NEBRASKA RURAL POLL

A Research Report

Resilience in Nonmetropolitan Nebraska: Capacity to Overcome Disasters and Hardships

2020 Nebraska Rural Poll Results

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All of the research reports detailing Nebraska Rural Poll results are located on its webpage at http://ruralpoll.unl.edu

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Executive Summary

The definition of resilience is the capacity to recover quickly from difficulties. Synonyms include toughness, perseverance and grit. Last spring's severe weather events and this year's ongoing COVID-19 pandemic are likely testing the resilience of rural Nebraskans. Given that, how do rural Nebraskans rate their communities on dimensions that measure their resiliency? How confident are they that the federal government or local emergency management authorities can contain infectious disease outbreaks? How do they rate their ability to help their community handle adversities? How prepared are rural Nebraskans to deal with financial emergencies? This paper provides a detailed analysis of these questions.

This report details 1,979 responses to the 2020 Nebraska Rural Poll, the 25th annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about resilience. 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 Nebraskans agree that their community contains most elements of resilience: trust among residents, ability to overcome an emergency situation, residents working together to improve the community, people that help each other, community information sharing and community priority and goal setting.*** More than six in ten rural Nebraskans agree or strongly agree with the following statements: people in my community help each other (82%), I believe in the ability of my community to overcome an emergency situation (76%), people in my community work together to improve the community (69%), I can depend on people in my community to come to my assistance in a crisis (68%), my community keeps people informed about issues that are relevant to them (65%), and there is trust among the residents of my community (63%).
  - ✓ *Persons living in or near mid-sized communities are more likely than persons living in or near both the smallest and largest communities to agree that their community has priorities and sets goals for the future.* Just over six in ten persons living in or near communities with populations ranging from 500 to 9,999 agree with this statement, compared to just over four in ten persons living in or near communities with populations under 500.

- ***Rural Nebraskans are less likely to say their community treats everyone fairly, actively plans for future disasters, trusts public officials, and look at its successes and failures to learn from the past.*** Fewer than one-half of rural Nebraskans agree with the following statements: my community treats people fairly no matter what their background is (48%), my community actively prepares for future disasters (47%), people in my community trust public officials (43%), my community looks at its successes and failures so it can learn from the past (43%) and differences in opinion on how to address issues are driving people in my community apart (23%).
  - ✓ *Older persons are more likely than younger persons to agree that their community treats people fairly no matter what their background is.* Just over six in ten persons age 65 and older agree with this statement, compared to approximately four in ten persons age 30 to 49.
  - ✓ *Panhandle residents are less likely than residents of other regions of the state to agree that people in their community trust public officials.* Just under three in ten Panhandle residents agree with this statement, compared to over four in ten residents of the other four regions.

- ✓ *Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that their community actively prepares for future disasters.* Approximately one-half of persons living in or near communities with populations of 5,000 or more agree with this statement, compared to 36 percent of persons living in or near communities with populations under 500.

- ***Most rural Nebraskans agree that infectious diseases will have a major impact in the country in the next few years.*** Almost nine in ten rural Nebraskans (89%) agree that infectious diseases will have a major impact in the next few years (data for the poll was collected from the end of March through May).

- ***Most rural Nebraskans assume that there will be limits on what federal and local governments can do to contain a widespread infectious disease outbreak.*** Only three in ten rural Nebraskans are confident that the federal government can contain a widespread outbreak in the United States and a similar proportion are confident that local authorities can contain a widespread outbreak in their community. However, over one-half (51%) *disagree* that they are confident that the federal government can contain a national outbreak and four in ten (40%) *disagree* that local authorities can contain an outbreak in their community.
  - ✓ *Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that they are confident that their local emergency management authorities can contain a widespread infectious outbreak in their community.* At least one-third of persons living in or near communities with populations of 500 or more agree with this statement, compared to one-quarter (25%) of persons living in or near communities with populations less than 500.

- ***Most rural Nebraskans believe they can help improve their communities when something bad happens and can take setbacks in their community's progress in stride.*** Over six in ten rural Nebraskans agree or strongly agree that when something bad happens in their community, they can help improve the situation. Almost six in ten agree that they take setbacks in their community's progress in stride, finding ways to keep moving forward.
  - ✓ *Persons living in or near smaller communities are more likely than persons living in or near larger communities to agree that when their community faces a major problem, they know they can help find a way to solve it.* Just over one-half of persons living in or near the smallest communities (populations under 500) agree with the statement, compared to 37 percent of persons living in or near communities with populations ranging from 5,000 to 9,999.
  - ✓ *Younger persons are more likely than older persons to agree that when something bad happens in their community they can help improve the situation.* Almost seven in ten persons age 19 to 29 (69%) agree with this statement, compared to 52 percent of persons age 65 and older.
  - ✓ *Persons with higher incomes and higher education levels report higher levels of personal resilience.* Persons with higher household incomes and persons with higher education levels are more likely than persons with lower incomes and less education to agree with each statement listed.

- ***Savings, credit card(s) and a bank loan are the most accessible sources of emergency funds for rural Nebraskans.*** Most rural Nebraskans (54%) say it would be very possible to access savings to come up with $3,000 in emergency funds in the next month. Many rural Nebraskans say they could access credit card(s) (45%) and a bank loan (44%) to come up with emergency funds. Most rural

Nebraskans wouldn't use a payday lender loan (62%) or more distant family members/wider social network (50%).

- ✓ *Approximately three in ten of the following groups say it would be not at all possible to use savings to cover a $3,000 emergency: persons with the lowest household incomes, persons who are divorced or separated and persons with food service or personal care occupations.*
- ✓ *Younger persons are more likely than older persons to say it would be possible to access immediate family to handle a $3,000 emergency.* Over six in ten persons age 19 to 39 (64%) say it would be somewhat or very possible to access immediate family to handle an emergency, compared to one-third (33%) of persons age 65 and older. Older persons are more likely than younger persons to say they wouldn't use immediate family to handle an emergency. Just over four in ten persons age 65 and older (42%) wouldn't use immediate family to cover an emergency, compared to approximately two in ten persons under the age of 40.
- ✓ *Persons with higher incomes and higher education levels report higher levels of financial resilience.* Persons with higher household incomes and persons with higher education levels are more likely than persons with lower incomes and less education to say most of the sources listed are possible for them to access to handle an emergency.

Introduction

The definition of resilience is the capacity to recover quickly from difficulties. Synonyms include toughness, perseverance and grit. Last spring's severe weather events and this year's ongoing COVID-19 pandemic are likely testing the resilience of rural Nebraskans. Given that, how do rural Nebraskans rate their communities on dimensions that measure their resiliency? How confident are they that the federal government or local emergency management authorities can contain infectious disease outbreaks? How do they rate their ability to help their community handle adversities? How prepared are rural Nebraskans to deal with financial emergencies? This paper provides a detailed analysis of these questions.

This report details 1,979 responses to the 2020 Nebraska Rural Poll, the 25th annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about resilience.

Methodology and Respondent Profile

This study is based on 1,979 responses from Nebraskans living in 86 counties in the state.[1] A self-administered questionnaire was mailed in March and April to 6,033 randomly selected households. Metropolitan counties not included in the sample were Cass, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, weather events, resilience, and agriculture. This paper reports only results from the resilience section.

A 33% 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 manager approximately ten days later.
3. A reminder postcard was sent to those who had not yet responded approximately ten days after the questionnaire had been sent.
4. Those who had not yet responded within approximately 20 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 nonmetropolitan population of Nebraska (using the latest available data from the 2014 - 2018 American Community Survey). 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. Thus, 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

1 In the spring of 2013, the Grand Island area (Hall, Hamilton, Howard and Merrick Counties) was designated a metropolitan area. To facilitate comparisons from previous years, these four counties are still included in our sample. In addition, the Sioux City area metropolitan counties of Dixon and Dakota were added in 2014 because of a joint Metro Poll being conducted by the University of Nebraska at Omaha to ensure all counties in the state were sampled. Although classified as metro, Dixon County is rural in nature. Dakota County is similar in many respects to other "micropolitan" counties the Rural Poll surveys.

older residents have been over-represented, weights were used to adjust the sample to match the age distribution in the nonmetropolitan counties in Nebraska (using U.S. Census figures from 2010).

The average age of respondents is 50 years. Sixty-nine percent are married (Appendix Table 1) and 69 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 42 years and have lived in their current community 27 years. Fifty-eight percent are living in or near towns or villages with populations less than 5,000. Ninety-seven percent have attained at least a high school diploma.

Twenty-two percent of the respondents report their 2019 approximate household income from all sources, before taxes, as below $40,000. Sixty percent report incomes over $60,000. Seventy-eight percent were employed in 2019 on a full-time, part-time, or seasonal basis. Eighteen percent are retired. Thirty-three percent of those employed reported working in a management, professional, or education occupation. Fifteen percent indicated they were employed in agriculture.

