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Rural Nebraskans and Retirement Income

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Nebraska Rural Poll Research Brief

cari.unl.edu/ruralpoll/

RB 07-004

September 2007

Rural Nebraskans and Retirement Income

Key Findings

- Most rural Nebraskans are concerned about adequate income for their retirement years.
- Social security is only one of many retirement income sources that rural Nebraskans are employing.
- Planning on continuing employment, either full or part-time, into the retirement years as an income source is the rule rather than the exception.
- Few rural Nebraskans plan to leave a portion of their estate to their community organizations and causes, even though they may think favorably about their community.

Introduction

Retirement years bring both challenges and opportunities. One of the key challenges is having a sufficient flow of income to sustain a quality lifestyle through the retirement years. Are rural Nebraskans concerned about their retirement income? How do they plan to fund their retirement years? Do they plan to leave any of their estate to community organizations and causes?

The 2007 Nebraska Rural Poll included a series of questions addressing retirement income characteristics as perceived by more than 2,500 respondents and their households. It provides an in-depth perspective of this critical aspect by all age groups of respondents, and included both retired and non-retired individuals.

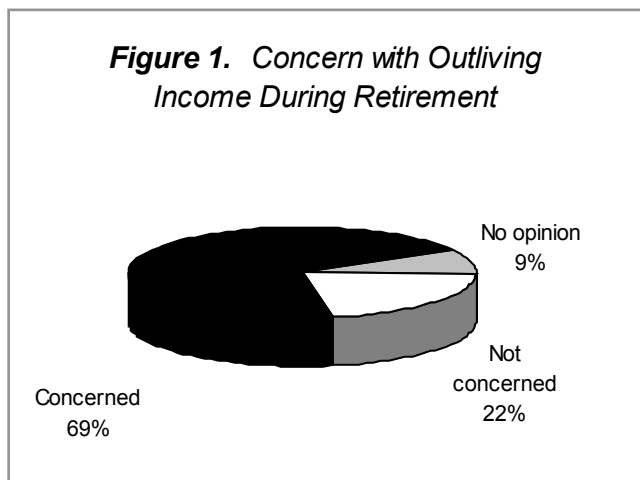
The Nebraska Rural Poll

The Nebraska Rural Poll is an annual survey of rural Nebraskans that was started in 1996. The goal of the Nebraska Rural Poll is to give local and state leaders a better understanding of the issues, challenges and concerns of Nebraska's rural citizens. The Rural Poll focuses on such issues as community, government policy, well-being and work. Core questions are included every year; over time these core questions will provide insight about trends and changes occurring in rural Nebraska. In addition, each year rural citizens and government officials form an advisory committee that identifies key issues or topics to include in the survey.

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Rural Nebraskans are Concerned about Income Through Their Retirement Years

When asked about the possibility of outliving their income during their retirement years, most rural Nebraskans (69%) indicated they were concerned (Figure 1).



Interestingly, respondents who were not retired and not in the pre-retirement age categories indicated the highest level of concern over this issue (see Appendix Table 1). Even of the respondents in the 19 – 39 age category, 75% were concerned over adequate income for the retirement years, even though that time period was at least 25 years into the future. For many younger adults, the questionable future financial status of the Social Security system when they reach recipient age may be part of this perceived uncertainty.

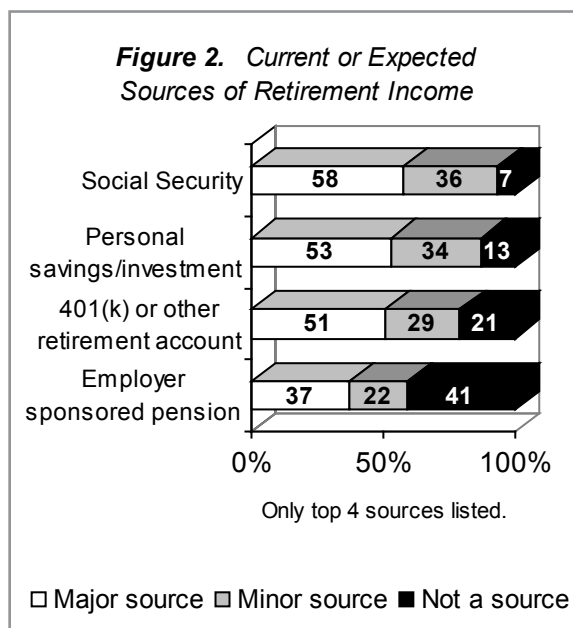
To be sure, more than half of retirees and individuals of retirement age were concerned as well about their income situation. But roughly a third of these respondents indicated no concern, apparently quite secure in their financial position.

