

Economic Characteristics of Households in the United States: Third Quarter 2008

Issued April 2010

Household Economic Studies

P70-119

INTRODUCTION

In the third quarter of 2008, the U.S. economy was in the midst of the recession that began in December 2007, while the labor market continued a decline that started during the second half of 2007. The third quarter of 2008 saw the national unemployment rate rise to 6 percent and the number of unemployed people reach 9.4 million, an increase of 1.2 percentage points and 2 million people over the fourth quarter of 2007 (all figures seasonally adjusted). Over the same 2007–2008 period, employment was down by almost 1 million people and the employment-population ratio dipped from 62.8 percent to 62.1 percent. Throughout 2008, median weekly earnings grew at about the same rate as inflation.¹

This report provides an overview of some of the key sources of financial support of the nation's people and households during this time. The data offer a window into the roles of government-sponsored benefit programs and the labor market during the downturn. When placed within a wider context, the data can contribute to a better understanding of how public and market-oriented financial-support mechanisms respond to varying economic circumstances, and how the role of government programs has changed over time.

¹ The description and data in this paragraph are based on Borbely, 2009. The data are seasonally-adjusted quarterly averages from the Current Population Survey. The labor force measurements are for people aged 16 or older only.

This report marks the 25th anniversary of the data in the first publication from the Survey of Income and Program Participation (SIPP), P70-1, Economic Characteristics of Households in the United States: Third Quarter 1983, and revisits several of the topics of that vanguard report.

Although those early data were considered to be preliminary, their publication heralded concretely the arrival of a major new source of longitudinal data about the nation's people and economy. Since their release, the SIPP has found widespread analytical uses. Like the Current Population Survey (CPS) and the American Housing Survey, the SIPP has become one of the country's iconic data sources.

When data from the SIPP for the fourth quarter of 1984 were ready for publication, the U.S. Census Bureau, believing that it had gained sufficient familiarity with the new survey's behavior and data processing system, dropped the "preliminary" label from the data. Appendix C compares selected data for 2008 from the body of this report with these data for the fourth quarter of 1984.

Current Population Reports

By
Thomas Palumbo

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

Helping You Make Informed Decisions

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU

- Noncash means-tested benefits went to 28.2 million households in an average month. The majority of these households (54 percent) participated in two or more programs. About 5.9 million family households with a female householder with no husband present and with own children under 18 received noncash means-tested benefits—nearly three quarters (74.0 percent) participated in two or more programs.
- In an average month, 156.7 million people aged 16 or older, or 66.9 percent of people of working age, engaged in some form of labor force activity (working, on layoff, or looking for work). Most, 142.6 million, had a job for the entire month.
- The median monthly cash household income of people with some labor force activity was \$5,500, or \$66,000 if sustained for the entire year. The comparable figure for people without labor force activity, such as retired people, was \$2,979, or about \$35,750 annualized.
- Receiving means-tested government benefits was significantly more common among households with unemployed members or with no labor force participants than among those with jobholders only. This was especially true for family households with a female householder with no husband present and with own children under 18.

- The number of households receiving food stamps increased steadily between May and November of 2008, rising from 8.9 million to 10.4 million.

MONTHLY HOUSEHOLD INCOME

Median monthly cash income for all households in the third quarter of 2008 was \$3,865 (Table 1).⁹ A household receiving this amount in each month for a year would have an annual income of \$46,380. Asian households had the highest median monthly income (\$5,196 monthly or \$62,352 annualized), followed by White, not Hispanic, households (\$4,252 monthly or \$51,024 annualized), Hispanic households (\$3,041 monthly or \$36,492 annualized), and Black households (\$2,579 monthly or \$30,948 annualized).¹⁰

⁹ There were, on average, 117.5 million households in the United States in the third quarter of 2008. Slightly less than three-quarters (71 percent) had a White, not Hispanic, householder. Black households and Hispanic households each composed about 12 percent of all households. Asian households made up 3 percent of the total (Table 1).

¹⁰ Federal surveys now give respondents the option of reporting more than one race. There are two basic ways of defining a race group. A group such as Black may be defined as those who reported Black and no other race (the race-alone or single-race concept) or as those who reported Black regardless of whether they also reported another race (the race alone-or-in-combination concept). This report shows data using the first approach (race-alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The U.S. Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as White and American Indian, or Asian and Black or African American, is available from Census 2000 through the American FactFinder Web site. About 2.6 percent of people reported more than one race in Census 2000.

Median monthly household incomes differed little across the four regions of the country, with about \$600 separating the lowest from the highest. The medians for the West (\$4,177) and Northeast (\$4,132) were highest. The \$3,590 median for the South (the region with the highest percentage of households, 37 percent) was lowest, about \$250 below the \$3,833 figure for the Midwest.

Half of the nation's households consisted of married-couple families. Their median monthly income of \$5,604 contrasted with those of the other household types (Table 1). Family households with a female householder with no husband present and with own children under 18 composed 7 percent of all households, and had a median cash income of \$2,193 or about 40 percent of that of married-couple families. Nonfamily households constituted about 33 percent of all households; the median income of those with male householders exceeded that of households with female householders, \$2,793 to \$1,927.

The median monthly incomes of households by ascending age of the householder displayed an inverted "V" pattern. After rising steadily from \$2,252 for the youngest householders, they peaked at \$5,000 for householders 45 to 54 years old, then fell back to \$2,448 for the oldest householders.

Table 1.

Households and Median Monthly Household Cash Income by Selected Characteristics of Householder: Monthly Averages, Third Quarter 2008

(Numbers in thousands)

Characteristic	Number				Median Income (dollars)			
	All households	90 percent confidence interval (+/-) ¹	Percent	90 percent confidence interval (+/-) ¹	Estimate	90 percent confidence interval (+/-) ¹	As a percent of all households	90 percent confidence interval (+/-) ¹
All households	117,528	27	100.0	–	3,865	30	100.0	–
Race and Hispanic Origin of Householder								
White Alone	95,853	400	81.6	0.3	4,079	29	105.5	1.1
White Alone, not Hispanic	83,376	468	70.9	0.4	4,252	34	110.0	1.2
Black Alone	14,504	339	12.3	0.3	2,579	59	66.7	1.6
Asian Alone	3,778	182	3.2	0.2	5,196	164	134.4	4.4
Hispanic Origin (any race)	13,695	331	11.7	0.3	3,041	41	78.7	1.2
Region								
Northeast	21,610	399	18.4	0.3	4,132	55	106.9	1.7
Midwest	26,395	430	22.5	0.4	3,833	49	99.2	1.5
South	43,181	497	36.7	0.4	3,590	45	92.9	1.4
West	26,343	430	22.4	0.4	4,177	55	108.1	1.6
Type of Household								
Family household:								
Married-couple family	58,904	515	50.1	0.4	5,604	38	145.0	1.5
Family household:								
Female householder, no husband present, with own children under 18 years	8,578	268	7.3	0.2	2,193	48	56.7	1.3
Nonfamily household: Male householder.	18,025	371	15.3	0.3	2,793	68	72.3	1.8
Nonfamily household: Female householder.	20,333	390	17.3	0.3	1,927	24	49.9	0.7
Age of Householder								
15 to 24 years	6,044	228	5.1	0.2	2,252	72	58.3	1.9
25 to 34 years	19,017	379	16.2	0.3	3,944	52	102.0	1.6
35 to 44 years	22,992	409	19.6	0.3	4,778	47	123.6	1.6
45 to 54 years	25,217	423	21.5	0.4	5,000	49	129.4	1.6
55 to 64 years	19,892	386	16.9	0.3	4,417	60	114.3	1.8
65 years and over	24,366	418	20.7	0.4	2,448	31	63.3	0.9

– Represents or rounds to zero.

