



CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

**Adapting to the Current Economic Climate in
Non-Metropolitan Nebraska**

2009 Nebraska Rural Poll Results

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

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Executive Summary

The national economy has faltered during the past year. While Nebraska's economy has also faltered, it has not seen the level of job losses and mortgage foreclosures that have occurred in other parts of the country. Given these conditions, what do rural Nebraskans think about the current economic climate? How has their household been impacted during the past year? What changes have they made because of concerns about the economy? How concerned are they about financial matters? This paper provides a detailed analysis of these questions.

This report details 2,852 responses to the 2009 Nebraska Rural Poll, the fourteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about the current economic climate. For all questions, comparisons are made among different respondent subgroups, that is, comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- ***Many households in rural Nebraska experienced job or income changes during the past year.*** Eleven percent of employed rural Nebraskan households had someone lose their job because of cutbacks or layoffs where they work in the last year. Just over one-third (35%) of the households had their hours worked or overtime reduced or cut. Over one-quarter (27%) of the households had a member take an additional job to support the household income. Five percent moved to another community in search of employment. Over one-half (51%) of business owners have experienced income losses from their business or self employment activity. Three quarters (75%) of rural Nebraskan households have suffered investment losses.
- ***Rural Nebraskans working in production, transportation or warehousing occupations are more likely than rural Nebraskans employed in different occupations to have lost a job and to have had their hours worked cut during the past year.*** Over one-half (58%) of persons working in these occupations have had their hours worked or overtime reduced or cut during the past year. Eighteen percent of households with this type of occupation have had someone lose their job.
- ***Most (61%) of rural Nebraskans are much more concerned or more concerned about job/income security than they were a year ago.*** Just over one-quarter (26%) are much more concerned about job/income security than they were a year ago and over one-third (35%) are more concerned.
- ***Many rural Nebraskans have made changes to their household spending in the last year because of concerns about the economy.*** Over one-half of rural Nebraskans cut back on meals out and entertainment (69%) and delayed a major purchase such as an automobile or appliance (54%). Almost one-half did work themselves that they would normally pay others to do (49%) and cancelled or delayed vacation plans (48%).

- ***Many of the lower income households in rural Nebraska made significant changes in their household spending during the past year.*** Over one-half (52%) of persons with household incomes under \$20,000 used savings to pay routine bills in the past year and over one-quarter (27%) used consumer debt to pay routine bills. Almost one-half (45%) of persons with household incomes under \$40,000 delayed seeking medical services in the last year.
- ***Most rural Nebraskans are uncertain they would find the kind of job they are looking for in their community.*** Forty-three percent of rural Nebraskans are very uncertain they would find the kind of job they would be looking for in their community. An additional 27 percent are somewhat uncertain. Only four percent are very certain they would find the kind of job they would be looking for and 12 percent are somewhat certain.
- ***At least one-third of rural Nebraskans are concerned or very concerned about the possibility of the following items: being unable to pay your bills (36%), postponing retirement plans (44%), having difficulty meeting your own or your children's educational expenses (46%), seeing your home value decrease further (47%), and seeing the value of your stocks and retirement investments decline further (76%).***
- ***Persons with lower incomes are more likely than persons with higher incomes to be concerned about most financial matters.*** Forty-two percent of persons with household incomes under \$20,000 are concerned or very concerned about losing their job. Forty-six percent of this lowest income group are concerned or very concerned about losing their business, farm or self employment activity. Over one-half (55%) of this income group are concerned or very concerned about being unable to pay their bills and 53 percent are concerned about postponing retirement plans.
- ***Most persons age 50 to 64 are concerned or very concerned they may have to postpone retirement plans.*** Over one-half (58%) of persons age 50 to 64 are concerned or very concerned about postponing retirement plans, compared to 23 percent of persons age 19 to 29.
- ***Rural Nebraskans see both the positive and negative sides of living in smaller communities and rural areas when the economy is bad.*** Most rural Nebraskans (71%) agree that smaller communities and rural areas are good places to be when the economy is bad because neighbors help each other. However, most (71%) also agree that smaller communities and rural areas are difficult places to be when the economy is bad because there are few jobs available. Most (64%) also agree that smaller communities and rural areas are good places to be because the cost of living is lower.

Introduction

The national economy has faltered during the past year. Job losses and mortgage foreclosures have affected many households. While Nebraska's economy has also faltered, it is not seeing the impacts other parts of the country have.

The current national mortgage crisis has resulted in over 2.3 million properties in the country facing foreclosure proceedings in 2008, an 81 percent increase from 2007 (according to RealtyTrac, a foreclosure listing firm based in Irvine, CA). However, the foreclosure rate in Nebraska remains low. The state's foreclosure rate ranked 49th in the nation in January and was significantly lower than the national rate. And, although Nebraska's non-farm payroll jobs did decrease 1.7% between March 2008 and March 2009, Nebraska's unemployment rate has been among the lowest in the nation for many years (according to the Nebraska Department of Economic Development's Recent Trends In Selected Nebraska Economic Numbers updated on May 26, 2009).

Given these conditions, what do rural Nebraskans think about the current economic climate? How has their household been impacted during the past year? How concerned are they about various financial matters? What changes have they made because of concerns about the economy? This paper provides a detailed analysis of these questions.

The 2009 Nebraska Rural Poll is the fourteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about the current

economic climate.

Methodology and Respondent Profile

This study is based on 2,852 responses from Nebraskans living in the 84 non-metropolitan counties in the state. A self-administered questionnaire was mailed in March and April to approximately 6,400 randomly selected households. Metropolitan counties not included in the sample were Cass, Dakota, Dixon, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, the current economic climate, television viewing, self employment and work. This paper reports only results from the current economic climate portion of the survey.

A 45% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used follow:

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

Appendix Table 1 shows demographic data from this year's study and previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 2000 U.S. Census data). As can be seen from the table, there are

some marked differences between some of the demographic variables in our sample compared to the Census data. Certainly some variance from 2000 Census data is to be expected as a result of changes that have occurred in the intervening nine years. Nonetheless, we suggest the reader use caution in generalizing our data to all rural Nebraska. However, given the random sampling frame used for this survey, the acceptable percentage of responses, and the large number of respondents, we feel the data provide useful insights into opinions of rural Nebraskans on the various issues presented in this report. The margin of error for this study is plus or minus two percent.

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

The average age of respondents is 50 years. Sixty-eight percent are married (Appendix Table 1) and 68 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 43 years and have lived in their current community 28 years. Fifty-two percent are living in or near towns or villages with populations less than 5,000. Ninety-five percent have attained at least a high school diploma.

Forty-one percent of the respondents report their 2008 approximate household income from all sources, before taxes, as below \$40,000. Forty-seven percent report incomes over \$50,000.

Seventy-seven percent were employed in

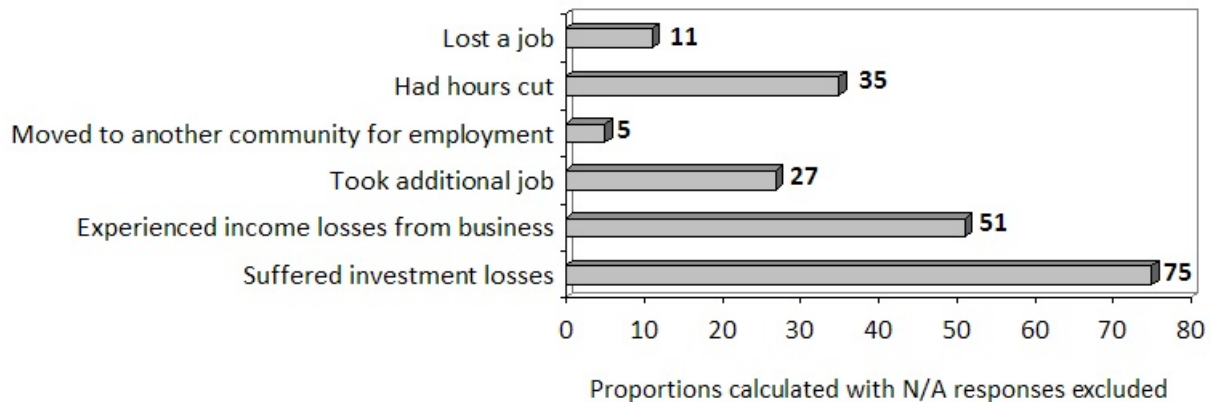
2008 on a full-time, part-time, or seasonal basis. Eighteen percent are retired. Thirty-one percent of those employed reported working in a management, professional, or education occupation. Thirteen percent indicated they were employed in agriculture.

Impacts of Current Economic Conditions

Rural Nebraskans were asked a series of questions to determine how current economic conditions have impacted them. First, they were asked if their household had experienced any changes related to jobs or income during the past year. The proportion answering not applicable to these questions ranged from eight percent for the investment question, one-quarter (25%) answering not applicable to employment questions and over one-half (52%) for the question about business losses. These persons answering not applicable are excluded from the following calculations. Many households in rural Nebraska experienced job or income changes during the past year. Eleven percent of employed rural Nebraskan households had someone lose their job because of cutbacks or layoffs where they work in the last year (Figure 1). Just over one-third (35%) of the employed households had their hours worked or overtime reduced or cut. Over one-quarter (27%) of the households had a member take an additional job to support the household income. Five percent moved to another community in search of employment. Over one-half (51%) of business owners have experienced income losses from their business or self employment activity. Three-quarters (75%) of rural Nebraskan households have suffered investment losses.

These impacts differ based on the

Figure 1. Changes to Jobs and Income During Past Year



respondent's community size, region and various individual attributes (Appendix Table 2). Households located in or near the smallest communities are more likely than households located in or near larger communities to have lost a job because of cutbacks or layoffs in the last year. Sixteen percent of persons living in or near either communities with less than 500 population had experienced a job loss in their household. In comparison, six percent of persons living in or near communities with populations ranging from 1,000 to 4,999 had experienced a job loss in their household during the past year. Households in or near the smallest communities are also more likely than households in or near larger communities to have moved to another community in search of employment.

Persons living in or near the largest communities are more likely than those living in or near smaller communities to have suffered investment losses during the last year. Seventy-nine percent of persons living in or near communities with

populations of 10,000 or more have suffered investment losses, compared to 70 percent of persons living in or near communities with less than 500 people.

Persons living in the Northeast region of the state are more likely than persons living in other regions to have suffered investment losses during the past year (see Appendix Figure 1 for the counties included in each region). Over three-quarters (79%) of persons living in the Northeast region suffered investment losses, compared to 68 percent of persons living in the North Central region of the state. Residents of both the South Central and Southeast region are the regional groups *least* likely to have experienced income losses from a business or self employment activity. Approximately 45 percent of persons living in these two regions experienced such income losses, compared to over one-half (approximately 54%) of persons living in the other three regions of the state.

