



# THE CENTER FOR RURAL COMMUNITY REVITALIZATION AND DEVELOPMENT

A Working Paper\*

**Quality of Life of Rural Nebraskans: Results  
from the 1997 Annual Nebraska Rural Poll\*\***

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## Executive Summary

This working paper presents findings from the second annual Nebraska Rural Poll. The study is based on 3,264 responses from households in the 87 nonmetropolitan counties in the state. The objectives of this paper are to answer the following questions:

1. Has the well-being of rural Nebraskans changed from what they reported in the first annual Rural Poll?
2. All things considered, do rural Nebraskans believe they are better off today than five years ago, and do they believe they are better off than their parents were at their age?
3. Do rural Nebraskans believe they will be better or worse off ten years in the future?
4. Do rural Nebraskans believe that "...people are powerless to control their own lives"?
5. How important are certain factors in determining rural Nebraskans' well-being and how satisfied are they with those same factors?

Key findings include the following:

- Over sixty percent of rural Nebraskans believe they are better off than their parents were at their age.
- Sixty percent of the respondents believed they were either better off or about the same as they were five years ago, and seventy-five percent believed they would be either better off or about the same ten years from now.
- Rural Nebraskans tended to have a somewhat more positive outlook in 1997 than in 1996. More of the 1997 respondents said they were better off than they were five years ago and more of them expect to be better off ten years from now than last year's respondents.

- Certain sub-groups of respondents were less likely than others to be positive about their present and/or future well-being. These sub-groups include those living in smaller towns, those living in the Panhandle Region, respondents with lower incomes and lower educational levels, female respondents and those who are widowed.
- Slightly less than forty percent of rural Nebraskans either “agreed” or “strongly agreed” with the statement that “...people are powerless to control their own lives.” However, the proportion of the respondents holding this belief did increase somewhat between 1996 and 1997.
- Again, certain sub-groups of the respondents were more likely than others to believe that “...people are powerless.” These subgroups include those with lower income and educational levels and those age 65 and over.
- Rural Nebraskans rank their family, the health of their family, and their own health as the most important factors affecting their overall well-being.
- Several other factors, including financial security during retirement and current income levels, were also quite important in affecting overall well-being. At the same time, a significant proportion of the respondents were not very satisfied with either their current income levels or financial security during retirement.

## **Introduction**

Nebraskans have been responding to change since the mid-to-late 1800's. In recent years much has been written about the out-migration of population from Nebraska's rural areas. Some have even suggested that the Great Plains should revert to "a buffalo commons." Yet, recent indicators such as the 1994 and 1995 U.S. Census estimates show that many of Nebraska's counties which had been declining in population have had a slight turnaround. As we face new challenges the question remains, "How are rural Nebraskans doing?" Do they perceive they have a high quality of life? When they look to their future, do they foresee a positive or negative one?

This study, the 1997 Nebraska Rural Poll, is the second annual effort to take the pulse of rural Nebraskans. As data are collected over time we will have much better indicators of the well-being of rural Nebraskans; and what changes, if any, are occurring in their well-being.

## **Methodology and Respondent Profile**

This study is based on 3,264 responses from Nebraskans living in non-metropolitan counties in the state. A self-administered questionnaire was mailed to 6,400 randomly selected households. Metropolitan counties not included in the sample were the six Nebraska counties that are part of the Omaha, Lincoln, and Sioux City metropolitan areas. All of the other 87 counties in the state were sampled. The 14 page questionnaire included questions pertaining to well-being, community, government policy, and work. This paper will report only on the well-being portion of the survey.

A 51% response rate was achieved using the Total Design Method (Dillman, 1978). The sequence of steps in the survey process were:

1. A “pre-notification” letter was sent first. This letter requested participation in the study and was signed by the project director.
2. The questionnaire was mailed with an informational letter, signed by the project director, about seven days after the “pre-notification” letter was sent.
3. A reminder postcard was sent to the entire sample approximately seven days after the questionnaire (step #2) had been sent.
4. Those who had not responded within approximately 14 days of the original mailing were then sent a replacement questionnaire.

### *Respondent Profile*

The profile of the respondents reflects an aging population. The average respondent was 53 years of age. Seventy-three percent were married (Table 1\*) and seventy-two percent lived in a town or village. On average, respondents had lived in their current town or village 31 years. Fifty-eight percent of the respondents were living in towns or villages smaller than 5,000 people.

Sixty percent of the respondents reported their approximate household income from all sources, before taxes, for 1996 was below \$39,999. Twenty-five percent reported incomes over \$50,000. Ninety percent had attained at least a high school diploma.

Fifty-two percent reported that their spouse or partner worked full-time, and an additional twenty percent said their spouse or partner was working part-time. Twenty-five percent reported that their spouse or partner was retired.

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\* Table 1 also includes demographic data from the 1996 Rural Poll, as well as similar data based on the entire non-metro population of Nebraska (using 1990 U.S. Census data).

## **Comparisons Between the 1996 and 1997 Rural Polls**

This study, the 1997 Nebraska Rural Poll, is the second annual effort and therefore comparisons are made between the data collected this year to the original study conducted in 1996. As data continue to be collected over time, we will obtain better indicators of the well-being of rural Nebraskans. It is important to keep in mind when looking at these comparisons that these are independent samples (different people were surveyed each year). Only selected comments will be made on the data presented. The reader is encouraged to study the tables and figures to draw additional conclusions and insights.

### *Individual Well-Being*

With respect to individual measures of well-being, respondents were asked three questions.

