NEBRASKA RURAL POLL

A Research Report

Earning a Living in Nonmetropolitan Nebraska

2014 Nebraska Rural Poll Results

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Executive Summary

While wage and salary jobs make up about 80 percent of all Nebraska jobs, they are being steadily replaced by self-employment. This is especially true in nonmetropolitan counties. Given this, what types of jobs do rural Nebraskans have? How many rural Nebraskans derive income from self-employment? What motivates rural Nebraskans' decision to be employed? This paper provides a detailed analysis of these questions.

This report details 1,943 responses to the 2014 Nebraska Rural Poll, the nineteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their employment. Comparisons are made among different respondent subgroups, that is, comparisons by age, income level, region, etc. Based on these analyses, some key findings emerged:

- ***Most rural Nebraskan households have full-time employment and many employed households derive part of their household income from self-employment.*** Three-quarters of rural Nebraskan households (75%) currently have at least one full-time job. Thirty-four percent of rural Nebraskan households currently have at least one part-time job and 25 percent have at least one seasonal job. Forty-three percent of employed rural Nebraskan households received part of their income from self-employment in the past year.

- ***Just over four in ten employed rural Nebraska households (42%) have multiple job holding by members of the household.*** Just under one-half (42%) of the employed households have the same number of jobs as adults living in the household. Seventeen percent of the households have more adult members in their household than jobs.

- ***Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have multiple job holding in their household.*** Just over one-half (51%) of persons living in or near communities with populations ranging from 500 to 999 have multiple job holding in their household, compared to 37 percent of persons living in or near communities with more than 10,000.

- ***Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have received income from some type of self-employment activity.*** Over one-half (58%) of employed households living in or near communities with less than 500 persons have at least one person who is self-employed, compared to 31 percent of households living in or near communities with populations of 10,000 or more.
  - ✓ Just over six in ten self-employed rural Nebraskan households located in or near the smallest communities (61%) have a farm or ranch, 48 percent have a farm related business, 41 percent have a nonfarm business and 11 percent provide a contract service to a company.

- ***Most self-employed rural Nebraskan households get less than one-half of their total household income from self-employment.*** Over one-half (54%) of self-employed rural Nebraskan households get less than one-half of their total household income from self-employment. Just

over one-quarter (29%) of self-employed rural Nebraskan households get almost all (76 percent or more) of their household income from self-employment.

- ***Many self-employed rural Nebraskan households are content with self-employment and would not accept a job with an employer.*** Just over four in ten self-employed households (41%) say a self-employed worker in the household would probably or definitely not accept a job for an employer instead of self-employment. One-third (33%) don't know if they would accept a job and 26 percent probably or definitely would accept a job with an employer.

- ***Eighteen percent of employed rural Nebraskan households have at least one member who telecommutes for at least one of their jobs.***

- ***Twenty-eight percent of employed rural Nebraskan households report at least one member is overqualified for their job.*** Twenty-eight percent say at least one household member has settled for a job they are overqualified for because nothing better is available.
  - ✓ Younger persons, persons with lower household incomes and persons with food service or personal care occupations are the groups most likely to say someone in their household is overqualified for their job.

- ***Most employed rural Nebraskan households with at least one part-time job have at least one person who wants to work a full time workweek.*** Over eight in ten employed rural Nebraskan households with a part-time job (82%) say at least one person wants to work a full time workweek of 35 hours or more per week.

- ***At least nine in ten rural Nebraskans rate income for basic needs (94%) and being able to do work I enjoy (90%) as either important or very important reasons in their decision to be employed.*** Other items rated as important by at least three-quarters of the respondents include: to secure health insurance (84%), income to enjoy extras (82%), and I enjoy meeting the challenges of work and being successful (79%).

Introduction

While wage and salary jobs make up about 80 percent of all Nebraska jobs, they are being steadily replaced by self-employment. This is especially true in nonmetropolitan counties. Given this, what types of jobs do rural Nebraskans have? How many rural Nebraskans derive income from self-employment? What motivates rural Nebraskans' decision to be employed? This paper provides a detailed analysis of these questions.

This report details 1,943 responses to the 2014 Nebraska Rural Poll, the nineteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their employment.

Methodology and Respondent Profile

This study is based on 1,943 responses from Nebraskans living in 86 counties in the state.[1] A self-administered questionnaire was mailed in April to 6,813 randomly selected households, including an oversample of 500 Hispanic households. Metropolitan counties not included in the sample were Cass, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, successful communities, personal safety and employment. This paper reports only results from the employment section.

A 29% 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 nonmetropolitan population of Nebraska (using the latest available data from the 2010 U.S. Census and the 2008 - 2012 American Community Survey). 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. Thus, 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.

1 In the spring of 2013, the Grand Island area (Hall, Hamilton, Howard and Merrick Counties) was designated a metropolitan area. To facilitate comparisons from previous years, these four counties are still included in our sample. In addition, the Sioux City area metropolitan counties of Dixon and Dakota were added this year because of a joint Metro Poll being conducted by the University of Nebraska at Omaha that ensures all counties in the state were sampled. Although classified as metro, Dixon County is rural in nature. Dakota County is similar in many respects to other "micropolitan" counties the Rural Poll surveys.

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 nonmetropolitan counties in Nebraska (using U.S. Census figures from 2010).

The average age of respondents is 51 years. Sixty-eight percent are married (Appendix Table 1) and 69 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 42 years and have lived in their current community 27 years. Fifty-five percent are living in or near towns or villages with populations less than 5,000. Ninety-six percent have attained at least a high school diploma.

Thirty-four percent of the respondents report their 2013 approximate household income from all sources, before taxes, as below $40,000. Fifty-four percent report incomes over $50,000.

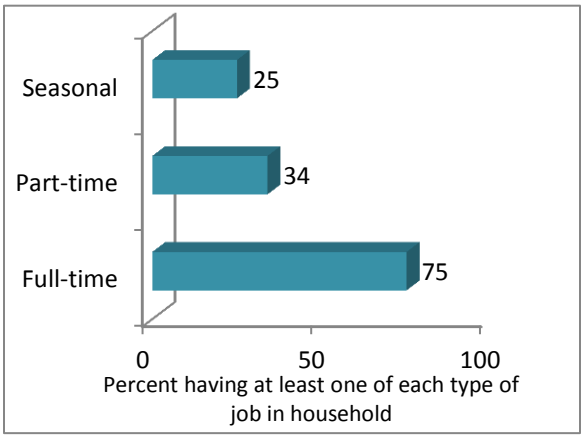
Sixty-nine percent were employed in 2013 on a full-time, part-time, or seasonal basis. Twenty-one percent are retired. Thirty-nine percent of those employed reported working in a management, professional, or education occupation. Twelve percent indicated they were employed in agriculture.

Employment

Respondents were first asked what best describes their current situation. Most rural Nebraskans are currently working. Sixty-nine percent are working while 21 percent are retired. Five percent are homemakers, three percent are disabled, and one percent is currently students. Only one percent report being unemployed.

Respondents were then asked how many full-time, part-time, and seasonal or other occasional jobs are currently held by up to three members of their household. Three quarters of rural Nebraskan households (75%) have at least one full-time job (Figure 1). Just over one-third of households (34%) currently have at least one part-time job and 25 percent have at least one seasonal or occasional job.

Figure 1. *Types of Jobs Held*



Types of jobs currently held by rural Nebraskan households are examined by community size, region and various individual attributes (Appendix Table 2). Persons living in or near smaller communities are more likely than persons living in or near larger communities to have at least one seasonal or occasional job in their household. Approximately 30 percent of persons living in or near communities with populations under 5,000 have at least one seasonal or occasional job in their household, compared to 21 percent of persons living in or near communities with 10,000 or more persons.

Persons with the highest household incomes are more likely than persons with lower incomes to have at least one full-time job in their household. Eighty-nine percent of persons with household incomes of $60,000 or more

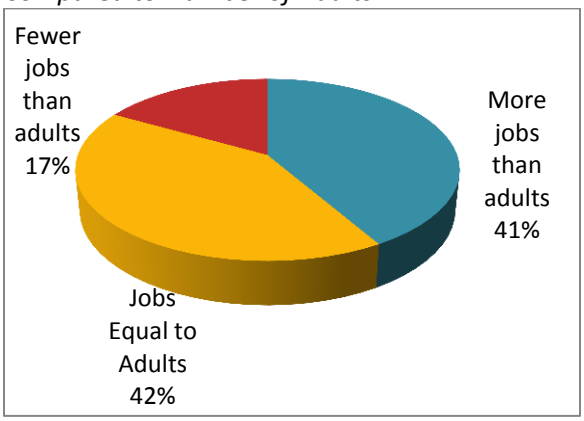
have at least one full-time job in the household, compared to 34 percent of persons with household incomes under $20,000. Persons with mid-level incomes are the group most likely to have a seasonal or occasional job.

Persons with the highest education levels are more likely than persons with less education to have all types of employment in their household. And, the youngest persons are more likely than older persons to have all types of jobs. At least nine in ten persons under the age of 50 have at least one full-time job in their household. And, over one-third of persons under the age of 64 have at least one part-time job in their household. The persons who have never married and the married persons are the marital groups most likely to have all types of jobs in their household.

When comparing responses by occupation, persons with jobs classified as other are the group *least* likely to have a full-time job in their household. Persons with sales or office support occupations are the group most likely to have a part-time job in their household. Just over one-half (51%) of persons with these types of occupations have at least one part-time job in their household. Persons with occupations in agriculture are the group most likely to have a seasonal or occasional job in their household.

Next, the total number of jobs in the household was compared to the number of adults living in the household. Only households with at least one job were included in this analysis. Just over four in ten employed rural Nebraska households (42%) have more jobs than adult members of their household or multiple job holding by members of the household (Figure 2). Forty-two percent of the employed households have the same number of jobs as adults living in the household. Seventeen

Figure 2. *Number of Jobs in Household Compared to Number of Adults*



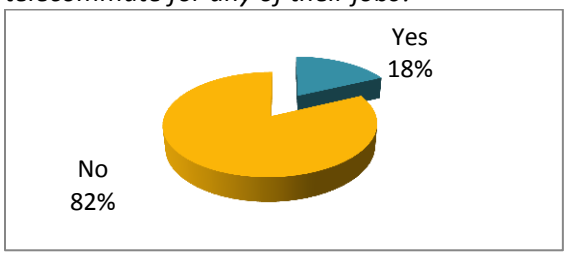
percent of the households have more adult members in their household than jobs.

Multiple job holding by households is examined by community size, region and various individual attributes (Appendix Table 3). Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have multiple job holding in their household. Just over one-half (51%) of persons living in or near communities with populations ranging from 500 to 999 have multiple job holding in their household, compared to 37 percent of persons living in or near communities with populations of 10,000 or more.

