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Rural Nebraska: Looking Back at a Decade of Change and Progress: 2005 Nebraska Rural Poll Results

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CENTER FOR APPLIED RURAL INNOVATION

A Research Report*

Rural Nebraska: Looking Back at a Decade of Change and Progress

2005 Nebraska Rural Poll Results

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IANR

Center Research Report 05-1, June 2005.

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

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Executive Summary

To commemorate the 10th anniversary of the Nebraska Rural Poll, rural Nebraskans were asked about changes they may have experienced during the past ten years. Where have they lived during the past decade? In what types of business activities have they been involved? Have they received any education or training during that time period? What has been their experience with the Internet?

This report details 2,851 responses to the 2005 Nebraska Rural Poll, the tenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about changes they have experienced during the past ten years. For all questions, comparisons are made among different respondent subgroups, that is, comparisons by age, occupation, region, etc. Based on these analyses, some key findings emerged:

- ***One quarter of rural Nebraskans have lived somewhere other than their current community during the past ten years.*** Of those who have lived elsewhere, they have moved their primary residence an average of 2.2 times.

- ***Younger rural Nebraskans are more likely than older residents to have lived elsewhere during the past decade.*** Sixty-six percent of persons between the ages of 19 and 29 have lived in a different location, compared to only 12 percent of persons age 65 and older.

- ***Many rural Nebraskans who have lived in a different community during the past ten years have lived in another state.*** Forty-one percent of persons who have lived elsewhere during the past decade have lived in a different state. Forty-five percent have lived in a larger community (18% have lived in either Omaha or Lincoln and 27% have lived in or near a Nebraska community larger than their current one - other than Lincoln or Omaha). Thirty-six percent have lived in or near a Nebraska community smaller than their current one.

- ***Twenty percent of rural Nebraskans currently own a business.*** Thirteen percent started operating a business during the past ten years, 10 percent closed or stopped operating a business during this time period and four percent tried unsuccessfully to start a business.

- ***Persons living in or near the smallest communities are more likely than persons living in or near larger communities to currently own a business.*** Twenty-nine percent of persons living in or near communities with less than 500 people currently own a business, compared to 15 percent of persons living in or near communities with at least 10,000 persons.

- ***In general, rural Nebraskans have favorable opinions about self-employment but they also recognize the hardships and risks involved with this type of employment.*** Sixty-one percent agree that self-employment is desirable because they can be their own boss. Forty-four percent agree that self-employment provides a better quality of life than being

an employee. However, 74 percent agree that self-employed individuals work longer hours than traditional employees and 70 percent agree that the cost of health insurance makes self-employment unappealing.

- ***Younger persons are more likely than older persons to agree that the cost of health insurance makes self-employment unappealing.*** Eighty percent of persons age 19 to 29 agree with that statement, compared to 55 percent of persons age 65 and older.

- ***One-half of rural Nebraskans have participated in formal education courses, workshops or other training activities during the past ten years.***

- ***Sixty-nine percent of rural Nebraskans have Internet access either at home or at work.*** Sixty-six percent have acquired Internet access either at home or at work during the past ten years. An additional three percent had acquired access more than ten years ago.

- ***Persons with higher levels of income are more likely than persons with lower incomes to have acquired Internet access.*** Sixty-six percent of persons with household incomes of $60,000 or more have acquired Internet access at both home and work during the past ten years, compared to only 11 percent of persons with household incomes less than $20,000.

- ***Information searches and email are the most important reasons for having an Internet connection.*** Eighty-nine percent of rural Nebraskans with access to the Internet at either home or work say that information searches are an important or very important reason for having an Internet connection. Eighty-three percent say email is an important reason.

- ***In general, rural Nebraskans say their satisfaction with various features of their Internet connection has increased during the past ten years.*** Fifty-five percent of rural Nebraskans with an Internet connection at home say their satisfaction with the availability of service has increased during the past ten years and 50 percent report an increase in their satisfaction with the speed of their connection.

- ***Persons living in or near the larger communities are more likely than persons living in or near the smaller communities to say their satisfaction with the speed of their Internet connection has increased during the past ten years.*** Fifty-four percent of persons living in or near communities with populations of 5,000 or more say their satisfaction with the speed of their connection has increased over the past decade, compared to 43 percent of persons living in or near communities with less than 1,000 people.

Introduction

The Nebraska Rural Poll has collected data on the attitudes and opinions of rural Nebraskans over the past ten years. To commemorate the 10th anniversary of the Poll, we decided to find out what changes they have experienced over those years. Where have they lived during the past decade? In what types of business activities have they been involved? Have they received any education or training during that time period? What has been their experience with the Internet? This paper provides a detailed analysis of these questions.

The 2005 Nebraska Rural Poll is the tenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about changes experienced during the past ten years.

Methodology and Respondent Profile

This study is based on 2,851 responses from Nebraskans living in the 84 non-metropolitan counties in the state. A self-administered questionnaire was mailed in February and March to approximately 6,250 randomly selected households. Metropolitan counties not included in the sample were Cass, Dakota, Dixon, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, work, the past ten years, housing and alternative energy sources. This paper reports only results from the ten year retrospective portion of the survey.

A 46% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used follow:

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

The average respondent is 56 years of age. Seventy-one percent are married (Appendix Table 1[1]) and sixty-eight percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 47 years and have lived in their current community 31 years. Fifty-two percent are living in or near towns or villages with populations less than 5,000. Ninety-three percent have attained at least a high school diploma.

Fifty-three percent of the respondents report their 2004 approximate household income from all sources, before taxes, as below $40,000. Thirty-three percent report incomes over $50,000.

Seventy percent were employed in 2004 on a full-time, part-time, or seasonal basis. Twenty-five percent are retired. Thirty-four percent of those employed reported working in a professional, technical or administrative occupation. Fourteen percent indicated they were farmers or ranchers. The employed

[1] Appendix Table 1 also includes demographic data from previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 2000 U.S. Census data).

respondents who do not work in their home or their nearest community reported having to drive an average of 33 miles, one way, to their primary job.

Mobility During The Past Decade

Twenty-five percent of rural Nebraskans have lived somewhere other than their current community during the past ten years (Figure 1). This question is analyzed by community size, region and various individual attributes (Appendix Table 2).

Residents of the Panhandle are more likely than residents of other regions of the state to have lived elsewhere during the past ten years (see Appendix Figure 1 for the counties included in each region). Thirty percent of the Panhandle residents have lived in a different community during the past ten years, compared to 20 percent of the residents of the Northeast region.

Younger residents are much more likely than older residents to have lived elsewhere during the past decade. Sixty-six percent of persons between the ages of 19 and 29 have lived in a different location, compared to only 12 percent of persons age 65 and older (Figure 2).

Figure 1. *Have you lived anywhere other than your current community during the past 10 years?*

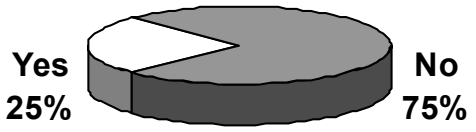
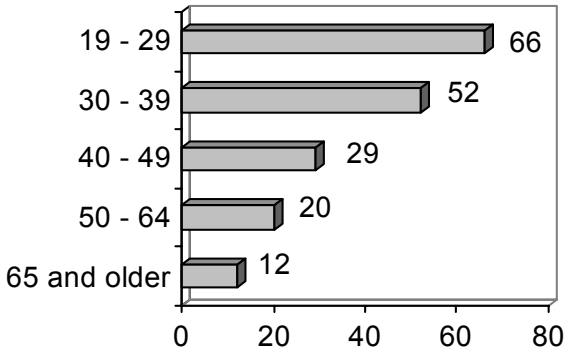


Figure 2. *Proportion Who Have Lived in Another Community During Past 10 Years by Age*



Similarly, persons who have never married are more likely than other marital groups to have lived in a different location during the past decade. Forty-two percent of persons who have never married have lived elsewhere during the past decade, compared to only 15 percent of widowed respondents.

The other groups most likely to have lived in a different community include: females, persons with the highest education levels and persons with either sales or professional occupations.

Of those respondents who have lived elsewhere during the past ten years, they have moved their primary residence an average of 2.2 times. Forty-three percent moved their primary residence once, while two percent did not move their primary residence at all during the past ten years. Fourteen percent moved their primary residence four or more times.

The frequency of moves differs by community size, age, gender, marital status and education (Appendix Table 2). The

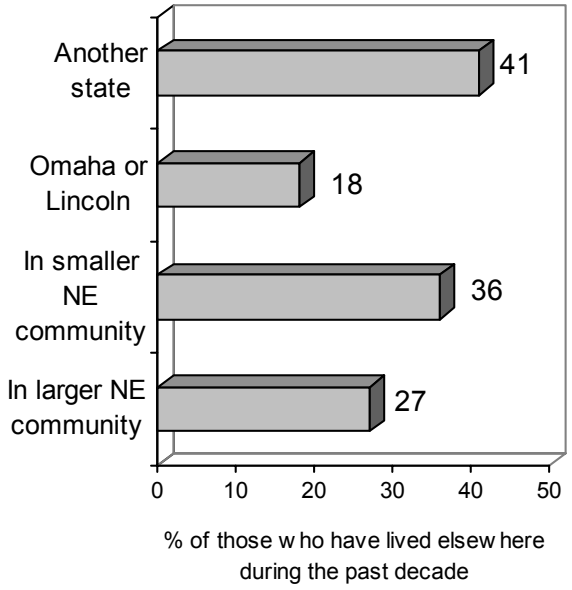
youngest respondents are more frequent movers as compared to the older respondents. Thirty-five percent of persons age 19 to 29 have moved their primary residence four or more times during the past decade, compared to only six percent of persons age 65 and older. Other groups most likely to have moved four or more times include: residents living in or near communities with populations ranging from 500 to 999 as well as persons living in the largest communities (populations of 10,000 or more), females, persons who have never married and respondents with some college education.

The respondents who have lived in another location were also asked where they lived during the past ten years. Many rural Nebraskans (41%) have lived in another state during the past decade (Figure 3). Thirty-six percent have lived in or near a Nebraska community smaller than their current one, 27 percent have lived in or near a Nebraska community larger than their current one (other than Lincoln or Omaha) and 18 percent have lived in the Omaha or Lincoln metropolitan areas.

The locations in which people have lived differ by some of the characteristics examined (Appendix Table 2). As expected, residents of smaller communities are more likely than residents of larger communities to have lived in a Nebraska community larger than their current one. Similarly, residents of larger communities are more likely than those living in smaller communities to have lived in a Nebraska community smaller than their current one.

Residents of both the Northeast and South Central regions are more likely than persons living in other regions of the state to have

Figure 3. *In which of the following locations have you lived during the past ten years?*



lived in a Nebraska community smaller than their current one. Approximately 41 percent of the movers in these two regions have lived in a smaller Nebraska community during the past decade, compared to 23 percent of the movers in the Panhandle.

Persons with higher household incomes are more likely than persons with lower incomes to have lived in the Omaha or Lincoln metropolitan areas during the past decade. Twenty-eight percent of the movers with household incomes of $60,000 or more have lived in the Omaha or Lincoln area, compared to 12 percent of the movers with household incomes under $20,000 who have lived in the state's metropolitan areas.

Younger persons are more likely than older persons to have lived in both the Omaha or Lincoln areas as well as in or near a

Nebraska community larger than their current one. Males are more likely than females to have lived in a Nebraska community larger than their current one (30 percent compared to 22 percent). Females are more likely than males to have lived in a Nebraska community smaller than their current one (42 percent compared to 33 percent).

Persons who have never married are more likely than other marital groups to have lived in the Omaha or Lincoln metropolitan areas during the past ten years. Twenty-seven percent of this group have lived in the metropolitan areas, compared to only three percent of widowed respondents.

When comparing responses by education, persons with at least a bachelor's degree are more likely than persons with less education to have lived in the Omaha or Lincoln areas. Twenty-seven percent of movers with at least an undergraduate degree have lived in one of the state's two largest cities, compared to eight percent of the persons with a high school education or less. Those with some college (two year or no degree) are the group most likely to have lived in a Nebraska community larger than their current one.

There was only one interesting finding related to occupation. Persons with sales occupations are more likely than persons with different occupations to have lived in the Omaha or Lincoln areas during the past decade. Thirty-two percent of the movers with sales occupations have lived in the state's metropolitan areas, compared to only eight percent of the workers with service occupations.

