Perceptions of the Quality of Life Among Residents of Crete, Nebraska

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Potter, James; Cantarero, Rodrigo; Yan, X. Winston; Larrick, Steven; Ramirez, Blanca E.; and Keele, Heather, "Perceptions of the Quality of Life Among Residents of Crete, Nebraska" (2001). *Community and Regional Planning Program: Faculty Scholarly and Creative Activity*. 9.  
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Perceptions of the Quality of Life Among Residents of Crete, Nebraska

A study prepared by a research team from the College of Architecture at the University of Nebraska-Lincoln

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With special thanks to:
Mayor Judy Henning
Becky Kalkwarf, Community Development Coordinator
Darlene Williams, Ph.D., Doane College
Jan Sears, Crete Public Schools
And the citizens of Crete, Nebraska

October 2001

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ACKNOWLEDGEMENTS

The research team would like to thank the many community representatives who demonstrated an interest in the research and assisted in bringing success to this project. Especially helpful were Judy Henning, Mayor of the city of Crete; Becky Kalkwarf, Community Development Coordinator for the city of Crete; Dr. Darlene Williams, Director of Career Development at Doane College; Dave Boss, Larry Barrett and Rich Martinez, of Farmland Industries; and Jan Sears of the Crete Public Schools.

Becky Kalkwarf and Jan Sears deserve special recognition for organizing the three focus groups. They took care of the logistics and recruited local residents to share their perceptions and opinions about housing and quality of life issues in Crete.

An expression of gratitude is also due to those who helped conduct the actual community survey. With assistance from Dr. Darlene Williams from Doane College, several persons were recruited and trained as interviewers: Jessica Allen, Rayito L. Anderson, Laci Clark, Samuel Greenwell, Numa Novoa, Sonja Heiss, Blanca Hernandez, Amanda S. Kunze, Katharine Lamarche, and Victoria Reis.

Finally, special thanks go to the Lavonne and James Clarke Independent Grocer Community Planning and Design Fund, which provided funding for this research. The Clarke Fund is an endowment that supports community planning and design projects in the central Nebraska communities served by the Clarke family's independent grocery stores.
EXECUTIVE SUMMARY

Crete, Nebraska, (population 6,028) is on the cutting edge of a global economy in which people are migrating to places that offer jobs and a better quality of life. In the year 2001, when this study was conducted, Crete's local Farmland pork processing plant was expecting to increase its workforce from 1,200 to 1,650. In today's economy, these 450 new jobs are likely to attract workers from around the world. In recent years, for example, workers have come to Crete from Vietnam, Korea, Laos, Croatia, Serbia, Iraq, and from countries throughout Latin America.

Demographic changes like these are having profound impacts on small rural communities like Crete. They tend to bring renewed economic vigor but they also present a complex array of physical, social, psychological, and cultural challenges. To better understand these challenges from a local perspective, a research team from the College of Architecture at the University of Nebraska-Lincoln has developed a process to allow local residents to express their perceptions of the changing quality of life in their community. This process provides an opportunity to compare and contrast perceptions of the quality of life among long-term residents (over 15 years in the community) and short-term residents (less than five years in the community).

Based on a series of focus group meetings and an in-depth door-to-door survey of nearly 100 households in Crete, the following conclusions were reached about resident perceptions:

1. Crete residents enjoy a good quality of life.
2. Improvements are needed in providing housing to meet the needs of Crete.
3. Long-term residents tend to feel that conditions are worsening and short-term residents tend to feel conditions are improving.
4. Short-term residents tend to feel higher levels of stress than long-term residents do.

The study concludes with a series of recommended activities that seek to build upon the strengths that Crete offers as a community.
Perceptions of the Quality of Life
Among Residents of Crete, Nebraska

INTRODUCTION

I. An Overview of Crete, Nebraska

Crete is located in Saline County, about a 24-mile drive from Lincoln, the capitol of Nebraska. Saline County has been experiencing growth in population and change in the racial/ethnic makeup of its residents. According to the U.S. Census, Saline County’s population rose from 12,715 in 1990 to 13,843 in 2000. This is an additional 1,128 residents, or an 8.9% increase in population. During that same period, the Hispanic/Latino population grew by 911 persons, or 81% of the population growth for the county.

Similar to other Nebraska counties, Saline County’s demographic change can be attributed mainly to the increase in one or two communities. Saline County’s population increase is primarily due to the increase in Crete’s population. According to the U.S. Census, Crete’s total population increased from 4,841 in 1990 to 6,028 by the year 2000, an increase of 1,187 people, or 24.5%. In effect, the net population of Saline County outside of Crete fell by 59 people from 1990 to 2000.

Demographic changes occurring in Crete appear to be due to a combination of the following factors: 1) the availability of employment opportunities at Farmland, a pork processing plant; 2) the resettlement of refugees through organizations located in Lincoln; 3) word-of-mouth invitations by current Crete residents to their friends, families and acquaintances; and 4) Lincoln residents preferring the small town atmosphere that Crete offers.