Lower income households are more likely

than higher income households to have experienced job and income changes during the past year. Persons with the lowest household incomes are more likely than persons with higher incomes to have someone in the household lose their job, to have had hours worked or overtime reduced or cut in the past year, to have moved to another community in search of employment and to have experienced income losses from a business or self employment activity. Approximately 42 percent of persons with household incomes ranging under \$40,000 have had hours cut in the past year, compared to 25 percent of persons with household incomes of \$60,000 or more.

The middle income households (ranging from \$20,000 to \$39,999) are the income group most likely to have taken an additional job to support their income (35%). Persons with the highest household incomes are more likely than persons with lower incomes to have suffered investment losses during the past year. Eighty-seven percent of persons with household incomes of \$60,000 or more suffered investment losses, compared to 57 percent of persons with incomes under \$20,000.

Persons with lower education levels are more likely than persons with more education to have had someone in their household lose a job, to have had their hours cut, to have taken an additional job to support their household income and to have experienced income losses from a business or self employment activity during the past year. Persons with the highest education levels are the education group most likely to have suffered investment losses during the past year.

Younger persons are more likely than older persons to have had their hours cut and to have taken an additional job to support their household income. Forty-three percent of persons age 19 to 29 had their hours worked cut during the past year, compared to 29 percent of persons age 65 and older. One-third (33%) of these youngest respondents took an additional job to support their household income, compared to 23 percent of persons age 50 to 64. Persons age 40 to 64 are the age group most likely to have suffered investment losses and persons age 50 to 64 are the group most likely to have experienced income losses from a business or self employment activity.

When comparing responses by marital status, persons who have never married are the group most likely to have had their hours worked cut during the past year. Divorced/separated respondents are the marital group most likely to have taken an additional job to support their household income. Widowed persons are the group most likely to have moved to another community in search of employment. Married persons are the marital group most likely to have suffered investment losses. Both the divorced/separated respondents and the widowed respondents are the groups most likely to have experienced income losses from a business or self employment activity.

Persons working in production, transportation or warehousing occupations are more likely than persons employed in different occupations to have lost a job and to have had their hours worked cut during the past year. Over one-half (58%) of persons working in these occupations have had their hours worked or overtime reduced

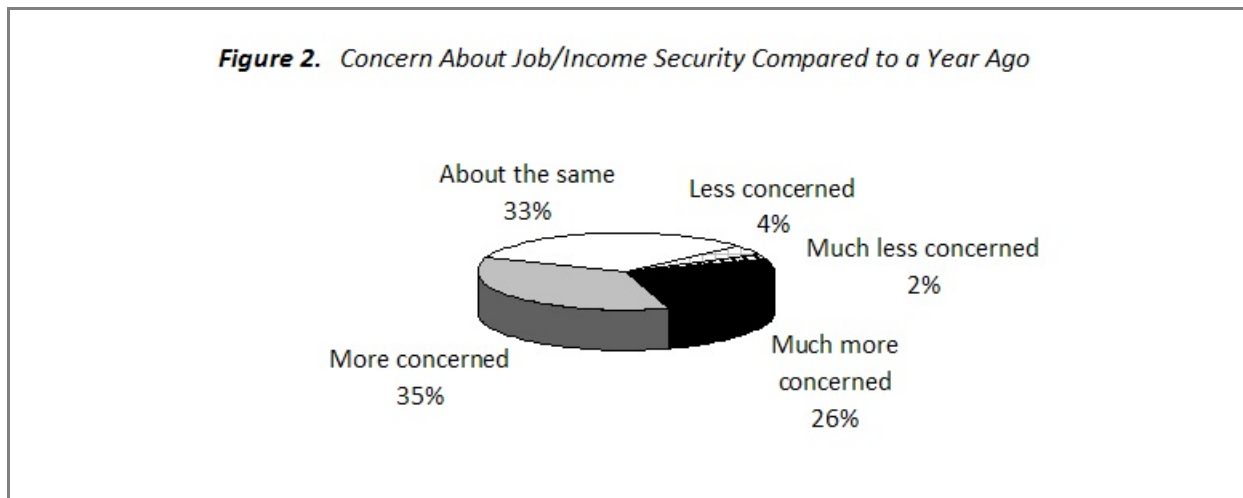
or cut during the past year. Eighteen percent have lost a job. Persons employed in either sales or office support occupations, or management, professional or education positions or persons with production, transportation and warehousing occupations are the groups most likely to have suffered investment losses during the past year (just over 80%). Persons with occupations classified as “other” are the group most likely to have taken an additional job to support their household income (42%). Persons in sales or office support occupations are the group most likely to have experienced income losses from a business or self employment activity.

These job and income changes affected rural Nebraskans’ level of concern about their job or income security. Most (61%) rural Nebraskans are much more concerned or more concerned about job/income security than they were a year ago (Figure 2). Just over one-quarter (26%) are much more concerned about job/income security than they were a year ago and over one-third (35%) are more concerned. Ten percent of the respondents answered “not applicable” and were excluded from these proportions.

Differences in the respondents’ level of concern about their job/income security differ by community size, region and individual attributes (Appendix Table 3). Persons living in or near larger communities are more likely than persons living in or near smaller communities to express more concern about job/income security than they did a year ago. Almost two-thirds (66%) of persons living in or near communities with populations of 5,000 or more are more concerned or much more concerned about job/income security than they were a year ago, compared to 55 percent of persons living in or near communities with less than 500 people.

Persons living in the Panhandle are the regional group most likely to be more or much more concerned about job/income security compared to a year ago. Sixty-six percent of Panhandle residents are more concerned or much more concerned about job/income security, compared to 56 percent of residents of the Southeast region of the state.

Other groups most likely to express more concern about job/income security than they



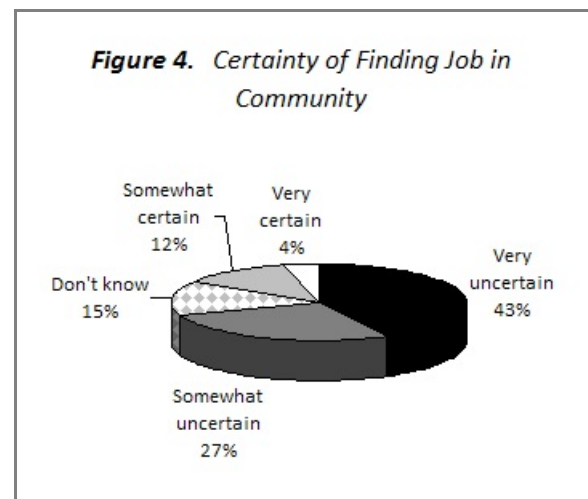
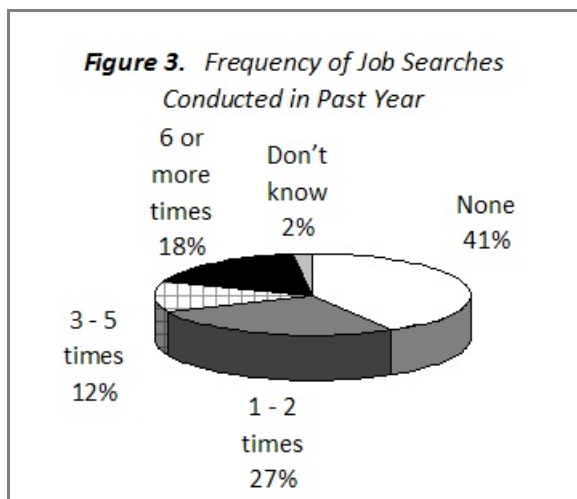
did a year ago include: persons between the ages of 30 and 64, divorced/separated respondents, persons with some college education, persons with sales or office support occupations and persons with production, transportation and warehousing positions.

Over one-half (57%) of rural Nebraskans searched for information about a new job or explored career opportunities in the past year (Figure 3). Twenty percent answered not applicable and were excluded from these calculations. Differences in job search frequencies are examined by community size, region and various individual attributes (Appendix Table 4). The groups most likely to have conducted frequent job searches (6 or more times) during the past year include: persons living in or near the largest communities, persons with lower household incomes, younger persons, females, persons who have never married, persons with at least some college education, persons with occupations classified as “other” and persons with sales or office support positions.

Next, respondents were asked how certain

they were of being able to find a job in their community. The exact question wording was, “If you were to look for a job in your community, how certain are you that you would find the kind of job that you would be looking for?” Almost one-quarter (23%) answered not applicable. Those respondents are excluded from the following proportions. Most rural Nebraskans are uncertain they would find the kind of job they are looking for in their community. Forty-three percent of rural Nebraskans are very uncertain they would find the kind of job they would be looking for in their community (Figure 4). An additional 27 percent are somewhat uncertain. Only four percent are very certain they would find the kind of job they would be looking for and 12 percent are somewhat certain.

These opinions differ by community size, region and individual attributes (Appendix Table 5). Persons living in or near smaller communities are more likely than persons living in or near larger communities to be uncertain they would find the kind of job they are looking for in their community. Persons living in the Southeast region of the state are more likely than persons living



elsewhere to be uncertain they would find the kind of job they are looking for in their community. Seventy-seven percent of Southeast residents are very or somewhat uncertain they would find the kind of job they would be looking for, compared to 65 percent of Panhandle residents.

Other groups most likely to be uncertain about finding the kind of job they would be looking for in their community include: persons with higher household incomes, persons under the age of 65, persons with sales or office support occupations, persons with occupations classified as “other” and persons with healthcare support or public safety positions.

Respondents were next given a list of items and were asked if concerns about the economy caused their household to do any of them in the last year. Many rural Nebraskans have made changes to their household spending in the last year because of concerns about the economy. Over one-half of rural Nebraskans cut back on meals out and entertainment (69%) and delayed a major purchase such as an automobile or appliance (54%) (Table 1). Almost one-half did work themselves that they would normally pay others to do (49%) and cancelled or delayed vacation plans (48%).

These changes are analyzed by community size, region and individual attributes (Appendix Table 6). Many differences emerge.

Persons living in both the North Central and South Central regions of the state are more likely than persons living elsewhere to have cancelled or delayed vacation plans in the last year because of concerns about the

Table 1. Actions Taken In Last Year Because of Economic Concerns

<i>Item</i>	<i>% Yes</i>
Cut back on meals out and entertainment	68%
Delay a major purchase such as an automobile or appliance	54
Do work yourself that you would normally pay others to do	49
Cancel or delay vacation plans	48
Delay upkeep on your home	43
Use savings to pay routine bills	40
Delay seeking medical services	36
Delay upkeep on one or more vehicles	30
Delay retirement plans	29
Use consumer debt (credit cards, etc.) to pay routine bills	22
Delay a home purchase	19

economy. Approximately 52 percent of persons living in these two regions cancelled or delayed their vacation plans, compared to 42 percent of persons living in the Southeast region. Panhandle residents and residents of the South Central region are the groups most likely to have delayed seeking medical services in the last year.

