



# THE CENTER FOR RURAL COMMUNITY REVITALIZATION AND DEVELOPMENT

## A Working Paper\*

### **Nebraskan Work Patterns and Available Benefits**

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# Nebraskan Work Patterns and Available Benefits

## Executive Summary

This working paper presents findings from the first annual Nebraska Rural Poll. The study is based on 2,754 responses from households in the 87 nonmetropolitan counties in the state. The objectives of this paper are to provide information on how rural Nebraskans provide household income, the employment patterns they have and, what benefit packages they have or don't have. The question of whether benefit packages are employer provided or are provided by other sources was also addressed. The specific questions include:

*What percent of rural Nebraskans have employment?*

*Is the employment.....*

*Full-time with no other employment?*

*Full-time with an additional part-time or seasonal job?*

*Part-time or seasonal only?*

*What benefits do rural Nebraskans have?*

*Health insurance?*

*Paid vacation?*

*Paid sick leave?*

*Retirement program?*

*Paid child care?*

*Educational tuition reimbursement?*

Seventy-eight percent of the respondents reported having employment in 1995. Of the 1,968 rural Nebraskans who reported having a job, almost 69 percent reported having a full-time position and no other. Eighteen percent reported working only part-time or seasonal, while thirteen percent reported having a full-time and a part-time or seasonal job.

- Southeast Nebraska rural residents are more likely to have either (a) a part-time job only (21%), or (b) a full-time job coupled with a seasonal or part-time job (16%).

- Women were more likely to have only part-time or seasonal employment compared to men (29% compared to 15%).
- Residents living in towns with a 10,000 or more population were more likely to have a full-time only job than were residents in smaller towns -- especially when compared to residents of towns of 100-499 people (76% compared to 61%).
- Those between 40 and 49 years of age were most likely to have only full-time employment (80%), and least likely to have only part-time employment (8%). In contrast, only 35% of those age 65 and older had only full-time employment, and 62% of this older group had only part-time employment.
- Thirty-six percent of those making less than \$10,000 in 1995 had a full-time job, and an additional 16% had both a full-time and part-time or seasonal job.
- Eleven percent of rural Nebraskans reported they did not have health insurance. The proportion without health insurance tended to be higher among:
  - Those holding only part-time employment
  - Those in the Central and Western parts of Nebraska
  - Those in smaller towns
  - Women
- Those who had at least a high school education were much more likely than those who did not to be working either full-time or full-time and part-time or seasonal.

## **Introduction**

Society has undergone many changes in the last fifty years. One of those changes is how families generate their household incomes. What type of jobs do they have? How many rural Nebraskans work multiple jobs? What benefits do rural Nebraskans receive? Who provides those benefits -- employers, other sources, or are the benefits unavailable? This working paper examines these questions.

## **Methodology and Respondent Profile**

This study is based on 2,754 responses from Nebraskans living in non-metropolitan counties in Nebraska. A self-administered questionnaire was mailed to 6,200 randomly selected households. Metropolitan counties not included in the sample were the six Nebraska counties that are part of the Omaha, Lincoln and Sioux City metropolitan areas. All of the other 87 counties in the state were sampled. The 14 page questionnaire included questions pertaining to well-being, access to services, environment, public policy issues, and employment. This study will report only on the portion of the survey that focused on employment and related issues. A 45% response rate was achieved using the Total Design Method (Dillman, 1978). The sequence of steps in the survey process were:

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

### *Respondent Profile*

The profile of the respondents reflects an aging population. The average respondent was 53 years of age. Seventy-five percent were married, and seventy percent lived in a town or village. On average, respondents had lived in their current town or village 32 years. Sixty percent of the respondents were living in towns or villages smaller than 5,000 people. Eighteen percent indicated they were farmers or ranchers. Thirty-three percent reported that they worked in a professional/technical or administrative job.

Sixty-two percent of the respondents reported an approximate household income from all source, before taxes, for 1995 of below \$39,999. Twenty-three percent reported incomes of over \$50,000. Ninety-one percent had attained at least a high school diploma.

## Findings

A large amount of data was generated from the Rural Poll and is reflected in the subsequent tables and figures. Only selected comments will be made on the data presented. The reader is encouraged to study the tables and figures to draw additional conclusions and insights.