II. A Collaboration between the UNL College of Architecture and the City of Crete

In the fall of 2000, Steven Larrick, Community Development Coordinator for UN-L’s College of Architecture, contacted representatives of the city of Crete to discuss the possibility of conducting a quality of life study in Crete similar to one completed by the research team in Schuyler, Nebraska, in 1996. [Residents’ Perceptions of Housing and the Quality of Life in Schuyler, Nebraska, (Potter et al., May 1996)] On December 13, 2000, the research team met with representatives of the city of Crete, Farmland Industries and Doane College to review the Schuyler study and to discuss whether there was community support for doing a similar study in Crete. The response from community representatives was positive. Local leaders reported that the Farmland plant was expecting to increase its workforce of 1,200 by another 450 employees in the upcoming year. An assessment of this type was considered a useful undertaking in order to help the city chart a preferred future by better understanding the perceptions of the quality of life among Crete residents.
III. **Research Focus & Objectives**

The focus of the study was on understanding how various environmental factors affect the quality of life for newly-arrived and long-time residents. In particular, housing conditions and how they relate to other quality of life factors were studied. The City of Crete and Doane College provided assistance in coordinating meetings, focus group sessions, and recruitment of interviewers for data gathering. The study became a collaborative effort between the City of Crete and the UN-L College of Architecture study team. The following are objectives of the housing and quality of life study conducted in Crete:

A. To identify and assess the physical, social and cultural factors which are sources of stress for recent migrants and long-time residents of Crete, Nebraska.

B. To better understand and define the relationships between physical, social and cultural stressors and the well-being of residents.

C. To enhance the knowledge base regarding relationships between the residential environment and human well-being in Crete, Nebraska.

D. To suggest potential means for alleviating the stress experienced by long-time and newly-arrived residents, including recommendations for meeting the residential needs of Crete, Nebraska.

IV. **Methodology**

The methodology utilized in this study can be summarized in four phases. The first phase was a trust-building stage between University researchers and leaders in the city of Crete. The second phase involved identifying local housing and quality of life issues through a literature search and resident-centered focus groups. The third phase entailed gathering information from Crete residents through door-to-door interviews. Finally, the fourth phase involved analyzing results of the questionnaire and providing recommendations to the City of Crete.

A. **PHASE I: Establishing Trust**

The main goal of this phase was to build trust with city officials in order to gain their participation in the study of housing and quality of life issues. This stage was also important because researchers were able to familiarize themselves with resources serving the general community as well as those serving newly-arrived residents.

An initial meeting on December 13, 2000, between UN-L researchers and Crete officials marked the first of several meetings where the information provided became the vehicle for coordinating focus groups; designing and testing the questionnaire; locating the target population, and; hiring Doane College students and others as interviewers.
B. PHASE II: Identifying Issues

The primary goal of this phase was to gather information from meetings, conduct a literature search, collect newspaper articles, utilize U.S. Census data, and gather feedback from focus groups. The literature search (i.e. newspaper articles) helped to provide a picture of the historical forces that have shaped current condition in Crete. Furthermore, the focus groups (at least one for each target group) became a means of better understanding community residents' perceptions of the housing and quality of life issues. The following information obtained from various sources proved to be very critical in the design of the questionnaire tool.

1) Community Information: A very useful document was Crete, Nebraska: A Progressive Community with Hometown Charm and Character, a booklet developed in 2000 for the city's nomination as "Community of the Century" through the Nebraska Community Improvement Program.

2) Crete History: Crete has a population of 6,028 and has seen an increase of 24.3% since 1990. The following is a brief outline of the city's history and the reasons behind its growth:

- 1870-----Crete was founded.
- 1872-----Doane College was founded.
- 1869-----Crete Mills (a division of the Lauhoff Grain Company) was established. It produces food grain products.
- 1910-----Douglas Manufacturing opened and manufactures voting equipment.
- 1965-----Allen Products Company (now Friskies Pet Care Company) was established. It manufactures all-meat dog food.
- 1975-----Farmland Foods, Inc. was established. It processes pork for the national and international market.
- 1984-----First 12-15 Vietnamese employees hired at Farmland.
- '89-'90---More Vietnamese families came to Crete for resettlement.
- Early 90's--Hispanics start moving to Crete from other meatpacking communities.
- Late 90's--Bosnians moved to Crete through resettlement programs.
- Dec. 17, 2000--Farmland has an ongoing expansion and an $11-an-hour starting wage. The number of employees is 1,300. Expansion for the plant includes adding a second slaughter shift and many more jobs numbering in the hundreds. (Journal Star, Sunday, December 17, 2000). According to Farmland officials who participated in a meeting with the research team, 50% of the workers currently live in Crete and Wilber and the other 50% live in Lincoln.

3) Employment: Crete has three companies where recent immigrants tend to be employed: Farmland, Friskies, and Crete Mills. The company with the greatest number of immigrants is Farmland, followed by Crete Mills (with 210) and then Friskies (with 30). In comparison to Farmland, Friskies and Crete Mills have more of a stable workforce because the work is easier and more long-term residents work there.

Currently, Farmland has approximately 1,400 total employees, including production and administration. Because of the ethnically diverse employment population at Farmland, thirteen
(13) languages are spoken at the plant. The different racial/ethnic groups employed by Farmland include Hispanic (250-300); Vietnamese (200-250); Bosnian (50-60); Chinese; Korean; Laotian; Croatian; Russian; and Iraqi.

4) Migration: As for a history of recent migration to Crete, approximately 15 Vietnamese came to Crete in 1984 to work at Farmland. Thereafter, more Vietnamese came to Crete and could be considered the first “new immigrants” to the community. In the early 1990’s Hispanics began to move into many communities across Nebraska. Crete’s resident population became more diversified when Hispanics began to move from places like Lexington, Grand Island, and Schuyler. Crete offered job opportunities for these new residents. After the Hispanic population began to increase, persons from Bosnia were resettled in Crete or Lincoln through resettlement programs.

Although, the migration of persons of various ethnic backgrounds may have presented challenges to Crete leaders and community residents, this has also given opportunities to engage in more culturally diverse dialogues and events. According to Farmland officials, the company has a Communications Committee designated to create programs celebrating diversity. For example, in 1999, a soccer team including Hispanic and Vietnamese players received sponsorship from the company. Furthermore, the Hispanic community is becoming more established in Crete since they are opening up restaurants and grocery stores.

