

CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

Quality of Life of Rural Nebraskans: 1996 - 2000

2000 Nebraska Rural Poll Results

John C. Allen Rebecca Filkins Sam Cordes



Center Research Report 00-2, July 2000.

© graphic used with permission of the designer, Richard Hawkins, Design & Illustration, P.O. Box 21181, Des Moines, IA 50321-0101

Phone: 515.288.4431, FAX: 515.243.1979

*These reports have been peer reviewed by colleagues at the University of Nebraska. Any questions, suggestions, or concerns should be sent directly to the author(s).

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

Funding for this project was provided by the Partnership for Rural Nebraska, the Cooperative Extension Division of the Institute for Agriculture and Natural Resources, the Agricultural Research Division of the Institute for Agriculture and Natural Resources, and the Center for Applied Rural Innovation. Additionally, considerable in-kind support and contributions were provided by a number of individuals and organizations associated with the Partnership for Rural Nebraska. A special note of appreciation is extended to the staff and student workers in the Center for Applied Rural Innovation for data entry and administrative and staff support.

Table of Contents

Executive Summary
Introduction
Trends in Well-Being (1996 - 2000)
Figure 1. Well-Being Compared to Five Years Ago: 1996 - 2000 Figure 2. Well-Being Compared to Parents: 1996 - 2000 Figure 3. Expected Well-Being Ten Years from Now: 1996 - 2000 Table 1. Trend Analysis of Household Income Groups' Perceptions of Well-Being, 1996 - 2000 Table 2. Trend Analysis of Age Groups' Perceptions of Well-Being, 1996 - 2000 Figure 4. "People are Powerless to Control Their Lives": 1996 - 2000 Table 3. Trend Analysis of Age and Income Groups' Feelings of Powerlessness, 1996 - 2000 Table 4. Proportions of Respondents "Very Satisfied" With Each Factor, 1996 - 2000
General Well-Being in 2000
Figure 5. Expected Future Well-Being by Age, 2000
Specific Aspects of Well-Being in 2000
Figure 8. Satisfaction with Current Income Level by Occupation, 2000
Conclusion 12

List of Appendix Tables and Figures

Appendix Figure 1. Regions of Nebraska	19
Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 1990 Census	20
Appendix Table 2. Measures of Individual Well-Being in Relation to Community Size, Region, and Individual Attributes	21
Appendix Table 3. Life Has Changed So Much in Our Modern World that Most People Are Powerless to Control Their Own Lives	23
Appendix Table 4. Satisfaction with Items Affecting Well-Being, 2000	25
Appendix Table 5. Satisfaction with Items by Community Size, Region and Individual Attributes	26

Executive Summary

Nebraska's economy has shown growth during recent years. However, the agricultural economy has not been faring as well in recent years. How have these changes affected rural Nebraskans? How do they perceive their quality of life? Do their perceptions differ by the size of their community, the region in which they live, or their occupation?

This report details results of 4,536 responses to the 2000 Nebraska Rural Poll, the fifth annual effort to take the pulse of rural Nebraskans. Respondents were asked a series of questions about their general well-being and their satisfaction with specific aspects of well-being. Trends are examined by comparing data from the four previous polls to this year's results. In addition, comparisons are made among different subgroups of the respondents, i.e., comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- Rural Nebraskans' perceptions of their well-being have remained relatively stable over the past five years. Approximately 40 percent in all five studies believe they are better off than they were five years ago. The greatest variation in this trend occurred in 1999 when the proportion dipped to 35 percent. Similarly, the proportion believing they will be better off ten years from now has been approximately 35 percent in all the studies. The only deviation from this pattern occurred in 1998 when the proportion increased to 42 percent. Finally, no distinct trends have emerged relative to whether or not the respondents feel powerless to control their lives.
- The differences in optimism between the youngest and oldest respondents have increased over time. In 1996, 59 percent of those between the ages of 19 and 29 said they were better off compared to five years ago, but only 23 percent of those age 65 and older felt the same (a difference of 36 percentage points). But in 2000, the difference between these two groups increased to 47 percentage points (70 percent of the youngest felt they were better off, while only 23 percent of the older respondents felt the same).
- The gap in optimism about the future between the highest and lowest income groups has also increased over time. A difference of 26 percentage points occurred between these two income groups in 1996 (47 percent of those with incomes of \$75,000 or more believed they would be better off ten years from now compared to 21 percent of those with incomes under \$10,000). This difference has swelled to 46 percentage points in 2000 (59 percent of the higher incomes compared to only 13 percent of those with the lowest incomes).
- Farmers and ranchers were less optimistic about the present and the future than respondents with other occupations. When asked how they were doing compared to five years ago, only 30 percent of the farmers or ranchers felt they were better off, compared to 54 percent of the respondents with professional occupations. And when considering

their future, only 39 percent of farmers or ranchers believed they would be better off ten years from now; yet 50 percent of the respondents with professional occupations felt they would be better off ten years from now.

- Persons living in larger communities were more optimistic about their current situation compared to those living in smaller communities. Approximately 43 percent of those living in communities with populations of 5,000 or more felt they were better off compared to five years ago. Only 31 percent of those living in communities with populations ranging from 500 to 999 shared this optimism.
- No differences in optimism were detected by region of the state. There were no statistically significant differences in respondents' perceptions of either their current or future well-being by the region of the state in which they reside.
- Overall, age and household income affect expected future well-being. A multiple regression analysis revealed that these two factors are the primary influences on expected future well-being. As age increases, expected future well-being scores decrease. As household income increases, well-being scores also increase.
- Respondents with lower educational levels were more likely than those with more education to agree that people are powerless to control their lives. Fifty-seven percent of the respondents without a high school diploma either agreed or strongly agreed with the statement, while only 21 percent of those with at least a bachelors degree shared this opinion. Those with lower incomes and older respondents also tended to exhibit more feelings of powerlessness.
- More than one-half of rural Nebraskans are very satisfied with their marriage, their family, and their religion/spirituality. This is similar to findings of the previous studies.
- The three areas where respondents expressed their greatest dissatisfaction include their current income level, their financial security during retirement, and job opportunities.
- Farmers and ranchers were more likely than those with different occupations to express dissatisfaction with their current income level. Fifty-seven percent of farmers and ranchers stated they were very dissatisfied or dissatisfied with their current income level, while only 34 percent of the respondents with professional occupations felt the same.

Introduction

Overall, Nebraska's economy has been fairly strong in recent years. The state unemployment rate has continued to be among the lowest in the nation for the last nine years (2.4 percent in March 2000, compared to 4.1 percent nationally). There was also growth in the state's non-farm employment during the past year. Preliminary data show that non-farm payroll jobs in the state increased by 1.1 percent between March 1999 and March 2000. In addition, Nebraska's per capita personal income grew 5.2 percent between 1997 and 1998.¹

However, the state's farm economy has not fared as well during the past few years. Average farm profitability for the last few years was down significantly (average net farm income for Nebraska in 1998 was \$31,980 compared to \$36,565 in 1997 and \$60,968 in 1996), mainly due to a decline in market prices. As an example, the average price received by Nebraska farmers for corn in 1999 was \$1.85, compared to \$1.88 in 1998 and \$2.32 in 1997.²

Given all these changes, how do rural Nebraskans perceive their quality of life? When they consider their future, do they see a positive or negative one? Have these views changed over the past five years? Do respondents' perceptions of their present and future situations differ by the size of their community or their region of the state? Are farmers seeing an optimistic future? This paper addresses these questions.

The 2000 Nebraska Rural Poll is the fifth annual effort to take the pulse of rural Nebraskans. Respondents were asked a series of questions about their general wellbeing and their satisfaction with specific items that may influence their well-being. Trends will be examined by comparing the data from the four previous polls to this year's results.

Methodology and Respondent Profile

This study is based on 4,536 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 6,700 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, rural economic development, retail shopping and the future of agriculture. This paper reports only results from the well-being portion of the survey.

A 67% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used was:

- 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.

¹ Source: May 2000 edition of Recent Nebraska Economic Trends, compiled by the Nebraska Department of Economic Development.

² Source of farm income and commodity price data: May 2000 Nebraska Agri-Facts, published by the Nebraska Agricultural Statistics Service.

- 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.

The average respondent was 53 years of age. Ninety-five percent were married (Appendix Table 1³) and seventy-four percent lived within the city limits of a town or village. On average, respondents had lived in Nebraska 45 years and had lived in their current community 30 years. Fifty percent were living in or near towns or villages with populations less than 5,000.