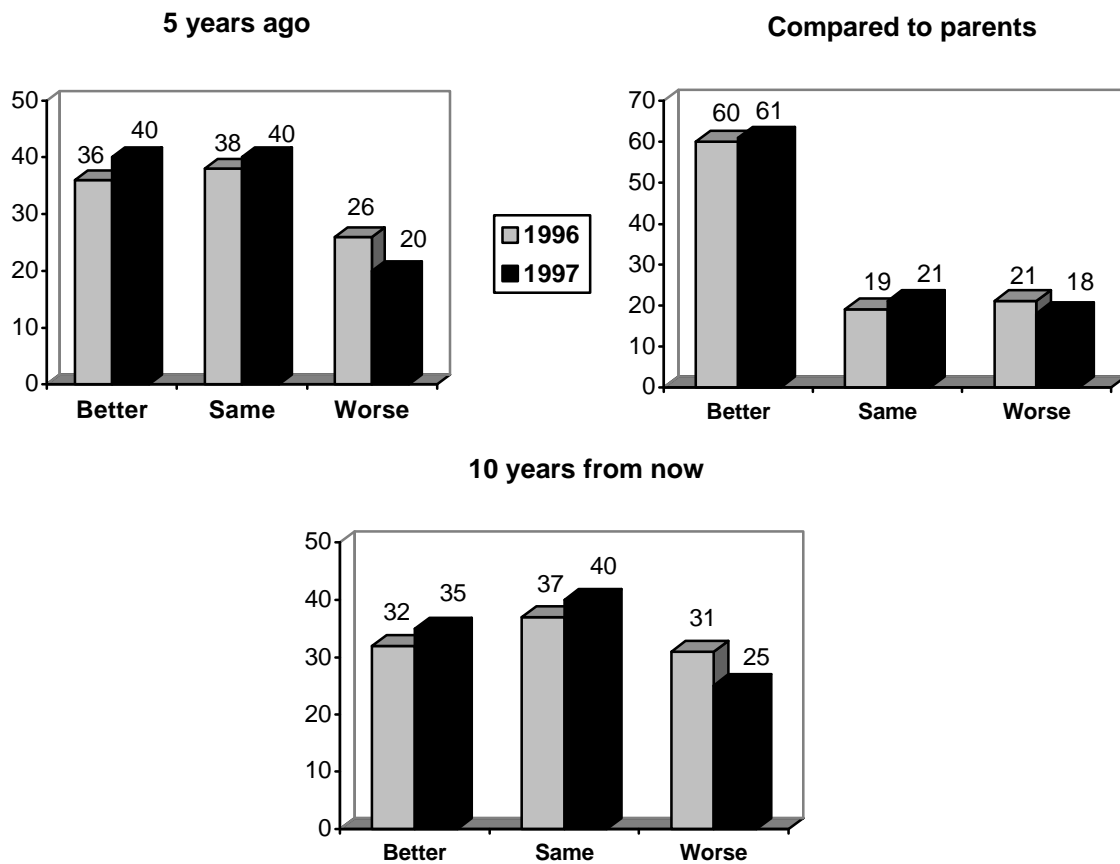
1. "All things considered, do you think you are better or worse off than you were five years ago?" (Answer categories were better off, worse off or about the same.)
2. "All things considered, do you think you are better or worse off than your parents when they were your age?"
3. "All things considered, do you think you will be better or worse off ten years from now than you are today?"

Rural Nebraskans have a more positive outlook today than they did a year ago (Figure 1). In the 1996 Rural Poll, thirty-six percent of respondents said they were better off than they were five years ago. Forty percent of the 1997 Rural Poll respondents said they were better off. This same trend was also evident when asked how they would be ten years from now. Thirty-two percent of the 1996 respondents expected to be better off, but this increased to thirty-five percent



in 1997. There was little change from 1996 to 1997 when asked how they were doing compared to their parents when they were their age. In both 1996 and 1997, approximately sixty percent said they were better off than their parents were at the same age.

**Figure 1. Change in Well-Being from 1996 to 1997**



Some additional comparisons were made from 1996 to 1997 by looking at various characteristics of the respondents (i.e., income, population of community, and education). These comparisons are shown in Table 2. Residents in smaller towns (population less than 100) tended to be noticeably more positive about their situation in 1997 than they were in 1996. In 1996, twenty-four percent of the respondents from these smaller towns said they were better off than

they were five years ago. By 1997, the proportion has increased to thirty-four percent. This same trend continued when asked about their future well-being. In 1996, sixteen percent of the respondents in this group said they expected to be better off ten years from now, compared to twenty-six percent in 1997. Another interesting change from 1996 to 1997 occurred among low income households, i.e., those with household incomes below \$10,000. When asked how their situation compared to that of five years ago, eleven percent of the 1996 respondents said they were better off. In 1997, twenty-three percent of the respondents with low incomes stated they are better off than they were five years ago. Finally, those who were never married expressed a brighter outlook about the future in 1997 than in 1996. In 1997, fifty-two percent of the respondents in this group expected to be better off in ten years, compared to forty-one percent in 1996. No other marital group was as optimistic as those who were never married.

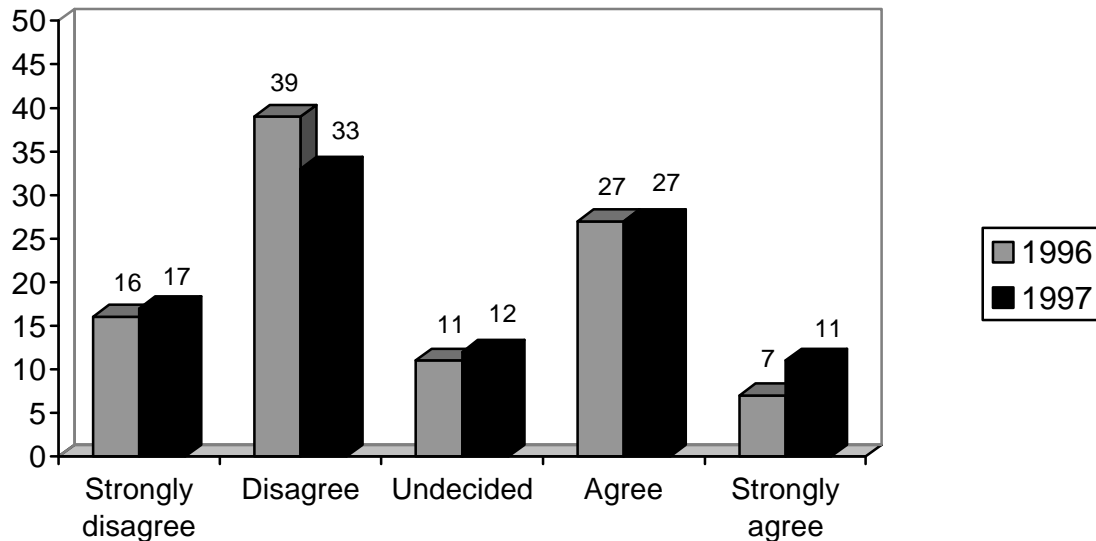
### *Change in the Modern World*

Respondents were asked if 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.”*

As noted above, the 1997 respondents generally appeared to have a more positive outlook than the 1996 respondents when asked about their well-being. However, at the same time the 1997 respondents were more likely than the 1996 respondents to agree that “...people are powerless to control their own lives.” In 1996, thirty-four percent said they either “strongly agreed” or “agreed” with the statement; but in 1997, thirty-eight percent “strongly agreed” or “agreed” (Figure 2).