Persons with lower household incomes are more likely than persons with higher incomes to have done each of the items listed, except for do work yourself that you would normally pay others to do and delay retirement plans. For those two items, there

were no statistically significant differences by income. Many of the lower income households in rural Nebraska made significant changes in their household spending during the past year. Over one-half (52%) of persons with household incomes under \$20,000 used savings to pay routine bills in the past year and over one-quarter (27%) used consumer debt to pay routine bills. Almost one-half (45%) of persons with household incomes under \$40,000 delayed seeking medical services in the last year.

Females are more likely than males to have made many of these changes in the last year. As an example, 40 percent of females delayed seeking medical services in the last year, compared to 31 percent of males. Persons with some college education are the education group most likely to have made most of these changes in the past year.

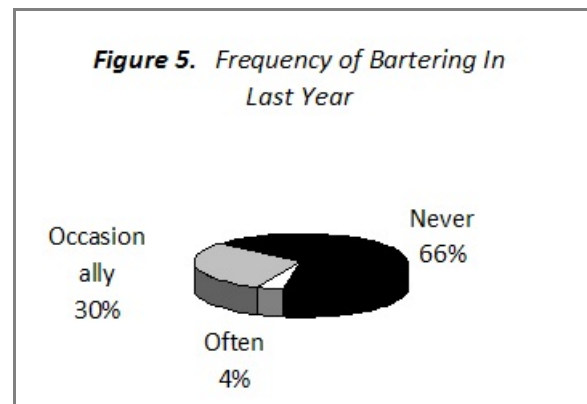
The youngest respondents are more likely than older respondents to have delayed a home purchase, cancel/delay vacation plans, use savings to pay routine bills and use consumer debt to pay routine bills. As an example, 46 percent of persons age 19 to 39 used savings to pay routine bills in the past year, compared to 32 percent of persons age 65 and older. Persons between the ages of 40 and 64 are the age group most likely to have delayed a major purchase, do work themselves they would normally pay others to do, delay seeking medical services, delay upkeep on their home, and delay retirement plans. Over one-third (39%) of persons age 40 to 64 delayed retirement plans in the past year because of concerns about the economy. Persons under the age of 65 are more likely than persons age 65 and older to have cut back on eating out and

entertainment and to delay upkeep on vehicles.

The divorced/separated respondents are the marital group most likely to have done most of the items listed. Over one-half (53%) of divorced/separated respondents delayed seeking medical services last year. Persons who have never married are the marital group most likely to have used consumer debt to pay routine bills during the past year (30%).

Rural Nebraskans were also asked about another possible action they may have taken as a result of the economic conditions. They were asked if they had traded work, services or material items with other persons in their community rather than exchanging money. This is commonly known as bartering. Just over one-third (34%) of rural Nebraskans have bartered work, goods or services with other persons in their community in the last year (Figure 5). Four percent did this often and 30 percent did this occasionally.

Some groups are more likely than others to have bartered during the past year (Appendix Table 7). Persons living in or near smaller communities are more likely than persons living in or near larger



communities to have bartered during the past year. Almost one-half (49%) of persons living in or near communities with populations less than 500 traded work, services or material items with other persons in their community during the past year, compared to 29 percent of persons living in or near communities with populations of 10,000 or more.

Persons living in the North Central region are more likely than persons living in other regions of the state to have bartered during the past year. Forty-four percent of North Central residents bartered during the past year, compared to 30 percent of persons living in the Northeast region of the state.

One-half (50%) of persons in agriculture occupations bartered during the past year. Other groups most likely to have bartered

during the past year include: persons under the age of 40, both married persons and divorced/separated respondents and persons with some college education.

Level of Concern About Financial Items

Rural Nebraskans were also asked how concerned they were about various financial items. The exact question was worded, “Looking ahead, how concerned are you that in this economy you may do any of the following items?” At least one-third of rural Nebraskans are concerned or very concerned about the possibility of the following: being unable to pay your bills (36%), postponing retirement plans (44%), having difficulty meeting your own or your children’s educational expenses (46%), seeing your home value decrease further (47%), and seeing the value of your stocks and

Table 2. Level of Concern About Financial Items

	<i>Not Concerned</i>	<i>Slightly Concerned</i>	<i>Concerned</i>	<i>Very Concerned</i>
Lose your job	32%	41%	17%	10%
Lose your business, farm or self employment activity	36	34	19	11
Have to move away	64	21	10	4
Be unable to pay your bills	28	36	20	16
See your home value decrease further	22	31	28	19
See the value of your stocks and retirement investments decline further	9	15	28	48
Be unable to pay your rent or mortgage	38	29	18	14
Postpone retirement plans	31	25	23	21
Have difficulty meeting your own or your children’s educational expenses	31	22	23	23

Persons answering N/A are excluded from this analysis.

retirement investments decline further (76%) (Table 2). Persons answering not applicable to each of these statements ranged from seven percent for being unable to pay bills to 61 percent for losing their business, farm or self employment activity. These persons are excluded from the calculations of proportions included in the tables.

The level of concern about these items was examined by community size, region and various individual attributes (Appendix Table 8). Many differences emerge.

Persons living in or near the larger communities are more likely than persons living in or near smaller communities to be concerned about the following: losing their business, farm or self employment activity; seeing their home value decrease further; and seeing the value of their stocks and retirement investments decline further. Persons living in or near smaller communities are more likely than persons living in or near larger communities to be concerned about having to move away.

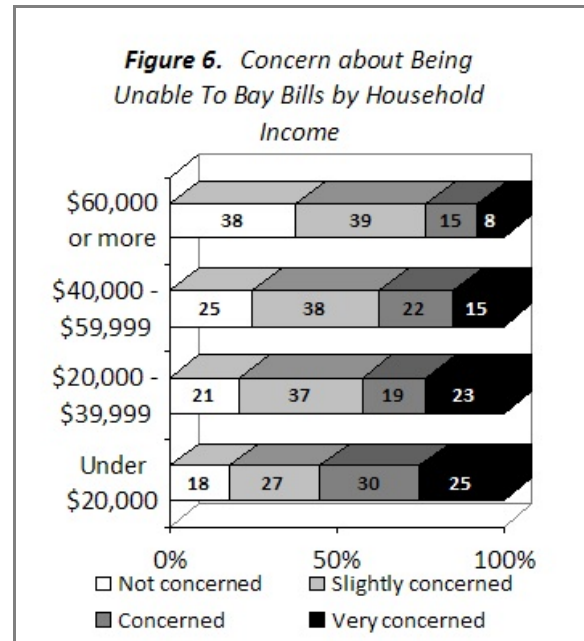
Persons living in both the Panhandle and the North Central region are more likely than persons living in other regions of the state to be concerned about both having to move away and being unable to pay their bills. Panhandle residents are the regional group most likely to be concerned about having difficulty meeting their own or their children's educational expenses.

Persons with lower incomes are more likely than persons with higher incomes to be concerned about most of the items listed. Forty-two percent of persons with household incomes under \$20,000 are concerned or very concerned about losing their job.

Forty-six percent of this lowest income group are concerned or very concerned about losing their business, farm or self employment activity. Over one-half (55%) of this income group are concerned or very concerned about being unable to pay their bills (Figure 6) and 53 percent are concerned about postponing retirement plans. Persons with the highest household incomes are more likely than persons with lower incomes to be concerned about seeing the value of their stocks and retirement investments decline further.

Persons between the ages of 40 and 64 are more likely than persons in different age groups to be concerned or very concerned about losing their business, farm or self employment activity. Just over one-third (34%) of this age group are concerned or very concerned about this, compared to 23 percent of persons age 65 and older.

The youngest respondents are the age group most likely to be concerned about being



unable to pay their bills. Forty-five percent of persons age 19 to 29 are concerned or very concerned about being unable to pay their bills, compared to 28 percent of persons age 65 and older.

Persons age 50 to 64 are the age group most likely to be concerned about seeing the value of their home decrease further, seeing the value of their stocks and retirement investments decline further and postponing retirement plans. Over one-half (58%) of persons age 50 to 64 are concerned or very concerned about postponing retirement plans, compared to 23 percent of persons age 19 to 29 (Figure 7).

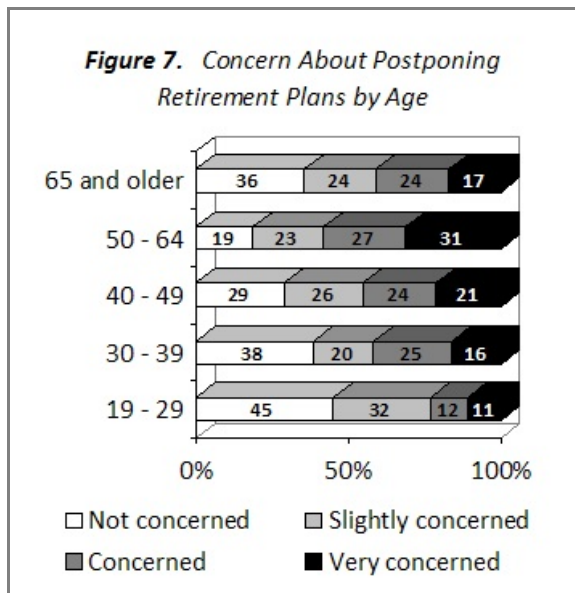
When comparing responses by education level, persons with a high school diploma or less education are more likely than persons with at least some college education to be concerned about losing their job. Thirty-seven percent of persons with a high school diploma or less education are concerned or very concerned about losing their job, compared to 20 percent of persons with a

four year college degree.

Persons without a four-year college degree are more likely than persons with at least a four year degree to be concerned about the following: losing their business, farm or self employment activity; having to move away; being unable to pay their bills; being unable to pay their rent or mortgage and postponing retirement plans. Over one-third (37%) of persons with less than a four year college degree are concerned or very concerned about being able to pay their rent or mortgage, compared to 22 percent of persons with at least a four year degree.

Persons with at least some college education (but not a four year degree) are the education group most likely to be concerned about seeing the value of their home decrease further and having difficulty meeting their own or their children’s educational expenses.

Persons with occupations classified as “other” are the occupation group most likely to be concerned about the following: losing their business, farm or self employment activity; having to move away; and postponing their retirement plans. They are also most likely to be concerned about losing their job along with persons with production, transportation or warehousing occupations. The persons with production, transportation and warehousing occupations are the group most likely to be concerned about having difficulty meeting their own or their children’s educational expenses. Sixty percent of this group are concerned about meeting educational expenses, compared to 34 percent of persons with occupations in agriculture.



