



CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

**Perceptions of Well-Being and Personal
Finances Among Rural Nebraskans**

2008 Nebraska Rural Poll Results

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All of the Center's research reports detailing Nebraska Rural Poll results are located on the Center's World Wide Web page at <http://cari.unl.edu/ruralpoll/>

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Executive Summary

Nebraska has experienced slow economic growth recently. However, the state has also seen higher farm income this past year. How do rural Nebraskans perceive their quality of life? Do their perceptions differ by community size, the region in which they live, or their occupation? How concerned are rural Nebraskans about their personal finances? This report provides a detailed analysis of these questions.

This report details 2,496 responses to the 2008 Nebraska Rural Poll, the thirteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their individual well-being. Trends for some of these questions are examined by comparing data from the twelve previous polls to this year's results. For all questions, comparisons are made among different respondent subgroups, that is, comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- ***Rural Nebraskans are much more optimistic about their current situation than previous years.*** This year, a marked increase occurred in the proportion believing they are better off than they were five years ago (from 44 percent last year to 53 percent this year, the highest of all 13 years of the study). This was offset by a large decrease in the proportion of rural Nebraskans who believe they are about the same as they were five years ago, from 41 percent last year to 29 percent this year.
- ***Similarly, rural Nebraskans continue to be generally positive about their future.*** The proportion that say they will be better off ten years from now has always been greater than the proportion saying they will be worse off ten years from now. The proportion stating they will be better off ten years from now has generally remained about 41 percent. This year, the proportion was 45 percent. Twenty-two percent believe they will be worse off ten years from now. The proportion believing they will be about the same ten years from now had remained fairly steady around 40 percent over the first 12 years of the study, but declined to 33 percent this year.
- ***Following trends in previous years, rural Nebraskans are most satisfied with their marriage, family, friends, religion/spirituality and the outdoors. They continue to be less satisfied with job opportunities, current income level and financial security during retirement.***
- ***Persons with the highest household incomes are more likely than persons with lower incomes to feel they are better off compared to five years ago, are better off compared to their parents when they were their age, and will be better off ten years from now.*** For example, 72 percent of respondents with household incomes of \$60,000 or more think they are either much better off or better off than they were five years ago. However, only 32 percent of persons with household incomes under \$20,000 believe they are much better off or better off than they were five years ago.

- ***Persons with lower education levels are more likely than persons with more education to believe that people are powerless to control their own lives.*** Forty-two percent of persons with a high school diploma or less education agree that people are powerless to control their own lives. However, only 22 percent of persons with a four-year college degree share this opinion.
- ***Most rural Nebraskans are very concerned with rising fuel prices, rising taxes and the rising cost of living.*** Over one-half of rural Nebraskans are very concerned about rising fuel prices (77%), rising taxes (67%), and rising cost of living (56%).
- ***Persons with lower household incomes are more likely than persons with higher household incomes to be very concerned about items in their personal financial situation.*** As an example, over one-half (52%) of persons with household incomes under \$20,000 are very concerned about meeting day-to-day expenses, compared to 13 percent of persons with household incomes of \$60,000 or more.

Introduction

Nebraska has experienced slow economic growth recently. However, the state has also seen higher farm income this past year.

Given these conditions, how do rural Nebraskans believe they are doing and how do they view their future? Have these views changed over the past thirteen years? How concerned are they about their personal financial situation? How satisfied are they with various items that influence their well-being? This paper provides a detailed analysis of these questions.

The 2008 Nebraska Rural Poll is the thirteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their individual well-being.

Methodology and Respondent Profile

This study is based on 2,496 responses from Nebraskans living in the 84 non-metropolitan counties in the state. A self-administered questionnaire was mailed in March and April to approximately 6,200 randomly selected households. Metropolitan counties not included in the sample were Cass, Dakota, Dixon, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, energy, climate change, television viewing, personal finances and work. This paper reports only results from the well-being portion of the survey.

A 40% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used follow:

1. A pre-notification letter was sent

- requesting participation in the study.
2. The questionnaire was mailed with an informal letter signed by the project director approximately seven days later.
3. A reminder postcard was sent to the entire sample approximately seven days after the questionnaire had been sent.
4. Those who had not yet responded within approximately 14 days of the original mailing were sent a replacement questionnaire.

Appendix Table 1 shows demographic data from this year's study and previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 2000 U.S. Census data). As can be seen from the table, there are some marked differences between some of the demographic variables in our sample compared to the Census data. Certainly some variance from 2000 Census data is to be expected as a result of changes that have occurred in the intervening eight years. Nonetheless, we suggest the reader use caution in generalizing our data to all rural Nebraska. However, given the random sampling frame used for this survey, the acceptable percentage of responses, and the large number of respondents, we feel the data provide useful insights into opinions of rural Nebraskans on the various issues presented in this report. The margin of error for this study is plus or minus two percent.

Since younger residents have typically been under-represented by survey respondents and older residents have been over-represented, weights were used to adjust the sample to match the age distribution in the non-metropolitan counties in Nebraska (using U.S. Census figures).

The average age of respondents is 50 years. Seventy percent are married (Appendix Table 1) and 70 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 43 years and have lived in their current community 28 years. Fifty-two percent are living in or near towns or villages with populations less than 5,000. Ninety-five percent have attained at least a high school diploma.

Forty-five percent of the respondents report their 2007 approximate household income from all sources, before taxes, as below \$40,000. Forty-two percent report incomes over \$50,000.

Seventy-five percent were employed in 2007 on a full-time, part-time, or seasonal basis. Eighteen percent are retired. Thirty-three percent of those employed reported working in a management, professional, or education occupation. Fifteen percent indicated they were employed in agriculture.

Trends in Well-Being (1996 - 2008)

Comparisons are made between the well-being data collected this year to the twelve previous studies. These comparisons show a clearer picture of the trends in the well-being of rural Nebraskans.

General Well-Being

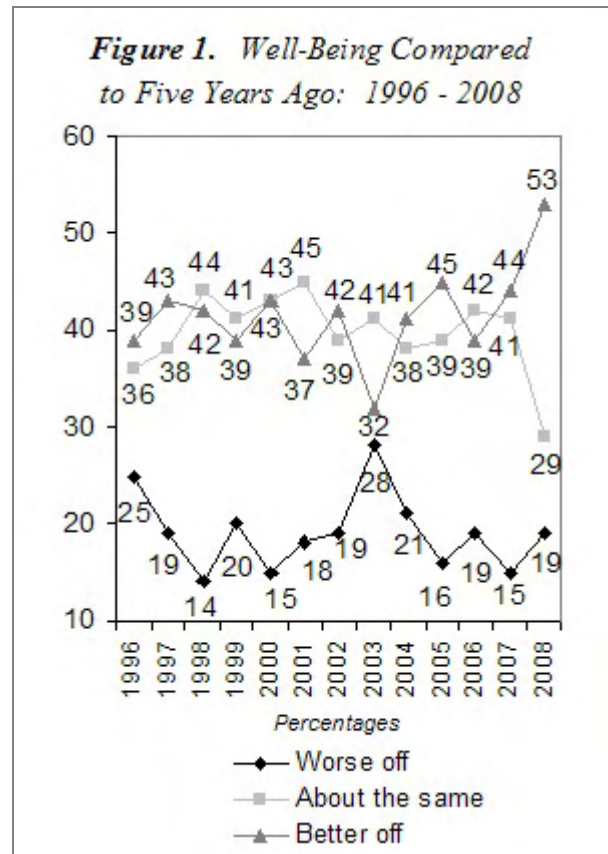
To examine perceptions of general well-being, respondents were asked four questions.

1. "All things considered, do you think you are better or worse off than you were five years ago?" (Answer categories were worse off, about the same, or better off).
2. "All things considered, do you think you

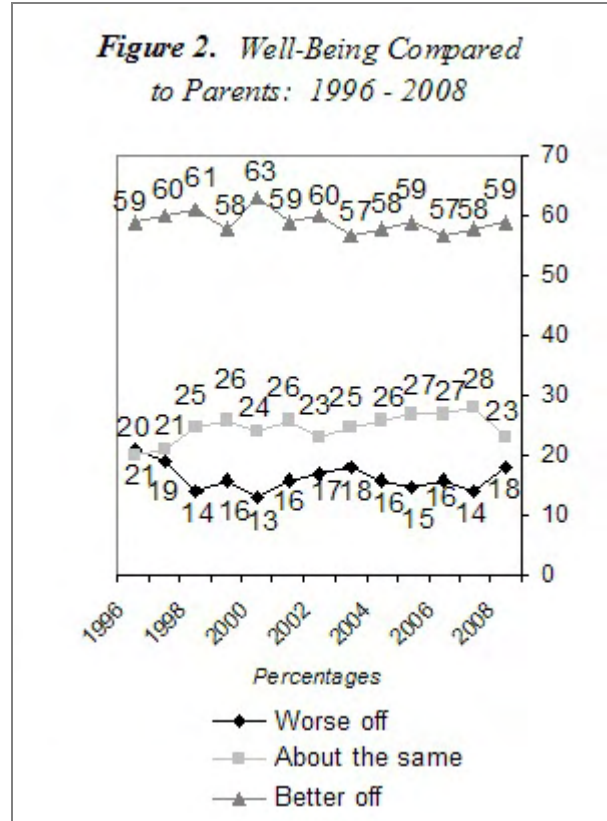
are better or worse off than your parents when they were your age?"