**Figure 2. "People are powerless..." in 1996 and 1997**



Changes between 1996 and 1997 are even more pronounced within various demographic subgroups (Table 3). For example, in 1996, only thirty-nine percent of the respondents with less than a 9<sup>th</sup> grade education believed that people are powerless to control their own lives. In 1997, fifty-two percent of this group shared this belief. As another example, forty-six percent of those widowed “disagreed” or “strongly disagreed” with the statement in 1996; but only thirty-five percent of the widowed felt this way in 1997. And, the proportion of those who “strongly agreed” or “agreed” with the statement who were never married increased from twenty-four percent in 1996 to thirty-four percent in 1997.

### *Factors Affecting Individual Well-Being*

Respondents were given a list of items that may influence their well-being and were asked to rate the importance of each. A companion question asked them to indicate how satisfied they were with each item. These two specific questions follow:

*“Rate each of the following items as to how important they are in determining your own well-being.”*

*“Please indicate how satisfied you are with each of the following items.”*

These same two questions were also asked in the 1996 Rural Poll, but the list of items was not identical between 1996 and 1997. Tables 4 and 5 compare the two years relative to the proportion of the respondents that indicated each item was “very important” (Table 4) and the proportion that was “very satisfied” (Table 5) with each item. The most striking thing about these comparisons is how stable the rank-ordering is between the two years. Additionally, the proportion of respondents choosing “very important” and “very satisfied” changed relatively little between the two years. The biggest percentage change with respect to the first question was an increase from forty percent in 1996 to forty-nine percent in 1997 who said job satisfaction was very important to them. In the case of the second question, the biggest percentage change was an increase from thirty-seven percent in 1996 to fifty-one percent in 1997 who said they were “very satisfied” with the health of their family. Additionally, there was a noticeable increase between 1996 and 1997 in the percentage of respondents who were “very satisfied” with the following items: the respondent’s family (from 50% to 61%); the respondent’s friends (from 37% to 46%); and the respondent’s health (from 25% to 34%).

## In-depth 1997 Rural Poll Findings

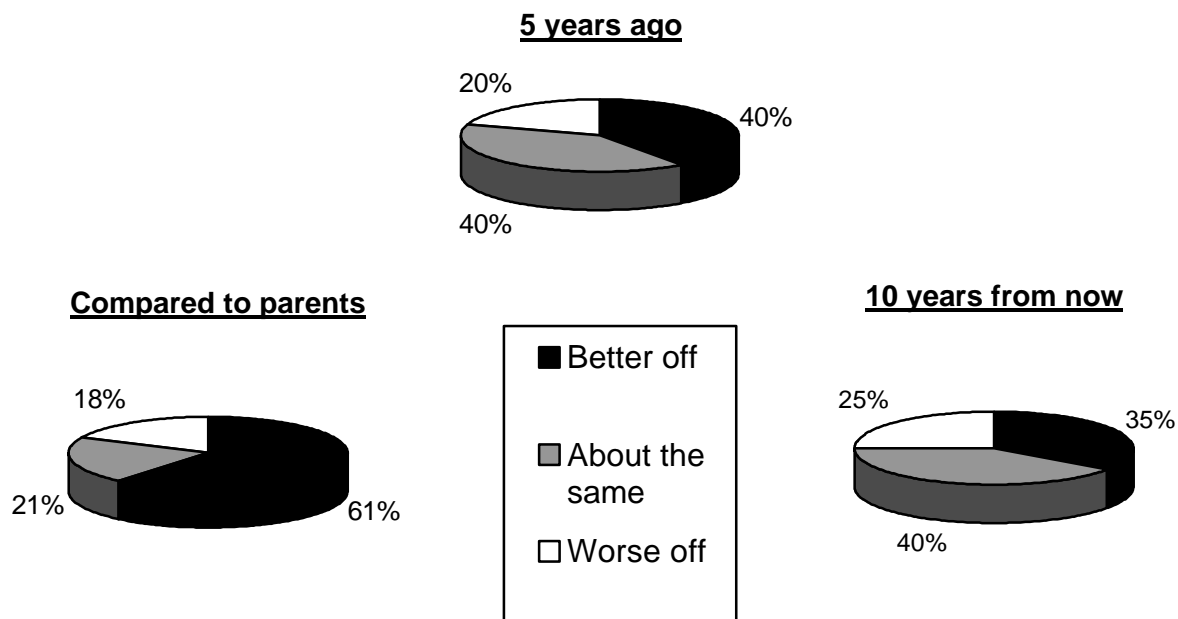
This section will look more closely at the well-being data from only the 1997 Rural Poll. This will provide a better understanding of how rural Nebraskans view their quality of life and what factors influence it.

### *Individual Well-Being*

Figure 3 summarizes the responses to the three individual well-being questions for the 1997 Poll. These questions ask the respondent how they are doing compared to 5 years ago, how they are doing compared to their parents when they were their age, and how they expect to be 10 years from now.

Forty percent of rural Nebraskans report they are better off today than they were five years ago, twenty percent are worse off and forty percent are about the same. Compared

**Figure 3. Well-Being Compared to Parents, 5 Years Ago, and 10 Years From Now, 1997**



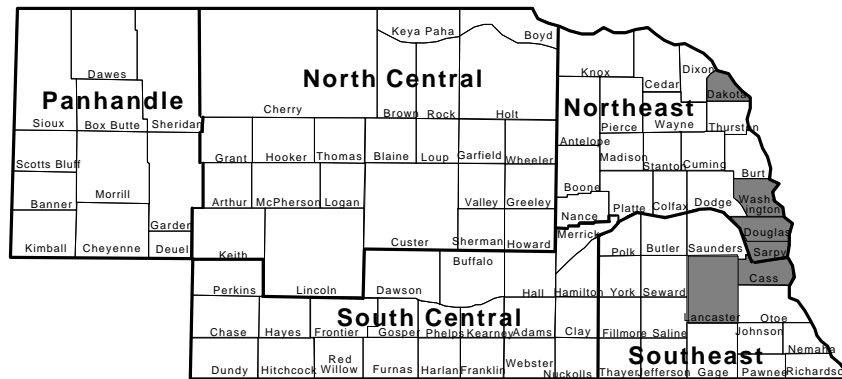
to their parents when they were their age, sixty-one percent say they are better off, eighteen percent are worse off and twenty-one percent are about the same. When asked to look ten years in the future, thirty-five percent expect to be better off than they are today, forty percent about the same and twenty-five percent believe they will be worse off than they are today.