C. PHASE III: Surveying for Resident Perceptions

On February 13, 2001, the Quality of Life Study Team began to develop the survey instrument for Crete, while utilizing the Schuyler questionnaire as a baseline. In developing the questionnaire, the following elements were utilized to come up with a final draft: two focus groups with short-term residents (less than 5 years) and one focus group with long-time residents (more than 15 years). (See Appendix- Research Team Note “Include focus group questions in the Appendix.) Some of the issues identified by newly arrived residents included: integration, communication, understanding federal and local laws/rules/regulations, the impact of being undocumented on obtaining a driver’s license/health insurance/auto insurance, lack of transportation, and a need for diversified shopping areas.

On February 27, 2001, researchers met with the Crete collaborating team to discuss the survey draft. Input was provided by city officials and the final changes were made. The questionnaire was tested in English and Spanish and made available to Doane College students to conduct in the community. Doane students were trained as interviewers on March 27, 2001, and other interviewers were utilized from other research projects Dr. Rodrigo Cantarero was running.

The goal of the study was to provide an assessment of quality of life issues as perceived by both the recently arrived residents and the long-time residents; the stress associated with changes in the community; and how their well being has been affected as a result of these changes.

D. PHASE IV: Analyzing the Survey Results

Participants of the long-time resident interviews were individuals who had lived in Crete prior to January 1986. Newly arrived residents can be defined as persons who moved to Crete
since January 1996. No Crete residents who moved to Crete after January 1986 and before January 1996 were interviewed. Besides meeting the resident requirement, potential participants had to meet the age requirement of currently being 20 years of age or older. The following are results of interviews conducted in the Crete community.

V. Survey Results

When considering the results of the survey there are many ways to present the information. To facilitate understanding, the results have been organized into two sections. The first section lists the questions in which the perceptions of long-term and short-term residents are similar. The second section lists those questions for which perceptions of long-term and short-term residents are significantly different. Each table has the questions organized under the following major headings from the survey:

1. Housing Concerns I (Personal Residence Issues)  7. Contributors to the Current Housing Condition
2. Resident Satisfaction  8. Physical Issues
4. Housing Concerns II (Neighborhood & City-wide Issues)  10. Social/Cultural Issues
5. Changes in Crete  11. Economic Issues
6. Priorities  12. Stress-Related Concerns
7. Contributors to the Current Housing Condition
8. Physical Issues
9. Services Issues
10. Social/Cultural Issues
11. Economic Issues
12. Stress-Related Concerns
13. Health-Related Issues

A. Similarities in perception between long-term and short-term residents:

1. Housing Concerns I (Personal Residence Issues)
   - Long-term and short-term residents are generally satisfied with housing conditions in their personal residences, and more specifically:
     a) Both groups rated the condition of appliances as good (78.7% of long-term and 68.6% of short-term residents).
     b) Both groups rated plumbing conditions generally rated good (an average of 73%).
     c) Both groups reported few problems with rodents or bugs in their residence (an average of 83% expressed satisfaction).

2. Resident Satisfaction
   - Long-term and short-term residents tend to be satisfied with many aspects of the community, and they agree on the following:
     a) Agree they have adequate off street parking.
     b) Agree they are satisfied with the level of safety from being a victim of a crime while in their residence.
     c) Agree they are satisfied with the overall physical condition of their residence.
     d) Generally agree they are satisfied with the size of their residence, though 10% more of the long-term residents were satisfied than the short-term residents.
3. **Privacy**
   - Both long-term and short-term residents tend to agree that they have sufficient privacy from neighbors.

4. **Housing Concerns II (Neighborhood and City-wide Issues)**
   - Long-term and short-term residents agree about housing issues within the context of their neighborhood and the city of Crete, including the following issues:
     a) Both groups of residents rate the quality of housing in their neighborhood as somewhat good.
     b) Both groups rate the maintenance of housing in their neighborhood as somewhat good.
     c) Both generally agree that the availability of rental assistance for families in Crete is somewhat good: 35.9% of short-term residents and 45.2% of long-term residents.

5. **Changes in Crete**
   - Long-term and short-term residents do not agree on this subject.

6. **Priorities**
   - Long-term and short-term residents have some similar priorities when it comes to improving housing conditions in Crete, including the following:
     a) Building more houses for households with modest incomes is important to 72% of short-term residents and 79.5% of long-term residents.
     b) Both groups are divided when it comes to rating the importance of building more upscale homes: 44% of short-term residents rated this as less important, and likewise 41.3% of long-term residents rated this as less important. However, an average of 32.3% of both groups rated this as important.
     c) Building more rental apartments is important to 80.4% of short-term residents and 69.6% of long-term residents.

7. **Contributors to Current Housing Conditions**
   - Long-term and short-term residents agree on many aspects of the current housing condition in the city of Crete.
     a) Both groups agree that the aging of resident population is an important factor contributing to the current housing conditions.
     b) Both groups agree that the economic conditions of the population are an important factor contributing to the current housing conditions.
     c) Both groups agree that the city housing policies is an important factor contributing to the current housing conditions.
     d) Both groups agree that zoning is an important factor contributing to the current housing conditions: 63.6% of long-term residents and 57.4% of short-term residents.
     e) A total of 54.5% of long-term residents rated the increase in lower paying jobs as an important factor contributing the current housing conditions, while only 44.9% of short-term residents rated it as important.
8. **Physical Conditions in the Community**
   - Long-term and short-term residents are satisfied with physical conditions in the city of Crete.
     a) Both groups are satisfied with the level of street maintenance in the neighborhood.
     b) Long-term and short-term residents are satisfied with the garbage collection.
     c) The overall visual attractiveness of the neighborhood is rated as satisfactory by both groups of residents.
     d) An average of 73.7% of all residents rated the overall quality of air in the neighborhood as satisfactory: 76.9% of short-term and 70.2% of long-term residents.
     e) The adequacy of public services is generally agreed to be satisfactory, with 75.5% of short-term residents rating and 66.0% of long-term residents.