### Nebraskans and Work

Rural Nebraskans were asked the following questions pertaining to their employment:

*Did you have at least one job in 1995? (Yes or No)*

*If yes, indicate the number of jobs you held in 1995 that were of each type listed:*

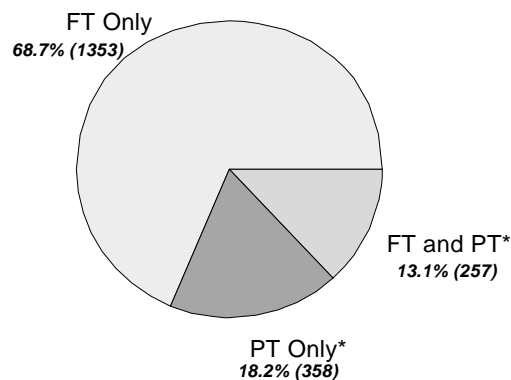
*Year round, full-time?*

*Year round, part-time?*

*Seasonal (either full- or part-time)?*

Of the 1,968 respondents reporting having a job, 69% percent reported having a full-time year round job and no other employment. Thirteen percent reported having a full-time and part-time job and eighteen percent reported having only a part-time job. Regionally, South Central residents were more likely to have only a full-time job and no other jobs (71%), while Southeast region respondents were more likely to have a part-time job only (21%) or a full-time and part-time job (16%). (See Table 1 for breakdowns by category, see Figure 3 for county breakdowns by region).

**Figure 1. Rural Nebraskans' Employment Structure**



\* Part-time is identified as a seasonal and/or part-time job.

The size of the community rural Nebraskans live in was somewhat related to the number of jobs an individual had. Respondents living in communities with 10,000 or more population were more likely to have a full-time job and no others, compared to residents in smaller places -- especially in communities of 100 to 499 people. Residents living in this small size of community were more likely to have only part-time jobs (22%) or a full-time job and another part-time or seasonal job (17%). Women were more likely than men (29 percent to 15 percent) to have part-time employment only.

Older rural residents (65 years and older) were more likely to have only part-time jobs, while younger residents were also more likely to have a full-time position and an additional part-time or seasonal position. Service workers and manual laborers were most likely to have a part-time job only (28% and 25% respectively). Twenty percent of rural Nebraskans working in administrative support positions held a full-time and a part-time position, compared to only ten percent of manual laborers who had multiple jobs.

Household income was also related to the types of employment patterns among rural Nebraskans. Forty-eight percent of those with less than \$10,000 of income in 1995 had only a part-time job, compared to nine percent of those making over \$75,000 per year. Less than 10% of those making \$40,000 per year or more were employed only part-time.



## **Rural Nebraskans and Benefits**

In recent years the question of how to pay for health insurance, child care, retirement programs, and other social nets for our citizens has been raised. A basic question is what benefits do rural Nebraskans now have? Where do they receive these benefits? Who has what blend of benefit packages? To address these questions, the respondents to the Rural Poll were asked the following questions:

*Listed below are benefits some people receive from their employer. However, some people receive these benefits from other sources. Please indicate from which source(s) you receive each benefit.*

*Paid vacation*

*Paid sick leave*

*Health insurance*

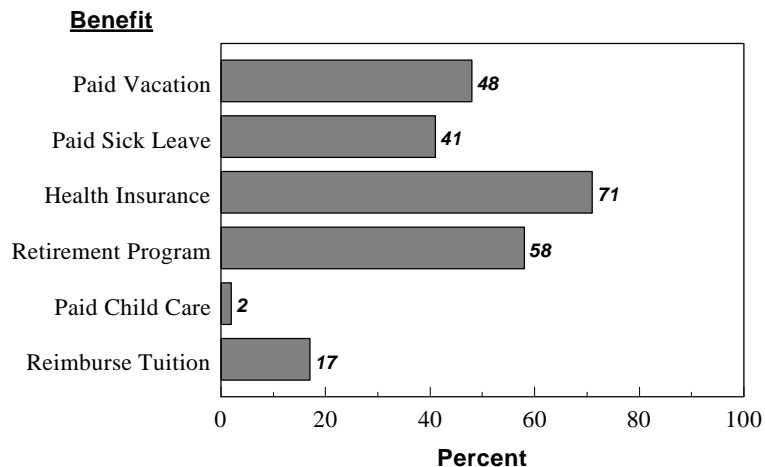
*Retirement program*

*Paid child care*

*Educational tuition reimbursement*

Figure 2 shows the benefits asked about and the percentage of respondents saying they receive these benefits from either their employer or other sources.

**Figure 2. Percent of Rural Nebraskans Receiving Benefits from Employer or Other Sources**



Health insurance is the most common benefit received by rural Nebraskans, although 11% do not have health insurance. Forty-eight percent said they received coverage from their employer, while twenty-three percent indicated they received health insurance from other sources. (See Table 1 for a complete breakdown by categories). Regional differences exist as to whether or not residents have health insurance and where they receive the benefits from. Northeast, South Central, and Southeast residents are more likely to have health insurance benefits provided by their employer (59%, 57%, and 56% respectively) than residents in the Panhandle (47%).