Responses to these three questions were also analyzed according to size of the respondent's community, region, household income, age, gender, education, and marital status (Table 6). Several of these factors appeared to influence the respondents' answers and perceptions. Residents of smaller towns tended to be somewhat less positive about their situation than were residents of larger places. For example, only thirty-four percent of those living in a town with less than 100 people said they were better off than they were five years ago, compared to forty-five percent of those living in towns with 5,000 population or more. When asked to look to the future, only twenty-six percent in these same small-sized towns expected to be better off in ten years, but nearly forty percent of those in the larger towns expected to be better off.

The geographic region of Nebraska also appeared to influence future well-being. Only thirty percent of respondents in the Panhandle expected to be better off in ten years, while forty percent of the respondents in South Central Nebraska believed they would be better off (see Figure 4 for the counties included in each region).

Other significant differences were found among the various demographic subgroups. Respondents with low income levels were much less likely to see themselves as better off compared to five years ago or compared to their parents when they were their age, and were also less likely to believe they would be better off ten years from now than the respondents with higher household incomes. Also, the respondents age 65 and older were less likely to think

**Figure 4. Regions of Nebraska**



\*Shaded counties represent the metropolitan counties of the state (unsurveyed).

they were better off compared to five years ago and were also less likely to think they would be better off ten years from now than the younger respondents; however, the older respondents were more likely to think they were better off compared to their parents when they were their age than was the younger group. When examining the well-being among respondents of various educational levels, considerable differences are noted. The respondents with lower educational levels are less likely to think they are better off than five years ago and are also less likely to think they will be better off ten years from now compared to the respondents with higher educational levels. Finally, the widowed respondents were less likely to think they are better off than they were five years ago and were also less likely to think they will be better off ten years from now compared to the other marital groups.

### *Change in the Modern World*

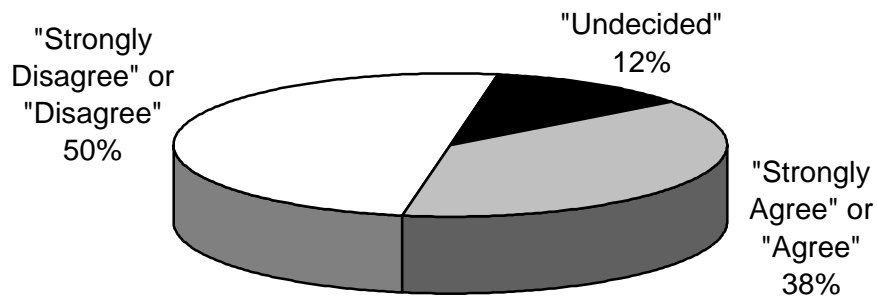
Figure 5 provides a breakdown of how the respondents reacted to the following statement.

*“Life has changed so much in our modern world that most people are powerless to control their own lives.”*

Fifty percent of the sample “disagreed” or “strongly disagreed” with the statement (Figure 5).

Thirty-eight percent agreed or strongly agreed. Table 7 summarizes how responses to

**Figure 5. Life has changed so much in our modern world that most people are powerless to control their own lives, 1997.**



this question are related to income, age and other characteristics. Individuals with lower household incomes were more likely to agree with the statement than those with higher incomes. Fifty-three percent of the respondents with household incomes below \$10,000 either “strongly agreed” or “agreed” that “...people are powerless.” However, only twenty-five percent of respondents with household incomes of \$75,000 or more held similar views. Older individuals were also more likely than younger individuals to agree with the statement. Forty-six percent of those aged 65 and older either “strongly agreed” or “agreed” with the statement, in contrast to only thirty-three percent of those aged 19 to 29. Another significant difference is noted when examining various education levels. Over half (52%) of the respondents with less than a 9<sup>th</sup> grade education “strongly agreed” or “agreed” that people are powerless to control their own lives, but



only twenty-seven percent of the respondents with a graduate or professional degree were of the same opinion.

### *Factors Affecting Individual Well-Being*

Respondents were given a list of 17 items that may influence their well-being and were asked to rate the importance of each and also how satisfied they were with each. Table 4 shows the results arrayed according to the proportion who said each factor was “very important.” The three items that were most important in determining well-being were: the health of their family (85%), their family (84%), and their own health (83%). The ability to relocate had the least impact on their well-being (16%).

Table 5 lists these same 17 factors according to the proportion of the respondents who said they were “very satisfied” with each factor. Respondents were most satisfied with their family (61%), the health of their family (51%), their religion/spirituality (47%), and their friends (46%). Three of the four items that had the smallest proportion of the respondents reporting they were “very satisfied” were related to economic considerations: current income level (15%); financial security during retirement (13%); and job opportunities (10%). Table 8 brings together the information from Tables 4 and 5 for 1997 by providing the ranking of each of the 17 items according to (a) importance and (b) satisfaction. The greatest divergence in these two rankings was in the case of financial security during retirement and current income level. Both factors rated high in their importance to respondents but were ranked near the bottom with respect to respondents’ satisfaction. This suggests that current and future economic security may be a source of considerable worry and frustration for rural Nebraskans.

Table 1. Demographic Profile of 1996 and 1997 Rural Poll Respondents Compared to 1990 Census

	<b>1997 Poll</b>	<b>1996 Poll</b>	<b>1990 Census</b>
<b>Age: (*1)</b>			
20 - 39	24%	22%	38%
40 - 64	48%	49%	36%
65 and over	28%	29%	26%
<b>Gender: (*2)</b>			
Female	28%	27%	49%
Male	72%	73%	51%
<b>Education: (*3)</b>			
Less than 9th grade	5%	3%	10%
9th to 12th grade (no diploma)	5%	5%	12%
High school diploma (or equivalency)	34%	34%	38%
Some college, no degree	25%	26%	21%
Associate degree	8%	7%	7%
Bachelors degree	14%	14%	9%
Graduate or professional degree	9%	10%	3%
<b>Household Income: (*4)</b>			
Less than \$10,000	7%	8%	19%
\$10,000 - \$19,999	16%	17%	25%
\$20,000 - \$29,999	19%	19%	21%
\$30,000 - \$39,999	18%	18%	15%
\$40,000 - \$49,999	14%	15%	9%
\$50,000 - \$59,999	10%	9%	5%
\$60,000 - \$74,999	7%	7%	3%
\$75,000 or more	8%	7%	3%
<b>Marital Status: (*5)</b>			
Married	73%	75%	64%
Never married	8%	7%	20%
Divorced/separated	9%	8%	7%
Widowed/widower	10%	10%	10%
<b>Race: (*2)</b>			
White, non-hispanic	97.19%	NA	97.58%
Black	0.16%	NA	0.20%
Asian and Pacific Islander	0.19%	NA	0.32%
Hispanic	0.60%	NA	*
Native American	1.40%	NA	1.00%
Other	0.40%	NA	0.90%