9. **Services Issues**
   - Long-term and short-term residents agree in their satisfaction with some aspects of service in the city of Crete.
     a) Both groups are satisfied with the level of police protection.
     b) Both groups are satisfied with their access to recreation services.
     c) Rating the accessibility of retail in Crete, 31.3% of residents expressed satisfaction and 48.5% of residents expressed dissatisfaction.
     d) A majority of both groups expressed satisfaction with health care services: 59.6% of long-term residents and 52.9% of short-term residents.

10. **Social/Cultural Issues**
    - Long-term and short-term residents agree on most social/cultural issues in the city of Crete.
      a) Both groups are satisfied with the “sense of community” in Crete.
      b) Generally both groups are satisfied with the cooperation among neighbors, with a larger percentage of short-term residents being satisfied.

11. **Economic Issues**
    - Long-term and short-term residents agree on economic issues, and yet the responses are very spread out and there is no distinct consensus.
      a) While 31.3% of short-term residents and 34.1% of long-term residents are satisfied with the availability of employment for people in Crete, 39.6% of short-term residents, and 29.3% of long-term residents are unsatisfied.
      b) While 29.5% of short-term residents and 36.4% of long-term residents are satisfied with Crete’s ability to attract new businesses, 31.8% of short-term residents and 38.6% of long-term residents are unsatisfied.

12. **Stress Related Concerns**
    - Long-term and short-term residents agree on many stress related concerns.
      a) Both groups agree they can rely on friends for support in times of need.
      b) Both groups agree living in Crete is beneficial for their family.
      c) Both groups disagree life in Crete is very stressful.
      d) Both groups agree they would recommend their immediate neighborhood to a friend.
e) Both groups disagree that an inability to communicate with others is stressful for themselves.

f) While 45.7% of long-term residents and 38.5% of short-term residents do not see their level of income as a source of stress for them, 42.3% of the short-term residents and 26.1% of long-term residents see their income as a source of stress.

g) A total of 54.5% of long-term residents and 45.8% of short-term residents do not perceive racial discrimination as a source of stress.

h) While 41.2% of short-term residents and 50.0% of long-term residents do not perceive their job as a source of stress for them, 41.2% of short-term residents and 28.6% of long-term residents agree that their job is a source of stress.

13. **Health Related Issues**
   - Both groups tended to rate their health as somewhat good (61.7% of long-term and 69.8% of short-term residents).

**B. Differences in perception between long-term and short-term residents**

1. **Housing Concerns I (Personal residences)**
   - Long term and short-term residents only disagree on one aspect of housing: The majority of short-term resident's rent and the majority of long-term residents own their homes.

2. **Resident Satisfaction**
   - There are no significant differences of perception between long-term and short-term residents in this area.

3. **Privacy**
   - While 86.7% of long-term residents agree they have enough privacy from others in their residence, only 69.2% of short-term residents agree.

4. **Housing Concerns II (Neighborhood and city-wide issues)**
   - Long-term and short-term residents do not have significantly different perceptions in this area.

5. **Changes in Crete**
   - Long-term and short-term residents have differing perceptions on many issues regarding changes in Crete.
     a) Long-term residents feel that the sense of community has gotten worse, and short-term residents generally feel that it has gotten better.
     b) Long-term residents feel that cultural relations have gotten worse, and short-term residents feel that they have gotten better.
     c) Long-term residents feel that crime conditions have gotten worse, and short-term residents feel that they have gotten better, or they have a neutral opinion.
     d) Long-term residents feel that crowding conditions have gotten worse, and short-term residents feel that they have gotten better, or they have a neutral opinion.
e) While 57.7% of short-term residents and 51.1% of long-term residents feel that economic conditions have gotten better, 19.1% of long-term residents feel that it has gotten worse, as compared to only 3.8% of short-term residents.

6. **Housing Priorities**
   - Long-term and short-term residents have some differing opinions on priorities for improving housing conditions in Crete.
     a) While 90.7% of long-term residents feel it is important to build more housing for elderly, only 53.1% of short-term residents feel it is important.
     b) While 75.6% of long-term residents and 46.9% of short-term residents feel it is less important to build more trailer parks, 38.8% of short-term residents feel it is important to build more trailer parks.

7. **Contributors to the Current Housing Condition**
   - Long-term and short-term residents have different perception on what affects the current housing condition.
     a) While 87.0% of long-term residents feel that the population increase is an important factor contributing to current housing conditions, only 66.7% of short-term residents feel so and 25.5% of short-term residents were neutral on the issue. Whereas 7.8% of short-term residents felt that population growth was a less important issue, no long-term residents viewed this factor as less important.
     b) While 91.5% of long-term residents feel that an increase of industrial activity in the area is an important factor contributing to the current housing condition, only 72.0% of short-term residents agree.

8. **Physical Issues**
   - Long-term and short-term residents only have one response to physical issues in which the two groups had a difference of perception: Short-term residents are typically satisfied with the traffic that goes through their neighborhood, however long-term residents were neutral on this topic.

9. **Services Issues**
   - There are no significant differences of perception between long-term and short-term residents in this area.

10. **Social/Cultural Issues**
    - There are no significant differences of perception between long-term and short-term residents in this area.

11. **Economic Issues**
    - There are no significant differences of perception between long-term and short-term residents in this area.