The higher the educational level and current income level, the lower the percentage of respondents indicating concern over adequate income for retirement. Still it remains an issue for the majority of respondents, even in these higher educational and income classes.

Many Sources of Retirement Income Exist

Rural Nebraskans indicate a wide spectrum of sources

for their retirement year incomes. Social Security was seen as a major source of retirement income for 58% of the respondents and at least a minor source for nearly all of the others.



Yet, there was considerable variation in perceptions of the relative importance of this source across respondent groups (see Appendix Table 2). Of respondents who were already retired and/or 65 or older in age, nearly four out of five (79%) viewed Social Security as a major income source for them. For many individuals in their older years, the alternative sources are often limited and even diminishing; thus Social Security takes on increasing

Methodology

A self-administered questionnaire was mailed in February and March to approximately 6,400 randomly selected households. Responses were received from 2,680 Nebraskans living in the 84 non-metropolitan counties in the state - a response rate of 40 percent. Metropolitan counties not included in the sample were Cass, Dakota, Dixon, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The margin of sampling error for this study is plus or minus two percent based on the total sample at the 95% confidence level. The margin of sampling error is higher for results based on subgroups of respondents. The 14-page questionnaire included questions pertaining to well-being, community, retirement issues, work, and immigration. For more detailed information about the survey methodology and the respondent profile, see Research Report 07-1 available online at <http://cari.unl.edu/ruralpoll/report07.shtml>.

economic importance. Moreover, the various retirement income programs and instruments available today were not widely available during the primary working years of these individuals—making saving for retirement more problematic for them.

Nearly all classes of Nebraska rural residents see Social Security as a part of their retirement income portfolio, but often in a more minor role. For example, only 39% of respondents under age 40 perceived Social Security to be a major income source for them in their retirement years. Likewise, the higher the reported income level of respondents, the greater the tendency for Social Security to shift from a perceived major role to a minor role. Clearly, these patterns reflect individuals' anticipations for financial success and deliberate retirement planning through their working years that will make them more self-sufficient upon reaching retirement. Whether these anticipations become reality, of course, depends on a multiple of factors that may or may not allow the anticipated financial security to become a reality.

Rural Nebraskans consider personal savings/investments to play significant roles in their retirement income portfolios. Just over half of the respondents saw personal savings/investments and various retirement savings accounts being major sources of their retirement incomes. In fact, the younger the age and the higher the educational level and current income level of the respondents, the more likely they were to perceive these sources being major sources—with Social Security correspondingly taking on a perceived minor role.

Employer-sponsored pension programs were noted as a major source of retirement income by three out of every eight (37%) of respondents. The incidence was particularly noteworthy among the professional/technical/administrative occupational class of respondents where half saw this to be a major income contributor. This group, of course, is the most likely to have a retirement pension plan as part of their employment package.

Rents and royalties were generally not seen as a contributor to retirement income by Nebraska rural residents. However, a notable exception was the farmer/rancher occupation group of which 37% considered it to be a major source and another 31%

saw it a minor source. The continued ownership of agricultural land assets into retirement years obviously remains a common practice. It affords retired agricultural producers an important income flow—a good countervailing factor to compensate for the limited access that most farm households have to employer pension funds and the like.

The role of expected continuing employment into retirement years by rural Nebraskans is rather remarkable. More than half expect it to be a minor source of income and nearly a fifth (19%) see it to be a major source. It should be noted, however, that this was primarily the perception of those who were not retired and in the younger age groups. Still, there is no question that ongoing employment and participation in the workforce into the retirement years is a widely-held perception. Whether the motive is one of economic necessity or personal preference is not entirely clear. But, the fact that even a majority of those in the highest educational and income classes indicated at least a minor role of employment income into retirement would suggest it is often the latter.