Other groups most likely to have multiple job holding in their household include: persons with higher household incomes, persons under the age of 50, and persons with higher education levels. When comparing responses by occupations, persons with occupations classified as other and persons with sales or office support occupations are the groups most likely to have multiple job holding in their household.

The following questions were only asked of those households having at least one job in the household. Respondents were asked if anyone in their household telecommutes for any of their jobs (work for an employer from home at least 1 day in a typical week). Eighteen percent of employed rural Nebraskan households report at least one member telecommutes for their job (Figure 3).

Figure 3. *Does anyone in the household telecommute for any of their jobs?*

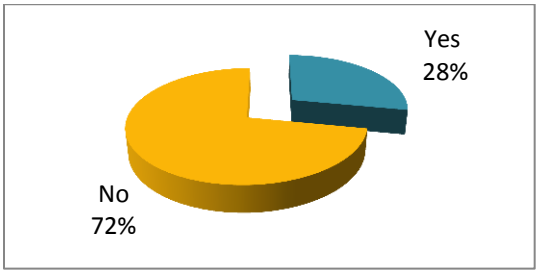


Some statistically significant differences are found by the characteristics examined (Appendix Table 4). Females are more likely than males to have a household member who telecommutes. When comparing responses by education level, persons with some college education (but not a four year degree) are the group most likely to have a household member who telecommutes. Persons who have never married are the marital group most likely to have a household member who telecommutes.

Next, respondents were asked, "Sometimes people have to settle for a job they are over-qualified for because nothing better is available. Does that describe any person in this household?" Just over one-quarter (28%) of employed rural Nebraskan households report at least one member has settled for a job for which they are overqualified (Figure 4).

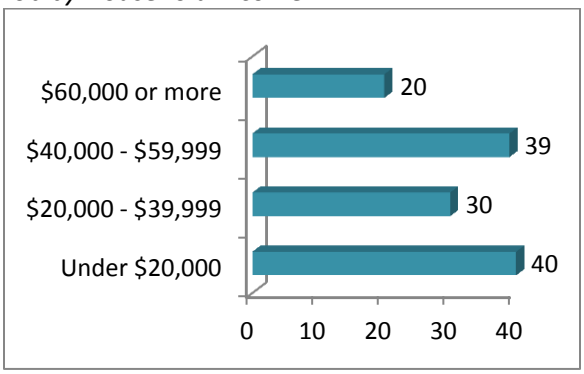
This question was examined by community size, region and various individual attributes

Figure 4. *Has any household member settled for a job they are overqualified for because nothing better is available?*



(Appendix Table 5). Persons with lower household incomes are more likely than persons with higher incomes to report having a household member who is overqualified for their job. Forty percent of persons with household incomes under $20,000 say a household member is overqualified for their job, compared to 20 percent of persons with household incomes of $60,000 or more (Figure 5).

Figure 5. *Proportion Overqualified for Current Job by Household Income*



Younger persons are more likely than older persons to have a household member who is overqualified for their job. Forty-one percent of persons age 19 to 29 say a household member is overqualified for their job, compared to 20 percent of persons age 65 and older.

Persons with food service or personal care occupations are more likely than persons with different occupations to say a household member is overqualified for their job. Forty-one percent of persons with these types of occupations report having a household member who is overqualified for their job, compared to 16 percent of persons with occupations in agriculture.

Most employed rural Nebraskan households have someone who works 50 or more weeks in the year. Eighty-two percent of rural Nebraskan households report a member worked 50 or more weeks in the past year (including paid vacation, sick leave and military service).

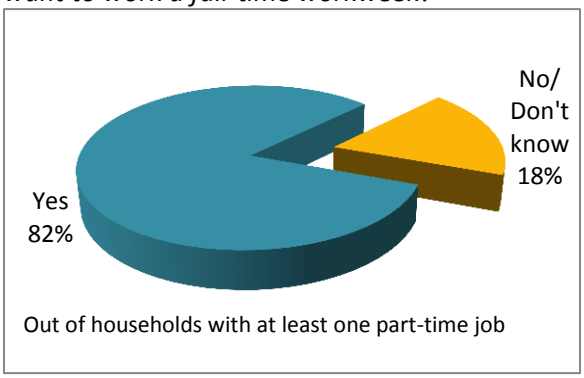
The groups most likely to report having a household member who worked 50 or more weeks during the past year include: persons living in or near communities with populations ranging from 5,000 to 9,999; persons with higher household incomes; persons with higher education levels; persons under the age of 65; married persons; persons with sales or office support occupations; and persons with occupations classified as other (Appendix Table 6).

Most employed rural Nebraskan households also have someone who works at least 35 hours per week. Ninety-one percent of employed rural Nebraskan households report at least one member works 35 or more hours each week.

The groups most likely to report having a household member who works 35 or more hours per week include: persons living in or near communities with populations ranging from 5,000 to 9,999; persons with higher household incomes; persons with higher education levels; persons under the age of 65; persons who are divorced or separated; married persons and persons with construction, installation or maintenance occupations (Appendix Table 7).

Next, employed households with at least one part-time job were asked if any person in the household wanted to work a full time workweek of 35 hours or more per week. Over eight in ten employed rural Nebraskan households (82%) have someone who wants to work a full time workweek (Figure 6).

Figure 6. *Does any person in the household want to work a full-time workweek?*



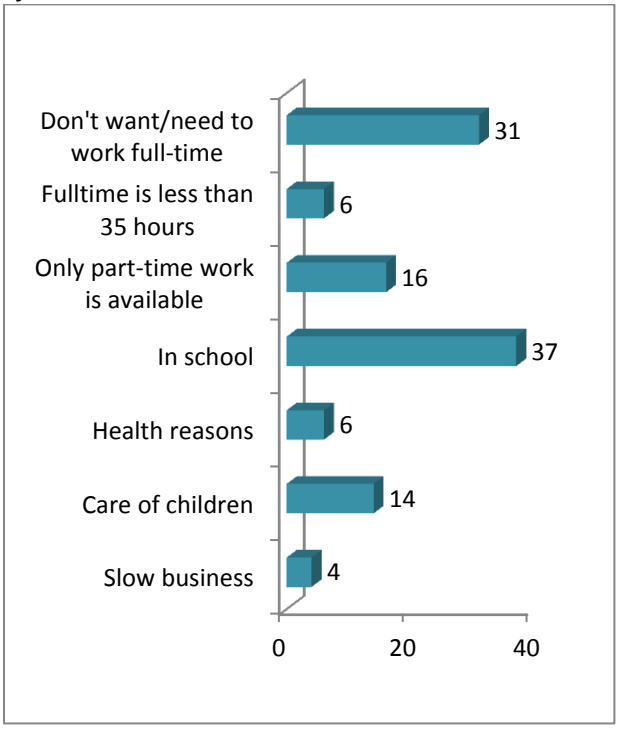
Households with part-time employees living in or near communities with populations ranging from 5,000 to 9,999 are more likely than part-time employed households in different sized communities to say someone in the household wants to work a full time workweek (Appendix Table 8).

Other groups most likely to report having a household member wanting to work a full time workweek include: persons with higher household incomes, females, persons with higher education levels, persons between the ages of 30 and 49, and married persons. When comparing responses by occupation, persons with food service or personal care occupations are the group *least* likely to have someone in their household who wants to work full-time.

Finally, those households who have at least one individual who is currently working part time or only part of the year were asked why. Almost one-third of households with part-time employees (31%) say they don't want or need to work full-time (Figure 7). Over one-third (37%) of part-time employed households say that worker is in school. Sixteen percent say only part-time work is available and 14 percent cite the care of children.

The reasons for working part-time are examined by various characteristics (Appendix Table 9). Residents of both the Panhandle and North Central regions are more likely than residents of other regions to say only part-time work is available (see Appendix Figure 1 for the counties included in each region). Approximately 21 percent of residents of these two regions say only part-time work is available,

Figure 7. *Reasons for Working Part Time or Part of the Year*



compared to nine percent of residents of the Southeast region. Residents of the Southeast region are the regional group most likely to cite care of children as a reason for working part-time. And, residents of the Northeast region are more likely than residents of other regions to say a household member works part-time because they are in school.

Persons with lower household incomes are more likely than persons with higher incomes to say someone in their household works part-time because only part-time work is available and for health reasons. Persons with higher household incomes are more likely than persons with lower incomes to say someone in their household doesn't want to or need to work full-time.

Females are more likely than males to say a household member works part-time because of they are in school and only part-time work is available. Males are more likely than females to say someone in their household doesn't need or want to work full-time.

The youngest persons are more likely than older persons to say someone works part-time because they are in school. Persons age 30 to 39 are the age group most likely to say the care of children is the reason an individual in their household works part-time. The majority of the oldest persons (73%) say a household member works part-time because they don't want or need to work full-time.
Persons with the lowest education levels are more likely than persons with more education to say an individual in their home doesn't want or need to work full-time. Persons with some college education but not a four year degree are the group most likely to say only part-time work is available. Persons with the highest education levels are more likely than persons

with less education to say care of children and being in school are reasons someone in their household works part-time.

Most of the persons who have never married (63%) say someone in their household works part-time because they are in school. Married persons are the marital group most likely to say someone works part-time because of the care of children.

Persons with production, transportation or warehousing occupations are more likely than persons with different occupations to say someone works part-time because of slow business. Persons with sales or office support occupations are the group most likely to say a household member works part-time because of health reasons.

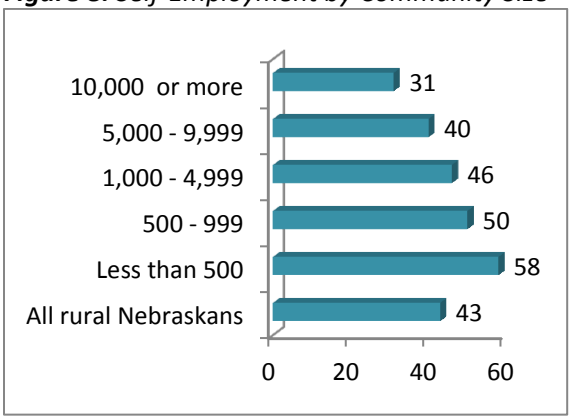
Self-Employment

Self-employment is an important part of the economy of Nebraska. In this survey, self-employment is defined as the following. Self-employed people either: 1) own a business, farm or ranch and are paid directly by their clients/customers; 2) are paid directly by clients/customers for a service they provide (for example, in home daycare, freelance writing, home or auto repairs); or 3) contract their services to a company but are not considered employees (the company does not withhold taxes or pay benefits).

Based on the above definition, respondents were asked if any person in their household received any income from self-employment in the past year. Over four in ten employed rural Nebraskan households (43%) received some income from self-employment during the past year.