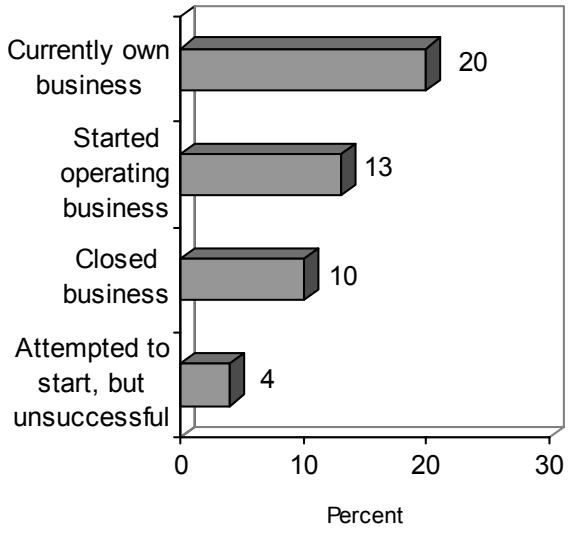
Business Activities During the Past Decade

Small businesses are very important to the economies of rural Nebraska communities. Thus, respondents were asked what business activities they or anyone in their household have been involved in during the past ten years.

Twenty percent of rural Nebraskans currently own a business and 13 percent started operating a business during the past ten years (Figure 4). Ten percent closed or stopped operating a business during this time frame and four percent attempted to start a business but were unsuccessful.

Business activities differ by many of the characteristics examined (Appendix Table 3). Residents of the smallest communities are more likely than residents of larger communities to have attempted to start a business during the past ten years but were unsuccessful. Seven percent of persons

Figure 4. *Business Activities During the Past Ten Years*



living in or near communities with less than 500 people tried unsuccessfully to start a business, compared to three percent of persons living in or near communities with populations ranging from 500 to 999. The residents of the smallest communities are also the community size group most likely to currently own a business. Twenty-nine percent of persons living in or near communities with less than 500 people currently own a business, compared to 15 percent of persons living in or near communities with at least 10,000 people.

Persons living in the Panhandle are more likely than persons living in other regions of the state to have tried unsuccessfully to start a business during the past decade. Seven percent of the Panhandle residents tried to start a business but were unsuccessful. This compares to three percent of the residents of both the North Central and Northeast regions.

Persons with the highest household incomes are more likely than persons with lower incomes to both have started a business during this time as well as currently own a business. Twenty-six percent of persons with household incomes of $60,000 or more currently own a business, compared to 16 percent of persons with incomes under $20,000.

Younger respondents are more likely than older respondents to have started operating a business during the past ten years as well as to have tried unsuccessfully to start a business. However, older respondents are more likely than younger respondents to have closed or stopped operating a business during this time frame. Persons between the ages of 40 and 49 are the group most likely to currently own a business (28 percent compared to 14 percent of persons age 65 and older).

Males are more likely than females to have done the following business activities during the past decade: started operating a business (14 percent compared to 9 percent), closed or stopped operating a business (11 percent and 7 percent) and currently own a business (23 percent compared to 15 percent).

Married respondents are the marital group most likely to have done three of these activities: started operating a business, closed or stopped operating a business and currently own a business. However, divorced/separated respondents are the marital group most likely to have tried unsuccessfully during the past ten years to start a business.

Persons with at least some college education are more likely than persons without any college education to have started operating a business during the past ten years as well as currently own a business. Persons with only some college education (two year or no degree) are the group most likely to have attempted to start a business but were unsuccessful.

Persons with sales occupations are more likely than persons with different occupations to both have started operating a business during the past ten years as well as to have stopped operating or closed a business during this time. Persons with administrative support positions are the occupation group most likely to have tried unsuccessfully to start a business (10 percent compared to two percent of farmers and ranchers). Farmers and ranchers are the occupation group most likely to currently own a business. Forty-seven percent of

farmers or ranchers currently own a business compared to nine percent of persons with administrative support positions.

To further examine rural Nebraskans' entrepreneurial spirit, they were asked their opinions about self-employment. Generally, they appear to like the idea of self-employment but are also aware of the risks involved with this type of employment. Sixty-one percent agree or strongly agree that "self-employment is desirable to me because I can be my own boss" (Table 1). Forty-four percent agree that "self-employment provides a better quality of life than being an employee." However, they also believe that self-employment requires a large time commitment and worry about how to obtain health insurance. Seventy-four percent agree that "self-employed individuals work longer hours than traditional employees." In addition, 70 percent agree with the statement "the cost of health insurance makes self-employment unappealing."

Thirty-eight percent agree that "self-employment is unappealing to me because of financial risks." But, 33 percent either strongly disagree or disagree with the statement. When asked about job security, 26 percent agree that "the self-employed have more job security than traditional employees." However, 45 percent disagree with that statement.

These opinions about self-employment are examined by community size, region and various individual attributes (Appendix Table 4). Many differences are detected.

Table 1. *Opinions Regarding Self-Employment*

	Strongly Disagree	*Disagree*	*No Opinion*	*Agree*	*Strongly Agree*
Self-employment is desirable to me because I can be my own boss.	3%	10%	26%	39%	22%
Self-employment is unappealing to me because of financial risks.	7	26	30	31	7
Self-employment provides a better quality of life than being an employee.	3	19	35	33	11
Self-employed individuals work longer hours than traditional employees.	1	6	19	48	26
The self-employed have more job security than traditional employees.	6	39	29	21	5
The cost of health insurance makes self-employment unappealing.	3	7	20	41	29

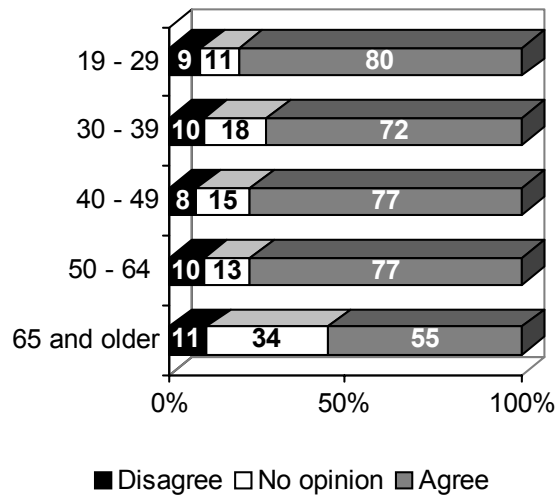
Residents of smaller communities are more likely than residents of the larger communities to have favorable opinions about self-employment. The smaller community residents are more likely than residents of larger communities to agree with the following statements: self-employment is desirable to me because I can be my own boss; self-employment provides a better quality of life than being an employee and the self-employed have more job security than traditional employees. And, they are more likely to disagree with the statement that self-employment is unappealing to me because of financial risks. Forty percent of persons living in or near communities with less than 500 people disagreed or strongly disagreed with that statement, compared to 28 percent of persons living in or near communities with populations of 10,000 or more. However, residents of smaller communities are also the group most likely to agree that self-employed individuals work longer hours than traditional employees.

Only one difference occurs by region. Residents of the South Central region are more likely than residents of other regions to agree that self-employment is unappealing to them because of financial risks. Forty-one percent of the residents of the South Central region agree with that statement, compared to 31 percent of the residents of the North Central region.

Persons with the highest household incomes are more likely than persons with lower incomes to agree that self-employment is desirable to them because they can be their own boss. However, they are also more likely than persons with lower incomes to agree that self-employed individuals work longer hours than traditional employees and that the cost of health insurance makes self-employment unappealing. They are also the group most likely to disagree that self-employment provides a better quality of life than being an employee. Persons with the lowest incomes are the group most likely to agree that the self-employed have more job security than traditional employees. When asked if self-employment is unappealing because of financial risks, persons with incomes ranging from $20,000 to $59,999 are the group most likely to agree.

The youngest respondents are the age group most likely to agree that self-employment is desirable because they can be their own boss. However, they also have reservations about this type of employment. Persons age 19 to 39 are the age group most likely to agree that self-employment is unappealing because of financial risks and persons age 19 to 29 are the group most likely to agree that the cost of health insurance makes self-employment unappealing. Eighty percent of persons age 19 to 29 agree that the cost of health insurance makes self-employment unappealing, compared to 55 percent of persons age 65 and older (Figure 5). Persons between the ages of 30 and 64 are the group most likely to agree that self-employment

Figure 5. *"The cost of health insurance makes self-employment unappealing" by Age*



provides a better quality of life than being an employee. Persons between the ages of 40 and 64 are the group most likely to agree that self-employed individuals work longer hours. The oldest respondents (age 65 and older) are the group most likely to agree that the self-employed have more job security than traditional employees.

Males are more likely than females to have positive views about self-employment. They are more likely than females to agree with the following: self-employment is desirable because I can be my own boss; self-employment provides a better quality of life than being an employee; and the self-employed have more job security than traditional employees. And, they are more likely than females to disagree that the cost of health insurance makes self-employment unappealing. But, they are also more likely than females to agree that self-employed individuals work longer hours than traditional employees. Females are more likely than males to agree that self-employment is unappealing because of financial risks.

Persons with the highest levels of education are more likely than persons with less education to agree that self-employment is desirable because they can be their own boss and that self-employed individuals work longer hours than traditional employees. Persons with some college education are the group most likely to agree with the following statements: self-employment is unappealing because of financial risks; self-employment provides a better quality of life than being an employee; and the cost of health insurance makes self-employment unappealing. Persons with the least amount of education are the group most likely to agree that the self-employed have more job security than traditional employees.

When comparing marital groups, married respondents appear to have the most positive outlook on self-employment. They are the marital group most likely to believe that self-employment is desirable so they can be their own boss and that self-employment provides a better quality of life and more job security. Married persons are also the marital group most likely to believe that self-employed individuals work longer hours than traditional employees. Persons who have never married are the marital group most likely to agree that self-employment is unappealing because of financial risks. And, the divorced/separated respondents are the marital group most likely to agree that the cost of health insurance makes self-employment unappealing.

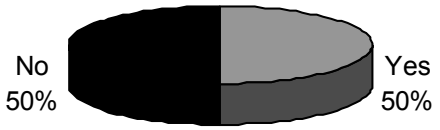
Farmers and ranchers are the occupation group most likely to have a positive view of self-employment. They are the occupation group most likely to agree that self-employment is desirable to be their own boss and that self-employment provides a better quality of life and more job security. But, farmers and ranchers are also most likely to agree that self-employed individuals work longer hours. Persons with administrative support positions are the group most likely to agree that self-employment is unappealing because of financial risks.

Education or Training During the Past Decade

One-half (50%) of rural Nebraskans have participated in formal education courses, workshops or other training activities during the past ten years (Figure 6). Some differences are detected when comparing responses by community size, region and various individual attributes (Appendix Table 5).

Persons living in or near the largest communities are more likely than persons living in or near the smallest communities to have participated in education activities during the

Figure 6. *Have you participated in any formal education courses, workshops or other training activities during the past 10 years?*



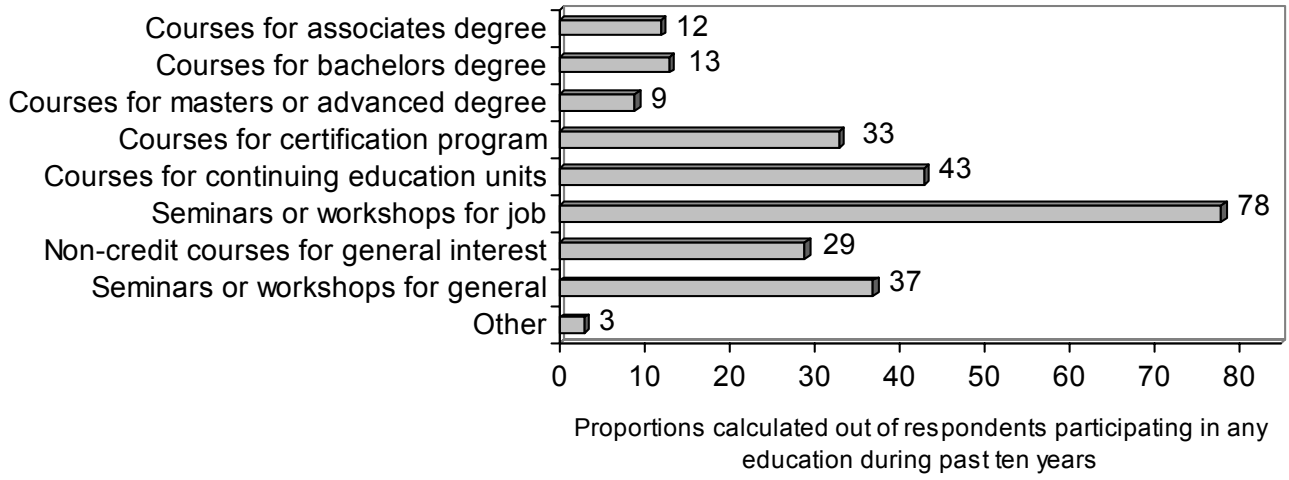
past ten years. Fifty-five percent of persons living in or near communities with populations of 10,000 or more have participated in education activities, compared to 45 percent of persons living in or near communities with less than 500 people.