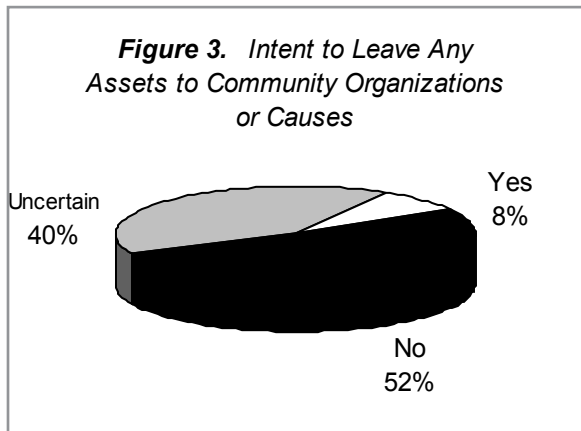
Sources of real and anticipated retirement-year income generally showed statistically significant differences across the Latino and Non-Latino classes of respondents in the Nebraska Rural Poll.

Latinos saw Social Security as less of a factor than non-Latinos. Likewise, personal retirement savings accounts were ranked lower by Latinos while continuing employment was reportedly more important for retirement income—a likely reflection of their relative positions in the current workforce. Nevertheless, the Latino respondents did indicate participation in all of the various retirement income sources, implying they are preparing for retirement years much like other rural Nebraskans.

Contributions to Community Organizations and Causes

While the bulk of estates are distributed to children and other family members, some people leave part of their assets to local community organizations and causes. This year, respondents to the 2007 Nebraska Rural Poll were asked about their intentions in this regard.

When asked if they intended to leave some of their estate to local community organizations and causes, 8% of respondents said, “Yes” (they had already done so, or plan to include this in their wills and estate plans). This may include a wide variety of recipients, from churches and other private community-based organizations to local community foundations and specific fund-raising causes.



The majority of respondents (52%) said they had no intentions of doing this, whether they had an estate plan or not; while the remaining 40% were indecisive.

Latinos, particularly, were more indecisive about this decision than the rest of rural Nebraskans (48% compared to 29%); but, at the same time, the Latino group was much less adamant that they would not make such a contribution (25% versus 46%).

As for years lived in the community and level of endearment towards one’s community, both these factors appear to add to the interest in contributing part of one’s estate to local causes. But, the differences are rather minor.

Certainly, a host of other factors can and do influence the decision of leaving part of one’s estate to the community and community-based causes. Economic means—both real and perceived—is likely a key variable. With the majority of rural Nebraskans indicating concern over the possibility of outliving their retirement income, there is no question that many would be hesitant to make this decision.

The availability—or lack thereof—of viable/exciting recipient causes is a factor that can greatly influence the individual’s decision to leave a financial legacy

to the community. Rural Nebraskans generally value their community and can, and often do, reflect that in their financial generosity. But where there is no positive, forward-looking vision on the part of the community and community-based causes, the citizens will be hesitant to do so.

Summary

Rural Nebraskans indicate a relatively high level of concern about outliving their income in their retirement years; and are employing a wide variety of financial means to attain financial security. Even younger individuals are concerned and setting aside savings for retirement years. Among individuals still in their working years, Social Security is perceived as a contributing component, but often as a minor rather than a major contributor.

Continued employment into the retirement years is seen as a likely contributing source of income for most rural Nebraskans. Even among those who may not see a financial need for continued work, many are apparently choosing to do so for other reasons. This may imply that Nebraska’s high-quality workforce may actually be larger than age-based statistics may suggest, as seniors remain active and productive well beyond the normal retirement age.

A small percentage of rural Nebraskans (8%) are intending to leave a part of their estate to their community and community-based causes. More than half, however, do not intend to do so while the remainder of rural Nebraskans are indecisive. Financial constraints and/or lack of perceived worthy causes at the community level may be limiting the willingness to leave a legacy to one’s community.

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Appendix Table 1. Concern with Outliving Your Income During Retirement by Various Individual Attributes

		<i>How concerned are you about outliving your income during your retirement years?</i>			
		<u>Concerned</u>	<u>No Opinion</u>	<u>Not Concerned</u>	<u>Significance</u>
<u>Age</u>		<i>Percentages</i> (n = 2587)			
	19 - 39	75	8	18	
	40 - 64	73	7	19	$\chi^2 = 81.05^*$ (.000)
	65 and older	55	14	31	
<u>Retirement Status</u>		(n = 2539)			
	Retired	53	14	33	$\chi^2 = 86.89^*$ (.000)
	Not retired	74	7	19	
<u>Education</u>		(n = 2541)			
	H.S. diploma or less	70	13	18	$\chi^2 = 61.55^*$ (.000)
	Some college	74	7	20	
	Bachelors or grad degree	65	6	30	
<u>Occupation</u>		(n = 1789)			
	Professional/tech/admin	72	5	23	$\chi^2 = 18.47^*$ (.005)
	Farming/ranching	67	9	24	
	Laborer	75	8	18	
	Other	77	8	15	
<u>Income Level</u>		(n = 2345)			
	Under \$20,000	73	13	14	$\chi^2 = 87.28^*$ (.000)
	\$20,000 - \$39,999	74	8	18	
	\$40,000 - \$59,999	75	5	20	
	\$60,000 and over	59	8	33	
<u>Race/ethnicity</u>		(n = 2557)			
	Non-Latinos	69	8	23	$\chi^2 = 18.58^*$ (.000)
	Latinos	75	13	12	
<u>Total for rural Nebraskans</u>		70	9	22	