3. "All things considered, do you think you will be better or worse off ten years from now than you are today?"
4. "Do you agree or disagree with the following statement? Life has changed so much in our modern world that most people are powerless to control their own lives."

The responses to the first three questions were expanded this year to a five-point scale, where responses included much worse off, worse off, about the same, better off, and much better off. To compare the data to prior years, the much worse off and worse off categories are combined as well as the better off and much better off categories.



When examining the trends over the past thirteen years, rural Nebraskans have generally given positive reviews about their current situation (Figure 1). Each year the proportion of rural Nebraskans that say they are better off than they were five years ago has been greater than the proportion saying they are worse off than they were five years ago. And, during the past five years, the proportion of rural Nebraskans saying they are worse off than they were five years ago has declined from 28 percent in 2003 to 19 percent this year. The proportion believing they are better off than they were five years ago has generally increased during this same five-year time period. The proportion saying they are better off first increased from 32 percent in 2003 to 45 percent in 2005. The proportion then dipped to 39 percent in 2006 before increasing to 44 percent in 2007 and to 53 percent this year, the highest of all 13 years.



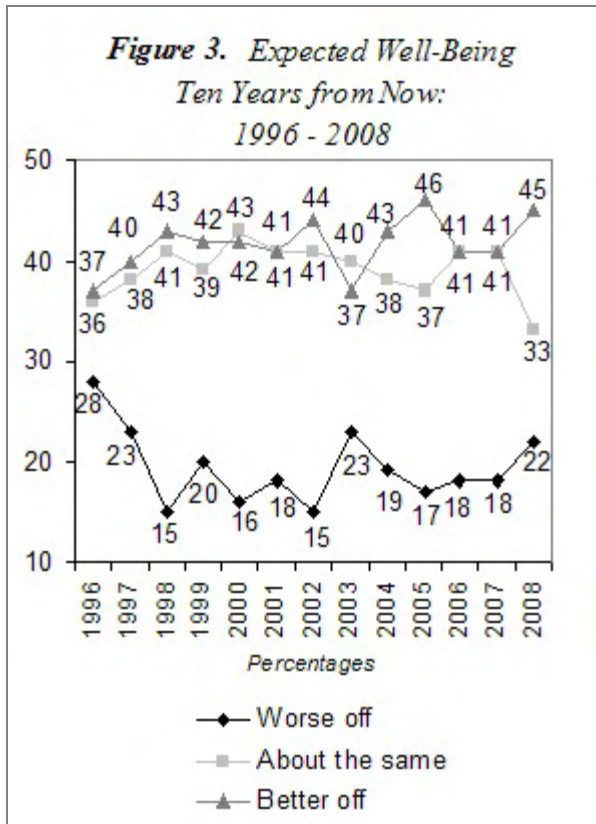
This year, a marked increase occurred in the proportion believing they are better off than they were five years ago. This was offset by a large decrease in the proportion of rural Nebraskans who believe they are about the same as they were five years ago, from 41 percent last year to 29 percent this year.

(Figure 3). The proportion that say they will be better off ten years from now has always been greater than the proportion saying they will be worse off ten years from now. The gap between the two proportions was widest in 1998 and 2005. The gap narrowed somewhat in 2003.

When asked to compare themselves to their parents when they were their age, the responses have been very stable over time (Figure 2). The proportion stating they are better off has averaged 59 percent over the thirteen year period. Similarly, the proportion feeling they are worse off than their parents has remained steady at approximately 16 percent during this period.

The proportion stating they will be better off ten years from now has generally remained about 41 percent. In 2003, the proportion fell to 37 percent, the lowest of all 13 years. The proportion of respondents stating they will be worse off ten years from now has been approximately 19 percent each year. In 1996 the proportion saying they would be worse off ten years from now was 28 percent, the highest of all 13 years. The proportion has declined to 22 percent this year. The proportion stating they will be

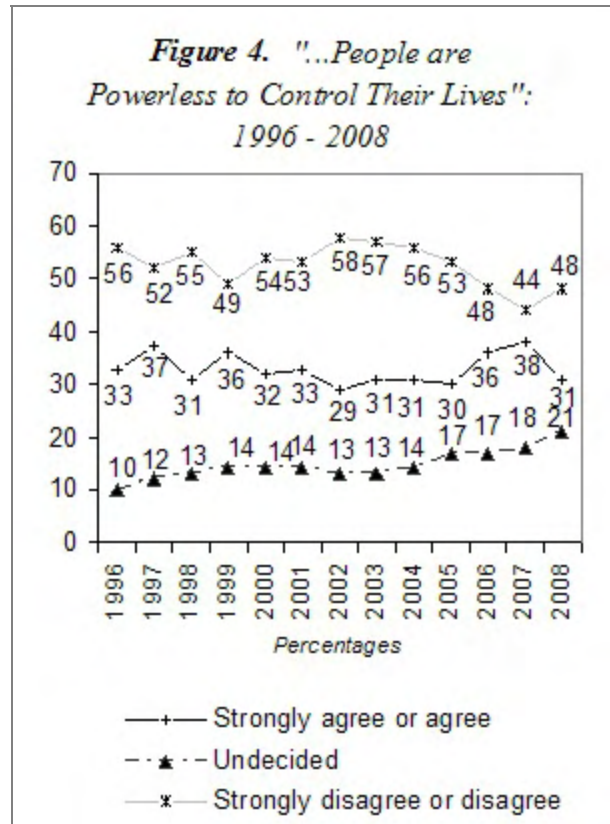
When looking to the future, respondents' views have also been generally positive



about the same ten years from now had remained fairly steady around 40 percent over the first 12 years of the study, but declined to 33 percent this year.

In addition to asking about general well-being, rural Nebraskans were asked about the amount of control they feel they have over their lives. To measure this, respondents were asked the extent to which they agreed or disagreed with the following statement: *“Life has changed so much in our modern world that most people are powerless to control their own lives.”*

Responses to this question remained fairly consistent over the first ten years (Figure 4). The proportion who either strongly disagree or disagree with the statement has declined since 2002, from 58 percent to 48 percent



this year. The proportion that either strongly agree or agree with the statement has remained fairly consistent each year, averaging around 33 percent. The proportion of those who were undecided each year has gradually increased over time, from 10 percent in 1996 to 21 percent this year.

Satisfaction with Specific Aspects of Life

Each year, respondents were also given a list of items that can affect their well-being and were asked to indicate how satisfied they were with each using a five-point scale (1 = very dissatisfied, 5 = very satisfied). They were also given the option of checking a box to denote “does not apply.”

This same question was asked in the twelve

Table 1. Proportions of Respondents Very or Somewhat Satisfied with Each Factor, 1996 - 2008.*

<i>Item</i>	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996
Your marriage	92	90	94	92	94	92	93	92	93	92	91	NA	NA
Your family	91	88	91	89	90	90	90	89	93	89	92	93	90
Your friends	85	82	84	83	86	85	85	86	87	84	87	85	84
Greenery and open space	82	80	85	83	80	82	87	86	86	87	90	NA	NA
Clean air	80	74	80	79	78	79	82	81	80	NA	NA	NA	NA
Your religion/spirituality	79	78	75	75	78	78	79	79	83	78	81	79	79
Your education	77	74	74	71	72	74	74	72	76	74	74	73	73
Your health	77	74	73	71	73	75	74	74	77	75	78	81	78
Your housing	77	73	76	78	77	79	78	78	80	80	81	75	NA
Clean water	76	68	74	73	73	75	76	75	73	NA	NA	NA	NA
Your job satisfaction	76	68	69	72	72	68	70	69	70	66	69	69	68
Your job security	73	64	66	65	66	62	65	66	68	59	63	64	63
Your spare time**	71	68	68	65	66	67	67	66	71	65	71	NA	54
Your community	66	62	62	66	64	62	63	67	70	68	70	64	65
Your current income level	53	50	50	48	49	47	48	48	51	46	53	58	54
Job opportunities	48	40	43	39	34	35	37	38	36	37	38	41	39
Financial security during retirement	38	39	39	38	34	30	38	37	43	38	43	47	43

Note: The list of items was not identical in each study. “NA” means that item was not asked that particular year.

* The proportions were calculated out of those answering the question. The respondents checking “does not apply” were not included in the calculations.

** Worded as “time to relax during the week” in 1996 study.

previous polls, but the list of items was not identical each year. Table 1 shows the

proportions very or somewhat satisfied with each item for each study period.

The rank ordering of the items has remained relatively stable over the years. In addition, the proportion of respondents stating they were very or somewhat satisfied with each item also has been fairly consistent over the years.

Items generally fall into three levels of satisfaction ratings. Family, friends, the outdoors, spirituality, their health and education continue to be items given high satisfaction ratings by respondents. Items in the middle category include job satisfaction, job security, their spare time and their community. On the other hand, respondents continue to be less satisfied with job opportunities, their current income level, and financial security during retirement.

General Well-Being by Subgroups

In this section, 2008 data on the four general measures of well-being are analyzed and reported for the region in which the respondent lives, by the size of their community, and for various individual characteristics (Appendix Table 2).

Younger persons are more likely than older persons to believe they are much better off compared to five years ago and will be better off ten years from now. Thirty-nine percent of persons age 19 to 29 feel they are much better off than they were five years ago. However, only six percent of persons age 65 and older share this opinion. Similarly, 29 percent of persons age 19 to 29 believe they will be much better off ten years from now, compared to only three percent of persons age 65 and older. Both the oldest respondents and the youngest respondents are the groups most likely to believe they are better off compared to their parents when

they were their age.