- \*1 1990 Census universe is non-metro population 20 years of age and over
- \*2 1990 Census universe is total non-metro population
- \*3 1990 Census universe is non-metro population 18 yrs of age and over
- \*4 1990 Census universe is all non-metro households
- \*5 1990 Census universe is non-metro population 15 years of age and over
- \* Hispanic population is included in the "Other" category in the Census data

Table 2. Measures of Well-Being in Relation to Community Structure, Region and Individual Attributes, 1996 and 1997.\*

	Five years ago						Compared to Parents						10 years from now					
	1996			1997			1996			1997			1996			1997		
	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse
<b>Community Structure</b>	<i>Percentages</i>																	
<i>Population of town:</i>																		
< 100	24	41	35	34	34	32	45	31	24	48	26	26	16	43	41	26	40	34
100 - 499	32	37	31	36	45	19	56	20	24	61	20	20	30	36	34	35	39	27
500 - 999	33	40	27	38	42	20	59	18	23	59	24	17	38	35	27	33	46	21
1000 - 4999	33	41	26	37	42	22	59	21	20	60	22	18	30	38	32	33	41	26
5000 - 9999	43	30	27	45	34	21	61	20	19	64	19	18	32	36	32	39	38	23
10,000 and up	43	34	23	45	36	19	62	17	21	63	19	18	37	35	28	38	38	24
<b>Region</b>																		
Panhandle	33	38	29	42	36	22	60	21	20	61	20	20	31	35	34	30	41	30
North Central	31	38	30	39	39	22	61	20	19	62	21	18	30	39	31	31	44	25
South Central	41	35	24	40	40	20	59	18	23	60	21	19	37	36	27	40	37	23
Northeast	36	41	24	40	44	17	60	19	21	60	21	18	30	38	32	35	41	24
Southeast	34	39	27	39	38	23	60	20	20	62	21	17	30	37	33	34	41	25
<b>Individual Attributes</b>																		
<i>Income:</i>																		
< \$10,000	11	49	40	23	45	32	49	22	29	47	26	27	21	35	44	23	41	35
\$10,000 - \$19,999	22	42	36	25	46	29	54	21	25	52	22	26	26	40	34	23	44	33
\$20,000 - \$29,999	32	38	30	36	41	23	54	22	24	57	23	21	28	38	34	35	42	23
\$30,000 - \$39,999	41	35	24	40	40	21	61	18	21	55	22	23	34	37	29	36	41	23
\$40,000 - \$49,999	44	36	20	44	39	17	65	17	18	64	19	17	39	34	27	40	38	21
\$50,000 - \$59,999	51	34	15	54	31	15	65	18	17	68	21	12	42	34	24	43	35	23
\$60,000 - \$74,999	49	27	24	55	32	13	67	17	16	69	18	13	43	32	25	47	33	20
\$75,000 and up	64	25	11	70	22	8	79	10	11	80	13	7	47	34	19	56	30	15
<i>Age:</i>																		
19 - 29	59	29	12	59	25	16	56	21	22	58	19	23	67	21	12	70	20	10
30 - 39	51	26	23	56	28	16	55	20	25	51	25	24	55	32	13	61	28	11
40 - 49	39	32	29	46	29	25	54	20	26	55	22	23	43	30	26	45	37	18
50 - 64	33	36	31	35	41	24	58	18	23	61	20	19	22	38	40	27	41	32
65 and up	23	54	23	26	58	17	70	19	11	72	19	9	11	47	42	10	54	36
<i>Gender:</i>																		
Male	37	36	27	42	38	21	61	18	21	61	21	18	34	36	31	38	37	25
Female	34	43	24	34	46	20	57	22	21	58	21	21	28	40	32	28	47	24

\* See page 3 of text for complete wording of these questions.

Table 2. Measures of Well-Being in Relation to Community Structure, Region and Individual Attributes, 1996 and 1997.\*

	Five years ago						Compared to Parents						10 years from now					
	1996			1997			1996			1997			1996			1997		
	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse	Better	Same	Worse
			Percentages					Percentages					Percentages					
<i>Education:</i>																		
Less than 9th grade	21	48	31	28	55	17	65	21	14	64	25	12	12	46	42	17	52	31
9th - 12th grade	24	51	24	19	57	25	57	26	17	67	18	15	19	44	37	16	48	36
High school diploma	31	41	28	34	44	22	59	20	21	61	21	18	25	39	36	26	43	31
Some college	36	38	26	39	40	21	55	21	24	56	23	21	33	36	31	39	38	23
Associate degree	44	29	26	52	29	19	55	17	28	61	18	21	45	30	26	49	40	11
Bachelors degree	45	28	27	54	27	20	64	14	22	65	18	18	48	29	23	50	31	19
Grad or prof degree	51	31	18	53	29	18	69	17	14	65	18	17	41	36	23	44	36	20
<i>Marital status:</i>																		
Married	39	36	26	42	38	20	61	19	20	62	21	17	34	36	31	37	39	24
Never married	40	43	18	49	36	15	56	21	22	50	24	25	41	34	25	52	28	20
Divorced/separated	34	28	39	40	31	29	40	21	40	49	21	30	36	35	28	36	35	29
Widowed	16	59	25	20	62	18	67	20	12	71	18	12	9	48	43	10	59	32

\* See page 3 of text for complete wording of these questions.

Table 3. Percentage of Respondents Who Believe People are Powerless to Control Their Own Lives, 1996 and 1997.