Forty-seven percent of the respondents reported their approximate household income from all sources, before taxes, for 1999 was below \$40,000. Thirty-six percent reported incomes over \$50,000. Ninety-four percent had attained at least a high school diploma.

Seventy-three percent were employed in 1999 on a full-time, part-time or seasonal basis. Nineteen percent were retired. Thirty-seven percent of those employed reported working in a professional/technical or administrative occupation. Eight percent indicated they were farmers or ranchers. When jointly considering the occupation of the respondent and their spouse/partner, 13 percent of the employed are involved in

farming or ranching.

Organization of Report

This particular report focuses on two different aspects of well-being: general wellbeing, as assessed by four broad questions (three related to how the individual respondent assesses his/her overall situation and another question on "powerlessness"); and satisfaction with specific aspects of life (e.g., satisfaction with health, family, marriage and 14 other specific items). And, as was noted earlier, the data on the two different aspects of well-being — the general and specific — are available for a five year period and allow examinations of trends. Comparisons among different subgroups of the respondents will also be made, e.g., comparisons by age, occupation, income, etc. Hence, this report is divided into three sections:

- 1. Trends in well-being (both the general and specific dimensions of well-being) during the 1996 2000 period.
- 2. General well-being in 2000 by subgroups of respondents.
- 3. Specific aspects of well-being in 2000 by subgroups of respondents.

Trends in Well-Being (1996 - 2000)

Comparisons are made between the well-being data collected this year to the four 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).

³ 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).

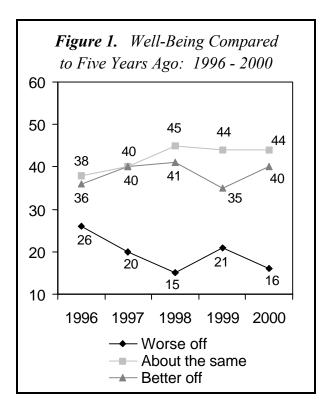
General Well-Being

To examine perceptions of general wellbeing, 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 were more positive about their current situation than they were last year. This year 40 percent felt they were better off than they were five years ago, compared to 35 percent in 1999 (Figure 1). Conversely, in 2000 they were less likely to say they were worse off compared to five years ago (16% this year compared to 21% in 1999). The percent saying they were about the same as they were five years ago remained stable between the two years.

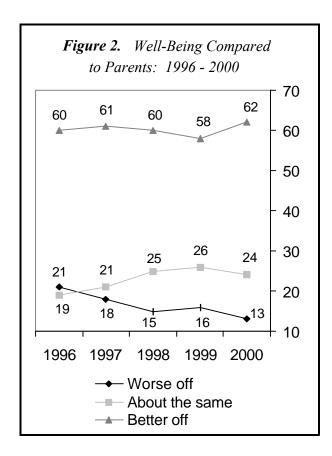
When examining the results from all five years, one can see that rural Nebraskans have generally reported fairly positive views about their current situation. Approximately 40 percent of rural Nebraskans in all five studies have felt that they are better off than they were five years ago. The greatest variation from this trend occurred in 1999 when the proportion feeling they were better

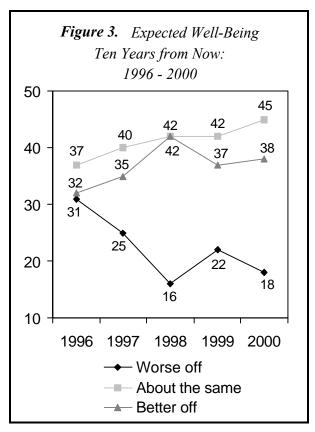


off dipped to 35 percent. Conversely, the proportion feeling they were worse off than five years ago has tended to decrease since 1996 (from 26 percent to 15 percent in 1998), then increasing to 21 percent in 1999 and finally decreasing to 16 percent this year. But in general, there appears to be a fairly consistent pattern across all five years with a slight deviation occurring in 1999.

When asked to compare themselves to their parents when they were their age, the proportion feeling they were better off has remained fairly constant between 1996 and 2000 (Figure 2). The percentage who feel they are worse off than their parents has declined fairly steadily between 1996 and 2000 (from 21 percent to 13 percent).

When asked about the future, the responses to the 2000 study were fairly similar to those





given in 1999. The proportion believing they would be worse off ten years from now decreased from 22 percent in 1999 to 18 percent in 2000 (Figure 3). And, the proportion believing they would be about the same increased from 42 percent to 45 percent.

When examining the responses given over the past five years, three general trends are evident: a decrease in the proportion of respondents feeling they will be worse off and simultaneous increases in the proportion who feel their well-being will either increase or remain the same. The proportion feeling they would be worse off steadily decreased from 1996 to 1998 (from 31 percent to 16 percent), then increased to 22 percent in 1999 and decreased again to 18 percent in

2000. In 1996, 32 percent felt they would be better off ten years from now. This increased to 35 percent in 1997 and 42 percent in 1998. However, this proportion decreased to 37 percent in 1999 and remained fairly steady at 38 percent in 2000. Not only are the overall trends for these variables important to examine, but it is also necessary to examine group differences in these trends. The direction of an overall trend could hide important differences in key groups of people. Two fundamental variables that influence perceived well-being are age and household income. Therefore, the relationships between these demographic variables and the well-being variables over time were analyzed.

When examining the relationship between

household income and individual well-being over time, a mixed picture appears. In all the study years, those with higher incomes were more likely than those with lower incomes to say they were better off than they were five years ago. However the difference between those with the highest income levels and those with the lowest income levels has decreased over time (Table 1). For example, in 1996 64 percent of those with household incomes of \$75,000 or more said they were better off than they were five years ago. Only eleven percent of those with incomes less than \$10,000 felt the same. Thus, a difference of 53 percentage points is observed between the two groups. In 2000, this difference is only 45 percentage points (63 percent for the respondents with higher incomes compared to 18 percent for those with lower incomes). This narrowing of the difference was due to an increase in the proportion of lower income people, not higher income people, who felt they were better off.

Table 1 also shows the relationship between

household income and expected future wellbeing over all the study periods. A dramatically different trend emerges here. As was the case with perceptions of their current situation, persons with higher incomes were more likely than those with lower incomes to say they expected to be better off ten years from now. This was the case in each study period. However, the difference between the proportion of the highest income group that said they would be better off in the future compared to that of the lowest income group has increased over time. A difference of 26 percentage points occurred between these two groups in 1996 (47 percent of those with higher incomes said they would be better off ten years from now compared to 21 percent for those with the lowest incomes). This difference has swelled to 46 percentage points in 2000 (59 percent of those with incomes of \$75,000 or more said they would be better off ten years from now compared to 13 percent of those with incomes less than \$10,000). The reason for this increasing gap is a combination of (a) an increase among

Table 1. Trend Analysis of Household Income Groups' Perceptions of Well-Being, 1996 - 2000

		<u>'ompare</u>	<u>d to 5 1</u>	Years Ag	<u>go</u>	Ten Years From Now							
HH Income	1996	1997	1998	1999	2000	1996	1997	1998	1999	2000			
		Percent of "Better Off" Responses											
\$75,000 or more	64	70	62	60	63	47	56	60	55	59			
Less than \$10,000	11	23	20	13	18	21	23	25	17	13			
Difference	53	47	42	47	45	26	33	35	38	46			

higher income people who expect to be better off and (b) a decrease in the proportion of lower income people who expect to be better off. Logistic regressions confirmed these trends were statistically significant.

The relationship between age and individual well-being over time is shown in Table 2. During all study periods, younger respondents were more likely than older respondents to say they were better off than they were five years ago and would be better off ten years from now. And, the differences between the oldest and youngest respondents have increased over time for both variables. For example, in 1996 59 percent of those between the ages of 19 and 29 said they were better off compared to five years ago, but only 23 percent of those age 65 and older felt the same (a difference of 36 percentage points). But in 2000, the difference had increased to 47 percentage points (70 percent of the youngest respondents said they were better off compared to 23 percent of the older respondents). A similar pattern of divergence occurred between these age groups when they were asked to project their well-being ten years from now. In both

cases the views of the elderly were unchanged but there was an increase in the proportion of younger respondents who felt they were better off compared to five years ago, and who also projected an increase in well-being ten years into the future. Again, logistic regressions indicated these trends were statistically significant.