Other groups most likely to have participated in education courses, workshops or other training include: persons with the highest household incomes, the youngest respondents, persons who have never married, persons with the highest education levels and persons with professional occupations.

Persons who have participated in any education activity during the past ten years were then asked in which types they had participated. Seventy-eight percent of the persons participating in any education activity have participated in seminars or workshops for their job (Figure 7). Forty-three percent have participated in courses for continuing education units and 37 percent took seminars or workshops for their own general interest.

The types of education activities taken are examined by community size, region and various individual attributes (Appendix Table 5). Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have taken seminars or workshops for their own general interest. Forty-six percent of persons living in or near communities with less than 500 persons had taken these seminars or workshops during

Figure 7. *Types of Education Activities Participated in During Past Ten Years*



the past ten years, compared to 32 percent of persons living in or near communities with populations of 10,000 or more.

Persons with the highest household incomes are more likely than persons with lower incomes to have taken courses to complete or count toward a masters or other advanced degree, courses for continuing education units, and seminars or workshops for their job. Persons with lower incomes are more likely than persons with higher incomes to have taken courses to complete or count toward an associate degree.

Females are more likely than males to have taken courses to complete or count toward a bachelors degree and non-credit courses for their own general interest. Males are more likely than females to have taken courses to complete or count toward a certification program and seminars or workshops for their job.

The youngest persons are more likely than older persons to have taken courses to complete or count toward both an associate degree and a bachelors degree. Persons between the ages of 30 and 39 are the group most likely to have taken courses to complete or count toward a masters or other advanced degree. Persons between the ages of 40 and 49 are the group most likely to have taken courses to complete or count toward a certification program. Persons between the ages of 40 and 64 are the group most likely to have taken courses for continuing education units and seminars or workshops for their job. The oldest respondents (age 65 and older) are more likely than younger respondents to have taken non-credit courses for their own general interest and seminars or workshops for their own general interest.

Persons who have never married are the marital group most likely to have taken courses to complete or count toward both an associate and bachelors degree. Married respondents are the group most likely to have taken courses for continuing education units. Both married and divorced/separated respondents are the groups most likely to have taken seminars or workshops for their job. Both non-credit courses as well as seminars or workshops for their own general interest are more likely to be taken by widowed respondents as compared to the other marital groups.

Persons with the highest education levels are more likely than persons with less education to have taken courses to complete or count toward both a bachelors and masters or other advanced degree as well as courses for continuing education units. Persons with some college are the education group most likely to have taken courses to complete or count toward an associate degree.

Persons with professional occupations are more likely than persons with different occupations to have taken courses to complete or count toward a masters or other advanced degree and courses for continuing education units. They are also, along with the manual laborers, most likely to have taken seminars or workshops for their job. Farmers and ranchers are the occupation group most likely to have taken seminars or workshops for their own general interest.

Internet Access During the Past Decade

The final questions in this section ask respondents about their experience with the Internet during the past decade. Sixty-six percent of rural Nebraskans have acquired Internet access during the past ten years (Figure 8). Another three percent had acquired Internet access more than ten years ago. Thus, 69 percent of rural Nebraskans have Internet access.

Figure 8. *During the past 10 years, have you acquired access to the Internet either at home or work?*

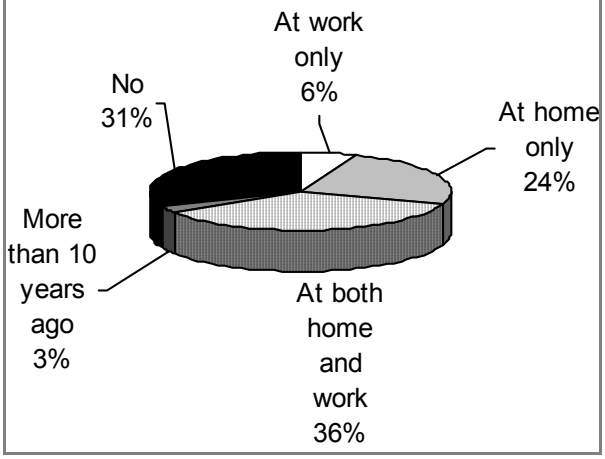
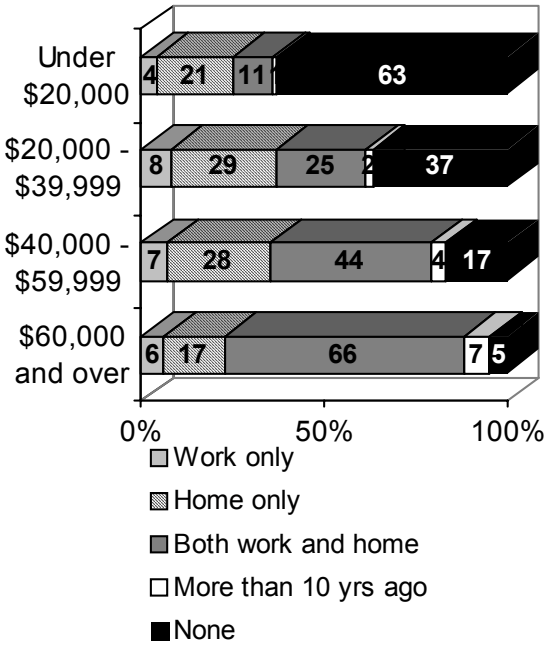


Figure 9. *Internet Access by Household Income*



Responses to this question are analyzed by community size, region and various individual attributes (Appendix Table 6). Persons living in or near the largest communities are more likely than persons living in or near the smaller communities to have Internet access at both their home and at work. Forty-two percent of respondents living in or near communities with populations of 10,000 or more acquired Internet access at both their home and work in the past ten years, compared to 28 percent of persons living in or near communities with less than 500 people.

Persons living in the Panhandle are more likely than persons living in other regions of the state to have Internet access. Seventy-five percent of persons living in the Panhandle have Internet access, compared to 66 percent of persons living in either the North Central or Southeast regions of the state.

Persons with the highest levels of income are more likely than persons with lower incomes to have acquired Internet access at both their home and at work (Figure 9). Sixty-six percent of persons with household incomes of $60,000 or more have acquired Internet access at both home and work during the past ten years, compared to only 11 percent of persons with household incomes less than $20,000.

Younger respondents are more likely than older respondents to have acquired Internet access. Eighty-nine percent of persons age 19 to 49 have acquired Internet access, compared to only 40 percent of persons age 65 and older.

Males are more likely than females to have acquired Internet access at home only and at both home and work. Females are more likely than males to have Internet access at work only.

Widowed respondents are the marital group *least* likely to have Internet access. Only 30 percent of widowed respondents have acquired Internet access, compared to 76 percent of

married respondents. Married respondents are the marital group most likely to have access at their home only and at both home and work.

Over one-half (52%) of persons with a high school diploma or no diploma do not have Internet access. Persons with at least a bachelor's degree are the education group most likely to have access at both home and work and to have acquired Internet access more than ten years ago.

Persons with administrative support positions are the occupation group most likely to have Internet access at work only. Manual laborers and farmers and ranchers are the occupation groups most likely to only have access at home, while persons with professional occupations are most likely to have it at both home and work.

Respondents with Internet access were next asked how they primarily connect to the Internet both at home and at work. Thirty percent connect to the Internet at work via DSL and 19 percent connect using a dial-up modem. The proportions using other types of connections are as follows: cable modem (17%), don't know (15%), wireless (9%), other (6%), and satellite (4%).

Dial-up modems are the most common type of Internet connection used at home (58%). The same proportions (18%) use both DSL and cable modems to connect to the Internet. Other connections include: wireless (3%), satellite (1%), don't know (1%) and other (1%).

The types of Internet connections used are examined by community size, region and individual attributes (Appendix Table 7). Persons living in or near the smallest communities are more likely than persons living in or near larger communities to use a dial-up modem at work. Persons living in the larger communities are more likely than persons living in the smaller communities to use a cable modem connection at work.

At home, persons living in or near the smallest communities are the group most likely to use either a dial-up modem or DSL. Persons living in or near the largest communities are the group most likely to use a cable modem to connect to the Internet.

When examining differences by income, persons with lower incomes are more likely than persons with higher incomes to use a dial-up modem at work, while the persons with higher incomes are more likely to use a DSL connection. A similar pattern is found when examining their home connections. Households with lower incomes are the income group most likely to use a dial-up modem, whereas the higher income households are most likely to use either DSL or a cable modem.

Females are more likely than males to not know what type of Internet connection they use at work. Males are more likely than females to use both a dial-up modem and a cable modem to connect to the Internet at work.

The oldest respondents are more likely than younger respondents to use a dial-up modem to connect to the Internet at both work and their home. Seventy-three percent of persons age 65 and older use a dial-up modem to connect to the Internet at home, compared to 51 percent of persons age 19 to 29. Younger persons are more likely than older persons to use DSL to connect to the Internet at both home and work. They are also the age group most likely to connect to the Internet at home using a cable modem.

Persons with less education are more likely than persons with more education to use a dial-up

modem to connect to the Internet at work. Persons with higher education levels are the group most likely to use DSL or another type of connection at work.

Farmers and ranchers are the occupation group most likely to use a dial-up modem to connect to the Internet both at work and at home. Seventy-four percent of farmers and ranchers connect to the Internet at home using a dial-up modem, compared to only 49 percent of persons with administrative support positions.

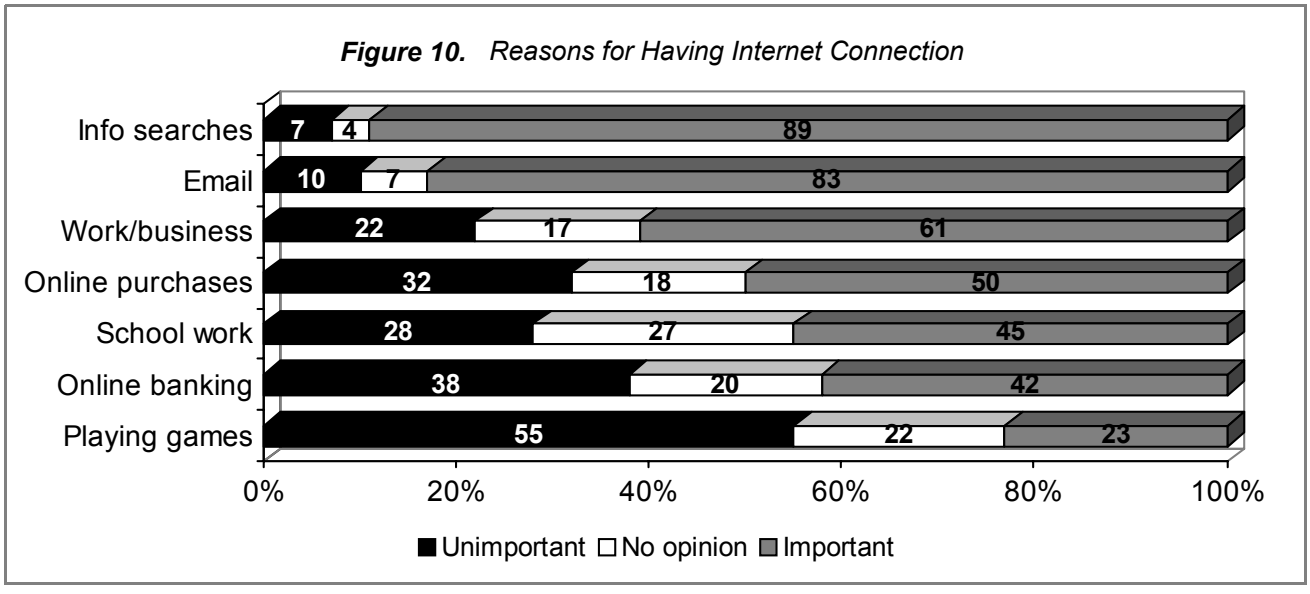
Respondents were next asked how important various reasons are to their household for having an Internet connection. Information searches and email are the top two reasons given for having an Internet connection (based on the proportion saying they are either important or very important) (Figure 10). Playing games had the lowest proportion saying it was an important reason (23%).

The responses to this question are analyzed by community size, region and various individual attributes (Appendix Table 8). Persons living in or near the smaller communities are more likely than persons living in or near the larger communities to say that both work or business and school work are important reasons for having an Internet connection. Sixty-eight percent of persons living in or near communities with less than 1,000 people say that work or business is an important reason for having an Internet connection, compared to 55 percent of persons living in or near communities with populations ranging from 5,000 to 9,999. Persons living in or near the larger communities are more likely than persons living in or near the smaller communities to say online banking/ financial transactions is an important reason.