	1996					1997				
	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>
<b>Community Structure</b>										
<i>Population of Town</i>										
Less than 100	13	30	17	28	11	21	21	13	27	18
100-499	16	35	11	30	9	15	33	13	27	12
500-999	18	40	10	25	7	15	36	11	27	11
1000-4999	14	39	11	29	7	17	32	13	28	11
5000-9999	14	43	10	25	8	20	33	10	28	10
10,000 and up	18	44	9	24	5	19	35	10	26	10
<b>Region</b>										
Panhandle	16	38	11	26	11	20	32	11	26	12
North Central	16	37	11	30	6	16	32	12	27	14
South Central	17	41	10	26	6	19	35	10	26	9
Northeast	16	42	12	23	7	17	33	13	27	10
Southeast	14	37	11	30	8	14	32	13	30	11
<b>Individual Attributes</b>										
<i>Income Level</i>										
Under \$10,000	11	23	20	30	16	12	20	15	36	17
\$10,000-19,999	12	36	11	33	9	11	27	16	32	14
\$20,000-29,999	12	42	10	29	6	15	33	12	28	12
\$30,000-39,999	16	40	12	24	8	18	35	11	27	9
\$40,000-49,999	17	44	9	26	4	18	39	10	24	10
\$50,000-59,999	18	54	6	20	3	23	39	8	25	6
\$60,000-74,999	24	40	11	21	4	19	43	7	23	8
\$75,000 and over	28	44	6	19	4	35	35	5	16	9
<i>Age</i>										
19-29	24	38	9	23	6	21	39	7	24	9
30-39	20	42	8	24	6	21	36	12	21	10
40-49	18	43	10	24	5	21	37	8	24	10
50-64	13	41	9	29	8	17	33	11	28	12
65 and up	11	34	15	30	9	12	27	16	34	12
<i>Gender</i>										
Male	16	39	10	27	7	19	34	10	27	11
Female	14	40	13	26	7	13	32	16	28	11

Table 3. Percentage of Respondents Who Believe People are Powerless to Control Their Own Lives, 1996 and 1997.

	<b>1996</b>					<b>1997</b>				
	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>
<i>Education</i>										
Less than 9th grade	9	30	24	30	9	7	19	22	34	18
9th - 12th grade	7	25	18	35	16	10	21	16	35	18
High school diploma	10	37	13	30	10	13	28	13	34	12
Some college	16	43	9	26	6	17	35	11	26	11
Associate degree	21	40	10	25	4	19	40	8	25	8
Bachelors degree	26	43	8	21	3	26	44	8	17	5
Grad or prof degree	22	50	7	19	2	28	38	7	19	8
<i>Marital Status</i>										
Married	16	40	10	27	7	18	34	10	27	11
Never married	17	39	20	20	4	22	35	10	25	9
Divorced/separated	11	43	9	30	8	13	34	17	25	11
Widowed	13	33	16	30	8	11	24	20	34	12

Table 4. Percent of Respondents Indicating Factor Was "Very Important" in Determining Their Own Well-Being, 1996 and 1997.

<i>Item*</i>	<b>1997</b>		<b>1996</b>
Health of Your Family	85		82
Your Family	84		81
Your Health	83		79
Education of Your Children	67		61
Your Financial Security During Retirement	64		57
Your Religion/Spirituality	61		55
Your Current Income Level	57		49
Respect from Others	53		46
Your Friends	52		48
Your Job Security	50		45
Your Job Satisfaction	49		40
Your Housing	44		NA
Your Education	38		33
Job Opportunities for You	38		31
Your Community	34		28
Vacation Time	25		26
Ability to Relocate	16		11
Local Fire Protection	NA		50
Local Police Protection	NA		42
Certainty Concerning Your Future	NA		38
Local Public Schools	NA		37
The Natural Environment	NA		33
Time to Relax During the Week	NA		30
Local Parks	NA		16

\* The list of items was not identical in 1996 and 1997.  
 "NA" means item was not asked in that particular year.

Table 5. Percent of Respondents Indicating They Were "Very Satisfied" with Each Factor, 1996 and 1997.

<i>Item*</i>	<b>1997</b>		<b>1996</b>
Your Family	61		50
Health of Your Family	51		37
Your Religion/Spirituality	47		41
Your Friends	46		37
Education of Your Children	35		27
Your Health	34		25
Your Housing	33		NA
Respect from Others	32		24
Your Education	26		22
Your Job Satisfaction	21		17
Your Community	20		17
Your Job Security	20		15
Vacation Time	17		14
Your Current Income Level	15		11
Your Financial Security During Retirement	13		9
Job Opportunities for You	10		7
Ability to Relocate	9		6
Time to Relax During the Week	NA		13
Certainty Concerning Your Future	NA		9

\* The list of items was not identical in 1996 and 1997.  
 "NA" means item was not asked in that particular year.



Table 6. Measures of Well-Being in Relation to Community Structure, Region and Individual Attributes, 1997.

