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## Working in Non-Metropolitan Nebraska

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Vogt, Rebecca J.; Cantrell, Randolph L.; Johnson, Bruce B.; and Lubben, Bradley D., "Working in Non-Metropolitan Nebraska" (2009). *Publications from the Center for Applied Rural Innovation (CARI)*. 77.

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# CENTER FOR APPLIED RURAL INNOVATION

A Research Report\*

**Working in Non-Metropolitan Nebraska**

*2009 Nebraska Rural Poll Results*

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Center Research Report 09-2, September 2009.

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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/>

Funding for this project was provided by the Cooperative Extension Division of the Institute for Agriculture and Natural Resources, the Agricultural Research Division of the Institute for Agriculture and Natural Resources, and the Center for Applied Rural Innovation. Additionally, considerable in-kind support and contributions were provided by a number of individuals and organizations associated with the Partnership for Rural Nebraska and the University of Nebraska Rural Initiative.

## *Table of Contents*

<b>Executive Summary</b> .....	<b>i</b>
<b>Introduction</b> .....	<b>1</b>
<b>Household Employment</b> .....	<b>2</b>
<i>Figure 1. Number of Jobs Contributing to Household Income Compared to Number of Adults in Household</i> .....	3
<i>Figure 2. Sources of Health Insurance</i> .....	4
<i>Figure 3. Percent of Persons Without Health Insurance by Household Income</i> .....	5
<b>Self Employment</b> .....	<b>5</b>
<i>Figure 4. Types of Self Employment in Household</i> .....	6
<i>Figure 5. Percentage of Total Household Income Resulting from Self Employment</i> .....	6
<i>Table 1. Reasons for Being Self Employed</i> .....	7
<i>Figure 6. Likelihood of Accepting Job Instead of Self Employment</i> .....	9
<b>Ownership of Agricultural Land in Nebraska</b> .....	<b>9</b>
<i>Figure 7. Uses of Agricultural Land</i> .....	10
<i>Figure 8. Plans for Agricultural Land During Next Ten Years</i> .....	11
<b>Conclusion</b> .....	<b>12</b>

*List of Appendix Tables and Figures*

Appendix Figure 1. Regions of Nebraska ..... 13

Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 2000  
Census ..... 14

Appendix Table 2. Types of Jobs Contributing to Household Income by Community Size,  
Region and Individual Attributes ..... 15

Appendix Table 3. Multiple Job Holding by Community Size, Region and Individual  
Attributes ..... 17

Appendix Table 4. Sources of Health Insurance by Community Size, Region and Individual  
Attributes ..... 18

Appendix Table 5. Type of Self Employment by Community Size, Region and  
Individual Attributes ..... 19

Appendix Table 6. Percent of Household Income from Self Employment by Community Size,  
Region and Individual Attributes ..... 20

Appendix Table 7. Reasons for Being Self Employed by Community Size, Region and  
Individual Attributes ..... 21

Appendix Table 8. Likelihood of Accepting Job Instead of Self Employment by Community  
Size, Region and Individual Attributes ..... 26

Appendix Table 9. Ownership of Agricultural Land by Community Size, Region and Individual  
Attributes ..... 27

Appendix Table 10. Uses of Agricultural Land by Community Size, Region and Individual  
Attributes ..... 28

Appendix Table 11. Plans for Agricultural Land During Next Ten Years by Community Size,  
Region and Individual Attributes ..... 29

## *Executive Summary*

Self employment is the fastest growing part of the rural economy. Given this, what types of jobs do rural Nebraska households have? How many rural Nebraskans derive income from self employment? Are rural Nebraskans self employed out of necessity or because of personal preferences? How many rural Nebraskans have health insurance? Who owns agricultural land in the state and what are their future plans for it? This paper provides a detailed analysis of these questions.

This report details 2,852 responses to the 2009 Nebraska Rural Poll, the fourteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their employment. 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:

- ***Most rural Nebraska households have full-time employment and many derive part of their household income from self employment.*** Two-thirds (66%) of households had at least one full-time job contributing to their household income, with 36 percent having one full-time job and 30 percent having two full-time jobs. Thirty percent of rural Nebraska households had at least one part-time or seasonal job contributing to their household income in 2008. Forty-two percent of rural Nebraska households derived part of their income from self employment in the past year.
  - ✓ Of the employed households (at least one job is present in the household), 83 percent have at least one full-time job contributing to their household income, 38 percent have at least one part-time or seasonal job and 47 percent of these households derived part of their income from self employment in the past year.
  
- ***Most persons living in or near the smallest communities have some type of self employment activity in their household.*** Fifty-nine percent of persons living in or near communities with less than 500 persons have some type of self employment in their household, compared to 34 percent of persons living in or near communities with populations of 10,000 or more.
  - ✓ Almost two-thirds (65%) of the self employed households located in or near the smallest communities have a farm or ranch, 43 percent have a farm related business, 45 percent have a nonfarm business and 17 percent provide a contract service to a company.
  
- ***Just over one-third (34%) of employed rural Nebraska households have multiple job holding by members of the household.*** Almost one-half (49%) of the employed households have the same number of jobs as adults living in the household. Seventeen percent of the households have more adult members in their household than jobs.
  
- ***Persons living in or near the smallest communities are more likely than persons living***

*in or near larger communities to have multiple job holding in their household.* Almost one-half (43%) of persons living in or near communities with less than 500 people have multiple job holding in their household.

- ***Nine percent of rural Nebraskans do not currently have health insurance.*** Over one-half (55%) of rural Nebraskans have health insurance through job benefits (either their own or through their spouse). Just under one-quarter (22%) have health insurance through a government program such as Medicaid or Medicare. Seventeen percent of rural Nebraskans purchased their health insurance on their own. Respondents could select multiple answers.
  - ✓ Twelve percent of working age rural Nebraskans (under the age of 65) do not currently have health insurance. Just over two-thirds (68%) of working age rural Nebraskans have health insurance through job benefits (either their own or through their spouse). Sixteen percent of this age group purchased health insurance on their own and five percent have insurance through a government program such as Medicaid.
- ***Persons with lower household incomes are more likely than persons with higher incomes to be without health insurance.*** Almost one-quarter (22%) of persons with household incomes under \$20,000 do not have health insurance.
- ***Most rural Nebraska households with self employment get less than one-half of their total household income from self employment.*** Over one-half (56%) of households with self employment get less than one-half of their total household income from self employment. One-quarter (25%) of the households with self employment get almost all (76 percent or more) of their household income from self employment.
  - ✓ Over one-half (61%) of self employed households that have a farm or ranch get more than one-half of their total household income from self employment. In comparison, only 31 percent of self employed households without a farm or ranch get at least one-half of their total household income from self employment.
- ***Most self employed rural Nebraskans find working for themselves satisfying and like the flexibility it gives them.*** At least two-thirds of self employed households rate the following reasons as important: more satisfying (74%), independence and freedom of being my own boss (74%), self-fulfillment (73%), flexibility of hours and schedule (70%), and balance of family and work life (67%). Thirty percent rated “other employment is not available” as an important reason for being self employed.
- ***Just under one-quarter (23%) of rural Nebraska households own agricultural land in the state.***
- ***Most of the agricultural land owners in Nebraska are age 50 and older.*** Sixty-one percent of the persons who own agricultural land in the state are age 50 and older.

- ***Most (76%) of agricultural land owners plan to keep their land during the next ten years.*** Seventeen percent plan to pass the land to on-farm heirs. Nine percent plan to pass it to non-farm heirs.



## *Introduction*

Self employment is the fastest growing part of the rural economy. Given this, what types of jobs do rural Nebraska households have? How many rural Nebraskans derive income from self employment? Are rural Nebraskans self employed out of necessity or because of personal preferences? How many rural Nebraskans have health insurance? Who owns agricultural land in the state and what are their future plans for it? This paper provides a detailed analysis of these questions.

The 2009 Nebraska Rural Poll is the fourteenth annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about their employment.

### *Methodology and Respondent Profile*

This study is based on 2,852 responses from Nebraskans living in the 84 non-metropolitan counties in the state. A self-administered questionnaire was mailed in March and April to approximately 6,400 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, the current economic climate, television viewing, self employment and work. This paper reports only results from the employment portion of the survey.

A 45% 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.

Appendix Table 1 shows demographic data from this year's study and previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 2000 U.S. Census data). As can be seen from the table, there are some marked differences between some of the demographic variables in our sample compared to the Census data. Certainly some variance from 2000 Census data is to be expected as a result of changes that have occurred in the intervening nine years. Nonetheless, we suggest the reader use caution in generalizing our data to all rural Nebraska. However, given the random sampling frame used for this survey, the acceptable percentage of responses, and the large number of respondents, we feel the data provide useful insights into opinions of rural Nebraskans on the various issues presented in this report. The margin of error for this study is plus or minus two percent.

Since younger residents have typically been under-represented by survey respondents and older residents have been over-represented, weights were used to adjust the sample to match the age distribution in the non-metropolitan counties in Nebraska (using U.S. Census figures).

The average age of respondents is 50 years. Sixty-eight percent are married (Appendix Table 1) and 68 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 43 years and have lived in their current community 28 years. Fifty-two percent are living in or near towns or villages with populations less than 5,000. Ninety-five percent have attained at least a high school diploma.

Forty-one percent of the respondents report their 2008 approximate household income from all sources, before taxes, as below \$40,000. Forty-seven percent report incomes over \$50,000.

Seventy-seven percent were employed in 2008 on a full-time, part-time, or seasonal basis. Eighteen percent are retired. Thirty-one percent of those employed reported working in a management, professional, or education occupation. Thirteen percent indicated they were employed in agriculture.

### ***Household Employment***

Respondents were asked how many full-time jobs, part-time or seasonal jobs, and self employment activities/businesses contributed to their household income in 2008. Just under one-quarter (23%) of rural Nebraska households had no jobs of any type in 2008. Most of these are retired households. Two-thirds (66%) of households had at least one full-time job contributing to their household income, with 36 percent having one full-time job and 30 percent having two full-time jobs. Thirty percent of rural Nebraska households had at least one part-time or seasonal job contributing to their household income in 2008. Forty-two percent of rural Nebraska

households derived part of their income from self employment in the past year.