Community Resilience

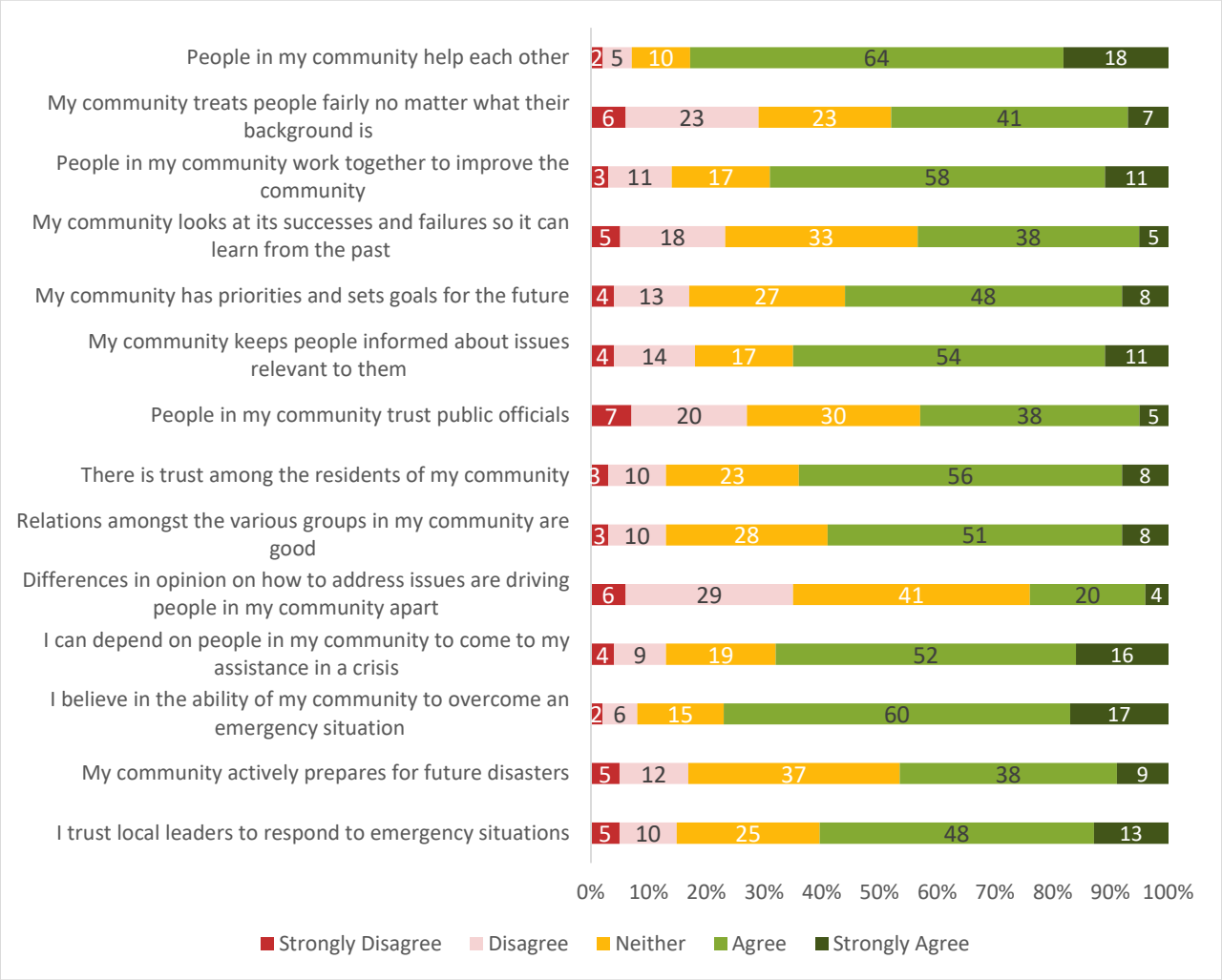
Respondents were first given a list of statements that measure the resilience of a community. They were asked the extent to which they agree or disagree with each. Most rural Nebraskans agree that their community contains most elements of resilience: trust among residents, ability to overcome an emergency situation, residents working together to improve the community, people that help each other, community information sharing and community priority and goal setting. More than six in ten rural Nebraskans agree or strongly agree with the following statements: people in my community help each other (82%), I believe in the ability of my community to overcome an emergency situation (76%), people in my community work together to improve the community (69%), I can depend on people in my community to come to my assistance in a crisis (68%), my community keeps people informed about issues that are relevant to them (65%), and there is trust among the residents of my community (63%) (Figure 1). Rural Nebraskans are less likely to say their community treats everyone fairly, actively plans for future disasters, trusts public officials, and look at its successes and failures to learn from the past. Fewer than one-half of rural Nebraskans agree with the following statements: my community treats people fairly no matter what their background is (48%), my community actively prepares for future disasters (47%), people in my community trust public officials (43%), my community looks at its successes and failures so it can learn from the past (43%) and differences in opinion on how to address issues are driving people in my community apart (23%).

The agreement with the statements are examined by community size, region and various individual attributes (Appendix Table 2). Persons with higher household incomes are more likely than persons with lower incomes to agree that people in their community help each other. Nine in ten persons with household incomes of $100,000 or more (90%) agree with this statement, compared to three-quarters (75%) persons with incomes less than $40,000.

Persons with higher education levels are more likely than persons with less education to agree that people in their community help each other. When comparing responses by marital status, persons who are divorced or separated are the group *less* likely to agree with this statement.

Older persons are more likely than younger persons to agree that their community treats

Figure 1. *Community Resilience*

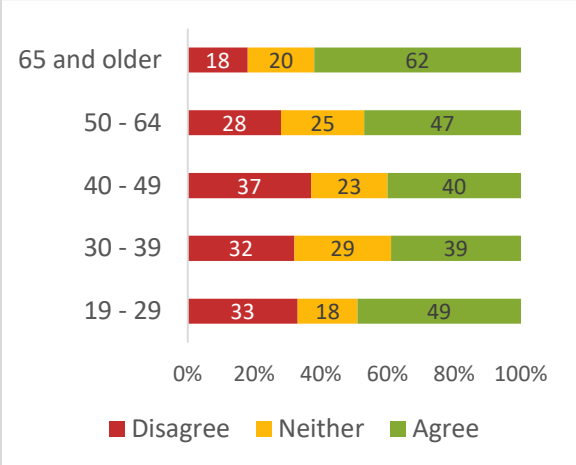


people fairly no matter what their background is. Just over six in ten persons age 65 and older agree with this statement, compared to approximately four in ten persons age 30 to 49 (Figure 2).

Other groups most likely to agree that their community treats people fairly no matter their background includes males and widowed persons.

Residents of the South Central region (see Appendix Figure 1 for the counties included in each region) are more likely than residents of

Figure 2. *My Community Treats People Fairly No Matter Their Background By Age*



other regions to agree that people in their community work together to improve the community. Just over three-quarters of South Central residents (76%) agree with this statement, compared to 57 percent of Panhandle residents.

Other groups most likely to agree that people in their community work together to improve the community include: persons with the highest household incomes, the youngest respondents and persons with the highest education levels. Persons who are divorced or separated are the marital group *least* likely to agree with this statement.

Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that their community looks at its successes and failures so it can learn from the past. Over four in ten persons living in or near communities with populations of 500 or more agree with this statement. In comparison, 35 percent of persons living in or near smaller communities agree with this statement.

The other groups most likely to agree that their community looks at its successes and failures so it can learn from the past include: persons with the highest household incomes, persons age 65 and older and widowed persons. When comparing responses by region, residents of both the Panhandle and North Central regions are the groups *least* likely to agree with this statement.

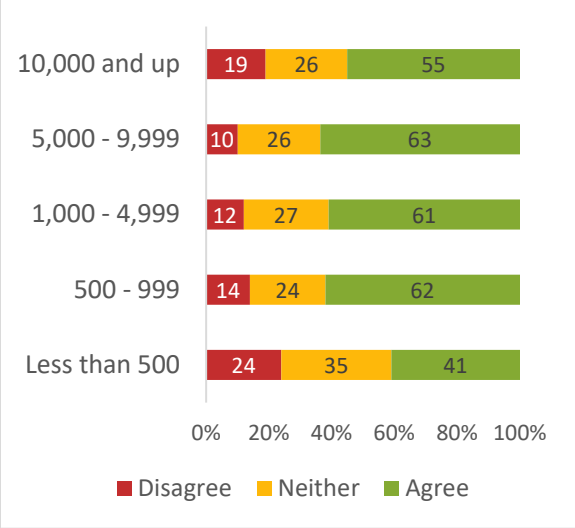
Persons living in or near mid-sized communities are more likely than persons living in or near both the smallest and largest communities to agree that their community has priorities and sets goals for the future. Just over six in ten persons living in or near communities with populations ranging from 500 to 9,999 agree with this statement, compared to just over four in ten persons living in or near communities with populations under 500 (Figure 3).

The other groups most likely to agree that their community has priorities and sets goals for the future include: persons who have never married, widowed persons and persons with higher education levels. Residents of both the Panhandle and North Central regions are the regional groups *least* likely to agree with this statement.

Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that their community keeps people informed about issues that are relevant to them. Approximately two-thirds of persons living in or near communities with populations of 500 or more agree with this statement, compared to 54 percent of persons living in or near smaller communities.

Other groups most likely to believe that their community keeps people informed about issues that are relevant to them include: persons with

Figure 3. *My Community has Priorities and Sets Goals for the Future by Community Size*



higher household incomes, females and persons with higher education levels.

Panhandle residents are *less* likely than residents of other regions of the state to agree that people in their community trust public officials. Just under three in ten Panhandle residents agree with this statement, compared to over four in ten residents of the other four regions (Figure 4).

Persons with the highest household incomes and persons with the highest education levels are the groups most likely to agree that people in their community trust public officials.

The groups most likely to agree that there is trust among the residents of their community include: persons with the highest household incomes, the youngest respondents, males, persons who have never married and persons with the highest education levels.

Persons with higher household incomes, the youngest respondents, males, persons with the highest education levels and persons with occupations in construction, installation or maintenance occupations are the groups most likely to agree that relations amongst the various groups in their community are good. Persons who are divorced or separated are the marital group *least* likely to agree with this statement.

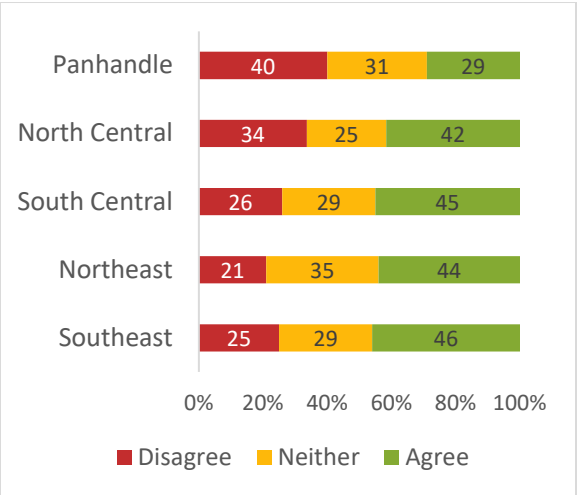
Persons living in or near the largest communities are more likely than persons living in or near smaller communities to agree that differences in opinion on how to address issues are driving people in their community apart. Over one-quarter (28%) of persons living in or near communities with populations of 10,000 or more agree with this statement, compared to 16 percent of persons living in or near communities with populations ranging from 500 to 999.

Other groups most likely to agree that differences in opinion on how to address issues are driving people in their community apart include: persons age 30 to 49, persons with healthcare support or public safety occupations and persons with occupations in construction, installation or maintenance. When comparing responses by region, residents of both the Northeast and Southeast regions are *less* likely to agree with this statement.

Persons with higher household incomes are more likely than persons with lower incomes to agree that they can depend on people in their community to come to their assistance in a crisis. Over three-quarters (78%) of persons with household incomes of $100,000 or more agree with this statement, compared to six in ten persons with incomes under $40,000 (60%).