	<b>Five Years Ago</b>				<b>Compared to Parents</b>				<b>Ten Years From Now</b>			
	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>
	<i>Percentages</i>				<i>Percentages</i>				<i>Percentages</i>			
<b>Community Structure</b>												
<i>Population of Town</i>				*								*
Less than 100	34 (28)	34 (28)	32 (26)	(82)	48 (39)	26 (21)	26 (21)	(81)	26 (21)	40 (33)	34 (28)	(82)
100-499	36 (163)	45 (205)	19 (85)	(453)	61 (275)	20 (88)	20 (88)	(451)	35 (154)	39 (171)	27 (119)	(444)
500-999	38 (152)	42 (171)	20 (80)	(403)	59 (232)	24 (96)	17 (68)	(396)	33 (128)	46 (180)	21 (83)	(391)
1000-4999	37 (328)	42 (368)	22 (191)	(887)	60 (525)	22 (196)	18 (161)	(882)	33 (289)	41 (356)	26 (227)	(872)
5000-9999	45 (192)	34 (146)	21 (91)	(429)	64 (272)	19 (79)	18 (75)	(426)	39 (163)	38 (159)	23 (97)	(419)
10,000 and up	45 (398)	36 (323)	19 (166)	(887)	63 (555)	19 (172)	18 (158)	(885)	38 (333)	38 (330)	24 (208)	(871)
<i>Total</i>	40 (1261)	40 (1241)	20 (639)	(3141)	61 (1898)	21 (652)	18 (571)	(3121)	35 (1088)	40 (1229)	25 (762)	(3079)
<b>Region</b>												*
Panhandle	42 (154)	36 (133)	22 (82)	(369)	61 (223)	20 (72)	20 (72)	(367)	30 (108)	41 (148)	30 (107)	(363)
North Central	39 (171)	39 (173)	22 (97)	(441)	62 (270)	21 (92)	18 (77)	(439)	31 (135)	44 (190)	25 (106)	(431)
South Central	40 (382)	40 (376)	20 (191)	(949)	60 (562)	21 (195)	19 (181)	(938)	40 (371)	37 (342)	23 (215)	(928)
Northeast	40 (300)	44 (330)	17 (126)	(756)	60 (453)	21 (161)	18 (137)	(751)	35 (261)	41 (299)	24 (179)	(739)
Southeast	39 (252)	38 (245)	23 (151)	(648)	62 (403)	21 (133)	17 (111)	(647)	34 (215)	41 (263)	25 (161)	(639)
<i>Total</i>	40 (1259)	40 (1257)	21 (647)	(3163)	61 (1911)	21 (653)	18 (578)	(3142)	35 (1090)	40 (1242)	25 (768)	(3100)
<b>Individual Attributes</b>												
<i>Income Level</i>				*				*				*
Under \$10,000	23 (43)	45 (84)	32 (60)	(187)	47 (86)	26 (48)	27 (49)	(183)	23 (42)	41 (75)	35 (64)	(181)
\$10,000-19,999	25 (117)	46 (214)	29 (132)	(463)	52 (238)	22 (100)	26 (121)	(459)	23 (104)	44 (199)	33 (148)	(451)
\$20,000-29,999	36 (202)	41 (228)	23 (129)	(559)	57 (314)	23 (125)	21 (114)	(553)	35 (193)	42 (230)	23 (128)	(551)
\$30,000-39,999	40 (207)	40 (207)	21 (110)	(524)	55 (290)	22 (116)	23 (118)	(524)	36 (187)	41 (214)	23 (118)	(519)
\$40,000-49,999	44 (174)	39 (152)	17 (66)	(392)	64 (252)	19 (75)	17 (65)	(392)	40 (158)	38 (150)	21 (83)	(391)
\$50,000-59,999	54 (154)	31 (89)	15 (44)	(287)	68 (193)	21 (59)	12 (34)	(286)	43 (122)	35 (99)	23 (66)	(287)
\$60,000-74,999	55 (115)	32 (68)	13 (27)	(210)	69 (144)	18 (37)	13 (28)	(209)	47 (99)	33 (69)	20 (41)	(209)
\$75,000 and over	70 (170)	22 (52)	8 (20)	(242)	80 (194)	13 (32)	7 (16)	(242)	56 (134)	30 (71)	15 (35)	(240)
<i>Total</i>	41 (1182)	38 (1094)	21 (588)	(2864)	60 (1711)	21 (592)	19 (545)	(2848)	37 (1039)	39 (1107)	24 (683)	(2829)
<i>Age</i>				*				*				*
19-29	59 (123)	25 (51)	16 (33)	(207)	58 (120)	19 (39)	23 (47)	(206)	70 (146)	20 (41)	10 (21)	(208)
30-39	56 (294)	28 (146)	16 (86)	(526)	51 (268)	25 (132)	24 (126)	(526)	61 (318)	28 (146)	11 (58)	(522)
40-49	46 (329)	29 (212)	25 (182)	(723)	55 (394)	22 (158)	23 (169)	(721)	45 (327)	37 (265)	18 (130)	(722)
50-64	35 (284)	41 (333)	24 (193)	(810)	61 (495)	20 (160)	19 (155)	(810)	27 (217)	41 (329)	32 (259)	(805)
65 and up	26 (226)	58 (499)	17 (143)	(868)	72 (613)	19 (161)	9 (78)	(852)	10 (81)	54 (445)	36 (292)	(818)
<i>Total</i>	40 (1256)	40 (1241)	20 (637)	(3134)	61 (1890)	21 (650)	19 (575)	(3115)	35 (1089)	40 (1226)	25 (760)	(3075)

\* Statistically Significant at .05 Level.

Note: Numbers in parentheses are numbers of observations.

Table 6. Measures of Well-Being in Relation to Community Structure, Region and Individual Attributes, 1997.

	<b>Five Years Ago</b>				<b>Compared to Parents</b>				<b>Ten Years From Now</b>			
	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Total</i>
	<i>Percentages</i>				<i>Percentages</i>				<i>Percentages</i>			
<b>Gender</b>				*								*
Male	42 (958)	38 (854)	21 (468)	(2280)	61 (1394)	21 (479)	18 (397)	(2270)	38 (853)	37 (834)	25 (559)	(2246)
Female	34 (299)	46 (396)	20 (175)	(870)	58 (500)	21 (179)	21 (181)	(860)	28 (238)	47 (400)	24 (206)	(844)
<i>Total</i>	40 (1257)	40 (1250)	20 (643)	(3150)	61 (1894)	21 (658)	19 (578)	(3130)	35 (1091)	40 (1234)	25 (765)	(3090)
<b>Education</b>				*								*
Less than 9th grade	28 (39)	55 (76)	17 (24)	(139)	64 (87)	25 (34)	12 (16)	(137)	17 (23)	52 (71)	31 (42)	(136)
9th - 12th grade	19 (28)	57 (86)	25 (37)	(151)	67 (99)	18 (27)	15 (22)	(148)	16 (23)	48 (70)	36 (53)	(146)
High school diploma	34 (354)	44 (460)	22 (223)	(1037)	61 (624)	21 (214)	18 (189)	(1027)	26 (263)	43 (437)	31 (313)	(1013)
Some college	39 (296)	40 (304)	21 (162)	(762)	56 (428)	23 (175)	21 (158)	(761)	39 (292)	38 (286)	23 (168)	(746)
Associate degree	52 (135)	29 (75)	19 (48)	(258)	61 (155)	18 (47)	21 (54)	(256)	49 (124)	40 (102)	11 (29)	(255)
Bachelors degree	54 (239)	27 (121)	20 (87)	(447)	65 (287)	18 (80)	18 (78)	(445)	50 (224)	31 (138)	19 (85)	(447)
Grad or prof degree	53 (155)	29 (83)	18 (53)	(291)	65 (188)	18 (52)	17 (49)	(289)	44 (128)	36 (105)	20 (57)	(290)
<i>Total</i>	40 (1246)	39 (1205)	21 (634)	(3085)	61 (1868)	21 (629)	19 (566)	(3063)	36 (1077)	40 (1209)	25 (747)	(3033)
<b>Marital Status</b>				*				*				*
Married	42 (964)	38 (881)	20 (465)	(2310)	62 (1421)	21 (487)	17 (395)	(2303)	37 (837)	39 (899)	24 (545)	(2281)
Never married	49 (119)	36 (87)	15 (36)	(242)	50 (121)	24 (58)	25 (61)	(240)	52 (126)	28 (68)	20 (47)	(241)
Divorced/separated	40 (112)	31 (87)	29 (81)	(280)	49 (138)	21 (58)	30 (85)	(281)	36 (99)	35 (97)	29 (80)	(276)
Widowed	20 (63)	62 (198)	18 (58)	(319)	71 (217)	18 (54)	12 (37)	(308)	10 (29)	59 (171)	32 (92)	(292)
<i>Total</i>	40 (1258)	40 (1253)	20 (640)	(3151)	61 (1897)	21 (657)	19 (578)	(3132)	35 (1091)	40 (1235)	25 (764)	(3090)

\* Statistically Significant at .05 Level.

