



# CENTER FOR APPLIED RURAL INNOVATION

A Research Report\*

**Well-Being in Non-Metropolitan Nebraska:  
Perceptions of the Present and Views of the  
Future**

*2009 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 the effects of the recent recession. 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? This paper provides a detailed analysis of these questions.

This report details 2,852 responses to the 2009 Nebraska Rural Poll, the fourteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their individual well-being. Trends for these questions are examined by comparing data from the thirteen previous polls to this year's results. In addition, 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 pessimistic about their current situation than last year.*** Forty-three percent of rural Nebraskans believe they are better off than they were five years ago, down from an all-time high of 53 percent last year. This drop returns the proportion of persons believing they are better off compared to five years ago back towards the historic average. This decline was offset by a large increase in the proportion of rural Nebraskans who believe they are worse off than they were five years ago, from 19 percent last year to 28 percent this year. This is the highest proportion of all 14 years of the study (also occurring in 2003).
- ***However, 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 42 percent. This year, the proportion was 44 percent. Twenty percent believe they will be worse off ten years from now. Unlike their assessments of their current situation, rural Nebraskans' outlook on their future was relatively unchanged from last 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.*** Some of the items in the latter category had large decreases in the levels of satisfaction this year as compared to last year. As an example, approximately one-third (32%) of rural Nebraskans are satisfied with their job opportunities this year, compared to 48 percent last year. And, satisfaction with job security dropped from 73 percent last year to 59 percent this year.
- ***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, 60 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 19 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.

## *Introduction*

Nebraska has experienced the effects of the recent recession. 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 fourteen years? How satisfied are they with various items that influence their well-being? This paper provides a detailed analysis of these questions.

The 2009 Nebraska Rural Poll is the fourteenth 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 2,852 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 6,400 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, the current economic climate, television viewing, self employment and work. This paper reports only results from the well-being portion of the survey.

A 45% 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

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 nine 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. Sixty-eight percent are married (Appendix Table 1) and 68 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-one percent of the respondents report their 2008 approximate household income from all sources, before taxes, as below \$40,000. Forty-seven percent report incomes over \$50,000.

Seventy-seven percent were employed in 2008 on a full-time, part-time, or seasonal basis. Eighteen percent are retired. Thirty-one percent of those employed reported working in a management, professional, or education occupation. Thirteen percent indicated they were employed in agriculture.

### ***Trends in Well-Being (1996 - 2009)***

Comparisons are made between the well-being data collected this year to the thirteen 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?"

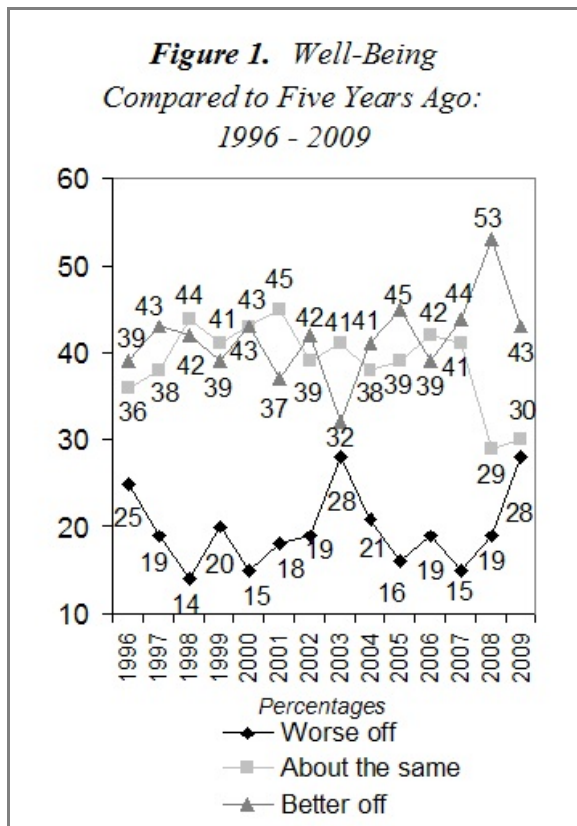
4. "Do you agree or disagree with the following statement? Life has changed so much in our modern world that most people are powerless to control their own lives."

The responses to the first three questions were expanded last 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 fourteen 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.

However, the current economic conditions appear to have influenced rural Nebraskans' assessments of their current situation. This year a marked decrease occurred in the proportion believing they are better off than they were five years ago. Forty-three percent of rural Nebraskans believe they are better off than they were five years ago, down from an all-time high of 53 percent last year. This drop returns the proportion of persons believing they are better off compared to five years ago back towards the historic average. This decline was offset by a large increase in the proportion of rural Nebraskans who believe they are worse off than they were five years ago, from 19 percent last year to

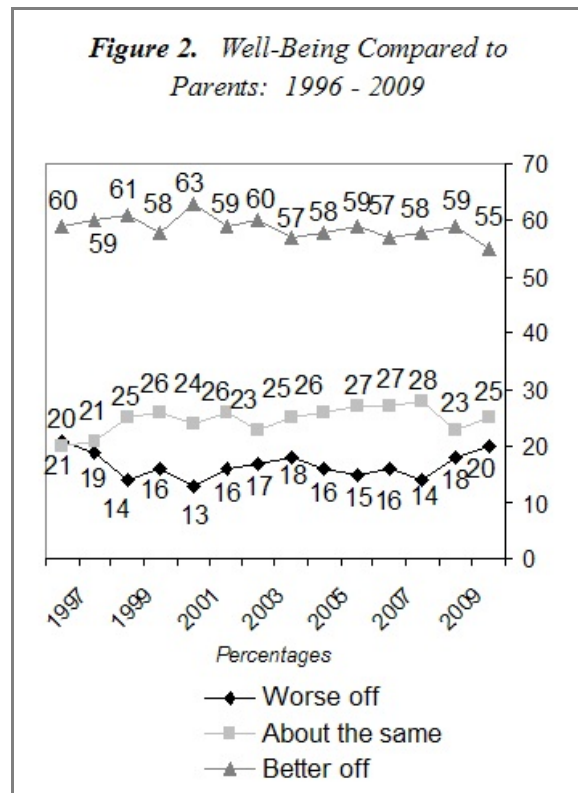




28 percent this year. This is the highest proportion of all 14 years of the study (also occurring in 2003).