Certain groups of respondents are more likely than others to have a self-employed individual in their household (Appendix Table 10). Persons living in or near smaller communities are more likely than persons living in or near larger communities to have earned income from some type of self-employment activity during the past year. Fifty-eight percent of persons living in or near communities with less than 500 persons have a self-employed individual in their household, compared to 31 percent of persons living in or near communities with populations of 10,000 or more (Figure 8).

Figure 8. *Self-Employment by Community Size*



Residents of the North Central region are the regional group most likely to have some type of self-employment income. Six in ten residents of the North Central region (60%) received some income from self-employment in the past year, compared to 36 percent of the Panhandle residents.

Older persons are more likely than younger persons to have received some income from self-employment during the past year. One-half (50%) of persons age 65 and older received some income from self-employment, compared to 32 percent of persons age 19 to 29.

Other groups most likely to have a self-employed individual in their household include: persons with higher household incomes, persons with higher education levels, married persons, and persons with occupations in agriculture.

Those who reported having some income from self-employment were asked what types of self-employment they have in their household. Over one-half (55%) of self-employed households have a non-farm business or self-employment activity. Just over four in ten self-employed households (44%) have a farm or ranch. Thirty-eight percent of the self-employed households have a farm related business or self-employment activity and 14 percent provide a contract service to a company.

The types of self-employment are examined by community size, region and various individual attributes (Appendix Table 11). Persons living in or near smaller communities are more likely than persons living in or near larger communities to have a farm or ranch and to have a farm related business. Persons living in or near larger communities are more likely than persons living in or near smaller communities to have a nonfarm business.

Residents of the Northeast region are more likely than residents of other regions of the state to have a farm related business. Forty-five percent of Northeast residents have a farm related business, compared to 19 percent of Panhandle residents.

Both the oldest and youngest persons are the age groups most likely to have a farm or ranch. The youngest persons are more likely than older persons to have a farm related business. Persons age 30 to 39 are the group most likely to have a nonfarm business. And, persons age 40 to 49 are the group most likely to provide a contract service to a company.

Persons with some college education (but not a four year degree) are more likely than persons with different education levels to have a farm related business in their household. Persons with the highest education levels are more likely than persons with less education to have a nonfarm business. Males are more likely than females to have a farm or ranch or to have a farm related business.

As expected, those listing agriculture occupations are most likely to have a farm or ranch. But persons with occupations classified as other are the group most likely to have a farm-related business. Persons with food service or personal care occupations are the group most likely to have a nonfarm business. Persons with production, transportation or warehousing occupations are the group most likely to have a household member who provides a contract service to a company.

Most self-employed rural Nebraskan households (54%) get less than one-half of their total household income from self-employment. Just over one-quarter (29%) of the self-employed households get almost all (76 percent or more) of their household income from self- employment (Figure 9).

The proportion of household income resulting from self-employment differs by community size and some individual attributes (Appendix Table 12). Persons with higher household incomes are more likely than persons with lower incomes to receive at least three-quarters of their household income from self-employment.

Figure 9. *Percent of Total Household Income from Self-Employment*

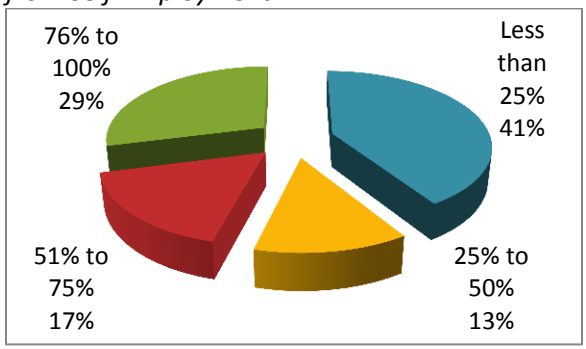
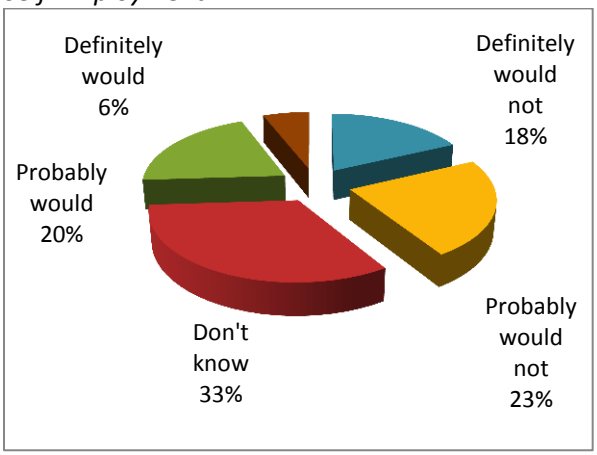


Figure 10. *Would Accept Job Instead of Self-Employment*



Other groups most likely to have at least three-quarters of their household income result from self-employment include persons age 50 to 64 persons and persons with occupations in agriculture.

Finally, the self-employed households were asked if a household self-employed worker would accept a job with an employer instead. The exact question wording was, "If instead of self-employment, a household self-employed worker could get a job with an employer (who pays benefits and withholds taxes) at the going wage rate for someone with similar experience and education, do you think that job would be accepted?"

Many self-employed rural Nebraskan households are content with self-employment and would not accept a job with an employer. Just over four in ten self-employed households (41%) would probably or definitely not accept a job for an employer instead of self-employment (Figure 10). One-third (33%) don't know if they would accept a job and 26 percent probably or definitely would accept a job with an employer.

The responses to this question differ by some of the characteristics examined (Appendix Table 13). Persons with food service or personal care occupations are more likely than persons with different occupations to say someone would accept a job with an employer instead of self-employment. Almost one-half (48%) of self-employed households with food service or personal care occupations probably or definitely would accept a job with an employer instead of self-employment.

Persons age 40 to 49 are the age group most likely to say they would accept a job with an employer. Almost one-half (46%) of persons age 40 to 49 say a household self-employed worker would probably or definitely accept a job with an employer. Other groups most likely to say a household self-employed worker would accept a job with an employer instead of self-employment include persons with lower household incomes and females.

Motivations for Employment

Respondents were next asked about their motivations for employment. Those respondents who are disabled or retired with no plans to work in the future were asked to skip this question. The exact question was

worded, “How important are the following items in your decision to be employed or plans for employment?” The answers ranged from not important to very important.

Most of the items listed were rated as important or very important by a majority of the respondents. At least nine in ten rural Nebraskans rate income for basic needs (94%) and being able to do work I enjoy (90%) as either important or very important reasons in their decision to be employed (Table 1). Other items rated as important by at least three-quarters of the respondents include: to secure health insurance (84%), income to enjoy extras (82%), and I enjoy meeting the challenges of work and being successful (79%). These motivations are examined by community size, region and various individual attributes (Appendix Table 14). Younger persons are more likely than older persons to say to apply my education is an important reason in their decision to be employed. Seventy-three percent of persons age 19 to 29 rate this reason as important, compared to 42 percent of persons age 65 and older.

Other groups most likely to rate to apply my education as important include: persons living in or near larger communities, persons with higher household incomes, females, persons

Table 1. *Importance of Items in Decision to be Employed*

	Not important	*Not very important*	*Somewhat important*	*Important*	*Very important*
To apply my education	9%	11%	21%	31%	29%
To keep my skills up to date	5	7	17	40	31
Being able to do work I enjoy	1	2	7	34	56
Income for basic needs	1	2	4	30	64
To secure health insurance	5	4	8	27	57
Income to enjoy extras	1	3	14	39	43
Started or would like to start a new venture	22	26	25	17	12
Being able to “make a difference”	6	8	23	32	31
To keep myself busy/active	3	4	19	44	30
I enjoy meeting the challenges of work and being successful	2	3	16	39	40
Social aspects of the work place – being with people	4	8	23	36	29
Having an opportunity for career advancement	8	10	20	35	28

with higher education levels, persons who have never married, and persons with management, professional or education occupations.

Residents of the Panhandle are more likely than residents of other regions of the state to rate to keep my skills up to date as an important reason in their decision to be employed. Eighty percent of Panhandle residents rate this reason as important, compared to 65 percent of residents of the Southeast region.

Other groups most likely to rate to keep my skills up to date as important include: persons living in or near larger communities, persons with higher household incomes, younger persons, females, persons with higher education levels, persons who have never married, and persons with management, professional or education occupations.

Persons with management, professional or education occupations as well as occupations in healthcare support or public safety are the occupations groups most likely to rate being able to do work I enjoy as important. Ninety-six percent of persons with these types of occupations rate this reason as important, compared to 74 percent of persons with occupations in production, transportation and warehousing.

Other groups most likely to rate being able to do work I enjoy as important include: younger persons, females, and persons with the highest education levels.

Younger persons are more likely than older persons to rate income for basic needs as an important reason in their decision to be employed. At least nine in ten persons under the age of 65 rate this reason as important, compared to 76 percent of persons age 65 and older.

Persons with production, transportation and warehousing occupations as well as occupations in healthcare support or public safety are the occupations groups most likely to rate to secure health insurance as important. Ninety-one percent of the persons with these types of occupations rate this reason as important, compared to 65 percent of persons with occupations in agriculture.

Other groups most likely to rate to secure health insurance as important include: persons living in or near larger communities, persons with higher household incomes, younger persons, females and persons who have never married.

The groups most likely to rate income to enjoy extras as an important reason include: persons living in or near larger communities, younger persons, females and persons with management, professional or education occupations.

Younger persons are more likely than older persons to rate started or would like to start a new venture as an important reason in their decision to be employed. One-half (50%) of persons age 19 to 29 rate this reason as important, compared to nine percent of persons age 65 and older.

Persons with food service or personal care occupations are the occupation group most likely to rate started or would like to start a new venture as an important reason in their decision to be employed. Forty-one percent of persons with these types of occupations rate this reason as important.

Persons with management, professional or education occupations are more likely than persons with different types of occupations to rate being able to make a difference as an important reason in their decision to be employed. Seventy-four percent of persons with these types of occupations rate this reason as important, compared to 41 percent of persons with production, transportation and warehousing occupations.

Other groups most likely to rate being able to make a difference as important include: persons living in or near larger communities, Panhandle residents, residents of the South Central region, persons with higher household incomes, younger persons, females, and persons with higher education levels. When comparing responses by marital status, persons who are divorced or separated are the group *least* likely to rate this reason as important.

Persons with occupations in agriculture are more likely than persons with different occupations to rate to keep myself busy/active as an important reason in their decision to be employed. Eighty-four percent of persons with occupations in agriculture rate this reason as important, compared to 52 percent of persons with occupations classified as other.

Other groups most likely to rate to keep myself busy/active as important include: Panhandle residents, residents of the South Central region, and younger persons.
The groups most likely to rate I enjoy meeting the challenges of work and being successful as important include: persons with higher household incomes, younger persons, persons with higher education levels, persons who are divorced or separated, and persons with management, professional or education occupations.

