person listed in the survey. Survey procedures call for listing the person (or one of the persons) in whose name the home is owned or rented. If the house is owned jointly by a married couple, either the husband or wife may be listed first.

<sup>2</sup> Quintiles divide households into five equal groups by average monthly income. The lowest quintile had an average monthly income lower than \$1,519 the second quintile between \$1,520 and \$2,931, the third quintile between \$2,932 and \$4,699, the fourth quintile between \$4,700 and \$7,697, and the highest quintile over \$7,698.

Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

The fact that the oldest householders tend to have lower incomes and yet experience fewer hardships than younger householders suggests that hardships are not purely a function of income. Older people benefit from greater home ownership, but past research shows this alone does not explain the difference.<sup>10</sup> A number of factors may be involved. Reduced expenses and availability of assistance may mitigate the threats of hardship. Older householders may benefit from their access to the Medicare program. Older people may be less likely to experience sudden shocks like unemployment or divorce, which can lead to hardship.<sup>11</sup>

### Help With Hardships

Unfortunately for the 1 in 5 householders that reported some difficulty meeting basic needs, having the expectations of help did not ensure the receipt of help.<sup>12</sup> Although many householders in need thought that family, friends, or another source would provide all or most of the help required, few actually did (Figure 5).<sup>13</sup>

People expected that family and friends would be most likely to provide help. Among the householders who did experience the difficulties of meeting basic needs listed in Figure 5, between 51 percent and

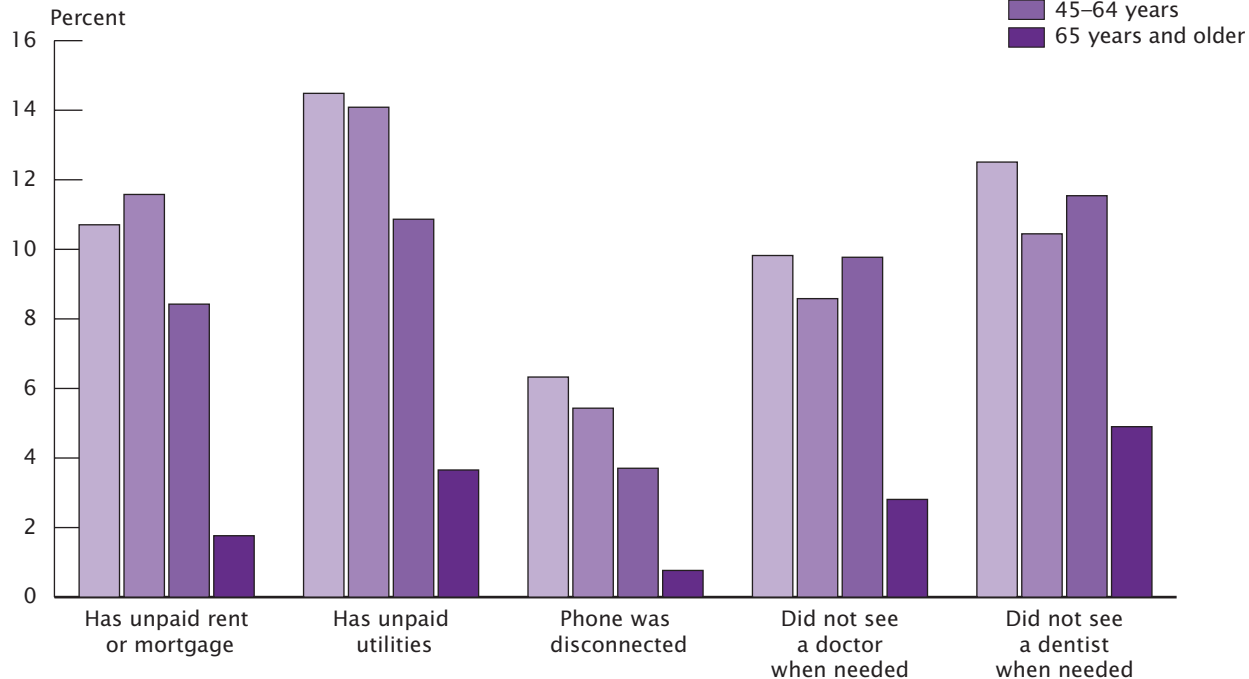
<sup>10</sup> See Kurt Bauman, "Direct Measures of Poverty as Indicators of Economic Need: Evidence From the Survey of Income and Program Participation," Working Paper Series, No. 30, Population Division, U.S. Census Bureau, 1998.