Persons with occupations in food service or personal care are the group most likely to be concerned about being unable to pay their bills and being unable to pay their rent or mortgage. Persons with sales or office support occupations and persons with healthcare support or public safety occupations are the groups most likely to be concerned about seeing the value of their stocks and retirement investments decline further.

Opinions About Living in Smaller Communities and Rural Areas in Bad Economic Conditions

Finally, respondents were given a series of statements about why smaller communities and rural areas may be both good and difficult places to be when the economy is bad and were asked the extent to which they agreed or disagreed with each.

Rural Nebraskans see both the positive and

negative sides of living in smaller communities and rural areas when the economy is bad. Most rural Nebraskans (71%) agree that smaller communities and rural areas are good places to be when the economy is bad because neighbors help each other (Table 3). However, most (71%) also agree that smaller communities and rural areas are difficult places to be when the economy is bad because there are few jobs available. Most (64%) also agree that smaller communities and rural areas are good places to be because the cost of living is lower. One-half (50%) agree that these places are good places to be when the economy is bad because agriculture helps to stabilize their economies.

These opinions are examined by community size, region and individual attributes (Appendix Table 9). Persons living in or near smaller communities are more likely than persons living in or near larger communities to agree with each of the

Table 3. Opinions About Living in Rural Areas During Bad Economic Times

When the economy is bad, smaller communities and rural areas are:	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Strongly Agree</i>
Good places to be because the cost of living is lower	5%	16%	16%	54%	10%
Good places to be because neighbors help each other	3	7	19	58	13
Good places to be because agriculture helps to stabilize their economies	3	14	33	42	8
Difficult places to be because there are few jobs available	2	9	18	53	18
Difficult places to be because few support services are available	3	18	31	39	10

statements, except for rural areas are difficult places to be because there are few jobs available which had no statistically significant difference by community size. Seventy-two percent of persons living in or near communities with populations less than 500 agree that smaller communities and rural areas are good places to be because the cost of living is lower. Approximately 57 percent of persons living in or near communities with populations of 5,000 or more agree with this statement.

Panhandle residents and residents of the North Central region are more likely than persons living in other regions of the state to agree that smaller communities are good places to be because neighbors help each other. Approximately three-quarters (74%) of the residents of these two regions agree with this statement, compared to 64 percent of persons living in the Southeast region. Residents of the North Central region are the regional group most likely to agree that smaller communities are good places to be because agriculture helps to stabilize their economies. Fifty-six percent of North Central residents agree with this statement, compared to 42 percent of Panhandle residents.

The oldest respondents are more likely than younger respondents to agree that smaller communities are good places to be because neighbors help each other and because agriculture helps to stabilize their economies. Persons under the age of 65 are more likely than persons age 65 and older to agree that smaller communities are difficult places to live because there are few jobs available. Approximately 73 percent of persons under the age of 65 agree with this statement, compared to 61 percent of

persons age 65 and older. Persons age 40 to 64 are the age group most likely to agree that smaller communities are difficult places to be because few support services are available.

Males are more likely than females to agree that smaller communities are good places to be because agriculture helps to stabilize their economies. However, females are more likely than males to agree that smaller communities are difficult places to be because there are few jobs available and are difficult places to be because few support services are available. Seventy-four percent of females agree that smaller communities are difficult places to be because there are few jobs available, compared to 67 percent of males.

Persons with the highest education levels are more likely than persons with less education to agree that smaller communities are good places to be because the cost of living is lower and because neighbors help each other. They are also the group most likely to believe that rural areas are difficult places to be because there are few jobs available. Persons with the lowest education levels are more likely than persons with more education to agree that smaller communities are good places to be because agriculture helps to stabilize their economies and that smaller communities are difficult places to be because few support services are available.

Persons with occupations in agriculture are more likely than persons with different occupations to agree with the three positive statements about smaller communities. Sixty-eight percent of persons with occupations in agriculture agree that smaller

communities and rural areas are good places to be because agriculture helps to stabilize their economies. However, only 37 percent of persons with production, transportation and warehousing occupations share this opinion. Persons with production, transportation and warehousing occupations and persons with food service or personal care occupations are the groups most likely to agree that smaller communities are difficult places to be because few support services are available. Over one-half (52%) of these two groups agree with this statement, compared to 40 percent of persons with occupations in agriculture.

Conclusion

Many households in rural Nebraska experienced job or income changes during the past year. At least one-quarter of the employed households had their hours cut, had someone take an additional job to support their household income, experienced income losses from a business or self employment activity and suffered investment losses. Job loss and hours cut were especially evident in production, transportation, and warehousing occupations.

These changes affected rural Nebraskans' level of concern about their job/income security. Most are much more concerned or more concerned about job/income security than they were a year ago.

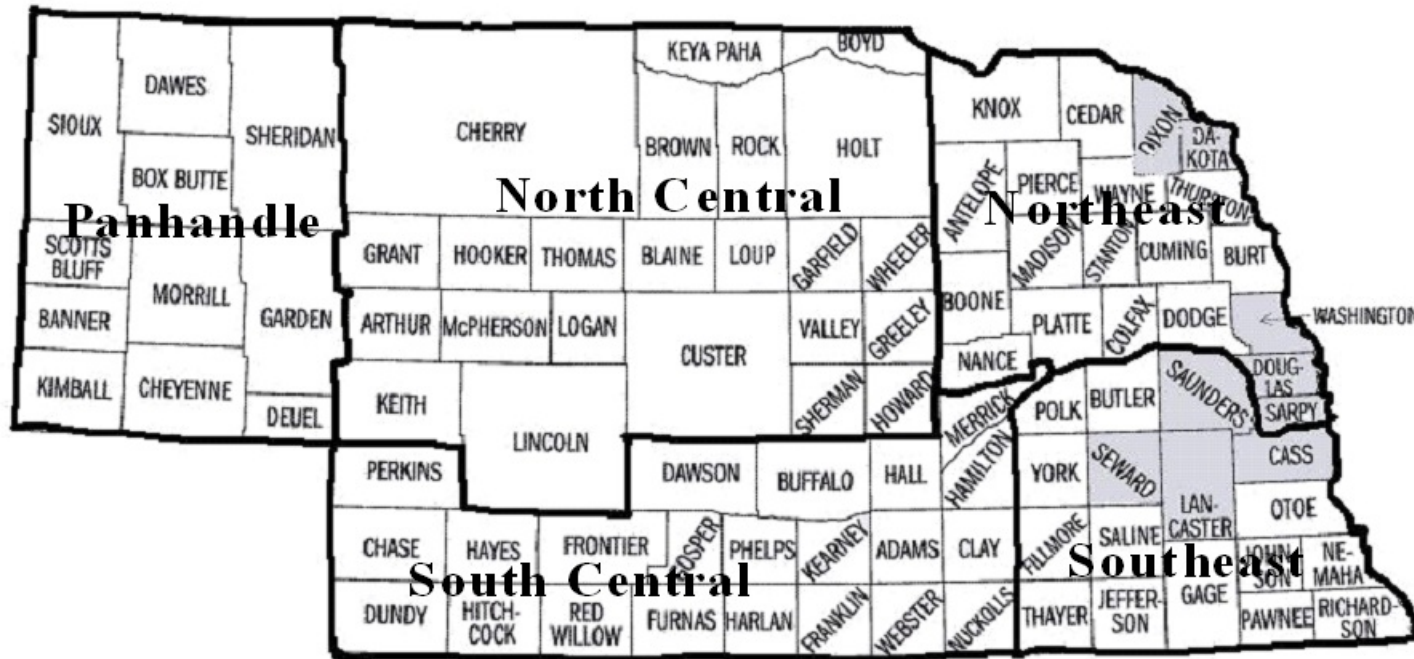
Because of concerns about the economy, many rural Nebraskans have made changes to their household spending. Most cut back on luxury spending (eating out, entertainment, major purchases and vacations) but many also had to make more

meaningful changes such as using savings or consumer credit to pay routine bills, delaying seeking medical services and delaying retirement plans. This was especially true for low income households.

Many rural Nebraska households are concerned about financial matters such as being unable to pay their bills, postponing retirement plans, having difficulty meeting educational expenses, seeing their home value decrease further and seeing the value of their stocks and retirement investments decline further. Again, the low income households are especially concerned about these matters.

Many rural Nebraskans conducted job searches during the past year. However, most are uncertain they would find the kind of job they are looking for in their community. This view was also reflected when rural Nebraskans were asked about living in smaller communities and rural areas when the economy is bad. Although most agree that these areas are good places to be because neighbors help each other and the cost of living is lower, most also agree that these areas are difficult places to be when the economy is bad because few jobs are available.

Appendix Figure 1. Regions of Nebraska



■ Metropolitan counties (not surveyed)

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

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

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

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

³ 2000 Census universe is total non-metro population.

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

⁵ 2000 Census universe is all non-metro households.

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

Appendix Table 2. Impacts on Household During Past Year by Community Size, Region and Individual Attributes

<i>In the last year, have you or anyone in your household done any of the following?</i>						
	<i>Lost a job because of cutbacks or layoffs where one works</i>	<i>Had hours worked or overtime reduced or cut</i>	<i>Moved to another community in search of employment</i>	<i>Suffered investment losses</i>	<i>Took an additional job to support the household income</i>	<i>Experienced income losses from a business or self employment activity</i>
<i>Percent answering yes for each item</i>						
<u>Community Size</u>	(n = 2074)	(n = 2083)	(n = 2061)	(n = 2487)	(n = 2205)	(n = 1323)
Less than 500	16	34	8	70	29	57
500 - 999	13	34	7	74	22	51
1,000 - 4,999	6	32	6	75	27	46
5,000 - 9,999	11	35	3	72	30	51
10,000 and up	13	36	3	79	27	50
<i>Significance</i>	(.000)	(.634)	(.004)	(.003)	(.290)	(.178)
<u>Region</u>	(n = 2103)	(n = 2116)	(n = 2094)	(n = 2532)	(n = 2239)	(n = 1334)
Panhandle	14	32	6	74	32	53
North Central	9	37	7	68	27	54
South Central	12	38	4	76	27	46
Northeast	11	33	4	79	24	56
Southeast	12	31	9	73	27	45
<i>Significance</i>	(.563)	(.170)	(.001)	(.002)	(.181)	(.026)
<u>Income Level</u>	(n = 2029)	(n = 2036)	(n = 2016)	(n = 2385)	(n = 2147)	(n = 1258)
Under \$20,000	21	42	12	57	31	67
\$20,000 - \$39,999	14	44	4	66	35	57
\$40,000 - \$59,999	11	38	6	77	29	47
\$60,000 and over	8	25	4	87	20	43
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)	(.000)	(.000)
<u>Gender</u>	(n = 2104)	(n = 2117)	(n = 2094)	(n = 2527)	(n = 2237)	(n = 1337)
Male	10	33	5	78	23	51
Female	13	36	5	73	30	50
<i>Significance</i>	(.027)	(.041)	(.409)	(.005)	(.000)	(.298)
<u>Education</u>	(n = 2102)	(n = 2115)	(n = 2092)	(n = 2521)	(n = 2234)	(n = 1335)
H.S. diploma or less	16	44	7	65	30	55
Some college	12	39	5	74	30	52
Bachelors/grad degree	7	23	4	85	21	45
<i>Significance</i>	(.000)	(.000)	(.058)	(.000)	(.000)	(.006)

Appendix Table 2 continued.