Widowed persons, persons with the highest education levels and persons with management, professional or education occupations are the other groups most likely to agree that they can depend on people in their

Figure 4. *People in My Community Trust Public Officials by Region*



community to come to their assistance in a crisis.

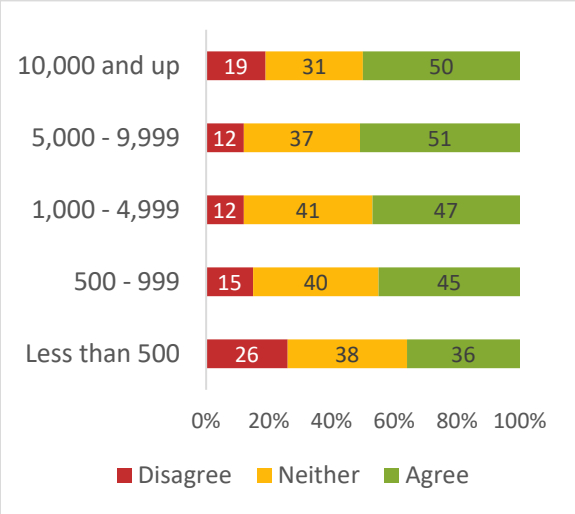
Younger persons are more likely than older persons to agree that they believe in the ability of their community to overcome an emergency situation. Over eight in ten persons age 19 to 29 (83%) agree with this statement, compared to just over seven in ten persons age 40 to 49 (72%).

Other groups most likely to agree that they believe in the ability of their community to overcome an emergency situation include: persons with higher household incomes; persons who have never married; persons with higher education levels; persons with construction, installation or maintenance occupations; and persons with management, professional or education occupations. When comparing responses by region, residents of the Panhandle are the group *least* likely to agree with this statement.

Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that their community actively prepares for future disasters. Approximately one-half of persons living in or near communities with populations of 5,000 or more agree with this statement, compared to 36 percent of persons living in or near communities with populations under 500 (Figure 5).

Other groups most likely to agree that their community actively prepares for future disasters include: residents of the South Central region, residents of the Northeast region, persons with the highest household incomes, the oldest respondents and widowed persons. Persons with food service or personal care occupations are the occupation group *least* likely to agree with this statement.

Figure 5. *My Community Actively Prepares for Future Disasters by Community Size*



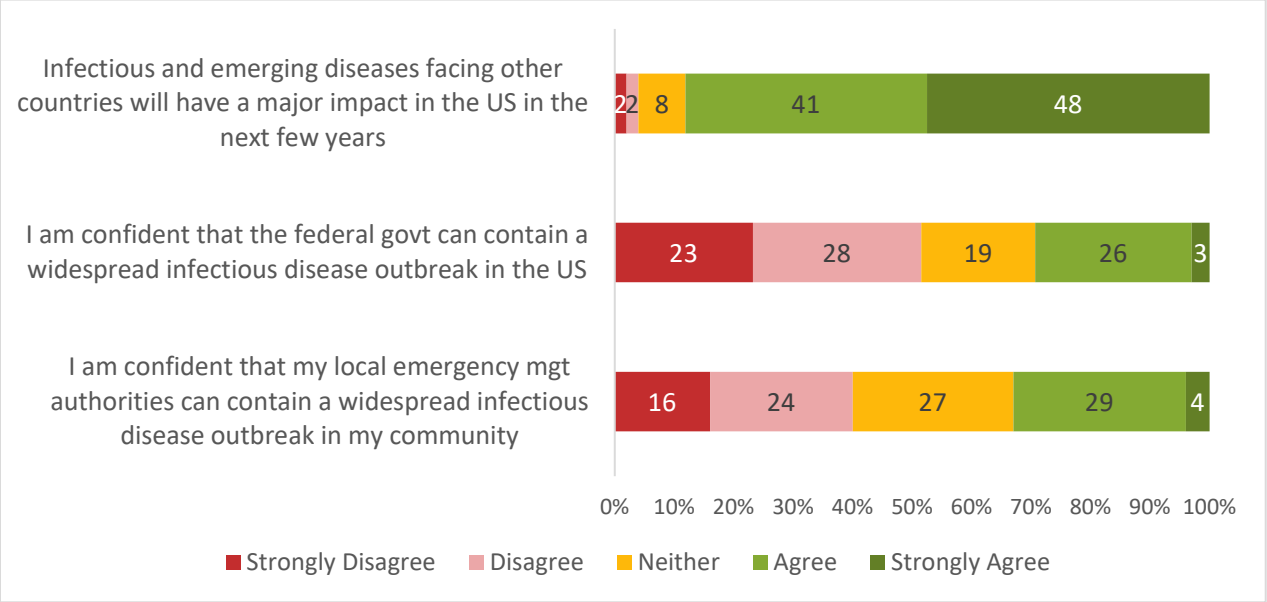
The groups most likely to agree that they trust local leaders to respond to emergency situations include: persons living in or near larger communities, persons with higher household incomes, both the youngest and oldest respondents, widowed persons and persons with the highest education levels.

Residents of the Panhandle are the regional group *least* likely to agree with this statement. Approximately six in ten residents of the other four regions agree that they trust leaders to respond to emergency situations, compared to 43 percent of Panhandle residents.

Infectious Disease Outbreaks

The ongoing COVID-19 pandemic has disrupted life across the globe and has the potential to impact the resilience of rural Nebraskans and their communities. To measure this, respondents were asked to agree or disagree with a few statements about infectious diseases. Most rural Nebraskans agree that infectious diseases will have a major impact in the country in the next few years (Figure 6).

Figure 6. *Opinions about Infectious Disease Outbreaks*



Approximately three in ten rural Nebraskans are confident that the federal government can contain a widespread outbreak in the United States and a similar proportion are confident that local authorities can contain a widespread outbreak in their community.

Opinions about these outbreaks are examined by community size, region and individual attributes (Appendix Table 3). Older persons are more likely than younger persons to agree that they are confident that the federal government can contain a widespread infectious disease outbreak in the U.S. Just over four in ten persons age 65 and older agree with this statement, compared to two in ten persons age 40 to 49. Persons with the lowest education levels are more likely than persons with higher education levels to agree with this statement.

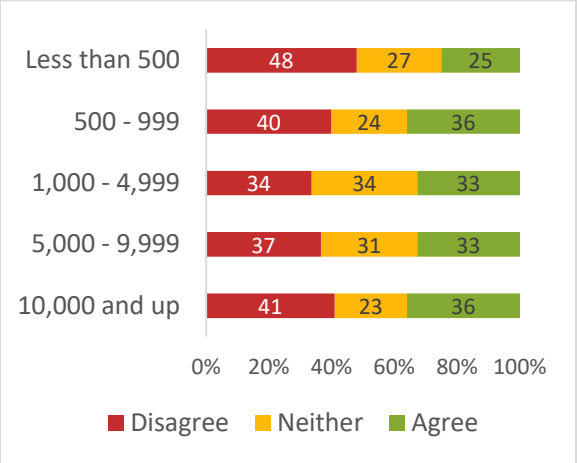
Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that they are confident that their local emergency management authorities can contain a widespread infectious outbreak in their community. At least one-third of persons living in or near communities with populations of 500 or more agree with this statement, compared to one-quarter (25%) of persons living in or near communities with populations less than 500 (Figure 7).

Both the youngest and oldest respondents are more likely than middle age persons to agree with this statement.

Personal Resilience

Next, respondents were given a list of statements to measure their perceptions of their personal resilience when assisting their communities. Most rural Nebraskans believe they can help improve their communities when something bad happens and can take setbacks in their community's progress in stride. Over six in ten rural Nebraskans agree or strongly agree that when something bad happens in their community, they can help improve the situation (Figure 8). Almost six in ten agree that they take

Figure 7. *Confident that Local Emergency Management Authorities can Contain Outbreak in Community by Community Size*

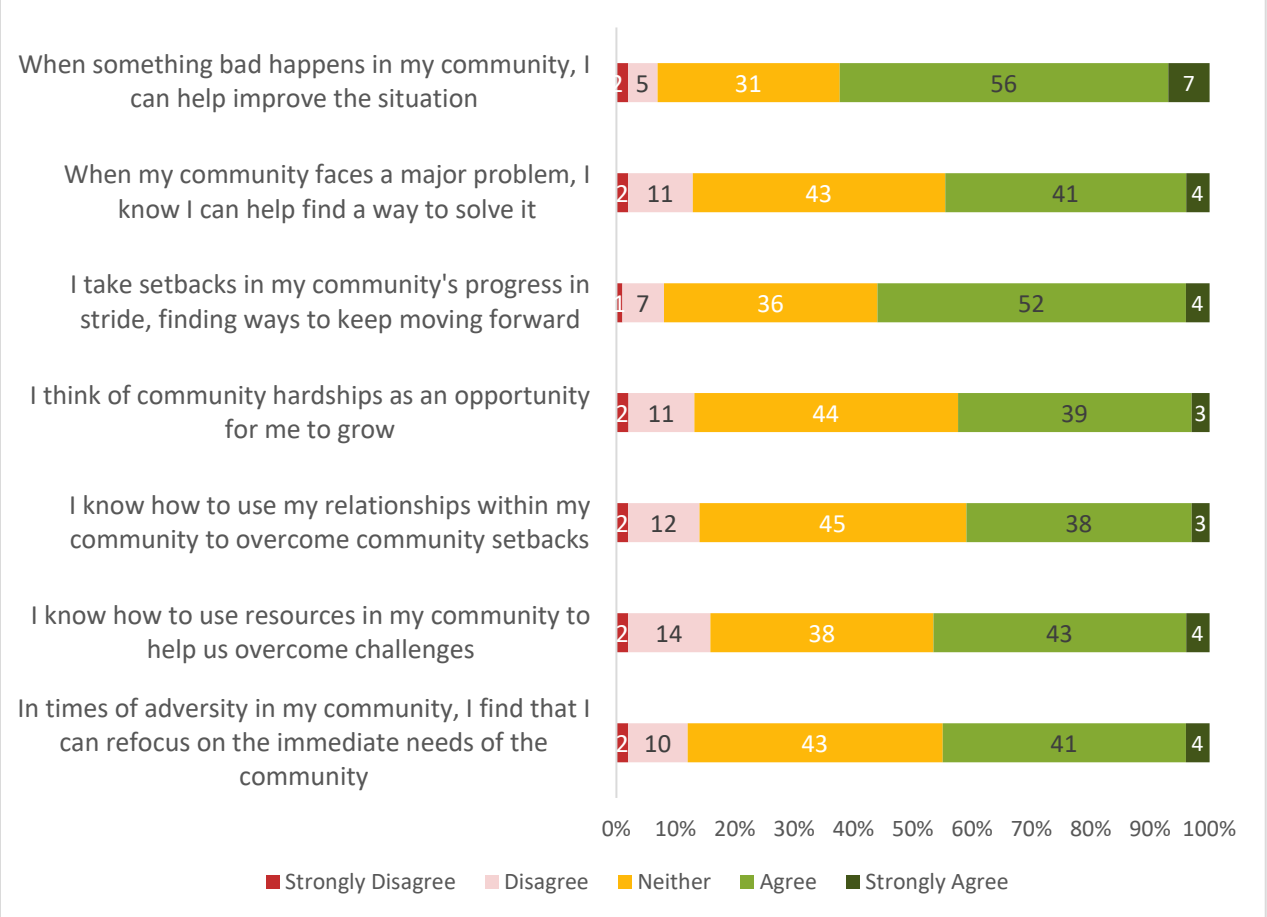


setbacks in their community's progress in stride, finding ways to keep moving forward.

