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

Household Economic Studies

By Julie Siebens Issued September 2013 P70-136

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.¹ 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 wellbeing only from the householder reference person. The "householder" refers to the person who owns or rents the home.

¹ Similar reports using previous SIPP data on well-being can be found at <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 2011.² 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.³ Nearly 85 percent reported having no problems with housing repairs.⁴ 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).

⁴ "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.



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² Detailed tables of extended well-being measures can be found at <www.census.gov/hhes/well-being/>.

³ Throughout this report, "landline" refers to a landline telephone, and "cell phone" refers to cellular or mobile telephones.

Table 1.Summary Domain Measures By Demographic Indicators: 2011

Characteristics	Number of households (thousands)	Appliances and electronic goods— full set of appliances ¹ (percent)	Housing conditions— no problem with housing repair ² (percent)	Neighborhood conditions— satisfactory neighborhood conditions ³ (percent)	Meeting basic needs—fewer than two difficulties meeting basic needs ⁴ (percent)	Expectation of help—help expected if need arose⁵ (percent)
Total	118,656	64.0	84.8	71.7	87.7	85.7
Age of Householder615 to 29 years30 to 44 years45 to 64 years65 years and older	12,712 32,210 47,672 26,063	51.9 65.0 66.8 63.4	83.4 83.9 83.8 88.7	68.6 71.3 70.7 75.5	83.0 84.4 86.6 96.3	87.1 85.8 83.0 89.7
Sex of Householder						
MaleFemale	56,267 62,389	66.1 62.1	86.0 83.8	73.0 70.5	89.6 86.1	85.4 85.9
Race and Hispanic Origin of Householder White alone Non-Hispanic White alone Black alone Other race Hispanic (of any race)	94,867 82,069 15,071 8,719 14,058	67.4 70.9 45.2 59.4 43.5	85.9 86.6 80.4 81.2 81.1	72.6 72.9 67.0 69.7 70.3	89.1 90.1 79.9 86.4 81.9	86.7 87.4 82.3 80.4 81.3
Household Income Quintile ⁷ Lowest quintile	23,719 23,740 23,723 23,741 23,734	38.3 52.1 65.3 76.4 87.9	79.0 83.1 85.6 86.9 89.6	67.0 68.8 71.2 74.2 77.3	77.9 83.0 88.2 93.1 96.5	83.5 84.9 85.7 87.3 86.8
Education of Householder Less than high school graduate High school graduate Some college Bachelor's degree or higher	12,214 28,947 41,377 36,119	34.7 55.2 65.0 79.7	79.1 84.4 83.7 88.5	66.5 70.5 69.9 76.5	81.2 85.5 85.1 94.8	83.8 85.7 85.0 86.9
Householder Disability Disabled Not disabled	15,102 103,555	46.4 66.6	75.5 86.2	60.6 73.3	74.3 89.7	79.0 86.6
Household Type Nonfamilly household: Lives alone Lives with others Family household: Married, no children Married, children Unmarried, no children Unmarried, children	34,699 4,802 31,697 25,867 8,237 13,355	51.3 58.7 77.5 76.3 54.1 49.0	85.5 82.8 88.2 85.0 81.0 77.8	70.9 65.4 74.8 73.9 67.0 67.2	88.9 85.3 93.3 87.8 84.3 74.2	87.6 82.9 86.1 85.3 83.1 82.7
Tenure Owner Renter	77,566 41,090	76.7 40.0	86.1 82.6	74.3 66.7	91.9 79.8	86.8 83.4
Region Northeast Midwest South West	21,675 26,282 44,132 26,568	54.2 61.5 69.3 65.7	85.4 86.0 84.7 83.6	67.8 69.8 76.6 68.5	90.0 88.2 87.0 86.6	85.9 87.0 86.6 82.6

See footnotes at end of table.