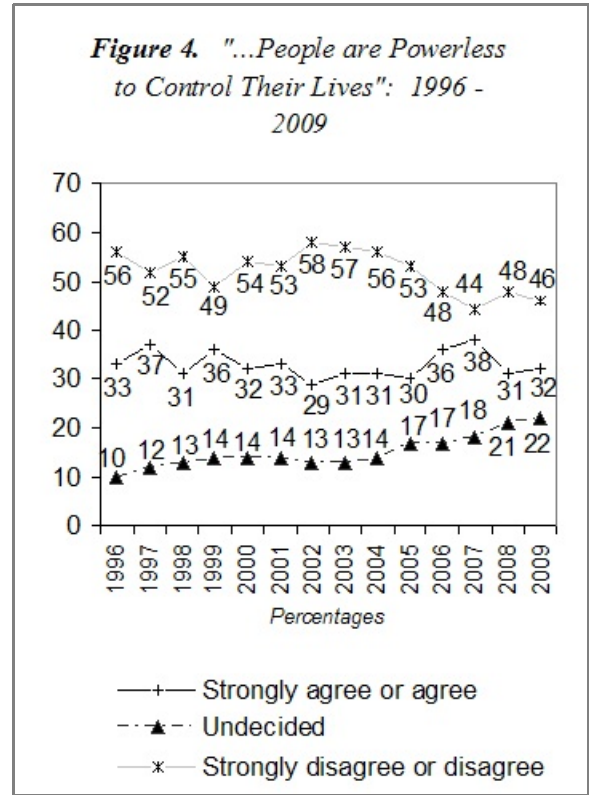
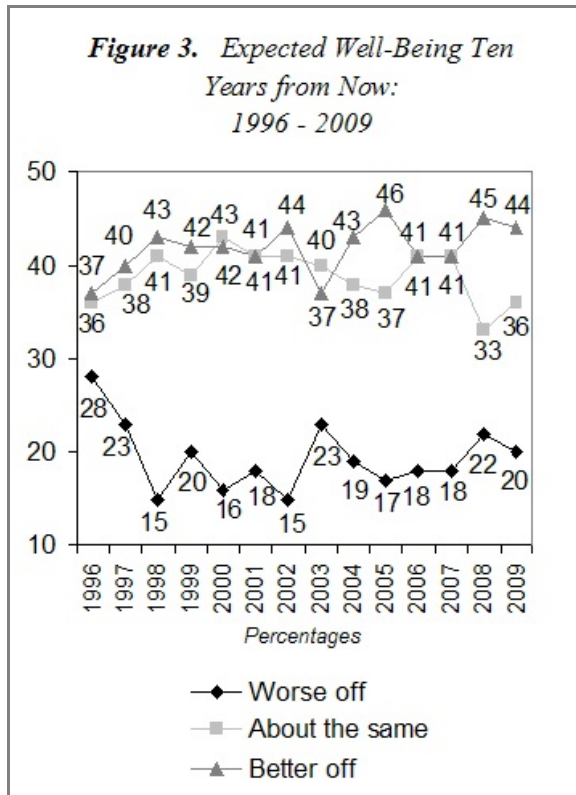
When asked to compare themselves to their parents when they were their age, the responses have been very stable over time (Figure 2). The proportion stating they are better off has averaged 59 percent over the fourteen year period. Similarly, the proportion feeling they are worse off than their parents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

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

The proportion stating they will be better off ten years from now has generally remained about 42 percent. In 2003, the proportion fell to 37 percent, the lowest of all 14 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 14 years. The proportion has declined to 20 percent this year. The proportion stating 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, declined to 33 percent last year and increased slightly to 36 percent this year. Unlike their



assessments of their current situation, rural Nebraskans' outlook on their future was relatively unchanged from last 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 46 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 22 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 thirteen 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.

**Table 1. Proportions of Respondents Very or Somewhat Satisfied with Each Factor, 1996 - 2009.\***

<i>Item</i>	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996
Your marriage	92	92	90	94	92	94	92	93	92	93	92	91	NA	NA
Your family	85	91	88	91	89	90	90	90	89	93	89	92	93	90
Your general quality of life	82	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Your friends	82	85	82	84	83	86	85	85	86	87	84	87	85	84
Greenery and open space	80	82	80	85	83	80	82	87	86	86	87	90	NA	NA
Your general standard of living	77	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Clean air	75	80	74	80	79	78	79	82	81	80	NA	NA	NA	NA
Your religion/spirituality	75	79	78	75	75	78	78	79	79	83	78	81	79	79
Your housing	73	77	73	76	78	77	79	78	78	80	80	81	75	NA
Clean water	72	76	68	74	73	73	75	76	75	73	NA	NA	NA	NA
Your job satisfaction	71	76	68	69	72	72	68	70	69	70	66	69	69	68
Your education	67	77	74	74	71	72	74	74	72	76	74	74	73	73
Your health	66	77	74	73	71	73	75	74	74	77	75	78	81	78
Your spare time**	66	71	68	68	65	66	67	67	66	71	65	71	NA	54
Your community	63	66	62	62	66	64	62	63	67	70	68	70	64	65
Your job security	59	73	64	66	65	66	62	65	66	68	59	63	64	63
Your current income level	47	53	50	50	48	49	47	48	48	51	46	53	58	54
Job opportunities	32	48	40	43	39	34	35	37	38	36	37	38	41	39
Financial security during retirement	24	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.