12. **Stress-Related Concerns**
    - Long-term and short-term residents have many differences in perception regarding stress-related concerns.
a) While 67.4% of long-term residents do not perceive that feeling isolated is a source of stress, only 41.2% of short-term residents felt that way. A total of 31.4% of short-term residents agree that feeling isolated is a source of stress for them.
b) Long-term residents tend not to feel pressure to do better, advance or succeed, while short-term residents tend to feel pressure to do better.
c) While 66.0% of short-term residents do not feel that the social or cultural differences of people in the community are a source of stress, only 44.7% of long-term residents agreed. However 27.7% of long-term residents remained neutral on this topic.
d) While 76.1% of long-term residents do not perceive the lack of transportation as a source of stress, only 58.0% of short-term residents feel the same way. Conversely 34.0% of short-term residents say that lack of transportation is a source of stress.
e) Long-term residents tend to be satisfied with their level of income, but short-term residents are more evenly distributed on this point and more neutral.

13. Health Related Issues
   - There are no significant differences of perception between long-term and short-term residents in this area.

VI. Summary and Recommendations

Crete is experiencing significant population growth due largely to the expansion of its local Farmland pork processing plant. This is creating a complex array of physical, social, economic and cultural opportunities and challenges for the community. To better understand and respond to these challenges, representatives from the community worked with a research team from the UNL College of Architecture to develop and conduct a door-to-door survey of nearly 100 households. Residents were able to express their satisfaction and dissatisfaction with a wide range of household and community amenities. By distinguishing between long-term residents (more than 15 years) and short-term residents (less than five years), researchers were able to identify areas in which long-term and short-term residents agree and those areas in which there are gaps in perception regarding quality of life in the community.

This summary lists some of the key points that can be drawn from the surveys through the written report and charts. This section completes the report by providing some recommendations for Crete by the research team. These recommendations are limited to the researchers' knowledge, and should not be considered the only course of action. It is suggested that the Crete community use its own expertise to come up with more recommendations and to pursue a plan of action that best fits the needs of the residents.

A. Summary of Key Points

1. Crete residents enjoy a good quality of life. In the majority of the survey results, residents expressed an appreciation for the good quality of life in Crete, and said:
   - There is a “sense of community” in Crete, and cooperation among neighbors.
   - They can rely on friends for support in times of need.
   - Living in Crete is beneficial for their family.
   - They would recommend their immediate neighborhood to a friend.
• They feel safe from crime while in their residence, and there is a good level of police protection.
• There is adequate off street parking.
• The level of street maintenance in the neighborhood, garbage collection, and the overall visual attractiveness of the neighborhood are good.
• Access to recreational services is good.

2. **Additional efforts are needed to better meet the housing needs of Crete.** Both long-term and short-term residents agree on factors contributing to the current housing conditions, as well as on the housing priorities of the community.

   • The following are the agreed upon factors which contribute to local housing conditions:
     a) Population increases (Appendix B, Chart 24)
     b) Industrial activity (Appendix B, Chart 25)
     c) City housing policies (Appendix B, Chart 26)
     d) Aging population (Appendix B, Chart 27)
     e) Lower paying jobs (Appendix B, Chart 28)
     f) Economic conditions (Appendix B, Chart 29)
     g) Zoning (Appendix B, Chart 30)

   • The following are agreed upon housing priorities for the community:
     a) Modest income houses (Appendix B, Chart 19)
     b) Rental apartments (Appendix B, Chart 21)
     c) Elderly housing (Appendix B, Chart 22)

   • There is a greater need for affordable housing due to all of the economic factors, and a great need for elderly housing because of an aging population.

   • Many short-term residents say that the availability of rental assistance is somewhat poor (Appendix B, Chart 13).

3. **Long-term residents tend to feel conditions are worsening, while short-term residents tend to feel conditions are improving.** It is important to notice the split in perception between the two groups of residents, and these observations can be found in the survey results.

   • Long-term residents feel the following conditions are getting worse, and short-term residents feel they are getting better:
     a. The “sense of community” (Appendix B, Chart 14)
     b. Cultural relations (Appendix B, Chart 15)
     c. Crowding conditions (Appendix B, Chart 17)

4. **Short-term residents tend to feel higher levels of stress than long-term residents.** This can be seen in Appendix B, Chart 50. In general, both groups do not feel that life in Crete is very stressful (Appendix B, Chart 44), however, the amount of stress perceived is different.

   • Short-term residents feel higher amounts of stress than long-term residents due to the following factors:
     a) Income levels (Appendix B, Chart 43)
     b) Communication (Appendix B, Chart 45)
     c) Feeling isolated (Appendix B, Chart 48)
     d) Job (Appendix B, Chart 47)
     e) Racial discrimination (Appendix B, Chart 51)
     f) Lack of transportation (Appendix B, Chart 53)
B. Recommendations and Suggested Actions

Residents of Crete tend to know their community better than anybody else. It may be presumptuous for outsiders to suggest recommendations and possible actions to take to improve the quality of community life. At the same time, it is sometimes useful to have an independent outside group like this research team survey community residents and study their perceptions to try and come up with some ideas to consider for recommendations and suggested actions.

1. **Build on existing community initiatives that can make Crete's good quality of life even better.** Actions to consider include:

- Strengthen and expand existing initiatives to welcome new residents into the community.
- Look for ways to diversify and strengthen Crete's retail services since many residents admit to driving to Lincoln for the majority of their shopping needs.
- Provide suggestion boxes in local retail and grocery stores and encourage newcomers to make suggestions for new products to stock in the community.
- Study the impact of a rural community on that of an urban one. For example, residents of Crete may be driving to Lincoln for employment or housing opportunities and vice versa.
- Continue Crete's involvement in the Nebraska Community Improvement Program.