Of the employed households (at least one job is present in the household), 83 percent have at least one full-time job contributing to their household income, 38 percent have at least one part-time or seasonal job and 47 percent of these households derived part of their income from self employment in the past year.

Types of jobs held by rural Nebraska households are examined by community size, region and various individual attributes (Appendix Table 2). Only households having at least one job were included in this analysis. Persons living in or near larger communities are more likely than persons living in or near smaller communities to have at least one full-time job in their household. Eighty-six percent of persons living in or near communities with populations of 10,000 or more have at least one full-time job in their household, compared to 73 percent of persons living in or near communities with less than 500 persons. Persons living in or near smaller communities are more likely than persons living in or near larger communities to have some type of self employment activity in their household. Seventy percent of persons living in or near communities with less than 500 persons have some type of self employment in their household, compared to 37 percent of persons living in or near communities with populations of 10,000 or more.

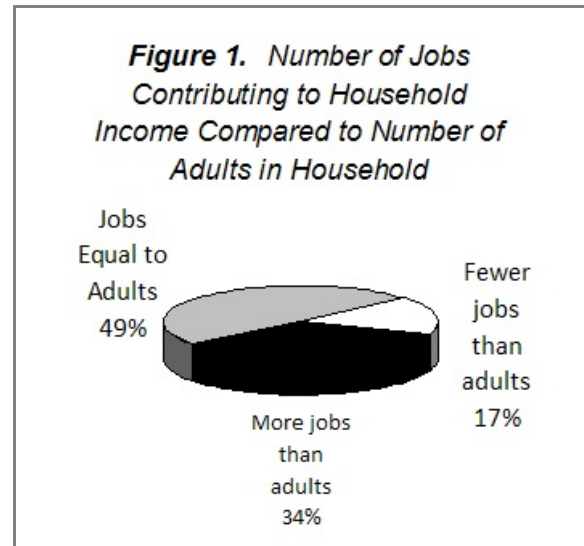
Residents of both the North Central and Southeast regions (see Appendix Figure 1 for the counties included in each region) are the groups most likely to have some type of

self employment in their household. Just over one-half (approximately 54%) of the residents of these two regions have some type of self employment in their household, compared to 41 percent of the South Central and Panhandle residents.

Persons with the highest household incomes are more likely than persons with lower incomes to have at least one full-time job in their household. Ninety percent of persons with household incomes of \$60,000 or more have at least one full-time job in their household, compared to 48 percent of persons with household incomes under \$20,000. Persons with lower household incomes are more likely than persons with higher incomes to have at least one part-time or seasonal job in their household.

Persons with the highest education levels are more likely than persons with less education to have full-time employment and self employment in their household. The youngest persons are more likely than older persons to have both full-time and part-time or seasonal employment in their household. However, older persons are more likely than younger persons to have some self employment activity in their household.

Next, the number of jobs contributing to the household income were compared to the number of adults living in the household. Only households with at least one job were included in this analysis. Just over one-third (34%) of employed rural Nebraska households have more jobs than adult members of their household or multiple job holding by members of the household (Figure 1). Almost one-half (49%) of the employed households have the same number of jobs as adults living in the household.



Seventeen percent of the households have more adult members in their household than jobs.

Multiple job holding by households is examined by community size, region and various individual attributes (Appendix Table 3). Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have multiple job holding in their household. Almost one-half (43%) of persons living in or near communities with less than 500 people have multiple job holding in their household.

Persons living in both the North Central and Southeast regions are the regional groups most likely to have multiple job holding in their household. Other groups most likely to have multiple job holding in their household include: persons with higher household incomes, persons under the age of 50, and persons with higher education levels. When comparing responses by occupations, persons with the following types of occupations are most likely to have multiple

job holding in their household: management, professional or education; construction, installation or maintenance; and healthcare support or public safety occupations.

Employment sometimes provides the household with various benefits in addition to income. One type of benefit is health insurance. Respondents were asked if they currently have health insurance and if they did, how they obtained it. Respondents could select multiple answers. Nine percent of rural Nebraskans do not currently have health insurance (Figure 2). Over one-half (55%) of rural Nebraskans have health insurance through job benefits (either their own or through their spouse). Just under one-quarter (22%) have health insurance through a government program such as Medicaid or Medicare. Seventeen percent of rural Nebraskans purchased their health insurance on their own.

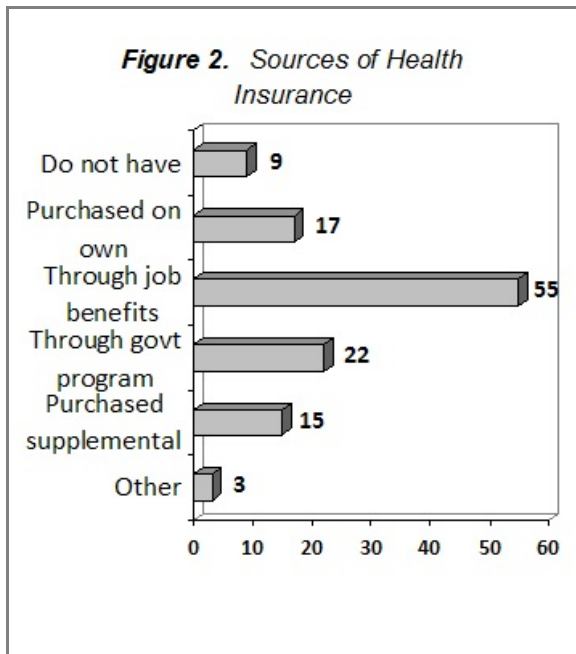
Twelve percent of working age rural Nebraskans (under the age of 65) do not

currently have health insurance. Just over two-thirds (68%) of working age rural Nebraskans have health insurance through job benefits (either their own or through their spouse). Sixteen percent of this age group purchased health insurance on their own and five percent have insurance through a government program such as Medicaid.

The sources of health insurance differ by community size, region and various individual attributes (Appendix Table 4). Persons living in or near the smallest communities are more likely than persons living in or near larger communities to have purchased their health insurance on their own. This is likely due to the fact that residents of smaller communities are more likely than residents of larger communities to be self employed as noted earlier in this report. Just over one-quarter (26%) of persons living in or near communities with less than 500 persons purchased health insurance on their own, compared to 12 percent of persons living in or near communities with populations of 10,000 or more. Persons living in or near the largest communities are more likely than persons living in or near the smallest communities to have health insurance through job benefits.

Residents of the North Central region are the regional group *least* likely to have health insurance through job benefits. And, residents of the South Central region are the group *least* likely to have health insurance through a government program.

Persons with lower household incomes are more likely than persons with higher incomes to be without health insurance. Almost one-quarter (22%) of persons with household incomes under \$20,000 do not



have health insurance (Figure 3). Persons with lower household incomes are more likely than persons with higher incomes to have health insurance through a government program and to have purchased supplemental insurance on their own.

Persons with the highest household incomes are more likely than persons with less income to have health insurance through job benefits. Seventy-nine percent of persons with household incomes of \$60,000 or more have insurance through job benefits, compared to 11 percent of persons with household incomes under \$20,000. Household income should be correlated to the number of full-time jobs, which would be highly correlated to the provision of health benefits.

Younger persons are more likely than older persons to be without health insurance. Fifteen percent of persons age 19 to 29 do not have health insurance, compared to two percent of persons age 65 and older. Older persons are more likely than younger persons to have health insurance through a

government program and to have purchased supplemental insurance on their own.

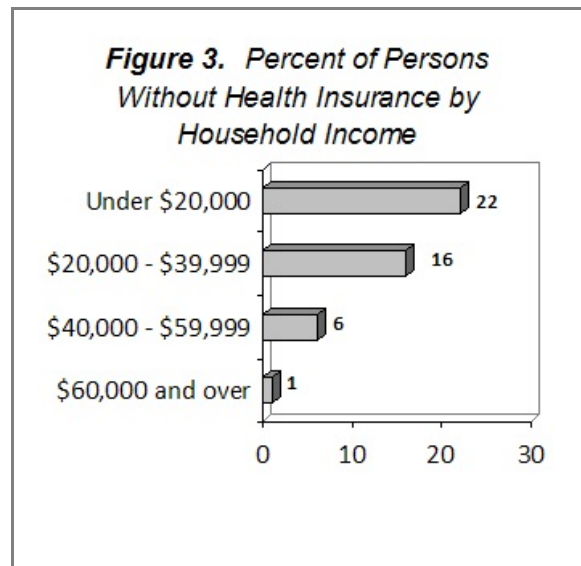
Persons with construction, installation and maintenance occupations are more likely than persons with different occupations to be without health insurance. Almost one-quarter (24%) of persons with these types of occupations are without health insurance, compared to four percent of persons with management, professional or education occupations.

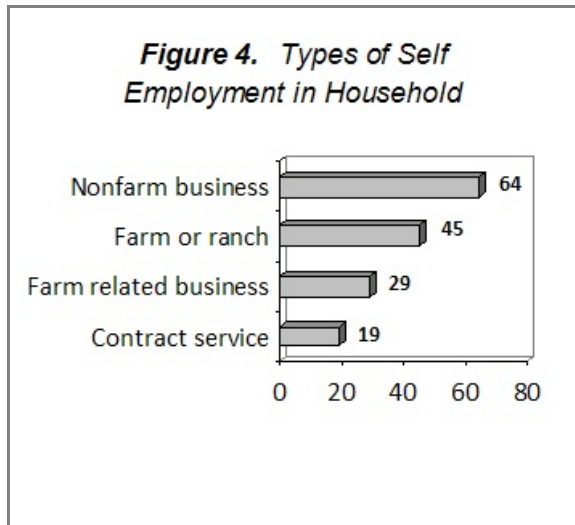
Persons with agriculture occupations are the occupation group most likely to have purchased their health insurance on their own and to have purchased supplemental insurance on their own. They, along with persons with food service and personal care occupations, are also the group most likely to have insurance through a government program.