Persons with higher household incomes are more likely than persons with lower incomes to say the following reasons are important: for work or business, school work, online purchases, information searches, and online banking/financial transactions. Persons with the lowest household incomes are the group most likely to say playing games is an important reason.

Younger respondents are more likely than older respondents to say the following reasons are

Figure 10. *Reasons for Having Internet Connection*



important for having an Internet connection: for work or business, school work, online purchases, information searches, and online banking/financial transactions. The oldest respondents (age 65 and older) are the age group most likely to say playing games is an important reason for having an Internet connection.

Females are more likely than males to say email and playing games are important reasons for having an Internet connection. Persons with the highest education levels are more likely than persons with less education to say the following reasons are important: for work or business, email, school work, online purchases, information searches, and online banking/ financial transactions. Persons with the least amount of education are the group most likely to say playing games is an important reason for having an Internet connection.

Married respondents are the marital group most likely to say work or business and school work are important reasons for having an Internet connection. Persons who have never married are the group most likely to say online purchases is an important reason.

Manual laborers are the occupation group most likely to say playing games and school work are important reasons for having an Internet connection. Both persons with sales and professional occupations are the groups most likely to say work or business is an important reason. Online banking/financial transactions was most important to the persons with sales occupations, whereas email was most important to both those with professional and administrative support positions.

Finally, respondents were asked how their satisfaction with various items related to their Internet connection have changed during the past ten years. In general, rural Nebraskans tend to say their satisfaction has increased with each item. At least one-half say their satisfaction has increased or greatly increased with the availability of service (55%) and speed of connection (50%) (Figure 11).

Their change in satisfaction with these items are examined by community size, region and various individual attributes (Appendix Table 9). Persons living in or near the larger communities are more likely than persons living in or near the smaller communities to say their satisfaction with both the dependability of service and the speed of connection has increased during the past ten years. Fifty-four percent of persons living in or near communities with populations of 5,000 or more say their satisfaction with the speed of connection has increased during the past ten years, compared to 43 percent of persons living in or near communities with less than 1,000 people (Figure 12).

Persons living in the North Central region are

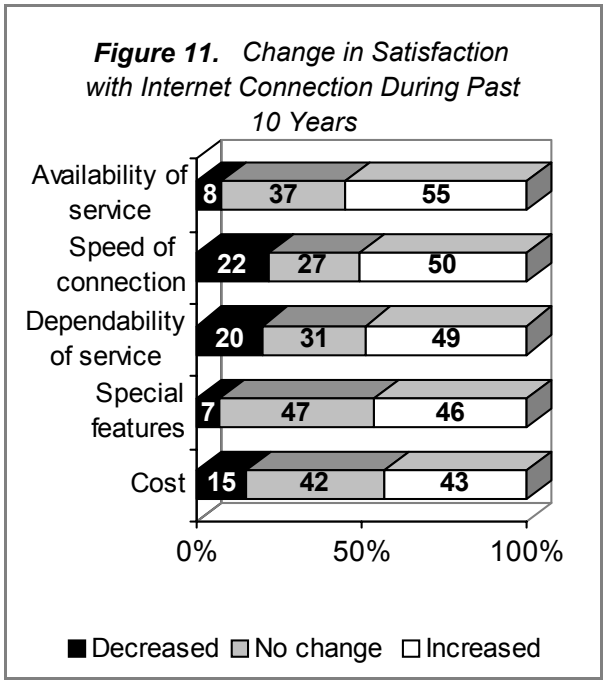
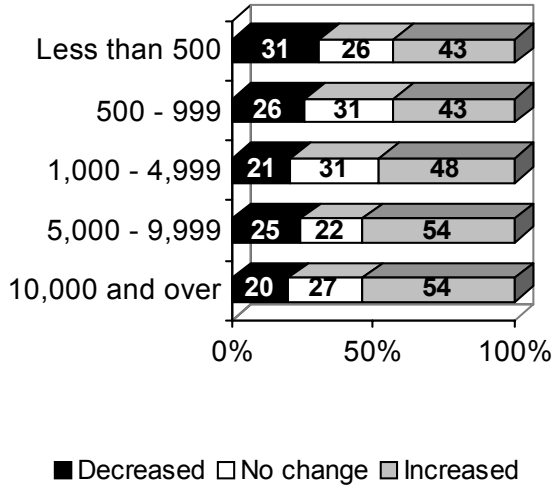


Figure 11. *Change in Satisfaction with Internet Connection During Past 10 Years*

Figure 12. *Change in Satisfaction with Internet Connection Speed Over Past 10 Years by Community Size*



more likely than persons living in other regions of the state to say their satisfaction with dependability of service has increased over the past ten years. Fifty-three percent of the North Central residents say their satisfaction with the dependability of their service has increased, compared to 44 percent of the Panhandle residents. The residents of the North Central region are also the group most likely to report an increase in their satisfaction with special features during the past ten years.

Persons with higher household incomes are more likely than persons with lower incomes to report an increase in their satisfaction with the following: availability of service, dependability of service and speed of connection.

Younger respondents are more likely than older respondents to say their satisfaction with availability of Internet service has increased during the past ten years. Persons between the ages of 30 and 39 are the age group most likely to report an increase in satisfaction with the following: dependability of service, speed of connection and special features. Persons between the ages of 50 and 64 are the age group most likely to say their satisfaction with cost has increased during the past ten years.

Males are more likely than females to report an increase in satisfaction with the cost of their Internet service during the past decade. Persons with higher education levels are more likely than persons with less education to have increased their satisfaction with each item listed.

Persons with sales occupations are more likely than persons with different occupations to report an increase in satisfaction with cost, dependability of service and connection speed during the past ten years. Persons with administrative support positions are the occupation group most likely to have increased their satisfaction with availability of service and dependability of service.

Conclusion

Rural Nebraskans have been fairly mobile during the past ten years. One-quarter have lived in a different community during the past decade. Younger Nebraskans, though, have been much more mobile. Approximately two-thirds (66%) of persons age 19 to 29 have lived in a different community in the last ten years. Many of those individuals lived in a community larger than their current one. Thus, we see a pattern opposite that of the "brain drain," a term commonly used to describe the notion that youth are leaving our rural areas. Younger people are locating in rural Nebraska and many have done so after experiencing life in a larger community.

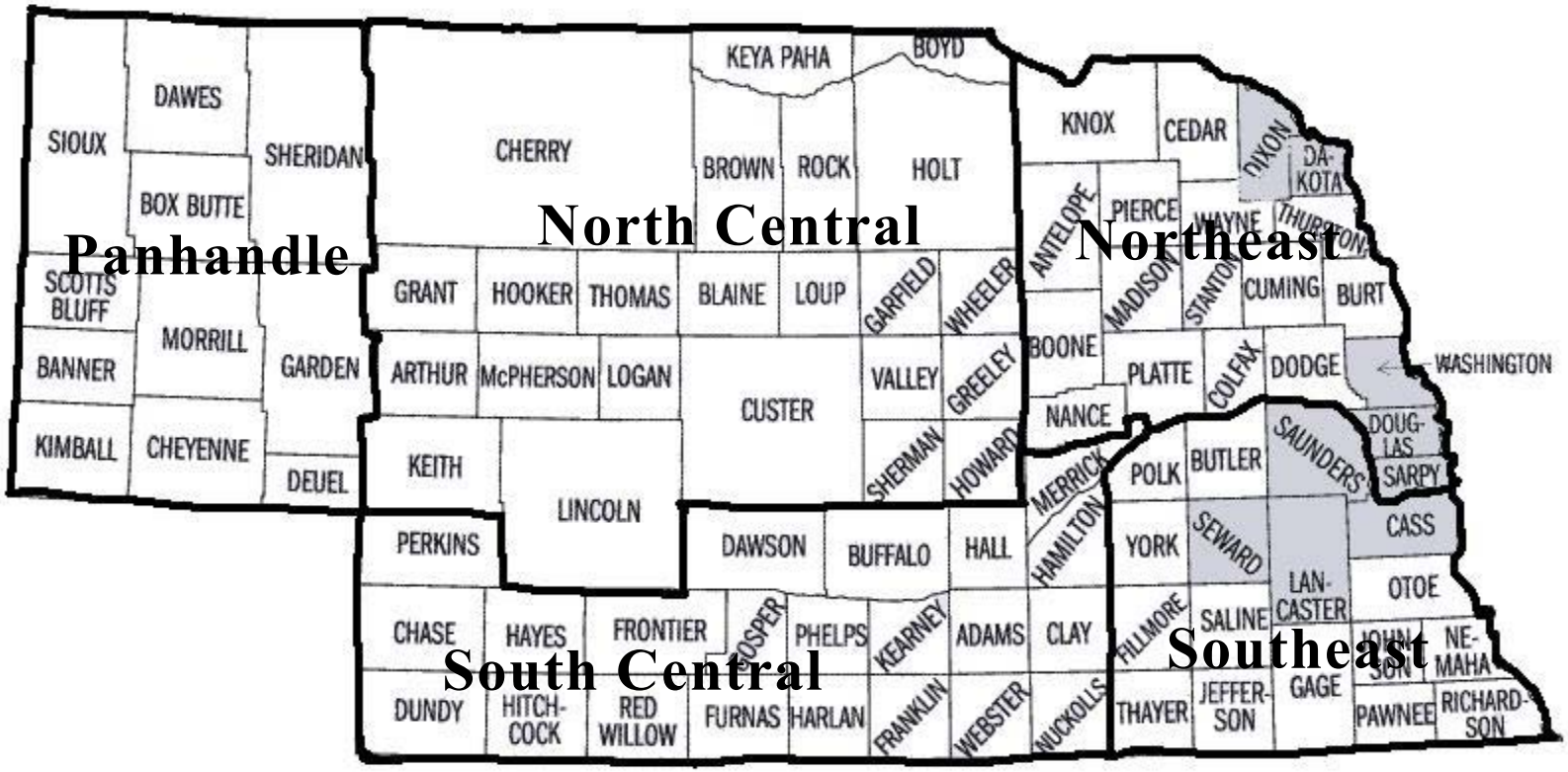
Many rural Nebraskans have also been involved in various business activities during the past decade. Twenty percent of rural Nebraskan

households currently own a business. Business ownership is more common in smaller communities than in larger ones. Many rural Nebraskans also have favorable views about self-employment. Most agree that self-employment is appealing because they can be their own boss. However, they also recognize the risks and hardships that this type of employment can bring. One particular obstacle to self-employment is the cost of health insurance. The majority of rural Nebraskans say the cost of health insurance makes self-employment unappealing to them. This was especially true of younger persons. They are more likely than older people to express wariness of the financial risks of self-employment as well as the cost of health insurance. This is an area that must be addressed if we are to encourage business ownership among the younger generation.

Many rural Nebraskans are life-long learners. One-half of the respondents have taken some type of educational activity during the past ten years. Already a highly educated population, rural Nebraskans continue to improve their skills and knowledge through education and training.

Many rural Nebraskans also have access to the Internet, either at home or at work. However, there appears to be several sub-groups of the population that do not have access: persons with lower incomes, older persons and people with lower education levels. We are not sure if it is due to a lack of access to this technology or simply because of a lack of interest. But, this is an area that should be explored further.

Appendix Figure 1. Regions of Nebraska



Metropolitan counties (not surveyed)

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

	2005 Poll	*2004 Poll*	*2003 Poll*	*2002 Poll*	*2001 Poll*	*2000 Poll*	*2000 Census*
Age : [1]							
20 - 39	15%	18%	18%	16%	17%	20%	33%
40 - 64	51%	49%	51%	51%	49%	54%	42%
65 and over	34%	32%	32%	32%	33%	26%	24%
Gender: [2]							
Female	32%	32%	51%	36%	37%	57%	51%
Male	69%	68%	49%	64%	63%	43%	49%
Education: [3]							
Less than 9th grade	3%	3%	2%	3%	4%	2%	7%
9th to 12th grade (no diploma)	5%	5%	5%	4%	5%	4%	10%
High school diploma (or equivalent)	33%	34%	34%	32%	35%	34%	35%
Some college, no degree	24%	24%	23%	25%	26%	28%	25%
Associate degree	13%	12%	11%	10%	8%	9%	7%
Bachelors degree	14%	15%	16%	16%	13%	15%	11%
Graduate or professional degree	10%	8%	9%	10%	8%	9%	4%
Household income: [4]							
Less than $10,000	8%	9%	8%	8%	9%	3%	10%
$10,000 - $19,999	14%	15%	14%	15%	16%	10%	16%
$20,000 - $29,999	16%	16%	16%	17%	20%	15%	17%
$30,000 - $39,999	16%	16%	16%	17%	16%	19%	15%
$40,000 - $49,999	14%	13%	13%	14%	14%	17%	12%
$50,000 - $59,999	10%	11%	11%	11%	9%	15%	10%
$60,000 - $74,999	10%	10%	11%	9%	8%	11%	9%
$75,000 or more	13%	11%	11%	10%	8%	11%	11%
Marital Status: [5]							
Married	71%	69%	73%	73%	70%	95%	61%
Never married	7%	9%	7%	6%	7%	0.2%	22%
Divorced/separated	11%	10%	9%	9%	10%	2%	9%
Widowed/widower	11%	12%	11%	12%	14%	4%	8%

[1] 2000 Census universe is non-metro population 20 years of age and over.