Persons with healthcare support or public safety occupations are more likely than persons with different occupations to rate social aspects of the work place as important in their decision to be employed. Seventy-seven percent of persons with these types of occupations rate this reason as important, compared to 44 percent of persons with construction, installation or maintenance occupations.

Other groups most likely to rate social aspects of the work place as important include: residents of the South Central region, residents of the Southeast region, persons with higher household incomes, younger persons, females, and persons who have never married.

The groups most likely to rate having an opportunity for career advancement as important include: residents of the Northeast region, younger persons, persons with higher education levels, persons who have never married, persons who are divorced/separated, persons with healthcare support or public safety occupations, and persons with management, professional or education occupations.

Conclusion

Most rural Nebraskan households have full-time employment and many employed households derive part of their household income from self-employment. Self-employment is more prevalent in smaller communities. Most rural Nebraskans living in or near the smallest communities have self-employment in their household.

Some rural Nebraska households also have multiple job holding by members of the

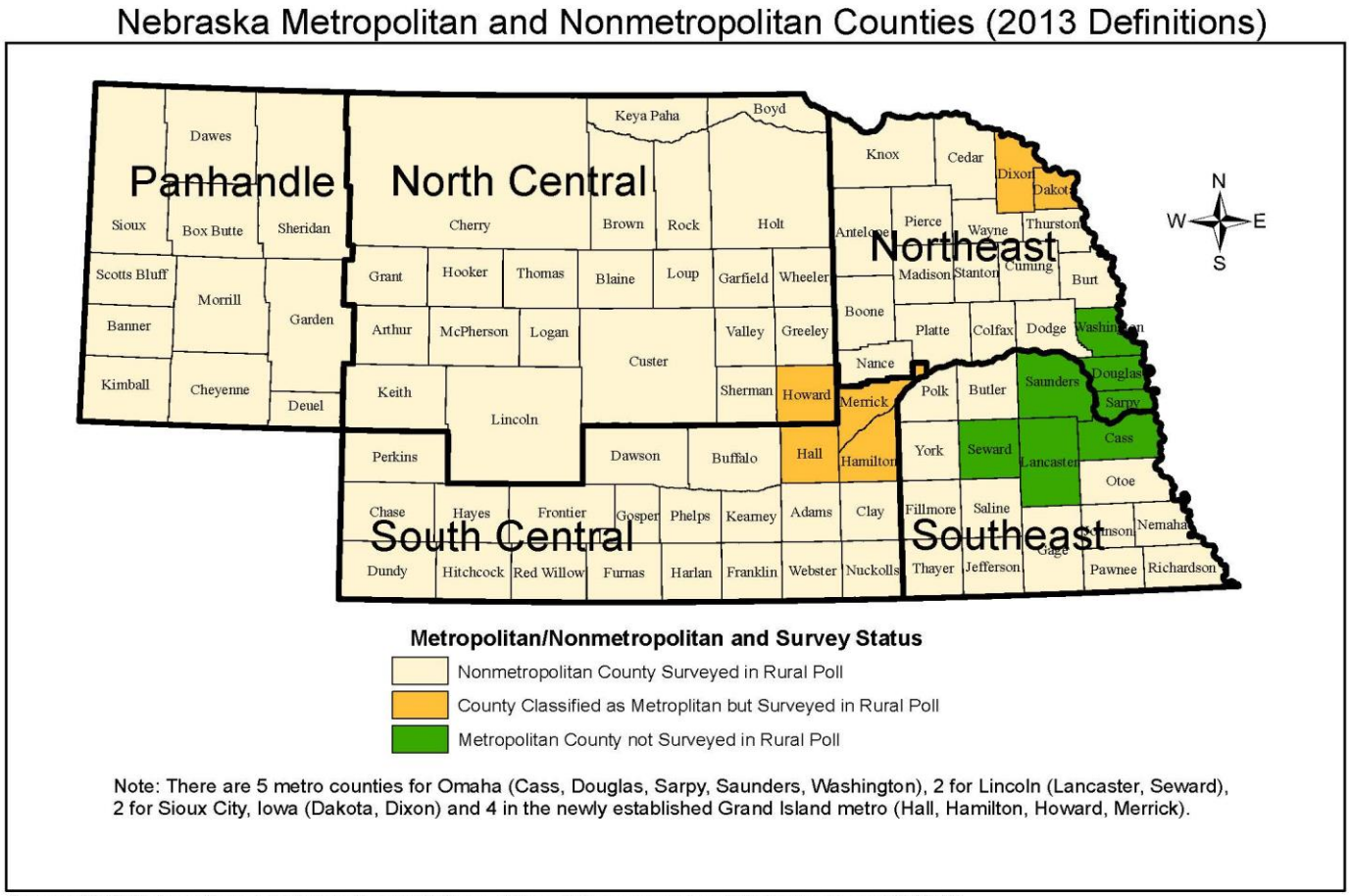
household. Again, this is more likely to occur in the smallest communities.

Most self-employed rural Nebraskan households get less than one-half of their total household income from self-employment. However, over one-quarter (29%) of self-employed rural Nebraskans get almost all of their household income from self-employment. Many self-employed rural Nebraskan households are content with self-employment and would not accept a job with an employer.

Some employed rural Nebraskan households (18%) have an individual in their household who telecommutes for at least one of their jobs. And, 28 percent of employed rural Nebraskan households say someone has settled for a job they are overqualified for because nothing better is available. Younger persons, persons with lower household incomes and persons with food service or personal care occupations are the groups most likely to say someone in their household is overqualified for their job.

Some of the top motivations for employment for rural Nebraskans include: income for basic needs, being able to do work I enjoy, to secure health insurance, income to enjoy extras, and I enjoy meeting the challenges of work and being successful.

Appendix Figure 1. Regions of Nebraska



Source: 2013 Metropolitan and Micropolitan Definitions, Office of Management and Budget, released 2-28-13

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha - August 11, 2014

Appendix Table 1. *Demographic Profile of Rural Poll Respondents[1] Compared to 2010 Census and 2008 – 2012 American Community Survey 5 Year Average for Nebraska**

	2014 Poll	*2013 Poll*	*2012 Poll*	*2011 Poll*	*2010 Poll*	*2009 Poll*	*2008 - 2012 ACS*
Age : [2]							
20 - 39	32%	31%	31%	31%	32%	32%	30.7%
40 - 64	46%	44%	44%	44%	44%	44%	45.6%
65 and over	23%	24%	24%	24%	24%	24%	23.7%
Gender: [3]							
Female	57%	51%	61%	60%	59%	57%	50.9%
Male	43%	49%	39%	40%	41%	43%	49.1%
Education: [4]							
Less than 9th grade	1%	1%	1%	1%	1%	2%	4.7%
9th to 12th grade (no diploma)	3%	3%	3%	3%	3%	3%	7.3%
High school diploma (or equiv.)	18%	23%	22%	26%	25%	26%	34.3%
Some college, no degree	23%	25%	25%	23%	25%	25%	26.2%
Associate degree	16%	15%	15%	16%	14%	15%	10.0%
Bachelors degree	24%	22%	24%	19%	20%	20%	12.6%
Graduate or professional degree	16%	12%	11%	12%	11%	10%	5.0%
Household Income: [5]							
Less than $10,000	5%	5%	6%	6%	6%	6%	6.0%
$10,000 - $19,999	7%	7%	10%	10%	10%	9%	12.6%
$20,000 - $29,999	8%	13%	11%	13%	13%	13%	12.6%
$30,000 - $39,999	14%	10%	10%	14%	12%	13%	11.9%
$40,000 - $49,999	12%	15%	12%	11%	13%	12%	10.5%
$50,000 - $59,999	13%	10%	13%	12%	11%	13%	9.8%
$60,000 - $74,999	13%	11%	14%	12%	13%	14%	11.3%
$75,000 or more	29%	29%	25%	22%	23%	21%	25.2%
Marital Status: [6]							
Married	68%	70%	70%	66%	71%	68%	62.4%
Never married	12%	12%	10%	14%	9%	10%	16.9%
Divorced/separated	12%	9%	11%	11%	11%	11%	12.4%
Widowed/widower	8%	9%	10%	10%	9%	11%	8.3%

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

[2] 2010 Census universe is non-metro population 20 years of age and over.

[3] 2010 Census universe is non-metro population 20 years of age and over.

[4] 2008-2012 American Community Survey universe is non-metro population 18 years of age and over.

[5] 2008-2012 American Community Survey universe is all non-metro households.

[6] 2008-2012 American Community Survey universe is non-metro population 20 years of age and over.

*Comparison numbers are estimates taken from the American Community Survey five-year sample and may reflect significant margins of error for areas with relatively small populations.

Appendix Table 2. *Types of Jobs Currently Held in Household by Community Size, Region and Individual Attributes*

	Types of jobs currently held		
	Full-time jobs	*Part-time jobs*	*Seasonal jobs*
	Percent having at least one of each type of job in household		
Total	75	34	25
Community Size	(n = 1762)	(n = 1764)	(n = 1760)
Less than 500	72	40	28
500 - 999	81	40	30
1,000 - 4,999	76	34	30
5,000 - 9,999	79	36	27
10,000 and up	74	32	21
Significance	(.075)	(.077)	(.006)
Region	(n = 1828)	(n = 1829)	(n = 1825)
Panhandle	73	37	21
North Central	73	31	27
South Central	77	35	27
Northeast	74	35	25
Southeast	73	33	22
Significance	(.658)	(.720)	(.360)
Income Level	(n = 1682)	(n = 1681)	(n = 1678)
Under $20,000	34	33	20
$20,000 - $39,999	69	30	25
$40,000 - $59,999	83	41	31
$60,000 and over	89	35	26
Significance	(.000)	(.017)	(.019)
Gender	(n = 1790)	(n = 1792)	(n = 1789)
Male	75	34	25
Female	75	35	26
Significance	(.451)	(.254)	(.272)
Education	(n = 1778)	(n = 1780)	(n = 1776)
H.S. diploma or less	57	19	12
Some college	77	41	25
Bachelors/grad degree	84	38	34
Significance	(.000)	(.000)	(.000)
Age	(n = 1833)	(n = 1834)	(n = 1832)
19 - 29	95	38	39
30 - 39	95	39	28
40 - 49	94	44	36
50 - 64	82	37	21
65 and older	21	18	10
Significance	(.000)	(.000)	(.000)
Marital Status	(n = 1777)	(n = 1779)	(n = 1776)
Married	80	37	26
Never married	79	40	38
Divorced/separated	73	25	16
Widowed	21	16	7
Significance	(.000)	(.000)	(.000)

Appendix Table 2 continued.