### ***Self Employment***

As mentioned earlier, 42 percent of rural Nebraska households derive some of their income from self employment. Those who reported having some income from self employment were asked what types of self employment are present in their household. Almost two-thirds (64%) of households with some type of self employment have a non-farm business or self employment activity (Figure 4). Almost one-half (45%) of households with some self employment have a farm or ranch. Twenty-nine percent of the self employed households have a farm related business or self employment activity and 19 percent provide a contract service to a company.

The types of self employment are examined





by community size, region and various individual attributes (Appendix Table 5). Persons living in or near smaller communities are more likely than persons living in or near larger communities to have a farm or ranch and to have a farm related business. Persons living in or near larger communities are more likely than persons living in or near smaller communities to have a nonfarm business and to provide a contract service to a company.

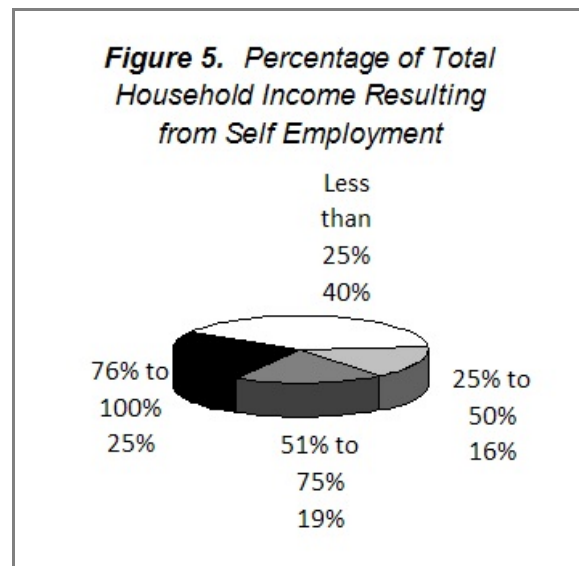
Residents of the North Central region are the regional group most likely to have a farm or ranch. South Central residents are the group most likely to have a nonfarm business. Residents of the Southeast region are the group *least* likely to provide a contract service.

Persons with the lowest household incomes are more likely than persons with higher incomes to have a farm or ranch. Older persons are more likely than younger persons to have a farm or ranch. Younger persons are more likely than older persons to have a farm related business.

As expected, those listing agriculture occupations are most likely to have a farm or ranch and a farm-related business. Similarly, persons in the construction, installation, production, transportation and food service or personal care sectors were most likely to have a nonfarm business. Persons with sales or office support and healthcare support or public safety occupations are the groups most likely to provide a contract service.

Most rural Nebraska households (56%) with self employment get less than one-half of their total household income from self employment (Figure 5). One-quarter (25%) of the households with self employment get almost all (76 percent or more) of their household income from self employment.

Over one-half (61%) of self employed households that have a farm or ranch get more than one-half of their total household income from self employment. In comparison, only 31 percent of self employed households without a farm or ranch get at least one-half of their total



household income from self employment. The proportion of household income resulting from self employment differs by community size and some individual attributes (Appendix Table 6). Persons living in or near smaller communities are more likely than persons living in or near larger communities to receive at least one-half of their household income from self employment.

Other groups most likely to have the majority of their household income result from self employment include: persons with lower household incomes, older persons,

males, and persons with occupations in agriculture.

Next, respondents were asked how important various reasons are for them being self employed. Most self employed rural Nebraskans find working for themselves satisfying and like the flexibility it gives them. At least two-thirds of self employed households rate the following reasons as important: more satisfying (74%), independence and freedom of being my own boss (74%), self-fulfillment (73%), flexibility of hours and schedule (70%), and balance of family and work life (67%)

**Table 1. Reasons for Being Self Employed**

	<i>Very Unimportant</i>	<i>Somewhat Unimportant</i>	<i>Neither</i>	<i>Somewhat Important</i>	<i>Very Important</i>
More satisfying	3%	3%	20%	38%	36%
Independence and freedom of being my own boss	5	4	17	37	37
Self-fulfillment	3	4	20	43	30
Flexibility of hours and schedule	4	4	22	40	30
Balance of family and work life	4	4	26	37	30
Extra income for necessities	4	4	28	36	28
It allows work from home	9	6	32	32	22
Extra income for luxuries	9	11	35	30	15
Lower taxes, more deductions	7	9	46	25	13
Other employment is not available	15	9	46	20	10



(Table 1). Thirty percent rated “other employment is not available” as an important reason for being self employed.

Reasons for being self employed differ by many of the characteristics examined (Appendix Table 7). Persons living in or near smaller communities are more likely than persons living in or near larger communities to rate each of the following reasons as important for being self employed: lower taxes, more deductions; flexibility of hours and schedule; balance of family and work life; and more satisfying. Approximately 72 percent of persons living in or near communities with populations less than 1,000 rate balance of family and work life as an important reason for being self employed, compared to 58 percent of persons living in or near communities with populations of 10,000 or more.

Just over one-third (approximately 35%) of residents of both the Panhandle and North Central regions rate “other employment is not available” as an important reason for being self employed. In comparison, one-quarter (25%) of South Central residents rate this as an important reason.

Residents of the North Central region are the regional group most likely to rate independence and freedom of being my own boss as an important reason for being self employed. Residents of the Southeast region are the regional group most likely to rate extra income for luxuries as an important reason for being self employed. Panhandle residents are the group *least* likely to rate both self fulfillment and lower taxes, more deductions as important reasons for being self employed.

Persons with lower household incomes are more likely than persons with higher incomes to rate the following reasons as important for being self employed: other employment is not available, it allows work from home and more satisfying. Forty-one percent of persons with household incomes under \$20,000 rate “other employment is not available” as an important reason for being self employed, compared to 24 percent of persons with household incomes of \$60,000 or more. Persons with higher incomes are more likely than persons with lower incomes to rate extra income for luxuries as an important reason for being self employed.

The youngest persons are more likely than older persons to rate extra income for necessities as an important reason for self employment. Persons age 30 to 39 are the age group most likely to rate the following reasons as important: extra income for luxuries, flexibility of hours and schedule, and balance of family and work life.

Females are more likely than males to rate extra income for necessities as an important reason for being self employed. Persons with higher education levels are more likely than persons with less education to rate flexibility of hours and schedule and balance of family and work life as important reasons for being self employed. Persons with some college education (but less than a four year degree) are the education group most likely to rate lower taxes, more deductions as an important reason for being self employed.

Persons with occupations classified as other are more likely than persons with different occupations to rate “other employment is not available” and it allows work from home as important reasons for being self employed.



Persons with sales or office support occupations are the occupation group most likely to rate independence and freedom of being my own boss and flexibility of hours and schedule as important reasons for being self employed. Persons with production, transportation and warehousing occupations are the occupation group most likely to rate extra income for necessities, and lower taxes, more deductions as important reasons for self employment. Persons with healthcare support and public safety positions are the group most likely to rate extra income for luxuries as an important reason. Persons with agriculture occupations are the occupation group most likely to rate more satisfying as an important reason for being self employed.

Finally, self employed respondents were asked if they would take a job with an employer instead of self employment. The exact question wording was, “If instead of self employment you could get a job with an employer (who pays benefits and withholds taxes) at the going wage rate for someone with your experience and education, would you accept it?” One-third (33%) of self employed rural Nebraskans would definitely or probably accept a job with an employer

instead of self employment (Figure 6). However, 38 percent said they probably or definitely would not accept a job with an employer. Twenty-nine percent answered don’t know.

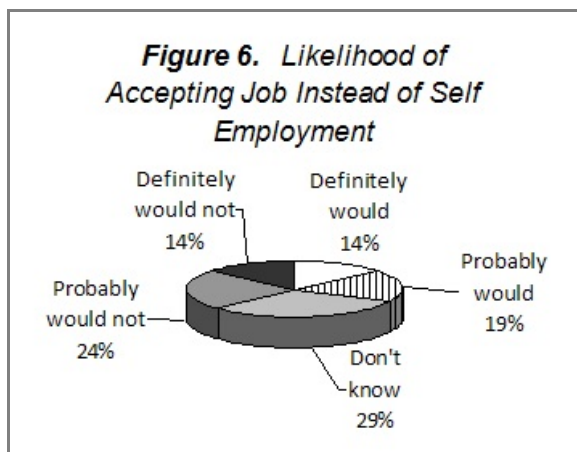
The likelihood of accepting a job with an employer instead of self employment differs by some of the individual characteristics examined (Appendix Table 8). Younger persons are more likely than older persons to say they would accept a job with an employer instead of self employment. Forty-six percent of persons age 19 to 29 would accept a job with an employer instead of self employment, compared to 19 percent of persons age 65 and older.

Females are more likely than males to say they would accept a job with an employer. Persons with construction, installation or maintenance occupations are more likely than persons with different occupations to say they would accept a job with an employer instead of self employment. One-half (50%) of persons with this type of occupation would accept a job with an employer, compared to 15 percent of persons with occupations in agriculture.

### ***Ownership of Agricultural Land in Nebraska***

Since ownership of agricultural land can provide additional income for a household, respondents were asked if they owned agricultural land (in whole or in part) in Nebraska. Just under one-quarter (23%) of rural Nebraska households own agricultural land in the state.