[2] 2000 Census universe is total non-metro population.

[3] 2000 Census universe is non-metro population 18 years of age and over.

[4] 2000 Census universe is all non-metro households.

[5] 2000 Census universe is non-metro population 15 years of age and over.

Appendix Table 2. *Mobility of Rural Nebraskans During the Past Decade by Community Size, Region and Individual Attributes*

	Have you lived anywhere other than your current community during the past 10 years?		***How many times have you moved your primary residence during the past 10 years?***			***In which of the following locations have you lived during the past 10 years?***			
	Yes	*No*	*0 or 1*	*2 or 3*	*4 or more*	*Another state*	*Omaha or Lincoln metro areas*	*In or near a Nebraska community larger than your current one*	*In or near a Nebraska community smaller than your current one*
						Percentages			
Community Size	(n = 2710)			(n = 661)				(n = 644)	
Less than 500	27	73	52	35	13	39	9	47	22
500 - 999	22	78	41	39	20	28	19	51	17
1,000 - 4,999	25	75	49	41	11	39	17	32	35
5,000 - 9,999	26	74	38	52	10	48	19	24	34
10,000 and up	23	77	39	41	20	45	23	8	49
Chi-square (sig.)	P^2 = 3.77 (.438)		P^2 =18.09 (.021)			(.096)	(.058)	(.000)	(.000)
Region	(n = 2754)			(n = 680)				(n = 660)	
Panhandle	30	70	44	43	13	51	14	32	23
North Central	24	76	48	38	14	43	12	30	29
South Central	28	72	43	41	17	40	19	25	41
Northeast	20	80	41	41	18	38	19	23	42
Southeast	24	76	47	43	11	34	23	33	33
Chi-square (sig.)	P^2 = 17.35 (.002)		P^2 = 4.14 (.845)			(.142)	(.205)	(.279)	(.006)
Income Level	(n = 2550)			(n = 646)				(n = 631)	
Under $20,000	24	76	43	43	14	39	12	26	41
$20,000 - $39,999	23	77	40	42	18	46	13	30	35
$40,000 - $59,999	27	73	38	42	20	45	15	25	37
$60,000 and over	29	72	49	42	9	34	28	28	32
Chi-square (sig.)	P^2 = 7.29 (.063)		P^2 =10.42 (.108)			(.105)	(.000)	(.654)	(.469)

Appendix Table 2 continued.

	Have you lived anywhere other than your current community during the past 10 years?		***How many times have you moved your primary residence during the past 10 years?***			***In which of the following locations have you lived during the past 10 years?***			
	Yes	*No*	*0 or 1*	*2 or 3*	*4 or more*	*Another state*	*Omaha or Lincoln metro areas*	*In or near a Nebraska community larger than your current one*	*In or near a Nebraska community smaller than your current one*
Age	(n = 2771)		(n = 683)					(n = 663)	
19 - 29	66	34	17	48	35	39	30	40	44
30 - 39	52	48	24	52	24	40	22	32	33
40 - 49	29	71	44	47	9	36	21	27	32
50 - 64	20	80	60	32	8	47	11	23	34
65 and older	12	88	71	24	6	39	7	16	42
Chi-square (sig.)	P^2 = 346.0 (.000)		P^2 =123.6 (.000)			(.309)	(.000)	(.002)	(.176)
Gender	(n = 2735)		(n = 674)					(n = 656)	
Male	23	77	47	40	13	40	17	30	33
Female	28	72	39	42	19	42	18	22	42
Chi-square (sig.)	P^2 = 8.46 (.002)		P^2 = 6.25 (.044)			(.335)	(.418)	(.014)	(.012)
Marital Status	(n = 2730)		(n = 671)					(n = 653)	
Married	23	77	47	39	14	39	17	30	34
Never married	42	58	29	47	24	46	27	24	36
Divorced/separated	33	68	34	49	17	45	21	24	36
Widowed	15	85	64	32	5	36	3	15	54
Chi-square (sig.)	P^2 = 58.75 (.000)		P^2 = 23.30 (.001)			(.485)	(.011)	(.171)	(.092)

Appendix Table 2 continued.

	Have you lived anywhere other than your current community during the past 10 years?		***How many times have you moved your primary residence during the past 10 years?***			***In which of the following locations have you lived during the past 10 years?***			
	Yes	*No*	*0 or 1*	*2 or 3*	*4 or more*	*Another state*	*Omaha or Lincoln metro areas*	*In or near a Nebraska community larger than your current one*	*In or near a Nebraska community smaller than your current one*
Education	(n = 2733)		(n = 674)					(n = 656)	
H.S. diploma or less	16	84	57	34	9	46	8	19	36
Some college	28	72	40	42	19	39	16	32	39
Bachelors degree or more	35	66	40	44	15	38	27	28	32
Chi-square (sig.)	P^2 = 87.27 (.000)		P^2 = 17.55 (.002)			(.275)	(.000)	(.016)	(.338)
Occupation	(n = 1816)		(n = 505)					(n = 497)	
Sales	35	65	47	33	20	39	32	20	32
Manual laborer	21	79	38	47	16	41	9	38	41
Prof/tech/admin	35	65	39	47	15	40	22	28	37
Service	31	69	38	46	17	39	8	31	42
Farming/ranching	11	89	43	39	18	30	22	33	33
Skilled laborer	23	77	36	50	14	39	13	39	39
Admin support	32	68	39	39	21	42	19	15	39
Chi-square (sig.)	P^2 = 63.05 (.000)		P^2 = 5.56 (.976)			(.962)	(.004)	(.086)	(.950)

Appendix Table 3. *Business Activities During Past Decade by Community Size, Region and Individual Attributes*

	During the past 10 years, have you or anyone in your household done any of the following?			
	Started operating a business	*Attempted to start a business but was unsuccessful*	*Closed/stopped operating a business*	*Currently own a business*
		Percentages		
Community Size		(n = 2673)		
Less than 500	13	7	11	29
500 - 999	13	3	9	24
1,000 - 4,999	14	4	10	22
5,000 - 9,999	12	4	9	21
10,000 and up	12	4	9	15
Significance	(.804)	(.026)	(.659)	(.000)
Region		(n = 2724)		
Panhandle	11	7	10	17
North Central	14	3	10	21
South Central	14	4	9	20
Northeast	12	3	9	21
Southeast	13	6	10	22
Significance	(.793)	(.006)	(.902)	(.579)
Income Level		(n = 2517)		
Under $20,000	10	5	11	16
$20,000 - $39,999	11	4	10	19
$40,000 - $59,999	15	4	8	22
$60,000 and over	17	4	10	26
Significance	(.000)	(.559)	(.371)	(.000)
Age		(n = 2741)		
19 - 29	21	5	4	22
30 - 39	22	9	7	24
40 - 49	20	7	7	28
50 - 64	12	4	12	21
65 and older	5	2	10	14
Significance	(.000)	(.000)	(.002)	(.000)
Gender		(n = 2703)		
Male	14	4	11	23
Female	9	4	7	15
Significance	(.000)	(.269)	(.005)	(.000)
Marital Status		(n = 2699)		
Married	15	4	11	24
Never married	8	4	5	14
Divorced/separated	14	7	6	15
Widowed	3	2	7	8
Significance	(.000)	(.020)	(.003)	(.000)

Appendix Table 3 continued.

	During the past 10 years, have you or anyone in your household done any of the following?			
	Started operating a business	*Attempted to start a business but was unsuccessful*	*Closed/stopped operating a business*	*Currently own a business*
Education		(n = 2702)		
H.S. diploma or less	8	3	9	17
Some college	16	6	11	22
Bachelors or grad degree	16	4	9	23
Significance	(.000)	(.005)	(.291)	(.004)
Occupation		(n = 1793)		
Sales	23	4	14	35
Manual laborer	12	5	8	10
Professional/tech/admin	14	4	6	20
Service	15	5	9	25
Farming/ranching	15	2	8	47
Skilled laborer	19	8	10	19
Administrative support	10	10	12	9
Significance	(.030)	(.047)	(.005)	(.000)

Appendix Table 4. *Opinions Regarding Self-Employment in Relation to Community Size, Region and Individual Attributes*

	Self-employment is desirable to me because I can be my own boss.				***Self-employment is unappealing to me because of financial risks.***			
	Disagree	*No opinion*	*Agree*	*Significance*	*Disagree*	*No opinion*	*Agree*	*Significance*
				Percentages				
Community Size		(n = 2509)				(n = 2486)		
Less than 500	8	19	72		40	26	34	
500 - 999	10	23	66		37	29	35	
1,000 - 4,999	11	26	63		33	29	38	
5,000 - 9,999	14	28	58	$P^2 = 38.48$	34	31	35	$P^2 = 24.61$
10,000 and up	15	30	56	(.000)	28	31	42	(.002)
Region		(n = 2600)				(n = 2574)		
Panhandle	17	27	56		37	30	33	
North Central	11	26	63		37	32	31	
South Central	13	27	60		29	30	41	
Northeast	11	28	62	$P^2 = 14.28$	34	29	37	$P^2 = 18.86$
Southeast	12	22	66	(.075)	32	28	40	(.016)
Individual Attributes:								
Income Level		(n = 2427)				(n = 2411)		
Under $20,000	11	31	58		28	38	34	
$20,000 - $39,999	11	27	61		30	30	40	
$40,000 - $59,999	13	24	63	$P^2 = 14.69$	34	25	41	$P^2 = 38.22$
$60,000 and over	14	22	64	(.023)	39	25	36	(.000)
Age		(n = 2613)				(n = 2587)		
19 - 29	16	15	70		31	17	52	
30 - 39	10	16	74		28	19	53	
40 - 49	10	21	69		34	24	42	
50 - 64	16	24	61	$P^2 = 113.70$	36	24	40	$P^2 = 175.37$
65 and older	10	38	52	(.000)	31	46	24	(.000)
Gender		(n = 2583)				(n = 2558)		
Male	10	24	66	$P^2 = 46.40$	37	28	36	$P^2 = 41.38$
Female	16	32	52	(.000)	24	35	42	(.000)
Education		(n = 2580)				(n = 2556)		
High school diploma or less	11	30	59		29	36	35	
Some college	12	25	63	$P^2 = 16.18$	35	25	40	$P^2 = 31.56$
Bachelors or grad degree	14	23	63	(.003)	36	27	38	(.000)
Marital Status		(n = 2579)				(n = 2554)		
Married	11	24	66		35	27	38	
Never married	16	24	60		29	27	44	
Divorced/separated	16	28	56	$P^2 = 79.85$	29	30	41	$P^2 = 71.38$
Widowed	14	47	39	(.000)	21	53	26	(.000)
Occupation		(n = 1775)				(n = 1765)		
Sales	7	17	77		36	22	42	
Manual laborer	16	27	57		28	28	44	
Prof./technical/admin	17	24	59		31	24	45	
Service	16	22	62		31	23	46	
Farming/ranching	4	6	90		56	14	30	
Skilled laborer	16	25	59	$P^2 = 99.61$	32	27	41	$P^2 = 62.17$
Admin. support	16	26	58	(.000)	26	24	51	(.000)

Disagree represents the combined responses of "strongly disagree" and disagree. Similarly, agree is the combined responses of "strongly agree" and "agree."

