



CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

**Living in Rural Nebraska:
Quality of Life and Financial Well-Being**

2001 Nebraska Rural Poll Results

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Executive Summary

Nebraska's economy growth has slowed this past year, and recent reports show that some of Nebraska's counties are the poorest in the nation. How have these changes affected rural Nebraskans? How do rural Nebraskans perceive their quality of life? Do their perceptions differ by community size, the region in which they live, or their occupation? How have they responded to the higher cost of living? Are they able to meet their financial goals?

This report details 3,199 responses to the 2001 Nebraska Rural Poll, the sixth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions regarding their general well-being, their satisfaction with specific aspects of well-being, and how they are responding to the higher cost of living. Trends for the well-being questions are examined by comparing data from the five previous polls to this year's results. For all questions, comparisons are made among different respondent subgroups, i.e., comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- ***Rural Nebraskans are more negative about their current situation than they were last year.*** This year, 32 percent state they are better off than they were five years ago; however, this compares to 40 percent in 2000. This is the lowest percentage reported during a six-year period. Nineteen percent of the respondents say they are worse off than five years ago, while 16 percent felt this way last year. The percent responding that their situation remained about the same increased from 44 percent last year to 49 percent in 2001.
- ***When asked about the future, fewer respondents assert they will be better off ten years from now, as compared to last year's results.*** This year, 34 percent state they will be better off ten years from now, compared to 38 percent last year. The proportion responding they will be worse off increased from 18 percent to 21 percent. The proportion saying they will be about the same in ten years remained steady at 45 percent.
- ***Farmers and ranchers are less optimistic than persons with other occupations about their current situation.*** Only 24 percent of the farmers and ranchers state they are better off compared to five years ago. In comparison, 50 percent of those with professional occupations say they are better off.
- ***Manual laborers are more likely to believe that people are powerless to control their own lives.*** Just over one-half (51%) of the manual laborers either strongly agree or agree with the statement that "...people are powerless to control their own lives." In contrast, only 21 percent of persons with professional occupations agree with the statement.
- ***Respondents report being most satisfied with their family, their marriage, and their religion/spirituality. The items receiving the highest proportion of "very dissatisfied" responses include financial security during retirement, current income level and job opportunities.***

- ***Manual laborers are more likely than those with other occupations to express dissatisfaction with their job opportunities.*** Sixty percent of the manual laborers are dissatisfied with their job opportunities, compared to only 32 percent of the farmers and ranchers.
- ***At least one-third of rural Nebraskans have experienced the following economic hardships during the past year: using savings to meet household expenses, delaying a family vacation because of a lack of money, and being unable to contribute any money toward retirement because the money was needed for everyday household expenses.*** Twenty percent of rural Nebraskans have taken another job to help meet household expenses during the past year. Seventeen percent couldn't pay the full amount of their utility bills, 15 percent were unable to afford needed medical care, and seven percent were unable to purchase needed food.
- ***The groups most likely to have experienced many of the hardships listed include: younger respondents, persons living in the North Central region of the state, respondents with lower income levels, females, persons with lower educational levels, the divorced or separated respondents, and the laborers.***
- ***Sixty-two percent of rural Nebraskans believe their household income has not kept up with the increased cost of living.*** Eighteen percent believe it has increased at the same rate as the cost of living, eight percent feel their income has increased faster than the cost of living, and 12 percent are not sure.
- ***Just over one-half of rural Nebraskans say they have just enough to make ends meet at the end of each month.*** Fifty-two percent say they have just enough to make ends meet, 35 percent end up with money left over at the end of the month, and 13 percent say there is not enough money to make ends meet.
- ***The vast majority of rural Nebraskans say they always had enough food to eat during the past year.*** Ninety-two percent said they always had enough food, seven percent said there were a few times when they didn't have enough to eat, and one percent said there were many times when they didn't have enough to eat.
- ***Younger respondents were more likely than older respondents to say there were a few times when they didn't have enough to eat last year.*** Twenty percent of the persons between the ages of 19 and 29 said there were a few times when they didn't have enough to eat, compared to only three percent of the persons age 65 and older.

Introduction

Overall, Nebraska's economy has been fairly strong in recent years, but the rate of growth has been slowing. In 1996, Nebraska's per capita income was 97.5 percent of the national average. In 2000, the preliminary estimate suggests it was only 93.8 percent of the national figure.¹

The latest data (1994 - 1998) released from the U.S. Department of Commerce Bureau of Economic Analysis shows that Nebraska has six of the poorest 20 counties in the nation, including the two poorest. These rankings are based on per capita income. Most of these counties are ranching counties in the Sandhills that have experienced negative farm incomes during this time period. In addition, their per capita wages and salaries ranking was in the lowest quintile in the nation.

Given all these changes, how do rural Nebraskans believe they are doing and how do they view their future? Have these views changed over the past six years? How have they responded to the increased cost of living? Are they able to meet their financial goals? Do respondents' perceptions of their present and future situations differ by the size of their community or their region of the state? Are certain groups faring better financially than others? This paper addresses these questions.

The 2001 Nebraska Rural Poll is the sixth annual effort to understand rural Nebraskans' perceptions. Respondents were

asked a series of questions about their general well-being and their satisfaction with specific items that may influence their well-being. In addition, they were asked a series of questions about how they are responding to the increased cost of living. Trends for the well-being questions will be examined by comparing the data from the five previous polls to this year's results.

Methodology and Respondent Profile

This study is based on 3,199 responses from Nebraskans living in the 87 non-metropolitan counties in the state. A self-administered questionnaire was mailed in February and March to approximately 6,400 randomly selected households. Metropolitan counties not included in the sample were Cass, Dakota, Douglas, Lancaster, Sarpy and Washington. The 14-page questionnaire included questions pertaining to well-being, community, work, federal farm policy, charitable giving, and cost of living. This paper reports only results from the well-being and cost of living portions of the survey.

A 50% 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.

¹ Source: May 2001 edition of Recent Nebraska Economic Trends, compiled by the Nebraska Department of Economic Development.

The average respondent is 56 years of age. Seventy percent are married (Appendix Table 1²) and sixty-nine percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 48 years and have lived in their current community 33 years. Fifty-nine percent are living in or near towns or villages with populations less than 5,000.

Sixty-one percent of the respondents reported their approximate household income from all sources, before taxes, for 2000 was below \$40,000. Twenty-five percent reported incomes over \$50,000. Ninety-one percent have attained at least a high school diploma.

Sixty-nine percent were employed in 2000 on a full-time, part-time, or seasonal basis. Twenty-six percent are retired. Thirty-one percent of those employed reported working in a professional, technical or administrative occupation. Seventeen percent indicated they were farmers or ranchers. When jointly considering the occupation of the respondent and their spouse/partner, 19 percent of the employed are involved in farming or ranching. The employed respondents reported having to drive an average of 11 miles, one way, to their primary job.

Organization of Report

This particular report focuses on two different aspects of well-being. The first aspect includes a series of questions on

² Appendix Table 1 also includes demographic data from previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 1990 U.S. Census data).

general well-being, as well as related questions on more specific aspects of well-being. These questions have been asked for a six-year period, which allows for examination of trends during this period. The second area examined is an in-depth look at financial well-being, including specific economic hardships that may be confronting rural Nebraskans. In these different areas of inquiry, comparisons are made among different subgroups of the respondents, e.g., comparisons by age, occupation, income, etc. The report divides into four sections:

1. Trends in well-being (both the general and specific dimensions of well-being) during the 1996 - 2001 period.
2. General well-being in 2001 by subgroups of respondents.
3. Specific aspects of well-being in 2001 by subgroups of respondents.
4. Financial well-being in 2001 by subgroups of respondents.

Trends in Well-Being (1996 - 2001)

Comparisons are made between the well-being data collected this year to the five previous studies. These comparisons begin to show a clearer picture of the trends emerging in the well-being of rural Nebraskans. It is important to keep in mind when viewing these comparisons that these were independent samples (the same people were not surveyed each year).

General Well-Being

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

1. "All things considered, do you think you are better or worse off than you were five

years ago?” (Answer categories were worse off, about the same, or better off).

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

Rural Nebraskans are more negative about their current situation than they were last year. This year, only 32 percent state they are better off than they were five years ago, compared to 40 percent in 2000 (Figure 1). Also, in 2001 they are more likely to say they are worse off compared to five years

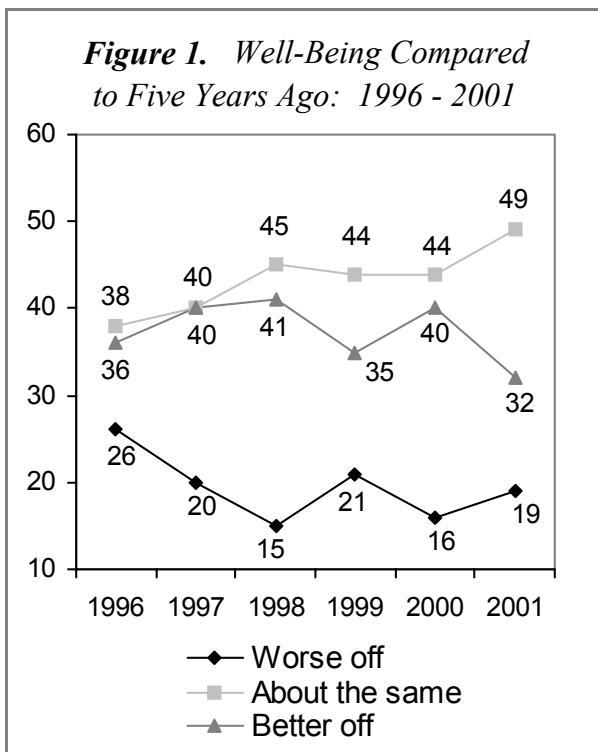
ago (19% this year compared to 16% in 2000). The percent saying they are about the same as they were five years ago increased between the two years from 44 percent to 49 percent.

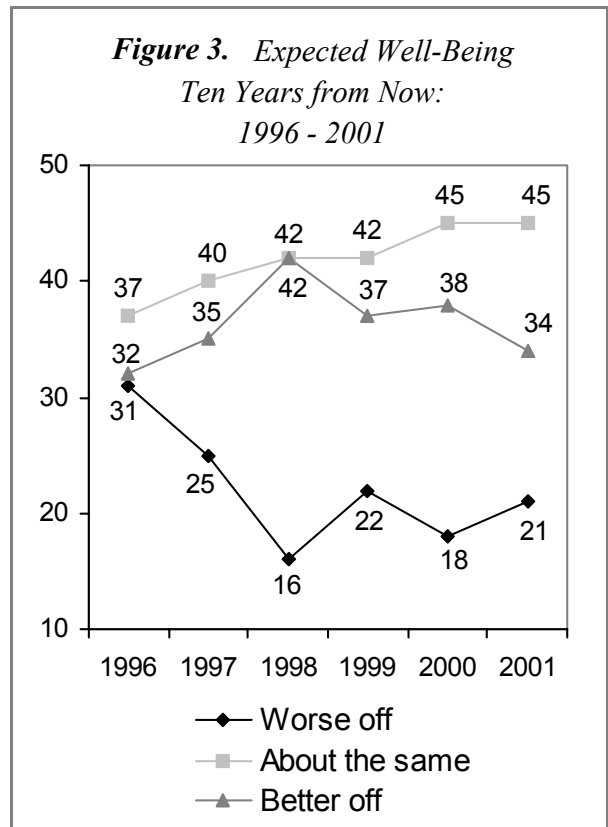
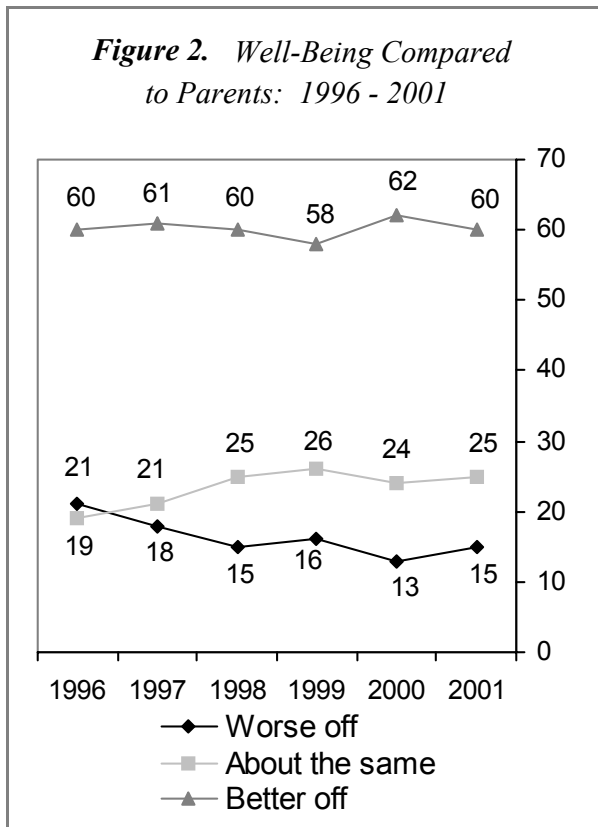
When examining the results from all six years, rural Nebraskans have generally reported fairly positive views about their current situation. Approximately 40 percent of rural Nebraskans in the first five studies reported that they were better off than they were five years ago. However, this decreased to 32 percent in 2001. This is the lowest percentage reported during the entire six-year period.

The proportion saying they were worse off than five years ago decreased between 1996 and 1998 (from 26% to 15%), increased to 21 percent in 1999, decreasing to 16 percent in 2000 and once again increasing to 19 percent this year. The proportion feeling they are about the same steadily increased from 38 percent in 1996 to 49 percent in 2001.

When asked to compare themselves to their parents when they were their age, the proportion stating they are better off has remained fairly constant between 1996 and 2001 (Figure 2). The percentage who feel they are worse off than their parents has declined between 1996 and 2001 (from 21% to 15%).

When asked about the future, respondents are a little more negative this year as compared to last year. The proportion believing they will be better off ten years from now declined from 38 percent (Figure 3). The proportion that think they will be worse off increased from 18 percent to 21 percent. Those stating





they will be about the same remained steady at 45 percent.