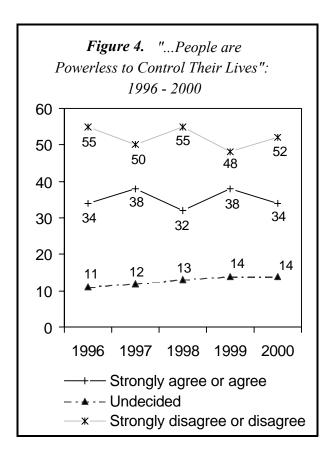
In addition to asking about general wellbeing, rural Nebraskans were also asked about the amount of control they feel they have over their lives. To measure this, respondents were asked the extent to which they agreed or disagreed with the following statement:

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

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

Table 2. Trend Analysis of Age Groups' Perceptions of Well-Being, 1996 - 2000

		<u>ompare</u>	d to 5 1	ears A	<u> </u>	Ten Years From Now						
Age	1996	1997	1998	1999	1999 2000		1997	1998	1999	2000		
		Percent of "Better Off" Responses										
19 - 29	59	59	63	61	70	67	70	77	77	76		
65 & over	23	26	23	21	23	11	10	10	10	11		
Difference	36	33	40	40	47	56	60	67	67	65		



or agreed with the statement each year. The proportion that were undecided each year has remained fairly constant.

Group differences for these trends were also analyzed, similar to the other well-being questions (Table 3). In all survey years, older respondents were more likely than younger respondents to report feeling powerless. The differences between these two age groups have become more pronounced over time. In 1996, 39 percent of those age 65 and older agreed with the statement that ".. .most people are powerless to control their own lives." Only 29 percent of those between the ages of 19 and 29 shared this opinion. Thus, the difference between these two age groups was 10 percentage points. However, in 2000 this difference is 24 percentage points (44 percent for those 65 or older compared to 20 percent of those 19 to 29 years of age). This occurred for two reasons: a decrease in the proportion of vounger people who felt powerless and an increase in the proportion of older people who felt powerless.

In general, those with lower incomes were more likely than those with higher incomes to report feeling powerless for all the study

Table 3. Trend Analysis of Age and Income Groups' Feelings of Powerlessness, 1996 - 2000

		Age	Compar	isons	Household Income Comparisons						
Age	1996	1997	1998	1999	2000	HH Income	1996	1997	1998	1999	2000
Percent of "Strongly Agree or Agree" Responses											
65 & over	39	46	43	50	44	Less than \$10,000	46	53	41	58	48
19 - 29	29	32	21	24	20	\$75,000 or more	23	24	21	24	20
Diff.	10	14	22	26	24		23	29	20	34	28

periods. But the differences between these two groups has both increased and decreased over time

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 four previous polls, but the list of items was not identical each year. Table 4 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 2000. 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 in 2000

In this section, 2000 data on the four general measures of well-being are first summarized and then comparisons are made among different subgroups of the respondents based

Table 4. Proportions of Respondents "Very Satisfied" With Each Factor, 1996 - 2000.*

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

upon the size of the respondent's community, the region of the state they reside in, income, age, gender, education, marital status and occupation. The differences between these groups are examined using two different approaches. First, the data are presented for these characteristics or categories of respondents. Second, a more sophisticated analytic technique called multiple regression is used to gain a clearer understanding as to how each of these factors may influence general measures of well-being.

The four general well-being questions asked the respondents how they are doing compared to five years ago, how they are doing compared to their parents when they were their age, how they expect to be ten years from now, and the extent to which they agreed or disagreed that people are powerless to control their own lives. The specific question wordings are included on pages 2 and 3 of this report. The overall responses to these questions can be viewed in Figures 1, 2, 3 and 4.

Generally, rural Nebraskans appear to be relatively optimistic about their current situation. Forty percent believe they are better off than five years ago and 62 percent feel they are better off than their parents were when they were their age. Rural Nebraskans are also optimistic about the future, with 38 percent stating they believe they will be better off ten years from now. When asked about their feelings of control over their lives, 52 percent "strongly disagreed" or "disagreed" that people are powerless to control their own lives.

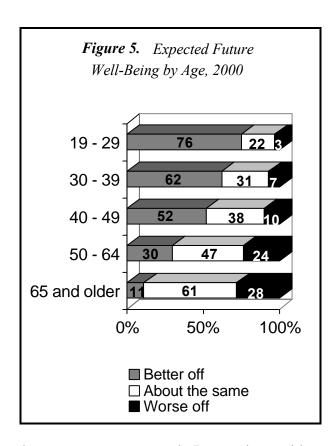
Next, various demographic subgroups of the

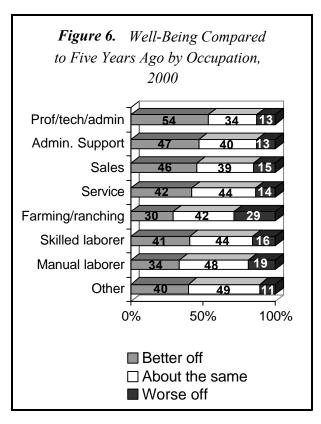
respondents will be examined to see if these attitudes are shared by all respondents. Responses were analyzed by the size of the respondent's community, the region of the state they reside in, household income, age, gender, education, marital status, and occupation. These comparisons are shown in Appendix Table 2.

Most of these subgroups showed statistically significant (at the .05 level) differences in their responses to these questions. The younger respondents were more likely than the older respondents to believe they are better off than they were five years ago and would be better off ten years from now. Seventy percent of those between the ages of 19 and 29 said they were better off than they were five years ago, while only 23 percent of those age 65 and older felt the same. Similarly, 76 percent of the youngest respondents felt they would be better off ten years from now, but only 11 percent of the oldest respondents shared this optimism (Figure 5).

Differences were also detected among respondents in different household income categories. Respondents with higher household income levels were more likely than those with lower incomes to believe they were better off compared to five years ago, better off than their parents were at their age and would be better off ten years from now. For example, 59 percent of those with household incomes of \$75,000 or more believed they would be better off ten years from now, yet only 14 percent of those with incomes under \$20,000 believed they would be better off.

Occupation is another area where differences





between groups emerged. Respondents with professional occupations were more likely than those with other types of occupations to believe they were better off compared to five years ago, better off than their parents were at their age and would be better off ten years from now. Fifty-four percent of those with professional occupations believed they were better off compared to five years ago, but only thirty percent of farmers or ranchers shared this opinion (Figure 6). Similarly, 50 percent of the respondents with professional occupations believed they would be better off ten years from now, compared to approximately 38 percent of the manual laborers or the farmers and ranchers.

Community size, education and marital status groups also differed when assessing their current and future situations.

Respondents living in larger communities

were more likely than those living in smaller communities to believe they were better off compared to five years ago and better off than their parents were when they were their age. Respondents with a college degree and those who are married were the other groups most likely to see themselves as better off compared to five years ago and better off ten years from now.

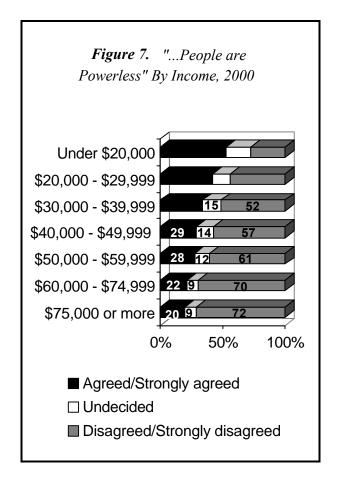
These same demographic groups were analyzed to see if differences emerged in their feelings of powerlessness (Appendix Table 3). Certain groups were more likely to agree with the statement that people are powerless to control their own lives than others.

Respondents with less education were more likely than those with more education to agree that people are powerless to control

their lives. Fifty-seven percent of the respondents with no high school diploma either agreed or strongly agreed with the statement, while only 21 percent of those with at least a four year degree shared this opinion.

Likewise, people with lower household incomes were more likely than those with higher incomes to believe that people are powerless (Figure 7). Fifty-three percent of those with incomes under \$20,000 either strongly agreed or agreed that people are powerless to control their lives. Only 20 percent of those with incomes of \$75,000 or more felt the same way.

Other groups more likely to agree with the



statement include those living in smaller communities, older respondents, those who are not married and manual laborers.

What really influences general well-being?

It was noted earlier that community size, income, age, education, marital status, and occupation were all related to respondents' well-being compared to five years ago. However, many of these characteristics are also related to each other. As an example, older respondents are more likely to have lower household income levels, lower educational levels, are more likely to be involved in farming and ranching, and live in or near the smallest communities. Given that, is the well-being of rural Nebraskans primarily influenced by age, or do education and income have an effect on well-being independent from age?

To determine how each variable affects well-being compared to five years ago, a multiple regression analysis was performed (Table 5). Multiple regression helps determine the effects of each variable on well-being while holding the effects of the other variables constant. For example, one is able to hold age, community size, income, occupation and marital status constant to determine the effect education has on well-being. This is done for each of the variables.