¹ A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see "Uses and Computation of Standard Errors" at <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Note: Details may not sum to totals because of rounding and because not all categories are shown.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Box 2. Government-Sponsored Social Insurance and Social Welfare Programs

Social Insurance Programs

Department of Veterans' Affairs Compensation, Pensions, and Educational Assistance
 Medicare
 Social Security
 Unemployment Compensation Insurance
 Workers' Compensation


Social Welfare Programs

Food Stamps or the Supplemental Nutrition Assistance Program (SNAP)
 Free/Reduced-Price School Lunch and Breakfast Program
 Housing Assistance
 Federal and State Supplemental Security Income (SSI)
 Medicaid
 Temporary Assistance for Needy Families (TANF)
 Supplemental Nutrition Program for Women, Infants, and Children (WIC)

PROGRAM PARTICIPATION

Tables 2, 3, and 4 summarize data collected in the SIPP concerning the receipt of benefits from the government-sponsored social welfare and social insurance programs shown in Box 2. Data are provided both for people (Table 2) and for households (Tables 3 and 4).¹¹

¹¹ The data in Table 2 for means-tested programs include all people residing in a household in which one or more of the residents received benefits from such programs, regardless of whether they personally received benefits.

Table 2. 

People by Receipt of Benefits From Selected Programs: Monthly Averages, Third Quarter 2008

(Numbers in thousands. The figures for means-tested programs include anyone residing in a household in which one or more people received benefits from the program)

Reciprocity status and program	Number	Standard error	Percent	Standard error
All people	299,430	—	100.0	—
Received benefits from one or more programs	133,059	533	44.4	0.2
Social Security	44,700	382	14.9	0.1
Railroad Retirement	294	34	0.1	—
Veterans' compensation	2,919	105	1.0	—
Unemployment compensation	2,932	106	1.0	—
Workers' compensation	484	43	0.2	—
Veterans' educational assistance	(B)	(B)	(B)	(B)
Medicare	41,016	369	13.7	0.1
One or more means-tested programs ^{1,2}	94,398	498	31.5	0.2
Public or subsidized rental housing	11,682	208	3.9	0.1
Federal Supplemental Security Income (SSI)	15,292	236	5.1	0.1
Food stamps ³	29,670	320	9.9	0.1
Temporary Assistance for Needy Families (TANF)	5,772	147	1.9	—
Other cash assistance	2,278	93	0.8	—
Women, Infants, and Children (WIC)	18,698	260	6.2	0.1
Medicaid	71,378	457	23.8	0.2

— Represents or rounds to zero.

(B) Base less than 75,000, or numerator too small for comparison.

¹ Includes free or reduced-price lunch or breakfast, energy assistance, state-administered supplemental security income, and veterans' pensions not shown separately.

² Includes anyone residing in a household in which one or more people received benefits from a means-tested program.

³ Now known as the Supplemental Nutrition Assistance Program or SNAP.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Table 3.

Households by Receipt of Selected Sources of Noncash Benefits and Cash Transfer Payments: Monthly Averages, Third Quarter 2008

(Numbers in thousands)

Source of benefit or payment	Number	Standard error	Percent	Standard error
All households	117,528	17	100.0	—
Type of benefit received:				
One or more means-tested benefits or payments	28,357	268	24.1	0.2
One or more means-tested cash transfer payments	6,688	145	5.7	0.1
TANF or other cash assistance ¹	1,885	79	1.6	0.1
Supplemental Security Income (SSI)	5,199	129	4.4	0.1
One or more means-tested noncash benefits	28,193	267	24.0	0.2
Food stamps ²	9,318	169	7.9	0.1
Women, Infants, and Children (WIC)	4,157	116	3.5	0.1
Free or reduced-price lunch or breakfast	11,495	186	9.8	0.2
Public or subsidized rental housing	5,198	129	4.4	0.1
Energy assistance	2,364	88	2.0	0.1
Medicaid	21,149	241	18.0	0.2
Other money transfer payments:				
Social Security or Railroad Retirement	33,605	283	28.6	0.2
Veterans' compensation	2,841	96	2.4	0.1
Unemployment compensation	2,735	94	2.3	0.1
Medicare	30,811	275	26.2	0.2

– Represents or rounds to zero.

¹ "Other cash assistance" includes General Assistance or General Relief, other welfare, and veterans' pensions.² Now known as the Supplemental Nutrition Assistance Program or SNAP.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

In an average month during the third quarter of 2008, about 45 percent of the population benefited from one or more government programs. This means they directly received something of value or they resided in a household in which one or more other people received a direct benefit from a means-tested program (Table 2).¹²

The most widespread programs in the third quarter of 2008 were Medicaid (which benefited 23.8 percent of all people in an average month), Social Security (benefiting 14.9 percent), and Medicare

¹² When the data for means-tested programs are restricted to people directly receiving benefits, the participation rate in government programs drops from the 45 percent figure cited in this sentence to between 39.6 percent and 42.0 percent, depending upon which means-tested programs are selected for the restriction. See the table in Appendix B.

(benefiting 13.7).¹³ Nearly 10 percent of all people benefited from the Food Stamp Program (renamed the Supplemental Nutrition Assistance Program [SNAP]; see <www.fns.usda.gov/snap/rules/Legislation/about.htm> for more information).

About 6 percent of people benefited from the Women, Infants, and Children (WIC) nutrition program and about 5 percent from Federal Supplemental Security Income (SSI). Public or subsidized rental housing benefits flowed to about 4 percent of the population. All of the other programs shown in Table 2, including the Temporary Assistance for

¹³ If the data on Medicaid are restricted to those actually covered by the program, the average number of people who received Medicaid benefits drops from 71.4 million to 42.4 million, and the corresponding percentage falls from 23.8 percent to 14.2 percent of the population. See the table in Appendix B.

Needy Families (TANF) program, provided benefits to 2 percent or less of the population (most affected 1 percent or less).

Government programs potentially benefit all members of a recipient's household. Table 3 shows how the data in Table 2 are reflected at the household level.

In the third quarter of 2008, an average monthly level of 28.4 million households, or 24 percent of total U.S. households, received one or more means-tested government-sponsored benefits, either cash assistance, a noncash benefit, or both.¹⁴ Cash benefits went to 6.7 million households, while noncash benefits went to 28.2 million. The

¹⁴ In 1984, the comparable total was 15.6 percent (see Table C-2 in Appendix C).

Table 4. 