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

Appendix Table 2. Expected Sources of Income During Retirement by Various Individual Attributes

	<i>Personal savings/investments</i>				<i>Employer-sponsored pension</i>			
	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>								
<u>Age</u>		(n = 2369)				(n = 2265)		
19 - 39	62	29	9	$\chi^2 = 41.41^*$ (.000)	37	26	38	$\chi^2 = 42.04^*$ (.000)
40 - 64	48	37	15		41	21	39	
65 and older	51	35	14		29	18	54	
<u>Retirement Status</u>		(n = 2329)				(n = 2228)		
Retired	48	37	16	$\chi^2 = 10.81^*$ (.005)	32	18	51	$\chi^2 = 18.80^*$ (.000)
Not retired	55	33	12		38	23	39	
<u>Education</u>		(n = 2334)				(n = 2232)		
H.S. diploma or less	45	36	20	$\chi^2 = 75.13^*$ (.000)	29	23	48	$\chi^2 = 55.73^*$ (.000)
Some college	53	35	12		37	21	43	
Bachelors/grad degree	63	30	6		47	22	32	
<u>Occupation</u>		(n = 1686)				(n = 1637)		
Professional/tech/admi	59	34	7	$\chi^2 = 49.63^*$ (.000)	50	18	32	$\chi^2 = 133.15^*$ (.000)
Farming/ranching	67	24	9		7	17	75	
Laborer	45	37	18		36	29	36	
Other	50	38	12		38	22	40	
<u>Income Level</u>		(n = 2173)				(n = 2091)		
Under \$20,000	40	31	29	$\chi^2 = 188.91^*$ (.000)	18	21	61	$\chi^2 = 175.54^*$ (.000)
\$20,000 - \$39,999	46	36	18		29	25	47	
\$40,000 - \$59,999	54	37	9		44	21	36	
\$60,000 and over	68	29	3		54	19	27	
<u>Race/ethnicity</u>		(n = 2351)				(n = 2248)		
Non-Latinos	54	34	13	$\chi^2 = 2.59$ (.274)	38	20	42	$\chi^2 = 30.82^*$ (.000)
Latinos	49	36	15		33	35	31	
<u>Total for rural Nebraskans</u>	53	34	13		37	22	41	

Appendix Table 2 continued.

	<i>401(k), IRA, or other retirement savings account</i>				<i>Social Security</i>			
	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>
	<i>Percentages</i>							
<u>Age</u>	(n = 2304)				(n = 2470)			
19 - 39	63	22	16	$\chi^2 = 133.28^*$ (.000)	39	49	12	$\chi^2 = 230.71^*$ (.000)
40 - 64	50	32	18		59	36	5	
65 and older	33	31	36		79	18	3	
<u>Retirement Status</u>	(n = 2264)				(n = 2427)			
Retired	34	33	34	$\chi^2 = 75.82^*$ (.000)	79	16	4	$\chi^2 = 125.33^*$ (.000)
Not retired	55	28	18		52	41	7	
<u>Education</u>	(n = 2272)				(n = 2428)			
H.S. diploma or less	38	30	32	$\chi^2 = 113.74^*$ (.000)	66	26	8	$\chi^2 = 93.74^*$ (.000)
Some college	54	29	16		59	35	6	
Bachelors/grad degree	60	27	13		45	50	6	
<u>Occupation</u>	(n = 1678)				(n = 1726)			
Professional/tech/admi	66	25	9	$\chi^2 = 86.89^*$ (.000)	50	44	6	$\chi^2 = 24.38^*$ (.000)
Farming/ranching	34	36	30		51	44	5	
Laborer	48	29	23		60	30	10	
Other	52	30	18		52	43	5	
<u>Income Level</u>	(n = 2130)				(n = 2256)			
Under \$20,000	29	26	45	$\chi^2 = 277.75^*$ (.000)	71	24	5	$\chi^2 = 127.89^*$ (.000)
\$20,000 - \$39,999	44	31	26		67	28	5	
\$40,000 - \$59,999	57	31	13		54	40	6	
\$60,000 and over	69	25	6		41	50	9	
<u>Race/ethnicity</u>	(n = 2287)				(n = 2443)			
Non-Latinos	51	29	20	$\chi^2 = 6.59^*$ (.037)	59	36	6	$\chi^2 = 36.08^*$ (.000)
Latinos	44	30	26		48	37	15	
<u>Total for rural Nebraskans</u>	51	29	21		58	36	7	