The "beta coefficients" represent the effect of each variable on the well-being score. Because these coefficients are in standardized units, this allows one to directly compare the effects of each variable. The significance level indicates whether or not the relationship of each variable can be generalized to the general population from which the survey sample was drawn (in this

Research Report 00-2 of the Center for Applied Rural Innovation Page 11

Table 5. Prediction of Well-Being Compared to Five Years Ago by Individual and Community Characteristics

Variable	Beta Coefficient	Significance
Age	113	.000
Household income	.242	.000
Education	.018	.328
Farmer	067	.000
Marital status	.011	.526
Community size	.010	.575
$R^2 = .097$		

case, all rural Nebraskans).

The R² value indicates how much of the variance in the well-being scale is explained by the variables chosen for the analysis. In this case, 9.7 percent of the variance in the well-being scale is explained by age, household income, education, marital status, occupation and community size.

First of all, by looking at the significance levels we find that age, household income, and occupation are the only statistically significant variables. Education, marital status and community size did not have an effect on well-being once the other variables were held constant. Thus, the other variables did have independent effects on well-being compared to five years ago.

To see which of these characteristics have the largest influence on the respondents' well-being compared to five years ago, the beta coefficients of each variable will be examined. Of these variables, the beta coefficients indicate that household income has the largest effect on well-being, followed by age and then occupation.

Age has a negative relationship with wellbeing. This means that as age increases, well-being scores decrease. Household income has a positive relationship with the well-being scale. Therefore, as one moves into higher categories of income, well-being scores tend to increase. The farmer variable also has a negative relationship with well-being. This indicates that farmers are more likely to report lower well-being scores than non-farmers.

A similar analysis can be performed to see which characteristics influence expected future well-being. The individual and community characteristics used in this analysis are the same ones used in analyzing well-being compared to five years ago. The results of this analysis are presented in Table 6.

These variables together account for 15.7 percent of the variation in expected future well-being scores. In this analysis, the occupation and marital status variables are no longer statistically significant. Even though these variables had statistically significant relationships with expected future well-being when analyzed separately, when all the variables are included in the analysis these relationships no longer hold. Thus, age and household income are the only two variables which have an effect on expected

Table 6. Prediction of Expected Future Well-Being by Individual and Community Characteristics

Variables	Beta coefficient	Significance
Age	340	.000
Household income	.158	.000
Education	.018	.315
Farmer	.007	.691
Marital status	014	.432
Community size	012	.509
$R^2 = .157$		

future well-being once the other variables under consideration are held constant.

Age and household income have the same relationship with expected future well-being as they did with well-being compared to five years ago. As age increases, expected future well-being scores decrease. As income increases, well-being scores also increase. In this analysis, however, age has the largest influence on expected future well-being.

A third multiple regression analysis was conducted to determine which variables have the most influence on feelings of powerlessness. The results are shown in Table 7. The individual and community characteristics account for 6.9 percent of the variation in feelings of powerlessness.

Age, household income, and education are the statistically significant predictors of feelings of powerlessness. Age has a positive relationship with powerlessness; as age increases, feelings of powerlessness also increase. Household income and education have a negative relationship with powerlessness. As people obtain higher levels of household income and higher educational levels, the less likely they are to believe that people are powerless. Marital

status, occupation and community size had no statistically significant effect. When comparing the respective beta coefficients, we find that household income has the largest effect on feelings of powerlessness, followed by education and age.

Specific Aspects of Well-Being in 2000

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. More than one-half of the respondents were very satisfied with the following: their marriage (66%) their family (61%), and their religion/spirituality (51%). Items receiving the highest proportion of very dissatisfied responses include: financial security during retirement (17%), current income level (15%), and job opportunities for you (13%).

The top ten items people were 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 viewed each item. These comparisons are shown in Appendix Table 5.

Table 7. Prediction of Feelings of Powerlessness by Individual and Community Characteristics

Variable	Beta coefficient	Significance
Age	.096	.000
Household income	157	.000
Education	118	.000
Farmer	012	.515
Marital status	.028	.133
Community size	034	.076
$R^2 = .069$		

Respondents' satisfaction levels with their financial security during retirement differed by most of the characteristics examined. Persons with lower incomes were more likely than those with higher incomes to be dissatisfied with their financial security during retirement. Fifty-four percent of those with incomes under \$30,000 reported being dissatisfied with their financial security during retirement, compared to only 24 percent of those with incomes of \$75,000 or more.

Persons with graduate or professional degrees were *less* likely than those with less education to be dissatisfied with their financial security during retirement. Thirty-four percent of those with graduate degrees were dissatisfied with their financial security during retirement, compared to approximately 43 percent of those without a college degree. Other groups reporting higher levels of dissatisfaction with this item include: those living in smaller communities, persons between the ages of 40 and 49, females and manual laborers.

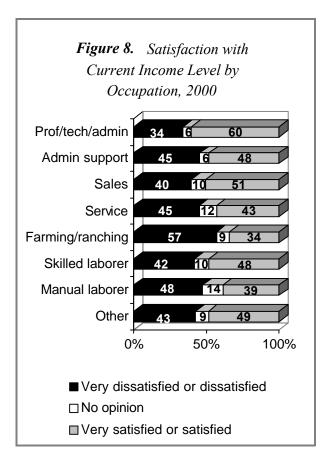
Satisfaction with their current income level differed by all the characteristics examined except region. Persons with lower incomes were more likely than those with higher incomes to be dissatisfied with their current incomes. Fifty-five percent of those with incomes under \$20,000 were dissatisfied with their current income, while only 15 percent of those with incomes of \$75,000 or more were dissatisfied.

Farmers and ranchers were the occupation group most likely to report being dissatisfied with their current income. Fifty-seven percent of farmers or ranchers were dissatisfied with their current income, compared to 34 percent of those with professional occupations (Figure 8).

Other groups most likely to be dissatisfied with their current income level include: those living in smaller communities, those between the ages of 40 and 49, females, and those with lower educational levels.

Persons between the ages of 30 and 49 were more likely than those of other ages to be dissatisfied with their job opportunities. Approximately 46 percent of those in this age group were dissatisfied with their job opportunities, compared to only 20 percent of the respondents age 65 and older who were dissatisfied.

The manual laborers were the occupation



group most likely to be dissatisfied with their job opportunities. Fifty-seven percent of the manual laborers were dissatisfied with their job opportunities, compared to 37 percent of the farmers or ranchers.

Other groups more likely to be dissatisfied with their job opportunities include: those living in smaller communities, those with lower income levels, females and those with educational levels ranging from a high school diploma to an associates degree.

Respondents living in communities with populations ranging from 5,000 to 9,999 were more likely than those living in communities of other sizes to report being dissatisfied with clean water. Thirty-one percent of the respondents living in

communities of this size were dissatisfied with clean water, compared to approximately 16 percent of the respondents living in communities of other sizes.

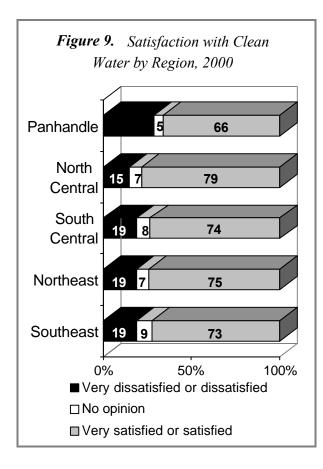
Persons living in the Panhandle were more likely than those living in other parts of the state to be dissatisfied with clean water (Figure 9). Twenty-nine percent of those living in the Panhandle were dissatisfied with clean water, compared to 15 percent of those living in the North Central part of the state (see Appendix Figure 1 for the counties included in each region).

Other groups more likely to be dissatisfied with clean water include: the younger respondents, females, the manual or skilled laborers and those with educational levels ranging from a high school diploma to some college (but no degree).

Satisfaction with their spare time differed by income, age, education and marital status. Respondents under the age of 50 were more likely than respondents age 50 and over to be dissatisfied with their spare time. Approximately 28 percent of the respondents under the age of 50 reported being dissatisfied with their spare time, yet only six percent of the respondents age 65 and older were dissatisfied.

Those with higher incomes were more likely than those with lower incomes to be dissatisfied with their spare time. At least 20 percent of the respondents with incomes of \$30,000 or more were dissatisfied with their spare time, while only 10 percent of those with incomes under \$20,000 shared this opinion.

Persons with higher educational levels and



married respondents were the other groups more likely to be dissatisfied with their spare time.