Note: Numbers in parentheses are numbers of observations.

Table 7. Percentage of Respondents Who Believe People are Powerless to Control Their Own Lives, 1997.

	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Total</i>
<b>Community Structure</b>						
<i>Population of Town</i>						
Less than 100	21 (17)	21 (17)	13 (11)	27 (22)	18 (15)	(82)
100-499	15 (66)	33 (149)	13 (60)	27 (120)	12 (54)	(449)
500-999	15 (61)	36 (146)	11 (43)	27 (109)	11 (44)	(403)
1000-4999	17 (146)	32 (282)	13 (110)	28 (247)	11 (97)	(882)
5000-9999	20 (84)	33 (140)	10 (42)	28 (119)	10 (43)	(428)
10,000 and up	19 (166)	35 (311)	10 (92)	26 (234)	10 (85)	(888)
<i>Total</i>	17 (540)	33 (1045)	11 (358)	27 (851)	11 (338)	(3132)
<b>Region</b>						
Panhandle	20 (73)	32 (119)	11 (40)	26 (94)	12 (43)	(369)
North Central	16 (68)	32 (141)	12 (51)	27 (118)	14 (61)	(439)
South Central	19 (177)	35 (335)	10 (97)	26 (248)	9 (88)	(945)
Northeast	17 (129)	33 (248)	13 (95)	27 (207)	10 (76)	(755)
Southeast	14 (93)	32 (207)	13 (81)	30 (195)	11 (70)	(646)
<i>Total</i>	17 (540)	33 (1050)	12 (364)	27 (862)	11 (338)	(3154)
<b>Individual Attributes</b>						
<i>Income Level</i>						
						*
Under \$10,000	12 (23)	20 (36)	15 (28)	36 (66)	17 (32)	(185)
\$10,000-19,999	11 (53)	27 (123)	16 (75)	32 (146)	14 (67)	(464)
\$20,000-29,999	15 (83)	33 (184)	12 (67)	28 (158)	12 (67)	(559)
\$30,000-39,999	18 (93)	35 (184)	11 (57)	27 (141)	9 (49)	(524)
\$40,000-49,999	18 (69)	39 (155)	10 (38)	24 (93)	10 (38)	(393)
\$50,000-59,999	23 (66)	39 (111)	8 (22)	25 (72)	6 (16)	(287)
\$60,000-74,999	19 (40)	43 (90)	7 (15)	23 (48)	8 (16)	(209)
\$75,000 and over	35 (85)	35 (85)	5 (13)	16 (38)	9 (21)	(242)
<i>Total</i>	18 (512)	34 (968)	11 (315)	27 (762)	11 (306)	(2863)
<i>Age</i>						
						*
19-29	21 (44)	39 (82)	7 (15)	24 (49)	9 (18)	(208)
30-39	21 (112)	36 (190)	12 (61)	21 (112)	10 (50)	(525)
40-49	21 (152)	37 (270)	8 (60)	24 (172)	10 (69)	(723)
50-64	17 (134)	33 (267)	11 (88)	28 (227)	12 (96)	(812)
65 and up	12 (99)	27 (232)	16 (134)	34 (287)	12 (105)	(857)
<i>Total</i>	17 (541)	33 (1041)	12 (358)	27 (847)	11 (338)	(3125)
<i>Gender</i>						
						*
Male	19 (428)	34 (765)	10 (225)	27 (617)	11 (245)	(2280)
Female	13 (113)	32 (279)	16 (135)	28 (238)	11 (97)	(862)
<i>Total</i>	17 (541)	33 (1044)	12 (360)	27 (855)	11 (342)	(3142)

\* Statistically significant at .05 level.

Note: Numbers in parentheses are numbers of observations.

Table 7. Percentage of Respondents Who Believe People are Powerless to Control Their Own Lives, 1997.

	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Total</i>
<i>Education</i>						*
Less than 9th grade	7 (9)	19 (27)	22 (31)	34 (47)	18 (25)	(139)
9th - 12th grade	10 (15)	21 (32)	16 (24)	35 (52)	18 (27)	(150)
High school diploma	13 (137)	28 (291)	13 (129)	34 (348)	12 (126)	(1031)
Some college	17 (128)	35 (267)	11 (86)	26 (195)	11 (86)	(762)
Associate degree	19 (49)	40 (102)	8 (20)	25 (65)	8 (21)	(257)
Bachelors degree	26 (116)	44 (195)	8 (35)	17 (78)	5 (23)	(447)
Grad or prof degree	28 (81)	38 (111)	7 (20)	19 (54)	8 (24)	(290)
<i>Total</i>	17 (535)	33 (1025)	11 (345)	27 (839)	11 (332)	(3076)
<i>Marital Status</i>						*
Married	18 (419)	34 (790)	10 (227)	27 (622)	11 (250)	(2308)
Never married	22 (53)	35 (83)	10 (23)	25 (59)	9 (22)	(240)
Divorced/separated	13 (36)	34 (95)	17 (48)	25 (69)	11 (32)	(280)
Widowed	11 (33)	24 (76)	20 (61)	34 (105)	12 (38)	(313)
<i>Total</i>	17 (541)	33 (1044)	11 (359)	27 (855)	11 (342)	(3141)

\* Statistically significant at .05 level.

Note: Numbers in parentheses are numbers of observations.

Table 8. Differences Between Importance of and Satisfaction with Factors Affecting Individual Well-Being, 1997.

<u><b>Factors</b></u>	<u><b>Importance Rank</b></u>	<u><b>Satisfaction Rank</b></u>
Health of Your Family	1	2
Your Family	2	1
Your Health	3	6
Education of Your Children	4	5
Your Financial Security During Retirement	5	15
Your Religion/Spirituality	6	3
Your Current Income Level	7	14
Respect from Others	8	8
Your Friends	9	4
Your Job Security	10	12
Your Job Satisfaction	11	10
Your Housing	12	7
Your Education	13	9
Job Opportunities for You	14	16
Your Community	15	11
Vacation Time	16	13
Ability to Relocate	17	17

Based on percent answering "very important" and "very satisfied" with each.

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