Appendix Table 2 continued.

	<i>Full or part-time employment</i>				<i>Equity in your home</i>			
	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	<i>Chi-square (sig.)</i>
	<i>Percentages</i>							
<u>Age</u>		(n = 2278)				(n = 2243)		
19 - 39	21	59	21	$\chi^2 = 270.58^*$ (.000)	14	43	43	$\chi^2 = 39.66^*$ (.000)
40 - 64	21	56	23		11	39	50	
65 and older	10	28	62		16	27	58	
<u>Retirement Status</u>		(n = 2241)				(n = 2207)		
Retired	5	23	72	$\chi^2 = 415.91^*$ (.000)	14	28	58	$\chi^2 = 21.11^*$ (.000)
Not retired	22	58	21		13	40	47	
<u>Education</u>		(n = 2247)				(n = 2209)		
H.S. diploma or less	21	44	35	$\chi^2 = 37.47^*$ (.000)	15	34	51	$\chi^2 = 11.77^*$ (.019)
Some college	20	53	27		12	39	49	
Bachelors/grad degree	15	59	27		12	42	46	
<u>Occupation</u>		(n = 1665)				(n = 1633)		
Professional/tech/admi	17	63	21	$\chi^2 = 16.16^*$ (.013)	11	43	46	$\chi^2 = 8.22$ (.223)
Farming/ranching	27	53	20		15	35	50	
Laborer	24	55	21		13	38	49	
Other	23	59	18		9	41	49	
<u>Income Level</u>		(n = 2112)				(n = 2079)		
Under \$20,000	25	39	37	$\chi^2 = 56.36^*$ (.000)	17	25	58	$\chi^2 = 48.17^*$ (.000)
\$20,000 - \$39,999	22	51	27		13	36	51	
\$40,000 - \$59,999	16	59	25		11	46	44	
\$60,000 and over	13	56	31		11	43	46	
<u>Race/ethnicity</u>		(n = 2262)				(n = 2223)		
Non-Latinos	18	52	31	$\chi^2 = 23.60^*$ (.000)	12	39	50	$\chi^2 = 25.26^*$ (.000)
Latinos	29	52	19		23	36	41	
<u>Total for rural Nebraskans</u>	19	52	30		13	38	49	

Appendix Table 2 continued.

	<i>Rent and royalties</i>			<i>Chi-square (sig.)</i>	<i>Annuities or insurance plans</i>			<i>Chi-square (sig.)</i>
	<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>		<i>Major Source</i>	<i>Minor Source</i>	<i>Not a Source</i>	
<i>Percentages</i>								
<u>Age</u>		(n = 2237)				(n = 2255)		
19 - 29	9	23	68		12	41	48	
50 - 64	8	16	76	$\chi^2 = 62.77^*$	9	34	58	$\chi^2 = 32.25^*$
65 and older	19	14	67	(.000)	17	33	50	(.000)
<u>Retirement Status</u>		(n = 2203)				(n = 2221)		
Retired	16	13	71	$\chi^2 = 22.58^*$	17	33	51	$\chi^2 = 14.69^*$
Not retired	9	19	72	(.000)	10	37	53	(.001)
<u>Education</u>		(n = 2205)				(n = 2223)		
H.S. diploma or less	13	18	69		12	32	56	
Some college	9	18	73	$\chi^2 = 6.25$	11	34	55	$\chi^2 = 16.82^*$
Bachelors/grad degree	9	19	72	(.181)	12	42	47	(.002)
<u>Occupation</u>		(n = 1621)				(n = 1631)		
Professional/tech/admi	5	16	79		10	39	51	
Farming/ranching	37	31	32		11	46	43	
Laborer	5	19	76	$\chi^2 = 227.60^*$	7	30	63	$\chi^2 = 21.03^*$
Other	7	17	77	(.000)	10	34	56	(.002)
<u>Income Level</u>		(n = 2068)				(n = 2090)		
Under \$20,000	9	21	70		11	31	59	
\$20,000 - \$39,999	11	16	73		10	34	56	
\$40,000 - \$59,999	10	17	74	$\chi^2 = 6.21$	11	36	53	$\chi^2 = 17.50^*$
\$60,000 and over	9	19	71	(.400)	13	40	47	(.008)
<u>Race/ethnicity</u>		(n = 2220)				(n = 2239)		
Non-Latinos	10	17	73	$\chi^2 = 26.65^*$	11	35	54	$\chi^2 = 7.32^*$
Latinos	12	30	58	(.000)	15	40	45	(.026)
<u>Total for rural Nebraskans</u>	10	18	72		11	36	53	