Persons with the highest household incomes are more likely than persons with lower incomes to feel they are better off compared to five years ago, are better off compared to their parents when they were their age, and will be better off ten years from now. For example, 72 percent of respondents with household incomes of \$60,000 or more think they are either much better off or better off than they were five years ago. However, only 32 percent of persons with household incomes under \$20,000 believe they are much better off or better off than they were five years ago.

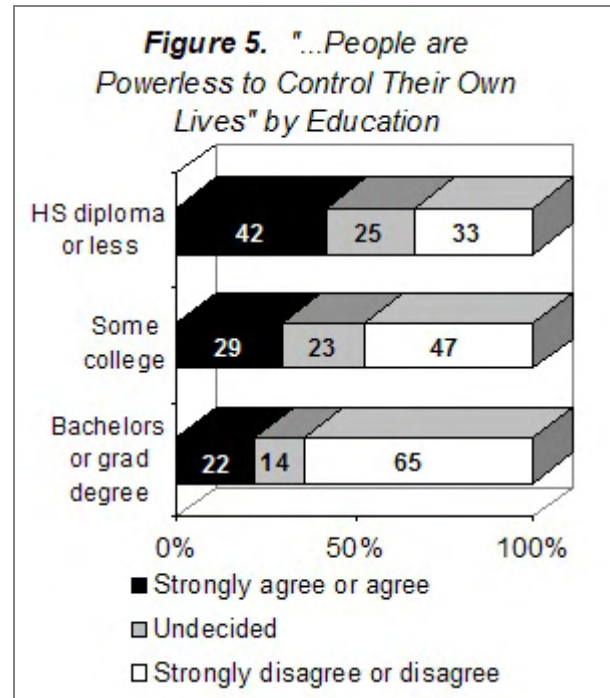
Persons with higher educational levels are more likely than persons with less education to think they are better off compared to five years ago, are better off compared to their parents when they were their age, and will be better off ten years from now. Fifty-eight percent of respondents with at least a four-year college degree believe they will be much better off or better off ten years from now than they are today. Only 29 percent of persons with a high school diploma or less education share this optimism.

Persons living in or near larger communities are more likely than persons living in or near the smallest communities to believe they are better off compared to five years ago, are better off compared to their parents when they were their age, and will be better off ten years from now. Approximately 49 percent of persons living in or near communities with populations of 5,000 or more believe they will be better off ten years from now, compared to 36 percent of persons living in or near communities with less than 500 persons.

When comparing the marital groups, respondents who have never married are the group most likely to believe they will be better off ten years from now. The married respondents join them as the groups most likely to believe they are better off than they were five years ago. The divorced/separated respondents are the marital group *least* likely to believe they are better off compared to their parents when they were their age.

Persons with management, professional or education occupations and persons with healthcare support or public safety occupations are the occupation groups most likely to believe they are better off compared to five years ago. Approximately 68 percent of persons with these types of occupations believe they are better off than they were five years ago, compared to only 38 percent of persons with occupations classified as “other.” Persons with production, transportation or warehousing occupations join the persons with management, professional or education occupations as the groups most likely to believe they are better off compared to their parents when they were their age. Persons with food service or personal care occupations join the persons with management, professional or education occupations as the groups most likely to believe they will be better off ten years from now than they are today.

The respondents were also asked if they believe people are powerless to control their own lives. When analyzing the responses by region, community size, and various individual attributes, many differences emerge (Appendix Table 3). Persons with lower educational levels are more likely than persons with more education to believe that people are powerless to control their own



lives. Forty-two percent of persons with a high school diploma or less education agree that people are powerless to control their own lives (Figure 5). However, only 22 percent of persons with a four-year college degree share this opinion.

Persons with lower household incomes are more likely than persons with higher incomes to agree with the statement. Forty-five percent of persons with household incomes under \$20,000 believe people are powerless to control their own lives, compared to 21 percent of persons with household incomes of \$60,000 or more.

Older persons are more likely than younger persons to agree that people are powerless to control their own lives. Forty-one percent of persons age 65 and older agree with the statement, compared to approximately 25 percent of persons under the age of 40.

The widowed respondents are the marital status group most likely to believe people are powerless. When comparing responses by occupation, persons with food service or personal care occupations are the group most likely to agree with this statement.

Personal Finances

This year, a new series of questions asked the respondents how concerned they are about various items in their personal financial situation in the short term, meaning the next year or so. Responses to this question were on a four-point scale, ranging from not at all concerned to very concerned. They also had the option to check “not applicable” for each item.

Over one-half of rural Nebraskans are very concerned about rising fuel prices (77%), rising taxes (67%), and rising cost of living (56%). Table 2 includes all the responses to this question.

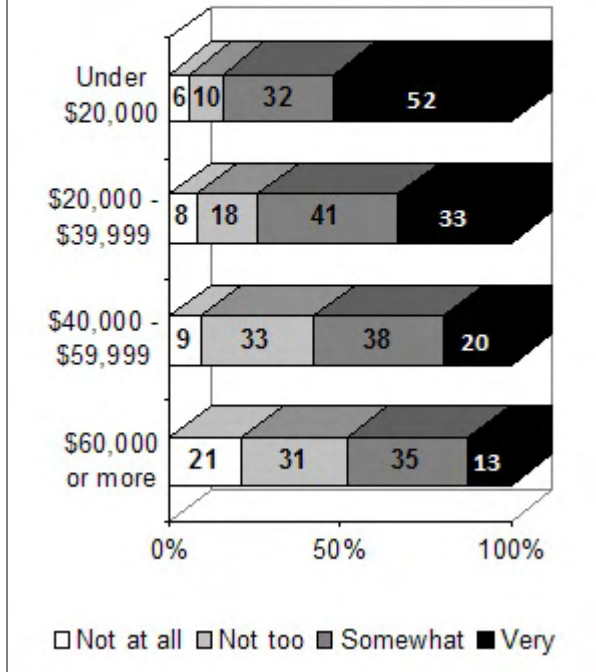
Responses to this question are analyzed by community size, region and various individual attributes (Appendix Table 4). Many differences are detected.

Persons with lower household incomes are more likely than persons with higher household incomes to be very concerned about each of the items listed. As an example, over one-half (52%) of persons with household incomes under \$20,000 are very concerned about meeting day-to-day

Table 2. Level of Concern with Personal Financial Situation

	<i>Not applicable</i>	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>
Rising fuel prices	1%	1%	4%	18%	77%
Rising taxes	2	1	5	26	67
Rising cost of living	1	2	8	33	56
Recession	2	3	14	35	46
Paying health care costs	2	7	18	28	45
Retirement savings	5	5	13	33	44
Paying credit cards and other debt	8	17	22	22	31
Meeting day-to-day expenses	1	12	24	37	27
Paying your mortgage or rent	16	18	22	23	21
Declining value of your home	13	17	26	26	19
Losing your job	30	22	26	13	9

Figure 6. Level of Concern with Meeting Day-to-Day Expenses by Household Income



expenses, compared to 13 percent of persons with household incomes of \$60,000 or more (Figure 6).

Persons with lower education levels are more likely than persons with more education to be concerned about each of the items listed. Over one-half (55%) of persons with a high school diploma or less education are very concerned about paying health care costs. In comparison, one-third (33%) of persons with at least a four-year degree are very concerned about paying health care costs.

Persons living in or near smaller communities are more likely than persons living in or near larger communities to be concerned about the following: meeting day-to-day expenses, paying health care costs, a recession, and

paying credit cards and other debt. Persons living in or near mid-size communities are the community size groups most likely to be concerned about the rising cost of living and retirement savings.

Persons living in the Panhandle (see Appendix Figure 1 for the counties included in each region) are the region group most likely to be concerned about the following items: declining value of their home, losing their job, and a recession. Over one-half (54%) of Panhandle residents are very concerned about a recession, compared to 43 percent of residents of both the North Central and Northeast regions. When asked about retirement savings, residents of the Northeast region are the group *least* likely to be very concerned.

The youngest persons are more likely than older persons to be concerned about paying their mortgage or rent. Thirty-one percent of persons age 19 to 29 are very concerned about paying their mortgage or rent, compared to 17 percent of persons age 65 and older. Persons age 50 to 64 join the youngest respondents as the groups most likely to be concerned about the declining value of their home.

Persons between the ages of 40 and 64 are the groups most likely to be concerned about the following: paying health care costs, losing their job and rising fuel prices. Persons between the ages of 40 and 49 are the group most likely to be concerned about meeting day-to-day expenses and paying credit cards and other debt. Persons between the ages of 50 and 64 are the age group most concerned about the rising cost of living and retirement savings.

The oldest respondents are more likely than the younger respondents to be concerned about rising taxes and a recession.

Approximately 52 percent of persons age 50 or older are very concerned about a recession, compared to approximately 42 percent of persons under the age of 40.

Persons with occupations classified as “other” are the occupation group most likely to be concerned about meeting day-to-day expenses. Persons with food service or personal care occupations are the group most likely to be concerned about the following items: paying health care costs, paying their mortgage or rent, declining value of their home, rising cost of living, rising fuel prices, rising taxes, retirement savings, recession, and paying credit cards and other debt. Seventy percent of persons with these types of occupations are very concerned about paying health care costs, compared to 40 percent of persons with management, professional or education occupations. Persons with production, transportation or warehousing occupations are the group most likely to be concerned about losing their job.