In the last year, have you or anyone in your household done any of the following?

	<i>Lost a job because of cutbacks or layoffs where one works</i>	<i>Had hours worked or overtime reduced or cut</i>	<i>Moved to another community in search of employment</i>	<i>Suffered investment losses</i>	<i>Took an additional job to support the household income</i>	<i>Experienced income losses from a business or self employment activity</i>
Age	(n = 2110)	(n = 2120)	(n = 2098)	(n = 2538)	(n = 2242)	(n = 1340)
19 - 29	12	43	7	61	33	42
30 - 39	10	32	4	75	26	47
40 - 49	12	35	5	80	29	51
50 - 64	12	32	4	83	23	57
65 and older	12	29	7	71	25	50
<i>Significance</i>	(.845)	(.001)	(.325)	(.000)	(.003)	(.011)
Marital Status	(n = 2105)	(n = 2116)	(n = 2092)	(n = 2527)	(n = 2236)	(n = 1334)
Married	10	32	5	79	26	50
Never married	17	47	8	58	29	41
Divorced/separated	15	37	5	71	34	60
Widowed	19	36	13	68	29	61
<i>Significance</i>	(.000)	(.000)	(.005)	(.000)	(.036)	(.008)
Occupation	(n = 1779)	(n = 1792)	(n = 1770)	(n = 1889)	(n = 1875)	(n = 1051)
Management, professional or education	8	23	4	83	22	42
Sales or office support	12	33	4	82	29	63
Construction, installation or maintenance	12	50	5	79	33	54
Production, transportation or warehousing	18	58	5	81	24	51
Agriculture	6	14	5	73	20	52
Food service or personal care	8	50	3	50	30	54
Healthcare support or public safety	14	41	7	77	31	53
Other	17	50	11	62	42	52
<i>Significance</i>	(.000)	(.000)	(.374)	(.000)	(.000)	(.004)

Persons answering "Not applicable" were excluded from this analysis.

Appendix Table 3. Concern About Job/Income Security by Community Size, Region and Individual Attributes

Are you more or less concerned about job/income security than you were a year ago, or is your job/income security about the same?						
	<i>Much more concerned</i>	<i>More concerned</i>	<i>About the same</i>	<i>Less concerned</i>	<i>Much less concerned</i>	<i>Significance</i>
<i>Percentages</i>						
(n = 2472)						
Community Size						
Less than 500	25	30	39	5	2	
500 - 999	18	41	35	4	2	$\chi^2 =$
1,000 - 4,999	24	32	38	3	3	39.92*
5,000 - 9,999	29	37	30	3	1	(.001)
10,000 and up	27	39	29	4	2	
Region						
(n = 2520)						
Panhandle	31	35	31	2	1	
North Central	22	37	36	3	2	$\chi^2 =$
South Central	23	39	32	4	2	34.53*
Northeast	27	35	32	5	2	(.005)
Southeast	28	28	37	3	3	
Income Level						
(n = 2386)						
Under \$20,000	30	34	31	3	2	$\chi^2 =$
\$20,000 - \$39,999	27	37	32	4	1	26.20*
\$40,000 - \$59,999	29	31	34	4	2	(.010)
\$60,000 and over	21	39	34	4	2	
Age						
(n = 2528)						
19 - 29	21	38	32	7	2	
30 - 39	30	38	29	2	1	$\chi^2 =$
40 - 49	27	38	30	2	3	79.0*
50 - 64	27	36	31	3	2	(.000)
65 and older	22	26	46	4	3	
Gender						
(n = 2520)						
Male	23	33	37	4	2	$\chi^2 =$
Female	27	37	30	4	2	16.73*
						(.002)
Marital Status						
(n = 2521)						
Married	26	35	34	4	2	
Never married	22	41	31	3	3	$\chi^2 =$
Divorced/separated	32	37	28	3	1	25.34*
Widowed	20	31	40	4	4	(.013)
Education						
(n = 2514)						
H.S. diploma or less	30	31	34	4	2	$\chi^2 =$
Some college	27	38	32	3	2	31.3*
Bachelors or grad degree	21	38	35	4	3	(.000)
Occupation						
(n = 1912)						
Mgt, prof or education	19	37	37	5	3	
Sales or office support	29	44	25	1	1	
Constrn, inst or maint	22	39	36	2	1	
Prodn/trans/warehsing	42	31	20	5	2	
Agriculture	18	28	46	5	2	$\chi^2 =$
Food serv/pers. care	29	38	27	3	3	116.38*
Hlthcare supp/safety	27	37	34	1	1	(.000)
Other	30	38	26	2	4	

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

Persons answering "Not applicable" were excluded from this analysis.

Appendix Table 4. Frequency of Job Searches in Past Year by Community Size, Region and Individual Attributes

In the past year, how often have you searched for information about a new job or explored career opportunities?

	<i>None</i>	<i>1 or 2 times</i>	<i>Between 3 and 5 times</i>	<i>6 or more times</i>	<i>Don't know</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>						
<i>(n = 2195)</i>						
Community Size						
Less than 500	44	32	9	14	0*	
500 - 999	46	23	13	15	4	
1,000 - 4,999	44	25	11	18	2	$\chi^2 =$
5,000 - 9,999	39	29	10	20	2	29.54*
10,000 and up	38	27	14	19	2	(.021)
Region						
<i>(n = 2253)</i>						
Panhandle	41	31	8	21	0	
North Central	49	29	9	13	1	
South Central	42	25	14	17	3	$\chi^2 =$
Northeast	39	27	12	19	2	36.34*
Southeast	39	27	14	18	2	(.003)
Income Level						
<i>(n = 2161)</i>						
Under \$20,000	30	31	15	22	2	
\$20,000 - \$39,999	40	23	14	22	2	$\chi^2 =$
\$40,000 - \$59,999	38	30	12	19	1	37.88*
\$60,000 and over	46	27	11	14	2	(.000)
Age						
<i>(n = 2256)</i>						
19 - 29	25	34	15	24	2	
30 - 39	38	26	14	20	2	
40 - 49	37	31	13	17	2	$\chi^2 =$
50 - 64	51	22	11	16	1	180.85*
65 and older	75	14	5	5	2	(.000)
Gender						
<i>(n = 2250)</i>						
Male	50	25	9	14	2	$\chi^2 =$
Female	35	28	15	21	2	64.30*
Marital Status						
<i>(n = 2250)</i>						
Married	44	26	12	16	2	
Never married	31	29	9	28	3	$\chi^2 =$
Divorced/separated	35	27	14	22	2	47.97*
Widowed	55	27	13	6	0	(.000)
Education						
<i>(n = 2246)</i>						
H.S. diploma or less	48	26	10	14	2	$\chi^2 =$
Some college	38	27	14	18	2	23.07*
Bachelors degree	41	28	11	20	1	(.003)
Occupation						
<i>(n = 1887)</i>						
Mgt, prof or education	44	24	15	17	1	
Sales or office support	36	24	13	27	1	
Constrn, inst or maint	40	34	9	15	2	
Prodn/trans/warehsing	38	32	11	16	3	
Agriculture	62	23	5	7	3	$\chi^2 =$
Food serv/pers. care	44	30	10	16	0	133.26*
Hlthcare supp/safety	24	38	16	23	0	(.000)
Other	32	25	13	28	2	

0* = Less than 1 percent.

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

Persons answering "Not applicable" were excluded from this analysis.

Appendix Table 5. Certainty of Finding Job in Community by Community Size, Region and Individual Attributes

If you were to look for a job in your community, how certain are you that you would find the kind of job that you would be looking for?

	<i>Very uncertain</i>	<i>Somewhat uncertain</i>	<i>Don't know</i>	<i>Somewhat certain</i>	<i>Very certain</i>	<i>Chi-square (sig.)</i>
Percentages						
(n = 2114)						
Community Size						
Less than 500	50	21	16	11	2	
500 - 999	55	18	17	5	6	
1,000 - 4,999	46	30	12	9	4	$\chi^2 =$
5,000 - 9,999	42	31	15	10	3	68.04*
10,000 and up	37	28	15	17	4	(.000)
Region						
(n = 2170)						
Panhandle	44	21	18	12	5	
North Central	47	23	14	13	3	
South Central	39	30	15	13	4	$\chi^2 =$
Northeast	40	30	15	12	4	37.90*
Southeast	54	23	13	7	4	(.002)
Income Level						
(n = 2080)						
Under \$20,000	36	19	22	17	6	
\$20,000 - \$39,999	42	29	17	9	3	$\chi^2 =$
\$40,000 - \$59,999	46	27	13	11	3	38.03*
\$60,000 and over	44	28	12	13	4	(.000)
Age						
(n = 2177)						
19 - 29	31	37	9	18	6	
30 - 39	49	25	12	10	4	
40 - 49	44	28	15	11	3	$\chi^2 =$
50 - 64	47	23	16	10	3	106.67*
65 and older	41	17	28	10	5	(.000)
Gender						
(n = 2171)						
Male	44	24	17	12	4	$\chi^2 =$
Female	43	29	13	11	4	10.90*
						(.028)
Marital Status						
(n = 2169)						
Married	44	27	14	12	4	
Never married	41	31	13	12	3	$\chi^2 =$
Divorced/separated	44	23	20	10	4	19.52
Widowed	37	23	21	10	9	(.077)
Education						
(n = 2167)						
H.S. diploma or less	47	21	20	10	3	$\chi^2 =$
Some college	41	30	15	11	3	44.00*
Bachelors degree	44	27	10	14	5	(.000)
Occupation						
(n = 1806)						
Mgt, prof or education	44	27	11	14	5	
Sales or office support	44	34	14	8	1	
Constrn, inst or maint	44	23	15	13	5	
Prodn/trans/warehsing	49	27	12	11	1	
Agriculture	33	21	27	14	5	$\chi^2 =$
Food serv/pers. care	37	29	21	10	3	108.05*
Hlthcare supp/safety	41	36	3	16	4	(.000)
Other	62	16	14	6	2	

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

Persons answering "Not applicable" were excluded from this analysis.