	Types of jobs currently held		
	Full-time jobs	*Part-time jobs*	*Seasonal jobs*
Occupation	(n = 1273)	(n = 1275)	(n = 1271)
Management, professional or education	95	39	32
Sales or office support	93	51	34
Construction, installation or maintenance	96	39	32
Production, transportation or warehousing	95	36	13
Agriculture	90	47	42
Food service or personal care	85	46	32
Healthcare support or public safety	91	47	29
Other	80	44	29
Significance	(.000)	(.092)	(.002)

Appendix Table 3. *Multiple Job Holding by Community Size, Region and Individual Attributes*

	Number of Jobs in Household Compared to Number of Adults Living in Household			
	Fewer Jobs than Adults in Household	*Jobs Equal to Adults in Household*	*More Jobs than Adults in Household*	*Significance*
	Percentages of households with at least one job			
Total	17	42	42	
Community Size		(n = 1247)		
Less than 500	20	33	47	
500 - 999	16	33	51	χ^2 =
1,000 - 4,999	14	44	43	18.31*
5,000 - 9,999	16	39	45	(.019)
10,000 and up	17	46	37	
Region		(n = 1285)		
Panhandle	17	43	40	
North Central	19	43	39	χ^2 =
South Central	15	43	42	3.70
Northeast	17	42	42	(.883)
Southeast	18	37	45	
Income Level		(n = 1203)		
Under $20,000	20	51	29	χ^2 =
$20,000 - $39,999	23	44	33	50.36*
$40,000 - $59,999	19	29	52	(.000)
$60,000 and over	11	46	43	
Age		(n = 1287)		
19 - 29	11	42	47	
30 - 39	7	53	40	χ^2 =
40 - 49	13	33	54	117.34*
50 - 64	21	43	37	(.000)
65 and older	43	33	24	
Gender		(n = 1262)		χ^2 =
Male	17	43	40	1.93
Female	16	40	44	(.382)
Education		(n = 1262)		
H.S. diploma or less	28	53	19	χ^2 =
Some college	18	37	45	74.86*
Bachelors or grad degree	10	41	49	(.000)
Occupation		(n = 1063)		
Mgt, prof or education	10	42	48	
Sales or office support	13	34	53	
Constrn, inst or maint	12	46	42	
Prodn/trans/warehsing	14	55	31	
Agriculture	15	37	48	χ^2 =
Food serv/pers. care	8	60	32	30.01*
Hlthcare supp/safety	6	46	48	(.008)
Other	13	32	55	

* Chi-square values are statistically significant at the .05 level.
Only households with at least one job were included in this analysis.

Appendix Table 4. *Telecommuting by Community Size, Region and Individual Attributes*

	Does anyone in the household telecommute for any of their jobs (worked for an employer from home at least 1 day in a typical week)?		
	Yes	*No*	*Significance*
	Percentages of households with at least one job		
Total	18	82	
Community Size	(n = 1269)		
Less than 500	19	81	
500 - 999	21	79	
1,000 - 4,999	21	80	χ^2 =
5,000 - 9,999	11	90	9.51
10,000 and up	16	84	(.050)
Region	(n = 1303)		
Panhandle	20	80	
North Central	18	82	
South Central	15	85	χ^2 =
Northeast	21	80	4.66
Southeast	18	82	(.324)
Income Level	(n = 1228)		
Under $20,000	21	79	
$20,000 - $39,999	12	88	χ^2 =
$40,000 - $59,999	18	82	7.20
$60,000 and over	19	81	(.066)
Gender	(n = 1284)		χ^2 =
Male	15	85	3.88*
Female	20	81	(.028)
Education	(n = 1282)		
H.S. diploma or less	13	87	χ^2 =
Some college	21	80	6.19*
Bachelors/grad degree	17	83	(.045)
Age	(n = 1307)		
19 - 29	14	86	
30 - 39	21	80	
40 - 49	22	78	χ^2 =
50 - 64	16	84	8.95
65 and older	17	83	(.062)
Marital Status	(n = 1271)		
Married	18	82	
Never married	23	77	χ^2 =
Divorced/separated	12	88	8.42*
Widowed	9	91	(.038)
Occupation	(n = 1100)		
Mgt, prof or education	19	81	
Sales or office support	17	83	
Constrn, inst or maint	15	85	
Prodn/trans/warehsing	11	89	
Agriculture	23	77	
Food serv/pers. care	22	79	χ^2 =
Hlthcare supp/safety	16	84	7.80
Other	13	87	(.350)

Appendix Table 5. *Being Overqualified for Job by Community Size, Region and Individual Attributes*

	Sometimes people have to settle for a job they are overqualified for because nothing better is available. Does that describe any person in this household?		
	Yes	*No*	*Significance*
	Percentages of households with at least one job		
Total	28	72	
Community Size	(n = 1334)		
Less than 500	26	74	
500 - 999	30	70	
1,000 - 4,999	26	74	χ^2 =
5,000 - 9,999	31	70	3.06
10,000 and up	30	70	(.548)
Region	(n = 1367)		
Panhandle	30	71	
North Central	27	74	
South Central	30	70	χ^2 =
Northeast	27	73	2.36
Southeast	26	74	(.670)
Income Level	(n = 1288)		
Under $20,000	40	60	
$20,000 - $39,999	30	70	χ^2 =
$40,000 - $59,999	39	61	45.64*
$60,000 and over	20	80	(.000)
Gender	(n = 1343)		χ^2 =
Male	26	74	2.20
Female	30	70	(.077)
Education	(n = 1346)		
H.S. diploma or less	25	75	χ^2 =
Some college	28	72	1.69
Bachelors/grad degree	30	71	(.429)
Age	(n = 1370)		
19 - 29	41	59	
30 - 39	26	74	
40 - 49	29	71	χ^2 =
50 - 64	22	78	33.84*
65 and older	20	80	(.000)
Marital Status	(n = 1328)		
Married	29	71	
Never married	22	78	χ^2 =
Divorced/separated	30	71	3.88
Widowed	30	70	(.275)
Occupation	(n = 1150)		
Mgt, prof or education	26	74	
Sales or office support	29	71	
Constrn, inst or maint	29	71	
Prodn/trans/warehsing	30	70	
Agriculture	16	84	
Food serv/pers. care	41	59	χ^2 =
Hlthcare supp/safety	33	67	20.16*
Other	33	67	(.005)

Appendix Table 6. *Weeks Worked in Past Year by Community Size, Region and Individual Attributes*

	In the past year (52 weeks), did someone in the household work 50 or more weeks, including paid vacation, sick leave, and military service?		
	50 or more	*Less than 50 weeks*	*Significance*
	Percentages of households with at least one job		
Total	82	18	
Community Size	(n = 1332)		
Less than 500	82	18	
500 - 999	86	14	
1,000 - 4,999	77	23	χ^2 =
5,000 - 9,999	91	9	15.81*
10,000 and up	83	18	(.003)
Region	(n = 1366)		
Panhandle	84	16	
North Central	79	21	
South Central	82	19	χ^2 =
Northeast	85	15	3.65
Southeast	81	19	(.455)
Income Level	(n = 1289)		
Under $20,000	54	46	
$20,000 - $39,999	80	20	χ^2 =
$40,000 - $59,999	85	15	71.41*
$60,000 and over	87	13	(.000)
Gender	(n = 1345)		χ^2 =
Male	81	19	0.50
Female	83	17	(.262)
Education	(n = 1347)		
H.S. diploma or less	75	25	χ^2 =
Some college	85	16	9.02*
Bachelors/grad degree	83	17	(.011)
Age	(n = 1370)		
19 - 29	83	17	
30 - 39	89	11	
40 - 49	84	16	χ^2 =
50 - 64	83	17	55.27*
65 and older	59	41	(.000)
Marital Status	(n = 1330)		
Married	84	16	
Never married	78	22	χ^2 =
Divorced/separated	76	24	12.77*
Widowed	70	30	(.005)
Occupation	(n = 1153)		
Mgt, prof or education	84	16	
Sales or office support	93	7	
Constrn, inst or maint	82	18	
Prodn/trans/warehsing	71	29	
Agriculture	81	20	
Food serv/pers. care	73	27	χ^2 =
Hlthcare supp/safety	88	12	28.51*
Other	92	8	(.000)

Appendix Table 7. *Hours Worked Per Week by Community Size, Region and Individual Attributes*

	In the past year, did any member of the household usually work 35 or more <u>hours</u> each week?		
	35 or more	*Less than 35 hours*	*Significance*
	Percentages of households with at least one job		
<u>Total</u>	91	9	
<u>Community Size</u>	(n = 1339)		
Less than 500	91	9	
500 - 999	91	9	
1,000 - 4,999	93	8	χ^2 =
5,000 - 9,999	97	3	16.92*
10,000 and up	87	13	(.002)
<u>Region</u>	(n = 1371)		
Panhandle	96	4	
North Central	89	11	
South Central	90	10	χ^2 =
Northeast	89	11	8.41
Southeast	94	6	(.078)
<u>Income Level</u>	(n = 1292)		
Under $20,000	61	39	
$20,000 - $39,999	90	11	χ^2 =
$40,000 - $59,999	95	5	146.91*
$60,000 and over	95	5	(.000)
<u>Gender</u>	(n = 1347)		χ^2 =
Male	92	8	0.62
Female	91	9	(.245)
<u>Education</u>	(n = 1351)		
H.S. diploma or less	89	11	χ^2 =
Some college	89	11	8.77*
Bachelors/grad degree	94	6	(.012)
<u>Age</u>	(n = 1376)		
19 - 29	90	10	
30 - 39	98	2	
40 - 49	97	3	χ^2 =
50 - 64	94	6	199.38*
65 and older	58	42	(.000)
<u>Marital Status</u>	(n = 1334)		
Married	93	7	
Never married	83	17	χ^2 =
Divorced/separated	91	9	38.16*
Widowed	70	30	(.000)
<u>Occupation</u>	(n = 1152)		
Mgt, prof or education	95	5	
Sales or office support	94	6	
Constrn, inst or maint	98	2	
Prodn/trans/warehsing	89	11	
Agriculture	90	11	
Food serv/pers. care	82	19	χ^2 =
Hlthcare supp/safety	94	6	28.92*
Other	92	8	(.000)

Appendix Table 8. *Want to Work Full Time Workweek by Community Size, Region and Individual Attributes*