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.

Some of the items in the latter category had large decreases in the levels of satisfaction this year as compared to last year. As an example, approximately one-third (32%) of rural Nebraskans are satisfied with their job opportunities this year, compared to 48 percent last year. And, satisfaction with job security dropped from 73 percent last year to 59 percent this year.

### ***General Well-Being by Subgroups***

In this section, 2009 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 much better off ten years from now. Twenty-one percent of persons age 19 to 29 feel they are

much better off than they were five years ago. However, only three percent of persons age 65 and older share this opinion. Similarly, 23 percent of persons age 19 to 29 believe they will be much better off ten years from now, compared to only two percent of persons age 65 and older. The oldest respondents are the age group 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, 60 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 19 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-five 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 and

will be better off ten years from now. Approximately 45 percent of persons living in or near communities with populations of 1,000 or more believe they will be better off ten years from now, compared to 37 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.

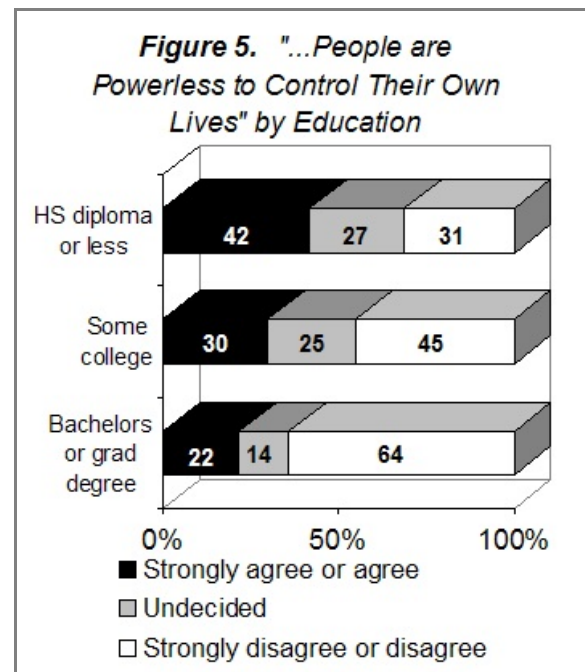
Persons with management, professional or education occupations are the occupation group most likely to believe they are better off compared to five years ago. Fifty-six percent of persons with these types of occupations believe they are better off than they were five years ago, compared to only 35 percent of persons with occupations classified as “other.” Persons with occupations in agriculture and persons with healthcare support or public safety 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 healthcare support or public safety occupations are the occupation group 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 23 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-four percent of persons age 65 and older agree with the statement, compared to 24 percent of persons age 19 to 29.

Males are more likely than females to believe people are powerless to control their own lives. The widowed respondents and persons who are divorced or separated are the marital status groups most likely to believe people are powerless. When comparing responses by occupation, persons with construction, installation or maintenance occupations are the group most likely to agree with this statement.

### *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 4. At least one-third of respondents are very satisfied with their family (48%), their marriage (45%), greenery and open space (41%), their religion/spirituality (40%), their friends (39%), and clean air (35%). Items receiving the highest proportion of very dissatisfied responses include: financial security during retirement (23%), current income level (13%), and job opportunities for you (13%).

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 5.

Respondents’ satisfaction level with their financial security during retirement differ by each of the individual characteristics examined. Persons with lower household incomes are more likely than persons with higher incomes to be dissatisfied with their financial security during retirement. Sixty-four percent of persons with household incomes between \$20,000 and \$39,999 report being dissatisfied with their financial security during retirement, compared to 51 percent of persons with household incomes of \$60,000 or more.

Persons age 40 to 64 are the age group most likely to be dissatisfied with their financial security during retirement. Approximately two-thirds (66%) of persons age 40 to 64 are dissatisfied with their financial security during retirement, compared to 39 percent of persons age 65 and older.

Other groups most likely to be dissatisfied with their financial security during retirement include: persons living in or near the largest communities, residents of the South Central region (see Appendix Figure 1 for the counties included in each region), females, persons with some college education (but less than a four year degree), divorced or separated respondents and persons with occupations classified as “other.”

Persons living in or near communities with populations ranging from 5,000 to 9,999 are more likely than persons living in or near communities of different sizes to be dissatisfied with their job opportunities. Over one-half (53%) of persons living in or near these sized communities are dissatisfied with job opportunities, compared to 40 percent of persons living in or near communities with populations ranging from

500 to 999.

Residents of the Panhandle are more likely than persons living in other regions of the state to express dissatisfaction with their job opportunities. Fifty-two percent of Panhandle residents are dissatisfied with their job opportunities, compared to 38 percent of the Southeast region residents.

Other groups most likely to say they are dissatisfied with their job opportunities include: persons with lower household incomes, females, persons with lower education levels, divorced/separated respondents and persons with production, transportation and warehousing occupations. Persons 65 and older are the age group *least* likely to express dissatisfaction with their job opportunities.