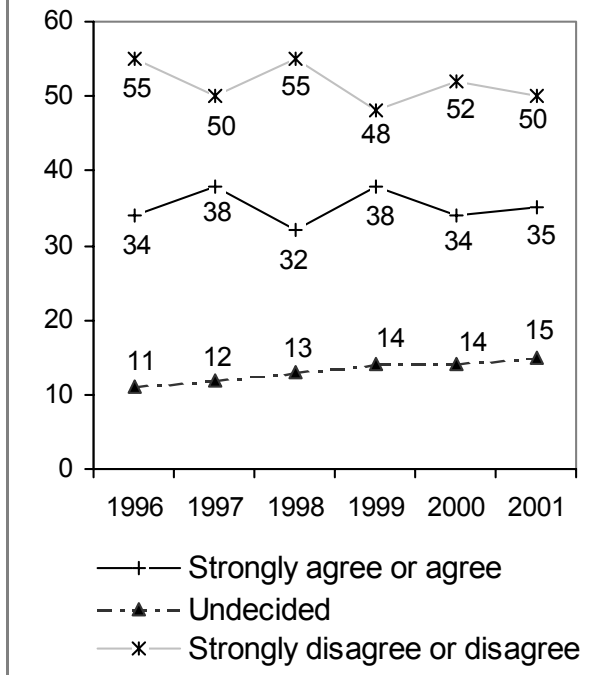
When comparing responses over all six years, the proportion of respondents stating they will be worse off ten years from now decreased from 31 percent in 1996 to 16 percent in 1998. It then increased to 22 percent in 1999, declined to 18 percent in 2000, and then slightly increased to 21 percent this year. The proportion saying they will be better off ten years from now first increased from 32 percent in 1996 to 42 percent in 1998. It has declined since then to 34 percent this year. The proportion stating they will be about the same has increased from 37 percent to 45 percent over the six years.

In addition to asking about general well-

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

There are no noticeable trends in the responses to this question (Figure 4). The proportion of those who either strongly disagree or disagree with the statement decreased between 1996 and 1997, increased between 1997 and 1998, decreased between 1998 and 1999, increased between 1999 and 2000 and again decreased between 2000 and 2001. The reverse of this pattern occurs when looking at the proportions that either strongly agree or agree with the statement

Figure 4. "...People are Powerless to Control Their Lives": 1996 - 2001



each year. The proportion of those who were undecided each year has remained fairly constant.

Satisfaction with Specific Aspects of Life

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

This same question was asked in the five previous polls, but the list of items was not identical each year. Table 1 shows the proportions “very satisfied” with each item for each study period.

The rank ordering of the items has remained relatively stable over the years. In addition, the proportion of respondents stating they were “very satisfied” with each item also has been fairly consistent over the years, particularly between 1997 and 2001. Family, spirituality, friends, and the outdoors continue to be items given high satisfaction ratings by respondents. On the other hand, respondents continue to be less satisfied with job opportunities, current income level, and financial security during retirement.

General Well-Being by Subgroups

In this section, 2001 data on the four general measures of well-being are analyzed and reported for the region in which the respondent lives, by the size of their community, and for various individual characteristics (Appendix Table 2).

Respondents with higher household incomes are more likely than persons with lower incomes to feel they are better off compared to five years ago, are better off compared to their parents when they were their age, and will be better off ten years from now. For example, 59 percent of the respondents with household incomes of \$60,000 or more think they are better off than they were five years ago (Figure 5). However, only 15 percent of the respondents with household incomes under \$20,000 state they are better off than they were five years ago.

The younger respondents are more likely than the older respondents to believe they are better off compared to five years ago and will be better off ten years from now. Seventy-seven percent of the persons between the ages of 19 and 29 think they will be better off ten years from now. Yet,

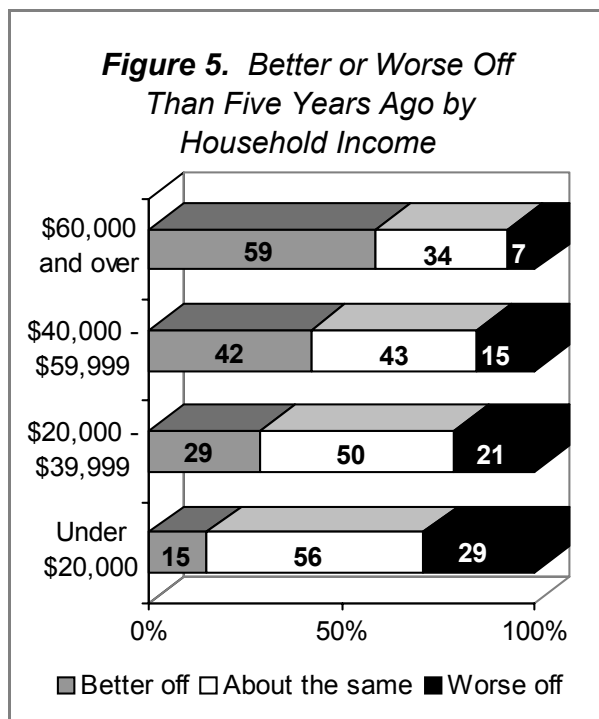
Table 1. Proportions of Respondents “Very Satisfied” with Each Factor, 1996 - 2001.*

Item	1996	1997	1998	1999	2000	2001
Your marriage	NA	NA	67	71	71	73
Your family	51	62	62	58	62	56
Your religion/spirituality	42	48	48	46	51	50
Greenery and open space	NA	NA	52	52	46	47
Your friends	37	47	47	46	48	46
Clean air	NA	NA	NA	NA	38	41
Your housing	NA	34	35	39	38	38
Clean water	NA	NA	NA	NA	34	38
Your spare time**	13	NA	29	30	32	31
Your education	24	27	28	28	28	28
Your health	26	34	29	29	28	27
Your job security	19	24	25	24	27	26
Your job satisfaction	22	25	24	25	24	24
Your community	17	20	16	19	17	20
Your current income level	12	15	12	12	12	12
Job opportunities for you	10	12	11	12	11	11
Financial security during retirement	10	14	10	11	10	10

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

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

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



only nine percent of the respondents age 65 and older think they will be better off in the future. However, the respondents in the oldest age group are most likely to state they are better off than their parents when they were their age.

Persons with higher educational levels are more likely than those with less education to assert they are better off compared to five years ago and will be better off ten years from now. Forty-eight percent of the respondents with at least a four-year college degree think they will be better off ten years from now. Only 14 percent of the persons without a high school diploma display this same optimism.

Persons living in or near the largest

communities are more likely than the respondents living in or near smaller communities to believe they are better off compared to five years ago, are better off than their parents when they were their age, and will be better off ten years from now.

Males are more likely than females to think they are better off today than they were five years ago and that they will be better off ten years from now. When comparing the marital groups, the respondents who have never married are the group most likely to believe they are better off than five years ago and will be better off ten years from now. The widowed respondents are the most likely to believe they are better off compared to their parents when they were their age.

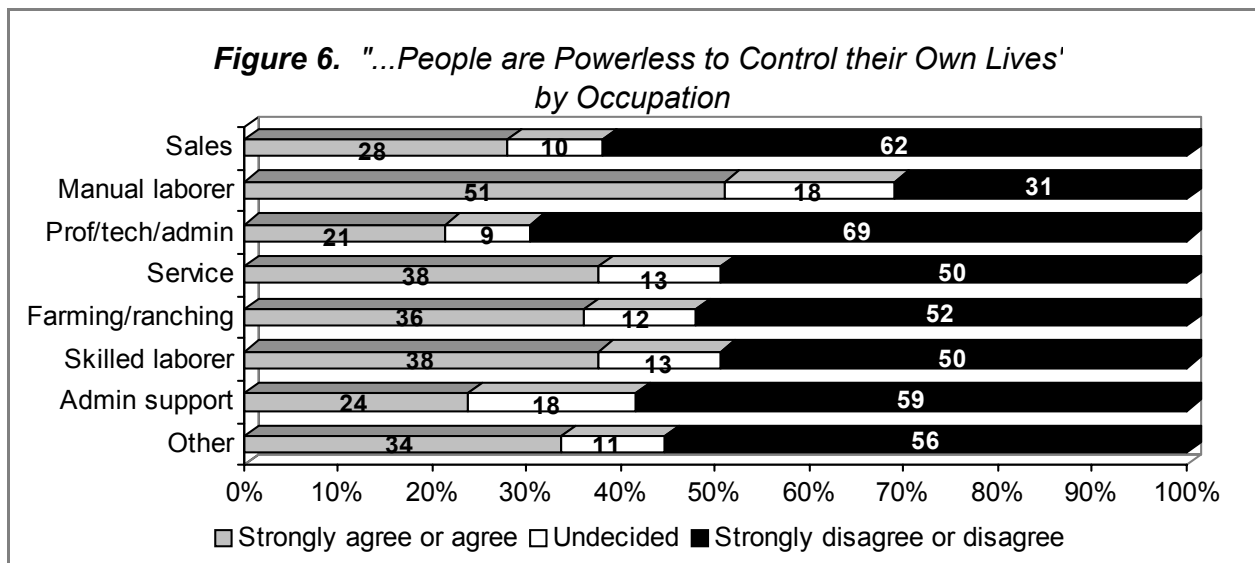
The respondents in professional occupations are more likely than those with other types of occupations to believe they are better off compared to five years ago and also will be better off ten years from now. Fifty percent of these respondents believe they are better off than they were five years ago, compared to only 24 percent of the farmers and

ranchers. However, when asked to compare themselves to their parents when they were their age, persons with administrative support positions are the group most likely to think they are better off.

Respondents were also asked if they believe people are powerless to control their own lives. The exact question wording is shown on page 3. Thirty-five percent of the respondents either strongly agree or agree that people are powerless to control their own lives (Figure 4). Fifteen percent of the respondents are undecided and one-half (50%) either strongly disagree or disagree.

When analyzing the responses by region, community size, and various individual attributes, many differences emerge (Appendix Table 3). Just over one-half (51%) of the respondents who are manual laborers agree or strongly agree with the statement, compared to only 21 percent of the respondents with professional, technical, or administrative occupations (Figure 6).

The respondents with lower household



incomes are more likely than the persons with higher incomes to believe that people are powerless to control their lives. Forty-five percent of the respondents with incomes under \$20,000 strongly agree or agree with the statement, compared to only 17 percent of the persons with incomes of \$60,000 or more.

The respondents with less education are more likely than the persons with higher levels of education to believe that people are powerless to control their own lives. Forty-eight percent of the respondents with no high school diploma agree or strongly agree with the statement, compared to only 20 percent of the persons with a four-year college degree.

Other groups most likely to believe people are powerless include: the respondents living in or near the smallest communities, the oldest respondents, and the persons who are widowed.

Specific Aspects of Well-Being by Subgroups

Respondents were given a list of items that may influence their well-being and were asked to rate their satisfaction with each. The complete ratings for each item are listed in Appendix Table 4. At least one-half of the respondents are very satisfied with their family (56%) and their marriage (50%). Items receiving the highest proportion of very dissatisfied responses include: financial security during retirement (20%), current income level (17%), and job opportunities for you (11%).

The top ten items people are dissatisfied with (determined by the largest proportions of

“very dissatisfied” and “dissatisfied” responses) will now be examined in more detail by looking at how different demographic subgroups view each item. These comparisons are shown in Appendix Table 5.

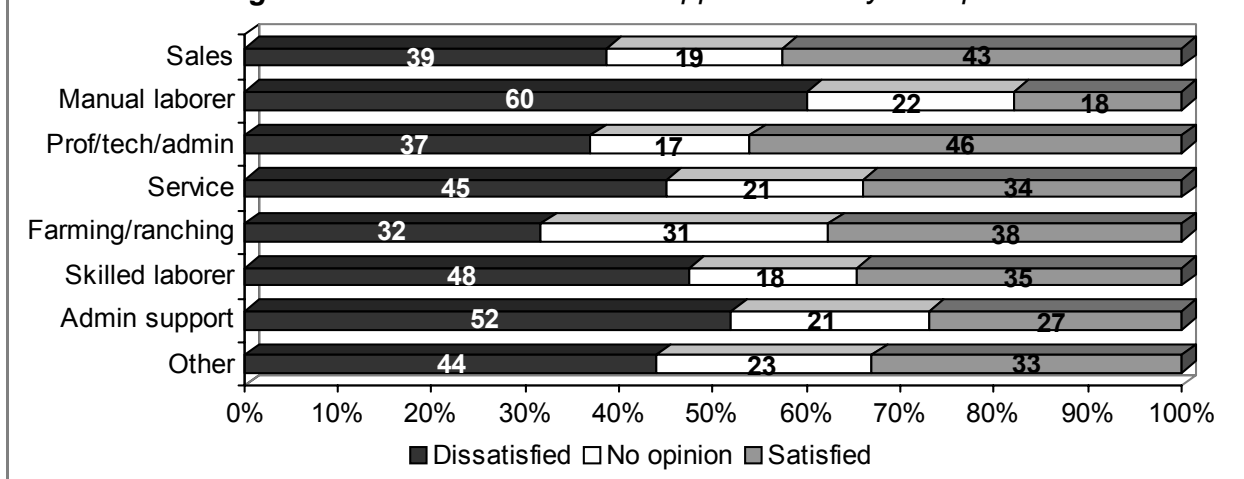
Respondents’ satisfaction levels with their financial security during retirement differ by most of the characteristics examined. Persons with lower household incomes are more likely than the persons with higher incomes to report being dissatisfied with their financial security during retirement. Sixty percent of the respondents with incomes under \$20,000 report dissatisfaction with their retirement financial security, compared to only 23 percent of the persons with incomes of \$60,000 or more.

When comparing marital groups, the respondents who are divorced or separated report being the most dissatisfied with their financial security during retirement. Sixty-four percent of the divorced/separated respondents are dissatisfied with this dimension, compared to only 35 percent of the widowed respondents.

Other groups that are most likely to be dissatisfied with their financial security during retirement include: the persons living in or near the smallest communities, respondents under the age of 65, females, respondents with lower educational levels and persons with either manual labor or service occupations.

When asked their level of satisfaction with job opportunities, the manual laborers are more likely than the persons with other occupations to report being dissatisfied. Sixty percent of the manual laborers are

Figure 7. Satisfaction with Job Opportunities by Occupation



dissatisfied with their job opportunities, compared to only 32 percent of the farmers and ranchers (Figure 7).

The respondents with lower household incomes are more likely than the persons with higher incomes to report dissatisfaction with their job opportunities. Fifty-three percent of the persons with incomes under \$20,000 are dissatisfied with their job opportunities, compared to 25 percent of the persons with incomes of \$60,000 or more.

Other groups more likely to be dissatisfied with their job opportunities include: the persons between the ages of 40 and 49, females, persons without a college degree, and the divorced/separated respondents.

Respondents with lower household incomes are more likely than the respondents with higher incomes to be dissatisfied with their current income level. Fifty-eight percent of those with household incomes under \$20,000 report dissatisfaction with their current income level, compared to only 12 percent of those with incomes of \$60,000 or more.

Younger respondents are more likely than older respondents to express dissatisfaction with their incomes. Fifty-six percent of the persons between the ages of 19 and 29 are dissatisfied with their current income level, compared to only 28 percent of the persons age 65 and older.