Differences in these opinions are examined by community size, region and individual attributes (Appendix Table 4). Younger persons are more likely than older persons to agree that when something bad happens in their community they can help improve the situation. Almost seven in ten persons age 19 to 29 (69%) agree with this statement, compared to 52 percent of persons age 65 and older.

Other groups most likely to agree with this statement include: persons with higher household incomes, persons who have never

Figure 8. *Measures of Personal Resilience*



married, married persons, persons with the highest education levels and persons with management, professional or education occupations.

Persons living in or near smaller communities are more likely than persons living in or near larger communities to agree that when their community faces a major problem, they know they can help find a way to solve it. Just over one-half of persons living in or near the smallest communities (populations under 500) agree with the statement, compared to 37 percent of persons living in or near communities with populations ranging from 5,000 to 9,999.

Other groups most likely to agree that they know they can help find a way to solve it when their community faces a major problem include: persons with higher household incomes, younger persons, males, persons who have never married, persons with higher education levels and persons with management, professional or education occupations. When comparing responses by region, residents of the Panhandle are the group *least* likely to agree with this statement.

Persons living in or near smaller communities are more likely than persons living in or near larger communities to agree that they take setbacks in their community's progress in stride, finding ways to keep moving forward. Just over six in ten persons living in or near the smallest communities (61%) agree with the statement, compared to 54 percent of persons living in or near the largest communities.

Other groups most likely to agree that they take setbacks in their community's progress in stride include: residents of the South Central region, persons with higher household incomes, persons who have never married, persons with the highest education levels and persons with management, professional or education occupations.

Younger persons are more likely than older persons to agree that they think of community hardships as an opportunity for them to grow. Just over one-half of persons age 19 to 29 (51%) agree with this statement, compared to 33 percent of persons age 65 and older.

Other groups most likely to agree that they think of community hardships as an opportunity for them to grow include: residents of the South Central region, residents of the Northeast region, persons with higher household incomes, females, persons who have never married and persons with higher education levels.

The groups most likely to agree that they know how to use their relationships within their community to overcome community setbacks include: residents of the South Central region, persons with higher household incomes, younger persons, persons who have never married and persons with the highest education levels.

Persons with higher household incomes, younger persons, married persons, persons who have never married and persons with the highest education levels are the groups most likely to agree that they know how to use resources in their community to help overcome challenges.

Persons with higher household incomes, older persons, married persons, persons who have never married and persons with the highest education levels are the groups most likely to agree that in times of adversity in their community, they find they can refocus on the immediate needs of the community.

Financial Resilience

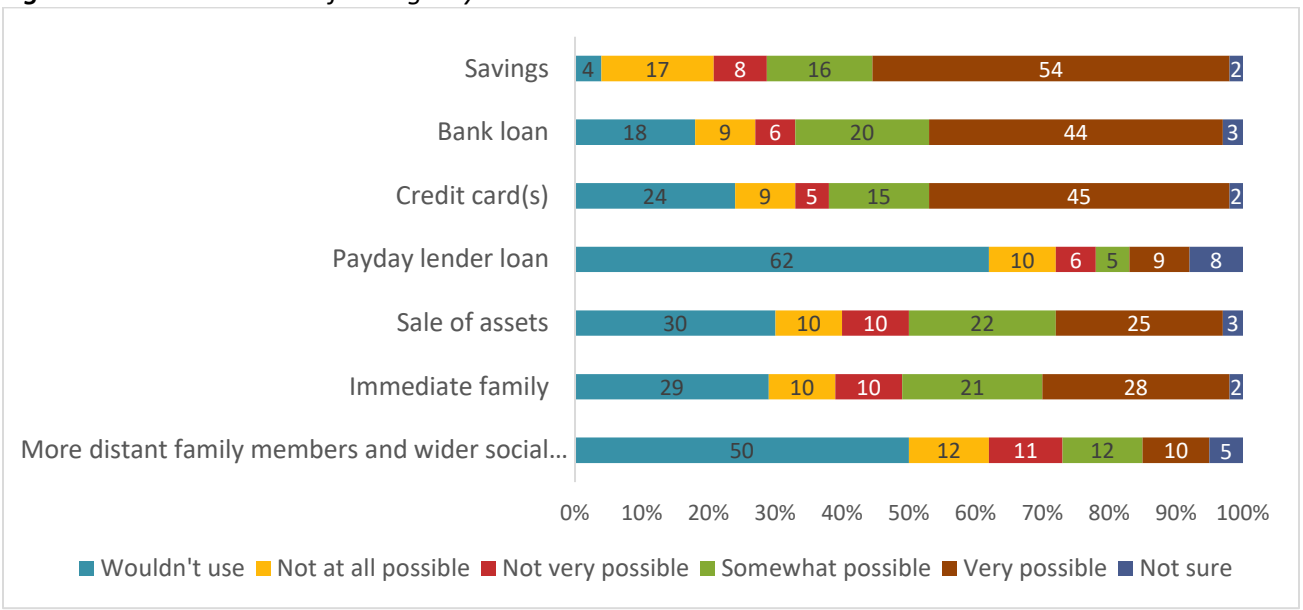
Finally, one last type of resilience is explored - financial resilience. Respondents were asked how possible it would be for their household to access various sources to come up with $3,000 in the next month to deal with an emergency. Savings, credit card(s) and a bank loan are the most accessible sources of emergency funds for rural Nebraskans. Most rural Nebraskans (54%) say it would be very possible to access savings to come up with $3,000 in emergency funds in the next month (Figure 9). Many rural Nebraskans say they could access credit card(s) (45%) and a bank loan (44%) to come up with emergency funds. Most rural Nebraskans wouldn't use a payday lender loan (62%) or more distant family members/wider social network (50%).

These potential sources of emergency funds are examined by community size, region and individual attributes (Appendix Table 5). Persons living in or near larger communities are more likely than persons living in or near the smallest communities to say it would be very possible to use savings for a $3,000 emergency. Over one-half of persons living in or near communities with populations of 500 or more say it would be very possible to use savings for such an emergency, compared to 44 percent of persons living in or near smaller communities.

Persons with higher education levels are more likely than persons with less education to say it would be very possible to use savings to cover an emergency. Almost seven in ten persons with at least a four year college degree (69%) say it would be very possible to cover a $3,000 emergency with savings, compared to four in ten persons with a high school diploma or less education.

Approximately three in ten of the following groups say it would be *not at all possible* to use savings to cover a $3,000 emergency: persons with the lowest household incomes, persons who are divorced or separated and persons with food service or personal care occupations.

Figure 9. *Possible Sources of Emergency Funds*



Persons with higher household incomes are more likely than persons with lower incomes to say it would be possible to access a bank loan to cover a $3,000 emergency. Over seven in ten persons with household incomes of $75,000 or more say it would be either somewhat or very possible to use a bank loan to cover an emergency, compared to just under one-half (47%) of persons with household incomes under $40,000.

When comparing responses by region, residents of the Panhandle are the *least* likely to say using a bank loan would be possible to cover a $3,000 emergency. Over six in ten persons living in the other four regions say it would be somewhat or very possible to use a bank loan in an emergency, compared to 56 percent of Panhandle residents.

Other groups most likely to say it would be possible to use a bank loan to cover a $3,000 emergency include: persons age 40 to 64, married persons and persons with higher education levels.

Persons age 30 to 64 are more likely than both younger and older persons to say it would be possible to access credit card(s) to deal with a $3,000 emergency. Over six in ten persons age 30 to 64 say it would be either somewhat or very possible to access credit card(s) to cover an emergency, compared to just over one-half of both the youngest and oldest persons.

Other groups most likely to say it would be possible to access credit card(s) to deal with a $3,000 emergency include: persons with higher household incomes, married persons, persons with higher education levels and persons with management, professional or education occupations. When looking at regional groups, residents of the Panhandle are the *least* likely to say it would be possible to use credit card(s) to cover an emergency.

Persons with higher household incomes are more likely than persons with lower incomes to say it would be possible to use a payday lender loan to cover an emergency. However, persons with higher household incomes are also more likely than persons with lower incomes to say they wouldn't use a payday lender loan.

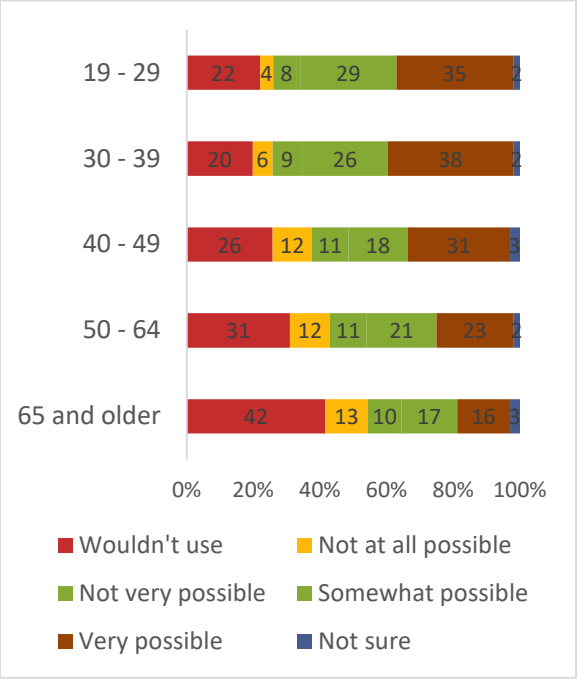
Other groups most likely to say it would be possible to access a payday lender loan to cover a $3,000 emergency include: persons age 30 to 39, persons who have never married and persons with construction, installation or maintenance occupations.