Persons with lower household incomes are more likely than persons with higher incomes to be dissatisfied with their current income level. Over one-half (56%) of persons with household incomes under \$20,000 report being dissatisfied with their current income level, compared to 23 percent of persons with household incomes of \$60,000 or more.

Persons with lower education levels are more likely than persons with higher education levels to be dissatisfied with their current income level. Other groups most likely to report being dissatisfied with their current income level include: persons who have never married, divorced/separated respondents, and persons with food service and personal care occupations.

Persons with lower household incomes are more likely than persons with higher

incomes to be dissatisfied with their job security. Other groups most likely to express dissatisfaction with their job security include: younger persons; females; persons with lower education levels; persons who have never married; persons with production, transportation and warehousing occupations; and persons with occupations classified as “other.”

Persons with lower household incomes are more likely than persons with higher household incomes to report being dissatisfied with their health. Approximately one-third (32%) of persons with household incomes under \$20,000 are dissatisfied with their health, compared to 10 percent of persons with household incomes of \$60,000 or more.

Older persons are more likely than younger persons to express dissatisfaction with their health. Other groups most likely to report dissatisfaction with their health include: persons with lower education levels, divorced or separated respondents and persons with construction, installation and maintenance occupations.

### ***Conclusion***

Rural Nebraskans were much more pessimistic about their current situation as compared to last year. However, they are continue to be generally positive about their future situation. Forty-three percent of rural Nebraskans think they are better off than they were five years ago and just under one-half (44%) think they will be better off ten years from now. The current economic conditions appeared to influence rural Nebraskans’ assessments of their current situation but not their outlook on the future.

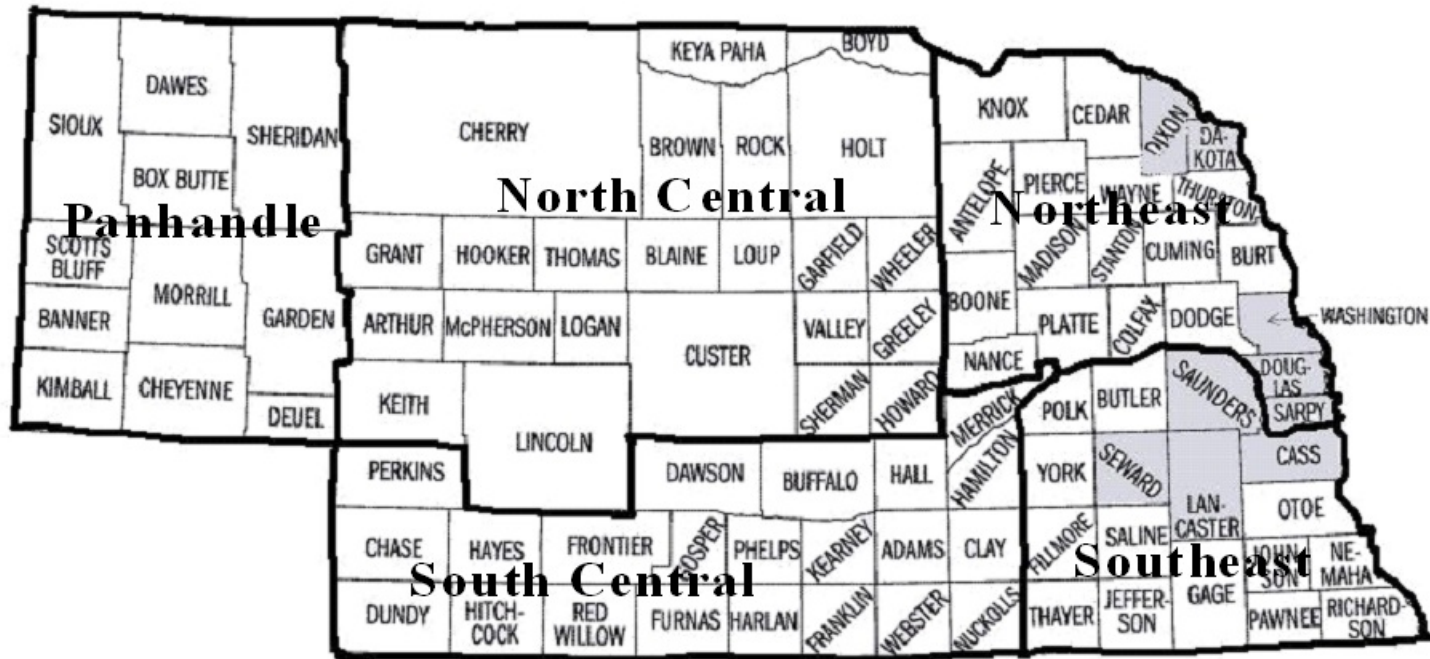
Certain groups remain pessimistic about their situation. Persons with lower household incomes, older persons, persons with lower educational levels and persons who are divorced or separated are the groups most likely to be more pessimistic about the present and the future.

When asked if they believe people are powerless to control their own lives, 32 percent of this year's respondents agreed. Widowed persons, persons with lower educational levels, older persons, persons with lower household incomes, males, and persons with occupations in construction, installation or maintenance 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. In addition, many of these latter items saw large decreases in their satisfaction levels this year as compared to last year. This likely is due to the current economic conditions.