Other groups most likely to be dissatisfied with their income level include: females, the respondents with no high school diploma, persons who are divorced or separated, and those working in service occupations.

The respondents without a high school diploma are also the most likely to express dissatisfaction with their job security. Thirty-five percent of this group are dissatisfied with their job security, compared to only 15 percent of the persons with a four-year college degree.

The manual laborers are more likely than those with other occupations to be dissatisfied with their job security (37%). Only 16 percent of the persons working in administrative support positions are dissatisfied with their job security.

Persons with lower income levels, the respondents between the ages of 40 and 64, and the divorced/separated respondents are the other groups most likely to be dissatisfied with their job security.

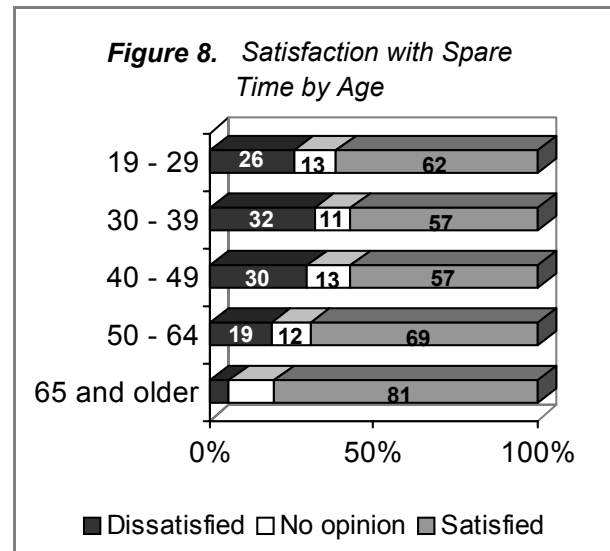
When asked about their satisfaction with their job, the manual laborers are the most likely to be dissatisfied (37%). In contrast, only 15 percent of both the persons working in professional occupations and the farmers/ranchers are dissatisfied with their jobs.

Persons with lower incomes are more likely than the persons with higher incomes to be dissatisfied with their jobs. Thirty-one percent of those with household incomes under \$20,000 report being dissatisfied with their job, compared to 12 percent of the persons with incomes of \$60,000 or more.

The other groups expressing the most dissatisfaction with their jobs include: the respondents between the ages of 19 and 29, persons without a high school diploma, and the divorced/separated respondents.

Younger respondents express more dissatisfaction with their spare time than do the older respondents (Figure 8). Thirty-two percent of the persons between the ages of 30 and 39 say they are dissatisfied with their spare time, compared to only 6 percent of the persons age 65 and older.

The divorced/separated respondents are more likely than the other marital groups to express dissatisfaction with their spare time. Thirty-four percent of this group are dissatisfied with their spare time, compared to only 10 percent of the widowed respondents.



Persons with higher incomes and the respondents with higher educational levels are the other groups most likely to be dissatisfied with their spare time.

The groups most likely to be dissatisfied with their community include: persons with incomes ranging from \$20,000 to \$59,999, those between the ages of 40 and 49, males, and the divorced/separated respondents.

Persons with lower income levels are more likely to report dissatisfaction with their health. Twenty-five percent of the persons with incomes under \$20,000 are dissatisfied with their health, compared to only nine percent of the persons with incomes of \$60,000 or more. Other groups more likely to be dissatisfied with their health include: persons age 65 and older, females, persons without a high school diploma, the widowed respondents, and the manual laborers.

Persons living in or near communities with populations ranging from 5,000 to 9,999 are more likely than those living in or near communities of different sizes to be

dissatisfied with clean water. Twenty-two percent of the persons living in or near communities of this size are dissatisfied with clean water, compared to 12 percent of the persons living in communities with less than 1,000 people.

Other groups most likely to be dissatisfied with clean water include: persons with incomes from \$20,000 to \$39,999, persons between the ages of 19 and 29, females, the respondents without a high school diploma, and persons with administrative support positions. When comparing the responses by region of the state, persons living in the North Central region are the least likely to express dissatisfaction with clean water. (See Appendix Figure 1 for the counties included in each region.)

Groups most likely to be dissatisfied with their education include: persons with lower incomes, the respondents between the ages of 30 and 39, persons with lower educational levels, the divorced/separated respondents and the persons with administrative support positions.

Financial Well-Being

Additional questions were asked in 2001 to determine how rural residents are doing financially. How are they meeting the financial demands on their household as their incomes have continued to lag behind their metropolitan counterparts? Are they able to make ends meet?

To determine this, respondents were given a list of 21 economic hardships and were asked which ones their household had experienced during the past year. The exact question wording was, “In the past 12

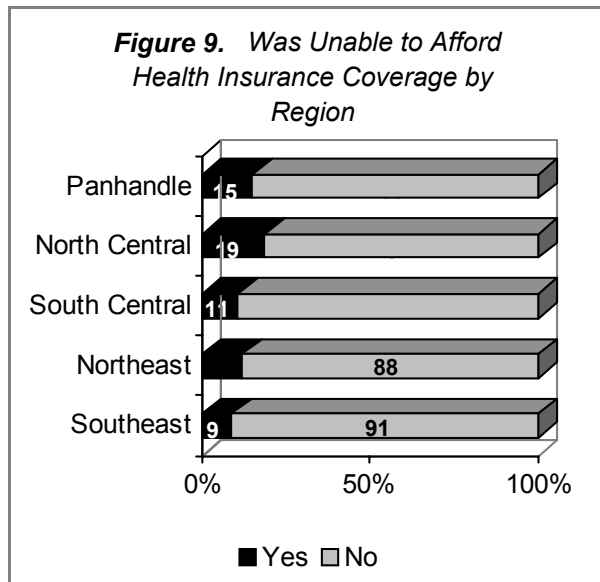
months, has there been a time when your household experienced any of the following?” In addition to the “yes” or “no” answer categories, respondents were given the option to check a box to denote “does not apply.”

At least one-third had experienced three of the hardships listed: using savings to meet household expenses (43%), delaying a family vacation because of a lack of money (35%), and being unable to contribute any money toward retirement because the money was needed for everyday household expenses (34%) (Table 2).

The responses to these questions were analyzed by community size, region, and various individual attributes (Appendix Table 6). Regional differences occur in the responses to eight of these questions: was unable to afford needed medical care, was unable to afford health insurance coverage for at least part of the year, could not pay the full amount of the utility bills by the due date, could not afford to pay for Internet access, could not pay the full amount of their car payment by the due date, was unable to purchase needed food, had no choice but to shop at second-hand stores, and was only able to make the minimum monthly payment on credit card(s). In each of these cases, respondents living in the North Central region were more likely than the persons living in other regions of the state to have experienced the hardship. As an example, 19 percent of the North Central residents were unable to afford health insurance coverage for at least part of the year (Figure 9). In comparison, only 9 percent of the residents of the Southeast region could not afford health insurance coverage last year.

Table 2. Percent Experiencing Each Economic Hardship

	<i>Percent Saying "Yes"</i>
Had to use savings to meet household expenses	43%
Had to delay a family vacation because of a lack of money	35%
Was unable to contribute any money toward retirement because the money was needed for everyday household expenses	34%
Was only able to make the minimum monthly payment on your credit card(s)	25%
Had to borrow money to meet household expenses	22%
Had to take another job to help meet household expenses	20%
Could not pay the full amount of the utility bills (water, heat or electricity) by the due date	17%
Decided not to continue education (take college courses or training programs) because of a lack of money	17%
Was unable to afford needed medical care	15%
Had no choice but to shop at second-hand stores	13%
Was unable to afford health insurance coverage for at least part of the year	12%
Could not afford to pay for Internet access	10%
Could not pay the full amount of rent or mortgage payment by the due date	9%
Your children were unable to participate in extra-curricular activities at school because of a lack of money	8%
Could not pay the full amount of your car payment by the due date	7%
Was unable to purchase needed food	7%
Had to pawn off or sell valuables to make ends meet	6%
Had service disconnected by the telephone company because payments were not made	3%
Had your utilities shut off because payments were not made	1%
Was evicted from your home/apartment for not paying the rent or mortgage	1%
Had car, household appliances, or furniture repossessed	0.4%



Most of the responses also differ by all of the individual attributes examined. As expected, generally the persons with lower household incomes were more likely to have experienced economic hardships over the past year. For example, 27 percent of the persons with household incomes under \$20,000 had experienced a time when they were unable to afford needed medical care in the past 12 months. Only four percent of the persons with household incomes of \$60,000 were unable to afford medical care last year.

When comparing responses by age, persons between the ages of 19 and 29 were most likely to have experienced economic hardships. For instance, 26 percent of the persons in this age group said they had experienced a time when they were unable to purchase needed food during the past 12 months. Only three percent of the persons age 65 and older had experienced a time when they were unable to purchase needed food.

The exceptions to this pattern occur when

asked about having to delay a family vacation because of a lack of money, their children being unable to participate in extra-curricular activities at school, and having to shop at second-hand stores. In these three cases, persons between the ages of 30 and 39 were most likely to have made these sacrifices.

In general, females were more likely than males to have experienced the economic hardships listed.

When comparing the responses by education level, for many of these experiences, the persons with no high school diploma were most likely to have gone through each. However, when asked about the following items, the persons with some college education were most likely to have experienced each: not being able to pay the utility bills, not being able to pay the rent or mortgage payment, having to delay a family vacation, children being unable to participate in extra-curricular activities at school, deciding not to continue education (take college courses or training programs), had to use savings to meet household expenses, being only able to make the minimum payment on credit card(s), and having to take another job to meet household expenses.

The respondents who are divorced or separated were the most likely to have experienced each of these economic hardships. Thirty-five percent of the divorced/separated respondents had to borrow money to meet household expenses, compared to only 11 percent of the widowed respondents.

When examining the responses by occupation, the laborers were generally the most likely to have experienced each

hardship. However, the farmers and ranchers were more likely than the other occupation groups to have been unable to contribute any money toward retirement. Fifty-one percent of the farmers and ranchers were unable to contribute any money toward retirement during the past 12 months, compared to only 25 percent of the persons with professional occupations (Figure 10).

In addition to analyzing the responses by these variables, we also examined how the respondents' employment status was related to the number of economic hardships experienced throughout last year. In order to do so, the number of hardships experienced was summed up for each individual. The persons who were employed at any time during 2000 were more likely than the persons who were not employed to have experienced many economic hardships during the past year (Table 3).

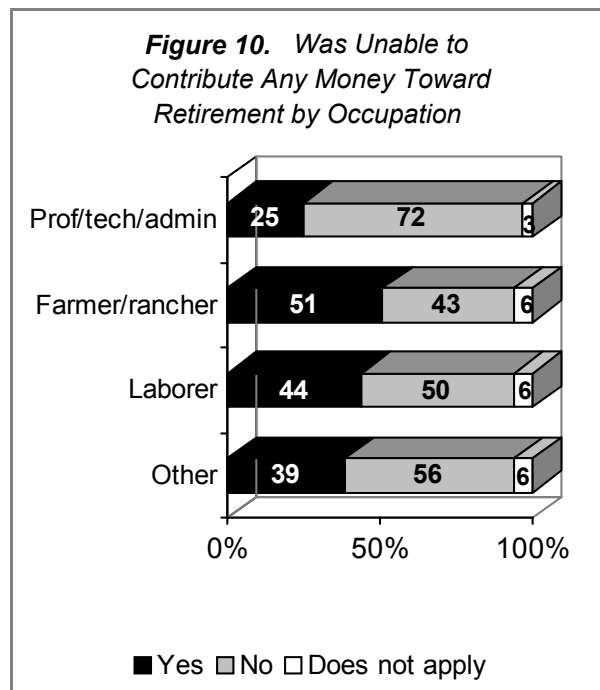
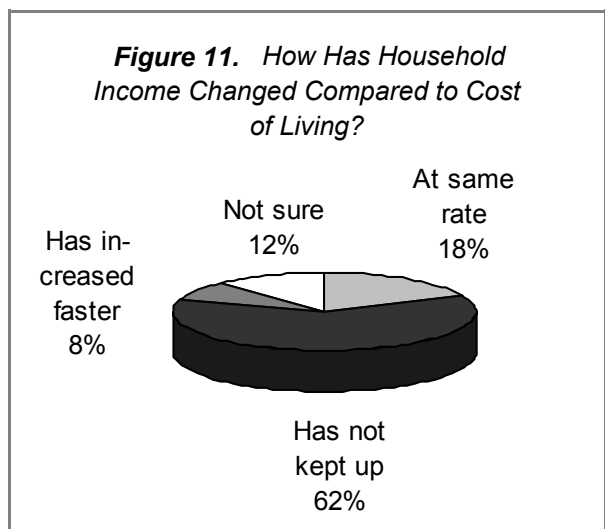


Table 3. Number of Economic Hardships Experienced by Employment Status

	Number of Hardships		
	0	1 - 5	6 or more
Employed	32%	41%	26%
Unemployed	54%	37%	9%

Twenty-six percent of the employed respondents had experienced six or more economic hardships during the past year. However, only nine percent of the unemployed respondents had experienced this many hardships. The unemployed category includes respondents who are retired, full-time homemakers, students and the disabled, in addition to persons who are unemployed yet looking for work.

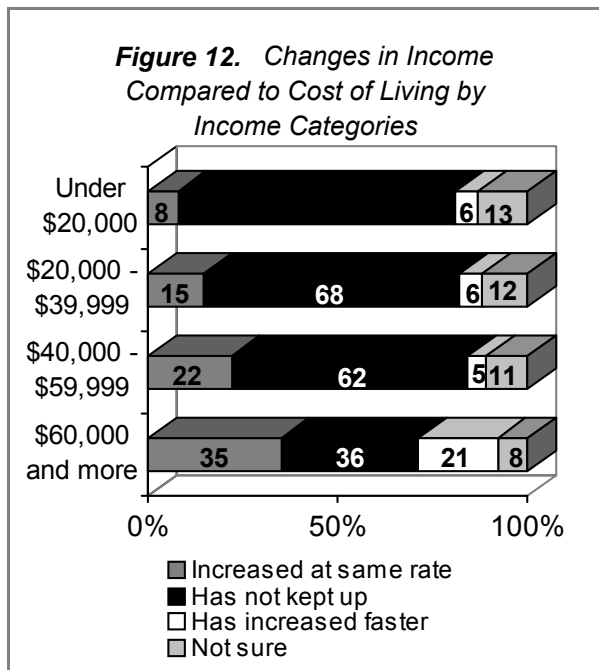
Respondents were also asked how they felt their income has changed compared to the increased cost of living. Sixty-two percent of rural Nebraskans state their household income has not kept up with the cost of living (Figure 11). Eighteen percent say their income has increased at the same rate as the cost of living, eight percent state their



income has increased faster than the cost of living, and 12 percent are not sure.