	Did any person in the household want to work a full time workweek of 35 hours or more per week?		
	Yes	*No/Don't know*	*Significance*
	Percentages of households with at least one part-time job		
Total	82	18	
Community Size	(n = 598)		
Less than 500	80	20	
500 - 999	83	17	
1,000 - 4,999	86	14	χ^2 =
5,000 - 9,999	93	7	15.14*
10,000 and up	74	26	(.004)
Region	(n = 606)		
Panhandle	93	7	
North Central	82	18	
South Central	80	20	χ^2 =
Northeast	78	22	7.18
Southeast	83	17	(.127)
Income Level	(n = 567)		
Under $20,000	50	50	
$20,000 - $39,999	80	20	χ^2 =
$40,000 - $59,999	90	10	58.74*
$60,000 and over	87	13	(.000)
Gender	(n = 596)		χ^2 =
Male	78	22	4.31*
Female	85	15	(.025)
Education	(n = 602)		
H.S. diploma or less	67	33	χ^2 =
Some college	78	22	19.12*
Bachelors/grad degree	88	12	(.000)
Age	(n = 610)		
19 - 29	80	21	
30 - 39	95	6	
40 - 49	92	8	χ^2 =
50 - 64	88	12	144.90*
65 and older	31	69	(.000)
Marital Status	(n = 588)		
Married	86	14	
Never married	66	34	χ^2 =
Divorced/separated	79	21	31.23*
Widowed	52	48	(.000)
Occupation	(n = 525)		
Mgt, prof or education	89	11	
Sales or office support	93	8	
Constrn, inst or maint	92	8	
Prodn/trans/warehsing	88	13	
Agriculture	75	25	
Food serv/pers. care	69	31	χ^2 =
Hlthcare supp/safety	93	7	25.69*
Other	77	23	(.001)

Appendix Table 9. *Reasons for Working Part Time or Part of the Year by Community Size, Region or Individual Attributes*

	Which of the following reasons describes why any person in your household might be working part time or only part of the year?						
	Slow business	*Care of children*	*Health reasons*	*In school*	*Only part-time work is available*	*Fulltime is less than 35 hours*	*Don't want/need to work full-time*
	Percentages answering each of households with at least one individual who worked part-time or only part of the year						
Total	4	14	6	37	16	6	31
Community Size				(n = 503)			
Less than 500	1	22	5	27	22	5	28
500 - 999	6	19	2	32	16	11	40
1,000 - 4,999	2	15	4	44	17	4	23
5,000 - 9,999	6	3	3	54	23	1	23
10,000 and up	6	10	10	32	12	6	37
Region				(n = 513)			
Panhandle	5	11	9	41	21	4	27
North Central	0	13	7	27	22	9	31
South Central	5	11	9	33	17	3	31
Northeast	4	15	3	45	16	10	28
Southeast	7	20	3	36	9	2	37
Income Level				(n = 476)			
Under $20,000	4	0	12	41	26	7	21
$20,000 - $39,999	10	16	5	29	22	9	27
$40,000 - $59,999	1	19	7	32	22	3	25
$60,000 and over	4	16	4	45	10	5	33
Gender				(n = 503)			
Male	5	15	4	34	11	6	40
Female	4	13	7	39	19	5	25
Age				(n = 513)			
19 - 29	6	17	6	39	28	11	11
30 - 39	0	42	2	39	5	5	20
40 - 49	4	17	3	60	16	3	17
50 - 64	6	2	12	33	16	7	37
65 and older	4	0	5	4	16	3	73

	Which of the following reasons describes why any person in your household might be working part time or only part of the year?						
	Slow business	*Care of children*	*Health reasons*	*In school*	*Only part-time work is available*	*Fulltime is less than 35 hours*	*Don't want/need to work full-time*
Education				(n = 507)			
H.S. diploma or less	6	6	12	19	16	6	45
Some college	6	11	7	38	21	9	26
Bachelors/grad degree	2	19	2	42	13	2	30
Marital Status				(n = 502)			
Married	5	17	6	34	16	5	31
Never married	0	4	5	63	15	10	24
Divorced/separated	7	0	9	45	16	8	30
Widowed	3	0	7	31	18	0	45
Occupation				(n = 425)			
Mgt, prof or education	2	16	1	44	18	1	25
Sales or office support	2	19	19	32	17	5	22
Constrn, inst or maint	9	10	4	46	9	5	34
Prodn/trans/warehsing	30	13	9	19	21	22	19
Agriculture	4	15	2	41	14	19	36
Food serv/pers. care	4	20	8	31	23	8	16
Hlthcare supp/safety	1	20	4	32	22	0	32
Other	0	3	6	65	6	0	26

Appendix Table 10. *Self Employment by Community Size, Region and Individual Attributes*

	In the past year, did any person in your household receive any income from self-employment?		
	Yes	*No/Don't know*	*Significance*
	Percentages of households with at least one job		
Total	43	57	
Community Size	(n = 1321)		
Less than 500	58	42	
500 - 999	50	50	
1,000 - 4,999	46	54	χ^2 =
5,000 - 9,999	40	61	52.96*
10,000 and up	31	69	(.000)
Region	(n = 1356)		
Panhandle	36	65	
North Central	60	40	
South Central	39	61	χ^2 =
Northeast	40	60	32.23*
Southeast	47	53	(.000)
Income Level	(n = 1274)		
Under $20,000	35	65	
$20,000 - $39,999	33	67	χ^2 =
$40,000 - $59,999	38	62	22.13*
$60,000 and over	48	52	(.000)
Gender	(n = 1354)		χ^2 =
Male	45	55	1.31
Female	42	58	(.138)
Education	(n = 1335)		
H.S. diploma or less	31	69	χ^2 =
Some college	46	55	15.47*
Bachelors/grad degree	44	56	(.000)
Age	(n = 1358)		
19 - 29	32	68	
30 - 39	46	54	
40 - 49	44	57	χ^2 =
50 - 64	47	54	20.48*
65 and older	50	50	(.000)
Marital Status	(n = 1331)		
Married	48	52	
Never married	32	69	χ^2 =
Divorced/separated	30	70	33.48*
Widowed	29	71	(.000)
Occupation	(n = 1132)		
Mgt, prof or education	38	62	
Sales or office support	35	66	
Constrn, inst or maint	46	54	
Prodn/trans/warehsing	23	77	
Agriculture	80	20	
Food serv/pers. care	53	47	χ^2 =
Hlthcare supp/safety	35	65	102.84*
Other	41	59	(.000)

Appendix Table 11. *Type of Self Employment by Community Size, Region and Individual Attributes*

	Farm or ranch	*Farm related business*	*Nonfarm business*	*Contract service to a company*
	Percent answering "yes" of households with at least one self-employed person			
Total	44	38	55	14
Community Size	(n = 560)	(n = 551)	(n = 551)	(n = 549)
Less than 500	61	48	41	11
500 - 999	51	37	47	9
1,000 - 4,999	50	44	53	15
5,000 - 9,999	32	36	70	16
10,000 and up	20	21	70	19
Significance	(.000)	(.000)	(.000)	(.303)
Region	(n = 574)	(n = 564)	(n = 566)	(n = 563)
Panhandle	42	19	54	15
North Central	43	34	56	22
South Central	40	42	54	12
Northeast	49	45	52	13
Southeast	45	37	58	11
Significance	(.612)	(.017)	(.896)	(.087)
Income Level	(n = 524)	(n = 517)	(n = 518)	(n = 514)
Under $20,000	37	37	57	23
$20,000 - $39,999	44	41	47	18
$40,000 - $59,999	40	35	56	14
$60,000 and over	46	40	57	13
Significance	(.593)	(.731)	(.448)	(.330)
Age	(n = 576)	(n = 567)	(n = 564)	(n = 562)
19 - 29	56	82	35	6
30 - 39	36	26	64	16
40 - 49	33	34	59	23
50 - 64	46	29	56	13
65 and older	58	35	51	13
Significance	(.001)	(.000)	(.001)	(.016)
Education	(n = 562)	(n = 552)	(n = 552)	(n = 550)
H.S. diploma or less	50	27	54	15
Some college	47	43	48	16
Bachelors degree	40	36	62	13
Significance	(.218)	(.046)	(.008)	(.761)
Gender	(n = 575)	(n = 565)	(n = 564)	(n = 562)
Male	51	46	51	12
Female	39	32	58	16
Significance	(.002)	(.001)	(.062)	(.144)
Occupation	(n = 481)	(n = 475)	(n = 474)	(n = 471)
Mgt, prof or education	33	33	64	15
Sales or office support	15	13	68	30
Constrn, inst or maint	27	51	68	18
Prodn/trans/warehsing	33	22	61	33
Agriculture	94	58	20	6
Food serv/pers. care	17	41	91	2
Hlthcare supp/safety	26	21	55	30
Other	68	63	32	5
Significance	(.000)	(.000)	(.000)	(.000)

0* = Less than 1 percent.
Household without a self-employed member excluded from this analysis.

Appendix Table 12. *Percent of Household Income from Self Employment by Community Size, Region and Individual Attributes*

	What percentage of your total household income in 2013 resulted from self-employment?				
	Less than 25%	*25% to 50%*	*51% to 75%*	*76% to 100%*	*Chi-square (sig.)*
	Percentages of households with at least one self-employed person				
Total	41	13	17	29	
Community Size		(n = 565)			
Less than 500	39	9	18	34	
500 - 999	33	7	24	36	
1,000 - 4,999	44	12	17	27	χ^2 =
5,000 - 9,999	44	15	14	27	18.29
10,000 and up	44	19	14	23	(.107)
Region		(n = 576)			
Panhandle	44	13	17	27	
North Central	45	11	15	29	
South Central	45	15	11	29	χ^2 =
Northeast	35	11	25	29	13.96
Southeast	38	17	18	28	(.303)
Income Level		(n = 529)			
Under $20,000	43	11	26	20	
$20,000 - $39,999	46	12	15	28	χ^2 =
$40,000 - $59,999	33	21	23	24	18.30*
$60,000 and over	44	11	14	31	(.032)
Age		(n = 580)			
19 - 29	68	5	11	16	
30 - 39	34	17	23	26	
40 - 49	54	10	12	24	χ^2 =
50 - 64	27	13	21	39	67.65*
65 and older	27	24	17	32	(.000)
Gender		(n = 576)			χ^2 =
Male	42	16	17	25	6.36
Female	40	11	17	32	(.095)
Education		(n = 567)			
H.S. diploma or less	30	11	19	40	χ^2 =
Some college	41	13	17	29	7.00
Bachelors degree	44	15	16	26	(.321)
Occupation		(n = 487)			
Mgt, prof or education	49	10	23	18	
Sales or office support	39	15	15	32	
Constrn, inst or maint	36	26	28	10	
Prodn/trans/warehsing	32	37	11	21	
Agriculture	25	12	13	50	χ^2 =
Food serv/pers. care	42	27	12	20	82.31*
Hlthcare supp/safety	63	2	12	23	(.000)
Other	45	5	10	40	

* Chi-square values are statistically significant at the .05 level.
Persons not deriving any income from self-employment were excluded from this analysis.