Ownership of agricultural land differs by community size, region and various



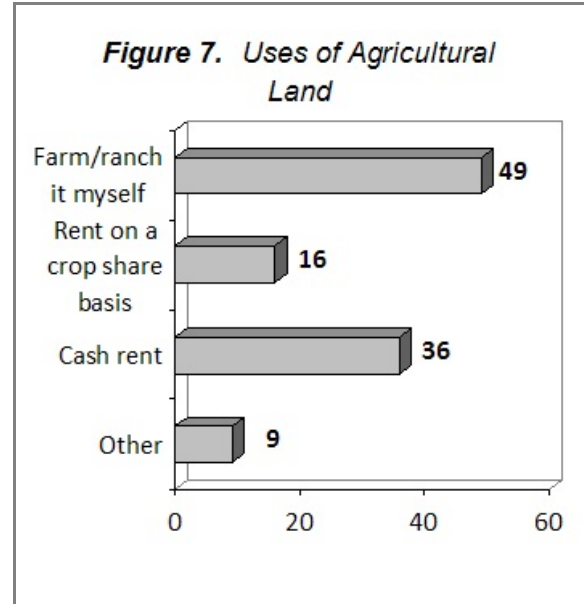
individual attributes (Appendix Table 9). Persons living in or near smaller communities are more likely than persons living in or near larger communities to own agricultural land in the state. Approximately 40 percent of persons living in or near communities with populations under 1,000 own agricultural land in Nebraska, compared to 10 percent of persons living in or near communities with populations of 10,000 or more.

Residents of both the North Central and Southeast regions are more likely than persons living in other regions of the state to own agricultural land. Other groups most likely to own agricultural land in Nebraska include: persons with higher household incomes, older persons, males, and persons with occupations in agriculture. Just over one-third (34%) of persons age 65 and older own agricultural land in the state, compared to eight percent of persons age 19 to 29.

Most of the agricultural land owners in Nebraska are age 50 and older. Sixty-one percent of the persons who own agricultural land in the state are age 50 and older.

Persons who own agricultural land in the state were next asked what they do with this land. Just under one-half (49%) of rural Nebraskans who own agricultural land farm or ranch it themselves (Figure 7). Over one-third (36%) rent it to someone else on a cash rent basis. Sixteen percent rent it to someone else on a crop share basis and nine percent answered other.

Uses of agricultural land differ by some of the characteristics examined (Appendix Table 10). Agricultural land owners living in or near smaller communities are more



likely than agricultural land owners living in or near larger communities to farm or ranch it themselves. Sixty-one percent of persons living in or near communities with less than 500 persons farm or ranch their agricultural land themselves, compared to 24 percent of persons living in or near communities with populations of 10,000 or more.

Residents of both the Northeast and Southeast regions are the regional groups most likely to rent their agricultural land to someone else on a cash rent basis. Forty percent of the agricultural land owners in these two regions cash rent their land, compared to 17 percent of Panhandle residents.

Younger persons are more likely than older persons to farm or ranch their agricultural land themselves. Ninety percent of persons age 19 to 29 who own agricultural land farm or ranch it themselves, compared to 26 percent of persons age 65 and older.

Older persons are more likely than younger

persons to rent their land on both a crop share and cash rent basis. One-half (50%) of persons age 65 and older who own agricultural land rent it to someone else on a cash rent basis. Just over one-quarter (26%) of agricultural land owners age 65 and over rent it to someone else on a crop share basis.

Persons with occupations in agriculture are the occupation group most likely to farm or ranch their agricultural land themselves. Persons with occupations in production, transportation or warehousing are the occupation group most likely to cash rent their agricultural land.

Finally, owners of agricultural land were asked what they plan to do with this land during the next ten years. Most (76%) of agricultural land owners plan to keep their land during the next ten years (Figure 8). Seventeen percent plan to pass the land to on-farm heirs. Nine percent plan to pass it to non-farm heirs.

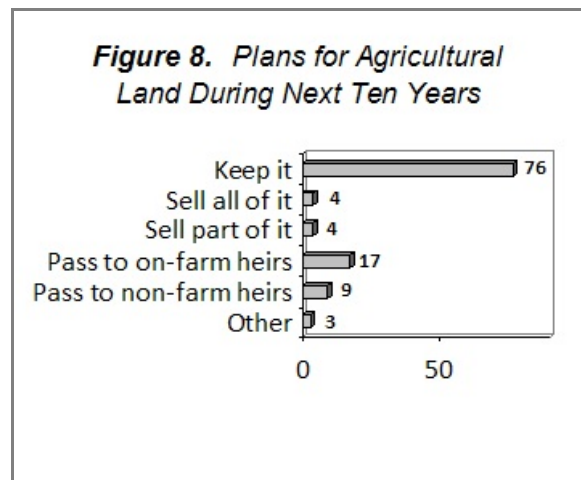
Future plans for their agricultural land differ by some of the characteristics examined (Appendix Table 11). Agricultural land owners living in or near larger communities

are more likely than agricultural land owners living in or near smaller communities to plan to sell all of their land during the next ten years. Persons living in or near smaller communities are more likely than persons living in or near larger communities to plan to pass their agricultural land to on-farm heirs during the next ten years. Just over one-quarter (26%) of persons living in or near communities with less than 500 people plan to pass their agricultural land to on-farm heirs during the next ten years.

Agricultural land owners living in both the South Central and Southeast regions of the state are more likely than agricultural land owners living in other regions of the state to plan to keep their land during the next ten years. Approximately 80 percent of residents in these two regions plan to keep their agricultural land during the next ten years, compared to 62 percent of Panhandle residents.

Persons with higher household incomes are more likely than persons with less income to plan to keep their agricultural land during the next ten years. Persons with lower household incomes are more likely than persons with higher incomes to plan to pass their agricultural land to on-farm heirs.

Younger persons are more likely than older persons to be planning to keep their agricultural land during the next ten years. Older persons are more likely than younger persons to be planning to pass on their agricultural land to both on-farm and non-farm heirs. Thirty-seven percent of agricultural land owners age 65 and older plan to pass their land to on-farm heirs during the next ten years and 22 percent plan to pass it to non-farm heirs.



Persons with occupations in agriculture are more likely than persons with different occupations to plan to pass their agricultural land to on-farm heirs during the next ten years.

### ***Conclusion***

Most rural Nebraska households have full-time employment and many derive part of their household income from self employment. Self employment is more prevalent in smaller communities. Most households in or near the smallest communities have some type of self employment activity in their household. Some rural Nebraska households also have multiple job holding by members of the household. Again, this is more likely to occur in the smallest communities.

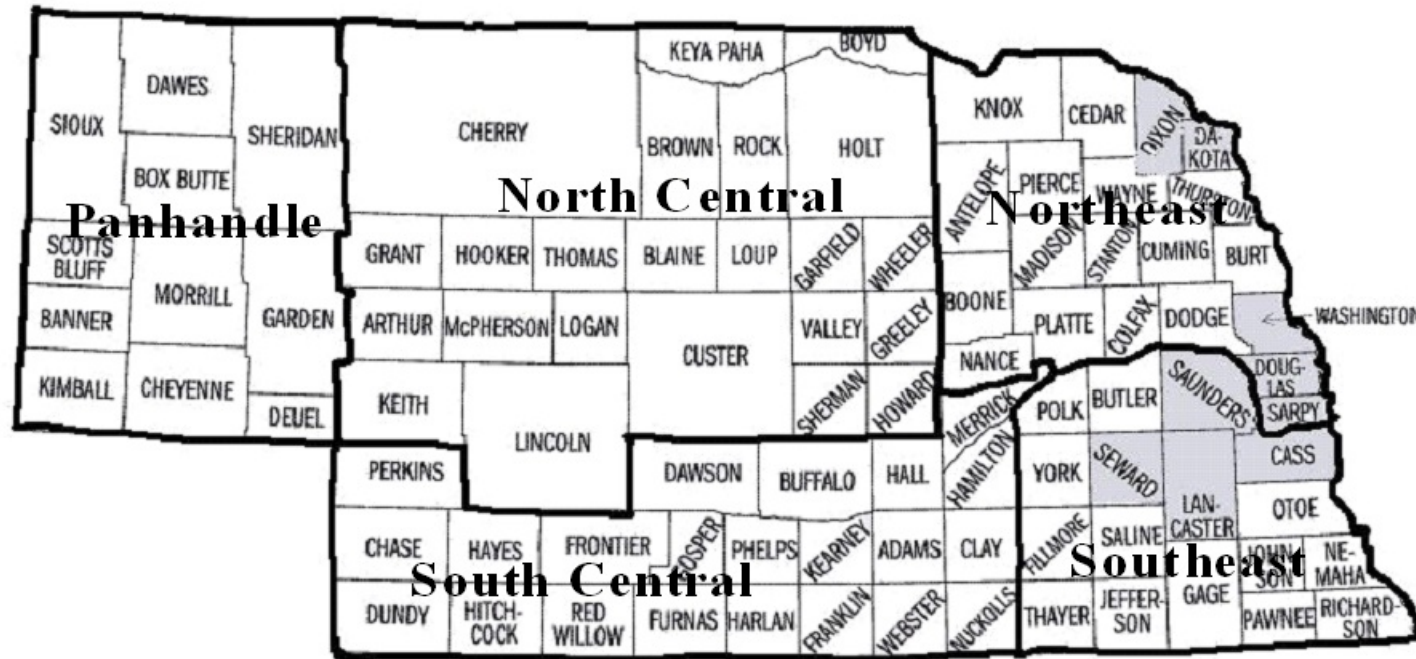
Nine percent of rural Nebraskans do not

currently have health insurance. Persons with lower household incomes are more likely than persons with higher incomes to be without health insurance.

Most rural Nebraska households with self employment get less than one-half of their total household income from self employment. However, one-quarter (25%) of the households with self employment get almost all of their household income from self employment. Most self employed rural Nebraskans find working for themselves satisfying and like the flexibility it gives them.

Just under one-quarter (23%) of rural Nebraska households own agricultural land in the state. Most of the agricultural land owners in Nebraska are age 50 and older and plan to keep their land during the next ten years.