Thirty-seven percent of residents living in communities of 100 or less people have health insurance provided by their employer, while sixty-eight percent of those living in communities of 10,000 people or more have health insurance paid by their employer. Residents living in towns of less than 100 are also more likely to receive health insurance from other sources or to not have health insurance (27% and 17%), compared to fifteen percent of those living in towns of 10,000 or more who receive benefits from other sources and only ten percent of residents living in these larger towns do not have health insurance.

Women are more likely to not have health insurance than men (15% to 10%). Income is also related to whether or not a rural Nebraskan has health insurance. Thirty-eight percent of respondents making less than \$10,000 in 1995 do not have health insurance, twenty-three percent of those making between \$10,000 and \$19,999 per year reported not having health insurance, and fourteen percent of those making \$20,000 to \$29,999 had no health insurance. The young and old are most likely to report not having health insurance. Fifteen percent of those 19 to 29 years of age and 65 years of age or older reported not having health insurance.\* Workers reporting occupations of manual laborer and service were more likely to report not having health insurance than workers reporting occupations of farming/ranching, sales, administrative support, skilled labor, or professional/administrative.

\* With respect to the elderly, this is a problematic finding in that Medicare provides coverage to virtually everyone over age 65.

### *Retirement Program*

A difference exists by where individuals live as to whether they have a retirement program. Thirty-three percent of those residents living in communities of less than 100 people do not have retirement programs, compared to eighteen percent of those living in towns of over 10,000 people. Thirty-two percent of those aged 19 to 29 years do not have a retirement program. (See Table 1). Individuals working in the service sector, farming/ranching, and as manual laborers are more likely to report they do not have a retirement program (33%, 34%, and 38%).

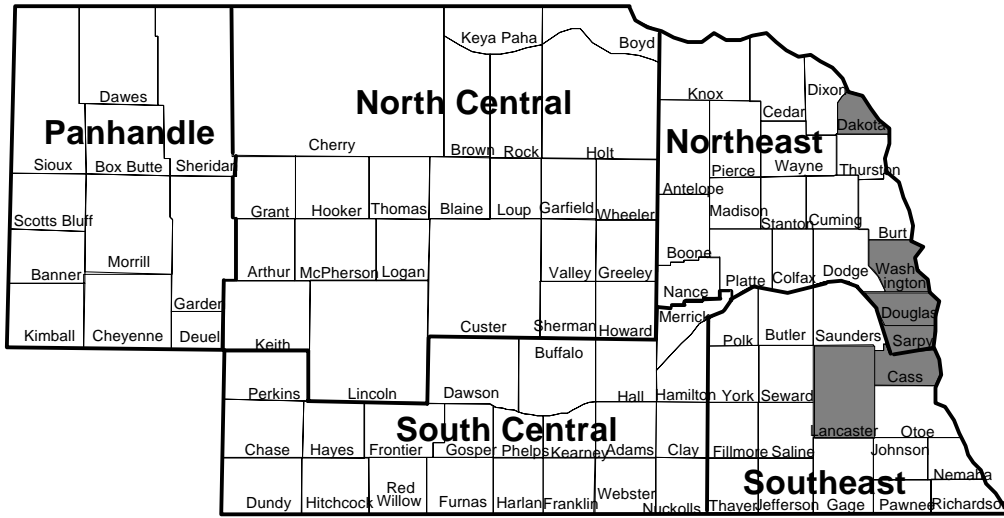
### *Paid Vacation and Additional Benefits*

Residents living in the North Central region of Nebraska are most likely to report they have no paid vacation (31%) compared to twenty-one percent in the Northeast region of the state who report not having a paid vacation. Size of community is also related to the availability of a paid vacation. Forty percent of those living in towns of less than 100 report having no paid vacation compared to seventeen percent of those living in towns of 10,000 or more. Part-time workers and those earning less than \$10,000 annually were less likely to have paid vacations in comparison to full-time workers and those with higher incomes, respectively.

Rural Nebraskans are less likely to have paid sick leave, child care, and educational benefits in comparison to paid vacation, health insurance, and retirement benefits. Among those who are least likely to have sick leave benefits are those who have part-time employment; who live in towns with less than 1,000 people; who have lower incomes; and who are manual laborers or involved in farming/ranching.

Among those who are least likely to have child care benefits are those holding both full-time and part-time jobs; who have an annual income of \$40,000-\$49,000; and who are less than 40 years of age. Among those who are least likely to have educational tuition reimbursement are those with annual incomes of \$10,000 or less; who have occupations in the service, sales, and farming/ranching sectors; and who are less than 30 years old.

**Figure 3. Regions of Nebraska**



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

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