<sup>11</sup> See Kurt Bauman, "Age and Material Well-Being in the Survey of Income and Program Participation," presented at the Joint Statistical Meetings, San Francisco, CA, August 2003, <[www.census.gov/hhes/well-being/publications/#related](http://www.census.gov/hhes/well-being/publications/#related)>.

<sup>12</sup> SIPP asked all householders about expectations of help and meeting basic needs. Only householders with difficulty meeting specific needs were asked about receipt of help.

<sup>13</sup> "Friends" includes friends, neighbors, or other nonrelatives. "Another source" may include a social services agency, church, nonprofit group, or other possible sources of help.

Figure 4.  
**Specific Hardships Reported by Age of Householder: 2011**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

55 percent expected help from their families, and between 44 percent and 48 percent of these same householders thought they would receive help from friends. Householders experiencing difficulties had much lower expectations of assistance from other sources (such as a social agency or church), with 22 percent to 24 percent of householders expecting other sources to help them.

None of the sources of help consistently provided the expected help in the case of actual need. Friends served as a source of assistance in no more than 5 percent of the instances where the householder had trouble paying rent or mortgage. By contrast, 17 percent received help from family members, and 10 percent received help from other sources. Only one-half of 1 percent of the householders who were unable to see a dentist

received help from friends (help from family or other sources were 3 percent and 1 percent, respectively).

Potential sources of help responded differently to different types of hardships. Although 17 percent of families provided assistance when the householder had a problem paying rent or mortgage, only 12 percent helped when the householders had trouble paying gas, oil, or electricity bills. Three percent of householders received help from their families when they needed to see a dentist, even though 53 percent had expected help if need arose.

### CHANGES OVER TIME: 1992 TO 2011

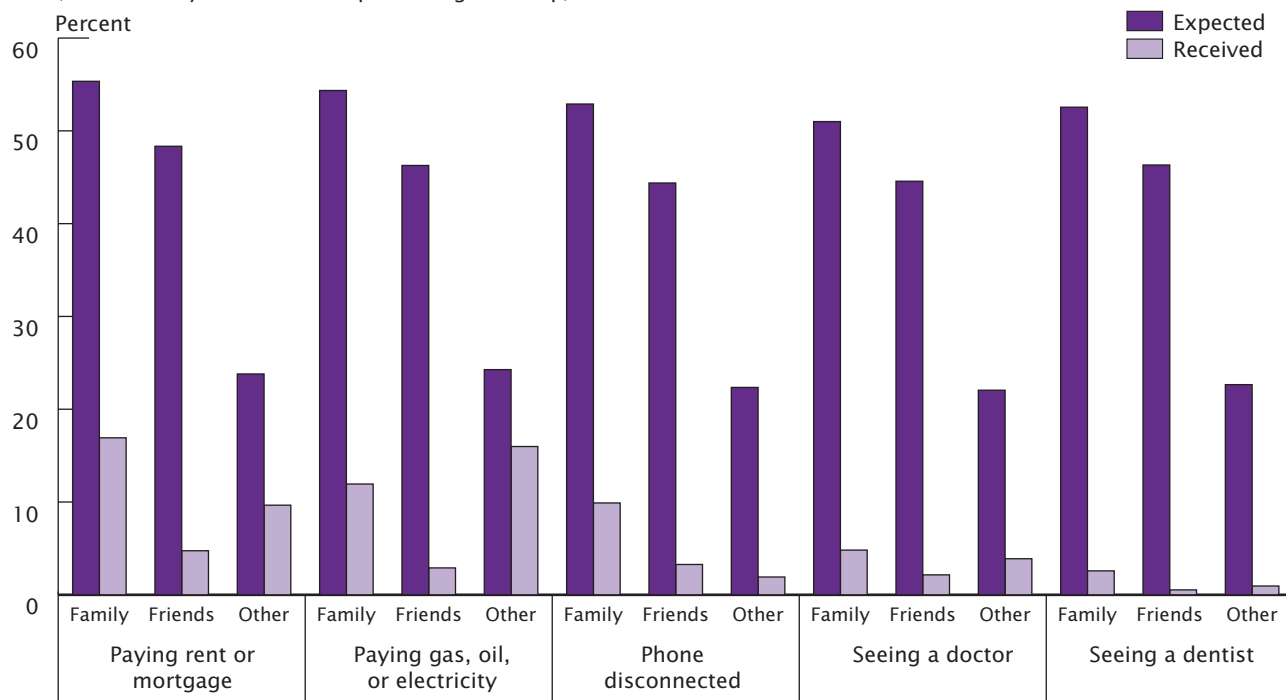
The multiple panels of SIPP provide comparisons of well-being for years going back to 1992. Among most measures of appliance ownership,