# Appendix Figure 1. Regions of Nebraska



■ Metropolitan counties (not surveyed)

*Appendix Table 1. Demographic Profile of Rural Poll Respondents<sup>1</sup> Compared to 2000 Census*

	<b>2009 Poll</b>	<b>2008 Poll</b>	<b>2007 Poll</b>	<b>2006 Poll</b>	<b>2005 Poll</b>	<b>2004 Poll</b>	<b>2000 Census</b>
<b>Age : <sup>2</sup></b>							
20 - 39	32%	32%	31%	33%	34%	34%	33%
40 - 64	44%	44%	44%	43%	42%	42%	42%
65 and over	24%	24%	25%	24%	24%	24%	24%
<b>Gender: <sup>3</sup></b>							
Female	57%	56%	59%	30%	32%	33%	51%
Male	43%	44%	41%	70%	68%	67%	49%
<b>Education: <sup>4</sup></b>							
Less than 9 <sup>th</sup> grade	2%	2%	4%	2%	2%	2%	7%
9 <sup>th</sup> to 12 <sup>th</sup> grade (no diploma)	3%	3%	6%	4%	4%	4%	10%
High school diploma (or equivalent)	26%	26%	26%	28%	28%	31%	35%
Some college, no degree	25%	25%	23%	25%	24%	24%	25%
Associate degree	15%	12%	14%	13%	15%	14%	7%
Bachelors degree	20%	21%	18%	18%	17%	16%	11%
Graduate or professional degree	10%	10%	10%	10%	10%	8%	4%
<b>Household Income: <sup>5</sup></b>							
Less than \$10,000	6%	7%	7%	6%	7%	9%	10%
\$10,000 - \$19,999	9%	10%	13%	12%	12%	14%	16%
\$20,000 - \$29,999	13%	14%	15%	14%	15%	16%	17%
\$30,000 - \$39,999	13%	14%	14%	15%	16%	16%	15%
\$40,000 - \$49,999	12%	13%	13%	16%	15%	13%	12%
\$50,000 - \$59,999	13%	11%	12%	12%	12%	12%	10%
\$60,000 - \$74,999	14%	13%	11%	12%	10%	11%	9%
\$75,000 or more	21%	18%	16%	13%	14%	10%	11%
<b>Marital Status: <sup>6</sup></b>							
Married	68%	70%	70%	70%	72%	69%	61%
Never married	10%	10%	10%	11%	10%	11%	22%
Divorced/separated	11%	11%	10%	9%	10%	10%	9%
Widowed/widower	11%	9%	10%	10%	8%	9%	8%

<sup>1</sup> Data from the Rural Polls have been weighted by age.

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

<sup>3</sup> 2000 Census universe is total non-metro population.

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

<sup>5</sup> 2000 Census universe is all non-metro households.

<sup>6</sup> 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**

<b>Compared to Five Years Ago</b>						
	<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>						
<b>Community Size</b> (n = 2717)						
Less than 500	6	21	35	30	8	
500 - 999	4	20	34	32	10	
1,000 - 4,999	7	18	30	34	12	
5,000 - 9,999	5	23	27	31	15	$\chi^2 = 35.25^*$ (.004)
10,000 and up	6	24	26	34	10	
<b>Region</b> (n = 2808)						
Panhandle	7	23	30	28	13	
North Central	6	20	32	31	11	
South Central	5	20	28	37	10	
Northeast	6	23	32	29	10	$\chi^2 = 22.95$ (.115)
Southeast	6	26	28	31	11	
<b>Income Level</b> (n = 2627)						
Under \$20,000	13	29	39	15	4	
\$20,000 - \$39,999	6	28	31	27	8	
\$40,000 - \$59,999	6	21	26	38	10	$\chi^2 = 265.64^*$ (.000)
\$60,000 and over	2	14	24	43	17	
<b>Age</b> (n = 2812)						
19 - 29	1	20	16	43	21	
30 - 39	5	17	17	43	18	
40 - 49	6	22	29	35	10	
50 - 64	8	25	30	30	7	$\chi^2 = 369.25^*$ (.000)
65 and older	7	25	49	17	3	
<b>Gender</b> (n = 2803)						
Male	7	21	27	34	11	$\chi^2 = 11.04^*$ (.026)
Female	5	23	31	31	10	
<b>Marital Status</b> (n = 2802)						
Married	5	19	27	36	13	
Never married	4	26	25	35	11	
Divorced/separated	9	32	28	24	7	$\chi^2 = 165.33^*$ (.000)
Widowed	6	26	52	13	2	
<b>Education</b> (n = 2795)						
H.S. diploma or less	9	24	37	23	8	
Some college	5	25	28	33	9	$\chi^2 = 129.91^*$ (.000)
Bachelors degree	3	16	25	40	15	
<b>Occupation</b> (n = 1984)						
Mgt, prof or education	2	18	23	41	15	
Sales or office support	7	23	29	35	6	
Constrn, inst or maint	7	29	23	30	10	
Prodn/trans/warehsing	8	22	19	38	13	
Agriculture	6	15	29	36	15	
Food serv/pers. care	8	28	30	25	11	
Hlthcare supp/safety	4	19	27	36	13	$\chi^2 = 76.89^*$ (.000)
Other	7	31	27	20	15	