# Appendix Figure 1. Regions of Nebraska



■ Metropolitan counties (not surveyed)

*Appendix Table 1. Demographic Profile of Rural Poll Respondents<sup>1</sup> Compared to 2000 Census*

	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>2000</b>
	<b>Poll</b>	<b>Poll</b>	<b>Poll</b>	<b>Poll</b>	<b>Poll</b>	<b>Poll</b>	<b>Census</b>
<b>Age :<sup>2</sup></b>							
20 - 39	32%	32%	31%	33%	34%	34%	33%
40 - 64	44%	44%	44%	43%	42%	42%	42%
65 and over	24%	24%	25%	24%	24%	24%	24%
<b>Gender:<sup>3</sup></b>							
Female	57%	56%	59%	30%	32%	33%	51%
Male	43%	44%	41%	70%	68%	67%	49%
<b>Education:<sup>4</sup></b>							
Less than 9 <sup>th</sup> grade	2%	2%	4%	2%	2%	2%	7%
9 <sup>th</sup> to 12 <sup>th</sup> grade (no diploma)	3%	3%	6%	4%	4%	4%	10%
High school diploma (or equivalent)	26%	26%	26%	28%	28%	31%	35%
Some college, no degree	25%	25%	23%	25%	24%	24%	25%
Associate degree	15%	12%	14%	13%	15%	14%	7%
Bachelors degree	20%	21%	18%	18%	17%	16%	11%
Graduate or professional degree	10%	10%	10%	10%	10%	8%	4%
<b>Household Income:<sup>5</sup></b>							
Less than \$10,000	6%	7%	7%	6%	7%	9%	10%
\$10,000 - \$19,999	9%	10%	13%	12%	12%	14%	16%
\$20,000 - \$29,999	13%	14%	15%	14%	15%	16%	17%
\$30,000 - \$39,999	13%	14%	14%	15%	16%	16%	15%
\$40,000 - \$49,999	12%	13%	13%	16%	15%	13%	12%
\$50,000 - \$59,999	13%	11%	12%	12%	12%	12%	10%
\$60,000 - \$74,999	14%	13%	11%	12%	10%	11%	9%
\$75,000 or more	21%	18%	16%	13%	14%	10%	11%
<b>Marital Status:<sup>6</sup></b>							
Married	68%	70%	70%	70%	72%	69%	61%
Never married	10%	10%	10%	11%	10%	11%	22%
Divorced/separated	11%	11%	10%	9%	10%	10%	9%
Widowed/widower	11%	9%	10%	10%	8%	9%	8%

<sup>1</sup> Data from the Rural Polls have been weighted by age.

<sup>2</sup> 2000 Census universe is non-metro population 20 years of age and over.

<sup>3</sup> 2000 Census universe is total non-metro population.

<sup>4</sup> 2000 Census universe is non-metro population 18 years of age and over.

<sup>5</sup> 2000 Census universe is all non-metro households.

<sup>6</sup> 2000 Census universe is non-metro population 15 years of age and over.

**Appendix Table 2. Types of Jobs Contributing to Household Income by Community Size, Region and Individual Attributes\***

<b>Types of jobs contributing to household income in 2008</b>			
	<i>Full-time employment</i>	<i>Part-time employment</i>	<i>Self employment</i>
	<i>Percent having at least one of each type of job</i>		<i>Percent deriving income from self employment</i>
<b><u>Community Size</u></b>	(n = 2045)	(n = 2031)	(n = 1999)
Less than 500	73	45	70
500 - 999	81	34	58
1,000 - 4,999	85	37	48
5,000 - 9,999	83	37	42
10,000 and up	86	38	37
<i>Significance</i>	(.000)	(.102)	(.000)
<b><u>Region</u></b>	(n = 2099)	(n = 2087)	(n = 2052)
Panhandle	84	31	41
North Central	77	43	54
South Central	84	38	41
Northeast	83	37	49
Southeast	81	42	56
<i>Significance</i>	(.054)	(.052)	(.000)
<b><u>Income Level</u></b>	(n = 2010)	(n = 1996)	(n = 1962)
Under \$20,000	48	45	51
\$20,000 - \$39,999	81	47	40
\$40,000 - \$59,999	89	42	50
\$60,000 and over	90	31	46
<i>Significance</i>	(.000)	(.000)	(.011)
<b><u>Gender</u></b>	(n = 2101)	(n = 2085)	(n = 2050)
Male	79	35	53
Female	85	40	43
<i>Significance</i>	(.000)	(.008)	(.000)
<b><u>Education</u></b>	(n = 2096)	(n = 2083)	(n = 2048)
H.S. diploma or less	74	37	47
Some college	85	39	44
Bachelors/grad degree	86	39	51
<i>Significance</i>	(.000)	(.817)	(.015)
<b><u>Age</u></b>	(n = 2104)	(n = 2089)	(n = 2054)
19 - 29	94	45	36
30 - 39	91	40	46
40 - 49	88	38	49
50 - 64	82	32	50
65 and older	30	38	61
<i>Significance</i>	(.000)	(.003)	(.000)

Appendix Table 2 continued.

<i>Types of jobs contributing to household income in 2008</i>			
	<i>Full-time employment</i>	<i>Part-time employment</i>	<i>Self employment</i>
<b><u>Marital Status</u></b>	(n = 2100)	(n = 2085)	(n = 2048)
Married	84	38	52
Never married	84	44	30
Divorced/separated	82	30	33
Widowed	42	39	47
<i>Significance</i>	(.000)	(.031)	(.000)
<b><u>Occupation</u></b>	(n = 1800)	(n = 1789)	(n = 1758)
Management, professional or education	92	38	43
Sales or office support	90	37	40
Construction, installation or maintenance	86	36	49
Production, transportation or warehousing	91	38	36
Agriculture	54	34	83
Food service or personal care	77	48	48
Healthcare support or public safety	90	45	34
Other	74	38	58
<i>Significance</i>	(.000)	(.166)	(.000)

\* Only households with at least one job were included in this analysis.



**Appendix Table 3. Multiple Job Holding by Community Size, Region and Individual Attributes**

		<b>Number of Jobs Contributing to Household Income Compared to Number of Adults Living in Household</b>			
		<i>Fewer Jobs than Adults in Household</i>	<i>Jobs Equal to Adults in Household</i>	<i>More Jobs than Adults in Household</i>	<i>Significance</i>
<b>Community Size</b>		<i>Percentages (n = 2050)</i>			
Less than 500	20	38	43		
500 - 999	21	54	25		$\chi^2 =$
1,000 - 4,999	16	47	37		38.04*
5,000 - 9,999	17	46	37		(.000)
10,000 and up	16	55	29		
<b>Region</b>		<i>(n = 2104)</i>			
Panhandle	20	51	28		
North Central	19	42	40		$\chi^2 =$
South Central	15	52	33		21.14*
Northeast	17	52	31		(.007)
Southeast	18	43	40		
<b>Income Level</b>		<i>(n = 2015)</i>			
Under \$20,000	22	54	24		$\chi^2 =$
\$20,000 - \$39,999	22	43	36		29.78*
\$40,000 - \$59,999	15	47	38		(.000)
\$60,000 and over	14	53	33		
<b>Age</b>		<i>(n = 2108)</i>			
19 - 29	8	52	41		
30 - 39	10	49	41		$\chi^2 =$
40 - 49	15	47	39		201.01*
50 - 64	22	51	27		(.000)
65 and older	46	43	11		
<b>Gender</b>		<i>(n = 2108)</i>			
Male	21	47	32		$\chi^2 =$
Female	14	51	35		17.72*
<b>Education</b>		<i>(n = 2104)</i>			
H.S. diploma or less	26	47	27		$\chi^2 =$
Some college	16	50	35		40.15*
Bachelors or grad degree	13	49	38		(.000)
<b>Occupation</b>		<i>(n = 1802)</i>			
Mgt, prof or education	10	52	38		
Sales or office support	10	57	33		
Constrn, inst or maint	16	44	40		
Prodn/trans/warehsing	11	56	33		
Agriculture	26	44	30		$\chi^2 =$
Food serv/pers. care	15	50	35		56.62*
Hlthcare supp/safety	8	54	38		(.000)
Other	13	64	23		

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

Only households with at least one job were included in this analysis.

**Appendix Table 4. Sources of Health Insurance by Community Size, Region and Individual Attributes**

**Do you currently have health insurance? If so, how did you obtain this insurance?**

	<i>Do not have</i>	<i>Purchased on own</i>	<i>Through job benefits</i>	<i>Through govt. program</i>	<i>Purchased supplemental insurance on own</i>	<i>Other</i>	<i>Don't know</i>
<i>Percent answering yes for each item</i>							
<b>Community Size</b>	(n = 2732)						
Less than 500	11	26	42	24	18	4	1
500 - 999	13	23	42	22	19	3	0
1,000 - 4,999	8	19	58	20	13	2	0*
5,000 - 9,999	7	13	59	25	16	2	0*
10,000 and up	10	12	63	19	12	3	0*
<i>Significance</i>	(.053)	(.000)	(.000)	(.046)	(.004)	(.212)	(.913)
<b>Region</b>	(n = 2824)						
Panhandle	11	14	54	25	16	2	1
North Central	9	19	49	25	20	4	0
South Central	10	18	57	19	12	3	0*
Northeast	8	19	56	22	13	2	0*
Southeast	7	15	58	24	17	3	0
<i>Significance</i>	(.151)	(.150)	(.037)	(.038)	(.001)	(.313)	(.548)
<b>Income Level</b>	(n = 2649)						
Under \$20,000	22	21	11	49	27	6	0
\$20,000 - \$39,999	16	18	47	29	19	3	0*
\$40,000 - \$59,999	6	15	67	14	11	2	1
\$60,000 and over	1	15	79	6	6	2	0*
<i>Significance</i>	(.000)	(.017)	(.000)	(.000)	(.000)	(.000)	(.391)
<b>Age</b>	(n = 2830)						
19 - 29	15	14	67	4	2	3	0
30 - 39	11	14	72	5	1	1	0*
40 - 49	12	16	69	4	3	2	0*
50 - 64	9	19	66	7	4	3	0*
65 and older	2	21	14	76	54	4	0*
<i>Significance</i>	(.000)	(.004)	(.000)	(.000)	(.000)	(.111)	(.000)
<b>Occupation</b>	(n = 1988)						
Mgt, prof or education	4	11	80	5	5	2	0*
Sales or office support	8	14	68	12	6	1	1
Constrn, inst or maint	24	12	57	10	6	2	0
Prodn/trans/warehsing	12	7	79	4	2	3	1
Agriculture	7	41	33	20	18	4	0
Food serv/pers. care	19	14	47	20	14	6	0
Hlthcare supp/safety	7	14	76	8	4	1	0*
Other	5	19	63	17	11	0	0
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)	(.000)	(.016)	(.256)

0\* = Less than 1 percent.