housing conditions, and neighborhood conditions, the trend generally shows equal or greater levels of possession or satisfaction across the period (Table 3). Ownership of appliances such as refrigerators, televisions, and stoves remained at more than 99 percent levels across the years.<sup>14</sup> The percent of households with a microwave climbed from 82 percent in 1992 to a nearly universal 97 percent in 2011, and the percentage of households with a computer jumped from 21 percent to 78 percent in the same time span. Landlines have followed the opposite trend, falling from 96 percent in 1998 to 75 percent in 2010. The rate of landline possession in 2011 was just 71 percent, representing a decrease of 5 percent in 12 months.

<sup>14</sup> In 1992, the percentage of refrigerators and stoves was not significantly different from 99 percent. In 2005, the percentage of televisions was not significantly different from 99 percent.



Figure 5.  
**Households Expecting and Actually Receiving Help by Source of Help: 2011**  
 (Includes only households experiencing hardship)



Source: U.S. Census Bureau, Survey of Income and Program Participation, 2008 Panel, Wave 9.

Housing conditions either remained stable or improved in recent decades (Figure 6). The percent of householders reporting no large holes in the floor has remained above 98 percent since 1992. A smaller proportion of households (85 percent) reported no problems with pests in 1992, and by 2011 this percentage had risen to 91 percent.

Many, but not all, neighborhood and community conditions improved slightly between 1992 and 2011. In 1992, 76 percent of households reported no problems with street noise or heavy traffic, and that increased to 86 percent in 2011 (Table 3). The percentage of households reporting no neighborhood problems with trash, street repair, or abandoned buildings also increased during these years. These improvements were not always

reflected in levels of satisfaction.<sup>15</sup> Ninety-five percent of households in 1998 were satisfied with neighborhood conditions, but this rate of satisfaction was only slightly higher—96 percent—in 2011. Small downward shifts in perceptions of neighborhood safety were also recorded in a few instances.<sup>16</sup>

The one area where trends moved upward in recent years was trouble meeting basic needs. This downward shift likely reflects economic changes from the recession beginning in December 2007. From 2005 to 2011, the percentage of households with unmet expenses increased from 14 percent to 16

<sup>15</sup> SIPP did not ask respondents about satisfaction of home or neighborhood conditions in 1992.

<sup>16</sup> From 2003 to 2005, the percentage of householders that stayed home or traveled with someone slightly increased. From 2005 to 2010, the percentage of householders that carried something for protection also increased.

percent. During this same period, the percentage of households with unpaid rent or mortgage increased from 6 percent to 8 percent. Although a change of 2 percent may appear small, it is important to note that each percentage point represents just under 1.2 million households in 2011. The slight change in households with paid rent or mortgage from 93.9 to 91.9 percent indicates an additional 2.7 million households with unpaid rent or mortgage.<sup>17</sup>

### Landlines and Cellular Phones

The SIPP began asking householders about cellular phones in the home during the 1998 Adult Well-Being topical module and re-asked the same questions in 2003, 2005, 2010, and 2011. The results have

<sup>17</sup> In 2005, there were 6.9 million households with unpaid rent or mortgage. The comparable figure in 2011 was 9.6 million.