	Self-employment provides a better quality of life than being an employee.				***Self-employed individuals work longer hours than traditional employees.***			
	Disagree	*No opinion*	*Agree*	*Significance*	*Disagree*	*No opinion*	*Agree*	*Significance*
				Percentages				
Community Size		(n = 2496)				(n = 2495)		
Less than 500	21	24	55		6	14	80	
500 - 999	18	35	48		8	15	77	
1,000 - 4,999	23	34	44		8	19	73	
5,000 - 9,999	25	38	37	$P^2 = 38.27$	7	22	72	$P^2 = 16.56$
10,000 and up	21	39	41	(.000)	7	21	72	(.035)
Region		(n = 2583)				(n = 2583)		
Panhandle	22	36	42		7	17	76	
North Central	20	36	44		9	18	73	
South Central	23	34	43		5	21	74	
Northeast	17	36	47	$P^2 = 10.99$	7	20	72	$P^2 = 11.45$
Southeast	24	35	42	(.203)	8	17	76	(.178)
Individual Attributes:								
Income Level		(n = 2417)				(n = 2417)		
Under $20,000	17	39	44		7	25	68	
$20,000 - $39,999	20	36	44		6	20	74	
$40,000 - $59,999	23	32	45	$P^2 = 16.45$	8	16	76	$P^2 = 22.93$
$60,000 and over	26	32	43	(.012)	8	15	77	(.001)
Age		(n = 2596)				(n = 2596)		
19 - 29	29	30	41		12	16	72	
30 - 39	24	30	46		9	16	74	
40 - 49	24	32	45		8	15	77	
50 - 64	24	31	46	$P^2 = 66.61$	7	16	77	$P^2 = 54.85$
65 and older	14	45	41	(.000)	5	27	68	(.000)
Gender		(n = 2566)				(n = 2566)		
Male	20	33	47	$P^2 = 22.47$	6	17	77	$P^2 = 35.54$
Female	24	39	37	(.000)	9	26	66	(.000)
Education		(n = 2564)				(n = 2563)		
High school diploma or less	16	40	44		8	24	68	
Some college	24	32	45	$P^2 = 27.69$	6	16	77	$P^2 = 27.68$
Bachelors or grad degree	25	33	42	(.000)	7	16	77	(.000)
Marital Status		(n = 2562)				(n = 2562)		
Married	20	33	47		7	16	77	
Never married	26	37	38		8	29	63	
Divorced/separated	27	35	38	$P^2 = 40.26$	8	21	71	$P^2 = 56.49$
Widowed	16	50	34	(.000)	6	34	60	(.000)
Occupation		(n = 1768)				(n = 1768)		
Sales	20	30	50		9	12	79	
Manual laborer	23	34	44		9	26	65	
Prof./technical/admin	29	35	36		8	15	77	
Service	24	29	47		7	14	79	
Farming/ranching	15	19	66		4	7	89	
Skilled laborer	22	36	42	$P^2 = 74.40$	7	20	73	$P^2 = 40.53$
Admin. support	28	32	40	(.000)	9	16	75	(.000)

Disagree represents the combined responses of "strongly disagree" and disagree. Similarly, agree is the combined responses of "strongly agree" and "agree."

Appendix Table 4 continued

	The self-employed have more job security than traditional employees.				***The cost of health insurance makes self-employment unappealing.***			
	Disagree	*No opinion*	*Agree*	*Significance*	*Disagree*	*No opinion*	*Agree*	*Significance*
				Percentages				
Community Size		(n = 2495)				(n = 2505)		
Less than 500	42	26	32		11	17	72	
500 - 999	43	26	31		11	17	72	
1,000 - 4,999	45	28	28		10	22	68	
5,000 - 9,999	46	31	24	$P^2 = 19.60$	9	19	72	$P^2 = 8.14$
10,000 and up	47	31	22	(.012)	9	22	69	(.420)
Region		(n = 2581)				(n = 2595)		
Panhandle	47	31	22		10	19	71	
North Central	42	30	28		13	23	65	
South Central	46	29	25		8	20	72	
Northeast	43	29	28	$P^2 = 7.88$	9	20	70	$P^2 = 13.51$
Southeast	45	27	28	(.446)	11	19	69	(.096)
Individual Attributes:								
Income Level		(n = 2418)				(n = 2426)		
Under $20,000	36	35	29		10	30	61	
$20,000 - $39,999	43	30	27		9	20	71	
$40,000 - $59,999	47	29	24	$P^2 = 44.04$	9	18	73	$P^2 = 47.15$
$60,000 and over	55	22	23	(.000)	11	14	75	(.000)
Age		(n = 2594)				(n = 2608)		
19 - 29	56	26	17		9	11	80	
30 - 39	57	25	18		10	18	72	
40 - 49	51	24	25		8	15	77	
50 - 64	49	25	26	$P^2 = 129.15$	10	13	77	$P^2 = 148.97$
65 and older	29	39	32	(.000)	11	34	55	(.000)
Gender		(n = 2566)				(n = 2579)		
Male	44	27	29	$P^2 = 19.16$	11	19	70	$P^2 = 20.64$
Female	46	33	21	(.000)	7	24	69	(.000)
Education		(n = 2563)				(n = 2576)		
High school diploma or less	36	36	28		9	26	65	
Some college	48	25	27	$P^2 = 63.50$	9	17	74	$P^2 = 35.54$
Bachelors or grad degree	53	25	22	(.000)	12	17	71	(.000)
Marital Status		(n = 2562)				(n = 2576)		
Married	46	26	28		10	18	72	
Never married	42	35	23		10	26	65	
Divorced/separated	47	31	22	$P^2 = 41.57$	9	18	74	$P^2 = 61.75$
Widowed	31	44	25	(.000)	10	38	52	(.000)
Occupation		(n = 1770)				(n = 1774)		
Sales	53	23	24		8	18	74	
Manual laborer	51	31	18		10	24	66	
Prof./technical/admin	58	23	19		9	14	77	
Service	51	26	23		11	15	74	
Farming/ranching	35	18	47		13	11	76	
Skilled laborer	50	28	22	$P^2 = 91.66$	8	14	78	$P^2 = 22.66$
Admin. support	56	23	21	(.000)	6	12	82	(.066)

Disagree represents the combined responses of "strongly disagree" and disagree. Similarly, agree is the combined responses of "strongly agree" and "agree."

Appendix Table 5. *Education or Training Taken During Past Decade by Community Size, Region and Individual Attributes*

		If yes, which of the following types of education or training have you had during the past 10 years?								
	Participated in formal education courses, workshops or other training activities during past 10 years	*Courses to complete or count toward associate degree*	*Courses to complete or count toward a bachelors degree*	*Courses to complete or count toward a masters or other advanced degree*	*Courses to complete or count toward a certification program*	*Courses for continuing education units*	*Seminars or workshops for my job*	*Non-credit courses for own general interest*	*Seminars or workshops for own general interest*	*Other*
	Percent	*Percent circling each item*								
Community Size	(n = 2653)	(n = 1332)								
Less than 500	45	10	11	7	34	42	82	34	46	3
500 - 999	47	12	8	8	36	45	74	29	38	6
1,000 - 4,999	49	11	10	10	35	43	78	29	36	4
5,000 - 9,999	51	11	14	11	30	40	78	29	41	2
10,000 and up	55	14	15	9	30	43	79	29	32	2
Significance	(.007)	(.410)	(.063)	(.805)	(.473)	(.940)	(.550)	(.723)	(.016)	(.218)
Region	(n = 2748)	(n = 1367)								
Panhandle	54	12	12	9	33	40	79	26	34	3
North Central	46	12	11	9	34	47	84	30	40	1
South Central	51	11	15	9	32	42	78	31	36	3
Northeast	50	15	12	7	31	41	76	27	37	6
Southeast	48	11	11	13	35	43	76	33	37	3
Significance	(.181)	(.544)	(.553)	(.179)	(.828)	(.615)	(.284)	(.411)	(.837)	(.066)
Income Level	(n = 2546)	(n = 1308)								
Under $20,000	30	14	11	4	32	26	60	33	40	8
$20,000 - $39,999	44	15	13	6	31	38	74	29	35	4
$40,000 - $59,999	58	13	16	10	35	43	82	27	32	3
$60,000 and over	74	9	11	13	32	53	86	30	39	1
Significance	(.000)	(.029)	(.164)	(.001)	(.734)	(.000)	(.000)	(.569)	(.148)	(.000)
Gender	(n = 2731)	(n = 1357)								
Male	50	11	10	9	35	43	81	27	37	3
Female	50	15	17	10	29	43	73	34	35	3
Significance	(.508)	(.057)	(.001)	(.200)	(.021)	(.518)	(.001)	(.003)	(.250)	(.461)

Appendix Table 5 continued

	Participated in formal education courses, workshops or other training activities during past 10 years	*If yes, which of the following types of education or training have you had during the past 10 years?*								
		Courses to complete or count toward associate degree	*Courses to complete or count toward a bachelors degree*	*Courses to complete or count toward a masters or other advanced degree*	*Courses to complete or count toward a certification program*	*Courses for continuing education units*	*Seminars or workshops for my job*	*Non-credit courses for own general interest*	*Seminars or workshops for own general interest*	*Other*
Age	(n = 2764)					(n = 1373)				
19 - 29	85	44	50	6	36	30	68	15	22	3
30 - 39	71	19	26	20	30	41	76	24	28	2
40 - 49	62	10	8	8	38	46	84	28	34	2
50 - 64	57	8	5	7	33	48	84	33	40	3
65 and older	23	2	3	4	24	33	65	38	51	6
Significance	(.000)	(.000)	(.000)	(.000)	(.008)	(.000)	(.000)	(.000)	(.000)	(.081)
Marital Status	(n = 2726)					(n = 1354)				
Married	53	11	10	9	33	45	80	29	37	3
Never married	60	22	29	12	30	33	64	23	24	5
Divorced/separated	53	17	15	8	35	36	81	32	36	5
Widowed	20	7	5	7	29	44	63	46	54	5
Significance	(.000)	(.001)	(.000)	(.653)	(.778)	(.016)	(.000)	(.011)	(.001)	(.125)
Education	(n = 2728)					(n = 1356)				
H.S. diploma or less	24	5	2	1	33	28	77	31	35	4
Some college	61	21	11	1	35	41	77	29	36	3
Bachelors/grad degree	76	5	20	23	30	52	80	29	38	3
Significance	(.000)	(.000)	(.000)	(.000)	(.139)	(.000)	(.498)	(.891)	(.750)	(.536)
Occupation	(n = 1820)					(n = 1137)				
Sales	62	14	17	6	34	44	76	28	30	4
Manual laborer	39	14	12	2	32	32	88	16	28	5
Prof/tech/admin	83	10	15	17	33	57	88	28	35	2
Service	61	18	10	5	36	37	80	33	34	4
Farming/ranching	41	12	11	3	32	28	79	36	61	3
Skilled laborer	53	17	9	2	40	33	74	22	26	6
Admin support	67	15	18	2	25	27	78	33	35	2
Significance	(.000)	(.249)	(.371)	(.000)	(.489)	(.000)	(.001)	(.092)	(.000)	(.028)

Appendix Table 6. *Internet Access During the Past Ten Years by Community Size, Region and Individual Attributes*

During the past 10 years, have you acquired access to the Internet either at home or work?

	Yes, at work only	*Yes, at home only*	*Yes, at both home and work*	*Yes, but more than 10 years ago*	*No, I do not have Internet access*	*Chi-square (sig.)*
			Percentages			
Community Size			(n = 2682)			
Less than 500	6	26	28	3	37	
500 - 999	7	24	29	3	38	
1,000 - 4,999	5	24	34	3	34	
5,000 - 9,999	7	24	38	4	28	$P^2 = 56.78$
10,000 and up	6	24	42	4	24	(.000)
Region			(n = 2775)			
Panhandle	7	26	37	5	26	
North Central	5	25	33	3	34	
South Central	7	22	38	4	29	
Northeast	6	26	34	1	33	$P^2 = 30.49$
Southeast	4	25	34	4	34	(.016)
Individual Attributes:						
Income Level			(n = 2567)			
Under $20,000	4	21	11	1	63	
$20,000 - $39,999	8	29	25	2	37	
$40,000 - $59,999	7	28	44	4	17	$P^2 = 710.6$
$60,000 and over	6	17	66	7	5	(.000)
Age			(n = 2791)			
19 - 29	8	26	52	2	11	
30 - 39	6	25	55	3	11	
40 - 49	7	24	55	4	11	
50 - 64	9	22	41	4	24	$P^2 = 736.8$
65 and older	3	27	9	2	60	(.000)
Gender			(n = 2757)			
Male	5	26	37	4	29	$P^2 = 50.66$
Female	9	21	32	2	37	(.000)
Marital Status			(n = 2754)			
Married	6	27	40	4	24	
Never married	12	20	31	3	34	
Divorced/separated	11	19	33	1	37	$P^2 = 309.4$
Widowed	1	19	9	1	70	(.000)
Education			(n = 2756)			
H.S. diploma or less	4	26	17	1	52	
Some college	7	28	41	4	21	$P^2 = 497.1$
Bachelors degree	8	18	55	6	13	(.000)