Households by Number of Means-Tested Noncash Programs in Which Members Participate: Monthly Averages, Third Quarter 2008

(Numbers in thousands)

Reciprocity, and number and type of programs received	Number	Standard error	Percent	Standard error
All households	117,528	17	100.0	–
Received means-tested noncash benefits	28,193	267	24.0	0.2
One means-tested noncash benefit	12,955	196	11.0	0.2
Food stamps ¹	746	50	0.6	–
Women, Infants, and Children (WIC)	363	35	0.3	–
Free or reduced-price lunch or breakfast	3,279	103	2.8	0.1
Energy assistance	401	37	0.3	–
Public or subsidized rental housing	1,066	59	0.9	0.1
Medicaid	7,100	149	6.0	0.1
Two means-tested noncash benefits	8,050	158	6.8	0.1
Food stamps and Medicaid	2,132	84	1.8	0.1
Food stamps and free or reduced-price lunch or breakfast	165	23	0.1	–
Other combinations	5,754	135	4.9	0.1
Three means-tested noncash benefits	4,719	123	4.0	0.1
Food stamps, Medicaid, and free or reduced-price lunch or breakfast	1,512	71	1.3	0.1
Food stamps, Medicaid, and public or subsidized rental housing	915	55	0.8	–
Other combinations	2,293	87	2.0	0.1
Four or more means-tested noncash benefits	2,469	90	2.1	0.1
Female family householder, no husband present, with own children under 18	8,578	163	100.0	–
Received means-tested noncash benefits	5,887	137	68.6	0.9
One means-tested noncash benefit	1,503	70	17.5	0.7
Food stamps ¹	(B)	(B)	(B)	(B)
Women, Infants, and Children (WIC)	(B)	(B)	(B)	(B)
Free or reduced-price lunch or breakfast	743	50	8.7	0.6
Energy assistance	(B)	(B)	(B)	(B)
Public or subsidized rental housing	(B)	(B)	(B)	(B)
Medicaid	600	45	7.0	0.5
Two means-tested noncash benefits	1,430	69	16.7	0.7
Food stamps and Medicaid	198	26	2.3	0.3
Food stamps and free or reduced-price lunch or breakfast	88	17	1.0	0.2
Other combinations	1,144	61	13.3	0.7
Three means-tested noncash benefits	1,485	70	17.3	0.7
Food stamps, Medicaid, and free or reduced-price lunch or breakfast	701	48	8.2	0.5
Food stamps, Medicaid, and public or subsidized rental housing	76	16	0.9	0.2
Other combinations	709	48	8.3	0.5
Four or more means-tested noncash benefits	1,469	70	17.1	0.7


– Represents or rounds to zero.

(B) Base less than 75,000, or numerator too small for comparison.

¹ Now known as the Supplemental Nutrition Assistance Program or SNAP.

Note: Details may not sum to totals because of rounding.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Table 5. 

People 16 Years and Over by Labor Force Status and Monthly Household Cash Income: Monthly Averages, Third Quarter 2008

(Numbers in thousands)

Labor force status	Total	Standard error	Percent distribution by household cash income						Median income (dollars) ¹	Standard error
			Under \$2,500	Standard error	\$2,500 to \$6,499	Standard error	\$6,500 and over	Standard error		
With some labor force activity	156,658	449	18.2	0.2	41.1	0.2	40.7	0.2	\$5,500	\$9
With job entire month	142,640	464	15.6	0.2	41.8	0.3	42.7	0.3	5,751	21
Spent time on layoff	1,814	82	30.7	2.1	42.5	2.3	26.8	2.0	3,917	103
With job part of month	4,574	130	30.7	1.3	37.8	1.4	31.5	1.3	4,001	55
Looked for work or on layoff.	2,032	87	35.4	2.1	39.9	2.1	24.7	1.9	3,483	97
No job during month: looked for work or on layoff	9,444	185	51.3	1.0	32.7	0.9	15.9	0.7	2,510	40
With no labor force activity	77,389	443	43.5	0.3	36.8	0.3	19.7	0.3	2,979	15

¹ The medians in this table are based on the distribution of people in households, not on the households themselves, and, therefore, they differ from median household incomes shown in other tables.

Note: Details may not sum to totals because of rounding.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

major programs providing means-tested noncash benefits were Medicaid, free or reduced-price school lunches or breakfasts, food stamps, and public or subsidized rental housing. Medicaid was received by 21.1 million households (18 percent of all households); reduced-price meals by 11.5 million (9.8 percent); food stamps by 9.3 million (7.9 percent); and rental housing by 5.2 million (4.4 percent). The major programs providing cash assistance include both federal and state-provided Supplemental Security Income (SSI), received by 5.2 million households, or 4.4 percent of the total number. Also 1.9 million households, or 1.6 percent of the total, received Temporary Assistance to Needy Families (TANF) or other cash assistance.

The two programs affecting the largest number of households, Social Security and Medicare, are not means-tested. In 33.6 million households (28.6 percent of the total), one or more people received Social Security or Railroad Retirement benefits. Medicare provided benefits to 30.8 million households (26.2 percent of all households).

The majority of the 28.2 million households that received means-tested noncash benefits participated in two or more programs (Table 4): 8.1 million (28.6 percent) received benefits from two programs, 4.7 million (16.7 percent) from three programs, and 2.5 million (8.8 percent) from four or more. At least 4.6 million households received benefits from both the Food Stamp Program and Medicaid—this was a prevalent form of multiple-program participation.

Family households with a female householder with no husband present and with own children under 18 represented about 7 percent of all households, yet they made up about one-fifth of all households that received means-tested noncash benefits. They were also more likely than households in general to be recipients of benefits from more than one means-tested noncash program. Of the 5.9 million family households with a female householder with no husband present and with own children under 18 which received means-tested noncash benefits, 4.4 million or nearly three

quarters (74.5 percent), received benefits from two or more programs; 1.5 million or a quarter (25.0 percent) received benefits from four or more programs.

LABOR FORCE ACTIVITY

Table 5 looks at the role of the job market in the income of households in the third quarter of 2008. The patterns in the data generally show, unsurprisingly, that holding a job is associated with a higher income, and unemployment (being on layoff or looking for work) is associated with a lower income.

In an average month, 156.7 million people aged 16 or older, or 66.9 percent of people of working age, were attached to the job market through some form of labor force activity, either by holding a job, being on layoff, or looking for work. Most of the people in this group (142.6 million), had a job for the entire month. The median monthly cash income of the households of people with some labor force activity was \$5,500, or about \$66,000 if sustained for the entire year. The

Table 6.

Households by Labor Force Status of Members, Program Participation, and Mean Cash Income: Monthly Averages, Third Quarter 2008

(Numbers in thousands. Labor force status applies to people 15 years or older only)

Household type, program participation, and mean cash income	All households	Standard error	Households with one or more members with a job, no one looking for work or on layoff	Standard error	Households with one or more members looking for work or on layoff	Standard error	Households with no members in the labor force	Standard error
All households								
Number	117,528	17	80,505	291	11,430	186	25,593	258
Percent	100.0	—	100.0	—	100.0	—	100.0	—
Received unemployment compensation	2.3	0.1	0.6	0.1	18.5	0.7	0.5	0.1
Received means-tested benefits ¹	24.1	0.2	19.7	0.3	42.8	0.8	29.7	0.5
Food stamps ²	7.9	0.1	4.7	0.1	18.2	0.7	13.6	0.4
Mean income (dollars) ³	5,329	41	6,490	56	4,041	106	2,255	31
Female householder, no husband present, with own children under 18 years								
Number	8,578	163	6,004	138	1,494	70	1,080	60
Percent	100.0	—	100.0	—	100.0	—	100.0	—
Received unemployment compensation	2.9	0.3	0.5	0.2	13.7	1.6	0.9	0.5
Received means-tested benefits ¹	68.7	0.9	60.9	1.2	83.7	1.7	90.9	1.6
Food stamps ²	32.6	0.9	22.4	1.0	50.1	2.4	65.6	2.6
Mean income (dollars) ³	2,999	88	3,681	117	1,982	128	612	85

— Represents or rounds to zero.