Specific Aspects of Well-Being by Subgroups

The respondents were given a list of items that may influence their well-being and were asked to rate their satisfaction with each. The complete ratings for each item are listed in Appendix Table 5. At least one-third of respondents are very satisfied with their family (54%), their marriage (49%), their religion/ spirituality (44%), their friends (43%), greenery and open space (37%), and clean air (33%). Items receiving the highest proportion of very dissatisfied responses include: financial security during retirement

(19%), current income level (14%), and job opportunities for you (9%).

The top five items people are dissatisfied with (determined by the largest proportions of “very dissatisfied” and “dissatisfied” responses) will now be examined in more detail by looking at how the different demographic subgroups view each item. These comparisons are shown in Appendix Table 6.

Respondents’ satisfaction level with both their financial security during retirement and their current income level differ by most of the individual characteristics examined. Persons with lower household incomes are more likely than persons with higher incomes to be dissatisfied with both of these items. Sixty-one percent of persons with household incomes under \$20,000 report being dissatisfied with their current income level, compared to 16 percent of persons with household incomes of \$60,000 or more.

Respondents who are divorced or separated are the marital group most likely to be dissatisfied with both their financial security during retirement and their current income level. Sixty-eight percent of divorced/ separated respondents are dissatisfied with their financial security during retirement, compared to 33 percent of widowed respondents.

When comparing responses by education level, persons with lower education levels are more likely than persons with more education to report being dissatisfied with these two items. Persons with food service or personal care occupations are the occupation group most likely to be dissatisfied with both their financial security during retirement and their

current income level.

Females are more likely than males to express dissatisfaction with both their financial security during retirement and their current income level. Fifty-one percent of females are dissatisfied with their financial security during retirement, compared to 40 percent of males.

When comparing the age groups, persons between the ages of 40 and 49 are the group most likely to be dissatisfied with their financial security during retirement. The youngest persons (age 19 to 29) are the group most likely to express dissatisfaction with their current income level. Persons living in the South Central region are the group most likely to be dissatisfied with their financial security during retirement.

Persons with lower household incomes are more likely than persons with higher incomes to be dissatisfied with their job opportunities. Fifty percent of persons with household incomes under \$20,000 are dissatisfied with their job opportunities, compared to 24 percent of persons with household incomes of \$60,000 or more.

Females are more likely than males to be dissatisfied with their job opportunities. Thirty-seven percent of females are dissatisfied with their job opportunities, compared to 27 percent of males.

Other groups most likely to express dissatisfaction with their job opportunities include: persons under the age of 64, persons with lower education levels, and persons with food service or personal care occupations.

Persons between the ages of 30 and 49 are

more likely than other age groups to be dissatisfied with their spare time. Twenty-four percent of persons between the ages of 30 and 49 are dissatisfied with their spare time, compared to four percent of persons age 65 and older.

Other groups most likely to report being dissatisfied with their spare time include: persons with higher household incomes, persons with at least a four year college degree, the divorced or separated respondents, and persons with food service or personal care occupations.

Persons living in or near communities with populations ranging from 5,000 to 9,999 are more likely than persons living in communities of different sizes to express dissatisfaction with clean water. Twenty-seven percent of persons living in or near communities of this size are dissatisfied with clean water. Only 14 percent of persons living in or near communities with less than 5,000 people share this opinion.

Persons living in the Panhandle are more likely than persons living in other regions of the state to be dissatisfied with clean water. Twenty percent of Panhandle residents are dissatisfied with clean water, compared to 12 percent of persons living in the North Central region.

Other groups most likely to express dissatisfaction with clean water include: persons with lower household incomes, younger persons, and the divorced or separated respondents. Persons with construction, installation or maintenance occupations and persons with food service or personal care occupations are the occupation groups most likely to report being dissatisfied

with clean water.

When comparing responses by gender and education, males and persons with at least a four year college degree are the groups most likely to be *satisfied* with clean water.

asked about their personal financial situation, rural Nebraskans are most concerned with rising fuel prices, rising taxes and the rising cost of living.

Conclusion

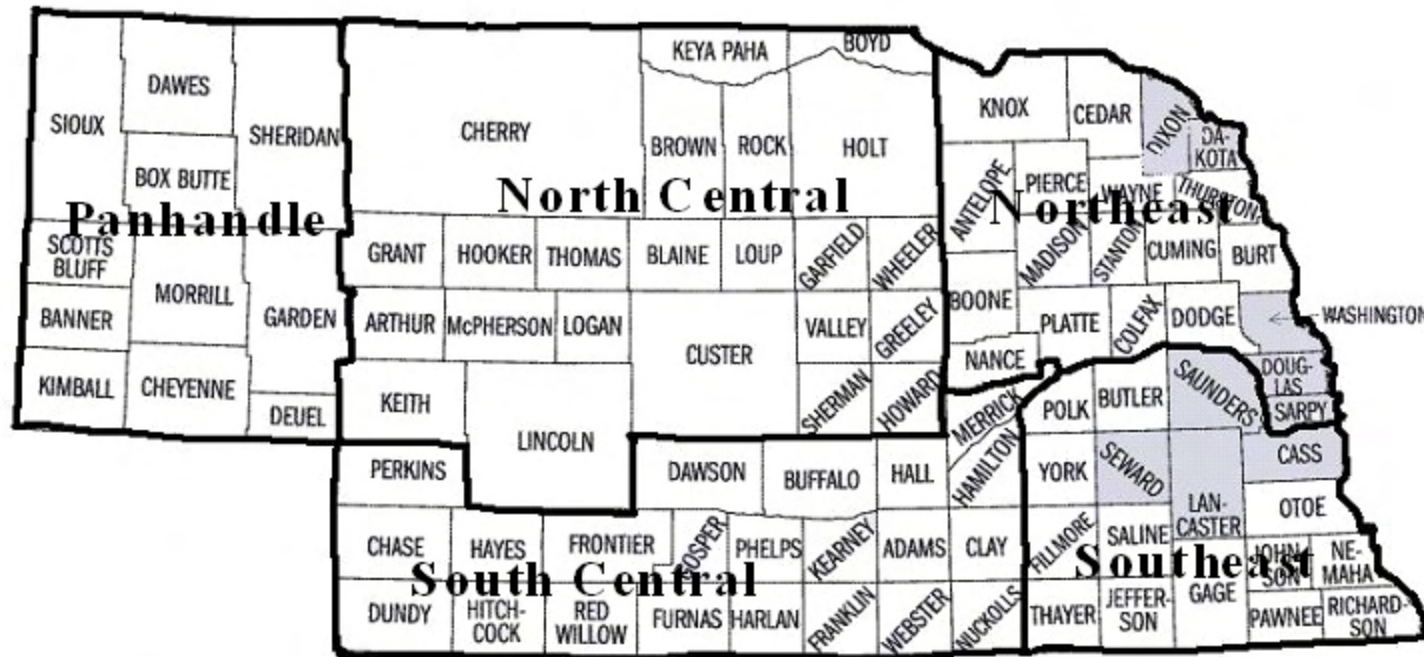
Rural Nebraskans were much more positive about their current situation as compared to previous years. They are also generally positive about their future situation. Over one-half (53%) of rural Nebraskans think they are better off than they were five years ago and just under one-half (45%) think they will be better off ten years from now.

Certain groups remain pessimistic about their situation. Persons with lower household incomes, older persons, persons with lower educational levels and persons who are divorced or separated are the groups most likely to be more pessimistic about the present and the future.

When asked if they believe people are powerless to control their own lives, 31 percent of this year's respondents agreed. Widowed persons, persons with lower educational levels, older persons, persons with lower household incomes, and persons with occupations in food service or personal care are the groups most likely to agree that people are powerless to control their own lives.

Rural Nebraskans continue to be most satisfied with family, spirituality, friends, and the outdoors. On the other hand, they continue to be less satisfied with job opportunities, their current income level, and financial security during retirement. When

Appendix Figure 1. Regions of Nebraska



■ Metropolitan counties (not surveyed)

Appendix Table 1. Demographic Profile of Rural Poll Respondents¹ Compared to 2000 Census

	2008	2007	2006	2005	2004	2003	2000
	Poll	Poll	Poll	Poll	Poll	Poll	Census
Age : ²							
20 - 39	32%	31%	33%	34%	34%	33%	33%
40 - 64	44%	44%	43%	42%	42%	43%	42%
65 and over	24%	25%	24%	24%	24%	24%	24%
Gender: ³							
Female	56%	59%	30%	32%	33%	51%	51%
Male	44%	41%	70%	68%	67%	49%	49%
Education: ⁴							
Less than 9 th grade	2%	4%	2%	2%	2%	2%	7%
9 th to 12 th grade (no diploma)	3%	6%	4%	4%	4%	4%	10%
High school diploma (or equivalent)	26%	26%	28%	28%	31%	31%	35%
Some college, no degree	25%	23%	25%	24%	24%	24%	25%
Associate degree	12%	14%	13%	15%	14%	13%	7%
Bachelors degree	21%	18%	18%	17%	16%	18%	11%
Graduate or professional degree	10%	10%	10%	10%	8%	9%	4%
Household income: ⁵							
Less than \$10,000	7%	7%	6%	7%	9%	7%	10%
\$10,000 - \$19,999	10%	13%	12%	12%	14%	13%	16%
\$20,000 - \$29,999	14%	15%	14%	15%	16%	17%	17%
\$30,000 - \$39,999	14%	14%	15%	16%	16%	16%	15%
\$40,000 - \$49,999	13%	13%	16%	15%	13%	14%	12%
\$50,000 - \$59,999	11%	12%	12%	12%	12%	12%	10%
\$60,000 - \$74,999	13%	11%	12%	10%	11%	11%	9%
\$75,000 or more	18%	16%	13%	14%	10%	11%	11%
Marital Status: ⁶							
Married	70%	70%	70%	72%	69%	73%	61%
Never married	10%	10%	11%	10%	11%	9%	22%
Divorced/separated	11%	10%	9%	10%	10%	9%	9%
Widowed/widower	9%	10%	10%	8%	9%	9%	8%

¹ Data from the Rural Polls have been weighted by age.