\* 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>						
<b><u>Community Size</u></b>			(n = 2722)			
Less than 500	3	16	31	40	10	
500 - 999	1	17	24	43	14	
1,000 - 4,999	4	16	21	45	14	
5,000 - 9,999	4	16	23	46	12	$\chi^2 = 22.62$
10,000 and up	3	17	26	42	12	(.124)
<b><u>Region</u></b>			(n = 2807)			
Panhandle	5	14	26	43	13	
North Central	3	15	29	44	10	
South Central	2	18	25	42	13	
Northeast	4	16	24	43	14	$\chi^2 = 23.87$
Southeast	4	19	24	40	12	(.092)
<b><u>Income Level</u></b>			(n = 2628)			
Under \$20,000	5	22	30	36	8	
\$20,000 - \$39,999	3	20	28	39	11	
\$40,000 - \$59,999	4	19	27	40	10	$\chi^2 = 102.34^*$
\$60,000 and over	2	11	20	49	18	(.000)
<b><u>Age</u></b>			(n = 2815)			
19 - 29	2	11	28	45	14	
30 - 39	5	16	25	41	14	
40 - 49	4	23	24	40	9	
50 - 64	3	22	24	40	11	$\chi^2 = 83.05^*$
65 and older	2	10	26	47	15	(.000)
<b><u>Gender</u></b>			(n = 2805)			
Male	4	15	24	43	15	$\chi^2 = 15.31^*$
Female	3	18	26	42	11	(.004)
<b><u>Marital Status</u></b>			(n = 2804)			
Married	3	16	23	44	14	
Never married	3	18	29	42	9	
Divorced/separated	7	27	28	32	6	$\chi^2 = 85.95^*$
Widowed	2	8	30	48	12	(.000)
<b><u>Education</u></b>			(n = 2793)			
H.S. diploma or less	4	17	26	42	12	
Some college	3	21	25	41	11	$\chi^2 = 32.90^*$
Bachelors degree	3	12	25	46	15	(.000)
<b><u>Occupation</u></b>			(n = 1981)			
Mgt, prof or education	2	14	26	44	15	
Sales or office support	2	23	26	39	10	
Constrn, inst or maint	3	21	25	42	10	
Prodn/trans/warehsing	7	17	20	42	13	
Agriculture	3	10	27	48	12	
Food serv/pers. care	3	29	25	36	7	
Hlthcare supp/safety	4	14	23	46	12	$\chi^2 = 72.89^*$
Other	5	26	36	24	9	(.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>						
<b><u>Community Size</u></b>	(n = 2675)					
Less than 500	4	17	42	30	7	
500 - 999	5	18	38	35	4	
1,000 - 4,999	4	14	35	39	9	
5,000 - 9,999	3	19	32	36	9	$\chi^2 = 28.45^*$
10,000 and up	3	18	33	37	9	(.028)
<b><u>Region</u></b>	(n = 2762)					
Panhandle	5	18	33	32	12	
North Central	4	15	38	37	6	
South Central	3	16	34	39	8	
Northeast	2	17	38	35	7	$\chi^2 = 25.58$
Southeast	4	20	35	32	9	(.060)
<b><u>Income Level</u></b>	(n = 2592)					
Under \$20,000	9	26	39	22	5	
\$20,000 - \$39,999	4	20	35	33	8	
\$40,000 - \$59,999	2	15	35	42	6	$\chi^2 = 156.16^*$
\$60,000 and over	1	11	32	43	12	(.000)
<b><u>Age</u></b>	(n = 2765)					
19 - 29	2	5	16	55	23	
30 - 39	1	7	27	54	12	
40 - 49	3	12	37	43	6	
50 - 64	5	24	38	30	3	$\chi^2 = 719.11^*$
65 and older	6	31	52	9	2	(.000)
<b><u>Gender</u></b>	(n = 2755)					
Male	5	18	35	34	9	$\chi^2 = 13.60^*$
Female	3	16	36	38	8	(.009)
<b><u>Marital Status</u></b>	(n = 2752)					
Married	3	15	34	39	8	
Never married	3	12	27	45	13	
Divorced/separated	6	24	37	26	7	$\chi^2 = 150.16^*$
Widowed	6	26	53	13	2	(.000)
<b><u>Education</u></b>	(n = 2748)					
H.S. diploma or less	6	21	44	24	5	
Some college	3	17	33	39	8	$\chi^2 = 143.40^*$
Bachelors degree	2	12	30	44	11	(.000)
<b><u>Occupation</u></b>	(n = 1970)					
Mgt, prof or education	1	10	32	45	12	
Sales or office support	3	14	32	47	5	
Constrn, inst or maint	3	18	32	40	7	
Prodn/trans/warehsing	2	15	30	42	11	
Agriculture	5	14	39	34	8	
Food serv/pers. care	2	18	46	31	4	
Hlthcare supp/safety	4	10	26	47	13	$\chi^2 = 87.16^*$
Other	7	26	30	35	2	(.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>			
<b><u>Community Size</u></b>	(n = 2716)			
Less than 500	41	24	35	
500 - 999	42	24	34	
1,000 - 4,999	46	22	32	
5,000 - 9,999	50	23	28	$\chi^2 = 18.47^*$
10,000 and up	51	19	31	(.018)
<b><u>Region</u></b>	(n = 2805)			
Panhandle	49	19	32	
North Central	46	20	34	
South Central	47	21	32	
Northeast	44	26	30	$\chi^2 = 11.45$
Southeast	48	23	29	(.177)
<b><u>Household Income</u></b>	(n = 2625)			
Under \$20,000	26	29	45	
\$20,000 - \$39,999	39	26	35	
\$40,000 - \$59,999	48	23	29	$\chi^2 = 195.74^*$
\$60,000 and over	64	14	23	(.000)
<b><u>Age</u></b>	(n = 2808)			
19 - 29	47	29	24	
30 - 39	52	19	29	
40 - 49	56	19	24	
50 - 64	48	19	33	$\chi^2 = 121.16^*$
65 and older	31	26	44	(.000)
<b><u>Gender</u></b>	(n = 2801)			
Male	45	19	36	$\chi^2 = 26.68^*$
Female	48	24	28	(.000)
<b><u>Education</u></b>	(n = 2790)			
H.S. diploma or less	31	27	42	
Some college	45	25	30	$\chi^2 = 195.28^*$
Bachelors or grad degree	64	14	22	(.000)
<b><u>Marital Status</u></b>	(n = 2798)			
Married	51	21	29	
Never married	42	24	33	
Divorced/separated	40	22	38	$\chi^2 = 55.32^*$
Widowed	30	30	40	(.000)
<b><u>Occupation</u></b>	(n = 1979)			
Mgt, prof or education	64	16	20	
Sales or office support	54	21	25	
Constrn, inst or maint	44	17	39	
Prodn/trans/warehsing	38	26	35	
Agriculture	50	19	31	
Food serv/pers. care	42	23	35	
Hlthcare supp/safety	52	24	24	$\chi^2 = 75.55^*$
Other	53	22	24	(.000)