¹ Includes Federal and State SSI; energy assistance; TANF; General Assistance or General Welfare; other welfare; WIC; Medicaid; free or reduced-price lunch or breakfast; public or subsidized rental housing, and veterans' pensions, not shown separately.² Now known as the Supplemental Nutrition Assistance Program or SNAP.³ The income data are mean amounts, whereas the corresponding data in Table 1 are median amounts. Mean amounts were chosen for Table 6 to make the table generally comparable with published data from the SIPP for the third quarter of 1984; see Appendix C. Unlike medians, means are affected by extremely high or low incomes.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

comparable median for people without labor force activity, such as retired people, was \$2,979 or \$35,748 annualized.

The presence and extent of job-holding were associated with higher household cash incomes among people with some labor force activity. The household median monthly cash income for people with a job for the entire month was \$5,751 (\$69,012 annualized). For people who had a job only part of the month, it was \$4,001 (\$48,012 annualized), while it was \$2,510

(\$30,012 annualized) for people who were without a job the entire month and unemployed (looking for work or on layoff).

Unemployment was associated with lower household cash incomes, even among people who had a job for all or for part of the month. On average, about 1.8 million people who had jobs the entire month spent a week or more on layoff from them. Their median monthly household cash income was \$3,917, considerably less than the \$5,751 cited above for people overall with jobs the entire month. Similarly, the

household cash income of unemployed people who had a job part of the month—about 2 million people—was about \$500 less than that of part-month job holders in general (\$3,483 compared with \$4,001).

Another way to observe the importance of the job market on the income situation of households is to classify their incomes by the combined labor force activities of their members (Table 6).

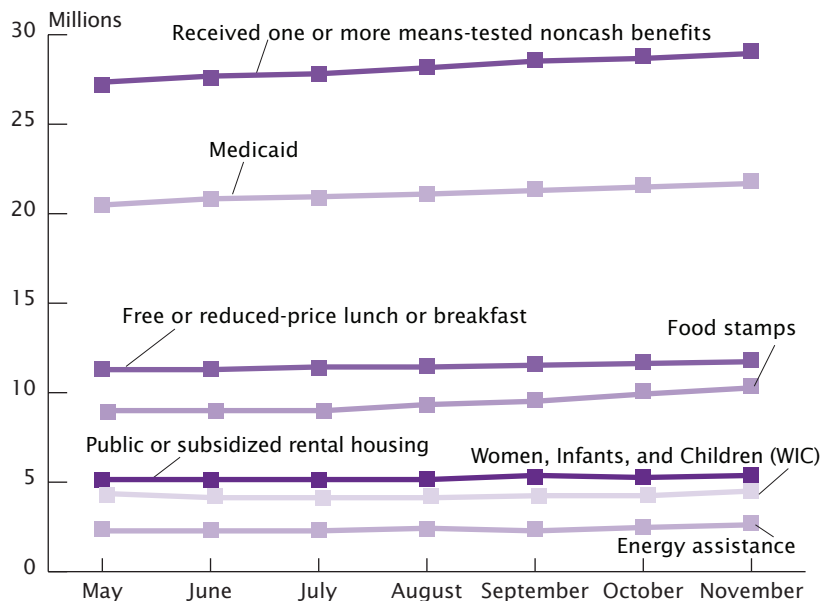
The mean monthly cash income of the nation's 117.5 million

households in the third quarter of 2008 was \$5,329.¹⁵ When one or more members in the household had a job and no member was unemployed (about 68 percent of all households or 80.5 million) the mean household monthly income was \$6,490. When at least one household member was unemployed (about 10 percent of households or 11.4 million) the mean household income was \$4,041. For the roughly 22 percent of households (25.6 million) without members in the labor force the mean income was \$2,255. The same pattern, although at lower income levels throughout, is also seen for family households with a female householder with no husband present and with own children under 18.

As with mean monthly income, receiving means-tested government benefits was related to the nature of a household's labor force participation. Receiving these benefits was substantially higher among households with unemployed members or with no labor force participants than among those with job-holders only. Among family households with a female householder with no husband present and with own children under 18, the pattern was especially clear. About 85 percent of those with some unemployed members and about 90 percent of those with no members in the labor force received means-tested benefits, compared with 61 percent of job-holding households. The corresponding figures for the receipt of food stamps by these just-mentioned types of female-householder-with-no-husband-present family households

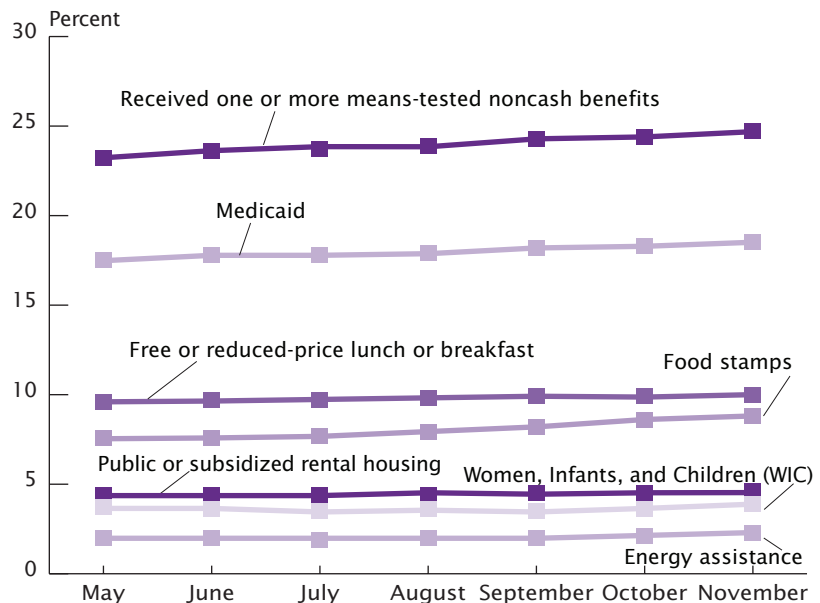
¹⁵ The income data in Table 6 are mean amounts, whereas the corresponding data in Table 1 are median amounts.

Figure 1.
Number of Households Receiving Benefits From Selected Means-Tested Noncash Benefit Programs: May to November 2008



Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, May–November 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Figure 2.
Percent of Households Receiving Benefits From Selected Means-Tested Noncash Benefit Programs: May to November 2008



Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, May–November 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

Table 7.