² 2000 Census universe is non-metro population 20 years of age and over.

³ 2000 Census universe is total non-metro population.

⁴ 2000 Census universe is non-metro population 18 years of age and over.

⁵ 2000 Census universe is all non-metro households.

⁶ 2000 Census universe is non-metro population 15 years of age and over.

Appendix Table 2. Measures of Individual Well-Being in Relation to Community Size, Region and Individual Attributes

Compared to Five Years Ago						
	<i>Much Worse Off</i>	<i>Worse Off</i>	<i>About the Same</i>	<i>Better Off</i>	<i>Much Better Off</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>						
Community Size (n = 2331)						
Less than 500	4	15	36	30	15	
500 - 999	4	14	25	38	19	
1,000 - 4,999	3	16	31	34	16	
5,000 - 9,999	1	19	26	37	18	$\chi^2 = 32.87^*$ (.008)
10,000 and up	4	14	26	38	18	
Region (n = 2408)						
Panhandle	3	15	27	41	14	
North Central	3	14	31	33	20	
South Central	3	14	29	37	17	
Northeast	4	16	29	35	16	$\chi^2 = 17.02$ (.384)
Southeast	5	19	26	33	18	
Income Level (n = 2230)						
Under \$20,000	9	24	35	23	9	
\$20,000 - \$39,999	4	22	35	26	13	
\$40,000 - \$59,999	2	13	26	39	20	$\chi^2 = 262.1^*$ (.000)
\$60,000 and over	1	8	19	50	22	
Age (n = 2413)						
19 - 29	1	7	15	38	39	
30 - 39	3	13	17	40	26	
40 - 49	4	14	25	44	13	
50 - 64	5	21	30	36	9	$\chi^2 = 413.42^*$ (.000)
65 and older	4	19	48	23	6	
Gender (n = 2401)						
Male	3	15	30	36	16	$\chi^2 = 2.93$ (.570)
Female	4	16	28	35	18	
Marital Status (n = 2401)						
Married	2	14	27	39	18	
Never married	3	14	27	33	23	
Divorced/separated	10	20	27	27	18	$\chi^2 = 144.72^*$ (.000)
Widowed	6	23	49	20	3	
Education (n = 2392)						
H.S. diploma or less	5	19	38	29	10	
Some college	4	16	27	34	19	$\chi^2 = 132.22^*$ (.000)
Bachelors degree	2	11	21	44	22	
Occupation (n = 1692)						
Mgt, prof or education	3	12	16	46	24	
Sales or office support	4	14	27	36	19	
Constrn, inst or maint	5	19	31	28	18	
Prodn/trans/warehsing	2	17	29	35	17	
Agriculture	2	13	32	38	15	
Food serv/pers. care	5	12	29	32	22	
Hlthcare supp/safety	3	12	17	57	11	$\chi^2 = 90.20^*$ (.000)
Other	8	19	35	27	11	

* Chi-square values are statistically significant at the .05 level.

Appendix Table 2 continued

<i>Compared to Parents When They Were Your Age</i>						
	<i>Much Worse Off</i>	<i>Worse Off</i>	<i>About the Same</i>	<i>Better Off</i>	<i>Much Better Off</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>						
<u>Community Size</u>			(n = 2334)			
Less than 500	3	21	26	38	13	
500 - 999	3	16	19	46	17	
1,000 - 4,999	3	19	22	39	17	
5,000 - 9,999	3	14	25	39	19	$\chi^2 = 31.56^*$
10,000 and up	3	12	23	43	19	(.011)
<u>Region</u>			(n = 2413)			
Panhandle	2	14	24	43	17	
North Central	3	18	25	36	18	
South Central	3	15	24	40	18	
Northeast	2	15	20	46	17	$\chi^2 = 23.69$
Southeast	5	15	23	39	18	(.097)
<u>Income Level</u>			(n = 2238)			
Under \$20,000	7	22	29	35	8	
\$20,000 - \$39,999	4	20	27	37	13	
\$40,000 - \$59,999	2	15	20	46	18	$\chi^2 = 141.52^*$
\$60,000 and over	1	10	20	43	26	(.000)
<u>Age</u>			(n = 2418)			
19 - 29	0	15	24	34	27	
30 - 39	3	15	21	43	19	
40 - 49	4	19	23	43	11	
50 - 64	4	19	23	39	15	$\chi^2 = 85.18^*$
65 and older	3	10	23	46	19	(.000)
<u>Gender</u>			(n = 2406)			
Male	3	14	23	43	18	$\chi^2 = 5.22$
Female	3	17	23	40	17	(.266)
<u>Marital Status</u>			(n = 2407)			
Married	2	15	22	42	19	
Never married	1	13	28	38	20	
Divorced/separated	8	26	22	33	11	$\chi^2 = 78.25^*$
Widowed	3	10	23	48	16	(.000)
<u>Education</u>			(n = 2396)			
H.S. diploma or less	4	15	22	42	16	
Some college	3	18	25	39	15	$\chi^2 = 31.13^*$
Bachelors degree	2	13	21	42	22	(.000)
<u>Occupation</u>			(n = 1702)			
Mgt, prof or education	3	14	22	42	20	
Sales or office support	2	14	25	42	16	
Constrn, inst or maint	4	18	22	34	22	
Prodn/trans/warehsing	2	13	23	46	16	
Agriculture	2	18	27	38	15	
Food serv/pers. care	4	31	21	27	17	
Hlthcare supp/safety	2	21	24	39	15	$\chi^2 = 62.94^*$
Other	14	11	28	33	14	(.000)

* Chi-square values are statistically significant at the .05 level.

Appendix Table 2 continued

<i>Ten Years From Now</i>						
	<i>Much Worse Off</i>	<i>Worse Off</i>	<i>About the Same</i>	<i>Better Off</i>	<i>Much Better Off</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>						
<u>Community Size</u>	(n = 2308)					
Less than 500	4	22	39	29	7	
500 - 999	2	20	36	33	9	
1,000 - 4,999	3	19	33	35	9	
5,000 - 9,999	2	17	30	36	15	$\chi^2 = 38.39^*$
10,000 and up	2	19	30	35	14	(.001)
<u>Region</u>	(n = 2386)					
Panhandle	3	18	33	37	9	
North Central	3	18	34	35	10	
South Central	2	21	31	34	12	
Northeast	2	18	33	34	12	$\chi^2 = 12.60$
Southeast	3	22	35	29	12	(.702)
<u>Income Level</u>	(n = 2219)					
Under \$20,000	4	31	31	21	12	
\$20,000 - \$39,999	3	23	34	27	12	
\$40,000 - \$59,999	2	16	33	40	9	$\chi^2 = 126.62^*$
\$60,000 and over	1	13	30	44	13	(.000)
<u>Age</u>	(n = 2392)					
19 - 29	0	8	15	48	29	
30 - 39	1	7	23	50	20	
40 - 49	2	16	28	46	8	
50 - 64	3	27	39	27	4	$\chi^2 = 695.52^*$
65 and older	5	33	52	7	3	(.000)
<u>Gender</u>	(n = 2381)					
Male	2	22	33	34	10	$\chi^2 = 11.26^*$
Female	3	18	33	34	13	(.024)
<u>Marital Status</u>	(n = 2380)					
Married	2	18	33	36	12	
Never married	0*	18	27	36	18	
Divorced/separated	2	22	30	37	9	$\chi^2 = 119.92^*$
Widowed	7	33	47	11	3	(.000)
<u>Education</u>	(n = 2369)					
H.S. diploma or less	4	26	41	21	8	
Some college	3	19	30	38	11	$\chi^2 = 146.42^*$
Bachelors degree	1	13	28	42	16	(.000)
<u>Occupation</u>	(n = 1688)					
Mgt, prof or education	2	12	28	45	14	
Sales or office support	1	17	32	35	15	
Constrn, inst or maint	2	25	29	37	8	
Prodn/trans/warehsing	2	20	27	41	10	
Agriculture	0*	16	37	35	12	
Food serv/pers. care	2	23	18	41	17	
Hlthcare supp/safety	1	20	26	42	12	$\chi^2 = 63.23^*$
Other	3	38	35	15	9	(.000)

* Chi-square values are statistically significant at the .05 level.

0* = Less than 1 percent.