Appendix Table 6. Actions Taken Because of Concern About Economy by Community Size, Region and Individual Attributes

In the last year, have concerns about the economy caused your household to do any of the following items?

	<i>Delay a major purchase</i>	<i>Delay a home purchase</i>	<i>Cancel/delay vacation plans</i>	<i>Do work yourself that would normally pay others to do</i>	<i>Delay seeking medical services</i>	<i>Cut back on meals and entertainment</i>
<i>Percent answering yes for each item</i>						
<u>Community Size</u>	(n = 2671)	(n = 2643)	(n = 2660)	(n = 2665)	(n = 2668)	(n = 2676)
Less than 1,000	53	20	46	50	35	66
1,000 - 4,999	54	18	47	47	35	68
5,000 - 9,999	54	17	48	51	34	70
10,000 and up	56	20	50	49	38	71
<i>Significance</i>	(.655)	(.331)	(.372)	(.708)	(.453)	(.178)
<u>Region</u>	(n = 2754)	(n = 2722)	(n = 2743)	(n = 2743)	(n = 2751)	(n = 2758)
Panhandle	51	22	48	54	39	66
North Central	55	21	52	47	34	73
South Central	55	18	53	49	38	69
Northeast	57	20	44	47	35	70
Southeast	53	16	42	50	30	65
<i>Significance</i>	(.440)	(.108)	(.000)	(.258)	(.038)	(.102)
<u>Income Level</u>	(n = 2578)	(n = 2556)	(n = 2570)	(n = 2575)	(n = 2578)	(n = 2585)
Under \$20,000	59	25	55	53	45	71
\$20,000 - \$39,999	57	18	50	49	45	72
\$40,000 - \$59,999	55	21	50	49	37	72
\$60,000 and over	51	16	44	48	26	66
<i>Significance</i>	(.046)	(.000)	(.005)	(.548)	(.000)	(.025)
<u>Gender</u>	(n = 2749)	(n = 2720)	(n = 2740)	(n = 2741)	(n = 2746)	(n = 2753)
Male	54	19	45	49	31	65
Female	55	19	51	50	40	72
<i>Significance</i>	(.333)	(.401)	(.001)	(.311)	(.000)	(.000)
<u>Education</u>	(n = 2742)	(n = 2710)	(n = 2730)	(n = 2732)	(n = 2736)	(n = 2745)
H.S. diploma or less	54	20	48	48	37	66
Some college	57	21	52	52	41	72
Bachelors/grad degree	52	15	44	46	27	67
<i>Significance</i>	(.128)	(.004)	(.005)	(.037)	(.000)	(.008)
<u>Age</u>	(n = 2761)	(n = 2730)	(n = 2750)	(n = 2750)	(n = 2756)	(n = 2766)
19 - 39	57	24	55	48	36	74
40 - 64	60	19	50	53	44	74
65 and older	41	12	34	42	19	50
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)	(.000)	(.000)
<u>Marital Status</u>	(n = 2749)	(n = 2718)	(n = 2739)	(n = 2740)	(n = 2745)	(n = 2754)
Married	55	18	48	50	34	70
Never married	55	26	54	46	43	70
Divorced/separated	64	26	60	53	53	74
Widowed	43	14	34	44	23	54
<i>Significance</i>	(.000)	(.000)	(.000)	(.141)	(.000)	(.000)
<u>Occupation</u>	(n = 1964)	(n = 1948)	(n = 1960)	(n = 1958)	(n = 1961)	(n = 1965)
Mgt, prof or education	54	13	51	48	30	72
Sales or office support	63	22	52	50	45	73
Constrn, inst or maint	61	25	51	54	39	73
Prodn/trans/warehsing	63	21	54	58	42	79
Agriculture	46	12	34	47	26	62
Food serv/pers. care	59	20	53	45	54	76
Hlthcare supp/safety	58	26	63	56	47	79
Other	54	23	63	51	47	77
<i>Significance</i>	(.001)	(.000)	(.000)	(.076)	(.000)	(.000)

In the last year, have concerns about the economy caused your household to do any of the following items?

	<i>Delay upkeep on home</i>	<i>Delay upkeep on vehicles</i>	<i>Use savings to pay routine bills</i>	<i>Use consumer debt to pay routine bills</i>	<i>Delay retirement plans</i>
	<i>Percent answering yes for each item</i>				
Community Size	(n = 2668)	(n = 2668)	(n = 2669)	(n = 2669)	(n = 2653)
Less than 1,000	44	30	40	20	31
1,000 - 4,999	44	29	38	22	26
5,000 - 9,999	46	31	42	27	31
10,000 and up	40	31	40	21	28
<i>Significance</i>	(.165)	(.885)	(.706)	(.057)	(.255)
Region	(n = 2751)	(n = 2749)	(n = 2754)	(n = 2751)	(n = 2734)
Panhandle	46	35	42	23	30
North Central	46	27	41	22	32
South Central	42	32	39	21	27
Northeast	42	29	42	23	29
Southeast	41	28	38	22	28
<i>Significance</i>	(.436)	(.086)	(.617)	(.802)	(.262)
Income Level	(n = 2581)	(n = 2580)	(n = 2581)	(n = 2580)	(n = 2565)
Under \$20,000	53	41	52	27	29
\$20,000 - \$39,999	48	36	44	25	29
\$40,000 - \$59,999	44	34	43	25	31
\$60,000 and over	36	21	32	16	28
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)	(.688)
Gender	(n = 2748)	(n = 2745)	(n = 2749)	(n = 2746)	(n = 2730)
Male	38	28	36	19	30
Female	47	32	43	24	28
<i>Significance</i>	(.000)	(.004)	(.000)	(.002)	(.111)
Education	(n = 2740)	(n = 2735)	(n = 2739)	(n = 2737)	(n = 2721)
H.S. diploma or less	43	31	41	21	30
Some college	48	35	44	24	31
Bachelors/grad degree	36	24	34	20	25
<i>Significance</i>	(.000)	(.000)	(.000)	(.108)	(.018)
Age	(n = 2757)	(n = 2755)	(n = 2759)	(n = 2755)	(n = 2741)
19 - 39	41	34	46	27	23
40 - 64	48	33	40	21	39
65 and older	35	20	32	17	17
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)	(.000)
Marital Status	(n = 2747)	(n = 2744)	(n = 2747)	(n = 2745)	(n = 2731)
Married	42	29	39	21	30
Never married	37	35	42	30	21
Divorced/separated	53	41	44	25	36
Widowed	42	23	40	16	19
<i>Significance</i>	(.001)	(.000)	(.411)	(.001)	(.000)
Occupation	(n = 1962)	(n = 1962)	(n = 1960)	(n = 1963)	(n = 1955)
Mgt, prof or education	39	25	36	19	26
Sales or office support	46	37	45	27	33
Constrn, inst or maint	43	31	49	19	41
Prodn/trans/warehsing	49	39	42	26	32
Agriculture	36	22	25	18	32
Food serv/pers. care	53	38	45	27	37
Hlthcare supp/safety	49	40	48	22	30
Other	60	41	46	32	40
<i>Significance</i>	(.001)	(.000)	(.000)	(.017)	(.006)

Appendix Table 7. Frequency of Bartering by Community Size, Region and Individual Attributes

In the last year how often have you traded work, services or material items with other persons in your community rather than exchanging money?

	Often	Occasionally	Never	Chi-square (sig.)
<i>Percentages</i>				
Community Size		(n = 2687)		
Less than 500	9	40	52	
500 - 999	6	30	64	
1,000 - 4,999	3	31	65	$\chi^2 =$
5,000 - 9,999	3	27	70	68.08*
10,000 and up	3	26	71	(.000)
Region		(n = 2773)		
Panhandle	4	33	64	
North Central	6	38	56	
South Central	4	29	67	$\chi^2 =$
Northeast	4	26	70	27.19*
Southeast	4	28	69	(.001)
Income Level		(n = 2596)		
Under \$20,000	6	31	63	
\$20,000 - \$39,999	5	31	64	$\chi^2 =$
\$40,000 - \$59,999	5	29	67	13.89*
\$60,000 and over	2	32	65	(.031)
Age		(n = 2780)		
19 - 29	4	36	60	
30 - 39	7	36	58	
40 - 49	5	31	64	$\chi^2 =$
50 - 64	3	30	67	61.57*
65 and older	3	20	77	(.000)
Gender		(n = 2770)		
Male	4	31	64	$\chi^2 =$
Female	4	29	67	2.66
				(.264)
Marital Status		(n = 2767)		
Married	4	32	64	
Never married	6	26	68	$\chi^2 =$
Divorced/separated	4	32	64	28.87*
Widowed	3	18	79	(.000)
Education		(n = 2759)		
H.S. diploma or less	4	28	68	$\chi^2 =$
Some college	5	32	63	10.00*
Bachelors degree	3	29	68	(.040)
Occupation		(n = 1965)		
Mgt, prof or education	2	28	71	
Sales or office support	5	36	59	
Constn, inst or maint	8	40	53	
Prodn/trans/warehsing	5	30	65	
Agriculture	9	41	50	$\chi^2 =$
Food serv/pers. care	6	24	71	63.78*
Hlthcare supp/safety	7	31	62	(.000)
Other	0	40	60	

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

Appendix Table 8. Level of Concern About Financial Items in Relation to Community Size, Region and Individual Attributes

Looking ahead, how concerned are you that in this economy you may do any of the following items?