Number and Percent of Households Receiving Benefits From Selected Means-Tested Noncash Benefit Programs, by Month: May to November 2008

(Numbers in thousands)

Reciprocity status and source of benefit	May	June	July	August	September	October	November
	Number						
All households	117,228	117,244	117,316	117,625	117,643	118,078	117,702
Received one or more means-tested noncash benefits	27,184	27,613	27,833	28,151	28,594	28,823	29,112
Food stamps ¹	8,868	8,965	9,027	9,297	9,629	10,143	10,403
Women, Infants, and Children (WIC)	4,294	4,175	4,080	4,216	4,176	4,299	4,544
Free or reduced-price lunch or breakfast	11,277	11,343	11,367	11,500	11,619	11,701	11,775
Public or subsidized rental housing	5,142	5,135	5,119	5,218	5,259	5,320	5,442
Energy assistance	2,401	2,290	2,287	2,399	2,405	2,514	2,707
Medicaid	20,478	20,846	20,903	21,097	21,448	21,593	21,828
	Standard error						
All households	70	48	35	-	-	-	-
Received one or more means-tested noncash benefits	516	367	300	261	303	372	528
Food stamps ¹	323	229	188	165	194	243	347
Women, Infants, and Children (WIC)	229	160	129	114	131	162	236
Free or reduced-price lunch or breakfast	360	255	209	182	211	259	367
Public or subsidized rental housing	250	177	144	126	146	180	257
Energy assistance	173	119	97	86	100	125	183
Medicaid	464	330	270	235	273	335	475
	Percent						
Percent of all households	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Received one or more means-tested noncash benefits	23.2	23.6	23.7	23.9	24.3	24.4	24.7
Food stamps ¹	7.6	7.6	7.7	7.9	8.2	8.6	8.8
Women, Infants, and Children (WIC)	3.7	3.6	3.5	3.6	3.5	3.6	3.9
Free or reduced-price lunch or breakfast	9.6	9.7	9.7	9.8	9.9	9.9	10.0
Public or subsidized rental housing	4.4	4.4	4.4	4.4	4.5	4.5	4.6
Energy assistance	2.0	2.0	1.9	2.0	2.0	2.1	2.3
Medicaid	17.5	17.8	17.8	17.9	18.2	18.3	18.5
	Standard error						
Percent of all households	-	-	-	-	-	-	-
Received one or more means-tested noncash benefits	0.4	0.3	0.3	0.2	0.3	0.3	0.4
Food stamps ¹	0.3	0.2	0.2	0.1	0.2	0.2	0.3
Women, Infants, and Children (WIC)	0.2	0.1	0.1	0.1	0.1	0.1	0.2
Free or reduced-price lunch or breakfast	0.3	0.2	0.2	0.2	0.2	0.2	0.3
Public or subsidized rental housing	0.2	0.2	0.1	0.1	0.1	0.2	0.2
Energy assistance	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Medicaid	0.4	0.3	0.2	0.2	0.2	0.3	0.4

- Represents or rounds to zero.

¹ Now known as the Supplemental Nutrition Assistance Program or SNAP.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, May–November 2008. For information on sampling and nonsampling error, see <[http://www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf)>.

were 50 percent, 66 percent, and 22 percent, respectively.

MONTHLY RECEPTION OF MEANS-TESTED NONCASH BENEFITS

Table 7 and Figures 1 and 2 display monthly data on households receiving means-tested noncash benefits for May to November 2008. These are the individual months for which the first wave of the 2008 SIPP panel collected information.¹⁶

As noted earlier, in these months, the economy was in the midst of the recession that began in December 2007. During this time, the participation data for each program mostly trended upward (Figures 1 and 2). The number of households receiving means-tested government benefits increased by about 2 million during the period and the corresponding percentage increased from 23.2 percent to 24.7 percent (Table 7). The number of households receiving food stamps was up by 1.5 million, from 7.6 percent of all households to 8.8 percent. Those receiving Medicaid benefits rose by 1.4 million, from 17.5 percent to 18.5 percent of all households.

¹⁶ Depending upon the month, data were collected about the month from one to a maximum of four rotation groups (groupings of one-fourth of the sample members).

REFERENCES

Borbely, James Marscall. 2009. "U.S. labor market in 2008: economy in recession," *Monthly Labor Review*, March 2009.

U.S. Census Bureau. 1985. *Economic Characteristics of Households in the United States: Third Quarter 1984*. Current Population Reports, P70-5. Washington, DC: U.S. Government Printing Office.

SOURCE AND ACCURACY OF ESTIMATES

Source of the Data

The population represented (population universe) in the 2008 SIPP is the civilian noninstitutionalized population living in the United States. The SIPP is a longitudinal survey conducted at 4-month intervals. The data in this report were collected from September through December 2008 in the first wave (interview) of the 2008 SIPP. For the 2008 SIPP Panel, approximately 65,000 housing units and other dwellings were in sample for Wave 1. Of the 52,031 units eligible to be interviewed, 42,032 units were interviewed. All household members aged 15 and older were eligible to be interviewed, with proxy response permitted for household members not available at the time of interview. The institutionalized population, which is excluded from the population universe, is composed primarily of the population in correctional institutions and nursing homes (91 percent of the 4.1 million institutionalized population in Census 2000).

Accuracy of the Estimates

Statistics from surveys are subject to sampling and nonsampling errors. 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 the 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 under-coverage, 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 the source of the data and accuracy of the estimates, including standard errors and confidence intervals, visit [www.census.gov/sipp/sourceac/S&A08_W1\(S&A-11\).pdf](http://www.census.gov/sipp/sourceac/S&A08_W1(S&A-11).pdf) or contact the following individuals from the Census Bureau's Demographic Statistical Methods Division: Mahdi Sundukchi at mahdi.s.sundukchi@census.gov or 301-763-4228, and Sarah Tekansik at sarah.tekansik@census.gov or 301-763-1860.

Additional information on the SIPP can be found at the following

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

CONTACTS

For further information on the content of the report, contact Thomas Palumbo of the Census Bureau's Housing and Household Economics Statistics Division at thomas.j.palumbo@census.gov or 301-763-6263.

SUGGESTED CITATION

Palumbo, Thomas, 2010. *Economic Characteristics of Households in the United States: Third Quarter 2008*. Current Population Reports, P70-119. U.S. Census Bureau, Washington, DC.

Appendix A

Key Definitions and Explanations

Calculation of Monthly Averages

Numbers—With the exception of the data for Table 7 and Text Figures 1 and 2, the estimates in this report are monthly averages for the third calendar quarter (July, August, September) of 2008. The procedures used to compute monthly averages treat each month of the quarter as an independent observation. For example, Table 3 shows that the average monthly number of households receiving food stamps was 9,318,000. The actual number receiving food stamps in a given month, however, varied from month to month. The monthly average estimate was computed by calculating the total number receiving food stamps in each individual month of the quarter, summing the three totals, and dividing the sum by 3.

Median Income—The monthly average estimates of median income were computed by a two-stage process. First, for each household in a group, monthly average household income was calculated by aggregating the incomes of all the individuals in the household for each separate month of the quarter that the household was in the sample, summing the resulting aggregates, and dividing the sum by the number of months the household was in the sample. Then, the monthly average median for the group was calculated by finding the median of the distribution of the group by their monthly average household incomes.

Mean Income—The monthly average estimates of the mean income for a group were computed by aggregating the household incomes of the units in the group for each

individual month of the quarter, summing the three aggregates, then dividing the sum by 3.