The responses to this question were analyzed by community size, region, and various individual attributes (Appendix Table 7). The responses differ by all of the characteristics examined, with the exception of region. The persons living in or near communities with less than 1,000 people are more likely than the persons living in or near larger communities to state their income has not kept up with the increased cost of living.

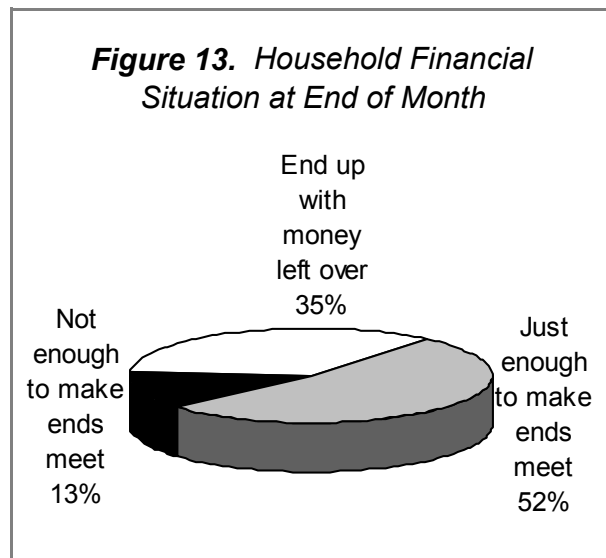
Persons with lower household incomes are more likely than the persons with higher incomes to also believe this was the case. Seventy-three percent of the respondents with incomes under \$20,000 think their income has lagged behind the cost of living, compared to only 36 percent of the respondents with incomes of \$60,000 or more (Figure 12).



Persons between the ages of 40 and 49 are more likely than persons of other ages to believe their incomes had not kept pace with the cost of living. Other groups most likely to feel this is the case include: the persons with only a high school diploma, respondents who are divorced or separated, farmers and ranchers, and the laborers.

Respondents were next asked about their household's financial situation at the end of each month. When asked which category best describes their financial situation at the end of each month, 52 percent say they have just enough to make ends meet (Figure 13). Just over one-third (35%) end up with money left over and 13 percent state there is not enough money to make ends meet.

The responses to this question differ by all of the characteristics examined except region (Appendix Table 8). Persons with household incomes under \$20,000 are more likely than the persons with higher incomes to say there is not enough money to make ends meet. Twenty-four percent of the persons in this income category made this statement, compared to only three percent of the persons

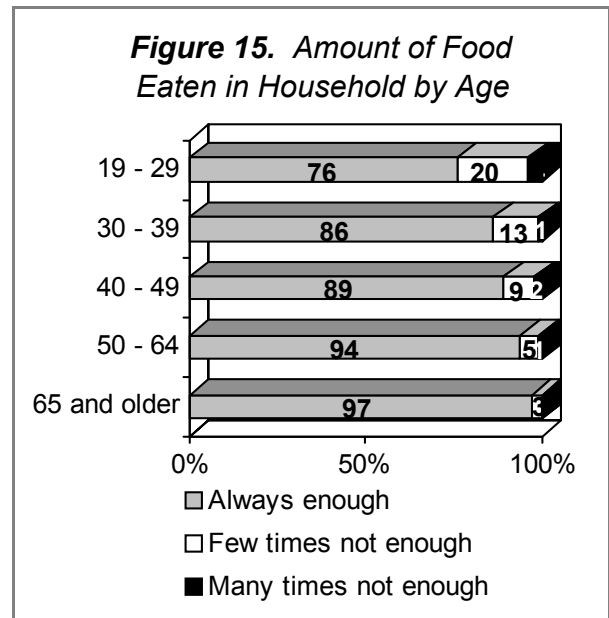


with incomes of \$60,000 or more.

Other groups most likely to say there is not enough money to make ends meet include: persons living in or near communities with less than 1,000 people, respondents between the ages of 40 and 49, females, persons without a four-year college degree, the divorced or separated respondents, and both the farmers/ranchers and laborers.

A final question asked respondents about the amount of food eaten in their household during the past year. The majority of respondents (92%) say they always had enough food to eat during the past year (Figure 14). Seven percent state there were a few times when they didn't have enough to eat and one percent say there were many times when they didn't have enough to eat.

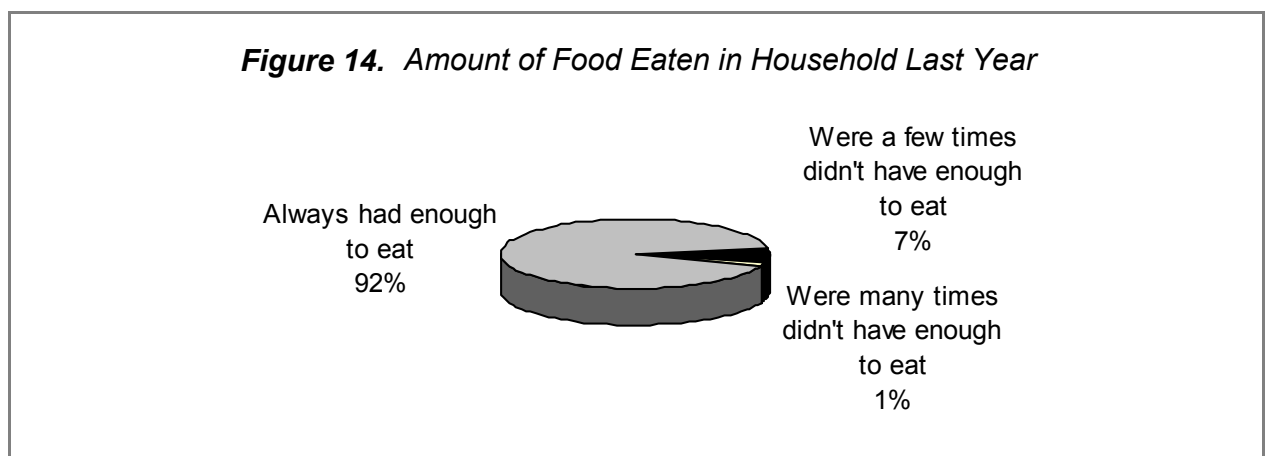
The responses differ by all the characteristics examined except community size (Appendix Table 9). Persons between the ages of 19 and 29 are more likely than the older respondents to say there were a few times when they didn't have enough to eat last year (Figure 15). Twenty percent of this age group answered this way, compared to only three percent of those age 65 and older.



Other groups most likely to say they didn't have enough to eat a few times last year include: persons with incomes under \$40,000, persons without a four-year college degree, the divorced or separated respondents and the laborers.

Conclusion

Rural Nebraskans are more negative about their current and future situations than they were last year. The proportion believing they are better off compared to five years ago



decreased from 40 percent in 2000 to 32 percent this year. Similarly, in 2000, 38 percent believed they would be better off ten years from now. However, this proportion decreased to 34 percent this year.

Certain groups of rural Nebraskans feel more negatively about their current situation and their future. Older respondents, persons with lower household incomes, persons with lower educational levels, females, the manual laborers, and the farmers and ranchers are the groups most likely to be pessimistic about the present and the future.

When asked if they believe people are powerless to control their own lives, the manual laborers, persons with lower household incomes, persons with lower educational levels, the older respondents, persons who are widowed, and the persons living in or near the smallest communities are the groups most likely to agree with this statement.

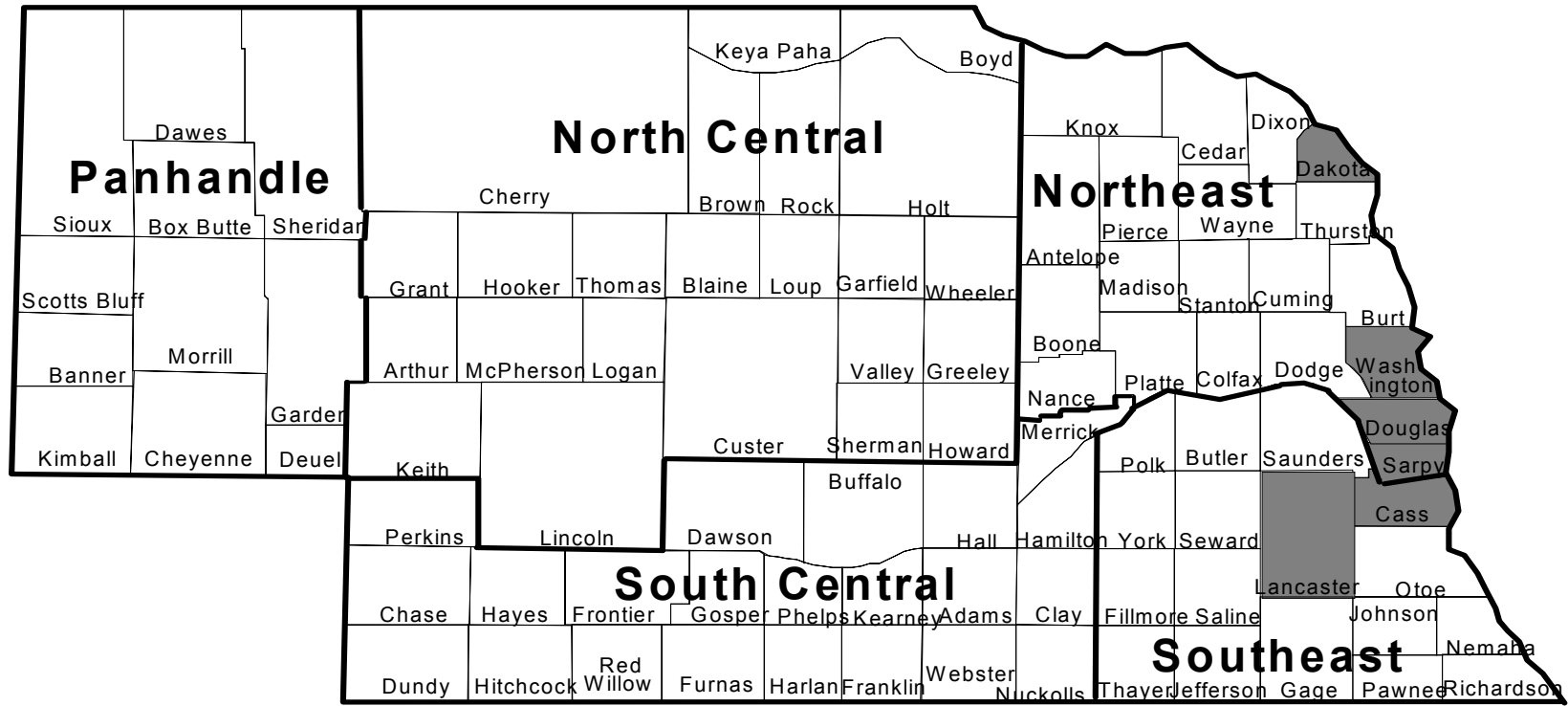
To further explore how rural Nebraskans are doing, they were asked a number of specific questions about economic hardships they may have faced during the previous year. Many rural Nebraskans indicated they are having to make cutbacks or reductions in their expenditures to make ends meet. While the most frequent hardships incurred only involve reallocating resources from less necessary or urgent needs (such as using savings to meet household expenses or delaying a family vacation), a significant proportion of respondents experienced more serious and immediate hardships (i.e., 20 percent had to take another job to meet household expenses and 17 percent were unable to pay the full amount of their utility bills by the due date).


When examining who had experienced these hardships, certain groups were more likely than others to have experienced them: persons with lower household incomes, the younger respondents, persons with less education, females, the divorced/separated respondents, persons living in the North Central region of the state, and the laborers. Many of these groups are the same ones who view both their current situation and their future negatively.

As further indicators of rural Nebraskans' economic situation, 62 percent feel their household income has not kept up with the increased cost of living. Fifty-two percent say their household has just enough money to make ends meet each month.

These results show that many rural Nebraskans are forced to make economic adjustments to deal with the combined effects of relatively low wages and income and the increased cost of living. Certain groups were more likely than others to have experienced these economic hardships. This suggests a two-tiered economy exists in rural Nebraska, and that economic stress and hardships may be more severe and extensive than is commonly thought.

Appendix Figure 1. Regions of Nebraska



 Metropolitan counties (not surveyed)

Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 1990 Census

	2001	2000	1999	1998	1997	1990
	Poll	Poll	Poll	Poll	Poll	Census
Age : ¹						
20 - 39	17%	20%	21%	25%	24%	38%
40 - 64	49%	54%	52%	55%	48%	36%
65 and over	33%	26%	28%	20%	28%	26%
Gender: ²						
Female	37%	57%	31%	58%	28%	49%
Male	63%	43%	69%	42%	72%	51%
Education: ³						
Less than 9 th grade	4%	2%	3%	2%	5%	10%
9 th to 12 th grade (no diploma)	5%	4%	5%	3%	5%	12%
High school diploma (or equivalent)	35%	34%	36%	33%	34%	38%
Some college, no degree	26%	28%	25%	27%	25%	21%
Associate degree	8%	9%	9%	10%	8%	7%
Bachelors degree	13%	15%	15%	16%	14%	9%
Graduate or professional degree	8%	9%	8%	9%	9%	3%
Household income: ⁴						
Less than \$10,000	9%	3%	8%	3%	7%	19%
\$10,000 - \$19,999	16%	10%	15%	10%	16%	25%
\$20,000 - \$29,999	20%	15%	18%	17%	19%	21%
\$30,000 - \$39,999	16%	19%	18%	20%	18%	15%
\$40,000 - \$49,999	14%	17%	15%	18%	14%	9%
\$50,000 - \$59,999	9%	15%	9%	12%	10%	5%
\$60,000 - \$74,999	8%	11%	8%	10%	7%	3%
\$75,000 or more	8%	11%	10%	10%	8%	3%
Marital Status: ⁵						
Married	70%	95%	76%	95%	73%	64%
Never married	7%	0.2%	7%	0.4%	8%	20%
Divorced/separated	10%	2%	8%	1%	9%	7%
Widowed/widower	14%	4%	10%	3%	10%	10%

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 years 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.