2. **Continue to explore ways to better provide for local housing needs in Crete.** Actions to consider include:

- Explore strategies to protect homes in the floodplain from flooding or to raise or relocate homes out of the floodplain.
- Study the city's housing and zoning codes for ways to enhance the capability of meeting local needs for affordable housing.
- Explore the expanded use of HUD's Section 8 rental subsidies in Crete.
- Continue working with all institutions and resources available to support the conservation and development of housing. Key partners and resources include, but are not limited to:
  - The Nebraska Department of Economic Development
  - The U. S. Department of Housing and Urban Development
  - The Nebraska Housing Trust Fund Board
  - Fannie Mae
  - The Federal Home Loan Bank
  - Nebraska Investment Finance Authority
  - USDA Rural Development
  - Nebraska Department of Health and Human Services
  - Habitat for Humanity
  - Nebraska Housing Resource Program
  - Nebraska Mortgage Bankers
  - MidAmerica Strawbale Association
  - Nebraska Energy Department
  - Blue Valley Community Action Agency
  - Southeast Nebraska Economic Development District
  - Nebraska Community Housing Development Organization (CHDO)
3. **Enhance community unity and cohesiveness by bridging the gap in perceptions between long-term and short-term residents.** Actions to consider include:

- Continue providing opportunities for long-term and short-term residents to engage in dialogue and cultural experiences.
- Raise awareness about ethnic foods by sharing foods and sharing recipes. Host cooking classes with different ethnic groups demonstrating how to cook different popular dishes.
- Provide suggestion boxes in local grocery stores to learn what ethnic foods to stock. Ask for input and bring in new products that keep food shopping dollars in Crete.
- Build cultural learning experiences into school and church activities.
- Continue to provide stories in the local newspaper celebrating diversity and telling the success stories of hard-working immigrants and their contributions to the community.
- Provide local news stories that dispel myths, misconceptions and prejudices.
- Continue efforts to provide ethnic cultural events throughout the year, like Crete's recent Cinco de Mayo celebration.

4. **Help make the transition easier and less stressful for newly-arrived residents.** Actions to consider include:

- Provide more opportunities for newly-arrived residents to become oriented to Crete, to the State of Nebraska, and to U.S. customs, norms, and resources. This is especially important for basic requirements, such as having auto insurance, health insurance, and having a checking/saving account.
- Build community orientation skills into ESL classes and into the public schools.
- Explore transportation options that allow newcomers to get where they need to go.
- Continue to develop leadership opportunities for new-arrivals, as they are socially and economically important to the community.
- Encourage changes in local or state policy to help integrate the newly-arrived residents. For example, if individuals who do not have social security numbers could have access to auto insurance, in turn they would be able to properly register their vehicles. The community as a whole is then protected because we will have more insured motorists on the road.
- Highlight stories of immigrant families contributing to the community.
CURRENT RESIDENCE

The first few questions are related to your current residence.

1. How long have you lived in Crete? _____ years or _____ months
2. How long have you lived in your current residence? _____ years or _____ months
3. How many people usually live in your residence? _____
4. How many of the people you live with are members of your household? _____
5. How many of the people you live with are under 18 years? _____
6. How many rooms in your residence are designed as bedrooms? _____

Rate the conditions of the following

7. Heating/Ventilation/Air Conditioning
   - Poor
   - Neutral
   - Excellent
   - No opinion/NA
8. Plumbing
   - Poor
   - Neutral
   - Excellent
   - No opinion/NA
9. Appliances (e.g. stove, refrigerator)
   - Poor
   - Neutral
   - Excellent
   - No opinion/NA
10. Do you have problems with rodents or bugs in your residence? _____

11. Do you rent or own? a. Rent _____ b. Own _____

RESIDENT SATISFACTION

I will make a series of statements and I would like you to respond using a scale from 1 to 5 where 1 is "Strongly disagree" and 5 is "Strongly Agree".

12. I am satisfied with the size of my residence
   - Strongly disagree
   - Neutral
   - Strongly agree
   - No opinion/NA
13. I am satisfied with the level of safety from fire while in my residence.
   - Strongly disagree
   - Neutral
   - Strongly agree
   - No opinion/NA
14. I am satisfied with the level of safety from being a victim of a crime while in my residence.
   - Strongly disagree
   - Neutral
   - Strongly agree
   - No opinion/NA
15. I am satisfied with the amount of area for outdoor activity at my residence.
   - Strongly disagree
   - Neutral
   - Strongly agree
   - No opinion/NA
16. I have adequate off-street parking.  
17. I am satisfied with the overall amount I pay for rent/mortgage and utilities.  
18. I am satisfied with the overall physical condition of my residence.  

PRIVACY

19. I am bothered by noise from nearby residences/businesses.  
20. I have sufficient privacy from my neighbors.  
21. I have enough privacy from others in my residence.  

HOUSING CONCERNS

In answering the following questions, please keep in mind housing in the context of your neighborhood and the city of Crete. Please rate the following on a scale from 1 to 5, where 1 is "Poor" and 5 is "Excellent".

22. The quality of housing in my neighborhood:  
23. Maintenance of housing in my neighborhood:  
24. The availability of information about housing in Crete:  
25. The availability of rental assistance for families in Crete:  
26. Mortgage loan availability to families in Crete:  

CHANGES IN CRETE

In answering the next six questions, please keep in mind the changes that have occurred over the last ten years or since you moved here. Tell us whether the situation is better or worse using a scale from 1 to 5, where 1 is "Much Worse" and 5 is "Much Better".