The groups most likely to be dissatisfied with their community include: respondents with incomes under \$50,000, those between the ages of 40 and 49, persons with an associates degree, respondents with administrative support positions and manual laborers. When comparing the regional groups, those living in the Southeast region of the state were the group *least* likely to be dissatisfied with their community.

Respondents with lower income levels were more likely than those with higher incomes to be dissatisfied with their health.

Approximately 24 percent of those with

incomes under \$30,000 reported being dissatisfied with their health, compared to approximately 12 percent of those with incomes of \$50,000 or more.

Older respondents were more likely than younger respondents to be dissatisfied with their health. Twenty-one percent of those age 65 or older were dissatisfied with their health, compared to only nine percent of those age 19 to 29.

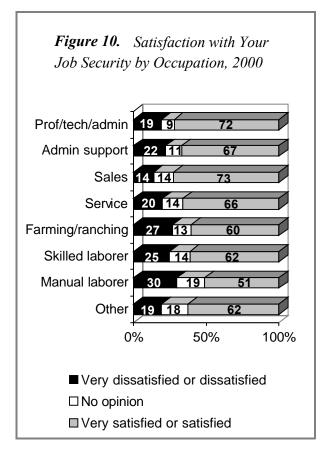
Other groups most likely to be dissatisfied with their health include: those with lower educational levels, the respondents who were not married and the respondents who classified their occupation as "other."

The manual laborers were the occupation group most likely to be dissatisfied with their job security. Thirty percent of this group stated they were dissatisfied with their job security, while only 14 percent of those with sales occupations felt the same (Figure 10).

Persons with lower income levels were more likely than those with higher incomes to report being dissatisfied with their job security. Thirty percent of those with incomes under \$20,000 were dissatisfied with their job security, compared to only 14 percent of those with incomes of \$75,000 or more.

Persons between the ages of 40 and 49 were more likely than the other age groups to be dissatisfied with their job security. When comparing educational groups, those with a graduate or professional degree were the group *least* likely to report being dissatisfied with their job security.

Manual laborers were the occupation group



most likely to be dissatisfied with their job. One-third (34%) of the manual laborers stated they were dissatisfied with their job. Only 16 percent of the farmers or ranchers reported being dissatisfied with their job.

Other groups more likely to be dissatisfied with their job include: respondents between the ages of 40 and 49, those with lower incomes and persons with lower educational levels.

Respondents with an associates degree or less were more likely than those with at least a bachelors degree to be dissatisfied with their education. Approximately 13 percent of the group without a four year degree were dissatisfied with their education, compared to only three percent of those with at least a

four year degree.

The manual laborers were the occupation group most likely to be dissatisfied with their education. Twenty-three percent of the persons with this type of occupation were dissatisfied with their education, compared to only nine percent of those with professional occupations.

Those living in the Panhandle and persons under the age of 50 were the other groups most likely to report being dissatisfied with their education.

Conclusion

This analysis of rural Nebraskans' sense of well-being reveals that rural Nebraskans still remain relatively optimistic about their current and future situations. The proportion believing they are better off than they were five years ago increased between 1999 and 2000 (from 35 percent to 40 percent). In general, the pattern over all five years of this study has remained fairly consistent, with a slight deviation occurring in 1999.

Rural Nebraskans have also been relatively optimistic about their future situation. The proportion believing they will be better off ten years from now has remained relatively stable across all five years of the study. A slight deviation from the pattern occurred in 1998.

When examining the trends for certain demographic groups, interesting patterns emerge. The differences in optimism between the youngest and oldest respondents have increased over time. This trend is noted for their perceptions about both their

current and future situations.

When examining the trends for different income groups, one finds that the gap in optimism between those with the highest incomes and those with the lowest incomes has increased over time when asked about their expectations for the future.

Overall, age and household income are the primary influences on expected future well-being. Older respondents and those with lower income levels continue to be more pessimistic about the future than those who are younger and wealthier.

These two factors, along with occupation, are the primary influences on respondents' opinions about their current situation. The older respondents, those with lower income levels and farmers/ranchers are more pessimistic about their current situation.

Community size was related to rural Nebraskans' current well-being but only because of the characteristics of the individuals who live in smaller communities. Once the demographic variables were included in the analysis, the relationship between community size and their well-being compared to five years ago no longer holds.

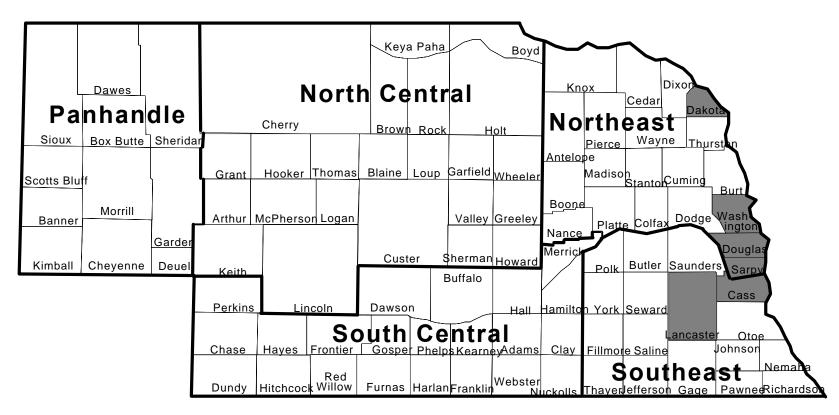
Are rural Nebraskans also beginning to feel more powerless? The proportion agreeing or strongly agreeing that people are powerless to change their lives decreased from 1999 to 2000. Throughout the past five years, the proportion feeling powerless has fluctuated from year to year.

Factors contributing to powerlessness were income, education, and age. The older respondents, those with lower incomes and

those with lower education levels tend to exhibit more feelings of powerlessness.

When examining satisfaction with specific items, rural Nebraskans are satisfied with most aspects of their lives. Over one-half of all respondents said they were very satisfied with their marriage, their family and their religion/spirituality. The areas where the most dissatisfaction occurs include their current income level, their financial security during retirement, and job opportunities.

Appendix Figure 1. Regions of Nebraska



Metropolitan counties (not surveyed)

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

	2000	1999	1998	1997	1990
	Poll	Poll	Poll	Poll	Census
Age: 4					
20 - 39	20%	21%	25%	24%	38%
40 - 64	54%	52%	55%	48%	36%
65 and over	26%	28%	20%	28%	26%
Gender: ⁵					
Female	57%	31%	58%	28%	49%
Male	43%	69%	42%	72%	51%
Education: ⁶					
Less than 9 th grade	2%	3%	2%	5%	10%
9 th to 12 th grade (no diploma)	4%	5%	3%	5%	12%
High school diploma (or equivalent)	34%	36%	33%	34%	38%
Some college, no degree	28%	25%	27%	25%	21%
Associate degree	9%	9%	10%	8%	7%
Bachelors degree	15%	15%	16%	14%	9%
Graduate or professional degree	9%	8%	9%	9%	3%
Household income: ⁷					
Less than \$10,000	3%	8%	3%	7%	19%
\$10,000 - \$19,999	10%	15%	10%	16%	25%
\$20,000 - \$29,999	15%	18%	17%	19%	21%
\$30,000 - \$39,999	19%	18%	20%	18%	15%
\$40,000 - \$49,999	17%	15%	18%	14%	9%
\$50,000 - \$59,999	15%	9%	12%	10%	5%
\$60,000 - \$74,999	11%	8%	10%	7%	3%
\$75,000 or more	11%	10%	10%	8%	3%
Marital Status: 8					
Married	95%	76%	95%	73%	64%
Never married	0.2%	7%	0.4%	8%	20%
Divorced/separated	2%	8%	1%	9%	7%
Widowed/widower	4%	10%	3%	10%	10%

⁴ 1990 Census universe is non-metro population 20 years of age and over.

⁵ 1990 Census universe is total non-metro population.

⁶ 1990 Census universe is non-metro population 18 years of age and over.

⁷ 1990 Census universe is all non-metro households.

⁸ 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.