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

	<i>Compared to Five Years Ago</i>				<i>Compared to Parents</i>				<i>Ten Years from Now</i>			
	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>
Community Size	(n = 3052)				<i>Percentages</i> (n = 3046)				(n = 2974)			
Less than 500	26	51	23		53	28	19		28	45	27	
500 - 999	32	51	17		62	23	15		33	48	19	
1,000 - 4,999	30	48	22		56	27	17		31	47	22	
5,000 - 9,999	36	48	17	P ² = 35.77	62	25	13	P ² = 27.91	37	44	19	P ² = 33.93
10,000 and up	37	48	15	(.000)	65	23	12	(.000)	40	41	19	(.000)
Region	(n = 3115)				(n = 3108)				(n = 3035)			
Panhandle	33	48	19		59	26	16		35	46	19	
North Central	32	49	18		57	24	19		35	44	21	
South Central	34	50	17		60	26	14		37	43	20	
Northeast	32	48	20	P ² = 9.36	62	24	14	P ² = 9.26	30	46	23	P ² = 12.09
Southeast	29	49	22	(.313)	58	27	15	(.321)	32	46	22	(.147)
Individual Attributes:												
<i>Income Level</i>	(n = 2845)				(n = 2837)				(n = 2786)			
Under \$20,000	15	56	29		53	28	19		19	48	33	
\$20,000 - \$39,999	29	50	21		56	27	17		32	47	21	
\$40,000 - \$59,999	42	43	15	P ² = 284.03	60	24	16	P ² = 57.09	44	44	13	P ² = 212.88
\$60,000 and over	59	34	7	(.000)	74	17	9	(.000)	55	33	12	(.000)
<i>Age</i>	(n = 3083)				(n = 3075)				(n = 3006)			
19 - 29	61	32	8		63	23	13		77	16	7	
30 - 39	51	35	14		55	27	18		63	27	10	
40 - 49	37	39	24		48	29	24		51	35	13	
50 - 64	32	46	22	P ² = 281.66	58	25	17	P ² = 144.55	27	50	23	P ² = 647.85
65 and older	18	66	17	(.000)	71	23	6	(.000)	9	59	31	(.000)
<i>Gender</i>	(n = 3098)				(n = 3090)				(n = 3020)			
Male	34	46	20	P ² = 19.75	60	24	16	P ² = 4.13	37	42	21	P ² = 18.78
Female	28	54	18	(.000)	59	27	14	(.127)	29	50	21	(.000)

Appendix Table 2 Continued.

	<i>Compared to Five Years Ago</i>				<i>Compared to Parents</i>				<i>Ten Years from Now</i>			
	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>	<i>Better Off</i>	<i>Same</i>	<i>Worse Off</i>	<i>Significance</i>
<i>Education</i>	(n = 3084)				(n = 3076)				(n = 3008)			
No H.S. diploma	18	58	24		60	29	11		14	51	35	
H. S. diploma	25	54	21		61	25	15		25	49	26	
Some college	35	46	19	P ² = 108.14	59	25	16	P ² = 6.37	40	42	19	P ² = 187.21
Bachelors or graduate degree	45	40	15	(.000)	59	26	16	(.383)	48	41	11	(.000)
<i>Marital Status</i>	(n = 3100)				(n = 3092)				(n = 3021)			
Married	35	46	19		60	25	16		36	44	20	
Never married	37	51	12		55	32	12		48	39	14	
Divorced/separated	30	44	26	P ² = 100.53	44	30	27	P ² = 77.31	41	38	21	P ² = 118.24
Widowed	15	69	16	(.000)	71	23	6	(.000)	11	59	30	(.000)
<i>Occupation</i>	(n = 2038)				(n = 2035)				(n = 2019)			
Sales	41	38	21		59	22	19		45	42	13	
Manual laborer	30	47	23		52	28	20		33	42	26	
Prof/tech/admin	50	37	14		60	24	16		52	36	12	
Service	33	48	19		53	27	20		37	41	22	
Farming/ranching	24	44	33		46	29	25		35	41	24	
Skilled laborer	36	43	20		59	25	17		47	37	16	
Admin. support	35	49	17	P ² = 103.83	67	19	14	P ² = 30.92	49	39	12	P ² = 65.27
Other	48	36	16	(.000)	54	25	21	(.006)	46	44	10	(.000)

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

	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Significance</i>
<i>Percentages</i>						
(n = 3049)						
Community Size						
Less than 500	10	35	15	32	9	
500 - 999	8	40	17	27	9	
1,000 - 4,999	11	37	14	25	13	
5,000 - 9,999	12	40	15	26	7	P ² = 53.92
10,000 and up	15	41	14	24	6	(.000)
Region						
(n = 3111)						
Panhandle	15	39	16	23	8	
North Central	11	37	16	27	10	
South Central	14	41	13	25	8	
Northeast	11	35	15	29	10	P ² = 25.40
Southeast	9	39	14	27	11	(.063)
Individual Attributes:						
<i>Income Level</i>						
(n = 2842)						
Under \$20,000	7	28	20	30	15	
\$20,000 - \$39,999	10	38	14	29	9	
\$40,000 - \$59,999	14	44	13	22	7	P ² = 232.32
\$60,000 and over	23	52	7	15	2	(.000)
<i>Age</i>						
(n = 3079)						
19 - 29	20	47	13	17	4	
30 - 39	20	41	14	21	4	
40 - 49	17	40	11	25	6	
50 - 64	10	42	11	27	11	P ² = 167.89
65 and older	6	33	20	30	11	(.000)
<i>Gender</i>						
(n = 3094)						
Male	13	40	13	26	9	P ² = 24.10
Female	10	36	18	27	9	(.000)
<i>Education</i>						
(n = 3080)						
No H.S. diploma	6	23	23	33	15	
H.S. diploma	8	32	18	31	11	
Some college	12	42	12	26	8	P ² = 247.24
Bachelors or grad degree	21	50	9	16	4	(.000)

Appendix Table 3 Continued.

	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Undecided</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Significance</i>
<i>Marital Status</i>			(n = 3096)			
Married	13	40	12	26	9	
Never married	12	42	15	24	6	
Divorced/separated	11	35	18	26	11	P ² = 70.63
Widowed	5	30	23	31	10	(.000)
<i>Occupation</i>			(n = 2036)			
Sales	18	44	10	21	7	
Manual laborer	7	24	18	36	15	
Prof/technical/admin.	20	49	9	17	4	
Service	15	35	13	30	8	
Farming/ranching	10	42	12	27	9	
Skilled laborer	10	40	13	30	8	
Admin. support	7	52	18	20	4	P ² = 144.99
Other	21	35	11	25	9	(.000)

Appendix Table 4. Satisfaction with Items Affecting Well-Being, 2001.

<i>Item</i>	<i>Does Not Apply</i>	<i>Very Dissatisfied</i>	<i>Dissatisfied</i>	<i>No Opinion</i>	<i>Satisfied</i>	<i>Very Satisfied</i>
Your family	2%	1%	3%	8%	31%	56%
Your marriage	31	1	2	3	14	50
Your religion/spirituality	2	1	3	15	30	49
Greenery and open space	1	1	4	8	39	47
Your friends	1	1	2	11	39	46
Clean air	0*	4	6	10	40	41
Your housing	1	3	8	9	41	38
Clean water	0*	5	9	9	38	38
Your spare time	2	5	14	13	37	30
Your education	3	2	10	15	43	27
Your health	1	6	11	12	44	27
Your community	0*	4	13	15	47	20
Your job security	34	5	9	9	26	17
Your job satisfaction	33	4	9	8	30	16
Current income level	3	17	22	13	34	12
Financial security during retirement	6	20	23	15	27	10
Job opportunities for you	35	11	16	14	17	7

0* = Less than 1 percent.

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

	<i>Financial security during retirement</i>			<i>Job opportunities for you</i>		
	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied opinion</i>	<i>Satisfied</i>	<i>Significance</i>
	<i>Percentages</i>					
Community Size	(n = 2744)			(n = 1980)		
Less than 500	52	15	34	43	25	33
500 - 999	44	17	39	41	20	40
1,000 - 4,999	48	13	39	43	22	35
5,000 - 9,999	44	16	40	45	23	32
10,000 and up	41	16	42	41	20	40
			$P^2 = 17.88$ (.022)			$P^2 = 9.27$ (.320)
Region	(n = 2803)			(n = 2005)		
Panhandle	45	16	39	42	21	37
North Central	49	14	37	49	22	29
South Central	44	15	41	40	21	39
Northeast	47	16	38	40	23	37
Southeast	45	16	40	42	22	36
			$P^2 = 3.83$ (.872)			$P^2 = 10.98$ (.203)
Individual Attributes:						
<i>Income Level</i>	(n = 2573)			(n = 1912)		
Under \$20,000	60	17	24	53	24	23
\$20,000 - \$39,999	51	14	36	48	21	31
\$40,000 - \$59,999	42	15	43	42	20	38
\$60,000 and over	23	12	65	25	21	54
			$P^2 = 199.85$ (.000)			$P^2 = 95.72$ (.000)
<i>Age</i>	(n = 2772)			(n = 1991)		
19 - 29	50	17	33	40	13	47
30 - 39	55	14	31	44	18	39
40 - 49	54	14	31	47	18	35
50 - 64	50	13	37	42	24	34
65 and older	31	18	51	23	40	37
			$P^2 = 122.62$ (.000)			$P^2 = 68.06$ (.000)
<i>Gender</i>	(n = 2788)			(n = 2002)		
Male	43	16	42	40	23	38
Female	50	15	35	46	20	34
			$P^2 = 14.52$ (.001)			$P^2 = 7.21$ (.027)
<i>Education</i>	(n = 2777)			(n = 1997)		
No H.S. diploma	46	23	31	48	27	25
High school diploma	46	16	38	43	25	31
Some college	48	16	36	46	21	34
Bachelors or grad degree	41	10	49	34	18	49
			$P^2 = 45.94$ (.000)			$P^2 = 52.05$ (.000)
<i>Marital Status</i>	(n = 2790)			(n = 2002)		
Married	44	15	40	39	22	39
Never married	49	17	33	49	21	31
Divorced/separated	64	12	24	60	13	28
Widowed	35	18	47	40	42	18
			$P^2 = 56.70$ (.000)			$P^2 = 64.10$ (.000)
<i>Occupation</i>	(n = 1852)			(n = 1897)		
Sales	48	14	38	39	19	43
Manual laborer	61	17	23	60	22	18
Prof./technical/admin	45	13	42	37	17	46
Service	62	11	28	45	21	34
Farming/ranching	53	15	32	32	31	38
Skilled laborer	55	15	30	48	18	35
Admin. support	51	16	33	52	21	27
Other	51	16	33	44	23	33
			$P^2 = 39.16$ (.000)			$P^2 = 93.72$ (.000)

* Only the ten items with the highest combined proportion of “very dissatisfied” and “dissatisfied” responses are included in this table.

Appendix Table 5 Continued.

	<i>Your current income level</i>			<i>Your job security</i>			
	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>	<i>Significance</i>	<i>Dissatisfied opinion</i>	<i>Satisfied</i>	<i>Significance</i>	
	<i>Percentages</i>						
Community Size	(n = 2829)			(n = 2021)			
Less than 500	43	13	44	25	17	58	
500 - 999	39	13	47	17	15	69	
1,000 - 4,999	42	12	46	23	12	65	
5,000 - 9,999	38	13	49	24	14	62	P ² = 10.19
10,000 and up	36	13	51	20	11	69	(.252) P ² = 18.31 (.019)
Region	(n = 2882)			(n = 2045)			
Panhandle	38	14	48	24	16	60	
North Central	42	11	48	22	15	63	
South Central	37	13	50	19	11	71	
Northeast	40	14	46	23	15	62	P ² = 7.38
Southeast	42	14	45	23	13	64	(.496) P ² = 15.08 (.058)
Individual Attributes:							
<i>Income Level</i>	(n = 2660)			(n = 1946)			
Under \$20,000	58	17	24	33	22	45	
\$20,000 - \$39,999	47	13	40	24	13	64	
\$40,000 - \$59,999	33	10	57	20	11	69	P ² = 414.26
\$60,000 and over	12	4	84	15	8	78	(.000) P ² = 84.41 (.000)
<i>Age</i>	(n = 2857)			(n = 2031)			
19 - 29	56	5	39	18	13	69	
30 - 39	40	9	51	21	11	68	
40 - 49	47	7	46	23	10	67	
50 - 64	43	11	46	24	13	63	P ² = 140.77
65 and older	28	22	50	12	27	62	(.000) P ² = 46.00 (.000)
<i>Gender</i>	(n = 2872)			(n = 2042)			
Male	37	12	51	21	14	65	P ² = 19.18
Female	44	14	42	23	12	66	(.000) P ² = 2.23 (.328)
<i>Education</i>	(n = 2862)			(n = 2037)			
No H.S. diploma	46	23	32	35	22	43	
High school diploma	41	16	43	24	16	60	
Some college	41	11	48	23	12	65	P ² = 90.58
Bachelors or grad degree	34	7	59	15	10	74	(.000) P ² = 46.55 (.000)
<i>Marital Status</i>	(n = 2874)			(n = 2042)			
Married	38	13	50	21	13	66	
Never married	47	11	42	19	14	67	
Divorced/separated	56	9	36	33	10	57	P ² = 53.60
Widowed	35	20	45	13	28	59	(.000) P ² = 36.40 (.000)
<i>Occupation</i>	(n = 1980)			(n = 1937)			
Sales	41	7	53	20	11	70	
Manual laborer	52	12	37	35	16	49	
Prof./technical/admin	31	7	62	18	7	75	
Service	57	9	34	22	13	65	
Farming/ranching	54	12	34	20	20	61	
Skilled laborer	45	8	47	28	14	59	
Admin. support	39	11	51	16	15	69	P ² = 105.28
Other	43	8	50	26	17	58	(.000) P ² = 79.04 (.000)

* Only the ten items with the highest combined proportion of "very dissatisfied" and "dissatisfied" responses are included in this table.

Appendix Table 5 Continued.