Table 3.

**Percentage of Households With Selected Indicators of Material Well-Being: 1992, 1998, 2003, 2005, 2010, and 2011**

Item	1992		1998		2003		2005		2010		2011	
	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>
<b>Appliances and Electronic Goods</b>												
Washing machine . . . . .	84.8	0.5	82.0	0.4	84.3	0.4	84.2	0.4	85.3	0.3	85.2	0.3
Clothes dryer . . . . .	77.9	0.6	77.8	0.4	81.0	0.4	81.2	0.4	83.2	0.4	83.4	0.4
Dishwasher . . . . .	49.3	0.7	56.0	0.5	62.3	0.5	64.0	0.5	69.4	0.4	69.3	0.4
Refrigerator . . . . .	99.1	0.1	99.3	0.1	99.3	0.1	99.3	0.1	99.3	0.1	99.2	0.1
Freezer . . . . .	37.1	0.7	34.9	0.5	36.9	0.5	36.6	0.5	37.9	0.5	35.8	0.5
Television . . . . .	96.6	0.3	98.4	0.1	98.8	0.1	98.9	0.1	98.5	0.1	98.3	0.1
Gas or electric stove . . . . .	99.0	0.1	98.7	0.1	98.8	0.1	98.8	0.1	98.6	0.1	98.6	0.1
Microwave . . . . .	82.2	0.5	90.7	0.3	95.9	0.2	96.4	0.2	97.1	0.2	96.8	0.2
Video cassette recorder <sup>2</sup> . . . . .	73.8	0.6	85.2	0.4	90.0	0.3	92.2	0.3	92.1	0.3	90.9	0.3
Air conditioner . . . . .	68.8	0.7	77.7	0.4	84.6	0.4	85.7	0.4	88.5	0.3	88.7	0.3
Computer . . . . .	20.7	0.6	42.0	0.5	63.1	0.5	67.1	0.5	75.2	0.4	78.0	0.4
Land line telephone . . . . .	94.7	0.3	96.2	0.2	94.1	0.3	90.6	0.3	75.0	0.4	70.5	0.4
Cellular phone . . . . .	N	N	36.3	0.5	62.8	0.5	71.3	0.5	87.2	0.3	89.0	0.3
<b>Housing Conditions</b>												
General conditions:												
No leaking roof . . . . .	91.4	0.4	93.1	0.3	94.6	0.2	95.1	0.2	95.1	0.2	95.3	0.2
No problem with pests . . . . .	85.1	0.5	87.3	0.3	90.5	0.3	90.2	0.3	92.5	0.3	91.3	0.3
No broken windows . . . . .	92.4	0.4	95.9	0.2	97.0	0.2	97.0	0.2	97.2	0.2	97.0	0.2
No exposed electrical wiring . . . . .	98.6	0.2	99.2	0.1	99.4	0.1	99.4	0.1	99.3	0.1	99.4	0.1
No holes or cracks in the wall . . . . .	95.4	0.3	96.0	0.2	97.0	0.2	97.2	0.2	97.4	0.2	97.1	0.2
No plumbing problems . . . . .	95.0	0.3	97.4	0.2	97.9	0.2	98.1	0.1	98.1	0.1	97.8	0.1
No holes in floor large enough to trip . . . . .	98.9	0.1	99.1	0.1	99.4	0.1	99.4	0.1	99.3	0.1	99.3	0.1
Satisfaction:												
Satisfied with warmth of home in winter . . . . .	N	N	91.2	0.3	93.4	0.3	93.1	0.3	93.6	0.2	93.4	0.2
Satisfied with coolness of home in summer . . . . .	N	N	89.7	0.3	92.5	0.3	92.2	0.3	92.6	0.3	92.8	0.2
Satisfied with state of repair of home . . . . .	N	N	92.2	0.3	93.4	0.3	93.3	0.3	93.6	0.2	93.9	0.2
Generally satisfied with home . . . . .	N	N	95.7	0.2	96.1	0.2	96.2	0.2	96.5	0.2	96.6	0.2
<b>Neighborhood Conditions and Community Services</b>												
Safety:												
Did not stay home for safety . . . . .	89.2	0.4	87.1	0.3	90.4	0.3	89.2	0.3	89.5	0.3	89.4	0.3
Did not carry anything to protect self . . . . .	88.5	0.5	92.5	0.3	94.3	0.3	94.4	0.2	93.7	0.2	93.6	0.2
Did not travel with someone for safety . . . . .	N	N	88.5	0.3	91.9	0.3	90.7	0.3	91.4	0.3	91.7	0.3
Not afraid to walk alone at night . . . . .	N	N	71.2	0.5	78.0	0.4	77.5	0.4	79.4	0.4	79.5	0.4
Home is considered safe . . . . .	94.1	0.3	95.9	0.2	96.7	0.2	97.0	0.2	97.0	0.2	97.4	0.2
Neighborhood considered safe . . . . .	91.0	0.4	91.4	0.3	92.8	0.3	92.3	0.3	92.9	0.2	93.3	0.2
General conditions:												
No trash or litter on streets . . . . .	88.8	0.4	91.8	0.3	92.6	0.3	92.7	0.3	94.1	0.2	93.5	0.2
Streets not in need of repair . . . . .	80.2	0.6	83.6	0.4	86.0	0.4	87.1	0.4	88.0	0.3	86.2	0.3
No abandoned buildings . . . . .	89.6	0.4	92.0	0.3	93.0	0.3	93.0	0.3	92.9	0.2	92.2	0.3
No street noise or heavy traffic . . . . .	75.5	0.6	78.6	0.4	81.8	0.4	81.9	0.4	86.6	0.3	86.0	0.3
No smoke or odors in neighborhood . . . . .	92.7	0.4	95.1	0.2	96.3	0.2	96.6	0.2	97.2	0.2	96.9	0.2
No problem industry or business . . . . .	90.4	0.4	92.7	0.3	94.5	0.2	94.4	0.2	95.9	0.2	95.4	0.2