Younger persons are more likely than older persons to say sale of assets could be used to deal with a $3,000 emergency. Just over one-half of persons under the age of 30 say it would be somewhat or very possible to sell assets to handle an emergency, compared to 35 percent of persons age 65 and older.

Other groups most likely to say it would be possible to use a sale of assets to handle a $3,000 emergency include: residents of the Southeast region, persons with higher household incomes, males, persons who have never married, persons with higher education levels and persons with construction, installation or maintenance occupations.

Younger persons are more likely than older persons to say it would be possible to access immediate family to handle a $3,000 emergency. Over six in ten persons age 19 to 39 (64%) say it would be somewhat or very possible to access immediate family to handle an emergency, compared to one-third (33%) of persons age 65 and older (Figure 10). Older persons are more likely than younger persons

Figure 10. *Possibility of Using Immediate Family to Cover $3,000 Emergency by Age*



to say they wouldn't use immediate family to handle an emergency. Just over four in ten persons age 65 and older (42%) wouldn't use immediate family to cover an emergency, compared to approximately two in ten persons under the age of 40.

Persons with higher household incomes are more likely than persons with lower incomes to say it would be possible to use immediate family to cover a $3,000 emergency. Just over one-half of persons with household incomes of $75,000 or more say it would be very or somewhat possible to access immediate family to cover an emergency. Persons with the lowest household incomes are more likely than persons with higher incomes to say it would not be possible at all to use immediate family to cover an emergency. Just under two in ten persons with the lowest household incomes (19%) say it would not be possible to use immediate family, compared to approximately 5 percent of persons with the highest incomes.

Other groups most likely to say it would be possible to use immediate family to cover a $3,000 emergency include: residents of the Southeast region, females, persons who have never married and persons with higher education levels.

Persons with occupations in agriculture are more likely than persons with different occupations to say they wouldn't use immediate family to help cover an emergency. Just over four in ten persons with occupations in agriculture (42%) say they wouldn't use immediate family, compared to 22 percent of persons with management, professional or education occupations.

Younger persons are more likely than older persons to say it would be possible to access more distant family members and wider social networks to handle a $3,000 emergency. Approximately three in ten persons under the age of 40 say it would be very or somewhat possible to use more distant family members and wider social networks, compared to 14 percent of persons age 65 and older.

The other groups most likely to say it would be possible to use more distant family members and wider social networks to cover a $3,000 emergency include: persons with higher household incomes, persons with higher education levels and persons with construction, installation or maintenance occupations.

Persons living in or near smaller communities are more likely than persons living in or near larger communities to say they wouldn't use more distant family members or wider social networks to deal with a $3,000 emergency.

Conclusion

Most rural Nebraskans agree that their community contains most elements of resilience: trust among residents, ability to overcome an emergency situation, residents working together to improve the community, people that help each other, community information sharing and community priority and goal setting. Rural Nebraskans are less likely to say their community treats everyone fairly, actively plans for future disasters, trusts public officials, and look at its successes and failures to learn from the past.

Some differences of opinions on these items are detected. Older persons are more likely than younger persons to agree that their community treats people fairly no matter what their background is. Panhandle residents are less likely than residents of other regions of the state to agree that people in their community trust public officials. And, persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that their community actively prepares for future disasters.

Most rural Nebraskans agree that infectious diseases will have a major impact in the country in the next few years. And, most rural Nebraskans assume that there will be limits on what federal and local governments can do to contain a widespread infectious disease outbreak.

Persons living in or near larger communities are more likely than persons living in or near the smallest communities to agree that they are confident that their local emergency management authorities can contain a widespread infectious outbreak in their community.

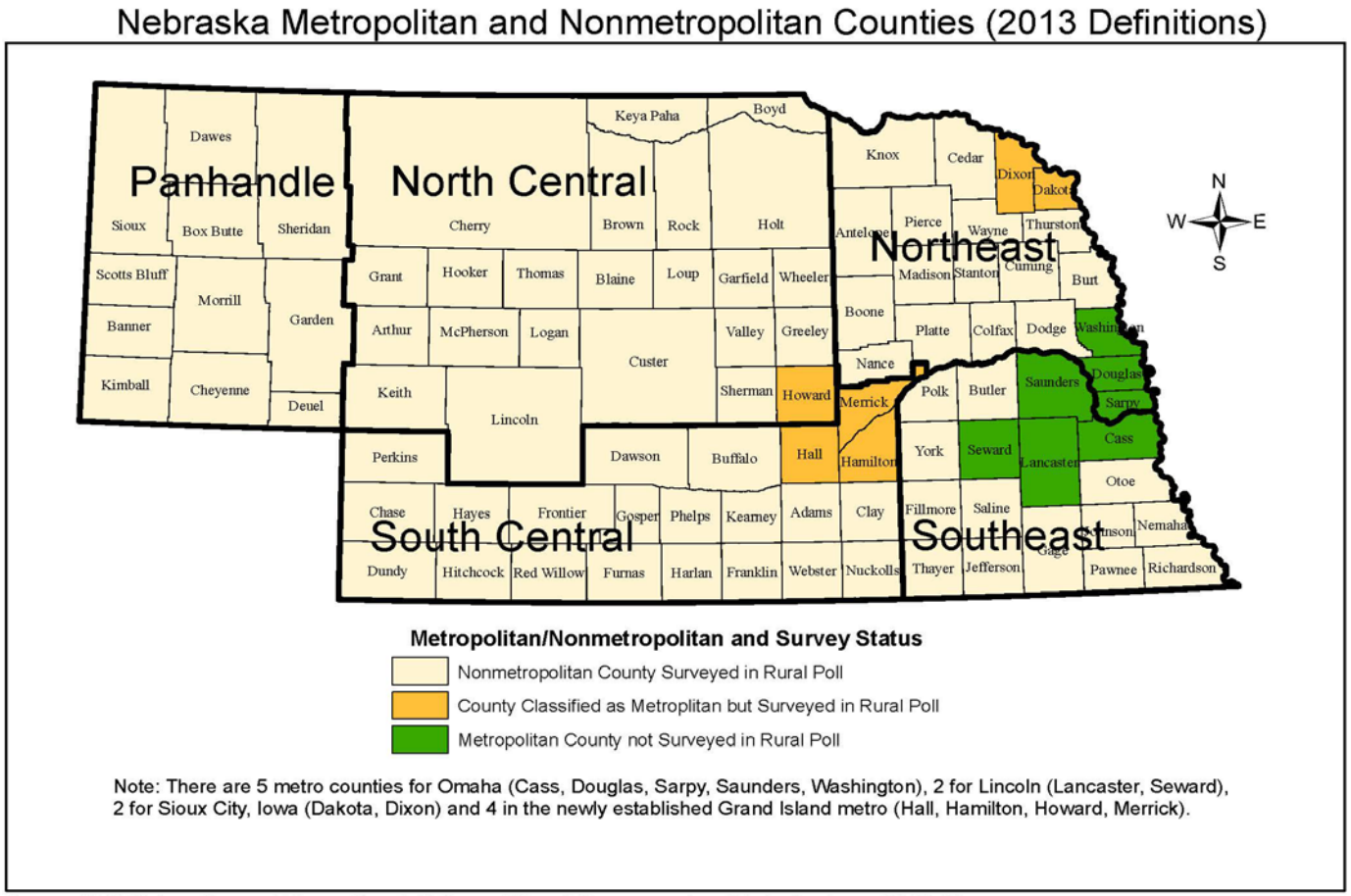
Most rural Nebraskans believe they can help improve their communities when something bad happens and can take setbacks in their community's progress in stride.

Savings, credit card(s) and a bank loan are the most accessible sources of emergency funds for rural Nebraskans. Most rural Nebraskans say it would be very possible to access savings to come up with $3,000 in emergency funds in the next month. Many rural Nebraskans say they could access credit card(s) and a bank loan to come up with emergency funds. Most rural Nebraskans wouldn't use a payday lender loan or more distant family members/wider social network.

Approximately three in ten of the following groups say it would be not at all possible to use savings to cover a $3,000 emergency: persons with the lowest household incomes, persons who are divorced or separated and persons with food service or personal care occupations.

Younger persons are more likely than older persons to say it would be possible to access immediate family to handle a $3,000 emergency.

Appendix Figure 1. Regions of Nebraska



Source: 2013 Metropolitan and Micropolitan Definitions, Office of Management and Budget, released 2-28-13

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha - August 11, 2014

Appendix Table 1. *Demographic Profile of Rural Poll Respondents[1] Compared to 2014 – 2018 American Community Survey 5 Year Average for Nebraska**

	2020 Poll	***2019 Poll***	***2018 Poll***	***2017 Poll***	***2016 Poll***	***2015 Poll***	***2014 - 2018 ACS***
Age : [2]							
20 - 39	32%	32%	32%	32%	31%	31%	32%
40 - 64	44%	44%	44%	44%	45%	45%	43%
65 and over	24%	24%	24%	24%	24%	24%	25%
Gender: [3]							
Female	55%	55%	55%	56%	59%	58%	51%
Male	46%	45%	46%	44%	41%	42%	49%
Education: [4]							
Less than 9th grade	1%	0.3%	1%	1%	1%	1%	4%
9th to 12th grade (no diploma)	2%	1%	2%	2%	2%	2%	6%
High school diploma (or equiv.)	16%	15%	18%	18%	21%	22%	32%
Some college, no degree	18%	18%	23%	22%	21%	23%	26%
Associate degree	24%	24%	17%	16%	19%	15%	11%
Bachelors degree	26%	29%	25%	25%	23%	24%	14%
Graduate or professional degree	14%	13%	13%	16%	14%	13%	6%
Household Income: [5]							
Less than $20,000	7%	7%	9%	10%	11%	12%	16%
$20,000 - $39,999	14%	15%	18%	18%	22%	18%	22%
$40,000 - $59,999	19%	18%	22%	26%	22%	23%	18%
$60,000 - $74,999	16%	16%	17%	12%	14%	15%	12%
$75,000 - $99,999	21%	19%	33%	34%	32%	32%	14%
$100,000 - $149,999	15%	16%	***[6]	***	***	***	13%
$150,000 - $199,999	5%	5%	***	***	***	***	3%
$200,000 or more	4%	3%	***	***	***	***	3%
Marital Status: [7]							
Married	69%	70%	71%	68%	69%	68%	61%
Never married	12%	12%	10%	13%	11%	13%	18%
Divorced/separated	10%	9%	11%	11%	10%	10%	12%
Widowed/widower	8%	8%	8%	8%	9%	8%	8%

[1] Data from the Rural Polls have been weighted by age.