Appendix Table 3. Intent to Leave Assets to Community Organizations or Causes by Community and Individual Attributes

Do you intend to leave any of your assets to organizations or causes in your community?							
	<i>Yes, I've already included a community organization or cause in my will or estate plan</i>	<i>Yes, I intend to do so but have not yet formally included this request in my will or estate plan</i>	<i>I do not have a will or estate plan, but if I did I would consider including a community organization or cause</i>	<i>I do not have a will or estate plan, but if I did I would not include a community organization or cause</i>	<i>No, I don't plan to include a community organization or cause in my will or estate plan</i>	<i>I'm not sure</i>	<i>Chi-square (sig.)</i>
Percentages							
Community Size (n = 2382)							
Less than 1,000	4	5	9	7	45	31	$\chi^2 = 23.25$ (.079)
1,000 - 4,999	3	4	7	9	48	30	
5,000 - 19,999	3	7	9	8	40	34	
20,000 and up	3	5	10	9	45	27	
My community is very special to me. (n = 2407)							
Disagree	2	3	10	11	55	20	$\chi^2 = 73.21^*$ (.000)
Neither	3	2	6	11	51	29	
Agree	4	6	10	7	41	33	
Individual Attributes:							
Income Level (n = 2262)							
Under \$20,000	3	4	8	12	44	30	$\chi^2 = 41.37^*$ (.000)
\$20,000 - \$39,999	2	4	11	8	42	33	
\$40,000 - \$59,999	4	4	9	11	44	28	
\$60,000 and over	4	8	9	6	45	28	
Age (n = 2480)							
19 - 39	1	3	15	13	31	36	$\chi^2 = 208.38^*$ (.000)
40 - 64	3	6	7	8	47	28	
65 and older	7	5	3	3	56	27	
Retirement Status (n = 2444)							
Retired	6	4	3	4	56	26	$\chi^2 = 83.54^*$ (.000)
Not retired	2	5	10	10	41	32	

Do you intend to leave any of your assets to organizations or causes in your community?

	<i>Yes, I've already included a community organization or cause in my will or estate plan</i>	<i>Yes, I intend to do so but have not yet formally included this request in my will or estate plan</i>	<i>I do not have a will or estate plan, but if I did I would consider including a community organization or cause</i>	<i>I do not have a will or estate plan, but if I did I would not include a community organization or cause</i>	<i>No, I don't plan to include a community organization or cause in my will or estate plan</i>	<i>I'm not sure</i>	<i>Chi-square (sig.)</i>
Years Lived in Community (n = 2352)							
Less than 10	2	3	13	10	33	39	$\chi^2 = 118.27^*$ (.000)
10 – 19	2	5	10	8	42	32	
20 – 30	5	4	9	12	45	25	
More than 30	4	7	5	6	53	26	
Education (n = 2440)							
H.S. diploma or less	2	4	7	8	48	32	$\chi^2 = 49.70^*$ (.000)
Some college	3	4	8	9	45	30	
Bachelors/grad degree	5	8	12	7	39	29	
Occupation (n = 1744)							
Prof/tech/admin	3	6	12	10	42	28	$\chi^2 = 44.11^*$ (.000)
Farming/ranching	5	9	6	4	45	30	
Laborer	1	2	7	13	46	31	
Other	3	4	13	8	42	31	
Race/ethnicity (n = 2453)							
Non-Latinos	4	5	8	8	46	29	$\chi^2 = 58.54^*$ (.000)
Latinos	1	3	12	11	25	48	
Total for rural Nebraskans	3	5	9	8	44	31	