Appendix Table 6 continued

	During the past 10 years, have you acquired access to the Internet either at home or work?					
	Yes, at work only	*Yes, at home only*	*Yes, at both home and work*	*Yes, but more than 10 years ago*	*No, I do not have Internet access*	*Chi-square (sig.)*
Occupation			(n = 1826)			
Sales	10	16	56	3	14	
Manual laborer	3	35	22	1	39	
Prof/tech/admin	11	11	67	7	4	
Service	7	28	37	2	25	
Farming/ranching	3	35	30	2	31	
Skilled laborer	6	30	34	4	26	$P^2 = 406.9$
Admin support	21	16	54	4	4	(.000)

Appendix Table 7. *How Connect to the Internet by Community Size, Region and Individual Attributes*

	How do you primarily connect to the Internet at work?							***How do you primarily connect to the Internet at home?***						
	Dial-up	*DSL*	*Cable modem*	*Satellite*	*Wireless*	*Other*	*Don't know*	*Dial-up*	*DSL*	*Cable modem*	*Satellite*	*Wireless*	*Other*	*Don't know*
								Percentages						
Community Size				(n = 1064)							(n = 1597)			
Less than 500	27	32	12	5	6	7	12	65	23	5	1	3	1	1
500 - 999	23	33	8	5	15	3	13	71	15	7	2	4	0	0
1,000 - 4,999	19	33	18	5	8	3	14	58	20	12	1	6	1	1
5,000 - 9,999	16	30	15	3	10	8	19	55	20	21	1	2	0	1
10,000 and up	15	28	22	4	7	8	15	53	15	27	1	2	1	1
Significance				P^2 = 47.04 (.003)							P^2 = 112.85 (.000)			
Region				(n = 1091)							(n = 1635)			
Panhandle	15	26	19	4	11	6	19	60	16	18	1	5	1	0
North Central	23	32	18	6	3	4	14	59	20	16	2	2	0*	1
South Central	20	31	18	3	11	3	14	54	19	21	1	4	1	1
Northeast	19	27	16	5	8	8	17	63	14	18	1	3	1	1
Southeast	17	35	14	5	7	11	13	58	22	13	2	4	1	1
Significance				P^2 = 35.84 (.057)							P^2 = 29.19 (.213)			
Income Level				(n = 1045)							(n = 1543)			
Under $20,000	24	27	19	2	6	2	22	62	13	20	2	3	0	1
$20,000 - $39,999	26	27	13	4	10	4	17	66	16	12	1	3	1	1
$40,000 - $59,999	19	29	16	5	6	7	18	58	18	18	1	3	1	1
$60,000 and over	13	36	19	5	9	7	11	49	20	25	1	5	0*	0
Significance				P^2 = 43.86 (.001)							P^2 = 54.47 (.000)			
Gender				(n = 1081)							(n = 1624)			
Male	20	31	19	4	8	6	12	58	17	19	1	4	1	1
Female	17	29	12	5	9	6	23	59	19	16	2	3	1	1
Significance				P^2 = 30.25 (.000)							P^2 = 6.02 (.421)			
Age				(n = 1094)							(n = 1642)			
19 - 29	10	37	17	5	6	5	21	51	19	23	0	5	0	2
30 - 39	17	38	19	1	7	4	14	53	20	22	0*	3	0*	0*
40 - 49	18	32	15	4	11	7	14	54	21	19	1	4	1	0*
50 - 64	21	26	18	5	8	7	15	58	19	18	1	3	1	1
65 and older	28	21	14	9	8	4	16	73	10	11	1	3	0*	2
Significance				P^2 = 39.06 (.027)							P^2 = 60.36 (.000)			

Appendix Table 7 continued

	How do you primarily connect to the Internet at work?							***How do you primarily connect to the Internet at home?***						
	Dial-up	*DSL*	*Cable modem*	*Satellite*	*Wireless*	*Other*	*Don't know*	*Dial-up*	*DSL*	*Cable modem*	*Satellite*	*Wireless*	*Other*	*Don't know*
Marital Status				(n = 1078)							(n = 1621)			
Married	20	31	17	4	8	6	14	58	18	18	1	4	1	1
Never married	10	33	21	2	10	8	17	55	17	21	1	4	0	2
Divorced/separated	19	23	13	6	11	6	23	59	17	21	1	1	0	2
Widowed	13	25	13	0	13	13	25	63	12	16	1	5	1	1
Significance				P^2 = 23.47 (.173)							P^2 = 12.59 (.816)			
Education				(n = 1078)							(n = 1623)			
H.S. diploma or less	23	26	20	5	9	3	15	64	12	17	2	3	1	1
Some college	21	31	14	4	8	5	16	58	20	17	1	3	1	1
Bachelors/grad degree	15	32	19	4	8	9	13	55	19	20	1	4	0*	1
Significance				P^2 = 21.95 (.038)							P^2 = 18.82 (.093)			
Occupation				(n = 983)							(n = 1280)			
Sales	22	37	16	4	10	4	10	50	18	25	2	5	0	0
Manual laborer	15	32	24	3	3	3	21	58	18	19	0	2	0	2
Prof/tech/admin	13	33	19	5	8	8	15	52	21	23	1	3	0*	0*
Service	20	29	15	3	6	9	18	63	21	11	1	1	2	2
Farming/ranching	43	25	12	3	12	0	5	74	13	5	2	6	0	1
Skilled laborer	20	28	19	3	10	1	20	58	20	17	1	4	1	0
Admin support	15	23	15	5	11	9	23	49	21	24	3	2	0	2
Significance				P^2 = 80.28 (.000)							P^2 = 95.74 (.000)			

0* = Less than 1 percent.

Questions were only asked of those who have acquired Internet access. Those who answered "not applicable" for either location (home or work) were excluded from the appropriate analyses.

Appendix Table 8. *Reasons for Having Internet Connection by Community Size, Region and Individual Attributes*

	For work or business				***E-mail***			
	Unimportant	*No opinion*	*Important*	*Significance*	*Unimportant*	*No opinion*	*Important*	*Significance*
					Percentages			
Community Size		(n = 1663)				(n = 1801)		
Less than 500	19	13	68		12	7	82	
500 - 999	17	15	68		9	6	85	
1,000 - 4,999	23	14	63		12	6	81	
5,000 - 9,999	24	21	55	$P^2 = 18.34$	10	6	84	$P^2 = 3.90$
10,000 and up	24	19	57	(.019)	9	7	84	(.866)
Region		(n = 1708)				(n = 1851)		
Panhandle	24	13	64		11	7	82	
North Central	21	19	60		11	6	82	
South Central	20	17	62		7	8	85	
Northeast	24	18	59	$P^2 = 5.31$	12	6	82	$P^2 = 12.99$
Southeast	22	17	61	(.724)	12	5	83	(.112)
Individual Attributes:								
Income Level		(n = 1617)				(n = 1751)		
Under $20,000	24	25	51		8	9	83	
$20,000 - $39,999	25	20	55		11	8	81	
$40,000 - $59,999	20	18	62	$P^2 = 35.60$	11	6	83	$P^2 = 7.43$
$60,000 and over	21	11	68	(.000)	9	5	86	(.283)
Age		(n = 1716)				(n = 1860)		
19 - 29	20	17	63		7	6	87	
30 - 39	20	13	67		10	5	86	
40 - 49	18	13	69		8	8	84	
50 - 64	24	15	62	$P^2 = 93.49$	13	6	81	$P^2 = 13.26$
65 and older	29	34	37	(.000)	12	6	82	(.103)
Gender		(n = 1698)				(n = 1842)		
Male	22	16	62	$P^2 = 3.30$	11	7	81	$P^2 = 8.24$
Female	23	19	58	(.192)	8	5	87	(.016)
Education		(n = 1696)				(n = 1838)		
High school diploma or less	24	26	50		14	10	77	
Some college	25	16	58	$P^2 = 64.02$	10	7	84	$P^2 = 24.14$
Bachelors or grad degree	17	11	72	(.000)	8	5	88	(.000)
Marital Status		(n = 1696)				(n = 1837)		
Married	21	16	63		11	7	82	
Never married	25	17	59		8	5	87	
Divorced/separated	26	21	53	$P^2 = 25.21$	10	8	82	$P^2 = 5.79$
Widowed	32	32	36	(.000)	5	7	89	(.448)
Occupation		(n = 1401)				(n = 1466)		
Sales	16	12	73		10	8	83	
Manual laborer	40	22	38		16	8	76	
Prof./technical/admin	17	10	73		8	5	87	
Service	25	17	59		10	8	83	
Farming/ranching	20	12	68		16	9	75	
Skilled laborer	29	21	50	$P^2 = 68.68$	15	10	75	$P^2 = 31.60$
Admin. support	25	11	64	(.000)	7	6	87	(.005)

Unimportant represents the combined responses of "very unimportant" and "unimportant." Important is the combined responses of "very important" and "important." Questions were only asked of those who had Internet access, either at home or work.

Appendix Table 8 continued

	Playing games				***School work***			
	Unimportant	*No opinion*	*Important*	*Significance*	*Unimportant*	*No opinion*	*Important*	*Significance*
				Percentages				
Community Size		(n = 1710)				(n = 1659)		
Less than 500	56	24	20		24	26	50	
500 - 999	57	20	23		24	26	50	
1,000 - 4,999	59	19	22		28	25	47	
5,000 - 9,999	54	26	20	$P^2 = 10.88$	28	36	36	$P^2 = 16.86$
10,000 and up	52	22	26	(.209)	30	26	45	(.032)
Region		(n = 1752)				(n = 1702)		
Panhandle	57	23	20		33	27	40	
North Central	50	22	29		28	26	46	
South Central	55	23	23		27	29	44	
Northeast	54	22	24	$P^2 = 6.50$	26	27	48	$P^2 = 7.09$
Southeast	57	21	23	(.591)	26	26	48	(.527)
Individual Attributes:								
Income Level		(n = 1665)				(n = 1616)		
Under $20,000	43	25	32		23	32	45	
$20,000 - $39,999	49	24	27		27	32	40	
$40,000 - $59,999	58	22	19	$P^2 = 28.07$	28	26	47	$P^2 = 17.87$
$60,000 and over	60	19	21	(.000)	29	22	50	(.007)
Age		(n = 1760)				(n = 1710)		
19 - 29	56	25	20		22	24	54	
30 - 39	54	24	23		16	24	60	
40 - 49	53	23	25		16	17	67	
50 - 64	62	20	18	$P^2 = 42.59$	37	29	34	$P^2 = 269.04$
65 and older	42	22	36	(.000)	39	48	12	(.000)
Gender		(n = 1743)				(n = 1693)		
Male	56	23	21	$P^2 = 10.22$	27	27	46	$P^2 = 0.24$
Female	50	22	28	(.006)	28	28	44	(.888)
Education		(n = 1740)				(n = 1691)		
High school diploma or less	43	25	32		23	35	41	
Some college	55	22	23	$P^2 = 48.51$	28	25	47	$P^2 = 18.80$
Bachelors or grad degree	64	20	16	(.000)	30	24	46	(.001)
Marital Status		(n = 1739)				(n = 1691)		
Married	55	22	23		27	26	48	
Never married	54	25	21		29	33	37	
Divorced/separated	55	25	20	$P^2 = 10.53$	28	30	42	$P^2 = 28.79$
Widowed	40	25	36	(.104)	37	46	18	(.000)
Occupation		(n = 1413)				(n = 1393)		
Sales	57	22	21		32	28	39	
Manual laborer	44	23	33		21	23	56	
Prof./technical/admin	63	20	17		24	23	54	
Service	55	25	20		30	26	45	
Farming/ranching	64	22	14		26	27	47	
Skilled laborer	48	25	27	$P^2 = 35.27$	25	26	49	$P^2 = 27.86$
Admin. support	49	21	30	(.001)	25	38	37	(.015)

Unimportant represents the combined responses of "very unimportant" and "unimportant." Important is the combined responses of "very important" and "important." Questions were only asked of those who had Internet access, either at home or work.