Table 1. Summary Domain Measures By Demographic Indicators: 2011—Con.

	r		Ϋ́	1	1	r
					Meeting basic	
		Appliances	Housing	Neighborhood	needs-fewer	
		and electronic	conditions-	conditions-	than two	Expectation
Characteristics		goods—	no problem	satisfactory	difficulties	of help-help
	Number of	full set of	with housing	neighborhood	meeting basic	expected if
	households	appliances1	repair ²	conditions ³	needs ⁴	need arose⁵
	(thousands)	(percent)	(percent)	(percent)	(percent)	(percent)
Metropolitan Status						
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

¹ Full set of appliances is defined as having a clothes washer, clothes dryer, refrigerator, stove, dishwasher, and a landline telephone or celluar phone. ² 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.

³ 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.

⁴ 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.

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

⁶ 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.

⁷ Quintiles divide households into five equal groups by average monthy 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 wellbeing. 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.⁵ 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 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 householders⁶ 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

⁵ 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.

⁶ "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.



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). Ninetyseven 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.⁷ 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

⁷ 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.





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).⁸ 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.

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).⁹ 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.

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

⁹ 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
All Households	78.3	9.4	5.9	6.3
Age of Householder115 to 29 years30 to 44 years45 to 64 years65 years and older	72.4 73.7 76.3 90.6	10.4 10.8 10.3 5.8	7.5 7.6 6.5 2.2	9.6 8.0 7.0 1.5
Sex of Householder Male Female	81.1 75.8	8.5 10.3	5.1 6.7	5.4 7.2
Race and Hispanic Origin of Householder White alone	80.6 82.2 65.2 75.1 69.7	8.4 7.9 14.7 11.1 12.2	5.3 4.9 9.4 6.8 8.6	5.6 5.0 10.6 7.0 9.5
Household Income Quintile ² Lowest quintile	64.0 71.5 78.9 85.3 91.7	14.0 11.4 9.3 7.8 4.7	9.8 8.0 6.2 3.6 2.1	12.2 9.1 5.6 3.3 1.4
Education of Householder Less than high school graduate High school graduate Some college Bachelor's degree or higher	68.1 74.6 74.4 89.0	13.2 10.8 10.6 5.8	8.7 7.2 7.2 2.5	10.0 7.3 7.8 2.7
Householder Disability Disabled Not disabled	58.9 81.1	15.4 8.6	11.7 5.1	13.9 5.2
Household Type Nonfamilly household: Lives alone Lives with others Family household: Married, no children Married, children Unmarried, no children	80.0 73.7 86.6 78.7 72.5 58.3	8.9 11.5 6.6 9.2 11.8 15.9	5.5 7.1 3.5 6.0 6.8 11.9	5.6 7.7 3.3 6.1 8.8 13.8
Tenure Owner	84.5 66.5	7.4 13.3	4.3 9.0	3.8 11.1
Region Northeast Midwest South West	80.3 79.2 77.9 76.3	9.7 9.0 9.0 10.4	5.7 5.8 6.0 6.2	4.3 6.0 7.0 7.2
Metropolitan Status Central city Metropolitan, outside central city	69.6 79.7 78.0	11.7 9.1	8.3 5.5	10.4 5.7

¹ 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.

² 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.¹⁰ 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.11

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.¹² 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).¹³

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

¹¹ 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>.

¹² SIPP asked all householders about expectations of help and meeting basic needs. Only householders with difficultly meeting specific needs were asked about receipt of help.

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

¹⁰ 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.



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.¹⁴ 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.

¹⁴ 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.



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.¹⁵ 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.¹⁶

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 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.¹⁷

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

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

¹⁶ 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.

¹⁷ 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

	199	92	199	98	20	03	20	05	20 ⁻	10	20	11
Item		Margin		Margin		Margin		Margin		Margin		Margin
	Percent	of error ¹	Percent	of error ¹	Percent	of error ¹	Percent	of error ¹	Percent	of error ¹	Percent	of error ¹
Appliances and Electronic Goods												
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 ²	73.8	0.6	85.2	0.4	90.0	0.3	92.2	0.3	92.1	0.3	90.9	0.3
	68.8	0.7	77.7	0.4	84.6	0.4	85.7	0.4	88.5	0.3	88.7	0.3
	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	/5.0	0.4	/0.5	0.4
	N	IN	36.3	0.5	62.8	0.5	1.3	0.5	87.2	0.3	89.0	0.3
Housing Conditions												
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
Neighborhood Conditions and Community Services												
Safety.												
Did not stay home for safety	89.2	04	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	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.