	Compared to Five Years Ago					Compared to Parents				Ten Years from Now			
	Better		Worse		Better		Worse		Better		Worse		
	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	
						Percentage							
Community Size		(n = 4408)	*			(n = 4403)				(n = 4346)			
Less than 500	36	44	21		55	29	15		34	48	18		
500 - 999	31	47	22		55	28	17		36	44	19		
1,000 - 4,999	38	46	16		62	23	15		37	46	18		
5,000 - 9,999	43	43	14	$\chi^2 = 44.85$	63	26	11	$\chi^2 = 43.74$	39	42	19	$\chi^2 = 11.16$	
10,000 and up	44	43	13	(000.)	67	22	12	(.000)	40	44	16	(.193)	
Region		(n = 4426))			(n = 4422))			(n = 4363))		
Panhandle	39	45	16		63	24	14		39	45	16		
North Central	37	45	19		59	27	14		36	45	19		
South Central	42	43	15		61	25	14		41	42	17		
Northeast	40	45	15	$\chi^2 = 9.23$	65	22	13	$\chi^2 = 11.31$	37	45	18	$\chi^2 = 13.38$	
Southeast	40	45	15	(.324)	63	25	12	(.185)	35	48	18	(.099)	
<u>Individual</u>													
Attributes:													
Income Level		(n = 4054)	.)			(n = 4052))			(n = 4012))		
Under \$20,000	18	53	30		53	27	20		14	55	31		
\$20,000 - \$29,999	24	54	23		54	30	15		28	49	24		
\$30,000 - \$39,999	36	47	17		58	26	16		34	47	19		
\$40,000 - \$49,999	42	44	14		60	26	14		42	44	15		
\$50,000 - \$59,999	55	34	11		65	24	11		49	40	11		
\$60,000 - \$74,999	58	34	9	$\chi^2 = 421.37$	69	20	11	$\chi^2 = 124.30$	52	38	11	$\chi^2 = 334.33$	
\$75,000 and over	63	29	7	(.000)	81	14	6	(.000)	59	32	9	(.000)	
Age		(n = 4420))			(n = 4415))			(n = 4359))		
19 - 29	70	27	4		72	22	6		76	22	3		
30 - 39	56	33	11		59	27	14		62	31	7		
40 - 49	44	38	18		56	26	18		52	38	10		
50 - 64	38	42	20	$\chi^2 = 348.99$	60	24	15	$\chi^2 = 101.26$	30	47	24	$\chi^2 = 791.44$	
65 and older	23	63	14	(.000)	72	21	7	(.000)	11	61	28	(.000)	

	Compared to Five Years Ago					Compared to Parents				Ten Years from Now			
	Better		Worse		Better		Worse		Better		Worse		
	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	<u>Off</u>	<u>Same</u>	<u>Off</u>	<u>Significance</u>	
Gender		(n = 4437)	<u>'</u>)			(n = 4433)			((n = 4375)			
Male	41	43	16	$\chi^2 = 1.68$	64	23	13	$\chi^2 = 3.59$	38	43	18	$\chi^2 = 3.21$	
Female	40	45	16	(.431)	61	25	14	(.166)	37	46	17	(.201)	
Education	Education $(n = 4420)$ $(n = 4416)$								((n = 4358)			
No H.S. diploma	22	56	23		61	26	13		16	54	30		
H. S. diploma	32	52	16		65	23	12		29	50	21		
Some college	39	46	16		62	24	14		40	43	18		
Associate degree	50	33	18		59	25	17		49	40	11		
Bachelors degree	54	32	15	$\chi^2 = 186.05$	60	25	15	$\chi^2 = 15.19$	53	36	11	$\chi^2 = 198.93$	
Grad/prof degree	54	35	11	(.000)	64	26	10	(.125)	44	44	13	(.000)	
Marital Status		(n = 4446)	5)		(n = 4442)				(n = 4385)				
Married	41	44	16	$\chi^2 = 22.76$	63	24	14	$\chi^2 = 2.05$	39	44	17	$\chi^2 = 19.12$	
Not married	25	56	19	(.000)	60	28	12	(.359)	25	51	24	(.000)	
Occupation		(n = 3108)	3)		1	(n = 3106)			((n = 3093)			
Professional/		`				`				·			
technical/admin.	54	34	13		64	23	13		50	38	13		
Admin. support	47	40	13		60	25	16		46	41	13		
Sales	46	39	15		62	23	16		46	40	14		
Service	42	44	14		57	27	17		41	42	17		
Farming/ranching	30	42	29		48	28	23		39	37	24		
Skilled laborer	41	44	16		55	31	13		47	38	15		
Manual laborer	34	48	19	$\chi^2 = 100.00$	53	29	17	$\chi^2 = 41.02$	38	44	18	$\chi^2 = 39.35$	
Other	40	49	11	(.000)	59	26	15	(.000)	45	46	9	(.000)	

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

	Strongly				Strongly	
	<u>Disagree</u>	<u>Disagree</u>	<u>Undecided</u>	<u>Agree</u>	<u>Agree</u>	<u>Significance</u>
			Percentages			
Community Size			(n = 4404)			
Less than 500	7	37	15	29	13	
500 - 999	8	42	13	29	8	
1,000 - 4,999	10	41	13	27	9	
5,000 - 9,999	12	43	15	24	6	$\chi^2 = 60.85$
10,000 and up	12	44	13	25	5	(.000)
•						
Region			(n = 4421)			
Panhandle	11	42	13	27	7	
North Central	11	40	13	27	10	
South Central	12	44	13	25	7	
Northeast	10	41	13	28	8	$\chi^2 = 25.92$
Southeast	9	41	18	26	7	(.055)
Individual Attributes:						
Income Level			(n = 4050)			
Under \$20,000	4	23	20	37	16	
\$20,000 - \$29,999	8	23 36	20 14	33	9	
	o 9		15	28		
\$30,000 - \$39,999		43	13 14	28 22	6	
\$40,000 - \$49,999	11 11	46		24	7	
\$50,000 - \$59,999		50	12		4	$x^2 - 242.72$
\$60,000 - \$74,999	17	53	9	18	4	$\chi^2 = 343.72$
\$75,000 and over	21	51	9	16	4	(.000)
Age			(n = 4417)			
19 - 29	16	46	18	18	2	
30 - 39	15	48	14	19	4	
40 - 49	13	48	11	23	6	
50 - 64	9	40	14	29	8	$\chi^2 = 193.34$
65 and older	6	33	17	33	11	(.000)
Gender			(n = 4433)			
Male	12	42	12	26	8	$\chi^2 = 18.56$
Female	9	42	15	27	7	(.001)
Education			(n = 4415)			
No H.S. diploma	4	20	(n = 4413) 19	39	18	
H.S. diploma	8	36	16	31	9	
Some college	11	43	13	26	7	
Associate degree	13	46	13	25	4	
Bachelors degree	15	54	11	23 17	4	$\chi^2 = 280.22$
Grad/prof degree	15 16	54 54	8	17	3	$\chi = 280.22$ (.000)
Grau/pror degree	10	J 4	O	17	3	(.000)

	Strongly				Strongly	
	<u>Disagree</u>	<u>Disagree</u>	<u>Undecided</u>	<u>Agree</u>	<u>Agree</u>	<u>Significance</u>
Marital Status			(n = 4442)			
Married	11	42	14	26	7	$\chi^2 = 16.43$
Not married	9	32	19	30	10	(.002)
Occupation			(n = 3106)			
Professional/						
technical/admin.	16	50	10	20	4	
Admin. support	8	50	14	22	5	
Sales	9	48	12	26	5	
Service	9	43	14	28	6	
Farming/ranching	8	43	11	30	9	
Skilled laborer	13	44	12	23	7	
Manual laborer	7	32	18	32	12	$\chi^2 = 106.35$
Other	10	42	18	25	6	(.000)

Appendix Table 4. Satisfaction with Items Affecting Well-Being, 2000.

	Does Not	Very		No		Very
Item	Apply	Dissatisfied	Dissatisfied	Opinion	Satisfied	Satisfied
Your marriage	6%	1%	2%	4%	20%	66%
Your family	1	1	3	5	30	61
Your religion/spirituality	1	1	4	13	31	51
Your friends	1	1	3	9	39	47
Greenery and open space	1	1	5	8	40	45
Your housing	1	2	8	8	42	38
Clean air	0*	3	8	9	42	37
Clean water	0*	6	13	7	39	34
Your spare time	1	4	15	9	40	32
Your education	2	1	11	12	46	28
Your health	1	5	11	8	48	28
Your job security	30	5	10	9	28	19
Your community	0*	3	14	13	52	17
Your job satisfaction	30	4	10	7	32	17
Current income level	3	15	23	11	38	12
Financial security during						
retirement	7	17	23	12	31	10
Job opportunities for you	17	13	21	20	20	9

^{*} Less than 1 percent.