**Appendix Table 5. Type of Self Employment by Community Size, Region and Individual Attributes**

	<i>Farm or ranch</i>	<i>Farm related business</i>	<i>Nonfarm business</i>	<i>Contract service to a company</i>
	<i>Percentages</i>			
<b><u>Community Size</u></b>	(n = 983)	(n = 901)	(n = 985)	(n = 903)
Less than 500	65	43	45	17
500 - 999	69	44	53	8
1,000 - 4,999	48	31	62	14
5,000 - 9,999	34	20	70	16
10,000 and up	19	14	80	28
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)
<b><u>Region</u></b>	(n = 1001)	(n = 916)	(n = 1002)	(n = 920)
Panhandle	44	29	55	22
North Central	59	37	54	19
South Central	40	30	69	21
Northeast	38	26	67	22
Southeast	52	26	65	9
<i>Significance</i>	(.000)	(.148)	(.004)	(.015)
<b><u>Income Level</u></b>	(n = 939)	(n = 860)	(n = 944)	(n = 869)
Under \$20,000	56	39	55	17
\$20,000 - \$39,999	36	26	68	23
\$40,000 - \$59,999	39	28	62	13
\$60,000 and over	47	29	66	21
<i>Significance</i>	(.002)	(.148)	(.087)	(.036)
<b><u>Age</u></b>	(n = 1005)	(n = 920)	(n = 1006)	(n = 922)
19 - 29	37	35	63	16
30 - 39	40	36	64	20
40 - 49	38	25	68	19
50 - 64	49	24	64	19
65 and older	66	32	56	16
<i>Significance</i>	(.000)	(.021)	(.274)	(.792)
<b><u>Education</u></b>	(n = 1000)	(n = 916)	(n = 1000)	(n = 919)
H.S. diploma or less	53	33	61	19
Some college	40	28	67	20
Bachelors degree	46	29	63	17
<i>Significance</i>	(.005)	(.419)	(.299)	(.623)
<b><u>Occupation</u></b>	(n = 807)	(n = 743)	(n = 814)	(n = 750)
Mgt, prof or education	34	27	69	20
Sales or office support	25	18	72	28
Constrn, inst or maint	21	28	82	20
Prodn/trans/warehsing	28	20	82	25
Agriculture	91	53	25	5
Food serv/pers. care	17	10	83	22
Hlthcare supp/safety	39	19	65	28
Other	29	14	62	23
<i>Significance</i>	(.000)	(.000)	(.000)	(.000)

0\* = Less than 1 percent.

Persons not deriving any income from self employment were excluded from this analysis.

**Appendix Table 6. Percent of Household Income from Self Employment by Community Size, Region and Individual Attributes**

<b>What percentage of your total household income in 2008 resulted from self employment?</b>					
	<i>Less than 25%</i>	<i>25% to 50%</i>	<i>51% to 75%</i>	<i>76% to 100%</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>					
<b>Community Size</b> (n = 1108)					
Less than 500	34	12	25	29	
500 - 999	27	12	26	35	
1,000 - 4,999	42	19	16	24	$\chi^2 =$
5,000 - 9,999	39	19	18	24	37.65*
10,000 and up	46	18	15	21	(.000)
<b>Region</b> (n = 1127)					
Panhandle	38	16	24	22	
North Central	37	15	19	29	
South Central	42	12	20	27	$\chi^2 =$
Northeast	37	23	18	23	19.46
Southeast	44	16	17	23	(.078)
<b>Income Level</b> (n = 1057)					
Under \$20,000	33	10	21	37	
\$20,000 - \$39,999	40	20	15	25	$\chi^2 =$
\$40,000 - \$59,999	47	17	18	18	26.73*
\$60,000 and over	38	17	22	23	(.002)
<b>Age</b> (n = 1135)					
19 - 29	50	12	30	8	
30 - 39	40	18	16	26	
40 - 49	39	18	18	26	$\chi^2 =$
50 - 64	37	17	17	30	47.23*
65 and older	35	16	19	30	(.000)
<b>Gender</b> (n = 1131)					
Male	37	15	19	30	$\chi^2 =$
Female	42	18	19	21	14.06*
<b>Education</b> (n = 1129)					
H.S. diploma or less	37	16	18	29	$\chi^2 =$
Some college	40	18	17	25	6.29
Bachelors degree	40	15	22	23	(.392)
<b>Occupation</b> (n = 908)					
Mgt, prof or education	48	17	19	16	
Sales or office support	35	20	25	21	
Constrn, inst or maint	56	9	20	15	
Prodn/trans/warehsing	51	24	10	16	
Agriculture	13	13	24	50	$\chi^2 =$
Food serv/pers. care	44	24	10	22	144.68*
Hlthcare supp/safety	50	22	15	13	(.000)
Other	39	10	19	32	

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

Persons not deriving any income from self employment were excluded from this analysis.

**Appendix Table 7. Reasons for Being Self Employed by Community Size, Region and Individual Attributes**

**How important are the following reasons for you or anyone in your household for being self employed?**

	<i>Other employment is not available</i>			Chi-square	<i>It allows work from home</i>			Chi-square
	Unimportant	Neither	Important		Unimportant	Neither	Important	
	<i>Percentages</i>							
<b>Community Size</b>	(n = 1084)				(n = 1090)			
Less than 500	17	45	38		13	27	60	
500 - 999	24	50	26		11	28	61	
1,000 - 4,999	24	46	30	$\chi^2 =$	12	33	55	$\chi^2 =$
5,000 - 9,999	25	45	31	14.48	12	28	60	21.54*
10,000 and up	28	46	26	(.070)	20	35	45	(.006)
<b>Region</b>	(n = 1103)				(n = 1108)			
Panhandle	16	48	36		11	35	54	
North Central	19	46	35		14	29	57	
South Central	27	48	25	$\chi^2 =$	17	33	50	$\chi^2 =$
Northeast	28	40	31	18.70*	16	30	54	8.24
Southeast	21	51	28	(.017)	10	34	56	(.411)
<b>Income Level</b>	(n = 1036)				(n = 1035)			
Under \$20,000	13	47	41		5	23	72	
\$20,000 - \$39,999	16	48	37	$\chi^2 =$	16	30	55	$\chi^2 =$
\$40,000 - \$59,999	27	43	30	34.40*	12	30	58	29.02*
\$60,000 and over	30	46	24	(.000)	19	34	47	(.000)
<b>Age</b>	(n = 1108)				(n = 1112)			
19 - 29	22	48	30		10	28	62	
30 - 39	26	42	32		12	30	58	
40 - 49	26	44	30	$\chi^2 =$	17	30	54	$\chi^2 =$
50 - 64	21	47	32	8.79	16	34	50	12.38
65 and older	24	53	22	(.361)	15	36	48	(.135)
<b>Gender</b>	(n = 1105)			$\chi^2 =$	(n = 1110)			$\chi^2 =$
Male	23	48	29	0.71	14	34	52	3.90
Female	24	45	31	(.703)	15	29	57	(.142)
<b>Education</b>	(n = 1103)				(n = 1107)			
H.S. diploma or less	20	49	32	$\chi^2 =$	14	33	53	$\chi^2 =$
Some college	19	50	31	24.49*	14	32	54	1.42
Bachelors degree	33	41	27	(.000)	16	30	55	(.840)
<b>Occupation</b>	(n = 892)				(n = 899)			
Mgt, prof or education	29	46	25		21	35	45	
Sales or office support	24	48	28		12	24	64	
Constrn, inst or maint	21	44	36		17	41	42	
Prodn/trans/warehsing	24	48	29		17	34	49	
Agriculture	20	50	30	$\chi^2 =$	10	26	64	$\chi^2 =$
Food serv/pers. care	16	43	41	30.75*	12	31	57	36.20*
Hlthcare supp/safety	39	26	35	(.006)	18	27	55	(.001)
Other	6	50	44		3	31	66	

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

Persons not deriving any income from self employment were excluded from this analysis.

Appendix Table 7 continued.