See footnote at end of table.

Table 3.

**Percentage of Households With Selected Indicators of Material Well-Being: 1992, 1998, 2003, 2005, 2010, and 2011—Con.**

Item	1992		1998		2003		2005		2010		2011	
	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>	Percent	Margin of error <sup>1</sup>
<b>Neighborhood Conditions and Community Services—Con.</b>												
Satisfaction:												
Satisfied with neighborhood conditions . . . . .	N	N	95.0	0.2	95.3	0.2	95.3	0.2	95.7	0.2	95.8	0.2
Satisfied with relationship with neighbors . . . . .	N	N	95.1	0.2	95.4	0.2	95.2	0.2	95.9	0.2	95.7	0.2
Satisfied with hospitals . . . . .	N	N	89.2	0.3	90.7	0.3	91.0	0.3	92.2	0.3	92.3	0.3
Satisfied with police services . . . . .	N	N	91.9	0.3	93.0	0.3	92.9	0.3	93.7	0.2	93.9	0.2
Satisfied with fire department services . . . . .	N	N	95.8	0.2	96.5	0.2	96.6	0.2	96.8	0.2	96.7	0.2
<b>Meeting Basic Needs</b>												
No unmet essential expenses . . . . .	85.8	0.5	86.0	0.4	87.1	0.4	85.6	0.4	83.9	0.4	83.9	0.4
No unpaid rent or mortgage . . . . .	92.2	0.4	94.6	0.2	94.5	0.2	93.9	0.3	92.1	0.3	91.9	0.3
No unpaid utilities . . . . .	89.9	0.4	90.9	0.3	91.3	0.3	90.2	0.3	89.6	0.3	89.5	0.3
No disconnected utilities . . . . .	92.1	0.4	98.7	0.1	98.5	0.1	98.3	0.1	98.2	0.1	98.3	0.1
Phone was not disconnected . . . . .	96.4	0.3	96.2	0.2	95.8	0.2	95.8	0.2	96.4	0.2	96.2	0.2
Sufficient amount of food to eat . . . . .	97.6	0.2	97.8	0.2	97.8	0.2	97.6	0.2	97.5	0.2	97.1	0.2
Saw a doctor when needed or had no need to see a doctor . . . . .	92.2	0.4	93.9	0.2	93.7	0.3	93.2	0.3	92.1	0.3	92.1	0.3
Saw dentist when needed or had no need to see a dentist . . . . .	90.1	0.4	92.1	0.3	92.4	0.3	91.5	0.3	90.4	0.3	90.1	0.3
<b>Help Expected if Need Arose</b>												
Expect all help from family if needed . . . . .	41.7	0.7	43.8	0.5	47.6	0.5	47.5	0.5	45.7	0.5	45.5	0.5
Expect all help from friends if needed . . . . .	26.0	0.6	31.4	0.5	35.9	0.5	37.4	0.5	35.2	0.5	33.7	0.5
Expect all help from social agency or church . . . . .	12.5	0.5	16.7	0.4	21.1	0.4	22.7	0.4	21.8	0.4	19.3	0.4