	<i>Your job satisfaction</i>			<i>Your spare time</i>			
	<i>No</i>		<i>Significance</i>	<i>No</i>		<i>Significance</i>	
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>		<i>Dissatisfied opinion</i>	<i>Satisfied</i>		
	<i>Percentages</i>			<i>Percentages</i>			
Community Size	(n = 2041)			(n = 2892)			
Less than 500	23	14	64	20	15	65	
500 - 999	20	8	72	14	14	71	
1,000 - 4,999	20	12	69	22	12	66	
5,000 - 9,999	19	12	70	18	12	70	P ² = 15.08
10,000 and up	19	11	70	19	11	70	(.058)
Region	(n = 2068)			(n = 2946)			
Panhandle	19	14	67	19	12	69	
North Central	23	10	67	17	12	71	
South Central	17	10	74	20	11	69	
Northeast	21	12	68	20	16	65	P ² = 10.43
Southeast	22	12	66	21	12	67	(.236)
Individual Attributes:							
<i>Income Level</i>	(n = 1967)			(n = 2712)			
Under \$20,000	31	16	53	16	16	68	
\$20,000 - \$39,999	23	13	64	21	13	67	
\$40,000 - \$59,999	19	11	70	23	10	66	P ² = 24.47
\$60,000 and over	12	5	83	20	8	72	(.000)
<i>Age</i>	(n = 2052)			(n = 2918)			
19 - 29	25	8	67	26	13	62	
30 - 39	20	9	70	32	11	57	
40 - 49	23	10	66	30	13	57	
50 - 64	20	11	70	19	12	69	P ² = 199.92
65 and older	9	21	70	6	14	81	(.000)
<i>Gender</i>	(n = 2064)			(n = 2935)			
Male	19	12	69	19	13	68	P ² = 0.15
Female	22	10	67	20	13	67	(.927)
<i>Education</i>	(n = 2059)			(n = 2924)			
No H.S. diploma	28	22	51	13	19	68	
High school diploma	21	15	64	17	12	71	
Some college	22	10	68	23	13	64	P ² = 32.22
Bachelors or grad degree	15	7	78	22	10	68	(.000)
<i>Marital Status</i>	(n = 2064)			(n = 2936)			
Married	18	11	71	19	11	70	
Never married	26	9	65	24	13	64	
Divorced/separated	31	13	56	34	15	52	P ² = 74.08
Widowed	16	20	64	10	19	71	(.000)
<i>Occupation</i>	(n = 1958)			(n = 1986)			
Sales	20	10	70	22	15	63	
Manual laborer	37	16	48	25	15	60	
Prof./technical/admin	15	7	78	24	9	67	
Service	21	12	68	29	14	58	
Farming/ranching	15	13	72	22	16	62	
Skilled laborer	23	11	66	27	12	61	
Admin. support	20	11	69	22	10	68	P ² = 19.21
Other	17	15	68	28	14	58	(.157)

* Only the ten items with the highest combined proportion of "very dissatisfied" and "dissatisfied" responses are included in this table.

Appendix Table 5 Continued

	<i>Your community</i>			<i>Your health</i>			
	<i>No</i>		<i>Significance</i>	<i>No</i>		<i>Significance</i>	
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>		<i>Dissatisfied opinion</i>	<i>Satisfied</i>		
	<i>Percentages</i>						
Community Size	(n = 2932)			(n = 2926)			
Less than 500	14	16	69	16	14	70	
500 - 999	14	12	74	18	12	70	
1,000 - 4,999	18	16	66	17	13	71	
5,000 - 9,999	17	15	68	19	12	69	P ² = 12.37
10,000 and up	19	15	66	14	10	76	(.136)
Region	(n = 2990)			(n = 2984)			
Panhandle	14	16	70	15	13	73	
North Central	18	16	66	20	13	67	
South Central	17	13	71	16	11	73	
Northeast	18	15	67	14	13	73	P ² = 11.48
Southeast	18	18	65	17	14	69	(.176)
Individual Attributes:							
<i>Income Level</i>	(n = 2746)			(n = 2745)			
Under \$20,000	16	18	66	25	16	59	
\$20,000 - \$39,999	19	15	66	17	12	71	
\$40,000 - \$59,999	19	16	65	12	10	78	P ² = 110.48
\$60,000 and over	16	10	73	9	6	85	(.000)
<i>Age</i>	(n = 2962)			(n = 2957)			
19 - 29	20	13	67	9	7	84	
30 - 39	21	17	62	11	9	81	
40 - 49	23	15	62	12	12	76	
50 - 64	18	14	68	17	12	71	P ² = 65.16
65 and older	10	16	75	21	15	64	(.000)
<i>Gender</i>	(n = 2978)			(n = 2973)			
Male	18	16	66	14	13	73	P ² = 13.96
Female	15	15	71	19	12	69	(.001)
<i>Education</i>	(n = 2967)			(n = 2961)			
No H.S. diploma	19	18	64	23	23	54	
High school diploma	16	16	68	18	13	69	
Some college	19	16	65	15	12	73	P ² = 66.58
Bachelors or grad degree	16	11	73	14	7	79	(.000)
<i>Marital Status</i>	(n = 2980)			(n = 2974)			
Married	17	15	68	14	12	74	
Never married	21	16	62	15	12	73	
Divorced/separated	24	16	59	18	13	68	P ² = 40.74
Widowed	9	17	74	25	16	59	(.000)
<i>Occupation</i>	(n = 1999)			(n = 1997)			
Sales	17	14	68	9	6	84	
Manual laborer	28	14	59	22	14	64	
Prof./technical/admin	19	13	68	13	8	79	
Service	19	18	63	14	15	72	
Farming/ranching	16	16	68	9	14	77	
Skilled laborer	21	19	60	11	12	77	
Admin. support	16	14	71	14	7	79	P ² = 47.24
Other	17	19	64	10	15	75	(.000)

* Only the ten items with the highest combined proportion of "very dissatisfied" and "dissatisfied" responses are included in this table.

Appendix Table 5 Continued

	<i>Clean water</i>			<i>Your education</i>		
	<i>No</i>	<i>No</i>	<i>Significance</i>	<i>No</i>	<i>No</i>	<i>Significance</i>
	<i>Dissatisfied opinion</i>	<i>Satisfied</i>		<i>Dissatisfied opinion</i>	<i>Satisfied</i>	
	<i>Percentages</i>					
Community Size	(n = 2939)			(n = 2839)		
Less than 500	12	7	81	14	16	70
500 - 999	12	7	81	14	15	72
1,000 - 4,999	13	9	79	13	15	72
5,000 - 9,999	22	9	69	10	17	73
10,000 and up	16	11	73	13	15	72
			$P^2 = 34.75$ (.000)			$P^2 = 4.71$ (.789)
Region	(n = 2997)			(n = 2895)		
Panhandle	16	8	76	11	16	73
North Central	9	8	83	14	15	71
South Central	16	7	77	13	13	74
Northeast	14	12	73	14	16	70
Southeast	16	10	74	12	19	70
			$P^2 = 25.39$ (.001)			$P^2 = 11.07$ (.198)
Individual Attributes:						
<i>Income Level</i>	(n = 2752)			(n = 2667)		
Under \$20,000	14	11	76	15	21	64
\$20,000 - \$39,999	17	9	74	15	15	70
\$40,000 - \$59,999	15	9	76	13	14	73
\$60,000 and over	12	6	82	8	8	84
			$P^2 = 14.46$ (.025)			$P^2 = 58.01$ (.000)
<i>Age</i>	(n = 2970)			(n = 2866)		
19 - 29	21	11	69	10	11	79
30 - 39	16	11	73	18	13	70
40 - 49	16	9	75	16	13	71
50 - 64	16	7	77	14	13	74
65 and older	11	10	80	8	22	71
			$P^2 = 22.73$ (.004)			$P^2 = 63.22$ (.000)
<i>Gender</i>	(n = 2986)			(n = 2882)		
Male	13	9	79	13	16	72
Female	18	10	72	13	15	71
			$P^2 = 16.82$ (.000)			$P^2 = 0.39$ (.823)
<i>Education</i>	(n = 2976)			(n = 2871)		
No H.S. diploma	18	11	71	20	34	46
High school diploma	14	10	76	17	20	63
Some college	15	10	76	14	15	71
Bachelors or grad degree	14	6	80	4	3	94
			$P^2 = 13.32$ (.038)			$P^2 = 276.08$ (.000)
<i>Marital Status</i>	(n = 2988)			(n = 2883)		
Married	14	8	77	13	15	73
Never married	16	11	73	13	9	78
Divorced/separated	16	11	73	20	16	64
Widowed	13	13	74	8	23	69
			$P^2 = 11.71$ (.069)			$P^2 = 40.19$ (.000)
<i>Occupation</i>	(n = 2004)			(n = 1980)		
Sales	15	5	80	13	13	74
Manual laborer	19	10	71	18	20	62
Prof./technical/admin	14	9	77	9	8	84
Service	19	11	71	20	13	68
Farming/ranching	7	7	86	13	14	73
Skilled laborer	16	12	72	21	17	62
Admin. support	23	3	74	23	11	66
Other	16	15	69	14	21	65
			$P^2 = 45.30$ (.000)			$P^2 = 82.87$ (.000)

* Only the ten items with the highest combined proportion of "very dissatisfied" and "dissatisfied" responses are included in this table.

Appendix Table 6. Types of Economic Hardships Experienced in Past Twelve Months by Community Size, Region and Individual Attributes

	<i>Was unable to afford needed medical care</i>				<i>Was unable to afford health insurance coverage for at least part of the year</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	<i>Percentages</i>							
Community Size	(n = 2845)				(n = 2831)			
Less than 1,000	0	17	83		0	15	85	
1,000 - 4,999	0	14	86		0	12	88	
5,000 - 9,999	0	17	83	P ² = 5.87	0	11	89	P ² = 7.42
10,000 and up	0	14	86	(.118)	0	10	90	(.060)
Region	(n = 2906)				(n = 2892)			
Panhandle	0	16	84		0	15	85	
North Central	0	21	79		0	19	81	
South Central	0	14	87		0	11	89	
Northeast	0	15	85	P ² = 13.56	0	12	88	P ² = 26.71
Southeast	0	14	86	(.009)	0	9	91	(.000)
Individual Attributes:								
<i>Income Level</i>	(n = 2689)				(n = 2671)			
Under \$20,000	0	27	73		0	27	73	
\$20,000 - \$39,999	0	18	82		0	13	87	
\$40,000 - \$59,999	0	10	90	P ² = 131.45	0	5	95	P ² = 189.84
\$60,000 and over	0	4	96	(.000)	0	3	97	(.000)
<i>Age</i>	(n = 2882)				(n = 2868)			
19 - 29	0	25	75		0	20	80	
30 - 39	0	19	81		0	15	85	
40 - 49	0	19	81		0	15	85	
50 - 64	0	15	85	P ² = 51.37	0	12	88	P ² = 28.32
65 and older	0	9	91	(.000)	0	8	92	(.000)
<i>Gender</i>	(n = 2897)				(n = 2881)			
Male	0	13	87	P ² = 13.89	0	11	89	P ² = 4.44
Female	0	18	82	(.000)	0	14	86	(.021)
<i>Education</i>	(n = 2887)				(n = 2873)			
No H.S. diploma	0	19	81		0	19	81	
High school diploma	0	15	85		0	11	89	
Some college	0	17	83	P ² = 17.42	0	15	85	P ² = 30.80
Bachelors or grad degree	0	11	89	(.001)	0	8	92	(.000)
<i>Marital Status</i>	(n = 2897)				(n = 2881)			
Married	0	13	87		0	11	89	
Never married	0	17	83		0	15	85	
Divorced/separated	0	32	68	P ² = 72.60	0	29	71	P ² = 75.38
Widowed	0	11	89	(.000)	0	10	90	(.000)
<i>Occupation</i>	(n = 1968)				(n = 1946)			
Professional/tech/admin	0	12	88		0	9	91	
Farmer/rancher	0	17	83		0	14	86	
Laborer	0	21	79	P ² = 16.74	0	16	84	P ² = 12.83
Other	0	18	82	(.001)	0	13	87	(.005)

Appendix Table 6 Continued.

	<i>Could not pay the full amount of the utility bills by the due date</i>				<i>Had your utilities shut off because payments were not made</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	(n = 2922)				(n = 2931)			
Community Size								
Less than 1,000	0	17	83		0	1	99	
1,000 - 4,999	0	16	84		0	2	98	
5,000 - 9,999	0	19	81	P ² = 1.75	0	3	97	P ² = 6.51
10,000 and up	0	17	83	(.627)	0	1	99	(.089)
Region	(n = 2989)				(n = 2998)			
Panhandle	0	14	86		0	1	99	
North Central	0	22	78		0	1	99	
South Central	0	17	83		0	2	98	
Northeast	0	16	85	P ² = 11.22	0	1	99	P ² = 1.43
Southeast	0	17	83	(.024)	0	1	99	(.839)
Individual Attributes:								
<i>Income Level</i>	(n = 2757)				(n = 2768)			
Under \$20,000	0	23	77		0	2	98	
\$20,000 - \$39,999	0	20	80		0	2	98	
\$40,000 - \$59,999	0	16	84	P ² = 54.46	0	1	99	P ² = 12.56
\$60,000 and over	0	7	93	(.000)	0	0*	100	(.006)
<i>Age</i>	(n = 2961)				(n = 2970)			
19 - 29	0	36	64		0	2	98	
30 - 39	0	27	73		0	3	97	
40 - 49	0	22	78		0	2	98	
50 - 64	0	14	86	P ² = 130.81	0	1	99	P ² = 12.02
65 and older	0	8	92	(.000)	0	1	99	(.017)
<i>Gender</i>	(n = 2977)				(n = 2986)			
Male	0	16	84	P ² = 5.07	0	1	99	P ² = 0.01
Female	0	19	81	(.014)	0	1	99	(.527)
<i>Education</i>	(n = 2967)				(n = 2976)			
No H.S. diploma	0	16	84		0	3	97	
High school diploma	0	17	83		0	1	99	
Some college	0	20	80	P ² = 10.91	0	2	98	P ² = 10.46
Bachelors or grad degree	0	13	87	(.012)	0	1	99	(.015)
<i>Marital Status</i>	(n = 2976)				(n = 2985)			
Married	0	15	85		0	1	99	
Never married	0	19	81		0	3	97	
Divorced/separated	0	33	67	P ² = 60.54	0	4	96	P ² = 19.92
Widowed	0	13	87	(.000)	0	1	99	(.000)
<i>Occupation</i>	(n = 2012)				(n = 2012)			
Professional/tech/admin	0	17	83		0	1	99	
Farmer/rancher	0	12	88		0	0*	100	
Laborer	0	29	71	P ² = 41.01	0	2	98	P ² = 5.11
Other	0	19	81	(.000)	0	2	98	(.164)

0* = Less than 1 percent.

Appendix Table 6 Continued.