[2] 2014-2018 American Community Survey universe is non-metro population 20 years of age and over.

[3] 2014-2018 American Community Survey universe is non-metro population 20 years of age and over.

[4] 2014-2018 American Community Survey universe is non-metro population 18 years of age and over.

[5] 2014-2018 American Community Survey universe is all non-metro households.

[6] Income categories for the Rural Polls were expanded in 2019. $75,000 or more was the largest category before then.

[7] 2014-2018 American Community Survey universe is non-metro population 20 years of age and over.

*Comparison numbers are estimates taken from the American Community Survey five-year sample and may reflect significant margins of error for areas with relatively small populations.

Appendix Table 2. *Community Resilience by Community Size, Region and Individual Attributes*

	People in my community help each other.				***My community treats people fairly no matter what their background is.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	8	10	82		29	23	48	
Community Size		(n = 1807)				(n = 1797)		
Less than 500	5	15	80		26	24	51	
500 - 999	5	9	86		28	23	49	
1,000 - 4,999	7	12	82		28	21	51	
5,000 - 9,999	9	8	84	$\chi^2 = 20.75$*	30	20	50	$\chi^2 = 11.70$
10,000 and up	10	8	82	(.008)	32	26	43	(.165)
Region		(n = 1872)				(n = 1861)		
Panhandle	8	11	82		28	28	43	
North Central	9	10	81		28	24	48	
South Central	7	9	84		30	21	49	
Northeast	8	10	82	$\chi^2 = 11.53$	30	25	46	$\chi^2 = 9.36$
Southeast	6	15	79	(.173)	26	21	53	(.313)
Individual Attributes:								
Income Level		(n = 1728)				(n = 1722)		
Under $40,000	13	12	75		30	23	47	
$40,000 - $74,999	5	13	82		29	23	49	
$75,000 - $99,999	9	9	82	$\chi^2 = 46.87$*	32	23	46	$\chi^2 = 4.94$
$100,000 and over	3	7	90	(.000)	25	26	49	(.551)
Age		(n = 1877)				(n = 1866)		
19 - 29	8	10	81		33	18	49	
30 - 39	8	14	78		32	29	39	
40 - 49	9	9	81		37	23	40	
50 - 64	8	11	81	$\chi^2 = 13.50$	28	25	47	$\chi^2 = 69.19$*
65 and older	5	8	87	(.096)	18	20	62	(.000)
Gender		(n = 1859)				(n = 1849)		
Male	7	11	82	$\chi^2 = 1.21$	22	26	53	$\chi^2 = 41.67$*
Female	8	10	82	(.546)	35	21	44	(.000)
Marital Status		(n = 1835)				(n = 1828)		
Married	7	9	84		30	22	48	
Never married	7	11	82		28	25	48	
Divorced/separated	8	18	74	$\chi^2 = 16.16$*	28	34	38	$\chi^2 = 23.56$*
Widowed	9	8	83	(.013)	22	19	60	(.001)
Education		(n = 1816)				(n = 1808)		
H.S. diploma or less	7	14	79		23	28	49	
Some college	9	12	79	$\chi^2 = 22.78$*	29	25	47	$\chi^2 = 12.84$*
Bachelors/grad degree	6	7	87	(.000)	31	20	49	(.012)
Occupation		(n = 1375)				(n = 1366)		
Mgt, prof or education	6	6	88		33	23	44	
Sales or office support	8	12	80		33	22	45	
Constrn, inst or maint	4	11	86		16	34	50	
Prodn/trans/warehsing	9	19	73		27	35	39	
Agriculture	11	11	78		32	20	49	
Food serv/pers. care	14	8	78		39	25	36	
Hlthcare supp/safety	5	13	82	$\chi^2 = 45.81$*	36	21	43	$\chi^2 = 31.60$*
Other	0	25	75	(.000)	30	19	52	(.005)

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

Appendix Table 2 continued.

	People in my community work together to improve the community.				***My community looks at its successes and failures so it can learn from the past.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	14	17	69		24	33	43	
Community Size		(n = 1791)				(n = 1795)		
Less than 500	17	18	65		28	37	35	
500 - 999	11	15	75		20	35	45	
1,000 - 4,999	12	17	72		20	34	46	
5,000 - 9,999	13	14	73	$\chi^2 = 12.50$	16	38	46	$\chi^2 = 25.81$*
10,000 and up	15	18	66	(.130)	28	29	43	(.001)
Region		(n = 1852)				(n = 1857)		
Panhandle	18	26	57		31	37	32	
North Central	23	11	66		35	31	34	
South Central	8	15	76		21	33	47	
Northeast	14	19	68	$\chi^2 = 55.33$*	19	34	47	$\chi^2 = 41.87$*
Southeast	16	18	66	(.000)	20	35	45	(.000)
Individual Attributes:								
Income Level		(n = 1713)				(n = 1719)		
Under $40,000	19	20	61		29	31	40	
$40,000 - $74,999	13	21	67		21	36	43	
$75,000 - $99,999	16	11	72	$\chi^2 = 37.19$*	25	35	41	$\chi^2 = 13.48$*
$100,000 and over	10	13	77	(.000)	22	30	48	(.036)
Age		(n = 1856)				(n = 1861)		
19 - 29	16	8	76		24	35	41	
30 - 39	15	21	64		29	35	36	
40 - 49	16	18	66		25	34	41	
50 - 64	15	18	67	$\chi^2 = 31.01$*	25	34	42	$\chi^2 = 30.19$*
65 and older	9	19	72	(.000)	16	31	53	(.000)
Gender		(n = 1840)				(n = 1845)		
Male	12	19	69	$\chi^2 = 5.26$	24	33	43	$\chi^2 = 0.07$
Female	15	16	69	(.072)	23	34	43	(.964)
Marital Status		(n = 1818)				(n = 1823)		
Married	14	16	70		24	34	41	
Never married	13	15	72		18	32	50	
Divorced/separated	15	26	60	$\chi^2 = 13.24$*	25	39	36	$\chi^2 = 24.27$*
Widowed	12	15	73	(.039)	19	23	58	(.000)
Education		(n = 1801)				(n = 1806)		
H.S. diploma or less	14	20	66		22	30	47	
Some college	17	18	65	$\chi^2 = 27.25$*	25	34	40	$\chi^2 = 6.55$
Bachelors/grad degree	10	14	76	(.000)	22	34	45	(.162)
Occupation		(n = 1364)				(n = 1369)		
Mgt, prof or education	14	14	71		26	33	41	
Sales or office support	15	20	65		23	38	39	
Constrn, inst or maint	11	18	71		20	31	49	
Prodn/trans/warehsing	19	18	63		30	35	36	
Agriculture	12	17	71		28	38	35	
Food serv/pers. care	21	16	63		29	27	44	
Hlthcare supp/safety	12	16	72	$\chi^2 = 13.52$	18	39	43	$\chi^2 = 18.57$
Other	22	11	67	(.486)	32	25	43	(.182)

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

Appendix Table 2 continued.

	My community has priorities and sets goals for the future.				***My community keeps people informed about issues that are relevant to them.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	17	27	56		18	17	65	
Community Size		(n = 1798)				(n = 1804)		
Less than 500	24	35	41		25	21	54	
500 - 999	14	24	62		20	16	65	
1,000 - 4,999	12	27	61		17	18	65	
5,000 - 9,999	10	26	63	$\chi^2 = 48.03$*	18	13	69	$\chi^2 = 26.27$*
10,000 and up	19	26	55	(.000)	14	17	69	(.001)
Region		(n = 1861)				(n = 1869)		
Panhandle	26	32	43		26	16	59	
North Central	28	27	45		20	18	62	
South Central	12	27	61		rel	17	68	
Northeast	14	27	59	$\chi^2 = 56.75$*	17	16	67	$\chi^2 = 14.41$
Southeast	16	27	58	(.000)	17	20	63	(.072)
Individual Attributes:								
Income Level		(n = 1722)				(n = 1724)		
Under $40,000	21	27	52		24	17	59	
$40,000 - $74,999	16	27	57		16	18	66	
$75,000 - $99,999	16	29	55	$\chi^2 = 7.62$	19	16	66	$\chi^2 = 20.61$*
$100,000 and over	15	27	58	(.267)	14	15	71	(.002)
Age		(n = 1863)				(n = 1873)		
19 - 29	16	25	59		18	12	69	
30 - 39	18	30	53		17	16	68	
40 - 49	19	27	54		22	16	62	
50 - 64	18	30	52	$\chi^2 = 15.22$	18	23	59	$\chi^2 = 27.20$*
65 and older	13	25	62	(.055)	14	16	69	(.001)
Gender		(n = 1849)				(n = 1855)		
Male	17	29	54	$\chi^2 = 2.99$	17	21	62	$\chi^2 = 17.09$*
Female	17	26	58	(.225)	19	14	67	(.000)
Marital Status		(n = 1826)				(n = 1834)		
Married	16	29	55		17	18	65	
Never married	17	18	65		17	14	69	
Divorced/separated	19	37	44	$\chi^2 = 28.12$*	21	22	57	$\chi^2 = 9.61$
Widowed	13	23	64	(.000)	17	13	70	(.142)
Education		(n = 1806)				(n = 1813)		
H.S. diploma or less	19	32	49		20	18	62	
Some college	17	29	54	$\chi^2 = 12.97$*	20	19	61	$\chi^2 = 18.83$*
Bachelors/grad degree	15	24	61	(.011)	14	15	71	(.001)
Occupation		(n = 1371)				(n = 1371)		
Mgt, prof or education	18	24	59		15	16	68	
Sales or office support	15	27	58		23	15	62	
Constrn, inst or maint	13	33	54		16	17	68	
Prodn/trans/warehsing	20	30	50		19	26	56	
Agriculture	15	28	58		21	21	58	
Food serv/pers. care	22	24	53		19	20	61	
Hlthcare supp/safety	16	36	48	$\chi^2 = 18.33$	18	13	69	$\chi^2 = 23.38$
Other	14	25	61	(.192)	29	21	50	(.054)

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

Appendix Table 2 continued.