N Not available.

<sup>1</sup> This number, when added to or subtracted from the estimate, represents the 90 percent confidence interval around the estimate.

<sup>2</sup> Video cassette recorder also includes DVD players in 2005, 2010, and 2011.

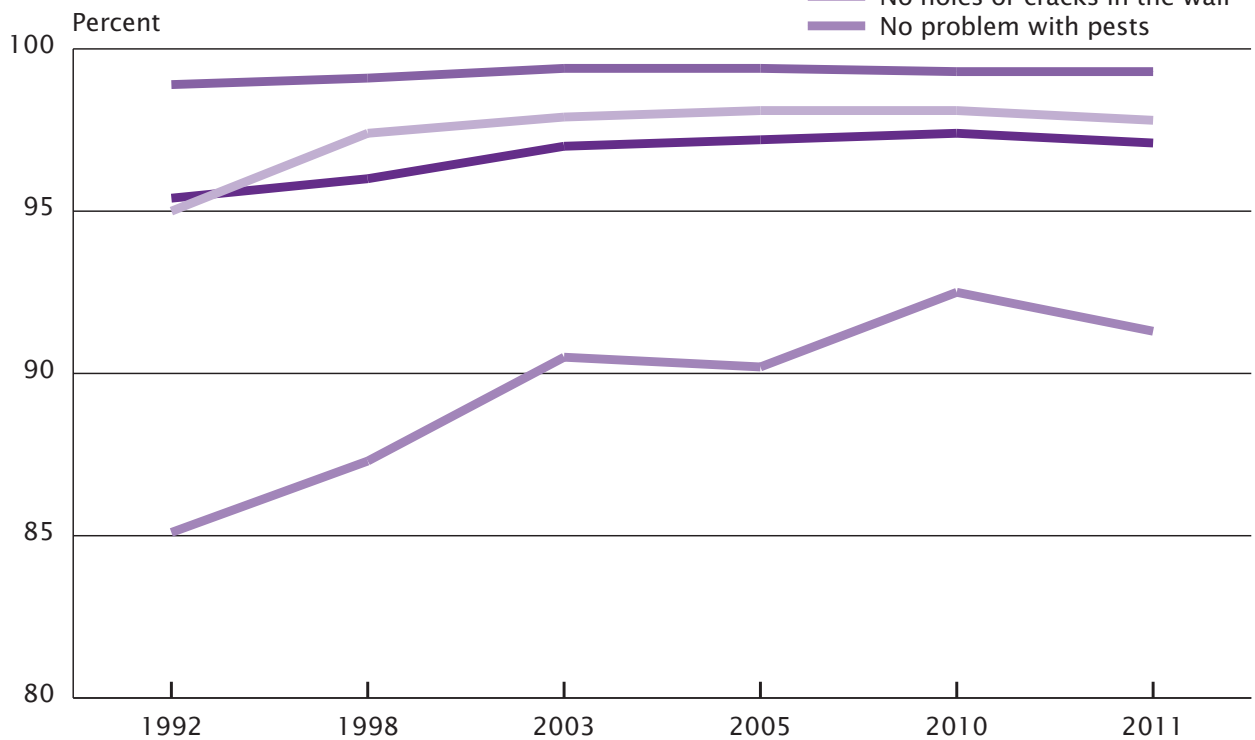
Source: U.S. Census Bureau, Survey of Income and Program Participation, 1991 Panel, Wave 6; 1992 Panel, Wave 3; 1996 Panel, Wave 8; 2001 Panel, Wave 8; 2004 Panel, Wave 5; 2008 Panel, Wave 6; and 2008 Panel, Wave 9.