Appendix Table 3. *Life Has Changed So Much in Our Modern World that Most People Are Powerless to Control Their Own Lives.*

	<u>Disagree</u>	<u>Undecided</u>	<u>Agree</u>	<u>Significance</u>
	<i>Percentages</i>			
<u>Community Size</u>	(n = 2347)			
Less than 500	47	23	30	
500 - 999	46	19	35	
1,000 - 4,999	47	24	30	
5,000 - 9,999	46	16	38	$\chi^2 = 21.83^*$
10,000 and up	52	20	28	(.005)
<u>Region</u>	(n = 2425)			
Panhandle	54	15	31	
North Central	52	20	28	
South Central	48	22	30	
Northeast	46	22	32	$\chi^2 = 14.35$
Southeast	44	22	34	(.073)
<u>Household Income</u>	(n = 2248)			
Under \$20,000	30	25	45	
\$20,000 - \$39,999	40	23	37	
\$40,000 - \$59,999	52	20	28	$\chi^2 = 145.22^*$
\$60,000 and over	64	15	21	(.000)
<u>Age</u>	(n = 2429)			
19 - 29	55	21	25	
30 - 39	52	25	23	
40 - 49	53	18	29	
50 - 64	48	20	32	$\chi^2 = 58.97^*$
65 and older	37	22	41	(.000)
<u>Gender</u>	(n = 2419)			
Male	49	20	32	$\chi^2 = 2.56$
Female	48	22	30	(.278)
<u>Education</u>	(n = 2411)			
H.S. diploma or less	33	25	42	
Some college	47	23	29	$\chi^2 = 162.32^*$
Bachelors or grad degree	65	14	22	(.000)
<u>Marital Status</u>	(n = 2420)			
Married	52	20	29	
Never married	44	23	32	
Divorced/separated	40	24	36	$\chi^2 = 36.95^*$
Widowed	34	25	42	(.000)
<u>Occupation</u>	(n = 1703)			
Mgt, prof or education	62	14	24	
Sales or office support	49	25	26	
Constrn, inst or maint	44	17	39	
Prodn/trans/warehsing	47	22	32	
Agriculture	47	26	28	
Food serv/pers. care	39	16	45	
Hlthcare supp/safety	54	24	23	$\chi^2 = 66.73^*$
Other	34	31	34	(.000)

* Chi-square values are statistically significant at the .05 level.

Appendix Table 4. Level of Concern with Personal Financial Situation by Community Size, Region and Individual Attributes

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

	<i>Meeting day-to-day expenses</i>				<i>Sig.</i>	<i>Paying health care costs</i>				<i>Sig.</i>
	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>		<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
<i>Percentages</i>										
Community Size	(n = 2218)					(n = 2199)				
Less than 500	9	18	41	32		6	14	32	48	
500 - 999	13	25	33	30		6	19	25	50	
1,000 - 4,999	11	23	40	27	$\chi^2 =$	9	16	26	50	$\chi^2 =$
5,000 - 9,999	14	25	35	26	29.99*	7	20	34	40	24.5*
10,000 and over	15	27	35	24	(.003)	8	20	30	42	(.017)
Region	(n = 2296)					(n = 2274)				
Panhandle	12	23	36	30		8	16	31	46	
North Central	10	25	37	28	$\chi^2 =$	8	17	27	49	$\chi^2 =$
South Central	13	24	38	25	11.58	7	20	27	46	10.75
Northeast	11	25	38	26	(.480)	6	19	29	46	(.551)
Southeast	15	22	34	29		10	16	32	43	
Income Level	(n = 2135)					(n = 2109)				
Under \$20,000	6	10	32	52	$\chi^2 =$	4	10	18	67	$\chi^2 =$
\$20,000 - \$39,999	8	18	41	33	287.8*	4	13	28	55	185.8*
\$40,000 - \$59,999	9	33	38	20	(.000)	6	19	35	41	(.000)
\$60,000 and over	21	31	35	13		13	25	30	32	
Age	(n = 2299)					(n = 2278)				
19 - 29	13	32	26	29		7	24	28	41	
30 - 39	12	20	44	25		6	18	36	40	
40 - 49	11	22	36	31	$\chi^2 =$	7	15	28	50	$\chi^2 =$
50 - 64	12	24	39	26	39.83*	6	14	26	53	41.78*
65 and older	13	24	39	24	(.000)	10	20	29	42	(.000)
Education	(n = 2280)					(n = 2260)				
H.S. diploma or less	8	20	39	33	$\chi^2 =$	5	14	26	55	$\chi^2 =$
Some college	9	22	38	31	131.2*	6	17	29	50	96.29*
Bachelors or grad degree	20	32	34	15	(.000)	12	23	32	33	(.000)
Occupation	(n = 1627)					(n = 1613)				
Mgt, prof or education	15	30	37	19		10	20	30	40	
Sales or office support	12	28	34	26		6	18	33	43	
Constrn, inst or maint	9	23	41	27		6	18	34	43	
Prodn/trans/warehsing	8	23	43	26		5	12	32	50	
Agriculture	17	21	36	26	$\chi^2 =$	9	21	23	47	$\chi^2 =$
Food serv/pers. care	2	18	45	35	62.91*	3	5	23	70	63.82*
Hlthcare supp/safety	7	27	32	34	(.000)	3	23	25	49	(.000)
Other	8	27	27	38		3	11	29	57	

* Chi-square values are statistically significant at the .05 level.

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

	<i>Paying your mortgage or rent</i>				<i>Sig.</i>	<i>Declining value of your home</i>				<i>Sig.</i>
	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>		<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
	<i>Percentages</i>									
Community Size	(n = 1873)					(n = 1942)				
Less than 500	21	23	22	35		20	28	28	24	
500 - 999	23	29	23	25		23	24	37	16	
1,000 - 4,999	21	25	29	25	$\chi^2 =$	19	34	27	21	$\chi^2 =$
5,000 - 9,999	23	27	29	21	20.51	17	31	33	19	19.96
10,000 and over	23	28	27	23	(.058)	21	27	30	22	(.068)
Region	(n = 1934)					(n = 2004)				
Panhandle	22	26	26	27		16	31	28	25	
North Central	18	31	24	28	$\chi^2 =$	26	27	29	19	$\chi^2 =$
South Central	24	24	29	24	15.61	20	27	30	23	25.74*
Northeast	21	26	29	23	(.210)	17	30	34	20	(.012)
Southeast	22	27	23	28		19	35	25	21	
Income Level	(n = 1810)					(n = 1864)				
Under \$20,000	15	15	24	46	$\chi^2 =$	15	17	32	36	$\chi^2 =$
\$20,000 - \$39,999	19	16	30	35	165.8*	17	26	32	26	80.38*
\$40,000 - \$59,999	21	34	26	19	(.000)	19	34	32	16	(.000)
\$60,000 and over	26	34	26	14		24	34	25	17	
Age	(n = 1936)					(n = 2007)				
19 - 29	19	20	31	31		23	29	23	25	
30 - 39	13	29	32	26		18	31	32	18	
40 - 49	16	31	26	27	$\chi^2 =$	20	33	29	19	$\chi^2 =$
50 - 64	21	29	26	25	140.5*	16	29	31	25	28.3*
65 and older	44	19	20	17	(.000)	23	25	32	20	(.005)
Education	(n = 1918)					(n = 1992)				
H.S. diploma or less	23	24	23	30	$\chi^2 =$	16	27	30	27	$\chi^2 =$
Some college	19	24	29	28	38.6*	16	30	32	21	49.24*
Bachelors or grad degree	24	31	28	18	(.000)	27	31	27	15	(.000)
Occupation	(n = 1454)					(n = 1448)				
Mgt, prof or education	20	30	31	19		21	28	30	21	
Sales or office support	17	32	25	26		16	37	30	16	
Constrn, inst or maint	18	26	32	25		16	32	37	16	
Prodn/trans/warehsing	18	28	32	22		16	28	33	22	
Agriculture	26	26	18	29	$\chi^2 =$	33	31	23	13	$\chi^2 =$
Food serv/pers. care	13	12	34	41	58.30*	8	30	31	31	59.62*
Hlthcare supp/safety	11	27	33	29	(.000)	12	31	33	25	(.000)
Other	12	27	23	39		26	32	23	19	

* Chi-square values are statistically significant at the .05 level.

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

	<i>Losing your job</i>				<i>Sig.</i>	<i>Rising cost of living</i>				<i>Sig.</i>
	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>		<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
<i>Percentages</i>										
Community Size	(n = 1603)					(n = 2232)				
Less than 500	28	34	20	18		2	4	38	56	
500 - 999	32	40	14	15		1	7	33	60	
1,000 - 4,999	29	38	21	12	$\chi^2 =$	2	7	30	61	$\chi^2 =$
5,000 - 9,999	31	33	22	13	18.51	1	9	31	58	25.5*
10,000 and over	33	40	16	11	(.101)	3	9	37	52	(.013)
Region	(n = 1641)					(n = 2308)				
Panhandle	30	39	12	19		1	8	34	57	
North Central	39	34	18	9	$\chi^2 =$	3	8	31	59	$\chi^2 =$
South Central	34	35	18	13	31.9*	2	7	37	54	14.31
Northeast	25	41	22	12	(.001)	1	8	33	58	(.281)
Southeast	28	39	19	14		3	8	33	57	
Income Level	(n = 1557)					(n = 2142)				
Under \$20,000	23	36	22	19	$\chi^2 =$	1	4	22	72	$\chi^2 =$
\$20,000 - \$39,999	28	34	19	18	54.3*	1	6	26	67	133.8*
\$40,000 - \$59,999	27	39	22	13	(.000)	1	5	42	53	(.000)
\$60,000 and over	38	40	15	8		3	13	38	46	
Age	(n = 1645)					(n = 2314)				
19 - 29	36	43	12	10		2	13	30	55	
30 - 39	33	38	20	10		2	3	37	58	
40 - 49	25	36	22	16	$\chi^2 =$	2	6	36	56	$\chi^2 =$
50 - 64	28	36	20	16	53.19*	2	7	29	63	44.31*
65 and older	50	29	13	9	(.000)	3	7	37	52	(.000)
Education	(n = 1640)					(n = 2294)				
H.S. diploma or less	27	31	23	20	$\chi^2 =$	1	5	31	63	$\chi^2 =$
Some college	27	42	18	13	63.9*	3	6	31	60	62.36*
Bachelors or grad degree	40	37	15	8	(.000)	2	12	40	46	(.000)
Occupation	(n = 1528)					(n = 1634)				
Mgt, prof or education	33	40	16	11		3	8	37	52	
Sales or office support	33	39	16	12		3	9	35	53	
Constrn, inst or maint	25	36	24	15		0	6	43	51	
Prodn/trans/warehsing	21	35	23	21		1	6	22	71	
Agriculture	41	36	15	8	$\chi^2 =$	3	9	35	54	$\chi^2 =$
Food serv/pers. care	23	28	29	19	60.7*	0	1	21	78	62.56*
Hlthcare supp/safety	32	43	15	10	(.000)	1	5	31	63	(.000)
Other	36	29	29	7		3	8	28	61	

* Chi-square values are statistically significant at the .05 level.