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

*Appendix Table 4. Satisfaction with Items Affecting Well-Being, 2009*

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	3%	2%	3%	10%	35%	48%
Your marriage	33	1	1	4	17	45
Greenery and open space	0*	2	4	15	39	41
Your religion/spirituality	3	1	3	20	33	40
Your friends	2	1	3	14	40	39
Clean air	0*	3	7	16	40	35
Your general quality of life	0	2	5	12	50	32
Clean water	0*	5	11	12	40	32
Your housing	0*	3	8	16	43	30
Your general standard of living	0	2	8	14	49	28
Your education	0*	2	9	22	40	27
Your spare time	3	4	12	16	39	26
Your health	0	6	13	15	45	21
Your job satisfaction	27	4	7	10	35	18
Your community	0	4	12	22	47	16
Your job security	27	6	13	12	30	13
Current income level	0*	13	24	17	37	10
Job opportunities for you	21	13	22	20	18	7
Financial security during retirement	2	23	33	19	19	5

0\* = Less than 1 percent.

**Appendix Table 5. Satisfaction with Items By Community Size, Region and Individual Attributes.\*\***

	<i>Financial security during retirement</i>				<i>Your job opportunities</i>			
	<i>No</i>		<i>Satisfied</i>	<i>Significance</i>	<i>No</i>		<i>Satisfied</i>	<i>Significance</i>
	<i>Dissatisfied</i>	<i>opinion</i>			<i>Dissatisfied</i>	<i>opinion</i>		
	<i>Percentages</i>							
<b>Community Size</b>	(n = 2367)				(n = 2170)			
Less than 500	54	22	24		43	28	30	
500 - 999	57	18	25		40	28	32	
1,000 - 4,999	52	22	26		42	26	33	
5,000 - 9,999	56	18	25	$\chi^2 = 15.56^*$	53	14	33	$\chi^2 = 22.19^*$
10,000 and up	62	16	22	(.049)	44	26	31	(.005)
<b>Region</b>	(n = 2438)				(n = 2223)			
Panhandle	57	17	26		52	21	27	
North Central	49	23	28		45	26	30	
South Central	60	17	23		41	26	34	
Northeast	57	21	22	$\chi^2 = 18.10^*$	45	25	30	$\chi^2 = 15.96^*$
Southeast	56	18	27	(.021)	38	27	36	(.043)
<b>Individual Attributes:</b>								
<i>Household Income Level</i>	(n = 2297)				(n = 2138)			
Under \$20,000	60	22	18		50	26	24	
\$20,000 - \$39,999	64	16	20		51	25	24	
\$40,000 - \$59,999	59	19	22	$\chi^2 = 41.30^*$	49	22	29	$\chi^2 = 59.55^*$
\$60,000 and over	51	18	31	(.000)	35	25	40	(.000)
<i>Age</i>	(n = 2443)				(n = 2228)			
19 - 29	54	26	20		46	21	34	
30 - 39	55	23	22		42	24	34	
40 - 49	67	16	16		46	23	31	
50 - 64	66	14	20	$\chi^2 = 154.27^*$	45	28	27	$\chi^2 = 33.84^*$
65 and older	39	21	40	(.000)	28	36	37	(.000)
<i>Gender</i>	(n = 2438)				(n = 2225)			
Male	50	22	28	$\chi^2 = 31.44^*$	39	29	32	$\chi^2 = 19.92^*$
Female	62	17	21	(.000)	47	22	31	(.000)
<i>Education</i>	(n = 2428)				(n = 2219)			
High school diploma or less	54	22	25		46	27	28	
Some college	62	18	21	$\chi^2 = 19.78^*$	46	26	28	$\chi^2 = 27.54^*$
Bachelors or grad degree	53	18	28	(.001)	38	23	39	(.000)
<i>Marital Status</i>	(n = 2437)				(n = 2221)			
Married	57	19	24		40	26	34	
Never married	59	22	19		53	26	21	
Divorced/separated	68	16	16	$\chi^2 = 51.42^*$	58	20	23	$\chi^2 = 52.25^*$
Widowed	39	23	38	(.000)	28	25	46	(.000)
<i>Occupation</i>	(n = 1725)				(n = 1878)			
Mgt, prof or education	55	18	27		39	20	41	
Sales or office support	73	13	14		50	26	25	
Constrn, inst or maint	58	29	13		40	28	32	
Prodn/trans/warehsing	63	20	18		55	24	21	
Agriculture	48	24	28		29	34	38	
Food serv/pers. care	71	16	14		47	26	28	
Hlthcare supp/safety	68	13	20	$\chi^2 = 75.20^*$	48	21	31	$\chi^2 = 74.75^*$
Other	75	6	19	(.000)	52	21	27	(.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 5 continued