revealed several trends across the years (Figure 7). Cellular phone ownership (either alone or with a landline) grew sharply. Just 36 percent of all households had a cellular phone in 1998. This figure had nearly doubled by 2005, and in 2011, 89 percent of all households had a cellular phone. The percentage of households with a cellular phone only (no landline) rose from less than 1 percent in 1998 to 28 percent in 2011.

This increase in cellular phones accompanied an overall decrease in landlines. Although landlines were nearly universal in 1998 at 96 percent, by 2011 the percentage of householders with a landline dropped to 71 percent. During this same time, the number of householders with access to only a landline (no cellular phone) dropped much more. Six out of 10 householders had a landline only in 1998, but by 2011 this proportion fell to 1 out of 10.

Householders aged 30 to 64 were the most likely to own a cellular phone (either alone or with a landline) in 1998 and 2003. However, for all years since 2003, householders aged 15 to 29 were the most likely of all age groups to have a cellular phone only. Among all householders in 2003, 3 percent had a cellular phone only, but this figure was 10 percent for the youngest householders. By 2011, the percentage of all households with a cellular phone only had increased to 28 percent, but householders aged 15 to 29 had an even larger increase in cellular phone ownership only, rising to 65 percent. Although the oldest householders followed this trend, they did so at a slower pace than younger households. For example, householders aged 65 and older reached 74 percent ownership of cellular phones (alone or with a

Figure 6.  
**Housing Conditions: 1992, 1998, 2003, 2005, 2010, and 2011**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 1991 Panel, Wave 6; 1992 Panel, Wave 3; 1996 Panel, Wave 8; 2001 Panel, Wave 8; 2004 Panel, Wave 5; 2008 Panel, Wave 6; and 2008 Panel, Wave 9.

landline) in 2011. The cohort aged 30 to 64 had already surpassed this rate of cellular phone ownership (77 percent) in 2005.

### SOURCE OF THE DATA

Most of the data in this report were collected from May through August 2011 during the ninth wave (interview) of the 2008 Panel of the Survey of Income and Program Participation. Data from earlier panels were collected between 1992 and 2010. The population represented (the population universe) in the 2008, 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.