	People in my community trust public officials.				***There is trust among the residents of my community.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	27	30	43		14	23	63	
Community Size		(n = 1797)				(n = 1801)		
Less than 500	28	34	38		19	21	61	
500 - 999	25	25	50		10	25	65	
1,000 - 4,999	28	33	39		9	25	66	
5,000 - 9,999	22	33	46	$\chi^2 = 13.81$	12	24	65	$\chi^2 = 21.26$*
10,000 and up	28	29	43	(.087)	16	23	61	(.006)
Region		(n = 1860)				(n = 1866)		
Panhandle	40	31	29		20	22	58	
North Central	34	25	42		12	22	66	
South Central	26	29	45		11	25	64	
Northeast	21	35	44	$\chi^2 = 38.45$*	14	23	63	$\chi^2 = 12.33$
Southeast	25	29	46	(.000)	15	24	61	(.137)
Individual Attributes:								
Income Level		(n = 1720)				(n = 1721)		
Under $40,000	35	27	38		18	25	57	
$40,000 - $74,999	24	31	45		11	27	63	
$75,000 - $99,999	27	33	41	$\chi^2 = 19.11$*	15	20	66	$\chi^2 = 20.97$*
$100,000 and over	25	27	48	(.004)	12	20	68	(.002)
Age		(n = 1863)				(n = 1868)		
19 - 29	27	29	45		10	14	75	
30 - 39	25	32	44		13	27	60	
40 - 49	29	32	39		17	23	60	
50 - 64	31	30	39	$\chi^2 = 11.52$	15	27	57	$\chi^2 = 34.66$*
65 and older	23	29	47	(.174)	11	23	66	(.000)
Gender		(n = 1848)				(n = 1852)		
Male	28	31	41	$\chi^2 = 2.20$	10	23	66	$\chi^2 = 14.17$*
Female	26	30	44	(.333)	16	24	60	(.001)
Marital Status		(n = 1825)				(n = 1830)		
Married	26	30	44		13	23	64	
Never married	27	33	40		11	19	70	
Divorced/separated	33	34	33	$\chi^2 = 12.42$	18	34	48	$\chi^2 = 22.48$*
Widowed	24	26	50	(.053)	14	21	65	(.001)
Education		(n = 1805)				(n = 1810)		
H.S. diploma or less	28	33	39		13	30	57	
Some college	31	32	37	$\chi^2 = 31.94$*	17	24	59	$\chi^2 = 34.82$*
Bachelors/grad degree	23	27	50	(.000)	10	20	71	(.000)
Occupation		(n = 1373)				(n = 1374)		
Mgt, prof or education	26	28	46		13	17	70	
Sales or office support	26	27	47		16	25	60	
Constrn, inst or maint	31	36	33		10	17	72	
Prodn/trans/warehsing	30	27	44		12	39	49	
Agriculture	31	37	32		17	20	62	
Food serv/pers. care	32	40	28		23	27	51	
Hlthcare supp/safety	21	30	48	$\chi^2 = 34.70$*	10	28	63	$\chi^2 = 48.56$*
Other	43	21	36	(.002)	18	29	54	(.000)

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

Appendix Table 2 continued.

	Relations amongst the various groups in my community are good.				***Differences in opinion on how to address issues are driving people in my community apart.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	14	28	58		36	41	23	
Community Size		(n = 1795)				(n = 1798)		
Less than 500	13	28	59		45	33	23	
500 - 999	12	29	60		42	42	16	
1,000 - 4,999	11	30	59		31	46	22	
5,000 - 9,999	9	28	64	$\chi^2 = 13.96$	28	49	24	$\chi^2 = 38.75$*
10,000 and up	17	27	56	(.083)	36	37	28	(.000)
Region		(n = 1860)				(n = 1861)		
Panhandle	19	29	52		29	47	25	
North Central	13	24	63		35	37	28	
South Central	12	27	61		37	37	26	
Northeast	15	29	56	$\chi^2 = 13.30$	38	44	18	$\chi^2 = 21.49$*
Southeast	12	32	57	(.102)	35	44	21	(.006)
Individual Attributes:								
Income Level		(n = 1719)				(n = 1723)		
Under $40,000	18	31	51		33	43	25	
$40,000 - $74,999	11	29	60		39	39	22	
$75,000 - $99,999	12	28	60	$\chi^2 = 18.58$*	36	46	19	$\chi^2 = 12.75$*
$100,000 and over	12	25	64	(.005)	37	36	27	(.047)
Age		(n = 1865)				(n = 1865)		
19 - 29	8	22	69		41	43	16	
30 - 39	15	31	54		34	38	28	
40 - 49	17	28	56		37	34	29	
50 - 64	15	31	54	$\chi^2 = 26.93$*	34	43	23	$\chi^2 = 25.50$*
65 and older	12	27	61	(.001)	34	45	21	(.001)
Gender		(n = 1846)				(n = 1847)		
Male	12	26	63	$\chi^2 = 14.05$*	37	42	22	$\chi^2 = 1.61$P
Female	15	30	54	(.001)	35	41	25	(.447)
Marital Status		(n = 1822)				(n = 1824)		
Married	14	27	59		37	39	24	
Never married	7	29	63		31	44	24	
Divorced/separated	14	39	47	$\chi^2 = 21.00$*	30	51	19	$\chi^2 = 11.57$
Widowed	15	23	62	(.002)	35	41	24	(.072)
Education		(n = 1806)				(n = 1805)		
H.S. diploma or less	13	34	53		30	44	25	
Some college	17	30	53	$\chi^2 = 37.91$*	33	44	22	$\chi^2 = 17.31$*
Bachelors/grad degree	9	24	67	(.000)	41	36	23	(.002)
Occupation		(n = 1368)				(n = 1370)		
Mgt, prof or education	11	25	64		41	38	21	
Sales or office support	19	24	57		37	40	23	
Constrn, inst or maint	9	19	73		20	50	30	
Prodn/trans/warehsing	13	40	47		31	48	21	
Agriculture	15	23	62		35	42	24	
Food serv/pers. care	17	37	47		29	49	22	
Hlthcare supp/safety	16	29	55	$\chi^2 = 39.28$*	37	34	29	$\chi^2 = 30.42$*
Other	11	41	48	(.000)	25	54	21	(.007)

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

Appendix Table 2 continued.

	I can depend on people in my community to come to my assistance in a crisis.				***I believe in the ability of my community to overcome an emergency situation.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	13	19	68		9	15	76	
Community Size		(n = 1802)				(n = 1791)		
Less than 500	13	17	69		9	16	75	
500 - 999	9	19	73		6	12	82	
1,000 - 4,999	12	20	69		7	16	77	
5,000 - 9,999	10	21	69	$\chi^2 = 11.80$	3	18	79	$\chi^2 = 21.07$*
10,000 and up	16	19	65	(.160)	12	14	74	(.007)
Region		(n = 1865)				(n = 1857)		
Panhandle	11	19	70		13	19	67	
North Central	13	19	68		15	10	75	
South Central	13	17	70		7	15	79	
Northeast	13	19	68	$\chi^2 = 7.97$	6	15	79	$\chi^2 = 33.28$*
Southeast	12	24	64	(.437)	8	17	76	(.000)
Individual Attributes:								
Income Level		(n = 1725)				(n = 1714)		
Under $40,000	17	23	60		13	22	66	
$40,000 - $74,999	12	20	69		9	14	78	
$75,000 - $99,999	17	19	64	$\chi^2 = 34.52$*	7	16	77	$\chi^2 = 34.09$*
$100,000 and over	8	14	78	(.000)	6	11	83	(.000)
Age		(n = 1869)				(n = 1862)		
19 - 29	14	18	67		6	11	83	
30 - 39	13	20	67		10	17	74	
40 - 49	16	20	65		12	17	72	
50 - 64	14	18	68	$\chi^2 = 13.72$	9	17	75	$\chi^2 = 19.43$*
65 and older	8	19	73	(.089)	6	15	79	(.013)
Gender		(n = 1852)				(n = 1844)		
Male	12	18	70	$\chi^2 = 3.21$	7	15	78	$\chi^2 = 3.09$
Female	14	20	66	(.201)	10	15	75	(.213)
Marital Status		(n = 1829)				(n = 1820)		
Married	11	19	70		8	15	77	
Never married	17	18	66		9	9	83	
Divorced/separated	20	27	53	$\chi^2 = 30.28$*	10	27	63	$\chi^2 = 29.36$*
Widowed	11	15	74	(.000)	9	14	78	(.000)
Education		(n = 1809)				(n = 1801)		
H.S. diploma or less	12	24	65		10	20	71	
Some college	14	23	63	$\chi^2 = 42.37$*	10	18	71	$\chi^2 = 41.70$*
Bachelors/grad degree	12	12	76	(.000)	6	10	84	(.000)
Occupation		(n = 1370)				(n = 1365)		
Mgt, prof or education	14	10	76		8	10	82	
Sales or office support	14	33	53		13	21	66	
Constrn, inst or maint	11	16	73		7	9	84	
Prodn/trans/warehsing	15	26	59		15	18	67	
Agriculture	15	19	66		4	21	75	
Food serv/pers. care	15	23	63		12	20	67	
Hlthcare supp/safety	11	22	66	$\chi^2 = 51.72$*	8	13	79	$\chi^2 = 47.88$*
Other	15	19	67	(.000)	0	29	71	(.000)

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

Appendix Table 2 continued.