	<i>Lose your job</i>				Chi-square	<i>Lose your business, farm or self employment activity</i>				
	Not concerned	Slightly concerned	Concerned	Very concerned		Not concerned	Slightly concerned	Concerned	Very concerned	Chi-square
<i>Percentages</i>										
Community Size	(n = 2001)					(n = 1012)				
Less than 1,000	35	39	18	9		33	38	18	11	
1,000 - 4,999	32	44	15	10	$\chi^2 =$	36	38	17	9	$\chi^2 =$
5,000 - 9,999	27	44	19	10	8.79	34	38	17	12	17.74*
10,000 and up	33	39	18	10	(.457)	41	25	20	14	(.038)
Region	(n = 2056)					(n = 1033)				
Panhandle	25	47	19	9		29	39	17	15	
North Central	32	42	17	8		30	38	22	10	
South Central	31	42	17	11	$\chi^2 =$	39	35	16	10	$\chi^2 =$
Northeast	37	36	20	8	25.84*	37	29	22	12	17.29
Southeast	34	41	12	12	(.011)	41	35	15	9	(.139)
Income Level	(n = 1981)					(n = 959)				
Under \$20,000	24	35	23	19		24	30	25	21	
\$20,000 - \$39,999	26	41	23	10	$\chi^2 =$	33	30	20	17	$\chi^2 =$
\$40,000 - \$59,999	31	43	15	11	61.47*	31	38	23	8	57.32*
\$60,000 and over	38	42	15	6	(.000)	45	35	13	6	(.000)
Age	(n = 2057)					(n = 1035)				
19 - 29	33	45	14	8		38	38	18	6	
30 - 39	31	41	20	9		34	42	17	7	
40 - 49	30	42	16	12	$\chi^2 =$	31	35	20	15	$\chi^2 =$
50 - 64	31	40	19	10	30.18*	34	32	19	15	34.79*
65 and older	49	28	15	9	(.003)	51	27	16	7	(.001)
Education	(n = 2051)					(n = 1028)				
H.S. diploma or less	28	36	21	16	$\chi^2 =$	34	34	20	13	$\chi^2 =$
Some college	30	42	20	8	60.82*	28	38	21	12	26.05*
Bachelors degree	39	42	12	8	(.000)	46	31	15	9	(.000)
Occupation	(n = 1773)					(n = 817)				
Mgt, prof or education	37	44	14	5		47	31	16	7	
Sales or office support	29	39	23	9		20	40	22	19	
Constrn, inst or maint	30	42	17	11		33	36	17	14	
Prodn/trans/warehsing	22	35	25	18		20	43	22	15	
Agriculture	53	31	8	9	$\chi^2 =$	46	32	14	8	$\chi^2 =$
Food serv/pers. care	30	44	13	13	112.39*	37	35	19	9	61.88*
Hlthcare supp/safety	30	47	14	8	(.000)	30	32	27	11	(.000)
Other	28	28	35	9		12	46	39	4	

Persons answering N/A were excluded from these analyses.

Looking ahead, how concerned are you that in this economy you may do any of the following items?

	Have to move away				Chi-square	Be unable to pay your bills				Chi-square
	Not concerned	Slightly concerned	Concerned	Very concerned		Not concerned	Slightly concerned	Concerned	Very concerned	
<i>Percentages</i>										
Community Size	(n = 2165)					(n = 2454)				
Less than 1,000	63	19	13	5		26	37	19	18	
1,000 - 4,999	64	22	10	5	$\chi^2 =$	28	34	24	14	$\chi^2 =$
5,000 - 9,999	59	24	15	3	21.15*	25	36	21	17	16.28
10,000 and up	67	21	8	4	(.012)	31	37	17	15	(.061)
Region	(n = 2225)					(n = 2525)				
Panhandle	55	27	13	6		26	36	21	18	
North Central	61	21	14	4		24	36	27	13	
South Central	66	21	9	5	$\chi^2 =$	28	36	19	17	$\chi^2 =$
Northeast	67	22	8	3	33.18*	29	39	19	13	26.58*
Southeast	68	16	12	4	(.001)	33	31	19	18	(.009)
Income Level	(n = 2112)					(n = 2388)				
Under \$20,000	54	23	14	9		18	27	30	25	
\$20,000 - \$39,999	62	21	12	5	$\chi^2 =$	21	37	19	23	$\chi^2 =$
\$40,000 - \$59,999	64	23	10	3	38.89*	25	38	22	15	155.07*
\$60,000 and over	69	20	8	3	(.000)	38	39	15	8	(.000)
Age	(n = 2228)					(n = 2529)				
19 - 29	67	21	9	3		26	30	22	23	
30 - 39	56	29	11	4		23	40	20	18	
40 - 49	63	22	11	4	$\chi^2 =$	24	38	20	17	$\chi^2 =$
50 - 64	65	19	10	6	36.68*	28	39	20	13	70.91*
65 and older	74	13	10	4	(.000)	40	33	19	9	(.000)
Education	(n = 2217)					(n = 2514)				
H.S. diploma or less	64	18	12	6	$\chi^2 =$	26	32	24	18	$\chi^2 =$
Some college	60	24	12	4	30.80*	24	36	23	18	65.38*
Bachelors degree	70	19	8	3	(.000)	35	41	14	11	(.000)
Occupation	(n = 1779)					(n = 1911)				
Mgt, prof or education	67	22	9	2		35	39	17	9	
Sales or office support	61	26	8	5		20	36	22	22	
Constrn, inst or maint	71	15	11	4		28	29	23	20	
Prodn/trans/warehsing	50	29	13	9		16	42	19	23	
Agriculture	77	10	7	5	$\chi^2 =$	37	37	13	12	$\chi^2 =$
Food serv/pers. care	64	28	7	1	90.51*	18	33	27	22	102.59*
Hlthcare supp/safety	59	26	11	3	(.000)	23	36	22	19	(.000)
Other	59	12	27	2		20	36	30	14	

Looking ahead, how concerned are you that in this economy you may do any of the following items?

See your home value decrease further

See value of your stocks & retirement investments decline further

	Not concerned	Slightly concerned	Concerned	Very concerned	Chi- square	Not concerned	Slightly concerned	Concerned	Very concerned	Chi- square
<i>Percentages</i>										
Community Size	(n = 2298)					(n = 2264)				
Less than 1,000	27	30	28	15		12	16	28	43	
1,000 - 4,999	26	28	28	18	$\chi^2 =$	9	17	28	47	$\chi^2 =$
5,000 - 9,999	17	35	30	18	39.65*	9	12	29	50	22.06*
10,000 and up	17	33	28	22	(.000)	7	15	25	52	(.009)
Region	(n = 2370)					(n = 2329)				
Panhandle	18	29	28	24		12	10	28	51	
North Central	23	32	28	17		12	18	26	45	
South Central	20	31	29	19	$\chi^2 =$	8	16	29	48	$\chi^2 =$
Northeast	22	33	25	20	20.40	9	16	28	47	16.74
Southeast	27	29	30	15	(.060)	8	15	26	52	(.160)
Income Level	(n = 2222)					(n = 2192)				
Under \$20,000	25	26	30	20		17	20	26	38	
\$20,000 - \$39,999	23	29	28	20	$\chi^2 =$	14	15	29	42	$\chi^2 =$
\$40,000 - \$59,999	21	31	28	21	16.04	5	18	27	50	66.33*
\$60,000 and over	21	35	28	16	(.066)	6	14	27	53	(.000)
Age	(n = 2371)					(n = 2335)				
19 - 29	26	30	31	12		14	20	30	36	
30 - 39	23	32	27	17		5	19	30	46	
40 - 49	19	35	24	22	$\chi^2 =$	8	13	29	50	$\chi^2 =$
50 - 64	19	29	28	24	36.93*	6	13	21	61	98.03*
65 and older	24	30	30	16	(.000)	14	16	29	41	(.000)
Education	(n = 2357)					(n = 2320)				
H.S. diploma or less	22	29	30	19	$\chi^2 =$	12	18	26	44	$\chi^2 =$
Some college	23	29	28	21	17.30*	8	15	29	49	17.63*
Bachelors degree	21	36	27	15	(.008)	8	14	27	51	(.007)
Occupation	(n = 1743)					(n = 1721)				
Mgt, prof or education	18	37	29	17		7	15	28	50	
Sales or office support	17	35	24	24		6	10	27	58	
Constrn, inst or maint	27	30	29	14		9	19	26	46	
Prodn/trans/warehsing	16	33	24	27		3	15	26	55	
Agriculture	38	27	23	12	$\chi^2 =$	16	16	26	42	$\chi^2 =$
Food serv/pers. care	23	32	33	14	73.84*	13	16	33	39	66.00*
Hlthcare supp/safety	19	30	29	22	(.000)	3	11	34	51	(.000)
Other	15	33	37	15		7	28	17	48	

Looking ahead, how concerned are you that in this economy you may do any of the following items?

Be unable to pay your rent or mortgage

Postpone retirement plans

	Not concerned	Slightly concerned	Concerned	Very concerned	Chi- square	Not concerned	Slightly concerned	Concerned	Very concerned	Chi- square
<i>Percentages</i>										
Community Size	(n = 2165)					(n = 1774)				
Less than 1,000	41	27	20	13		31	22	25	22	
1,000 - 4,999	37	30	19	15	$\chi^2 =$	30	29	24	17	$\chi^2 =$
5,000 - 9,999	35	33	17	15	7.41	30	26	23	22	12.67
10,000 and up	40	29	17	14	(.594)	32	24	21	23	(.178)
Region	(n = 2229)					(n = 1817)				
Panhandle	37	27	19	17		30	22	19	29	
North Central	33	28	24	14		32	28	20	20	
South Central	38	32	16	14	$\chi^2 =$	33	22	26	20	$\chi^2 =$
Northeast	39	30	17	13	18.75	29	27	24	21	17.81
Southeast	43	25	18	14	(.095)	31	28	23	19	(.121)
Income Level	(n = 2120)					(n = 1729)				
Under \$20,000	32	25	22	20		25	22	27	26	
\$20,000 - \$39,999	30	29	22	20	$\chi^2 =$	28	24	25	24	$\chi^2 =$
\$40,000 - \$59,999	35	29	19	17	94.73*	27	29	22	22	27.02*
\$60,000 and over	47	32	14	7	(.000)	37	24	22	18	(.001)
Age	(n = 2232)					(n = 1820)				
19 - 29	35	30	18	17		45	32	12	11	
30 - 39	33	35	18	14		38	20	25	16	
40 - 49	33	31	20	17	$\chi^2 =$	29	26	24	21	$\chi^2 =$
50 - 64	41	27	19	14	71.53*	19	23	27	31	126.29*
65 and older	57	20	15	8	(.000)	36	24	24	17	(.000)
Education	(n = 2222)					(n = 1813)				
H.S. diploma or less	37	27	19	18	$\chi^2 =$	24	27	25	24	$\chi^2 =$
Some college	33	30	22	16	57.64*	29	23	25	23	41.38*
Bachelors degree	47	31	13	9	(.000)	40	25	19	16	(.000)
Occupation	(n = 1744)					(n = 1507)				
Mgt, prof or education	44	32	16	9		36	26	20	19	
Sales or office support	29	33	23	16		21	35	20	24	
Constrn, inst or maint	36	32	18	14		40	14	25	22	
Prodn/trans/warehsing	27	32	18	23		23	29	26	23	
Agriculture	54	22	14	10	$\chi^2 =$	47	19	19	16	$\chi^2 =$
Food serv/pers. care	26	27	27	21	101.16*	28	31	22	19	69.88*
Hlthcare supp/safety	28	37	15	21	(.000)	25	27	23	25	(.000)
Other	28	30	30	13		22	26	28	24	

Looking ahead, how concerned are you that in this economy you may do any of the following items?