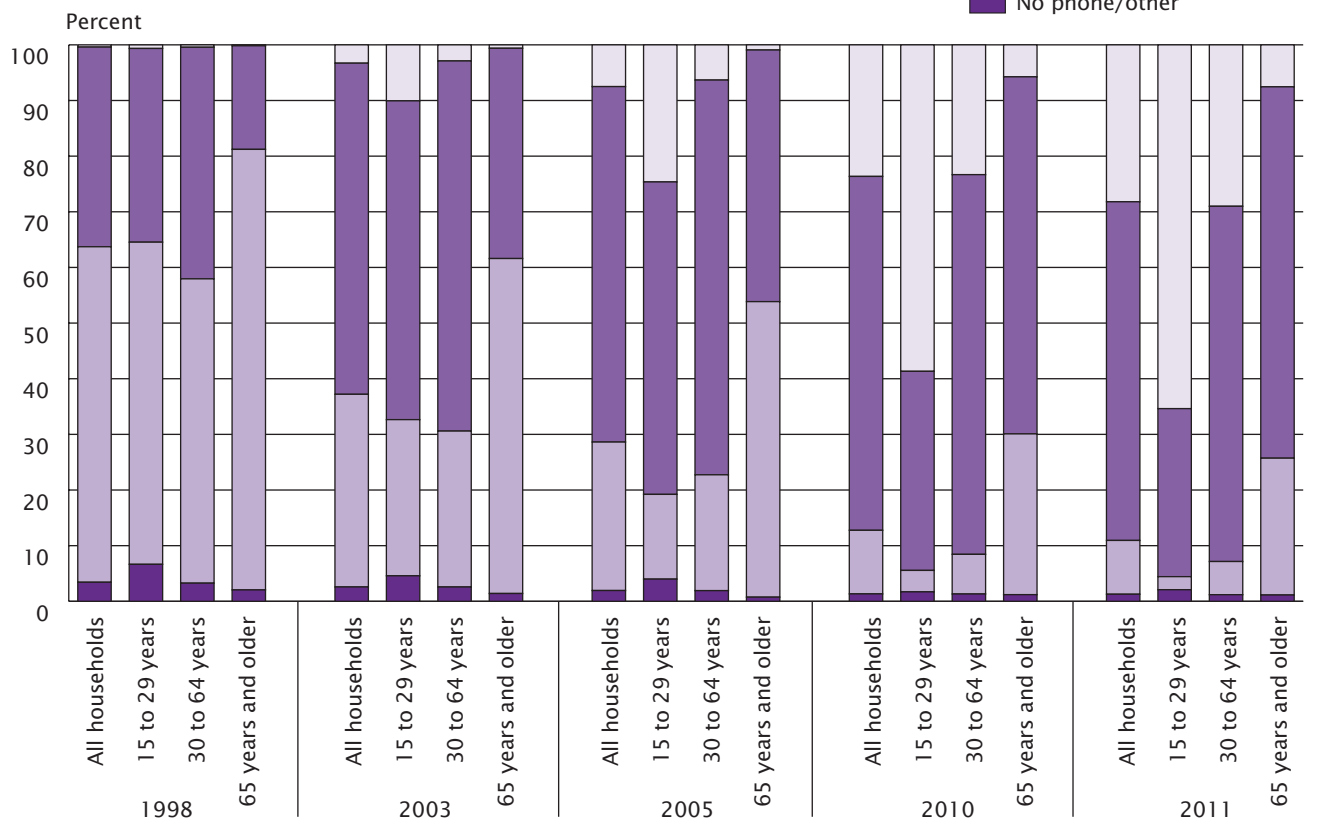
### ACCURACY OF THE ESTIMATES

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

Figure 7.  
**Households With Telephones and Cellular Phones by Year and Age of Householder: 1998, 2003, 2005, 2010, and 2011**



Source: U.S. Census Bureau, Survey of Income and Program Participation, 1996 Panel, Wave 8; 2001 Panel, Wave 8; 2004 Panel, Wave 5; 2008 Panel, Wave 6; and 2008 Panel, Wave 9.

missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources. For further information on SIPP sampling and weighting procedures, go to <[www.census.gov/sipp/source.html](http://www.census.gov/sipp/source.html)>.

### MORE INFORMATION

A detailed set of tables has been prepared showing indicators of material well-being by a number of social and demographic characteristics. The table package is

available at the Census Bureau's Web site at <[www.census.gov/hhes/well-being/publications](http://www.census.gov/hhes/well-being/publications)>.

Additional information can be found on the SIPP Web site at <[www.census.gov/sipp/](http://www.census.gov/sipp/)>.

### CONTACTS

Contact the U.S. Census Bureau Customer Services Center at 1-800-923-8282 (toll free) or visit <<https://ask.census.gov>> for further information.

For additional questions or comments, contact Julie Siebens at 301-763-2464 or via e-mail at <[Julie.Siebens@census.gov](mailto:Julie.Siebens@census.gov)>.

For further information on the source of the data and accuracy of the estimates including standard errors and confidence intervals, go to <[www.census.gov/sipp/sourceac/S&A08\\_W1toW9\(S&A-14\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1toW9(S&A-14).pdf)> or contact Mahdi S. Sundukchi of the Census Bureau's Demographic Statistical Methods Division at <[mahdi.s.sundukchi@census.gov](mailto:mahdi.s.sundukchi@census.gov)> or Ashley M. Westra of the Census Bureau's Demographic Statistical Methods Division at <[ashley.m.westra@census.gov](mailto:ashley.m.westra@census.gov)>.