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

	<i>Rising fuel prices</i>				<i>Sig.</i>	<i>Rising taxes</i>				<i>Sig.</i>
	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>		<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
<i>Percentages</i>										
Community Size	(n = 2238)					(n = 2197)				
Less than 500	1	1	17	81		1	3	29	67	
500 - 999	0*	3	18	79		0*	5	24	71	
1,000 - 4,999	1	4	15	79	$\chi^2 =$	1	5	23	71	$\chi^2 =$
5,000 - 9,999	0*	2	18	80	20.88	1	4	25	70	12.98
10,000 and over	1	4	21	74	(.052)	1	5	29	65	(.371)
Region	(n = 2317)					(n = 2276)				
Panhandle	1	4	18	77		1	3	23	73	
North Central	2	3	15	80	$\chi^2 =$	1	4	28	67	$\chi^2 =$
South Central	1	2	19	78	18.89	2	5	26	67	9.36
Northeast	0*	4	18	78	(.091)	1	6	27	66	(.672)
Southeast	2	5	18	75		2	4	24	70	
Income Level	(n = 2149)					(n = 2109)				
Under \$20,000	1	3	16	80	$\chi^2 =$	3	3	18	75	$\chi^2 =$
\$20,000 - \$39,999	0*	3	14	83	43.56*	0*	4	23	73	49.79*
\$40,000 - \$59,999	1	2	16	81	(.000)	1	3	29	67	(.000)
\$60,000 and over	2	6	23	70		1	6	31	62	
Age	(n = 2318)					(n = 2279)				
19 - 29	1	7	13	78		0	8	28	64	
30 - 39	1	0*	21	78		2	3	32	63	
40 - 49	1	3	16	81	$\chi^2 =$	1	3	26	69	$\chi^2 =$
50 - 64	1	3	17	80	45.01*	1	5	23	72	35.81*
65 and older	2	4	22	73	(.000)	2	5	24	70	(.000)
Education	(n = 2303)					(n = 2263)				
H.S. diploma or less	1	2	15	82	$\chi^2 =$	1	4	19	76	$\chi^2 =$
Some college	1	3	18	79	31.38*	1	3	27	69	59.53*
Bachelors or grad degree	1	6	21	72	(.000)	2	8	32	59	(.000)
Occupation	(n = 1637)					(n = 1631)				
Mgt, prof or education	1	3	18	77		2	6	29	63	
Sales or office support	0*	6	15	79		0*	5	26	69	
Constrn, inst or maint	0	2	9	88		0	5	26	69	
Prodn/trans/warehsing	0	2	15	83		1	2	21	77	
Agriculture	0*	4	19	77	$\chi^2 =$	2	2	27	69	$\chi^2 =$
Food serv/pers. care	0	0	7	93	45.0*	0	1	21	78	34.94*
Hlthcare supp/safety	0	2	21	77	(.002)	1	5	33	62	(.029)
Other	0	3	28	69		0	3	37	60	

* Chi-square values are statistically significant at the .05 level. 0* = Less than 1 percent.

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

	<i>Retirement savings</i>				<i>Sig.</i>	<i>Recession</i>				<i>Sig.</i>
	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>		<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
<i>Percentages</i>										
Community Size	(n = 2132)					(n = 2179)				
Less than 500	8	11	37	45		4	10	37	49	
500 - 999	5	12	33	50		3	10	42	45	
1,000 - 4,999	7	16	30	48	$\chi^2 =$	5	12	33	50	$\chi^2 =$
5,000 - 9,999	5	13	34	48	23.21*	2	16	33	49	24.92*
10,000 and over	4	15	39	42	(.026)	3	16	38	43	(.015)
Region	(n = 2207)					(n = 2255)				
Panhandle	5	13	37	46		4	9	34	54	
North Central	5	20	27	48	$\chi^2 =$	6	12	39	43	$\chi^2 =$
South Central	6	12	35	48	34.4*	3	13	34	50	28.06*
Northeast	4	15	40	41	(.001)	3	15	38	43	(.005)
Southeast	8	12	34	47		2	17	34	46	
Income Level	(n = 2052)					(n = 2095)				
Under \$20,000	7	6	31	56	$\chi^2 =$	5	9	29	58	$\chi^2 =$
\$20,000 - \$39,999	4	13	31	51	50.4*	2	14	31	53	54.78*
\$40,000 - \$59,999	6	15	37	42	(.000)	4	11	43	42	(.000)
\$60,000 and over	6	18	39	38		5	17	38	41	
Age	(n = 2210)					(n = 2258)				
19 - 29	9	21	31	39		6	19	33	42	
30 - 39	6	15	44	36		3	18	39	40	
40 - 49	4	12	39	45	$\chi^2 =$	3	13	39	45	$\chi^2 =$
50 - 64	3	10	29	57	78.58*	2	11	35	52	50.12*
65 and older	6	13	34	47	(.000)	3	10	34	53	(.000)
Education	(n = 2196)					(n = 2242)				
H.S. diploma or less	6	10	34	51	$\chi^2 =$	4	10	29	57	$\chi^2 =$
Some college	4	11	33	51	76.56*	3	12	39	46	68.5*
Bachelors or grad degree	7	21	38	34	(.000)	5	19	39	38	(.000)
Occupation	(n = 1607)					(n = 1605)				
Mgt, prof or education	6	17	38	40		3	17	37	43	
Sales or office support	2	12	44	42		0*	15	40	45	
Constrn, inst or maint	7	9	33	51		5	10	37	49	
Prodn/trans/warehsing	4	10	32	55		2	11	34	53	
Agriculture	9	18	32	41	$\chi^2 =$	7	17	37	40	$\chi^2 =$
Food serv/pers. care	0	9	34	57	62.4*	0	13	27	60	43.89*
Hlthcare supp/safety	1	13	32	54	(.000)	3	12	41	43	(.002)
Other	3	17	25	56		3	17	29	51	

* Chi-square values are statistically significant at the .05 level. 0* = Less than 1 percent.

How concerned are you about each of the following items in your personal financial situation in the short term, meaning the next year or so?

Paying credit cards and other debt

	<i>Not at all concerned</i>	<i>Not too concerned</i>	<i>Somewhat concerned</i>	<i>Very concerned</i>	
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Sig.

<i>Percentages</i>					
Community Size (n = 2046)					
Less than 500	18	21	22	39	
500 - 999	15	30	19	36	
1,000 - 4,999	18	22	22	37	$\chi^2 =$
5,000 - 9,999	19	23	29	29	30.40*
10,000 and over	21	25	26	28	(.002)
Region (n = 2107)					
Panhandle	17	21	22	39	
North Central	18	25	21	36	$\chi^2 =$
South Central	18	24	26	32	11.71
Northeast	21	26	22	31	(.469)
Southeast	19	23	25	33	
Income Level (n = 1973)					
Under \$20,000	12	16	22	50	$\chi^2 =$
\$20,000 - \$39,999	16	21	23	40	93.3*
\$40,000 - \$59,999	16	29	26	29	(.000)
\$60,000 and over	26	26	24	25	
Age (n = 2115)					
19 - 29	12	29	21	38	
30 - 39	15	20	28	37	
40 - 49	14	24	22	40	$\chi^2 =$
50 - 64	19	23	26	32	119.2*
65 and older	34	25	20	20	(.000)
Education (n = 2100)					
H.S. diploma or less	18	24	22	36	$\chi^2 =$
Some college	15	22	25	38	36.68*
Bachelors or grad degree	24	26	24	26	(.000)
Occupation (n = 1559)					
Mgt, prof or education	20	26	26	29	
Sales or office support	15	27	22	36	
Constrn, inst or maint	13	27	24	37	
Prodn/trans/warehsing	13	21	28	38	
Agriculture	24	26	22	28	$\chi^2 =$
Food serv/pers. care	8	18	28	46	55.37*
Hlthcare supp/safety	14	14	35	38	(.000)
Other	12	18	18	53	

* Chi-square values are statistically significant at the .05 level.