**How important are the following reasons for you or anyone in your household for being self employed?**

*Independence and freedom of being my own boss*

*Extra income for necessities*

	Unimportant	Neither	Important	Chi-square	Unimportant	Neither	Important	Chi-square
	<i>Percentages</i>							
<b>Community Size</b>	(n = 1097)				(n = 1090)			
Less than 500	7	18	76		8	25	67	
500 - 999	7	15	79		7	33	60	
1,000 - 4,999	9	16	75	$\chi^2 =$	8	28	64	$\chi^2 =$
5,000 - 9,999	12	15	74	7.11	11	30	60	4.71
10,000 and up	12	17	71	(.525)	9	27	64	(.788)
<b>Region</b>	(n = 1114)				(n = 1109)			
Panhandle	11	22	67		11	32	58	
North Central	7	13	80		7	30	63	
South Central	9	16	75	$\chi^2 =$	9	24	67	$\chi^2 =$
Northeast	11	15	74	16.78*	8	28	65	5.52
Southeast	6	23	71	(.032)	8	30	63	(.701)
<b>Income Level</b>	(n = 1043)				(n = 1042)			
Under \$20,000	7	12	82		9	28	64	
\$20,000 - \$39,999	11	19	71	$\chi^2 =$	11	32	57	$\chi^2 =$
\$40,000 - \$59,999	9	18	72	5.54	7	22	72	12.35
\$60,000 and over	9	16	75	(.476)	9	27	65	(.055)
<b>Age</b>	(n = 1118)				(n = 1111)			
19 - 29	12	16	72		4	26	70	
30 - 39	5	13	82		7	22	71	
40 - 49	8	19	74	$\chi^2 =$	8	22	70	$\chi^2 =$
50 - 64	10	17	73	12.12	9	34	57	33.55*
65 and older	11	20	69	(.146)	14	34	52	(.000)
<b>Gender</b>	(n = 1118)			$\chi^2 =$	(n = 1110)			$\chi^2 =$
Male	9	17	75	0.16	9	32	60	9.37*
Female	9	17	74	(.924)	8	24	68	(.009)
<b>Education</b>	(n = 1115)				(n = 1108)			
H.S. diploma or less	10	19	71	$\chi^2 =$	8	30	62	$\chi^2 =$
Some college	9	18	73	3.53	9	26	66	1.59
Bachelors degree	9	14	77	(.473)	9	29	63	(.810)
<b>Occupation</b>	(n = 900)				(n = 894)			
Mgt, prof or education	12	20	68		12	25	63	
Sales or office support	6	9	85		7	25	68	
Constrn, inst or maint	10	25	66		7	33	61	
Prodn/trans/warehsing	12	9	79		11	15	74	
Agriculture	5	13	82	$\chi^2 =$	5	42	53	$\chi^2 =$
Food serv/pers. care	16	14	70	36.45*	8	28	64	37.54*
Hlthcare supp/safety	10	19	71	(.001)	6	18	76	(.001)
Other	0	22	78		7	23	71	

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

Persons not deriving any income from self employment were excluded from this analysis.

**How important are the following reasons for you or anyone in your household for being self employed?**

*Extra income for luxuries*

*Self fulfillment*

	Unimportant	Neither	Important	Chi-square	Unimportant	Neither	Important	Chi-square
<i>Percentages</i>								
<b>Community Size</b>	(n = 1087)				(n = 1082)			
Less than 500	23	35	43		6	17	77	
500 - 999	18	44	39		5	17	78	
1,000 - 4,999	20	33	46	$\chi^2 =$	5	23	72	$\chi^2 =$
5,000 - 9,999	20	40	40	10.36	10	23	68	10.60
10,000 and up	18	32	50	(.241)	8	22	70	(.226)
<b>Region</b>	(n = 1104)				(n = 1102)			
Panhandle	21	47	33		12	30	58	
North Central	24	32	44		4	18	78	
South Central	20	31	49	$\chi^2 =$	7	17	76	$\chi^2 =$
Northeast	22	35	43	24.53*	8	20	73	24.34*
Southeast	11	38	51	(.002)	4	23	73	(.002)
<b>Income Level</b>	(n = 1036)				(n = 1032)			
Under \$20,000	22	44	34		4	19	77	
\$20,000 - \$39,999	27	37	36	$\chi^2 =$	9	23	68	$\chi^2 =$
\$40,000 - \$59,999	19	35	46	33.32*	6	23	71	8.32
\$60,000 and over	15	30	55	(.000)	7	17	76	(.215)
<b>Age</b>	(n = 1108)				(n = 1104)			
19 - 29	18	34	48		6	22	72	
30 - 39	17	28	55		4	13	83	
40 - 49	20	30	49	$\chi^2 =$	7	21	72	$\chi^2 =$
50 - 64	20	42	39	25.07*	7	21	72	15.27
65 and older	23	42	35	(.002)	10	24	66	(.054)
<b>Gender</b>	(n = 1105)			$\chi^2 =$	(n = 1103)			$\chi^2 =$
Male	20	37	43	1.96	6	21	73	1.33
Female	20	34	47	(.375)	7	19	73	(.513)
<b>Education</b>	(n = 1104)				(n = 1100)			
H.S. diploma or less	21	36	43	$\chi^2 =$	7	24	69	$\chi^2 =$
Some college	20	37	44	2.13	6	19	74	3.46
Bachelors degree	19	33	48	(.712)	7	19	75	(.484)
<b>Occupation</b>	(n = 891)				(n = 892)			
Mgt, prof or education	23	26	52		8	21	71	
Sales or office support	13	46	41		6	24	70	
Constrn, inst or maint	17	45	38		7	33	61	
Prodn/trans/warehsing	24	30	47		9	11	80	
Agriculture	20	44	36	$\chi^2 =$	4	20	77	$\chi^2 =$
Food serv/pers. care	18	32	50	34.72*	18	10	73	33.32*
Hlthcare supp/safety	17	27	56	(.002)	11	17	71	(.003)
Other	16	36	48		0	19	81	

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

Persons not deriving any income from self employment were excluded from this analysis.

Appendix Table 7 continued.

**How important are the following reasons for you or anyone in your household for being self employed?**

*Lower taxes, more deductions*

*Flexibility of hours and schedule*

	Unimportant	Neither	Important	Chi-square	Unimportant	Neither	Important	Chi-square
<i>Percentages</i>								
<b>Community Size</b>	(n = 1084)				(n = 1091)			
Less than 500	15	44	40		6	22	72	
500 - 999	14	43	43		5	23	72	
1,000 - 4,999	13	50	38	$\chi^2 =$	5	23	72	$\chi^2 =$
5,000 - 9,999	13	48	38	17.43*	7	19	74	18.23*
10,000 and up	23	45	32	(.026)	13	20	67	(.020)
<b>Region</b>	(n = 1105)				(n = 1110)			
Panhandle	20	51	30		9	26	65	
North Central	12	50	38		6	24	70	
South Central	18	44	38	$\chi^2 =$	9	21	70	$\chi^2 =$
Northeast	21	43	36	17.78*	9	19	72	7.93
Southeast	10	50	40	(.023)	5	23	72	(.440)
<b>Income Level</b>	(n = 1037)				(n = 1038)			
Under \$20,000	17	45	38		6	14	80	
\$20,000 - \$39,999	20	48	32	$\chi^2 =$	9	21	70	$\chi^2 =$
\$40,000 - \$59,999	16	47	37	5.99	7	22	70	6.55
\$60,000 and over	16	43	41	(.425)	8	22	69	(.365)
<b>Age</b>	(n = 1109)				(n = 1113)			
19 - 29	18	48	34		6	26	68	
30 - 39	17	42	42		5	13	82	
40 - 49	16	43	41	$\chi^2 =$	8	21	71	$\chi^2 =$
50 - 64	16	49	35	8.39	9	23	68	22.10*
65 and older	17	51	32	(.397)	11	27	62	(.005)
<b>Gender</b>	(n = 1107)			$\chi^2 =$	(n = 1110)			$\chi^2 =$
Male	16	48	35	2.00	8	24	68	3.56
Female	17	44	39	(.367)	8	20	73	(.168)
<b>Education</b>	(n = 1103)				(n = 1108)			
H.S. diploma or less	13	51	36	$\chi^2 =$	6	29	65	$\chi^2 =$
Some college	14	44	41	13.87*	8	22	70	15.51*
Bachelors degree	21	46	33	(.008)	9	17	75	(.004)
<b>Occupation</b>	(n = 893)				(n = 897)			
Mgt, prof or education	22	45	33		10	23	68	
Sales or office support	11	46	43		5	15	80	
Constrn, inst or maint	11	60	29		4	30	66	
Prodn/trans/warehsing	17	30	53		6	16	78	
Agriculture	12	47	41	$\chi^2 =$	5	17	78	$\chi^2 =$
Food serv/pers. care	28	46	26	38.94*	8	29	63	30.38*
Hlthcare supp/safety	23	39	39	(.000)	16	13	72	(.007)
Other	7	45	48		3	28	69	

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

Persons not deriving any income from self employment were excluded from this analysis.



Appendix Table 7 continued.

**How important are the following reasons for you or anyone in your household for being self employed?**

*Balance of family and work life*

*More satisfying*

Unimportant    Neither    Important    Chi-square    Unimportant    Neither    Important    Chi-square

*Percentages*

	(n = 1089)				(n = 1089)			
<b>Community Size</b>								
Less than 500	6	20	74		5	15	80	
500 - 999	5	23	72		2	17	81	
1,000 - 4,999	5	26	69	$\chi^2 =$	5	23	72	$\chi^2 =$
5,000 - 9,999	7	26	66	26.76*	11	12	78	25.78*
10,000 and up	13	28	58	(.001)	7	24	69	(.001)
<b>Region</b>	(n = 1108)				(n = 1110)			
Panhandle	8	29	63		10	21	69	
North Central	5	25	70		5	17	78	
South Central	10	26	63	$\chi^2 =$	7	20	74	$\chi^2 =$
Northeast	8	23	69	9.75	6	18	77	9.96
Southeast	5	27	68	(.283)	4	25	72	(.268)
<b>Income Level</b>	(n = 1038)				(n = 1039)			
Under \$20,000	5	23	72		3	13	84	
\$20,000 - \$39,999	7	27	66	$\chi^2 =$	9	21	70	$\chi^2 =$
\$40,000 - \$59,999	9	24	67	2.83	3	24	73	18.20*
\$60,000 and over	9	25	66	(.830)	7	17	75	(.006)
<b>Age</b>	(n = 1111)				(n = 1113)			
19 - 29	6	24	70		8	24	68	
30 - 39	5	15	80		3	15	82	
40 - 49	7	26	67	$\chi^2 =$	6	21	73	$\chi^2 =$
50 - 64	10	30	60	27.88*	5	20	75	14.30
65 and older	9	32	59	(.000)	9	20	72	(.074)
<b>Gender</b>	(n = 1110)			$\chi^2 =$	(n = 1111)			$\chi^2 =$
Male	7	26	66	0.34	5	19	76	2.76
Female	8	25	67	(.844)	7	21	72	(.252)
<b>Education</b>	(n = 1107)				(n = 1109)			
H.S. diploma or less	5	28	67	$\chi^2 =$	7	20	73	$\chi^2 =$
Some college	7	29	64	13.47*	6	22	72	3.71
Bachelors degree	10	20	70	(.009)	6	17	77	(.446)
<b>Occupation</b>	(n = 893)				(n = 891)			
Mgt, prof or education	10	26	63		7	20	74	
Sales or office support	7	29	64		4	24	72	
Constrn, inst or maint	4	27	69		7	27	66	
Prodn/trans/warehsing	9	19	73		3	15	83	
Agriculture	4	23	73	$\chi^2 =$	4	11	86	$\chi^2 =$
Food serv/pers. care	8	32	60	18.42	16	20	63	38.87*
Hlthcare supp/safety	13	26	61	(.188)	10	27	63	(.000)
Other	3	19	78		0	23	77	

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

Persons not deriving any income from self employment were excluded from this analysis.