Appendix Table 13. *Likelihood of Accepting Job Instead of Self Employment by Community Size, Region and Individual Attributes*

	If instead of self-employment, a household self-employed worker could get a job with an employer (who pays benefits and withholds taxes) at the going wage rate for someone with similar experience and education, do you think that job would be accepted?					
	Definitely would not	*Probably would not*	*Don't know*	*Probably would*	*Definitely would*	*Significance*
	Percentages of households with at least one self-employed person					
Total	18	23	33	20	6	
Community Size			(n = 546)			
Less than 500	17	16	35	24	7	
500 - 999	21	21	29	20	9	χ^2 =
1,000 - 4,999	13	26	33	24	5	18.11
5,000 - 9,999	25	20	34	14	7	(.318)
10,000 and up	21	28	33	15	4	
Region			(n = 558)			
Panhandle	17	34	21	23	4	
North Central	18	15	35	27	5	χ^2 =
South Central	15	24	39	16	7	21.82
Northeast	19	27	31	20	3	(.149)
Southeast	24	22	27	19	8	
Income Level			(n = 511)			
Under $20,000	14	17	23	37	9	χ^2 =
$20,000 - $39,999	15	19	32	25	10	21.84*
$40,000 - $59,999	15	26	26	25	7	(.039)
$60,000 and over	20	25	36	14	5	
Age			(n = 560)			
19 - 29	6	18	58	18	0	
30 - 39	20	27	30	20	4	χ^2 =
40 - 49	9	17	29	33	13	80.16*
50 - 64	25	26	27	16	6	(.000)
65 and older	31	28	25	13	3	
Gender			(n = 558)			χ^2 =
Male	16	25	42	15	3	27.59*
Female	20	22	25	25	9	(.000)
Education			(n = 547)			
H.S. diploma or less	13	27	26	26	8	χ^2 =
Some college	16	21	31	25	6	14.76
Bachelors or grad degree	21	23	37	14	5	(.064)
Occupation			(n = 470)			
Mgt, prof or education	23	22	27	22	6	
Sales or office support	22	17	24	22	15	
Constrn, inst or maint	10	54	20	17	0	
Prodn/trans/warehsing	16	26	16	32	11	
Agriculture	21	15	45	15	5	χ^2 =
Food serv/pers. care	3	23	28	40	8	83.48*
Hlthcare supp/safety	2	25	36	30	7	(.000)
Other	21	11	68	0	0	

* Chi-square values are statistically significant at the .05 level.
Persons not deriving any income from self-employment were excluded from this analysis.

Appendix Table 14. *Motivations for Employment by Community Size, Region and Individual Attributes*

	To apply my education				***To keep my skills up to date***			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	20	21	59		12	17	70	
Community Size		(n = 1329)				(n = 1324)		
Less than 500	20	24	56		17	16	68	
500 - 999	28	21	51		14	28	58	
1,000 - 4,999	16	26	57		11	16	73	
5,000 - 9,999	19	15	66	$\chi^2 = 25.66$*	10	17	73	$\chi^2 = 23.12$*
10,000 and up	17	18	65	(.001)	10	16	74	(.003)
Region		(n = 1355)				(n = 1352)		
Panhandle	15	20	66		11	9	80	
North Central	17	25	58		13	16	71	
South Central	22	17	61		13	15	73	
Northeast	18	25	57	$\chi^2 = 14.89$	10	23	67	$\chi^2 = 22.45$*
Southeast	23	19	58	(.061)	16	20	65	(.004)
Individual Attributes:								
Household Income Level		(n = 1293)				(n = 1288)		
Under $20,000	20	21	59		18	23	59	
$20,000 - $39,999	20	27	53		13	21	66	
$40,000 - $59,999	23	21	56	$\chi^2 = 20.52$*	15	21	65	$\chi^2 = 36.07$*
$60,000 and over	16	18	66	(.002)	9	12	79	(.000)
Age		(n = 1356)				(n = 1353)		
19 - 29	8	19	73		8	11	81	
30 - 39	17	18	65		9	17	74	
40 - 49	21	22	57		11	20	69	
50 - 64	25	24	51	$\chi^2 = 66.89$*	16	20	64	$\chi^2 = 47.63$*
65 and older	38	20	42	(.000)	27	21	52	(.000)
Gender		(n = 1356)				(n = 1351)		
Male	22	25	53	$\chi^2 = 19.49$*	15	19	66	$\chi^2 = 7.53$*
Female	18	18	64	(.000)	11	16	73	(.023)
Education		(n = 1337)				(n = 1335)		
High school diploma or less	40	28	32		23	29	48	
Some college	21	24	55	$\chi^2 = 131.72$*	14	18	68	$\chi^2 = 85.61$*
Bachelors or grad degree	11	16	74	(.000)	7	12	81	(.000)
Marital Status		(n = 1334)				(n = 1330)		
Married	19	22	59		12	18	70	
Never married	15	22	63		11	13	76	
Divorced/separated	27	15	58	$\chi^2 = 14.37$*	14	19	67	$\chi^2 = 6.01$
Widowed	35	19	46	(.026)	15	26	59	(.422)
Occupation		(n = 1201)				(n = 1196)		
Mgt, prof or education	11	11	78		6	8	86	
Sales or office support	26	27	47		13	19	68	
Constrn, inst or maint	21	29	50		10	20	70	
Prodn/trans/warehsing	47	40	13		24	36	40	
Agriculture	26	29	45		20	18	62	
Food serv/pers. care	19	31	51		14	28	58	
Hlthcare supp/safety	7	21	72	$\chi^2 = 203.68$*	3	21	76	$\chi^2 = 136.01$*
Other	33	19	48	(.000)	23	18	59	(.000)

* Chi-square values are statistically significant at the .05 level.
Respondents who are disabled or retired and have no plans to work in the future were excluded.

Appendix Table 14 continued.

	Being able to do work I enjoy				***Income for basic needs***			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	3	7	90		2	4	94	
Community Size		(n = 1334)				(n = 1332)		
Less than 500	2	7	91		4	3	93	
500 - 999	1	10	90		3	3	95	
1,000 - 4,999	2	6	92		2	5	93	
5,000 - 9,999	5	7	88	$\chi^2 = 9.82$	4	3	93	$\chi^2 = 9.01$
10,000 and up	3	8	90	(.278)	2	4	95	(.341)
Region		(n = 1358)				(n = 1353)		
Panhandle	4	6	90		4	2	94	
North Central	2	7	91		3	5	92	
South Central	5	5	90		1	4	95	
Northeast	2	10	88	$\chi^2 = 14.55$	3	3	94	$\chi^2 = 7.69$
Southeast	1	6	93	(.069)	3	5	92	(.465)
Individual Attributes:								
Household Income Level		(n = 1296)				(n = 1293)		
Under $20,000	2	6	92		0	4	96	
$20,000 - $39,999	4	10	86		3	5	92	
$40,000 - $59,999	3	6	91	$\chi^2 = 7.93$	2	4	95	$\chi^2 = 6.63$
$60,000 and over	3	6	91	(.243)	3	3	94	(.356)
Age		(n = 1363)				(n = 1359)		
19 - 29	2	2	97		2	2	97	
30 - 39	2	6	92		1	2	97	
40 - 49	2	3	95		2	3	95	
50 - 64	5	14	82	$\chi^2 = 67.84$*	2	7	91	$\chi^2 = 65.89$*
65 and older	8	12	81	(.000)	13	11	76	(.000)
Gender		(n = 1360)				(n = 1356)		
Male	4	10	86	$\chi^2 = 14.36$*	2	5	93	$\chi^2 = 4.81$
Female	2	5	93	(.001)	2	3	95	(.090)
Education		(n = 1342)				(n = 1339)		
High school diploma or less	9	13	78		4	6	90	
Some college	3	7	90	$\chi^2 = 60.00$*	2	4	94	$\chi^2 = 8.10$
Bachelors or grad degree	1	5	95	(.000)	2	3	95	(.088)
Marital Status		(n = 1338)				(n = 1334)		
Married	3	7	90		3	4	93	
Never married	3	4	93		1	3	96	
Divorced/separated	2	7	90	$\chi^2 = 8.15$	1	3	96	$\chi^2 = 9.19$
Widowed	4	19	78	(.228)	4	7	89	(.163)
Occupation		(n = 1203)				(n = 1204)		
Mgt, prof or education	1	4	96		1	2	97	
Sales or office support	2	14	84		1	4	96	
Constrn, inst or maint	2	11	87		0	11	89	
Prodn/trans/warehsing	8	18	74		2	2	96	
Agriculture	4	9	88		2	8	90	
Food serv/pers. care	4	4	91		4	8	88	
Hlthcare supp/safety	0	4	96	$\chi^2 = 81.12$*	4	2	94	$\chi^2 = 36.60$*
Other	12	7	81	(.000)	2	0	98	(.001)

Respondents who are disabled or retired and have no plans to work in the future were excluded.

Appendix Table 14 continued.

	To secure health insurance				*Income to enjoy extras*			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	9	8	84		4	14	82	
Community Size		(n = 1321)				(n = 1314)		
Less than 500	7	12	80		3	20	78	
500 - 999	8	7	85		7	17	77	
1,000 - 4,999	11	8	81		4	15	81	
5,000 - 9,999	9	6	85	$\chi^2 = 15.94$*	3	12	85	$\chi^2 = 18.33$*
10,000 and up	7	6	88	(.043)	5	10	86	(.019)
Region		(n = 1345)				(n = 1339)		
Panhandle	9	5	86		4	8	88	
North Central	9	10	82		4	12	85	
South Central	6	6	88		5	14	81	
Northeast	10	9	81	$\chi^2 = 12.46$	4	16	80	$\chi^2 = 8.14$
Southeast	10	9	81	(.132)	4	15	82	(.420)
Individual Attributes:								
Household Income Level		(n = 1287)				(n = 1281)		
Under $20,000	6	14	80		2	13	85	
$20,000 - $39,999	5	11	84		3	25	73	
$40,000 - $59,999	8	6	87	$\chi^2 = 20.64$*	7	13	80	$\chi^2 = 43.73$*
$60,000 and over	10	6	85	(.002)	3	10	87	(.000)
Age		(n = 1347)				(n = 1340)		
19 - 29	3	5	92		2	13	85	
30 - 39	10	6	84		4	10	86	
40 - 49	6	8	86		5	13	82	
50 - 64	8	9	84	$\chi^2 = 120.43$*	5	16	80	$\chi^2 = 17.40$*
65 and older	40	13	47	(.000)	8	21	71	(.026)
Gender		(n = 1346)				(n = 1338)		
Male	9	11	80	$\chi^2 = 19.69$*	5	16	79	$\chi^2 = 6.87$*
Female	8	5	87	(.000)	4	12	85	(.032)
Education		(n = 1328)				(n = 1320)		
High school diploma or less	8	6	86		3	15	82	
Some college	7	7	86	$\chi^2 = 4.28$	4	13	84	$\chi^2 = 1.92$
Bachelors or grad degree	10	8	82	(.370)	5	14	81	(.750)
Marital Status		(n = 1324)				(n = 1317)		
Married	10	8	82		5	15	80	
Never married	2	6	92		1	11	88	
Divorced/separated	6	9	85	$\chi^2 = 17.46$*	5	11	84	$\chi^2 = 11.23$
Widowed	15	7	78	(.008)	4	18	79	(.082)
Occupation		(n = 1193)				(n = 1187)		
Mgt, prof or education	7	6	87		3	10	87	
Sales or office support	8	4	89		8	14	79	
Constrn, inst or maint	9	12	79		4	14	82	
Prodn/trans/warehsing	8	1	91		6	14	81	
Agriculture	15	21	65		6	22	71	
Food serv/pers. care	8	8	84		9	8	84	
Hlthcare supp/safety	8	1	91	$\chi^2 = 67.25$*	1	15	84	$\chi^2 = 34.47$*
Other	10	2	88	(.000)	5	22	73	(.002)

Respondents who are disabled or retired and have no plans to work in the future were excluded.