	<i>Your current income level</i>				<i>Your job security</i>			
	<i>Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Significance</i>
	<i>No</i>				<i>No</i>			
					<i>Percentages</i>			
<b>Community Size</b>	(n = 2568)				(n = 2019)			
Less than 500	38	20	42		28	15	57	
500 - 999	31	19	50		21	19	59	
1,000 - 4,999	36	13	50		24	15	62	
5,000 - 9,999	37	16	48	$\chi^2 = 15.85^*$	29	14	58	$\chi^2 = 8.04$
10,000 and up	38	17	45	(.045)	25	17	58	(.429)
<b>Region</b>	(n = 2646)				(n = 2071)			
Panhandle	36	18	46		26	18	55	
North Central	37	15	47		27	19	55	
South Central	36	17	47		25	15	61	
Northeast	38	17	45	$\chi^2 = 1.71$	24	15	60	$\chi^2 = 6.88$
Southeast	35	16	48	(.989)	25	14	61	(.550)
<b>Individual Attributes:</b>								
<b>Household Income Level</b>	(n = 2502)				(n = 1993)			
Under \$20,000	56	24	20		37	22	41	
\$20,000 - \$39,999	48	18	34		35	19	47	
\$40,000 - \$59,999	35	15	50	$\chi^2 = 284.51^*$	28	14	58	$\chi^2 = 108.56^*$
\$60,000 and over	23	11	66	(.000)	16	13	71	(.000)
<b>Age</b>	(n = 2648)				(n = 2076)			
19 - 29	42	15	43		31	10	60	
30 - 39	35	14	52		25	18	58	
40 - 49	41	11	48		24	16	60	
50 - 64	36	17	47	$\chi^2 = 67.57^*$	26	16	58	$\chi^2 = 29.97^*$
65 and older	29	27	44	(.000)	14	25	61	(.000)
<b>Gender</b>	(n = 2644)				(n = 2070)			
Male	35	18	47	$\chi^2 = 5.47$	22	19	59	$\chi^2 = 17.70^*$
Female	38	15	47	(.065)	28	13	59	(.000)
<b>Education</b>	(n = 2636)				(n = 2066)			
High school diploma or less	42	22	37		30	20	50	
Some college	38	17	45	$\chi^2 = 80.34^*$	27	16	58	$\chi^2 = 34.61^*$
Bachelors or grad degree	30	11	58	(.000)	20	13	67	(.000)
<b>Marital Status</b>	(n = 2643)				(n = 2070)			
Married	33	16	51		22	15	63	
Never married	51	16	33		37	17	46	
Divorced/separated	51	14	35	$\chi^2 = 87.62^*$	33	19	47	$\chi^2 = 54.64^*$
Widowed	29	27	45	(.000)	16	26	58	(.000)
<b>Occupation</b>	(n = 1953)				(n = 1873)			
Mgt, prof or education	30	11	59		18	12	70	
Sales or office support	43	14	44		26	14	60	
Constrn, inst or maint	44	16	40		29	17	53	
Prodn/trans/warehsing	39	19	42		38	16	47	
Agriculture	30	19	52		13	16	71	
Food serv/pers. care	57	11	32		33	21	46	
Hlthcare supp/safety	38	6	56	$\chi^2 = 86.60^*$	30	18	53	$\chi^2 = 84.96^*$
Other	55	11	34	(.000)	38	16	46	(.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 5 continued

		<i>Your health</i>			
		<i>No</i>			
		<i>Dissatisfied</i>	<i>opinion</i>	<i>Satisfied</i>	<i>Significance</i>
		<i>Percentages</i>			
<b>Community Size</b>		(n = 2639)			
	Less than 500	23	14	63	
	500 - 999	20	15	66	
	1,000 - 4,999	17	14	69	
	5,000 - 9,999	24	18	58	$\chi^2 = 15.92^*$
	10,000 and up	18	15	67	(.044)
<b>Region</b>		(n = 2721)			
	Panhandle	22	16	63	
	North Central	17	15	69	
	South Central	21	14	65	
	Northeast	19	15	66	$\chi^2 = 8.28$
	Southeast	17	17	66	(.406)
<b>Individual Attributes:</b>					
<i>Household Income Level</i>		(n = 2557)			
	Under \$20,000	32	21	47	
	\$20,000 - \$39,999	25	17	58	
	\$40,000 - \$59,999	18	15	67	$\chi^2 = 150.19^*$
	\$60,000 and over	10	11	79	(.000)
<i>Age</i>		(n = 2727)			
	19 - 29	12	13	75	
	30 - 39	13	15	72	
	40 - 49	20	14	66	
	50 - 64	24	15	61	$\chi^2 = 53.68^*$
	65 and older	24	18	59	(.000)
<i>Gender</i>		(n = 2719)			
	Male	21	18	61	$\chi^2 = 18.08^*$
	Female	18	13	69	(.000)
<i>Education</i>		(n = 2708)			
	High school diploma or less	24	22	54	
	Some college	20	15	65	$\chi^2 = 109.27^*$
	Bachelors or grad degree	14	8	78	(.000)
<i>Marital Status</i>		(n = 2718)			
	Married	18	14	69	
	Never married	20	20	60	
	Divorced/separated	28	18	54	$\chi^2 = 37.21^*$
	Widowed	21	19	60	(.000)
<i>Occupation</i>		(n = 1963)			
	Mgt, prof or education	12	9	79	
	Sales or office support	22	10	69	
	Constrn, inst or maint	25	21	54	
	Prodn/trans/warehsing	21	24	55	
	Agriculture	11	13	76	
	Food serv/pers. care	16	26	58	
	Hlthcare supp/safety	19	8	73	$\chi^2 = 105.02^*$
	Other	19	19	61	(.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.

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