27. Has a sense of community gotten better or worse?  
28. Has the quality of housing gotten better or worse?  
29. Has the availability of housing gotten better or worse?  
30. Has the affordability of housing gotten better or worse?  
31. Have cultural relations gotten better or worse?  
32. Have crime conditions gotten better or worse?  
33. Have crowding conditions (number of persons in a residence) gotten better or worse?  
34. Have economic conditions for your family gotten better or worse?
Given the city's limited resources, how would you rate the importance of the following actions to improve housing conditions in Crete? (1 for the "least important", 5 for the "most important").

<table>
<thead>
<tr>
<th>Action</th>
<th>Least Important</th>
<th>No Change</th>
<th>Very Important</th>
<th>No opinion/ NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>35. Building more modest income houses</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>36. Building more upscale <strong>homes</strong></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>37. Building more rental apartments</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>38. Building more housing for elderly</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>39. Building more trailer parks</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

40. What would be an affordable cost of housing for you? (dollars per month)

**Contributors to the current housing condition**

It has been said that the following issues have contributed to the current housing conditions. Please rank the importance of the following items, where 1 is "Not Important" and 5 is "Very Important".

<table>
<thead>
<tr>
<th>Issue</th>
<th>Not Important</th>
<th>Somewhat Important</th>
<th>Very Important</th>
<th>No opinion/ NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>41. Population increase</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>42. Lack of financial incentives to housing developers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>43. An increase of industrial activity in the area</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>44. City housing policies (e.g. housing codes)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>45. Aging of resident population</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>46. An increase in lower paying jobs</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>47. Economic conditions of the population</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>48. Zoning conditions (e.g., flood plain)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
**Neighborhood/City Level**

At the neighborhood and city level, we would like to find out about the levels of satisfaction related to the following areas. Please tell us (on a scale from 1 to 5, where 1 equals "very unsatisfied" and 5 equals "very satisfied") about your level of satisfaction for each item listed below.

**PHYSICAL ISSUES**

<table>
<thead>
<tr>
<th>Item</th>
<th>Very Unsatisfied</th>
<th>Neutral</th>
<th>Very Satisfied</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>49. The overall visual attractiveness of the neighborhood (e.g., trees, cleanliness)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50. The adequacy for public services (e.g., lights, storm sewers, gutters, street cleaning)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51. The garbage collection</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52. The level of street maintenance in the neighborhood</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>53. The traffic that goes through the neighborhood (e.g., heavy trucks or amount of traffic)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>54. The parking of cars in the neighborhood</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55. The overall quality of air in the neighborhood</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>56. The accessibility for handicapped</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>57. The visibility of trailer parks</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SERVICES ISSUES**

<table>
<thead>
<tr>
<th>Item</th>
<th>Very Unsatisfied</th>
<th>Neutral</th>
<th>Very Satisfied</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>58. Access to convenient public transportation</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>59. Adequacy of health services (e.g., hospital, clinics, pharmacies)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60. Quality of education services (e.g., schools)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>61. Availability of English as a Second Language</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>62. Access to recreation services (e.g., parks, programs, activities)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>63. Availability of entertainment (e.g. restaurants, movies, etc.)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>64. Affordability of daycare services</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65. The level of police protection</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>66. The level of fire protection</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>67. Accessibility of basic supplies (e.g. food)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>68. Accessibility of retail (e.g. clothing, appliances, car)</td>
<td>1 2 3 4 5 0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### SOCIAL/CULTURAL ISSUES

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Very Unsatisfied</th>
<th>Neutral</th>
<th>Very Satisfied</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>69.</td>
<td>Cooperation among neighbors</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>70.</td>
<td>Cross-cultural understanding</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>71.</td>
<td>The &quot;sense of community&quot; in Crete</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

### ECONOMIC ISSUES

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Very Unsatisfied</th>
<th>Neutral</th>
<th>Very Satisfied</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>72.</td>
<td>Availability of employment for people in Crete</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>73.</td>
<td>Crete's ability to attract new businesses</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>74.</td>
<td>The well-being of businesses</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>75.</td>
<td>The overall economic condition of people</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

### STRESS RELATED CONCERNS

The next series of statements are related to stress concerns. Please use the same scale, rating them from 1 to 5 where 1 is "Strongly disagree" and 5 is "Strongly agree".

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Strongly disagree</th>
<th>Neutral</th>
<th>Strongly agree</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>76.</td>
<td>Tension with my neighbors is a source of stress.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>77.</td>
<td>My level of income is a source of stress.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>78.</td>
<td>Life in Crete is very stressful.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>79.</td>
<td>An inability to communicate with others is a source of stress for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>80.</td>
<td>Living in Crete is very beneficial for my family.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>81.</td>
<td>My job (or lack of a job) is a source of stress.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>82.</td>
<td>The residence I live in provides a healthy environment.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>83.</td>
<td>Feeling isolated is a source of stress for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>84.</td>
<td>A variety of social organizations provide either financial or social support for me, when I am in need.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>85.</td>
<td>I can rely on friends for support in times of need.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>86.</td>
<td>I feel pressure to do better, advance or succeed.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>87.</td>
<td>Racial discrimination is a source of stress for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>88.</td>
<td>The struggle for a better house is a source of stress for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>89.</td>
<td>Crime in Crete is a source of stress for me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>90.</td>
<td>The social or cultural differences of people in the community are a source of stress.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
91. The number of people living in my residence is a source of stress for me. 1 2 3 4 5 0

92. Lack of transportation is a source of stress for me. 1 2 3 4 5 0

93. I would like to continue living in Crete as long as possible. 1 2 3 4 5 0

94. I would recommend my immediate neighborhood to a friend. 1 2 3 4 5 0

95. I am satisfied with my level of income. 1 2 3 4 5 0

HEALTH RELATED ISSUES
The next four questions are related to your health, please rate the first two on a scale from 1 to 5, where 1 is "Poor" and 5 is "Excellent".