	Finan	icial security retirement	during	Current income level					
		No				No			
	Dissatisf	ied opinion	Satisfied	Significance	Dissatisfied		Satisfied	Significance	
Community Size		(n = 4048)				= 4244)		_	
Less than 500		14	34		45	12	43		
500 - 999	47	12	41		42	10	48		
1,000 - 4,999		15	40		41	12	48		
5,000 - 9,999	42	12	46	$\chi^2 = 42.18$	34	12	55	$\chi^2 = 35.19$	
10,000 and up	40	12	48	(000.)	35	11	55	(000.)	
Region		(n = 4060)			(n	= 4258)			
Panhandle	49	10	41		41	11	49		
North Central	47	13	40		40	12	48		
South Central	42	13	45		38	10	53		
Northeast	44	13	44	$\chi^2 = 14.19$	38	11	51	$\chi^2 = 8.96$	
Southeast	42	16	42	(.077)	37	13	50	(.346)	
Individual Attributes:				, ,				, ,	
Income Level		(n = 3738)			(n	= 3930)			
Under \$20,000	54	21	25		55	21	24		
\$20,000 - \$29,999		12	34		48	14	38		
\$30,000 - \$39,999		12	42		43	11	46		
\$40,000 - \$49,999		10	44		43	8	49		
\$50,000 - \$59,999		13	44		30	9	61		
\$60,000 - \$74,999		10	52	$\chi^2 = 202.80$	29	5	66	$\chi^2 = 411.47$	
\$75,000 and over		9	67	(.000)	15	4	80	(.000)	
Age	24	(n = 4059)	07	(.000)		= 4260	00	(.000)	
19 - 29	43	20	37		36	8	56		
30 - 39		13	37		41	8	50		
40 - 49		13	37		46	7	30 47		
50 - 64			42	$\chi^2 = 165.64$	40	9	50	$\chi^2 = 175.80$	
65 and older		11 17	56	(.000)	25	20	55	(.000)	
Gender	20	(n = 4072)	30	(.000)			33	(.000)	
	41	` '	15	$\chi^2 = 12.92$	35	1 = 4272	53	$\chi^2 = 16.11$	
Male		14	45	• •		13		. •	
Female	46	12	42	(.002)	41	10	49	(.000)	
Education	47	(n = 4058)	27			= 4256)	27		
No H.S. diploma		26	27		42	22	37		
High school diploma		16	41		41	14	45		
Some college		12	42		38	11	51		
Associate degree		12	41	2	44	9	48	2	
Bachelors degree		8	51	$\chi^2 = 109.08$	34	5	62	$\chi^2 = 146.85$	
Graduate/prof. degree	34	9	58	(.000)	27	7	67	(.000)	
Marital Status		(n = 4080)		2		= 4279)		2	
Married		13	43	$\chi^2 = 5.14$	38	11	51	$\chi^2 = 8.14$	
Not married	39	18	43	(.077)	39	17	44	(.017)	
Occupation		(n = 2823)			(n	1 = 3066			
Prof./technical/admin.		9	46		34	6	60		
Admin. support	50	8	42		45	6	48		
Sales	45	14	41		40	10	51		
Service	53	12	35		45	12	43		
Farming/ranching	54	16	29		57	9	34		
Skilled laborer		14	35		42	10	48		
Manual laborer		14	29	$\chi^2 = 55.87$	48	14	39	$\chi^2 = 107.05$	
Other	51	14	36	(.000)	43	9	49	(.000)	

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

Page 26

	Job op	Job opportunities for you No				Clean water No			
	Dissatisfie	ed opinion	Satisfied	Significance	Dissatisfied	opinion	Satisfied	Significance	
Community Size		(n = 3619)			(r	a = 4379			
Less than 500	44	24	32		16	7	77		
500 - 999	43	25	33		18	4	78		
1,000 - 4,999	45	24	31		16	7	77		
5,000 - 9,999	37	28	36	$\chi^2 = 27.25$	31	8	62	$\chi^2 = 84.39$	
10,000 and up	39	22	39	(.001)	18	9	73	(000.)	
Region		(n = 3631)			(r	1 = 4398			
Panhandle	44	23	34		29	5	66		
North Central	47	22	31		15	7	79		
South Central	40	23	37		19	8	74		
Northeast	41	24	35	$\chi^2 = 14.26$	19	7	75	$\chi^2 = 42.94$	
Southeast	38	27	35	(.075)	19	9	73	(.000)	
Individual Attributes:									
Income Level		(n = 3377)			(r	a = 4034			
Under \$20,000	45	33	22		18	8	74		
\$20,000 - \$29,999	45	25	30		20	8	71		
\$30,000 - \$39,999	45	23	32		18	7	74		
\$40,000 - \$49,999	48	21	32		21	7	72		
\$50,000 - \$59,999	39	21	40		18	7	75		
\$60,000 - \$74,999	41	19	40	$\chi^2 = 90.91$	22	6	72	$\chi^2 = 12.45$	
\$75,000 and over	31	20	49	(.000)	18	5	77	(.410)	
Age		(n = 3628)		,	(r	1 = 4392		,	
19 - 29	43	20	38		26	10	64		
30 - 39	46	16	38		23	7	70		
40 - 49	49	17	34		22	7	70		
50 - 64	41	24	35	$\chi^2 = 265.99$	18	7	75	$\chi^2 = 48.23$	
65 and older	20	49	32	(.000)	14	7	80	(.000)	
Gender		(n = 3639)		,		a = 4409		` /	
Male	36	26	38	$\chi^2 = 35.32$	17	8	76	$\chi^2 = 14.32$	
Female	46	22	33	(.000)	21	7	72	(.001)	
Education		(n = 3626)		,		a = 4394		` /	
No H.S. diploma	37	35	28		17	12	72		
High school diploma	43	28	29		20	8	72		
Some college	44	23	34		21	8	71		
Associate degree	45	19	36		18	7	76		
Bachelors degree	41	17	41	$\chi^2 = 94.66$	17	5	78	$\chi^2 = 26.39$	
Graduate/prof. degree	29	22	50	(.000)	16	6	78	(.003)	
Marital Status		(n = 3648)		(1111)		a = 4418		(* /	
Married	41	24	35	$\chi^2 = 2.61$	19	7	74	$\chi^2 = 1.48$	
Not married	39	29	32	(.271)	22	7	70	(.476)	
Occupation		(n = 2938)		()		1 = 3098		(* * * * *)	
Prof./technical/admin.	40	17	44		18	6	76		
Admin. support	53	18	29		21	6	73		
Sales	39	19	42		20	8	72		
Service	48	19	32		20	6	74		
Farming/ranching	37	27	35		10	6	84		
Skilled laborer	43	21	35 36		25	9	66		
Manual laborer	57	21	22	$\chi^2 = 74.74$	25 26	12	62	$\chi^2 = 47.70$	
				,,		7			
Other	49	20	32	(.000)	19	1	74	(.000)	

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

	Your spare time No				Your community No				
	Dissatisfi	ed opinion	Satisfied	Significance	Dissatisfied	opinion	Satisfied	Significance	
Community Size		(n = 4353)			(n	= 4364)			
Less than 500	18	9	73		17	14	69		
500 - 999	18	11	71		19	13	69		
1,000 - 4,999	20	9	71		17	12	71		
5,000 - 9,999	17	8	75	$\chi^2 = 9.69$	16	15	69	$\chi^2 = 5.29$	
10,000 and up	20	8	73	(.287)	19	13	68	(.726)	
Region		(n = 4372)				= 4381)			
Panhandle	17	9	74		17	12	71		
North Central	19	8	73		19	12	69		
South Central	19	8	73		20	13	67		
Northeast	20	8	72	$\chi^2 = 3.80$	18	13	69	$\chi^2 = 23.22$	
Southeast	19	10	71	(.874)	13	15	72	(.003)	
Individual Attributes:									
Income Level		(n = 4011)			•	= 4016)			
Under \$20,000	10	13	77		19	16	65		
\$20,000 - \$29,999	15	10	76		18	12	70		
\$30,000 - \$39,999	21	7	72		19	13	68		
\$40,000 - \$49,999	24	8	68		21	12	67		
\$50,000 - \$59,999	20	8	72		14	14	73		
\$60,000 - \$74,999	27	5	68	$\chi^2 = 78.99$	16	11	74	$\chi^2 = 24.30$	
\$75,000 and over	22	7	71	(.000)	17	11	72	(.018)	
Age		(n = 4366)			·	= 4374)			
19 - 29	28	7	65		18	12	70		
30 - 39	30	8	62		17	13	70		
40 - 49	28	10	62	_	24	14	63		
50 - 64	15	8	76	$\chi^2 = 287.10$	18	13	69	$\chi^2 = 66.29$	
65 and older	6	7	87	(.000)	11	13	76	(000.)	
Gender		(n = 4383)				= 4391)			
Male	19	10	71	$\chi^2 = 6.42$	18	14	67	$\chi^2 = 5.41$	
Female	19	8	73	(.040)	17	12	71	(.067)	
Education		(n = 4368)				= 4374)			
No H.S. diploma	13	12	75		15	21	63		
High school diploma	16	9	75		18	14	67		
Some college	20	8	72		18	14	69		
Associate degree	23	10	67		20	11	68		
Bachelors degree	25	7	69	$\chi^2 = 42.93$	16	8	76	$\chi^2 = 39.51$	
Graduate/prof. degree	20	7	74	(.000)	17	11	72	(000.)	
Marital Status		(n = 4392)			·	= 4401)			
Married	20	8	72	$\chi^2 = 8.45$	18	13	69	$\chi^2 = 1.82$	
Not married	13	12	75	(.015)	15	13	73	(.402)	
Occupation		(n = 3084)			·	1 = 3090			
Prof./technical/admin.	26	7	67		19	11	71		
Admin. support	24	8	69		21	11	68		
Sales	25	9	66		15	14	71		
Service	22	7	71		17	12	71		
Farming/ranching	23	9	68		17	14	70		
Skilled laborer	22	9	70	_	20	16	64	_	
Manual laborer	30	9	61	$\chi^2 = 12.13$	21	18	61	$\chi^2 = 23.74$	
Other	21	8	72	(.596)	21	14	65	(.049)	