Appendix Table 8 continued

	Online purchases				***Information searches***			
	Unimportant	*No opinion*	*Important*	*Significance*	*Unimportant*	*No opinion*	*Important*	*Significance*
				Percentages				
Community Size		(n = 1704)				(n = 1772)		
Less than 500	33	14	53		7	4	90	
500 - 999	31	16	53		4	4	92	
1,000 - 4,999	37	16	47		8	4	88	
5,000 - 9,999	25	19	56	$P^2 = 12.09$	6	4	90	$P^2 = 3.84$
10,000 and up	31	19	50	(.147)	7	4	89	(.871)
Region		(n = 1747)				(n = 1818)		
Panhandle	30	14	56		5	6	89	
North Central	29	18	52		6	5	90	
South Central	33	19	48		7	4	89	
Northeast	33	18	49	$P^2 = 7.82$	8	4	88	$P^2 = 5.92$
Southeast	30	17	53	(.452)	6	4	91	(.656)
Individual Attributes:								
Income Level		(n = 1659)				(n = 1727)		
Under $20,000	33	28	39		7	7	87	
$20,000 - $39,999	34	21	45		9	5	86	
$40,000 - $59,999	34	17	50	$P^2 = 39.04$	6	4	90	$P^2 = 18.44$
$60,000 and over	29	12	59	(.000)	5	2	93	(.005)
Age		(n = 1755)				(n = 1827)		
19 - 29	17	18	65		5	4	91	
30 - 39	22	16	63		5	3	92	
40 - 49	29	15	56		5	3	93	
50 - 64	37	16	47	$P^2 = 94.46$	7	4	89	$P^2 = 31.64$
65 and older	43	28	29	(.000)	10	9	81	(.000)
Gender		(n = 1739)				(n = 1809)		
Male	33	17	50	$P^2 = 1.30$	7	4	89	$P^2 = 2.25$
Female	30	18	52	(.521)	5	5	90	(.324)
Education		(n = 1737)				(n = 1805)		
High school diploma or less	34	25	42		8	9	83	
Some college	32	17	51	$P^2 = 30.34$	7	3	90	$P^2 = 44.06$
Bachelors or grad degree	31	13	56	(.000)	5	2	94	(.000)
Marital Status		(n = 1736)				(n = 1804)		
Married	33	17	50		7	4	90	
Never married	21	19	60		5	4	91	
Divorced/separated	27	22	52	$P^2 = 17.39$	8	5	87	$P^2 = 8.27$
Widowed	39	24	37	(.008)	8	10	83	(.219)
Occupation		(n = 1420)				(n = 1453)		
Sales	31	21	48		8	5	87	
Manual laborer	40	16	44		13	5	83	
Prof./technical/admin	31	14	56		5	3	92	
Service	33	16	51		5	3	93	
Farming/ranching	29	21	50		8	6	86	
Skilled laborer	26	18	56	$P^2 = 20.42$	11	4	85	$P^2 = 23.53$
Admin. support	35	17	48	(.117)	5	2	93	(.052)

Unimportant represents the combined responses of "very unimportant" and "unimportant." Important is the combined responses of "very important" and "important." Questions were only asked of those who had Internet access, either at home or work.

Appendix Table 8 continued

	Online banking/financial transactions			
	Unimportant	*No opinion*	*Important*	*Significance*
		Percentages		
Community Size		(n = 1683)		
Less than 500	42	20	38	
500 - 999	42	22	37	
1,000 - 4,999	41	18	41	
5,000 - 9,999	32	27	42	$P^2 = 17.30$
10,000 and up	36	18	46	(.027)
Region		(n = 1729)		
Panhandle	38	25	37	
North Central	40	19	41	
South Central	37	20	44	
Northeast	37	18	45	$P^2 = 7.35$
Southeast	37	22	41	(.500)
Individual Attributes:				
Income Level		(n = 1641)		
Under $20,000	35	26	39	
$20,000 - $39,999	37	25	38	
$40,000 - $59,999	40	19	41	$P^2 = 23.38$
$60,000 and over	35	16	49	(.001)
Age		(n = 1737)		
19 - 29	17	20	64	
30 - 39	28	15	57	
40 - 49	34	20	46	
50 - 64	44	18	38	$P^2 = 112.67$
65 and older	48	30	22	(.000)
Gender		(n = 1720)		
Male	38	21	41	$P^2 = 1.25$
Female	37	19	44	(.535)
Education		(n = 1718)		
High school diploma or less	38	26	37	
Some college	38	20	42	$P^2 = 14.42$
Bachelors or grad degree	37	17	46	(.006)
Marital Status		(n = 1716)		
Married	39	20	42	
Never married	28	24	47	
Divorced/separated	33	21	45	$P^2 = 11.20$
Widowed	46	25	29	(.082)
Occupation		(n = 1412)		
Sales	32	17	50	
Manual laborer	37	17	46	
Prof./technical/admin	37	16	47	
Service	39	22	40	
Farming/ranching	42	23	35	
Skilled laborer	39	24	38	$P^2 = 24.29$
Admin. support	33	20	47	(.042)

Unimportant represents the combined responses of "very unimportant" and "unimportant." Important is the combined responses of "very important" and "important." Questions were only asked of those who had Internet access, either at home or work.

Appendix Table 9. *Change in Satisfaction with Internet Connection During Past 10 Years by Community Size, Region and Individual Attributes*

	Availability of Service				***Cost***			
	Decreased	*No opinion*	*Increased*	*Significance*	*Decreased*	*No opinion*	*Increased*	*Significance*
					Percentages			
Community Size		(n = 1548)				(n = 1542)		
Less than 500	9	38	53		14	45	41	
500 - 999	11	44	45		16	51	33	
1,000 - 4,999	8	34	58		17	39	44	
5,000 - 9,999	9	34	56	$P^2 = 13.90$	11	42	46	$P^2 = 15.22$
10,000 and up	6	38	57	(.084)	16	38	46	(.055)
Region		(n = 1583)				(n = 1575)		
Panhandle	9	33	58		14	46	40	
North Central	6	37	57		15	39	47	
South Central	8	37	56		14	39	47	
Northeast	8	40	52	$P^2 = 5.53$	19	41	40	$P^2 = 10.42$
Southeast	9	37	54	(.699)	14	43	43	(.237)
Individual Attributes:								
Income Level		(n = 1499)				(n = 1494)		
Under $20,000	9	48	43		13	46	41	
$20,000 - $39,999	9	42	49		16	41	44	
$40,000 - $59,999	9	35	56	$P^2 = 30.57$	17	41	43	$P^2 = 2.86$
$60,000 and over	6	31	64	(.000)	15	39	46	(.826)
Age		(n = 1590)				(n = 1582)		
19 - 29	8	27	65		22	36	42	
30 - 39	10	28	62		23	35	42	
40 - 49	9	35	56		17	40	44	
50 - 64	7	36	57	$P^2 = 48.63$	13	41	46	$P^2 = 27.38$
65 and older	6	53	40	(.000)	10	48	42	(.001)
Gender		(n = 1573)				(n = 1565)		
Male	8	37	55	$P^2 = 0.08$	14	42	45	$P^2 = 6.85$
Female	8	37	55	(.960)	19	40	41	(.033)
Education		(n = 1573)				(n = 1565)		
High school diploma or less	9	45	46		13	46	42	
Some college	8	37	55	$P^2 = 21.51$	16	42	43	$P^2 = 9.95$
Bachelors or grad degree	7	31	61	(.000)	18	36	46	(.041)
Marital Status		(n = 1570)				(n = 1562)		
Married	8	37	55		15	41	44	
Never married	7	32	61		19	38	43	
Divorced/separated	6	46	48	$P^2 = 9.66$	19	44	36	$P^2 = 6.50$
Widowed	3	43	54	(.140)	14	35	51	(.370)
Occupation		(n = 1251)				(n = 1246)		
Sales	8	31	61		11	35	54	
Manual laborer	12	49	39		11	44	44	
Prof./technical/admin	8	29	63		21	36	43	
Service	8	42	50		15	42	43	
Farming/ranching	8	43	50		16	43	41	
Skilled laborer	11	34	55	$P^2 = 33.66$	10	46	45	$P^2 = 30.87$
Admin. support	9	24	67	(.002)	20	28	52	(.006)

Decreased represents the combined responses of "greatly decreased" and "decreased." Increased is the combined responses of "greatly increased" and "increased." These questions were only asked of those who had Internet access at home.

Appendix Table 9 continued

	Dependability of Service				***Speed of connection***			
	Decreased	*No opinion*	*Increased*	*Significance*	*Decreased*	*No opinion*	*Increased*	*Significance*
				Percentages				
Community Size		(n = 1538)				(n = 1536)		
Less than 500	26	31	43		31	26	43	
500 - 999	26	30	44		26	31	43	
1,000 - 4,999	21	32	47		21	31	48	
5,000 - 9,999	20	29	51	$P^2 = 15.86$	25	22	54	$P^2 = 19.88$
10,000 and up	16	31	53	(.044)	20	27	54	(.011)
Region		(n = 1573)				(n = 1571)		
Panhandle	22	33	44		27	23	51	
North Central	15	32	53		19	29	51	
South Central	18	31	51		20	29	51	
Northeast	18	33	49	$P^2 = 29.88$	24	27	49	$P^2 = 11.53$
Southeast	31	23	46	(.000)	28	25	47	(.173)
Individual Attributes:								
Income Level		(n = 1489)				(n = 1488)		
Under $20,000	21	34	45		24	34	41	
$20,000 - $39,999	24	33	43		25	32	43	
$40,000 - $59,999	19	32	49	$P^2 = 16.39$	24	25	51	$P^2 = 27.24$
$60,000 and over	17	27	56	(.012)	20	22	58	(.000)
Age		(n = 1580)				(n = 1578)		
19 - 29	22	26	51		22	27	51	
30 - 39	21	24	55		21	21	58	
40 - 49	21	31	48		25	24	51	
50 - 64	21	28	51	$P^2 = 31.32$	23	25	52	$P^2 = 48.70$
65 and older	16	44	41	(.000)	21	43	36	(.000)
Gender		(n = 1563)				(n = 1561)		
Male	20	31	49	$P^2 = 0.51$	22	28	50	$P^2 = 1.28$
Female	21	31	48	(.775)	25	26	49	(.526)
Education		(n = 1562)				(n = 1560)		
High school diploma or less	21	36	43		25	33	43	
Some college	22	31	48	$P^2 = 15.73$	24	27	49	$P^2 = 19.86$
Bachelors or grad degree	18	28	55	(.003)	20	23	57	(.001)
Marital Status		(n = 1560)				(n = 1558)		
Married	20	32	48		23	27	50	
Never married	20	29	51		20	27	53	
Divorced/separated	20	30	50	$P^2 = 1.28$	20	29	51	$P^2 = 2.03$
Widowed	23	27	49	(.973)	26	30	44	(.917)
Occupation		(n = 1248)				(n = 1247)		
Sales	18	24	58		13	22	66	
Manual laborer	24	33	43		26	32	42	
Prof./technical/admin	19	25	56		22	21	57	
Service	18	38	44		23	32	45	
Farming/ranching	28	29	43		34	28	38	
Skilled laborer	18	34	48	$P^2 = 27.00$	23	25	53	$P^2 = 38.75$
Admin. support	14	29	58	(.019)	19	23	58	(.000)

Decreased represents the combined responses of "greatly decreased" and "decreased." Increased is the combined responses of "greatly increased" and "increased." These questions were only asked of those who had Internet access at home.

Appendix Table 9 continued

	Special Features			
	Decreased	*No opinion*	*Increased*	*Significance*
		Percentages		
Community Size		(n = 1487)		
Less than 500	7	51	42	
500 - 999	7	46	47	
1,000 - 4,999	6	50	43	
5,000 - 9,999	8	52	40	$P^2 = 12.12$
10,000 and up	6	43	51	(.146)
Region		(n = 1522)		
Panhandle	12	49	39	
North Central	5	45	50	
South Central	4	46	49	
Northeast	8	47	46	$P^2 = 17.37$
Southeast	7	49	44	(.027)
Individual Attributes:				
Income Level		(n = 1447)		
Under $20,000	10	53	37	
$20,000 - $39,999	7	50	43	
$40,000 - $59,999	7	48	46	$P^2 = 10.89$
$60,000 and over	7	43	51	(.092)
Age		(n = 1527)		
19 - 29	8	40	52	
30 - 39	7	33	61	
40 - 49	8	43	49	
50 - 64	6	51	44	$P^2 = 53.43$
65 and older	6	63	31	(.000)
Gender		(n = 1512)		
Male	7	48	46	$P^2 = 0.36$
Female	7	46	47	(.833)
Education		(n = 1511)		
High school diploma or less	9	55	37	
Some college	8	43	49	$P^2 = 22.82$
Bachelors or grad degree	4	46	49	(.000)
Marital Status		(n = 1509)		
Married	7	47	46	
Never married	3	48	49	
Divorced/separated	4	45	51	$P^2 = 7.93$
Widowed	10	55	35	(.244)
Occupation		(n = 1223)		
Sales	3	43	54	
Manual laborer	11	43	46	
Prof./technical/admin	6	42	52	
Service	9	44	48	
Farming/ranching	7	53	41	
Skilled laborer	7	50	43	$P^2 = 17.33$
Admin. support	10	41	49	(.239)

Decreased represents the combined responses of "greatly decreased" and "decreased." Increased is the combined responses of "greatly increased" and "increased." These questions were only asked of those who had Internet access at home.

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