96. I would rate my health as:

<table>
<thead>
<tr>
<th>Poor</th>
<th>Neutral</th>
<th>Excellent</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

Please respond to the following statement, using a scale from 1 to 5, where 1 is "Low" and 5 is "High".

97. My overall level of stress is

<table>
<thead>
<tr>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>No opinion/NA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

DEMOGRAPHICS

98. Gender  a. Male  b. Female

99. Age


101. What is your highest level (grade) of formal education?

a. less than high school degree
b. high school graduate
c. some college
d. Bachelor's Degree
e. Master's Degree or beyond

102. Present Occupation

103. What is the annual income of your household, before taxes?

a. 0 - $9,999
b. $10,000 - 19,999
c. $20,000 - 29,999
d. $30,000 - 39,999
e. $40,000 - 49,999
f. $50,000 - 59,999
g. $60,000 - 69,999
h. $70,000 or greater
i. Not apply
104. How much did you pay last month for:
   a. Rent/mortgage? _______________  [ ] The house is paid off
   b. Utilities (i.e. electricity, gas, water, etc.)? _______________

105. Do you consider yourself Hispanic or Latino?  [ ] Yes  [ ] No

106. What is your racial background?  
   a. White  
   b. Black  
   c. Asian  
   d. Native American  
   e. Other _______

107. Where were you born (town & country)? _______________

108. If you were not born in the USA, how long have you lived in the U.S.? _______________  [ ] Does not apply

109. Before you moved to Crete, where did you live (city, state, or country)? _______________  [ ] Does not apply

CRETE OVERALL

110. What do you like about Crete?
   a. _______________________________
   b. _______________________________
   c. _______________________________

111. What would you like to change about Crete?
   a. _______________________________
   b. _______________________________
   c. _______________________________

INTERVIEWER

Name of Interviewer: ____________________________
(please print)

Date Interview Completed: _______________
Q.8: Rate the condition of the following: Plumbing

Q.9: Rate the condition of the following: Appliances
Chart 3

Rodent or Bug Problems

Q.10: Do you have problems with rodents or bugs in your residence?

Chart 4

Rent vs. Own

Q.11: Do you rent or own?
Chart 5

Size of Residence Satisfaction

Q.12: I am satisfied with the size of my residence

Chart 6

Safety in Residence

Q.14: I am satisfied with my safety level from being a victim of crime
Chart 7

Off-street Parking

Q.16: I have adequate off street parking

Chart 8

Physical Condition of Residence

Q.18: I am satisfied with the overall condition of my residence
Chart 9

Privacy from Neighbors

Q.20: I have sufficient privacy from neighbors

Chart 10

Privacy in Residence

Q.21: I have enough privacy from others in my residence
Q.22: The quality of housing in my neighborhood

Q.23: Maintenance of housing in my neighborhood
Q.25: The availability of rental assistance for families in Crete

Q.27: Has the sense of community gotten better or worse?
Q.31: Have cultural relations gotten better or worse?

Q.32: Have crime conditions gotten better or worse?
Q.33: Have crowding conditions gotten better or worse?

Q.34: Have economic conditions gotten better or worse?
Chart 19

Modest Income Houses

Q.35: Building more modest income houses

Chart 20

Upscale Houses

Q.36: Building more upscale homes
Chart 21

Rental Apartments

Q.37: Building more rental apartments

Chart 22

Elderly Housing

Q.38: Building more housing for elderly
Chart 23

Trailer Parks

Q.39: Building more trailer parks

Chart 24

Contributor: Population Increase

Q.41: Population increase
Q.43: An increase of industrial activity in the area

Q.44: City housing policies (e.g. housing codes, etc.)
Chart 27

Contributor: Aging Population

Q.45: Aging of resident population

Chart 28

Contributor: Lower Paying Jobs

Q.46: An increase in lower paying Jobs
Q.47: Economic conditions of the population

Q.48: Zoning conditions (e.g. flood plain, etc.)
Q.49: The overall visual attractiveness of the neighborhood

Chart 32

Public Services

Q.50: The adequacy of public services (e.g. lights, storm drains, etc)
Q.51: The garbage collection

Q.52: The level of street maintenance in the neighborhood
Q.53: The traffic that goes through my neighborhood

Q.55: The overall quality of air in the neighborhood
Chart 37

Health Services

Q.59: Adequacy of health services (e.g. hospitals, clinics, pharmacies)

Chart 38

Recreation Services

Q.62: Access to recreation services (e.g. parks, programs, activities)
Chart 39

Police Protection

Q.65: The level of police protection

Chart 40

Retail

Q.68: Accessibility of retail (e.g. clothing, appliances, car)
Q.69: Cooperation among neighbors

Q.71: The "sense of community" in Crete
Q.77: My level of income is a source of stress.

Q.78: Life in Crete is very stressful.
Chart 45

Stress Source: Communication

Q.79: An inability to communicate with others is stressful for me

Chart 46

Beneficial Living

Q.80: Living in Crete is beneficial for my family
Chart 47

Stress Source: Job

Q.81: My Job (or lack of job) is a source of stress for me

Chart 48

Stress Source: Feeling Isolated

Q.83: Feeling isolated is a source of stress for me
Q.85: I can rely on friends for support in times of need

Q.86: I feel pressure to do better, advance or succeed
Q.87: Racial discrimination is a source of stress for me.

Q.90: The social or cultural differences of people in the community.
Q.92: Lack of transportation is a source of stress for me

Q.94: I would recommend my immediate neighborhood to a friend
Chart 55

Stress Source: Income

Q.95: I am satisfied with my level of income

Chart 56

Health Conditions

Q.96: I would rate my health as