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

	Your health				Your job security				
	Dissatisfi	No ed opinion	Satisfied	Significance	Dissatisfie	No Loninion	Satisfied	Significance	
Community Size	Dissaitsji	(n = 4355)	Sansyrea	significance		n = 3087	Sunsfied	significance	
Less than 500	17	9	74		23	13	64		
500 - 999	16	9	74		21	10	69		
1,000 - 4,999	15	9	77		19	14	67		
5,000 - 9,999	16	9	75	$\chi^2 = 4.36$	20	13	67	$\chi^2 = 8.04$	
10,000 and up	16	8	76	(.823)	22	11	68	(.430)	
Region		(n = 4373)			(n = 3099			
Panhandle	16	8	76		21	11	68		
North Central	15	9	76		21	14	65		
South Central	16	7	77		21	12	68		
Northeast	15	10	75	$\chi^2 = 10.91$	21	11	68	$\chi^2 = 8.02$	
Southeast	17	9	73	(.207)	20	15	65	(.432)	
Individual Attributes:									
Income Level		(n = 4014)				n = 2925)			
Under \$20,000	26	12	62		30	16	54		
\$20,000 - \$29,999	24	9	67		22	17	61		
\$30,000 - \$39,999	15	8	77 - 2		23	13	64		
\$40,000 - \$49,999	14	8	78		22	12	66		
\$50,000 - \$59,999	10	8	83	2 440.04	21	10	69	2 - 10-	
\$60,000 - \$74,999	12	5	83	$\chi^2 = 140.04$	19	9	72 7 2	$\chi^2 = 54.86$	
\$75,000 and over	10	6	84	(.000)	14	7	79	(.000)	
Age	0	(n = 4371)	0.5			n = 3093	7.1		
19 - 29	9	7	85		17	12	71		
30 - 39	10	6	84		19	10	71		
40 - 49 50 - 64	14	9	77 75	$x^2 - 72.15$	24	10	66	·· ² - 26.26	
50 - 64	17	8 11	75 60	$\chi^2 = 72.15$	21	14	65 71	$\chi^2 = 36.36$	
65 and older <i>Gender</i>	21	(n = 4383)	69	(.000)	10	18 $n = 3099$	/1	(.000)	
Male	16	(11 - 4363)	74	$\chi^2 = 16.58$	21	13	66	$\chi^2 = 2.87$	
Female	16	7	74 77	$\chi = 10.38$ (.000)	21	13	68	$\chi = 2.87$ (.238)	
Education	10	(n = 4367)	//	(.000)		n = 3094	00	(.236)	
No H.S. diploma	24	16	61		24	19	56		
High school diploma	17	11	72		21	15	64		
Some college	17	8	76		22	13	66		
Associate degree	13	8	79		24	11	66		
Bachelors degree	12	5	83	$\chi^2 = 81.46$	23	8	69	$\chi^2 = 48.08$	
Graduate/prof. degree	12	5	83	(.000)	11	9	80	(.000)	
Marital Status	12	(n = 4393)	0.5	(.000)		n = 3109	00	(.000)	
Married	16	8	76	$\chi^2 = 7.33$	21	12	67	$\chi^2 = 1.56$	
Not married	22	9	69	(.026)	26	11	64	(.459)	
Occupation		(n = 3085)		,		n = 2977		,	
Prof./technical/admin.	12	7	82		19	9	72		
Admin. support	13	4	83		22	11	67		
Sales	10	8	82		14	14	73		
Service	15	6	79		20	14	66		
Farming/ranching	15	7	78		27	13	60		
Skilled laborer	16	10	74		25	14	62		
Manual laborer	15	14	71	$\chi^2 = 37.70$	30	19	51	$\chi^2 = 64.88$	
Other	17	9	75	(.001)	19	18	62	(.000)	

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

	Your	Your job satisfaction No				Your education No			
	Dissatisfie	ed opinion	Satisfied	Significance	Dissatisfied	opinion	Satisfied	Significance	
Community Size		(n = 3116)			·	n = 4260			
Less than 500	18	10	72		13	12	76		
500 - 999	20	7	73		11	12	78		
1,000 - 4,999	19	11	70	_	12	11	77		
5,000 - 9,999	20	13	67	$\chi^2 = 10.58$	14	13	73	$\chi^2 = 4.37$	
10,000 and up	22	9	69	(.227)	13	12	75	(.822)	
Region		(n = 3127)			•	$\mathbf{n} = 4279)$			
Panhandle	21	9	70		17	9	75		
North Central	17	11	72		10	13	77		
South Central	22	11	68		12	13	75		
Northeast	20	10	71	$\chi^2 = 6.11$	13	12	75	$\chi^2 = 16.13$	
Southeast	21	10	69	(.635)	11	13	76	(.040)	
Individual Attributes:									
Income Level		(n = 2957)			,	1 = 3939			
Under \$20,000	27	13	61		12	20	68		
\$20,000 - \$29,999	20	16	65		13	15	72		
\$30,000 - \$39,999	21	11	68		12	12	76		
\$40,000 - \$49,999	24	10	66		15	9	76		
\$50,000 - \$59,999	20	8	72		14	10	77		
\$60,000 - \$74,999	19	7	74	$\chi^2 = 42.25$	13	6	81	$\chi^2 = 66.97$	
\$75,000 and over	17	7	77	(000.)	10	9	81	(000.)	
Age		(n = 3123)			·	$\mathbf{n} = 4276)$			
19 - 29	19	15	66		15	10	75		
30 - 39	20	10	70		16	9	75		
40 - 49	23	9	68	_	17	10	73	_	
50 - 64	21	10	69	$\chi^2 = 40.92$	11	13	77	$\chi^2 = 73.42$	
65 and older	6	15	79	(.000)	7	15	78	(.000)	
Gender		(n = 3128)			•	n = 4288			
Male	21	11	68	$\chi^2 = 2.84$	12	14	75	$\chi^2 = 11.00$	
Female	19	10	71	(.242)	13	11	76	(.004)	
Education		(n = 3123)			,	n = 4273			
No H.S. diploma	21	21	57		13	34	53		
High school diploma	22	12	66		15	15	69		
Some college	22	11	67		17	14	69		
Associate degree	21	10	69	2	13	7	80	2	
Bachelors degree	18	6	76	$\chi^2 = 67.35$	3	2	95	$\chi^2 = 381.44$	
Graduate/prof. degree	10	6	83	(.000)	3	1	96	(000.)	
Marital Status		(n = 3138)		2	•	n = 4298)		2	
Married	20	10	70	$\chi^2 = 2.38$	13	12	75	$\chi^2 = 0.65$	
Not married	26	11	64	(.304)	11	11	78	(.722)	
Occupation		(n = 3008)				n = 3063			
Prof./technical/admin.	17	7	76		9	6	84		
Admin. support	21	12	67		18	10	71		
Sales	17	11	72		12	13	75		
Service	20	10	70		17	11	72		
Farming/ranching	16	11	73		15	15	70		
Skilled laborer	29	9	63		17	11	72		
Manual laborer	34	24	43	$\chi^2 = 120.63$	23	16	61	$\chi^2 = 95.82$	
Other	20	11	70	(.000)	13	14	73	(.000)	

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