Geographic Regions

The four major regions of the United States consist of the following states:

Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Louisiana, Kentucky, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

Household Concepts

Householder—Survey procedures call for listing first the person (or one of the people) in whose name the home is owned or rented. If the house is owned jointly by a married couple, either the husband or the wife may be listed first, thereby becoming the reference person, or householder, to whom the relationship of the other household members is recorded. One person in each household is designated as the “householder.” The number of householders, therefore, is equal to the number of households.

Household—A household consists of all people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters—that is, when the occupants do not live and eat with any other people in the structure and there is either: (1) direct access from the outside or through a common hall or (2) a kitchen or cooking equipment for the exclusive use of the occupants. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners is also counted as a household. The count of households excludes group quarters. Examples of group quarters include rooming and boardinghouses, college dormitories, and convents and monasteries.

Family household—A family household is a household maintained by a family; any unrelated people who may be residing there are included. The number of family households is equal to the number of families.

Nonfamily households—A nonfamily household is a household maintained by a person living alone or with nonrelatives only.

Own Child—A never-married child under 18 years of age who is a son or daughter by birth, a stepchild, or an adopted child of the householder.

Labor Force Activity Status

With a job—People are classified as “with a job” in a month if they were 15 years of age or older and during the month, either: (a) worked as paid employees, or worked in their own business or profession or on their own farm, or worked without pay in a family business or farm; or (b) were temporarily absent from work either with or without pay. In general, the word “job” implies an arrangement for work for pay where payment is in cash wages or salaries, at piece rates, in tips, by commission, or in-kind (e.g., meals, living quarters, supplies received). In this report, “job” also includes self-employment at a business, professional practice, or farm. A business is defined as an activity that involves the use of machinery or equipment in which money has been invested or an activity requiring an office or “place of business,” or an activity that requires advertising. Payment may be in the form of profits or fees. The Current Population Survey (CPS), the official source of labor force statistics for the nation, uses the same definition for a job or business. The term “with a job,” however, should not be confused with the term “employed” as used in the CPS. In the SIPP, “with a job” includes those who were temporarily absent from a job because of layoff. In the CPS these people are not considered employed and are classified as “unemployed.”

Looking for work—People who “looked for work” in a given month are those who were 15 years of age or older and (a) were without a job during at least 1 week during the month, (b) tried to find work or establish a business or profession in that week, and (c) were available to accept a job. Examples of job seeking activities are: (1) registering at a public or private employment office, (2) meeting with prospective employers, (3) investigating possibilities for

starting a professional practice or opening a business, (4) placing or answering advertisements, (5) writing letters of application, (6) being on a professional register, and (7) asking friends or relatives.

Layoff—In general, the word “layoff” means release from a job because of slack work, material shortages, inventory-taking, plant remodeling, installation of machinery, or other similar reasons. The released workers anticipate recall at a specified date or within 6 months of being laid off. For this survey, people were also on “layoff” in a given month who did not have a job but responded that they had spent at least 1 week on layoff from a job and that they were available to accept a job in that month. In addition, people were on “layoff” in a given month if they were “with a job” but “absent without pay” from that job for at least 1 full week during that month, and they responded that their main reason for being absent from their job or business was “layoff.”

With labor force activity—The term “with labor force activity” as used in this report includes all people with a job (as defined above) and those looking for work or on layoff from a job for at least 1 week during the given month. Conversely, those people “with no labor force activity” had no job, were not on layoff from a job, and made no effort to find a job during the month.

Income

Median income—The median income is the amount which divides the units of a given group into two equal subgroups, one consisting of those units having incomes above the median, and the other of those having incomes below the median.

Monthly income—The monthly income estimates shown in this

report for households are based on the sum of the monthly income received by each household member 15 years of age or older. The cash income concept used in this report includes the sum of all income received from any of the sources listed in Figure A-1. Rebates, refunds, loans, and capital gain or loss amounts from the sale of assets, and inter-household transfers of cash such as allowances are not included. Accrued interest on Individual Retirement Accounts, KEOUGH retirement plans, and U.S. savings bonds are also excluded. The income amounts represent amounts actually received during the month, before deductions for income and payroll taxes, union dues, Part B Medicare premiums, and so on.

Benefits

Means-tested benefits—The term means-tested benefits refers to programs that require the income or assets (resources) of the individual or family be below specified guidelines in order to qualify for benefits. These programs provide cash and noncash assistance to the low-income population. The major sources of means-tested cash and noncash assistance are shown in Figure A-2.

Medicare—The Federal Health Insurance Program for the Aged and Disabled as provided for by Title XVIII of the Social Security Act.

Medicaid—The federal-state program of medical assistance for low-income individuals and their families as provided for by Title XIX of the Social Security Act.

Unemployment compensation—Cash benefits paid to unemployed workers through a state or local unemployment agency. This includes all benefits paid under the federal-state unemployment insurance program as established

under the Social Security Act, as well as those benefits paid to state and local government employees, federal civilian employees, and veterans.

Energy Assistance—Benefits from the federally funded Low-Income Home Energy Assistance (LIHEAP) program authorized by Title XXVI of the Omnibus Budget Reconciliation Act of 1981, or comparable assistance provided through state-funded assistance programs. The assistance may be received in the form of direct payment to the household as reimbursement for heating or cooling expenses or paid directly to the fuel dealer or landlord.

Special Supplemental Food Program for Women, Infants, and Children (WIC)—Benefits are received in the form of vouchers that are redeemed at retail stores for specific supplemental nutritious foods. Eligible low-income recipients are infants and children up to age 5, and pregnant, postpartum, and breast-feeding women.

Receipt of Benefits

Recipient—Social Security, Special Supplemental Food Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families (TANF), and Medicaid can offer benefits solely to children. In this case, an adult receives the income on behalf of the child. The SIPP treats the adult (an individual 15 years and older) as the recipient of the benefit.

Medicaid and Medicare Benefits—The SIPP treats people as receiving benefits from these programs in a month if they are enrolled in the program during the month, regardless of whether they actually utilized any covered health care services of the program during the month.

Figure A-1. Income Sources Included in Monthly Cash Income

Earnings From Employment

- Wages and salary
- Nonfarm self-employment income
- Farm self-employment income

Income From Assets (Property Income)

- Regular/passbook savings accounts in a bank, savings and loan, or credit union
- Money market deposit accounts
- Certificates of deposit or other savings certificates
- NOW, Super NOW, or other interest-earning checking accounts
- Money market funds
- U.S. Government securities
- Municipal or corporate bonds
- Other interest-earning assets
- Stocks or mutual fund shares
- Rental property
- Mortgages
- Royalties
- Other financial investments

Other Income Sources

- Social Security
- U.S. Government Railroad Retirement
- Federal Supplemental Security Income (SSI)
- State Administered Supplemental Security Income
- State unemployment compensation
- Supplemental Unemployment Benefits
- Other unemployment compensation (Trade Adjustment Act benefits, strike pay, or other)
- Veterans' compensation or pensions
- Black lung payments
- Worker's compensation
- State temporary sickness or disability benefits
- Payments from a sickness, accident, or disability insurance policy purchased by self
- Temporary Assistance for Needy Families (TANF)—formerly known as Aid to Families with Dependent Children (AFDC, ADC)
- General assistance or General relief
- Indian, Cuban, or Refugee Assistance
- Foster child care payments
- Other welfare
- Child support payments
- Alimony payments
- Pensions from a company or union
- Federal Civil Service or other federal civilian employee pensions

Continued on page 17

Figure A-1. Income Sources Included in Monthly Cash Income—Con.

