# THE SURVEY OF INCOME AND PROGRAM PARTICIPATION

DEVELOPING EXTENDED MEASURES OF WELL-BEING: MINIMUM INCOME AND SUBJECTIVE INCOME ASSESSMENTS

No. 228

Robert Kominski Kathleen Short Census Bureau

**U.S Department of Commerce BUREAU OF THE CENSUS** 

Developing Extended Measures of Well-Being: Minimum Income and Subjective Income Assessments

> Robert Kominski Kathleen Short

U.S. Bureau of the Census Washington, D.C. 20233

Presented at the Annual Meeting of the American Statistical Association August 4-8, 1996 Chicago, Illinois

This paper reports the general results of research undertaken by Census Bureau staff. The views expressed are those of the authors and do not necessarily reflect those of the Census Bureau.

#### **Introduction**

Among the various activities social scientists engage in, one is an ongoing attempt to systematically measure or assess the state of the population with respect to its quality of life and progress. Over the decades, these assessment efforts have taken a variety of forms. Dating back to the 1920's, researchers attempted to construct scales of measurement that would detail the standard of living in a typical American home (the "Livingroom scale"); later, others would attempt to develop a single indicator of socioeconomic status for characterizing the quality of the background characteristics of an individual. In the 1960's, the focus began to turn to series of different variables, taken as a constellation of measures that depicted the individuals condition. The social indicators movement, as it was called, was the first attempt to systematically assemble a large array of measures, or indicators, covering a wide variety of topical issues, e.g., health, income, safety, community services, and many other factors, which together were assumed to paint a portrait of the overall quality of life.

It was during this time that a number of subjective indicators began to appear in the research and publications tied to this general topic. In the early years of this research, most of the measures used represented some sort of quantitative (or "objective") count or assessment of a directly observable phenomenon - number of books, wages received, years of education. During the strong social indicators movement of the 1960's, however, a number of social assessment items began to surface. Questions such as these asked respondents to give an evaluation of a situation, for example, how well they believed their goods and services to be, how effective they thought a program was, how happy or satisfied they felt about a given situation. These subjective measures began to take a place in the overall social indicators movement, but because of their sometimes volatile measurement properties, have always been relegated to something of a backseat in many discussions of quality of life assessments.

#### Well-Being as a Concept

During the past few decades, a part of the social indicators agenda has experienced rebirth in the form of a program dedicated to examining the "well-being" of the population. If one is to explain the difference between this program and the earlier activities of "social indicators", it can perhaps best be described as follows: whereas social indicators focused on a variety of measures in an attempt to characterize a detailed portrait of the population, the "well-being" effort is aimed at being able to make definitive statements about the level of quality of life, and how that level can vary markedly, depending on which domains are examined.

Unlike social indicators research, analysts who document wellbeing recognize that it is possible for members of a population to have objectively low levels of a given commodity, say, income, while still being relatively "well-off", if other aspects of their lives act to compensate in some way. An extensive social support system, for, example, might significantly offset some of the disadvantages created by low wages. In this context, it is important to be able to measure a wide variety of factors, just as with social indicators. The key difference, however, is to be able

to meld these indicators with subjective self-assessments of the quality of one's life. Of course, this also means that a collection of subjective assessment indicators are important in any attempt to measure well-being.

During the early 1990's, a small group of researchers began an effort to develop a package of questions to measure personal well-being in the context of an ongoing national survey. Working with the basic economic framework provided by the Survey of Income and Program Participation (SIPP) fielded by the U.S. Census Bureau, an interagency group of researchers began to consider how to develop a set of questions that could be used to assess the more general concept of "well-being" for the population. The SIPP was seen as a good natural source for such a measurement issue because of the wealth of income and program activity questions that formed the core base of the survey. Work using some of the first panels of the survey (from the mid-1980's) had demonstrated that the SIPP had great potential for measuring well-being if it could be supplemented with some additional questions that were not of a conventional income measurement nature. Interagency support for the effort was strong, and in late 1991, work began with the members of the SIPP Interagency Working Group to consider the development of a SIPP "well-being" topical module for inclusion on the 1991 and 1992 panels of the survey.

Over a period of roughly 6 months, the researchers involved put together an ambitious collection of materials to assess the issue of well-being. Because the module could only be a small part of the total SIPP interview package, ultimately some topics had to be discarded. The final list of topics for inclusion in the proposed well-being module were:

- \* Consumer durables
- \* Housing conditions
- \* Crime conditions
- \* Neighborhood conditions
- \* Ability to meet expenses
- \* Help when in need
- \* Food adequacy
- \* Community services
- \* Food and clothing expenses
- \* Housing expenses
- \* Transportation expenses
- \* Health expenses
- \* Minimum income

Even this large group of topics (and the questions they imply) only begins to touch at the expansive pool of questions and topics brought up by the interagency committee in the context of well-being. Nevertheless, these domains were settled on by the Interagency Working Group for the SIPP topical module.

## The Minimum Income Issue

Early in the development of the well-being module, the Census Bureau was approached by a variety of groups interested in including questions on minimum income, or subjective income assessment. The argument was made that questions regarding minimum income were much better in some cases in assessing income satisfaction and adequacy levels than were measures accepted as more conventionally objective, such as the direct level of income and wealth, or poverty definition limits. The purpose of the minimum income questions (MIQ's) would not be to assess an alternative poverty level, but to evaluate overall perceived income adequacy of the household, given the other subjective evaluations of well-being that were simultaneously being made. As such, the purpose of the minimum income questions was to provide yet another dimension of information in the overall picture of well-being created for the household.