10

Percentage of Households With Selected Indicators of Material Well-Being: 1992, 1998, 2003, 2005, 2010. and 2011-Con Table 3.

ItemItemItemMargin <th></th> <th>19</th> <th>92</th> <th>19</th> <th>98</th> <th>20(</th> <th>03</th> <th>20</th> <th>05</th> <th>201</th> <th>10</th> <th>201</th> <th>-</th>		19	92	19	98	20(03	20	05	201	10	201	-
Neighborhood Conditions and Community Services—Con. N 95.0 0.2 95.3 0.2 95.7 0.2 95.8 0.2 95.7 0.2	Item	Percent	Margin of error ¹										
Satisfied with neighborhood conditions. N 95.0 0.2 95.3 0.2 95.7	Neighborhood Conditions and Community Services—Con. Satisfaction:												
Satisfied with relationship with neighbors N 95.1 0.2 95.4 0.2 95.5 0.2 95.5 0.2 95.7 0.2 <th0.7< th=""> 0.2 95.7</th0.7<>	Satisfied with neighborhood conditions	Z	Z	95.0	0.2	95.3	0.2	95.3	0.2	95.7	0.2	95.8	0.2
Satisfied with hospitals	Satisfied with relationship with neighbors	z	z	95.1	0.2	95.4	0.2	95.2	0.2	95.9	0.2	95.7	0.2
Satisfied with police services N 91.9 0.3 93.0 0.3 93.7 0.2 93.7 0.2 93.9 0.2 93.7 0.2 93.7 0.2 93.7 0.2 93.9 0.2 93.7 0.2 93.7 0.2 93.9 0.2 93.7 <th< td=""><td>Satisfied with hospitals.</td><td>z</td><td>Z</td><td>89.2</td><td>0.3</td><td>90.7</td><td>0.3</td><td>91.0</td><td>0.3</td><td>92.2</td><td>0.3</td><td>92.3</td><td>0.3</td></th<>	Satisfied with hospitals.	z	Z	89.2	0.3	90.7	0.3	91.0	0.3	92.2	0.3	92.3	0.3
Satisfied with fire department services N N 95.8 0.2 96.5 0.2 96.6 0.2 96.7 91.9 90.7 91.9 90.3 91.3 90.3 91.3 90.3 91.3 90.3 91.3 90.3 91.3 90.4 92.3 91.3 90.4 92.3 91.3 91.3 91.3 91.3 91.3 91.3 91.3 91.3 91.3 91.4 83.3	Satisfied with police services	z	z	91.9	0.3	93.0	0.3	92.9	0.3	93.7	0.2	93.9	0.2
Meeting Basic Needs B5.8 0.5 86.0 0.4 87.1 0.4 83.9 0.3 92.1 0.3 89.5 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 <td>Satisfied with fire department services</td> <td>z</td> <td>z</td> <td>95.8</td> <td>0.2</td> <td>96.5</td> <td>0.2</td> <td>96.6</td> <td>0.2</td> <td>96.8</td> <td>0.2</td> <td>96.7</td> <td>0.2</td>	Satisfied with fire department services	z	z	95.8	0.2	96.5	0.2	96.6	0.2	96.8	0.2	96.7	0.2
No unmet essential expenses 85.8 0.5 86.0 0.4 87.1 0.4 83.9 0.4 83.9 No unpaid rent or mortgage 92.2 0.4 94.6 0.2 94.5 0.3 92.1 0.3 91.9 No unpaid rent or mortgage 92.2 0.4 94.6 0.2 94.5 0.3 92.1 0.3 91.9 No unpaid rent or mortgage 92.1 0.4 94.6 0.2 94.5 0.3 92.1 0.3 91.9 No disconnected utilities 92.1 0.4 98.7 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.3 0.1 98.4 0.2 97.4 0.2 97.1<	Meeting Basic Needs												
No unpaid rent or mortgage 92.2 0.4 94.6 0.2 94.5 0.2 93.9 0.3 91.9 0.3 91.9 0.3 91.9 0.3 91.9 0.3 91.9 0.3 89.5 0.1 98.5 0.1 98.5 0.1 98.3 0.1 98.4 0.2 97.4 0.3 90.1 0.3 90.1 0.3	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 utilities 89.5 0.4 90.9 0.3 91.3 0.3 90.2 0.3 89.5 0.1 98.5 0.1 98.3 0.2 97.4 0.2 97.4 0.2 97.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3	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 disconnected utilities 92.1 0.4 98.7 0.1 98.5 0.1 98.2 0.1 98.3 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 Sufficient amount of food to eat. 97.6 0.2 97.8 0.2 97.8 0.2 97.6 0.2 97.8 0.2 97.6 0.2 97.4 0.3 92.1 0.4 98.3 0.2 97.6 0.2 97.6 0.2 97.6 0.2 97.6 0.2 97.8 0.2 97.6 0.2 97.4 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.4 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1	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