Have difficulty meeting your own or your children's educational expenses

Not concerned Slightly concerned Concerned Very concerned Chi-square

	<i>Percentages</i>				
<u>Community Size</u>	(n = 1750)				
Less than 1,000	35	22	23	21	
1,000 - 4,999	27	23	25	25	$\chi^2 =$
5,000 - 9,999	30	21	23	25	8.35
10,000 and up	33	22	22	24	(.500)
<u>Region</u>	(n = 1805)				
Panhandle	29	18	21	32	
North Central	30	21	30	20	
South Central	33	24	22	21	$\chi^2 =$
Northeast	33	21	22	25	22.78*
Southeast	30	26	22	23	(.030)
<u>Income Level</u>	(n = 1729)				
Under \$20,000	31	22	24	23	
\$20,000 - \$39,999	31	17	24	27	$\chi^2 =$
\$40,000 - \$59,999	28	23	23	26	15.86
\$60,000 and over	32	25	22	20	(.070)
<u>Age</u>	(n = 1805)				
19 - 29	33	28	21	18	
30 - 39	27	21	24	27	
40 - 49	19	22	28	31	$\chi^2 =$
50 - 64	38	19	22	20	131.66*
65 and older	58	20	11	11	(.000)
<u>Education</u>	(n = 1800)				
H.S. diploma or less	35	23	19	23	$\chi^2 =$
Some college	24	22	29	26	39.86*
Bachelors degree	38	22	20	20	(.000)
<u>Occupation</u>	(n = 1462)				
Mgt, prof or education	32	22	23	23	
Sales or office support	26	17	31	26	
Constrn, inst or maint	38	22	20	20	
Prodn/trans/warehsing	22	18	32	28	
Agriculture	44	22	20	14	$\chi^2 =$
Food serv/pers. care	28	25	23	24	49.34*
Hlthcare supp/safety	24	22	25	29	(.000)
Other	27	32	20	22	

Appendix Table 9. *Opinions About Living in Rural Communities in Bad Economic Times by Community Size, Region and Individual Attributes*

<i>When the economy is bad, smaller communities and rural areas are:</i>									
<i>Good places to be because the cost of living is lower.</i>				<i>Good places to be because neighbors help each other.</i>					
	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Chi-square (sig.)</i>	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Chi-square (sig.)</i>	
<i>Percentages</i>									
Community Size	(n = 2684)				(n = 2693)				
Less than 500	16	12	72		8	14	77		
500 - 999	19	14	68		6	15	79		
1,000 - 4,999	18	15	67	$\chi^2 =$	9	22	69	$\chi^2 =$	
5,000 - 9,999	26	17	57	36.03*	12	15	72	37.44*	
10,000 and up	24	18	58	(.000)	12	22	66	(.000)	
Region	(n = 2769)				(n = 2777)				
Panhandle	25	16	59		10	15	75		
North Central	22	17	61		8	17	74		
South Central	22	16	62	$\chi^2 =$	9	21	71	$\chi^2 =$	
Northeast	19	14	67	13.27	13	17	71	28.67*	
Southeast	17	16	67	(.103)	10	25	64	(.000)	
Income Level	(n = 2595)				(n = 2600)				
Under \$20,000	20	19	60		13	21	67		
\$20,000 - \$39,999	20	15	65	$\chi^2 =$	11	20	69	$\chi^2 =$	
\$40,000 - \$59,999	24	15	61	10.18	13	21	66	27.26*	
\$60,000 and over	20	15	65	(.117)	7	17	76	(.000)	
Age	(n = 2778)				(n = 2781)				
19 - 29	19	13	68		12	25	62		
30 - 39	20	14	66		9	20	71		
40 - 49	20	17	63	$\chi^2 =$	10	22	68	$\chi^2 =$	
50 - 64	27	17	56	29.62*	10	16	74	34.81*	
65 and older	18	17	66	(.000)	9	15	77	(.000)	
Gender	(n = 2766)			$\chi^2 =$	(n = 2770)			$\chi^2 =$	
Male	21	16	63	0.41	9	19	71	1.19	
Female	21	16	64	(.815)	11	19	70	(.553)	
Marital Status	(n = 2763)				(n = 2771)				
Married	21	15	64		9	18	72		
Never married	20	18	62	$\chi^2 =$	15	23	62	$\chi^2 =$	
Divorced/separated	26	18	57	19.09*	13	25	62	33.89*	
Widowed	13	19	68	(.004)	8	14	78	(.000)	
Education	(n = 2757)				(n = 2762)				
H.S. diploma or less	21	19	60	$\chi^2 =$	13	21	66	$\chi^2 =$	
Some college	23	16	61	24.21*	10	21	69	32.63*	
Bachelors degree	18	13	70	(.000)	7	15	78	(.000)	
Occupation	(n = 1970)				(n = 1970)				
Mgt, prof or education	19	15	66		9	18	72		
Sales or office support	23	14	63		8	19	73		
Constrn, inst or maint	24	17	59		5	29	66		
Prodn/trans/warehsing	30	16	54		15	21	65		
Agriculture	15	11	75	$\chi^2 =$	6	18	77	$\chi^2 =$	
Food serv/pers. care	29	14	57	45.76*	20	20	61	44.77*	
Hlthcare supp/safety	15	17	67	(.000)	8	23	70	(.000)	
Other	37	14	49		16	21	64		

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

Appendix Table 9 continued.

<i>When the economy is bad, smaller communities and rural areas are:</i>									
<i>Good places to be because agriculture helps to stabilize their economies.</i>				<i>Difficult places to be because there are few jobs available.</i>					
	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Chi-square (sig.)</i>	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Chi-square (sig.)</i>	
<i>Percentages</i>									
Community Size	(n = 2676)				(n = 2674)				
Less than 500	15	24	61		12	15	73		
500 - 999	13	31	56		10	17	73		
1,000 - 4,999	14	32	54	$\chi^2 =$	11	18	72	$\chi^2 =$	
5,000 - 9,999	22	30	47	67.51*	12	19	69	5.48	
10,000 and up	20	39	41	(.000)	10	19	70	(.705)	
Region	(n = 2762)				(n = 2756)				
Panhandle	24	34	42		14	15	72		
North Central	16	28	56		14	18	69		
South Central	16	35	49	$\chi^2 =$	10	19	71	$\chi^2 =$	
Northeast	16	33	51	22.13*	12	18	71	11.39	
Southeast	16	33	51	(.005)	9	17	74	(.181)	
Income Level	(n = 2595)				(n = 2588)				
Under \$20,000	15	33	51		12	19	70		
\$20,000 - \$39,999	15	35	50	$\chi^2 =$	11	20	69	$\chi^2 =$	
\$40,000 - \$59,999	19	32	49	5.40	12	13	75	11.23	
\$60,000 and over	18	35	48	(.494)	11	18	72	(.081)	
Age	(n = 2768)				(n = 2762)				
19 - 29	15	43	42		11	14	75		
30 - 39	18	40	42		14	13	73		
40 - 49	21	38	41	$\chi^2 =$	10	17	74	$\chi^2 =$	
50 - 64	20	30	51	134.2*	8	18	74	55.77*	
65 and older	12	21	68	(.000)	14	25	61	(.000)	
Gender	(n = 2758)				(n = 2752)				
Male	18	26	56	$\chi^2 =$	12	21	67	$\chi^2 =$	
Female	17	39	44	52.99*	10	15	74	18.66*	
				(.000)				(.000)	
Marital Status	(n = 2759)				(n = 2751)				
Married	18	32	50		11	18	71		
Never married	16	42	42	$\chi^2 =$	9	16	76	$\chi^2 =$	
Divorced/separated	19	38	43	40.19*	13	14	73	14.04*	
Widowed	9	27	63	(.000)	13	23	64	(.029)	
Education	(n = 2749)				(n = 2743)				
H.S. diploma or less	16	29	55	$\chi^2 =$	12	20	68	$\chi^2 =$	
Some college	17	36	47	13.49*	13	18	70	14.87*	
Bachelors degree	18	34	48	(.009)	9	16	76	(.005)	
Occupation	(n = 1969)				(n = 1968)				
Mgt, prof or education	19	38	43		10	17	73		
Sales or office support	17	38	45		6	16	78		
Constrn, inst or maint	15	26	59		13	20	67		
Prodn/trans/warehsing	20	43	37		10	13	78		
Agriculture	14	18	68	$\chi^2 =$	18	20	63	$\chi^2 =$	
Food serv/pers. care	19	39	42	79.90*	11	14	75	34.62*	
Hlthcare supp/safety	19	43	38	(.000)	14	14	72	(.002)	
Other	14	46	40		7	14	79		

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

Appendix Table 9 continued.

*When the economy is bad, smaller communities
and rural areas are:*

*Difficult places to be because few support
services are available.*

	<i>Disagree</i>	<i>Neither</i>	<i>Agree</i>	<i>Chi- square (sig.)</i>
<i>Percentages</i>				
<i>(n = 2670)</i>				
<u>Community Size</u>				
Less than 500	22	23	55	
500 - 999	13	33	54	
1,000 - 4,999	24	32	45	$\chi^2 =$
5,000 - 9,999	25	32	44	30.37*
10,000 and up	20	32	48	(.000)
<u>Region</u>				
<i>(n = 2754)</i>				
Panhandle	22	28	50	
North Central	21	30	49	
South Central	22	31	46	$\chi^2 =$
Northeast	20	32	48	4.29
Southeast	20	31	50	(.830)
<u>Income Level</u>				
<i>(n = 2586)</i>				
Under \$20,000	21	29	50	
\$20,000 - \$39,999	19	31	50	$\chi^2 =$
\$40,000 - \$59,999	20	29	52	11.48
\$60,000 and over	24	32	44	(.075)
<u>Age</u>				
<i>(n = 2759)</i>				
19 - 29	26	35	39	
30 - 39	21	31	48	
40 - 49	15	31	54	$\chi^2 =$
50 - 64	21	28	52	37.80*
65 and older	24	30	46	(.000)
<u>Gender</u>				
<i>(n = 2748)</i>				
Male	20	34	45	$\chi^2 =$
Female	22	28	50	11.62*
				(.003)
<u>Marital Status</u>				
<i>(n = 2746)</i>				
Married	22	31	48	
Never married	17	37	46	$\chi^2 =$
Divorced/separated	21	28	52	9.48
Widowed	20	30	50	(.148)
<u>Education</u>				
<i>(n = 2738)</i>				
H.S. diploma or less	18	29	53	$\chi^2 =$
Some college	22	32	47	11.12*
Bachelors degree	23	31	46	(.025)
<u>Occupation</u>				
<i>(n = 1966)</i>				
Mgt, prof or education	25	30	45	
Sales or office support	17	37	46	
Constrn, inst or maint	18	34	48	
Prodn/trans/warehsing	17	31	53	
Agriculture	26	34	40	$\chi^2 =$
Food serv/pers. care	17	31	52	29.57*
Hlthcare supp/safety	22	24	54	(.009)
Other	25	30	46	

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

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