Appendix Table 14 continued.

	Started or would like to start a new venture				***Being able to "make a difference"***			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	47	25	28		14	23	63	
Community Size		(n = 1323)				(n = 1326)		
Less than 500	48	23	29		21	29	50	
500 - 999	49	27	23		18	20	62	
1,000 - 4,999	48	29	23		11	24	66	
5,000 - 9,999	49	19	32	$\chi^2 = 14.27$	11	24	65	$\chi^2 = 28.82$*
10,000 and up	44	24	32	(.075)	12	20	68	(.000)
Region		(n = 1345)				(n = 1350)		
Panhandle	43	21	36		13	20	68	
North Central	45	28	26		15	25	60	
South Central	47	23	31		12	19	69	
Northeast	49	27	24	$\chi^2 = 10.74$	15	29	57	$\chi^2 = 17.69$*
Southeast	49	24	27	(.217)	15	25	60	(.024)
Individual Attributes:								
Household Income Level		(n = 1287)				(n = 1289)		
Under $20,000	39	27	33		6	41	53	
$20,000 - $39,999	46	32	22		15	25	60	
$40,000 - $59,999	44	23	33	$\chi^2 = 17.25$*	14	25	61	$\chi^2 = 30.30$*
$60,000 and over	49	22	28	(.008)	13	19	69	(.000)
Age		(n = 1347)				(n = 1350)		
19 - 29	26	24	50		8	22	70	
30 - 39	48	26	27		11	21	67	
40 - 49	49	28	24		12	23	65	
50 - 64	56	24	20	$\chi^2 = 129.89$*	19	25	56	$\chi^2 = 37.37$*
65 and older	78	13	9	(.000)	28	23	49	(.000)
Gender		(n = 1347)				(n = 1350)		
Male	46	23	31	$\chi^2 = 3.08$	18	24	59	$\chi^2 = 12.99$*
Female	48	26	26	(.214)	11	23	66	(.002)
Education		(n = 1330)				(n = 1333)		
High school diploma or less	49	29	23		15	33	52	
Some college	48	22	30	$\chi^2 = 6.41$	17	25	58	$\chi^2 = 43.52$*
Bachelors or grad degree	45	26	29	(.171)	10	17	72	(.000)
Marital Status		(n = 1323)				(n = 1326)		
Married	49	23	28		15	21	64	
Never married	36	38	27		9	27	64	
Divorced/separated	52	22	26	$\chi^2 = 22.45$*	12	32	56	$\chi^2 = 16.26$*
Widowed	62	15	23	(.001)	23	15	62	(.012)
Occupation		(n = 1193)				(n = 1196)		
Mgt, prof or education	52	23	25		10	17	74	
Sales or office support	58	29	14		22	27	51	
Constrn, inst or maint	40	24	37		17	26	57	
Prodn/trans/warehsing	49	32	19		24	35	41	
Agriculture	43	25	33		17	24	60	
Food serv/pers. care	35	24	41		8	22	71	
Hlthcare supp/safety	44	25	31	$\chi^2 = 44.30$*	9	19	72	$\chi^2 = 69.73$*
Other	51	39	10	(.000)	29	22	49	(.000)

Respondents who are disabled or retired and have no plans to work in the future were excluded.

Appendix Table 14 continued.

	To keep myself busy/active				*I enjoy meeting the challenges of work and being successful*			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	7	19	74		5	16	79	
Community Size		(n = 1327)				(n = 1334)		
Less than 500	4	25	71		5	19	76	
500 - 999	10	18	72		9	16	75	
1,000 - 4,999	6	20	74		4	14	83	
5,000 - 9,999	9	18	74	$\chi^2 = 12.48$	6	16	78	$\chi^2 = 9.74$
10,000 and up	8	17	76	(.131)	5	16	80	(.284)
Region		(n = 1352)				(n = 1358)		
Panhandle	7	14	79		9	11	80	
North Central	3	22	75		6	12	82	
South Central	7	15	79		6	14	80	
Northeast	8	24	68	$\chi^2 = 24.02$*	3	21	76	$\chi^2 = 21.14$*
Southeast	9	23	68	(.002)	5	15	80	(.007)
Individual Attributes:								
Household Income Level		(n = 1293)				(n = 1297)		
Under $20,000	4	20	76		1	23	76	
$20,000 - $39,999	6	21	73		7	22	72	
$40,000 - $59,999	7	19	74	$\chi^2 = 3.10$	5	15	80	$\chi^2 = 26.55$*
$60,000 and over	8	18	75	(.796)	5	11	84	(.000)
Age		(n = 1355)				(n = 1362)		
19 - 29	2	13	86		2	13	86	
30 - 39	9	20	72		6	14	80	
40 - 49	5	25	70		5	14	81	
50 - 64	11	20	69	$\chi^2 = 41.55$*	7	19	74	$\chi^2 = 21.63$*
65 and older	8	17	75	(.000)	9	17	74	(.006)
Gender		(n = 1352)				(n = 1360)		
Male	8	21	71	$\chi^2 = 4.68$	5	16	79	$\chi^2 = 0.78$
Female	6	18	76	(.096)	6	15	80	(.677)
Education		(n = 1336)				(n = 1344)		
High school diploma or less	5	23	72		6	25	69	
Some college	7	17	76	$\chi^2 = 4.49$	7	14	80	$\chi^2 = 22.15$*
Bachelors or grad degree	7	20	74	(.343)	4	14	83	(.000)
Marital Status		(n = 1331)				(n = 1338)		
Married	8	20	73		6	16	78	
Never married	3	17	81		2	18	81	
Divorced/separated	6	19	75	$\chi^2 = 11.57$	3	11	86	$\chi^2 = 14.47$*
Widowed	12	8	81	(.072)	11	7	82	(.025)
Occupation		(n = 1206)				(n = 1206)		
Mgt, prof or education	7	15	77		3	10	87	
Sales or office support	9	20	71		6	17	77	
Constrn, inst or maint	3	34	63		1	19	80	
Prodn/trans/warehsing	11	28	60		9	27	64	
Agriculture	6	10	84		5	16	80	
Food serv/pers. care	5	18	76		3	19	77	
Hlthcare supp/safety	8	17	76	$\chi^2 = 46.76$*	4	17	79	$\chi^2 = 56.82$*
Other	12	36	52	(.000)	17	29	54	(.000)

Respondents who are disabled or retired and have no plans to work in the future were excluded.

Appendix Table 14 continued.

	Social aspects of the work place – being with people				***Having an opportunity for career advancement***			
	Not important	*Somewhat important*	*Important*	*Significance*	*Not important*	*Somewhat important*	*Important*	*Significance*
					Percentages			
Total	12	23	65		18	20	63	
Community Size		(n = 1332)				(n = 1328)		
Less than 500	11	27	63		18	21	60	
500 - 999	14	29	57		20	21	60	
1,000 - 4,999	12	21	67		16	22	63	
5,000 - 9,999	13	24	63	$\chi^2 = 8.55$	19	15	66	$\chi^2 = 5.79$
10,000 and up	14	21	66	(.382)	18	18	64	(.671)
Region		(n = 1356)				(n = 1351)		
Panhandle	21	18	61		22	15	63	
North Central	10	28	63		18	24	58	
South Central	12	20	68		18	17	65	
Northeast	13	27	60	$\chi^2 = 21.28$*	15	19	67	$\chi^2 = 17.58$*
Southeast	10	23	67	(.006)	18	26	56	(.025)
Individual Attributes:								
Household Income Level		(n = 1298)				(n = 1290)		
Under $20,000	3	34	63		11	24	65	
$20,000 - $39,999	8	29	63		19	14	66	
$40,000 - $59,999	18	20	63	$\chi^2 = 29.70$*	14	22	64	$\chi^2 = 9.81$
$60,000 and over	13	21	67	(.000)	18	19	64	(.133)
Age		(n = 1358)				(n = 1353)		
19 - 29	5	19	76		3	8	89	
30 - 39	13	26	61		10	21	69	
40 - 49	14	24	62		15	22	63	
50 - 64	17	24	60	$\chi^2 = 32.43$*	29	26	46	$\chi^2 = 226.50$*
65 and older	13	22	65	(.000)	52	23	25	(.000)
Gender		(n = 1357)				(n = 1351)		
Male	17	28	56	$\chi^2 = 36.03$*	20	21	60	$\chi^2 = 4.07$
Female	9	20	71	(.000)	16	19	65	(.131)
Education		(n = 1340)				(n = 1334)		
High school diploma or less	13	29	58		20	26	54	
Some college	12	23	65	$\chi^2 = 6.52$	20	18	63	$\chi^2 = 13.14$*
Bachelors or grad degree	13	21	66	(.164)	15	19	66	(.011)
Marital Status		(n = 1336)				(n = 1331)		
Married	14	23	63		20	21	59	
Never married	3	25	73		10	18	72	
Divorced/separated	11	25	63	$\chi^2 = 21.31$*	13	15	72	$\chi^2 = 22.77$*
Widowed	7	26	67	(.002)	26	26	48	(.001)
Occupation		(n = 1202)				(n = 1201)		
Mgt, prof or education	10	18	72		16	17	68	
Sales or office support	12	20	68		24	17	59	
Constrn, inst or maint	24	32	44		15	25	60	
Prodn/trans/warehsing	18	21	61		24	18	58	
Agriculture	16	32	52		28	18	54	
Food serv/pers. care	11	28	61		10	38	53	
Hlthcare supp/safety	5	18	77	$\chi^2 = 62.55$*	9	23	69	$\chi^2 = 60.19$*
Other	27	22	51	(.000)	36	12	52	(.000)

Respondents who are disabled or retired and have no plans to work in the future were excluded.

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