Appendix Table 5. Satisfaction with Items Affecting Well-Being, 2008

Item	<i>Does Not Apply</i>	<i>Very Dissatisfied</i>	<i>Somewhat Dissatisfied</i>	<i>No Opinion</i>	<i>Somewhat Satisfied</i>	<i>Very Satisfied</i>
Your family	1%	1%	2%	6%	35%	54%
Your marriage	31	1	2	3	14	49
Your religion/spirituality	2	1	3	17	33	44
Your friends	1	1	4	11	41	43
Greenery and open space	0	2	5	11	45	37
Clean air	0	2	7	11	47	33
Your housing	0	3	8	12	45	32
Clean water	0	4	12	9	44	32
Your education	0	1	6	16	45	31
Your spare time	2	5	12	12	42	27
Your health	0	3	10	10	50	26
Your job satisfaction	27	3	7	8	34	22
Your job security	27	3	7	9	32	21
Your community	0	3	12	19	49	17
Job opportunities for you	24	9	16	15	24	13
Current income level	0	14	19	14	41	12
Financial security during retirement	1	19	27	15	31	8

Appendix Table 6. Satisfaction with Items By Community Size, Region and Individual Attributes.**

	<i>Financial security during retirement</i>				<i>Current income level</i>			
	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>No opinion</i>	<i>Satisfied</i>	<i>Significance</i>
	<i>Percentages</i>				<i>Percentages</i>			
Community Size	(n = 2191)				(n = 2251)			
Less than 500	46	14	41		32	19	49	
500 - 999	47	12	41		28	14	58	
1,000 - 4,999	49	18	33		35	15	50	
5,000 - 9,999	45	13	42	$\chi^2 = 12.92$	32	12	56	$\chi^2 = 13.07$
10,000 and up	45	16	39	(.115)	33	14	54	(.109)
Region	(n = 2257)				(n = 2324)			
Panhandle	44	21	35		30	12	59	
North Central	46	14	41		36	12	52	
South Central	49	13	38		35	15	50	
Northeast	44	15	41	$\chi^2 = 16.06^*$	32	16	53	$\chi^2 = 10.76$
Southeast	47	18	34	(.042)	30	16	55	(.216)
Individual Attributes:								
Household Income Level	(n = 2103)				(n = 2169)			
Under \$20,000	60	19	21		61	18	22	
\$20,000 - \$39,999	54	16	30		43	17	40	
\$40,000 - \$59,999	48	14	39	$\chi^2 = 112.9^*$	28	13	60	$\chi^2 = 329.3^*$
\$60,000 and over	35	13	52	(.000)	16	9	75	(.000)
Age	(n = 2264)				(n = 2328)			
19 - 29	46	19	35		38	11	52	
30 - 39	54	17	29		36	12	52	
40 - 49	56	12	32		34	12	54	
50 - 64	50	13	37	$\chi^2 = 111.1^*$	35	12	54	$\chi^2 = 64.16^*$
65 and older	29	18	54	(.000)	23	24	53	(.000)
Gender	(n = 2252)				(n = 2318)			
Male	40	16	44	$\chi^2 = 29.61^*$	28	17	55	$\chi^2 = 24.61^*$
Female	51	15	34	(.000)	37	12	51	(.000)
Education	(n = 2244)				(n = 2310)			
High school diploma or less	46	20	35		37	20	43	
Some college	49	15	36	$\chi^2 = 24.71^*$	34	15	51	$\chi^2 = 83.96^*$
Bachelors or grad degree	44	12	44	(.000)	27	8	65	(.000)
Marital Status	(n = 2254)				(n = 2321)			
Married	44	16	40		29	13	58	
Never married	50	18	32		46	18	36	
Divorced/separated	68	9	23	$\chi^2 = 65.35^*$	47	10	42	$\chi^2 = 88.95^*$
Widowed	33	20	47	(.000)	29	26	45	(.000)
Occupation	(n = 1605)				(n = 1672)			
Mgt, prof or education	46	14	40		31	7	62	
Sales or office support	55	17	28		36	13	51	
Constrn, inst or maint	50	12	39		39	16	45	
Prodn/trans/warehsing	51	9	40		28	17	55	
Agriculture	43	18	39		27	20	54	
Food serv/pers. care	68	11	21		50	11	40	
Hlthcare supp/safety	56	16	29	$\chi^2 = 41.24^*$	30	10	61	$\chi^2 = 70.19^*$
Other	49	23	29	(.000)	34	29	37	(.000)

* Chi-square values are statistically significant at the .05 level.

** Only the five items with the highest combined proportion of very and somewhat dissatisfied responses are included.

Appendix Table 6 continued

	<i>Job opportunities for you</i>			<i>Your spare time</i>			<i>Significance</i>
	<i>Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	
	<i>No</i>			<i>No</i>			
	<i>Percentages</i>			<i>Percentages</i>			
Community Size	(n = 1815)			(n = 2265)			
Less than 500	31	19	50	16	15	69	
500 - 999	35	20	45	18	9	73	
1,000 - 4,999	35	23	42	16	11	73	
5,000 - 9,999	28	19	53	21	13	66	$\chi^2 = 11.01$
10,000 and up	33	17	50	18	12	71	(.201)
Region	(n = 1853)			(n = 2335)			
Panhandle	28	21	51	11	14	76	
North Central	39	18	43	20	9	71	
South Central	32	19	50	19	11	71	
Northeast	32	17	51	17	13	70	$\chi^2 = 14.21$
Southeast	32	23	45	19	12	69	(.076)
Individual Attributes:							
<i>Household Income Level</i>	(n = 1761)			(n = 2176)			
Under \$20,000	50	16	34	18	14	68	
\$20,000 - \$39,999	40	22	38	15	15	71	
\$40,000 - \$59,999	32	21	47	17	11	73	$\chi^2 = 28.17^*$
\$60,000 and over	24	17	60	22	8	70	(.000)
<i>Age</i>	(n = 1855)			(n = 2340)			
19 - 29	33	13	54	21	9	71	
30 - 39	35	16	49	24	13	64	
40 - 49	34	22	44	24	13	64	
50 - 64	34	20	46	18	12	70	$\chi^2 = 93.48^*$
65 and older	16	35	50	4	12	83	(.000)
<i>Gender</i>	(n = 1853)			(n = 2333)			
Male	27	22	51	16	14	70	$\chi^2 = 11.10^*$
Female	37	17	46	19	10	71	(.004)
<i>Education</i>	(n = 1849)			(n = 2325)			
High school diploma or less	36	24	39	12	13	74	
Some college	35	21	44	17	12	71	$\chi^2 = 31.15^*$
Bachelors or grad degree	27	14	60	23	10	67	(.000)
<i>Marital Status</i>	(n = 1853)			(n = 2331)			
Married	31	19	50	17	9	73	
Never married	39	17	45	20	16	65	
Divorced/separated	38	18	44	25	18	57	$\chi^2 = 59.46^*$
Widowed	27	37	36	6	19	75	(.000)
<i>Occupation</i>	(n = 1615)			(n = 1673)			
Mgt, prof or education	28	12	60	22	11	68	
Sales or office support	40	16	44	28	9	63	
Constrn, inst or maint	37	20	43	13	14	74	
Prodn/trans/warehsing	33	28	38	18	14	68	
Agriculture	27	27	47	22	13	65	
Food serv/pers. care	44	18	38	31	12	57	
Hlthcare supp/safety	31	21	48	16	12	72	$\chi^2 = 27.21^*$
Other	27	36	36	19	17	64	(.018)

* Chi-square values are statistically significant at the .05 level.

** Only the five items with the highest combined proportion of very and somewhat dissatisfied responses are included.

Appendix Table 6 continued

<i>Clean water</i>				
<i>No</i>				
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>	<i>Significance</i>	
<i>Percentages</i>				
Community Size	(n = 2295)			
Less than 500	14	4	82	
500 - 999	14	7	79	
1,000 - 4,999	14	9	77	
5,000 - 9,999	27	8	65	$\chi^2 = 43.19^*$
10,000 and up	15	10	75	(.000)
Region	(n = 2370)			
Panhandle	20	9	70	
North Central	12	7	81	
South Central	17	8	75	
Northeast	13	10	77	$\chi^2 = 18.38^*$
Southeast	19	9	73	(.019)
Individual Attributes:				
<i>Household Income Level</i>	(n = 2206)			
Under \$20,000	21	11	69	
\$20,000 - \$39,999	17	9	74	
\$40,000 - \$59,999	14	10	76	$\chi^2 = 16.92^*$
\$60,000 and over	15	7	79	(.010)
<i>Age</i>	(n = 2373)			
19 - 29	22	9	70	
30 - 39	15	11	74	
40 - 49	15	10	75	
50 - 64	18	7	75	$\chi^2 = 33.48^*$
65 and older	11	7	82	(.000)
<i>Gender</i>	(n = 2362)			
Male	13	8	79	$\chi^2 = 15.87^*$
Female	18	9	73	(.000)
<i>Education</i>	(n = 2356)			
High school diploma or less	17	11	72	
Some college	15	9	76	$\chi^2 = 13.94^*$
Bachelors or grad degree	15	6	79	(.007)
<i>Marital Status</i>	(n = 2362)			
Married	14	8	78	
Never married	22	10	69	
Divorced/separated	24	11	66	$\chi^2 = 27.27^*$
Widowed	15	9	76	(.000)
<i>Occupation</i>	(n = 1679)			
Mgt, prof or education	18	7	76	
Sales or office support	18	9	73	
Constrn, inst or maint	23	8	69	
Prodn/trans/warehsing	13	11	75	
Agriculture	7	5	88	
Food serv/pers. care	23	11	66	
Hlthcare supp/safety	21	16	63	$\chi^2 = 55.67^*$
Other	9	9	83	(.000)

* Chi-square values are statistically significant at the .05 level.

** Only the five items with the highest combined proportion of very and somewhat dissatisfied responses are included.

CARI Research Report 08-3, October 2008

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