Phone was not disconnected	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
Sufficient amount of food to eat 97.6 0.2 97.8 0.2 97.6 0.2 97.1 97.1 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	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
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 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 92.1 0.3 90.1 92.1 0.3 90.1 90.1 92.1 90.1 92.1 90.1 92.1 90.1 92.1 92.1 92.1 90.1 92.1 90.1 92.1 90.1 92.1 92.4 0.3 92.4 0.3 90.4 0.3 90.1 90.1 90.1 92.4 0.3 90.4 0.3 90.1 90.	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 dentist when needed or had no need to see a dentist 90.1 0.3 92.4 0.3 91.5 0.3 90.4 0.3 90.1 Help Expected if Need Arose 41.7 0.7 43.8 0.5 47.6 0.5 47.5 0.5 45.7 0.5 45.5 Expect all help from family if needed 26.0 0.6 31.4 0.5 37.4 0.5 35.2 0.5 33.7 Expect all help from friends if needed 12.5 0.5 16.7 0.4 21.1 0.4 21.8 0.4 19.3	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
Help Expected if Need Arose 41.7 0.7 43.8 0.5 47.6 0.5 47.5 0.5 47.5 0.5 47.5 0.5 47.5 0.5 47.5 0.5 45.7 0.5 45.3 45.3 45.3 <td>Saw dentist when needed or had no need to see a dentist</td> <td>90.1</td> <td>0.4</td> <td>92.1</td> <td>0.3</td> <td>92.4</td> <td>0.3</td> <td>91.5</td> <td>0.3</td> <td>90.4</td> <td>0.3</td> <td>90.1</td> <td>0.3</td>	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
Expect all help from family if needed	Help Expected if Need Arose												
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 Expect all help from social agency or church 12.5 0.5 16.7 0.4 21.1 0.4 22.7 0.4 19.3 19.3	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 social agency or church	Expect all help from friends if needed	26.0	0.0	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.

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

Panel, Wave 6; 1992 Panel, Wave 3; 1996 Panel, Wave 8; 2001 Panel, Wave 8; 2004 Panel, Wave 5; 2008 Panel, Wave 6; and 1991 ² Video cassette recorder also includes DVD players in 2005, 2010, and 2011. Participation, and Program of Income Survey (Bureau, Source: U.S. Census Wave 9. 2008 Panel,

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



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



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>.

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>.

Additional information can be found on the SIPP Web site at <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>. 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> or contact Mahdi S. Sundukchi of the Census Bureau's Demographic Statistical Methods Division at <mahdi.s.sundukchi @census.gov> or Ashley M. Westra of the Census Bureau's Demographic Statistical Methods Division at <ashley.m.westra @census.gov>.