The discussion of the MIQ's revealed that there were a variety of measures which might be candidates for inclusion in the SIPP. Part of our goal, in the context of assessing well-being, was to try to be as inclusive as possible, that is, to use multiple indicators whenever we could. On the other hand, the need to construct a reasonable instrument in terms of respondent burden led us to a compromise. The section on minimum income would begin with a standard "feeling" question about one's current family income. The sample would then be split, with each half being asked one of two questions. The first focuses on minimum before-tax income that is needed to make ends meet. The second, administered to the other half of the sample, asks how much money is needed to buy basic necessities for the family. Review of past research on the minimum income topic showed that there was considerable discussion about which of these two items were better indicators, and without the ability to include both, the split sample gave us the greatest flexibility. The proposed minimum income section of the SIPP 91/92 module is shown in Figure 1.

The proposed module on well-being was submitted to OMB for approval in the summer of 1991, intended for fielding as part of the SIPP interviews for wave 6 of the 1991 panel and wave 3 of the 1992 panel (that is, October 1992-January 1993). The subsequent review by OMB revealed that among the sections that were seen as problematic were those on expenses and minimum income. The objection to the expenses portion was that the items had too much overlap with the subject matter of the Consumer Expenditure Survey, but were not comparable with the items asked in that survey, and, that without testing to verify that these shortened versions would produce reliable data, they could not be included in the SIPP. The objection to the minimum income questions was less clear. Without offering written explanation for their rejection, OMB informed the Bureau of its hesitancy to approve questions which could be used to raise issues about the accepted standards of minimum income and poverty, especially in a survey where so much objective information (e.g., earnings and income) on this topic would be available. Our presentation had made clear the Bureauls interest was in simply providing another dimension for the evaluation of well-being, but this was not accepted by OMB, and the questions were removed from the module.

The resultant well-being module fielded as part of wave 6 of the 1991 SIPP panel and wave 3 of the 1992 panel was accomplished with no significant problems. Respondents for the most part

were favorably disposed to the questions. Evaluation of the data collected from the questions to other available data indicated response levels of comparable value, and nonresponse levels in the low range of several percent. Debriefings with field representatives indicated that respondents in general had few problems with the topic matter covered in the module.

#### Current Activities and Plans

In the Fall of 1994 the Census Bureau reconvened the SIPP Interagency Working Group to discuss topic candidates for the 9th wave interview of the 1993 SIPP panel (scheduled for fielding in the period Oct 95-Jan 96). The 9th wave was one scheduled to include "variable topical modules", that is, modules designed in consultation with other federal agencies to reflect their special data needs and interests. At the initial meeting, a proposal was made by the Bureau to once again field a section on "adult" wellbeing (by this time questions on children's well-being had also been added to the survey). Our proposal included the full array of items proposed in the 91/92 module, including questions on minimum income.

Two primary factors led us to make this proposal. First, we had continued to receive strong signals of interest from both the Bureau of Labor Statistics and the Social Security Administration for the inclusion of measures on minimum income in the SIPP. Second, the Census Bureau was encouraged by a correspondence from the Office of Management and Budget to Senator Moynihan concerning the elimination of the minimum income questions from the SIPP 91/92 modules. In the letter OMB extended the possibility that a research agenda involving MIQ's was possible, and that they (the OMB) would work with Census and BLS to explore alternatives. The proposed content of the wave 9 module for the 93 panel of the SIPP was accepted by OMB, including the questions on minimum income. As part of the approval process, OMB requested that the Bureau undertake a research plan to test and evaluate minimum income questions.

In collaboration with BLS, we have developed an evaluation program which includes several parts. BLS, with some Census funding support, agreed to undertake cognitive testing of a variety of MIQ's to address issues of respondent comprehension and response reliability. Recently, the BLS has undertaken plans to move forward with this cognitive testing. Census, with the approval of both the Interagency Working Group and the OMB, agreed to include the MIQ questions originally intended for the 91/92 SIPP module as part of the adult well-being module in the SIPP 93 panel, wave 9 interview (Figure 2). Within the well-being module, we will attempt to ask the questions of the reference person for the household, that is the person listed on line 1, and who is one of the persons in whose name the housing unit is rented or owned.

In addition, we also agreed to ask the same questions in the SIPP reinterview for that wave (Figure 3). These data should allow us to examine basic reliability and response variability issues associated with the items, as well as give us a rich data context in which to examine the relationship of these items to other objective and subjective measures of well-being.

An interagency working group, comprised of staff from BLS, Census and SSA have been

meeting to discuss analysis of these data. We expect data files to be available for internal research in mid1997. Eventually, we expect the research products of this effort to be a series of analyses that will give us a better understanding of the role and usability of minimum income questions in studies of well-being.

## **Conclusion**

The interagency effort to include questions on minimum income in the SIPP has been facilitated by a wide variety of interests and needs. Our current plan represents a partnership of several statistical agencies and the OMB in an effort to provide fundamental data on this topic in a survey context which will maximize their analytic usefulness, while also supporting a basic cognitive research effort as well. We expect the ultimate yield of research products from this effort to have high value in establishing minimum income measures as one valuable component of measuring well-being.

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