	<i>Had service disconnected by the telephone company because payments were not made</i>				<i>Could not afford to pay for Internet access</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
Community Size		(n = 2897)			(n = 2938)			
Less than 1,000	0	3	97		36	10	54	
1,000 - 4,999	0	4	96		34	12	54	
5,000 - 9,999	0	3	97	P ² = 4.13	33	10	57	P ² = 7.07
10,000 and up	0	2	98	(.248)	32	9	58	(.314)
Region		(n = 2962)			(n = 3000)			
Panhandle	0	3	97		30	12	58	
North Central	0	5	96		35	14	51	
South Central	0	3	97		31	9	60	
Northeast	0	2	98	P ² = 3.99	39	10	51	P ² = 26.00
Southeast	0	3	97	(.407)	35	9	56	(.001)
Individual Attributes:								
<i>Income Level</i>		(n = 2735)			(n = 2769)			
Under \$20,000	0	5	95		50	16	35	
\$20,000 - \$39,999	0	4	96		37	13	50	
\$40,000 - \$59,999	0	3	97	P ² = 13.53	23	7	70	P ² = 300.51
\$60,000 and over	0	1	99	(.004)	16	4	81	(.000)
<i>Age</i>		(n = 2935)			(n = 2976)			
19 - 29	0	6	94		26	17	57	
30 - 39	0	7	93		23	15	62	
40 - 49	0	5	95		21	12	67	
50 - 64	0	2	98	P ² = 54.05	31	10	59	P ² = 222.12
65 and older	0	1	99	(.000)	52	6	42	(.000)
<i>Gender</i>		(n = 2950)			(n = 2990)			
Male	0	3	97	P ² = 5.22	30	9	61	P ² = 55.91
Female	0	4	96	(.016)	41	12	47	(.000)
<i>Education</i>		(n = 2941)			(n = 2983)			
No H.S. diploma	0	3	97		50	12	39	
High school diploma	0	3	97		42	9	48	
Some college	0	4	96	P ² = 6.00	30	12	58	P ² = 128.28
Bachelors or grad degree	0	2	98	(.112)	22	9	70	(.000)
<i>Marital Status</i>		(n = 2948)			(n = 2991)			
Married	0	2	98		28	10	62	
Never married	0	6	94		44	11	46	
Divorced/separated	0	8	92	P ² = 36.65	40	17	43	P ² = 157.19
Widowed	0	1	99	(.000)	57	5	39	(.000)
<i>Occupation</i>		(n = 2002)			(n = 2024)			
Professional/tech/admin	0	3	97		21	9	71	
Farmer/rancher	0	3	97		26	12	62	
Laborer	0	4	96	P ² = 1.29	33	14	53	P ² = 42.30
Other	0	4	96	(.731)	30	13	57	(.000)

Appendix Table 6 Continued.

	<i>Could not pay the full amount of your car payment by the due date</i>				<i>Could not pay the full amount of rent or mortgage payment by due date</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	<i>Percentages</i>							
<u>Community Size</u>	(n = 2953)				(n = 2961)			
Less than 1,000	24	8	68		24	9	67	
1,000 - 4,999	23	9	69		23	10	68	
5,000 - 9,999	23	6	71	P ² = 8.80	20	10	71	P ² = 13.57
10,000 and up	23	5	71	(.185)	19	8	74	(.035)
<u>Region</u>	(n = 3017)				(n = 3025)			
Panhandle	20	8	72		18	9	73	
North Central	21	10	68		21	12	67	
South Central	21	7	72		21	9	71	
Northeast	26	7	67	P ² = 19.91	23	9	69	P ² = 13.09
Southeast	26	6	68	(.011)	25	8	67	(.109)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2782)				(n = 2789)			
Under \$20,000	40	11	50		36	12	52	
\$20,000 - \$39,999	24	9	68		22	11	67	
\$40,000 - \$59,999	13	7	80	P ² = 236.91	11	8	81	P ² = 221.26
\$60,000 and over	10	3	88	(.000)	10	3	87	(.000)
<i>Age</i>	(n = 2990)				(n = 2996)			
19 - 29	12	20	68		6	21	73	
30 - 39	14	13	73		9	19	73	
40 - 49	13	10	77		8	13	79	
50 - 64	21	6	73	P ² = 247.71	19	6	75	P ² = 434.29
65 and older	38	2	60	(.000)	41	3	56	(.000)
<i>Gender</i>	(n = 3005)				(n = 3012)			
Male	19	7	74	P ² = 55.63	19	9	72	P ² = 27.91
Female	31	8	62	(.000)	27	9	64	(.000)
<i>Education</i>	(n = 2996)				(n = 3004)			
No H.S. diploma	32	11	57		34	10	56	
High school diploma	27	6	67		27	8	65	
Some college	21	9	70	P ² = 60.39	18	12	70	P ² = 90.07
Bachelors or grad degree	16	5	79	(.000)	14	7	80	(.000)
<i>Marital Status</i>	(n = 3006)				(n = 3013)			
Married	19	7	74		19	8	73	
Never married	30	10	60		25	13	62	
Divorced/separated	28	13	59	P ² = 139.78	18	19	63	P ² = 142.77
Widowed	42	3	55	(.000)	41	3	56	(.000)
<i>Occupation</i>	(n = 2027)				(n = 2031)			
Professional/tech/admin	12	6	82		10	8	82	
Farmer/rancher	18	9	74		18	14	68	
Laborer	18	12	70	P ² = 30.12	17	13	71	P ² = 32.48
Other	20	9	72	(.000)	15	11	74	(.000)

Appendix Table 6 Continued.

	<i>Was evicted from your home/apartment for not paying the rent or mortgage</i>				<i>Had to delay a family vacation because of a lack of money</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	(n = 2957)				(n = 2964)			
<u>Community Size</u>								
Less than 1,000	20	1	80		15	36	50	
1,000 - 4,999	19	1	80		13	35	52	
5,000 - 9,999	17	1	82	P ² = 5.20	10	36	54	P ² = 7.31
10,000 and up	17	1	83	(.519)	13	34	53	(.293)
	(n = 3018)				(n = 3027)			
<u>Region</u>								
Panhandle	15	1	84		10	33	57	
North Central	18	1	81		14	38	49	
South Central	17	1	82		12	34	54	
Northeast	19	1	81	P ² = 10.64	15	35	50	P ² = 11.69
Southeast	21	0*	78	(.223)	14	36	50	(.166)
	(n = 2785)				(n = 2789)			
<u>Individual Attributes:</u>								
<i>Income Level</i>								
Under \$20,000	30	1	69		23	40	37	
\$20,000 - \$39,999	19	1	81		13	42	45	
\$40,000 - \$59,999	9	0*	91	P ² = 133.76	5	36	60	P ² = 246.88
\$60,000 and over	10	1	90	(.000)	5	20	75	(.000)
	(n = 2991)				(n = 3000)			
<i>Age</i>								
19 - 29	6	1	93		17	44	39	
30 - 39	9	1	90		7	51	42	
40 - 49	8	1	92		6	49	46	
50 - 64	17	1	83	P ² = 222.72	10	34	56	P ² = 294.85
65 and older	33	1	67	(.000)	23	18	59	(.000)
	(n = 3006)				(n = 3014)			
<i>Gender</i>								
Male	17	1	83	P ² = 11.92	10	35	55	P ² = 41.00
Female	22	1	78	(.003)	18	36	46	(.000)
	(n = 2999)				(n = 3006)			
<i>Education</i>								
No H.S. diploma	31	2	68		23	32	45	
High school diploma	22	1	77		15	34	51	
Some college	16	1	83	P ² = 70.09	10	40	50	P ² = 60.98
Bachelors or grad degree	11	1	89	(.000)	10	30	60	(.000)
	(n = 3007)				(n = 3015)			
<i>Marital Status</i>								
Married	17	1	83		10	36	54	
Never married	20	1	80		24	29	46	
Divorced/separated	14	2	84	P ² = 56.37	15	52	33	P ² = 161.07
Widowed	31	1	69	(.000)	25	19	56	(.000)
	(n = 2025)				(n = 2027)			
<i>Occupation</i>								
Professional/tech/admin	9	0*	91		7	37	56	
Farmer/rancher	16	1	84		10	42	47	
Laborer	15	1	84	P ² = 17.94	10	49	42	P ² = 25.16
Other	13	1	86	(.006)	9	40	50	(.000)

0* = Less than 1 percent.

Appendix Table 6 Continued.

	<i>Children were unable to participate in extra-curricular activities at school because of a lack of money</i>				<i>Decided not to continue education (take college courses or training programs) because of a lack of money</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
<u>Community Size</u>	(n = 2939)				(n = 2941)			
Less than 1,000	46	8	46		42	17	41	
1,000 - 4,999	45	9	46		43	16	41	
5,000 - 9,999	46	8	46	P ² = 0.41	36	19	45	P ² = 8.18
10,000 and up	46	9	45	(.999)	38	17	45	(.226)
<u>Region</u>	(n = 3003)				(n = 3003)			
Panhandle	41	7	52		37	15	49	
North Central	44	11	45		39	20	41	
South Central	46	8	46		39	16	44	
Northeast	48	9	43	P ² = 12.15	42	16	42	P ² = 14.10
Southeast	47	8	46	(.144)	43	18	39	(.079)
<u>Individual Attributes:</u>								
<u>Income Level</u>	(n = 2774)				(n = 2770)			
Under \$20,000	62	10	28		53	20	27	
\$20,000 - \$39,999	48	12	40		43	21	36	
\$40,000 - \$59,999	34	8	58	P ² = 255.29	30	18	52	P ² = 235.62
\$60,000 and over	27	3	70	(.000)	26	7	67	(.000)
<u>Age</u>	(n = 2978)				(n = 2977)			
19 - 29	57	8	36		22	39	39	
30 - 39	24	18	59		25	29	47	
40 - 49	20	16	65		22	25	53	
50 - 64	51	6	43	P ² = 519.97	41	14	45	P ² = 446.59
65 and older	68	2	30	(.000)	63	5	32	(.000)
<u>Gender</u>	(n = 2991)				(n = 2991)			
Male	41	8	51	P ² = 61.95	38	15	47	P ² = 46.34
Female	54	10	37	(.000)	45	20	35	(.000)
<u>Education</u>	(n = 2983)				(n = 2981)			
No H.S. diploma	62	6	32		57	11	32	
High school diploma	51	9	41		48	16	36	
Some college	42	11	48	P ² = 76.77	35	22	44	P ² = 121.16
Bachelors or grad degree	39	6	56	(.000)	31	13	56	(.000)
<u>Marital Status</u>	(n = 2992)				(n = 2991)			
Married	38	8	53		37	17	47	
Never married	76	5	20		44	17	39	
Divorced/separated	46	19	36	P ² = 264.45	37	32	30	P ² = 150.88
Widowed	70	2	28	(.000)	62	6	32	(.000)
<u>Occupation</u>	(n = 2019)				(n = 2022)			
Professional/tech/admin	34	8	59		27	18	55	
Farmer/rancher	37	10	53		35	15	50	
Laborer	39	14	47	P ² = 19.43	36	25	39	P ² = 39.91
Other	39	11	50	(.003)	34	23	44	(.000)

Appendix Table 6 Continued.

	<i>Was unable to purchase needed food</i>				<i>Had no choice but to shop at second-hand stores</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	<i>Percentages</i>							
<u>Community Size</u>	(n = 2885)				(n = 2813)			
Less than 1,000	0	6	94		0	15	85	
1,000 - 4,999	0	7	93		0	13	87	
5,000 - 9,999	0	8	92	P ² = 2.04	0	13	87	P ² = 5.17
10,000 and up	0	7	93	(.564)	0	11	89	(.160)
<u>Region</u>	(n = 2946)				(n = 2877)			
Panhandle	0	8	92		0	12	89	
North Central	0	10	90		0	17	83	
South Central	0	7	94		0	11	89	
Northeast	0	7	93	P ² = 10.51	0	14	86	P ² = 10.80
Southeast	0	5	95	(.033)	0	13	87	(.029)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2723)				(n = 2666)			
Under \$20,000	0	14	86		0	25	75	
\$20,000 - \$39,999	0	9	91		0	16	84	
\$40,000 - \$59,999	0	4	96	P ² = 86.90	0	8	92	P ² = 153.11
\$60,000 and over	0	1	99	(.000)	0	1	99	(.000)
<i>Age</i>	(n = 2922)				(n = 2851)			
19 - 29	0	26	75		0	13	87	
30 - 39	0	10	90		0	20	80	
40 - 49	0	10	91		0	15	85	
50 - 64	0	5	95	P ² = 118.76	0	12	88	P ² = 27.87
65 and older	0	3	97	(.000)	0	10	91	(.000)
<i>Gender</i>	(n = 2937)				(n = 2865)			
Male	0	5	95	P ² = 22.46	0	11	89	P ² = 18.24
Female	0	10	90	(.000)	0	17	83	(.000)
<i>Education</i>	(n = 2926)				(n = 2854)			
No H.S. diploma	0	9	91		0	20	80	
High school diploma	0	7	93		0	14	86	
Some college	0	9	91	P ² = 17.22	0	14	86	P ² = 28.73
Bachelors or grad degree	0	4	96	(.001)	0	7	93	(.000)
<i>Marital Status</i>	(n = 2935)				(n = 2864)			
Married	0	6	94		0	12	88	
Never married	0	10	90		0	10	90	
Divorced/separated	0	18	82	P ² = 63.64	0	25	75	P ² = 39.67
Widowed	0	4	96	(.000)	0	13	87	(.000)
<i>Occupation</i>	(n = 2014)				(n = 1968)			
Professional/tech/admin	0	6	94		0	9	91	
Farmer/rancher	0	5	95		0	14	86	
Laborer	0	8	92	P ² = 14.28	0	20	80	P ² = 28.30
Other	0	11	89	(.003)	0	13	87	(.000)

Appendix Table 6 Continued.

	<i>Had to use savings to meet household expenses</i>				<i>Had to borrow money to meet household expenses</i>				
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	
		(n = 2993)				(n = 2889)			
<u>Community Size</u>									
Less than 1,000	4	43	52		0	25	75		
1,000 - 4,999	5	41	54		0	24	76		
5,000 - 9,999	4	47	48	P ² = 8.22	0	21	79	P ² = 9.76	
10,000 and up	3	44	53	(.223)	0	19	81	(.021)	
		(n = 3059)				(n = 2954)			
<u>Region</u>									
Panhandle	2	44	53		0	21	79		
North Central	5	45	50		0	27	73		
South Central	4	42	54		0	22	78		
Northeast	4	42	54	P ² = 9.96	0	21	80	P ² = 7.46	
Southeast	5	44	51	(.268)	0	23	78	(.113)	
		(n = 2817)				(n = 2731)			
<u>Individual Attributes:</u>									
<i>Income Level</i>									
Under \$20,000	8	51	42		0	32	68		
\$20,000 - \$39,999	4	47	49		0	26	74		
\$40,000 - \$59,999	2	47	51	P ² = 123.70	0	21	79	P ² = 79.38	
\$60,000 and over	1	28	71	(.000)	0	9	91	(.000)	
		(n = 3032)				(n = 2928)			
<i>Age</i>									
19 - 29	4	58	38		0	35	65		
30 - 39	3	59	38		0	33	67		
40 - 49	3	55	41		0	31	69		
50 - 64	3	40	56	P ² = 189.82	0	22	78	P ² = 166.95	
65 and older	6	28	66	(.000)	0	9	91	(.000)	
		(n = 3047)				(n = 2943)			
<i>Gender</i>									
Male	4	41	55	P ² = 8.32	0	22	78	P ² = 0.48	
Female	5	45	50	(.016)	0	23	77	(.258)	
		(n = 3036)				(n = 2932)			
<i>Education</i>									
No H.S. diploma	8	41	51		0	20	80		
High school diploma	5	41	55		0	23	77		
Some college	4	47	48	P ² = 35.62	0	24	76	P ² = 4.89	
Bachelors or grad degree	2	41	58	(.000)	0	20	80	(.180)	
		(n = 3048)				(n = 2943)			
<i>Marital Status</i>									
Married	3	43	53		0	23	77		
Never married	5	40	56		0	23	77		
Divorced/separated	7	58	35	P ² = 60.01	0	35	65	P ² = 55.97	
Widowed	6	33	61	(.000)	0	11	89	(.000)	
		(n = 2035)				(n = 2007)			
<i>Occupation</i>									
Professional/tech/admin	2	47	50		0	18	82		
Farmer/rancher	3	37	60		0	34	66		
Laborer	3	57	40	P ² = 33.18	0	32	68	P ² = 38.93	
Other	4	49	48	(.000)	0	27	73	(.000)	

Appendix Table 6 Continued.