**Appendix Table 8. Likelihood of Accepting Job Instead of Self Employment by Community Size, Region and Individual Attributes**

<i>If instead of self employment you could get a job with an employer (who pays benefits and withholds taxes) at the going wage rate for someone with your experience and education, would you accept it?</i>						
	<i>Definitely would</i>	<i>Probably would</i>	<i>Don't know</i>	<i>Probably would not</i>	<i>Definitely would not</i>	<i>Significance</i>
<i>Percentages</i>						
<b>Community Size</b> (n = 1068)						
Less than 500	13	19	27	27	15	$\chi^2 =$ 19.11 (.263)
500 - 999	9	22	30	22	17	
1,000 - 4,999	13	18	28	27	14	
5,000 - 9,999	10	23	30	24	13	
10,000 and up	19	17	32	20	13	
<b>Region</b> (n = 1090)						
Panhandle	9	25	30	24	12	$\chi^2 =$ 20.93 (.181)
North Central	13	18	32	26	11	
South Central	13	20	26	25	17	
Northeast	19	17	28	21	15	
Southeast	12	17	36	22	13	
<b>Income Level</b> (n = 1016)						
Under \$20,000	12	24	32	18	14	$\chi^2 =$ 34.95* (.000)
\$20,000 - \$39,999	22	23	25	17	12	
\$40,000 - \$59,999	17	17	29	27	11	
\$60,000 and over	9	18	30	26	17	
<b>Age</b> (n = 1093)						
19 - 29	31	15	22	21	12	$\chi^2 =$ 98.17* (.000)
30 - 39	7	21	35	21	17	
40 - 49	13	19	31	27	10	
50 - 64	14	24	31	21	9	
65 and older	7	12	25	29	27	
<b>Gender</b> (n = 1090)						
Male	10	19	28	27	16	$\chi^2 =$ 23.07* (.000)
Female	18	19	31	20	12	
<b>Education</b> (n = 1087)						
H.S. diploma or less	13	16	30	25	16	$\chi^2 =$ 13.57 (.094)
Some college	15	20	32	23	10	
Bachelors or grad degree	13	20	26	24	17	
<b>Occupation</b> (n = 890)						
Mgt, prof or education	15	21	32	19	13	$\chi^2 =$ 104.21* (.000)
Sales or office support	21	26	28	17	8	
Constrn, inst or maint	23	27	32	16	2	
Prodn/trans/warehsing	19	16	29	25	11	
Agriculture	3	12	27	33	25	
Food serv/pers. care	24	14	34	20	8	
Hlthcare supp/safety	25	17	25	25	7	
Other	13	9	41	22	16	

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

Persons not deriving any income from self employment were excluded from this analysis.

**Appendix Table 9. Ownership of Agricultural Land by Community Size, Region and Individual Attributes**

**Do you own (in whole or in part)  
agricultural land in Nebraska?**

	Yes	No	Significance
	<i>Percentages</i>		
<b><u>Community Size</u></b>	(n = 2678)		
Less than 500	40	60	$\chi^2 =$ 219.76* (.000)
500 - 999	41	59	
1,000 - 4,999	27	73	
5,000 - 9,999	18	82	
10,000 and up	10	90	
<b><u>Region</u></b>	(n = 2766)		
Panhandle	17	83	$\chi^2 =$ 49.04* (.000)
North Central	31	69	
South Central	20	80	
Northeast	21	79	
Southeast	32	68	
<b><u>Income Level</u></b>	(n = 2591)		
Under \$20,000	20	80	$\chi^2 =$ 19.09* (.000)
\$20,000 - \$39,999	17	83	
\$40,000 - \$59,999	22	78	
\$60,000 and over	26	74	
<b><u>Age</u></b>	(n = 2772)		
19 - 29	8	92	$\chi^2 =$ 123.30* (.000)
30 - 39	17	83	
40 - 49	23	77	
50 - 64	28	72	
65 and older	34	66	
<b><u>Gender</u></b>	(n = 2760)		
Male	28	72	$\chi^2 =$ 27.26* (.000)
Female	20	80	
<b><u>Education</u></b>	(n = 2752)		
H.S. diploma or less	27	73	$\chi^2 =$ 16.75* (.000)
Some college	20	80	
Bachelors or grad degree	25	76	
<b><u>Occupation</u></b>	(n = 1975)		
Mgt, prof or education	19	81	$\chi^2 =$ 363.68* (.000)
Sales or office support	14	86	
Constrn, inst or maint	20	80	
Prodn/trans/warehsing	12	88	
Agriculture	69	31	
Food serv/pers. care	13	87	
Hlthcare supp/safety	14	87	
Other	12	88	

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

**Appendix Table 10. Uses of Agricultural Land by Community Size, Region and Individual Attributes**

<b>What do you do with this land?</b>				
	<i>Farm/ranch it myself</i>	<i>Rent it to someone else on a crop share basis</i>	<i>Rent it to someone else on a cash rent basis</i>	<i>Other</i>
Percent answering yes for each item				
<b>Community Size</b>	(n = 622)			
Less than 500	61	15	28	6
500 - 999	52	16	37	6
1,000 - 4,999	51	13	38	9
5,000 - 9,999	44	19	36	9
10,000 and up	24	26	42	17
<i>Significance</i>	(.000)	(.100)	(.119)	(.032)
<b>Region</b>	(n = 641)			
Panhandle	50	20	17	22
North Central	53	12	35	8
South Central	48	18	35	7
Northeast	46	13	40	8
Southeast	51	18	40	9
<i>Significance</i>	(.825)	(.444)	(.023)	(.019)
<b>Income Level</b>	(n = 570)			
Under \$20,000	57	12	35	7
\$20,000 - \$39,999	37	18	46	10
\$40,000 - \$59,999	49	13	35	10
\$60,000 and over	55	17	33	10
<i>Significance</i>	(.009)	(.579)	(.122)	(.952)
<b>Age</b>	(n = 642)			
19 - 29	90	10	10	10
30 - 39	71	8	18	10
40 - 49	62	8	33	6
50 - 64	51	15	33	12
65 and older	26	26	50	8
<i>Significance</i>	(.000)	(.000)	(.000)	(.661)
<b>Occupation</b>	(n = 450)			
Mgt, prof or education	46	21	32	12
Sales or office support	39	14	38	11
Constrn, inst or maint	28	20	48	13
Prodn/trans/warehsing	32	10	53	10
Agriculture	87	11	14	3
Food serv/pers. care	33	5	51	16
Hlthcare supp/safety	70	8	31	2
Other	53	28	10	10
<i>Significance</i>	(.000)	(.250)	(.000)	(.062)

Persons not owning agricultural land in Nebraska were excluded from this analysis.

**Appendix Table 11. Plans for Agricultural Land During Next Ten Years by Community Size, Region and Individual Attributes**

**What do you plan to do with this land during the next ten years?**

	<i>Keep it</i>	<i>Sell all of it</i>	<i>Sell part of it</i>	<i>Pass it on to on-farm heirs</i>	<i>Pass it on to non-farm heirs</i>	<i>Other</i>
<i>Percent answering yes for each item</i>						
<b><u>Community Size</u></b>	(n = 622)					
Less than 500	76	3	4	26	8	3
500 - 999	79	1	4	18	8	1
1,000 - 4,999	79	4	3	13	12	3
5,000 - 9,999	77	4	6	11	7	2
10,000 and up	72	10	2	16	7	5
<i>Significance</i>	(.749)	(.049)	(.503)	(.009)	(.456)	(.540)
<b><u>Region</u></b>	(n = 641)					
Panhandle	62	3	8	19	9	7
North Central	75	5	2	18	8	5
South Central	81	4	3	15	9	2
Northeast	73	5	5	21	10	4
Southeast	80	3	3	16	10	2
<i>Significance</i>	(.033)	(.767)	(.409)	(.646)	(.993)	(.366)
<b><u>Income Level</u></b>	(n = 570)					
Under \$20,000	67	6	4	35	9	5
\$20,000 - \$39,999	71	4	3	21	16	2
\$40,000 - \$59,999	81	4	3	13	9	2
\$60,000 and over	83	4	4	10	6	2
<i>Significance</i>	(.002)	(.935)	(.909)	(.000)	(.021)	(.355)
<b><u>Age</u></b>	(n = 642)					
19 - 29	100	0	0	0	0	0
30 - 39	94	4	0	0	0	4
40 - 49	89	5	3	10	2	2
50 - 64	82	4	4	11	5	6
65 and older	54	4	6	37	22	3
<i>Significance</i>	(.000)	(.793)	(.104)	(.000)	(.000)	(.200)
<b><u>Occupation</u></b>	(n = 448)					
Mgt, prof or education	88	4	5	10	2	1
Sales or office support	88	0	3	4	5	6
Constrn, inst or maint	81	8	2	2	2	5
Prodn/trans/warehsing	88	10	0	9	7	0
Agriculture	83	1	4	21	9	2
Food serv/pers. care	80	0	15	11	10	5
Hlthcare supp/safety	94	0	0	0	0	8
Other	82	18	0	0	0	0
<i>Significance</i>	(.680)	(.006)	(.307)	(.001)	(.228)	(.178)

Persons not owning agricultural land in Nebraska were excluded from this analysis.

CARI Research Report 09-2, September 2009

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