- U.S. Military retirement
- National Guard or Reserve Forces retirement
- State government pensions
- Local government pensions
- Income from paid-up life insurance policies or annuities
- Estates and trusts
- Other payments for retirement, disability, or survivors
- G.I. Bill/VEAP education benefits
- Income assistance from a charitable group
- Money from relatives or friends
- Lump sum payments
- Income from roomers or boarders
- National Guard or Reserve pay
- Incidental or casual earnings
- Other cash income not included elsewhere

While the income amounts from most sources are recorded monthly for the 4-month reference period, property amounts such as interest, dividends, and rental income are recorded as totals for the 4-month period. These totals were distributed equally among the months of the reference period for purposes of calculating monthly averages.

Figure A-2. Sources of Means-Tested Benefits Covered in SIPP

Cash Benefits

- Federal Supplemental Security Income (SSI)
- State Administered Supplemental Security Income
- Veterans' pensions
- Temporary Assistance for Needy Families (TANF)
- General assistance or General relief
- Indian, Cuban, or Refugee Assistance
- Other welfare

Noncash Benefits

- Food Stamps—now known as the Supplemental Nutrition Assistance Program (SNAP). (For more information, visit <www.fns.usda.gov/snap/rules/Legislation/about.htm>).
- Special Supplemental Food Program for Women, Infants, and Children (WIC)
- Low-Income Home Energy Assistance (ILHEAP)
- Medicaid
- Free or reduced-price school breakfasts
- Free or reduced-price school lunches
- Public or subsidized rental housing

Appendix B

Alternative Definitions of Receipt of Benefits from Means-Tested Government Programs

The table in this appendix displays the results of calculating the number of people receiving benefits from means-tested government programs under each of two definitions of reciprocity that differ from the definition used for Table 2 in the body of this report. Under the Alternative 1 definition of reciprocity, people are counted as recipients of a benefit from a means-tested

program if and only if they personally (for themselves or on behalf of a child) received a benefit from the program (including coverage or enrollment in Medicaid). Under the Alternative 2 definition of reciprocity, people are counted as receiving a benefit from Medicaid if and only if they personally (for themselves or on behalf of a child) received a benefit from the program (including

coverage or enrollment in Medicaid). For all other means-tested programs, however, people are counted as recipients of a benefit according to the same rules as used for the above-mentioned Table 2 (that is, they personally received a benefit, or they resided in a household in which one or more people personally received a benefit).

Table. B

People by Receipt of Benefits From Selected Programs by Alternative Definitions of Reciprocity: Monthly Averages, Third Quarter 2008

(Numbers in thousands)

Reciprocity status and program	Alternative 1 definition of reciprocity		Alternative 2 definition of reciprocity	
	Number	Percent	Number	Percent
All people	299,430	100.0	299,430	100.0
Received benefits from one or more programs	118,440	39.6	125,615	42.0
Social Security	44,700	14.9	44,700	14.9
Railroad Retirement	294	0.1	294	0.1
Veterans' compensation	2,919	1.0	2,919	1.0
Unemployment compensation	2,932	1.0	2,932	1.0
Workers' compensation	484	0.2	484	0.2
Veterans' educational assistance	50	–	51	–
Medicare	41,016	13.7	41,016	13.7
One or more means-tested programs ¹	77,466	25.9	85,805	28.7
Public or subsidized rental housing	11,682	3.9	11,682	3.9
Federal Supplemental Security Income (SSI)	6,101	2.0	14,153	4.7
Food stamps	10,246	3.4	29,670	9.9
Temporary Assistance for Needy Families (TANF)	1,559	0.5	5,772	1.9
Other cash assistance	782	0.3	2,278	0.8
Women, Infants, and Children (WIC)	4,391	1.5	1,870	0.6
Medicaid	42,399	14.2	42,399	14.2

– Represents or rounds to zero.

¹ Includes free or reduced-price lunch or breakfast, energy assistance, and veterans' pensions not shown separately.

Note: Detailed categories may not add to total because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 2008 Panel, July–September 2008.

Appendix C

Comparisons of Economic Characteristics of Households in the United States: Monthly Averages for the Third Quarter, 1984 and 2008

The tables in this appendix compare selected data from the tables in the body of this report with data from the report, U.S. Census Bureau, 1985, *Economic Characteristics of Households in the United States: Third Quarter 1984*, Current Population Reports, P70-5.¹

¹ Standard errors for the 2008 data in the tables of this appendix are found in the corresponding tables in the body of this report.

The 2008 and 1984 data are not strictly comparable because the 1984 data exclude rural residents living on farms (the farm population). In the third quarter of 1984, the farm population accounted for 2.3 percent of all households and 2.6 percent of the people living in households (see Appendix B of the P70-5 report). Average household monthly income for farm

households in 1984 was \$2,572 (in 1984 dollars), about 12 percent higher than the average for nonfarm households. Only about 1.0 percent of the total number of households receiving means-tested benefits were in the farm sector.

Table C-1.

Households and Median Monthly Household Cash Income by Selected Characteristics of Householder: Monthly Averages, Third Quarter, 1984 and 2008

(Numbers in thousands. Income in 2008 dollars)

Characteristic	Percent distribution		Median income (2008 dollars)				Standard errors		
							Total	Median income	
	2008	1984	2008		1984			1984	Estimate
			Estimate	As a per- cent of all house- holds	Estimate	As a per- cent of all house- holds			
All households									
Number (thousands)	117,528	84,609	\$3,865	100.0	\$3,490	100.0	159.82	\$34	1.36
Percent distribution	100.0	100.0	(X)	(X)	(X)	(X)	–	(X)	(X)
Race¹ and Hispanic Origin of householder									
White	81.6	86.7	4,079	105.5	3,675	105.3	0.30	39	1.52
Black	12.3	11.1	2,579	66.7	2,252	64.5	0.23	73	2.18
Hispanic Origin (any race)	11.7	4.8	3,041	78.7	2,805	80.4	0.19	134	3.92
Region									
Northeast	18.4	21.8	4,132	106.9	3,606	103.3	0.37	75	2.37
Midwest	22.5	25.1	3,833	99.2	3,494	100.1	0.39	67	2.15
South	36.7	33.7	3,590	92.9	3,245	93.0	0.42	51	1.72
West	22.4	19.3	4,177	108.1	3,839	110.0	0.35	93	2.86
Type of household									
Family household:									
Married-couple family	50.1	58.2	5,604	145.0	4,609	132.1	0.44	45	1.82
Family household:									
Female householder, no husband present, with own children under 18	7.3	7.1	2,193	56.7	1,660	47.6	0.23	79	2.31
Nonfamily household:									
Male householder	15.3	11.7	2,793	72.3	2,698	77.3	0.29	73	2.22
Nonfamily household:									
Female householder	17.3	16.1	1,927	49.9	1,538	44.1	0.33	41	1.26
Age of householder									
15 to 24 years	5.1	6.8	2,252	58.3	2,426	69.5	0.23	75	2.25
25 to 34 years	16.2	23.3	3,944	102.0	3,679	105.4	0.38	61	2.03
35 to 44 years	19.6	20.0	4,778	123.6	4,648	133.2	0.36	83	2.70
45 to 54 years	21.5	14.3	5,000	129.4	5,049	144.7	0.31	91	2.95
55 to 64 years	16.9	14.9	4,417	114.3	3,768	108.0	0.32	105	3.17
65 years and over	20.7	20.7	2,448	63.3	1,994	57.1	0.36	39	1.26

– Represents or rounds to zero.