	<i>Had car, household appliances, or furniture repossessed</i>				<i>Had to pawn off or sell valuables to make ends meet</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
<u>Community Size</u>	(n = 2860)				(n = 2850)			
Less than 1,000	0	0*	100		0	6	94	
1,000 - 4,999	0	1	99		0	6	94	
5,000 - 9,999	0	1	99	P ² = 4.59	0	7	93	P ² = 1.41
10,000 and up	0	0*	100	(.205)	0	6	95	(.704)
<u>Region</u>	(n = 2924)				(n = 2913)			
Panhandle	0	0*	100		0	8	92	
North Central	0	1	99		0	7	93	
South Central	0	0*	100		0	5	95	
Northeast	0	1	99	P ² = 1.82	0	5	95	P ² = 4.09
Southeast	0	0*	100	(.769)	0	6	94	(.394)
<u>Individual Attributes:</u>								
<i>Income Level</i>	(n = 2697)				(n = 2687)			
Under \$20,000	0	1	99		0	10	90	
\$20,000 - \$39,999	0	0*	100		0	7	93	
\$40,000 - \$59,999	0	0*	100	P ² = 16.16	0	6	94	P ² = 33.97
\$60,000 and over	0	0	100	(.001)	0	1	99	(.000)
<i>Age</i>	(n = 2897)				(n = 2889)			
19 - 29	0	1	99		0	11	89	
30 - 39	0	2	99		0	10	90	
40 - 49	0	0*	100		0	9	91	
50 - 64	0	0*	100	P ² = 17.76	0	5	95	P ² = 58.32
65 and older	0	0	100	(.001)	0	2	98	(.000)
<i>Gender</i>	(n = 2913)				(n = 2905)			
Male	0	0*	100	P ² = 0.55	0	6	94	P ² = 0.87
Female	0	1	99	(.320)	0	5	95	(.198)
<i>Education</i>	(n = 2902)				(n = 2894)			
No H.S. diploma	0	1	99		0	8	92	
High school diploma	0	0*	100		0	5	95	
Some college	0	1	99	P ² = 4.10	0	7	93	P ² = 9.25
Bachelors or grad degree	0	0*	100	(.251)	0	4	96	(.026)
<i>Marital Status</i>	(n = 2913)				(n = 2904)			
Married	0	0*	100		0	6	94	
Never married	0	2	98		0	7	93	
Divorced/separated	0	1	99	P ² = 13.75	0	12	88	P ² = 26.55
Widowed	0	0	100	(.003)	0	2	98	(.000)
<i>Occupation</i>	(n = 1994)				(n = 1997)			
Professional/tech/admin	0	0	100		0	4	96	
Farmer/rancher	0	0	100		0	8	92	
Laborer	0	0*	100	P ² = 9.70	0	8	92	P ² = 10.85
Other	0	1	99	(.021)	0	8	92	(.013)

0* = Less than 1 percent.

Appendix Table 6 Continued.

	<i>Was only able to make the minimum monthly payment on your credit card(s)</i>				<i>Had to take another job to help meet household expenses</i>			
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
	<i>Percentages</i>							
<u>Community Size</u>	(n = 2935)				(n = 2870)			
Less than 1,000	14	25	61		9	22	69	
1,000 - 4,999	13	25	62		11	21	68	
5,000 - 9,999	12	27	62	P ² = 3.62	11	21	68	P ² = 13.76
10,000 and up	11	25	64	(.728)	9	16	75	(.032)
<u>Region</u>	(n = 2996)				(n = 2932)			
Panhandle	10	29	61		11	19	70	
North Central	14	30	56		9	24	67	
South Central	11	25	65		9	18	73	
Northeast	14	21	65	P ² = 20.30	11	20	70	P ² = 10.92
Southeast	15	25	61	(.009)	11	21	68	(.206)
<u>Individual Attributes:</u>								
<u>Income Level</u>	(n = 2758)				(n = 2704)			
Under \$20,000	26	27	47		23	24	53	
\$20,000 - \$39,999	11	28	61		8	25	67	
\$40,000 - \$59,999	6	30	64	P ² = 230.59	3	21	76	P ² = 272.31
\$60,000 and over	3	17	80	(.000)	3	8	90	(.000)
<u>Age</u>	(n = 2970)				(n = 2906)			
19 - 29	11	43	45		4	36	60	
30 - 39	9	39	52		1	26	73	
40 - 49	7	38	55		2	27	70	
50 - 64	9	24	68	P ² = 313.93	6	22	73	P ² = 404.61
65 and older	22	9	70	(.000)	25	7	68	(.000)
<u>Gender</u>	(n = 2985)				(n = 2919)			
Male	10	25	65	P ² = 39.86	8	20	72	P ² = 39.13
Female	17	25	57	(.000)	15	19	67	(.000)
<u>Education</u>	(n = 2975)				(n = 2911)			
No H.S. diploma	25	24	50		27	14	59	
High school diploma	16	23	61		12	20	68	
Some college	10	28	62	P ² = 87.55	7	24	69	P ² = 127.31
Bachelors or grad degree	6	25	69	(.000)	5	16	79	(.000)
<u>Marital Status</u>	(n = 2985)				(n = 2920)			
Married	9	26	65		8	21	72	
Never married	22	23	55		7	19	73	
Divorced/separated	15	38	47	P ² = 166.94	8	29	63	P ² = 184.25
Widowed	27	11	62	(.000)	29	7	65	(.000)
<u>Occupation</u>	(n = 2025)				(n = 1993)			
Professional/tech/admin	6	28	66		3	19	79	
Farmer/rancher	9	23	68		4	29	67	
Laborer	12	38	50	P ² = 42.30	3	29	68	P ² = 24.37
Other	8	33	59	(.000)	3	26	72	(.000)

Appendix Table 6 Continued.

<i>Was unable to contribute any money toward retirement</i>				
	<i>Doesn't apply</i>	<i>Yes</i>	<i>No</i>	<i>Significance</i>
Community Size		(n = 2909)		
Less than 1,000	11	39	50	
1,000 - 4,999	13	37	51	
5,000 - 9,999	14	33	53	P ² = 27.26
10,000 and up	15	28	57	(.000)
Region		(n = 2968)		
Panhandle	13	36	51	
North Central	13	40	48	
South Central	14	30	56	
Northeast	13	35	52	P ² = 14.74
Southeast	13	36	51	(.064)
Individual Attributes:				
<i>Income Level</i>		(n = 2734)		
Under \$20,000	23	51	26	
\$20,000 - \$39,999	13	40	47	
\$40,000 - \$59,999	6	29	65	P ² = 429.29
\$60,000 and over	5	11	84	(.000)
<i>Age</i>		(n = 2945)		
19 - 29	8	47	46	
30 - 39	4	43	53	
40 - 49	3	41	56	
50 - 64	8	34	59	P ² = 395.77
65 and older	31	24	45	(.000)
<i>Gender</i>		(n = 2957)		
Male	11	33	56	P ² = 38.85
Female	18	36	47	(.000)
<i>Education</i>		(n = 2950)		
No H.S. diploma	24	39	37	
High school diploma	16	35	49	
Some college	11	36	52	P ² = 86.59
Bachelors or grad degree	8	27	65	(.000)
<i>Marital Status</i>		(n = 2958)		
Married	11	34	55	
Never married	14	27	59	
Divorced/separated	9	50	41	P ² = 137.00
Widowed	30	24	45	(.000)
<i>Occupation</i>		(n = 2014)		
Professional/tech/admin	3	25	72	
Farmer/rancher	6	51	43	
Laborer	6	44	50	P ² = 95.98
Other	6	39	56	(.000)

Appendix Table 7. Perceptions of Change in Household Income by Community Size, Region and Individual Attributes

<i>In the past year, how do you feel your household income has changed compared to the increased cost of living?</i>					
	<i>Has increased at same rate as cost of living</i>	<i>Has not kept up with the cost of living</i>	<i>Has increased faster than the cost of living</i>	<i>Not sure</i>	<i>Significance</i>
Percentages					
Community Size (n = 2973)					
Less than 1,000	16	64	7	14	
1,000 - 4,999	16	63	8	13	
5,000 - 9,999	19	58	10	12	P ² = 21.70
10,000 and up	22	60	8	11	(.010)
Region (n = 3039)					
Panhandle	19	64	8	10	
North Central	16	64	7	13	
South Central	19	59	9	13	
Northeast	19	63	6	12	P ² = 12.61
Southeast	17	62	8	13	(.398)
Individual Attributes:					
<i>Income Level</i> (n = 2795)					
Under \$20,000	8	73	6	13	
\$20,000 - \$39,999	15	68	6	12	
\$40,000 - \$59,999	22	62	5	11	P ² = 305.35
\$60,000 and over	35	36	21	8	(.000)
<i>Age</i> (n = 3012)					
19 - 29	19	58	13	10	
30 - 39	24	60	8	8	
40 - 49	17	67	7	8	
50 - 64	17	64	9	11	P ² = 78.17
65 and older	17	57	7	19	(.000)
<i>Gender</i> (n = 3025)					
Male	19	62	9	10	P ² = 35.42
Female	16	61	7	17	(.000)
<i>Education</i> (n = 3014)					
No H.S. diploma	11	60	11	18	
High school diploma	13	67	6	14	
Some college	19	63	8	11	P ² = 98.12
Bachelors or grad degree	27	52	11	10	(.000)
<i>Marital Status</i> (n = 3027)					
Married	19	62	8	11	
Never married	23	53	9	15	
Divorced/separated	11	75	6	8	P ² = 68.15
Widowed	13	57	8	22	(.000)
<i>Occupation</i> (n = 2032)					
Professional/tech/admin	25	59	10	6	
Farmer/rancher	13	70	7	10	
Laborer	13	70	7	10	P ² = 57.49
Other	16	63	8	12	(.000)

Appendix Table 8. Household Financial Situation by Community Size, Region and Individual Attributes

<i>Which of the following best describes your household's financial situation at the end of each month?</i>				
	<i>We end up with money left over</i>	<i>We have just enough to make ends meet</i>	<i>There is not enough money to make ends meet</i>	<i>Significance</i>
<i>Percentages</i>				
Community Size				
		(n = 2925)		
Less than 1,000	30	55	16	
1,000 - 4,999	32	54	13	
5,000 - 9,999	39	47	14	P ² = 33.20
10,000 and up	41	49	11	(.000)
Region				
		(n = 2987)		
Panhandle	37	52	12	
North Central	30	53	18	
South Central	36	53	11	
Northeast	34	54	13	P ² = 14.86
Southeast	36	50	14	(.062)
Individual Attributes:				
<i>Income Level</i>				
		(n = 2772)		
Under \$20,000	14	62	24	
\$20,000 - \$39,999	28	59	13	
\$40,000 - \$59,999	42	48	10	P ² = 426.20
\$60,000 and over	68	29	3	(.000)
<i>Age</i>				
		(n = 2964)		
19 - 29	32	55	13	
30 - 39	32	53	15	
40 - 49	29	51	19	
50 - 64	37	50	14	P ² = 54.42
65 and older	39	53	8	(.000)
<i>Gender</i>				
		(n = 2978)		
Male	37	51	12	P ² = 9.92
Female	32	53	15	(.007)
<i>Education</i>				
		(n = 2971)		
No H.S. diploma	22	63	15	
High school diploma	31	56	13	
Some college	33	53	15	P ² = 97.36
Bachelors or grad degree	50	40	9	(.000)
<i>Marital Status</i>				
		(n = 2979)		
Married	36	52	12	
Never married	42	48	11	
Divorced/separated	21	52	27	P ² = 65.07
Widowed	36	54	11	(.000)
<i>Occupation</i>				
		(n = 2011)		
Professional/tech/admin	46	44	10	
Farmer/rancher	24	58	17	
Laborer	27	57	17	P ² = 67.05
Other	33	52	15	(.000)

Appendix Table 9. Amount of Food Eaten in Household by Community Size, Region and Individual Attributes

<i>Which of the following best describes the amount of food eaten in your household during the past year?</i>				
	<i>We always had enough food to eat</i>	<i>There were a few times when we didn't have enough to eat</i>	<i>There were many times when we didn't have enough to eat</i>	<i>Significance</i>
	<i>Percentages</i>			
Community Size (n = 3019)				
Less than 1,000	92	7	1	
1,000 - 4,999	93	7	1	
5,000 - 9,999	91	7	2	P ² = 9.18
10,000 and up	91	7	1	(.164)
Region (n = 3084)				
Panhandle	92	7	1	
North Central	89	10	1	
South Central	93	6	1	
Northeast	93	6	1	P ² = 9.45
Southeast	92	7	1	(.305)
Individual Attributes:				
<i>Income Level</i> (n = 2827)				
Under \$20,000	86	11	3	
\$20,000 - \$39,999	90	10	1	
\$40,000 - \$59,999	95	4	1	P ² = 77.09
\$60,000 and over	98	2	0	(.000)
<i>Age</i> (n = 3057)				
19 - 29	76	20	4	
30 - 39	86	13	1	
40 - 49	89	9	2	
50 - 64	94	5	1	P ² = 125.06
65 and older	97	3	0*	(.000)
<i>Gender</i> (n = 3072)				
Male	93	7	1	P ² = 9.55
Female	91	8	2	(.008)
<i>Education</i> (n = 3060)				
No H.S. diploma	91	8	1	
High school diploma	91	8	1	
Some college	90	8	2	P ² = 23.98
Bachelors or grad degree	96	4	0*	(.001)
<i>Marital Status</i> (n = 3074)				
Married	93	6	1	
Never married	89	9	2	
Divorced/separated	79	17	3	P ² = 81.76
Widowed	95	4	1	(.000)
<i>Occupation</i> (n = 2045)				
Professional/tech/admin	94	6	0*	
Farmer/rancher	92	7	1	
Laborer	86	13	1	P ² = 26.26
Other	90	8	2	(.000)

0* = Less than 1 percent.

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