X Not applicable.

¹ The race data for 2008 are not entirely comparable with those for 1984. In 2008, unlike in 1984, respondents had the option of reporting more than one race. There are two basic ways of defining a race group. A group such as Black may be defined as those who reported Black and no other race (the race-alone or single-race concept) or as those who reported Black regardless of whether they also reported another race (the race-alone-or-in-combination concept). The 2008 race data in this table use the first approach (race-alone), whereas the 1984 data use the second. The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as White and American-Indian or Asian and Black or African-American, is available from Census 2000 through the American FactFinder Web site. About 2.6 percent of people reported more than one race in Census 2000.

Note: Details may not sum to totals because of rounding and because not all categories are shown.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 1984 and 2008 Panels.

Table C-2.

Households by Receipt of Selected Sources of Noncash Benefits and Cash Transfer Payments: Monthly Averages, Third Quarter, 1984 and 2008

(Numbers in thousands)

Source of benefit or payment	2008	1984	Standard Errors
			1984
All households			
Number (thousands)	117,528	84,609	160
Percent	100.0	100.0	–
Type of benefit received:			
One or more means-tested benefits or payments	24.1	15.6	0.32
One or more means-tested cash transfer payments	5.7	8.3	0.25
TANF or other cash assistance ¹	1.6	4.2	0.18
Supplemental Security Income (SSI)	4.4	3.5	0.17
One or more means-tested noncash benefits	24.0	14.7	0.32
Food stamps	7.9	7.1	0.23
Women, Infants, and Children (WIC)	3.5	1.4	0.11
Free or reduced-price lunch or breakfast	9.8	2.2	0.13
Public or subsidized rental housing	4.4	4.3	0.18
Energy assistance	2.0	(NA)	(NA)
Medicaid	18.0	8.6	0.25
Other money transfer payments:			0.00
Social Security or Railroad Retirement	28.6	27.7	0.40
Veterans' compensation	2.4	(NA)	(NA)
Unemployment compensation	2.3	2.1	0.13
Medicare	26.2	24.5	0.38

– Represents or rounds to zero.

NA Not available.

¹ "Other cash assistance" includes General Assistance or General Relief, other welfare, and veterans' pensions.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 1984 and 2008 Panel.

Table C-3.

People 16 Years and Older by Labor Force Status and Monthly Household Cash Income: Monthly Averages, Third Quarter, 1984 and 2008

(Numbers in thousands)

Labor force status	2008		1984		2008 Median income ¹	1984 Median income ¹ (in 2008 dollars)	Standard errors		
	Number	Percent	Number	Percent			1984		1984 Median income (in 2008 dollars)
							Number	Percent	
Total 16 years and older	234,047	100.0	172,424	100.0	\$4,631	\$4,184	–		\$20
With some labor force activity	156,658	66.9	113,515	65.8	5,500	4,879	456	0.3	32
With job entire month	142,640	60.9	101,658	59.0	5,751	5,073	474	0.3	26
Spent time on layoff	1,814	0.8	380	0.2	3,917	3,393	46	0.0	343
With job part of month	4,574	2.0	4,029	2.3	4,001	4,032	147	0.1	142
Looked for work or on layoff	2,032	0.9	1,948	1.1	3,483	3,241	103	0.1	189
No job during month: looked for work or on layoff	9,444	4.0	7,828	4.5	2,510	2,286	202	0.1	87
With no labor force activity	77,389	33.1	58,909	34.2	2,979	2,876	459	0.3	34

– Represents or rounds to zero.

¹ The medians in this table are based on the distribution of people in households, not on the households themselves, and, therefore, they differ from median household incomes shown in other tables.

Note: Details may not sum to totals because of rounding.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 1984 and 2008 Panels.

Table C-4.

Households by Labor Force Status of Members, Program Participation, and Mean Cash Income: Monthly Averages, Third Quarter, 1984 and 2008

(Numbers in thousands. Income in 2008 dollars)

Household type, program participation, and mean income	All households		Stan- dard error	Households with one or more members with a job, no one looking for work or on layoff		Stan- dard error	Households with one or more members looking for work or on layoff		Stan- dard error	Households with no members in the labor force		Stan- dard error
	2008	1984		2008	1984		2008	1984		2008	1984	
	All households											
Number	117,528	84,609	160	80,505	56,934	371	11,430	8,736	231	25,593	18,940	317
Percent	100.0	100.0	–	100.0	100.0	–	100.0	100.0	–	100.0	100.0	–
Received unemployment compensation	2.3	2.1	0.1	0.6	0.6	0.1	18.5	15.8	1.0	0.5	0.3	0.1
Received means-tested benefits ¹	24.1	15.6	0.3	19.7	8.8	0.3	42.8	30.9	1.3	29.7	28.7	0.9
Food stamps ²	7.9	7.1	0.2	4.7	2.5	0.2	18.2	19.4	1.1	13.6	15.2	0.7
Mean income (2008 dollars)	\$5,329	4,552	59	6,490	5,507	79	4,041	3,389	97	2,255	2,215	89
Female householder, no husband present, with own children under 18												
Number	8,578	6,037	195	6,004	3,267	146	1,494	1,300	93	1,080	1,470	99
Percent	100.0	100.0	–	100.0	100.0	–	100.0	100.0	–	100.0	100.0	–
Received unemployment compensation	2.9	2.1	0.5	0.5	0.6	0.3	13.7	8.0	2.0	0.9	0.2	0.3
Received means-tested benefits ¹	68.7	53.4	1.7	60.9	34.4	2.2	83.7	65.9	3.4	90.9	84.6	2.5
Food stamps ²	32.6	37.7	1.6	22.4	15.2	1.6	50.1	50.8	3.6	65.6	75.9	2.9
Mean income (2008 dollars)	\$2,999	2,297	109	3,681	3,038	101	1,982	1,678	128	612	1,198	355

– Represents or rounds to zero.

¹ Includes Federal and State SSI; energy assistance; TANF; General Assistance or General Welfare; other welfare; WIC; Medicaid; free or reduced-price lunch or breakfast; public or subsidized rental housing; and veterans' pensions, not shown separately.² Now known as the Supplemental Nutrition Assistance Program or SNAP.

Note: Details may not sum to totals because of rounding, because not all categories are shown, and because people may receive benefits from more than one program.

Source: U.S. Census Bureau, Survey of Income and Program Participation, Wave 1, 1984 and 2008 Panels.

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU
Washington, DC 20233

OFFICIAL BUSINESS

Penalty for Private Use \$300

FIRST-CLASS MAIL
POSTAGE & FEES PAID
U.S. Census Bureau
Permit No. G-58