	My community actively prepares for future disasters.				***I trust local leaders to respond to emergency situations.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
					Percentages			
Total	17	37	47		15	25	60	
Community Size		(n = 1794)				(n = 1803)		
Less than 500	26	38	36		20	25	55	
500 - 999	15	40	45		9	29	61	
1,000 - 4,999	12	41	47		16	25	59	
5,000 - 9,999	12	37	51	$\chi^2 = 43.27$*	9	32	59	$\chi^2 = 27.34$*
10,000 and up	19	31	50	(.000)	17	21	63	(.001)
Region		(n = 1857)				(n = 1868)		
Panhandle	23	36	42		23	34	43	
North Central	21	38	41		20	22	58	
South Central	16	34	51		16	23	61	
Northeast	14	36	50	$\chi^2 = 24.41$*	11	26	64	$\chi^2 = 36.18$*
Southeast	16	44	40	(.002)	13	24	63	(.000)
Individual Attributes:								
Income Level		(n = 1715)				(n = 1726)		
Under $40,000	21	37	41		20	30	50	
$40,000 - $74,999	17	37	46		15	24	61	
$75,000 - $99,999	18	39	44	$\chi^2 = 16.52$*	14	25	62	$\chi^2 = 22.21$*
$100,000 and over	14	32	54	(.011)	14	20	66	(.001)
Age		(n = 1860)				(n = 1872)		
19 - 29	18	39	43		10	24	65	
30 - 39	23	38	39		15	28	57	
40 - 49	18	39	43		19	27	54	
50 - 64	16	35	49	$\chi^2 = 29.64$*	18	25	57	$\chi^2 = 24.31$*
65 and older	11	34	55	(.000)	13	21	66	(.002)
Gender		(n = 1845)				(n = 1855)		
Male	17	38	45	$\chi^2 = 1.93$	16	24	60	$\chi^2 = 1.52$
Female	17	35	48	(.382)	15	25	60	(.467)
Marital Status		(n = 1820)				(n = 1830)		
Married	16	36	48		14	23	62	
Never married	21	41	38		16	31	53	
Divorced/separated	15	46	38	$\chi^2 = 22.84$*	22	31	47	$\chi^2 = 28.59$*
Widowed	15	28	57	(.001)	16	16	68	(.000)
Education		(n = 1801)				(n = 1812)		
H.S. diploma or less	16	36	48		18	28	54	
Some college	18	40	41	$\chi^2 = 13.59$*	18	26	57	$\chi^2 = 22.32$*
Bachelors/grad degree	15	34	51	(.009)	12	22	66	(.000)
Occupation		(n = 1367)				(n = 1371)		
Mgt, prof or education	20	33	47		14	23	63	
Sales or office support	21	36	43		15	22	63	
Constrn, inst or maint	9	46	45		18	22	61	
Prodn/trans/warehsing	18	41	40		21	30	49	
Agriculture	19	37	44		19	27	54	
Food serv/pers. care	28	40	32		14	37	49	
Hlthcare supp/safety	11	45	44	$\chi^2 = 34.83$*	11	32	57	$\chi^2 = 27.28$*
Other	29	29	43	(.002)	25	29	46	(.018)

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

Appendix Table 3. *Opinions about Infectious Disease Outbreaks by Community Size, Region and Individual Attributes*

	Infectious and emerging diseases facing other countries will have a major impact on the U.S. in the next few years.				***I am confident that the federal government can contain a widespread infectious disease outbreak in the U.S.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
					Percentages			
Total	4	8	89		51	19	30	
Community Size		(n = 1807)				(n = 1807)		
Less than 500	3	11	86		58	16	26	
500 - 999	4	9	88		49	22	29	
1,000 - 4,999	4	6	90		48	22	30	
5,000 - 9,999	4	12	84	$\chi^2 = 18.47$*	47	26	28	$\chi^2 = 18.95$*
10,000 and up	4	6	90	(.018)	54	16	31	(.015)
Region		(n = 1871)				(n = 1869)		
Panhandle	3	10	87		55	23	22	
North Central	2	6	92		52	14	34	
South Central	5	6	89		50	19	31	
Northeast	5	6	89	$\chi^2 = 22.10$*	54	18	28	$\chi^2 = 14.36$
Southeast	3	13	84	(.005)	48	23	30	(.073)
Individual Attributes:								
Income Level		(n = 1729)				(n = 1729)		
Under $40,000	4	9	88		52	20	28	
$40,000 - $74,999	3	8	89		52	19	29	
$75,000 - $99,999	4	8	88	$\chi^2 = 3.46$	52	17	31	$\chi^2 = 1.58$
$100,000 and over	5	6	89	(.749)	51	19	30	(.954)
Age		(n = 1877)				(n = 1873)		
19 - 29	6	10	84		56	18	26	
30 - 39	3	10	88		53	22	25	
40 - 49	3	7	90		64	16	20	
50 - 64	4	7	89	$\chi^2 = 13.45$	49	19	32	$\chi^2 = 71.96$*
65 and older	3	6	91	(.097)	38	20	42	(.000)
Gender		(n = 1858)				(n = 1856)		
Male	3	8	89	$\chi^2 = 1.47$	49	19	32	$\chi^2 = 5.04$
Female	4	7	89	(.479)	53	20	27	(.080)
Education		(n = 1815)				(n = 1813)		
H.S. diploma or less	5	10	85		43	22	35	
Some college	4	8	88	$\chi^2 = 7.16$	56	18	27	$\chi^2 = 14.12$*
Bachelors/grad degree	3	6	90	(.127)	51	19	30	(.007)
Occupation		(n = 1375)				(n = 1376)		
Mgt, prof or education	5	9	86		53	18	30	
Sales or office support	3	10	87		47	25	28	
Constrn, inst or maint	6	5	89		57	21	22	
Prodn/trans/warehsing	3	7	90		61	16	22	
Agriculture	3	4	93		61	13	25	
Food serv/pers. care	2	24	74		51	24	26	
Hlthcare supp/safety	3	4	94	$\chi^2 = 52.19$*	51	20	29	$\chi^2 = 19.37$
Other	0	4	96	(.000)	67	11	22	(.151)

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

Appendix Table 3 continued.

	I am confident that my local emergency management authorities can contain a widespread infectious disease outbreak in my community.			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*
		Percentages		
Total	40	27	33	
Community Size		(n = 1800)		
Less than 500	48	27	25	
500 - 999	40	24	36	
1,000 - 4,999	34	34	33	
5,000 - 9,999	37	31	33	$\chi^2 = 32.22$*
10,000 and up	41	23	36	(.000)
Region		(n = 1864)		
Panhandle	47	27	27	
North Central	39	26	34	
South Central	40	26	33	
Northeast	38	28	35	$\chi^2 = 6.53$
Southeast	37	29	33	(.588)
Individual Attributes:				
Income Level		(n = 1721)		
Under $40,000	41	29	31	
$40,000 - $74,999	38	26	35	
$75,000 - $99,999	43	24	33	$\chi^2 = 5.91$
$100,000 and over	37	29	34	(.433)
Age		(n = 1869)		
19 - 29	35	27	39	
30 - 39	45	27	28	
40 - 49	47	26	26	
50 - 64	40	27	33	$\chi^2 = 37.14$*
65 and older	31	28	41	(.000)
Gender		(n = 1853)		
Male	40	27	33	$\chi^2 = 0.51$
Female	39	27	34	(.775)
Education		(n = 1810)		
H.S. diploma or less	38	27	36	
Some college	41	29	30	$\chi^2 = 7.07$
Bachelors/grad degree	39	25	36	(.132)
Occupation		(n = 1369)		
Mgt, prof or education	39	25	36	
Sales or office support	36	29	35	
Constrn, inst or maint	32	41	27	
Prodn/trans/warehsing	48	25	26	
Agriculture	52	22	26	
Food serv/pers. care	35	28	36	
Hlthcare supp/safety	36	33	31	$\chi^2 = 39.09$*
Other	57	29	14	(.000)

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

Appendix Table 4. *Personal Resilience by Community Size, Region and Individual Attributes*

	When something bad happens in my community, I can help improve the situation.				***When my community faces a major problem, I know I can help find a way to solve it.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	7	31	63		12	43	45	
Community Size		(n = 1807)				(n = 1805)		
Less than 500	5	31	64		10	38	52	
500 - 999	4	26	70		9	42	49	
1,000 - 4,999	7	30	64		13	41	46	
5,000 - 9,999	7	36	57	$\chi^2 = 12.52$	12	51	37	$\chi^2 = 17.57$*
10,000 and up	8	31	61	(.129)	14	42	43	(.025)
Region		(n = 1870)				(n = 1869)		
Panhandle	10	36	54		20	41	39	
North Central	7	30	64		12	39	48	
South Central	5	29	67		9	44	47	
Northeast	8	33	59	$\chi^2 = 17.51$*	15	40	45	$\chi^2 = 22.76$*
Southeast	7	30	64	(.025)	10	46	44	(.004)
Individual Attributes:								
Income Level		(n = 1731)				(n = 1732)		
Under $40,000	12	39	50		19	45	36	
$40,000 - $74,999	8	30	62		14	45	42	
$75,000 - $99,999	2	32	66	$\chi^2 = 78.93$*	9	38	53	$\chi^2 = 65.77$*
$100,000 and over	3	20	77	(.000)	8	33	59	(.000)
Age		(n = 1876)				(n = 1873)		
19 - 29	6	25	69		14	35	51	
30 - 39	5	31	64		9	43	48	
40 - 49	7	29	64		11	38	52	
50 - 64	7	27	66	$\chi^2 = 29.64$*	12	42	46	$\chi^2 = 44.02$*
65 and older	8	40	52	(.000)	15	53	33	(.000)
Gender		(n = 1856)				(n = 1856)		
Male	6	29	65	$\chi^2 = 3.13$	9	38	53	$\chi^2 = 42.39$*
Female	7	32	61	(.210)	15	46	39	(.000)
Marital Status		(n = 1834)				(n = 1833)		
Married	6	28	66		12	40	48	
Never married	3	30	68		5	42	53	
Divorced/separated	10	37	53	$\chi^2 = 45.13$*	13	52	35	$\chi^2 = 45.21$*
Widowed	10	46	43	(.000)	21	52	27	(.000)
Education		(n = 1815)				(n = 1814)		
H.S. diploma or less	9	42	50		13	51	36	
Some college	7	33	60	$\chi^2 = 54.84$*	12	45	43	$\chi^2 = 32.44$*
Bachelors/grad degree	5	23	72	(.000)	12	35	53	(.000)
Occupation		(n = 1381)				(n = 1380)		
Mgt, prof or education	3	18	78		9	32	59	
Sales or office support	10	34	57		12	49	40	
Constrn, inst or maint	3	39	58		3	45	53	
Prodn/trans/warehsing	9	35	57		15	39	46	
Agriculture	7	31	62		15	38	48	
Food serv/pers. care	12	24	64		17	45	38	
Hlthcare supp/safety	4	30	66	$\chi^2 = 65.78$*	11	47	42	$\chi^2 = 48.27$*
Other	11	43	46	(.000)	15	48	37	(.000)

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

Appendix Table 4 continued.

	I take setbacks in my community's progress in stride, finding ways to keep moving forward.				***I think of community hardships as an opportunity for me to grow.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
					Percentages			
Total	8	36	57		13	44	43	
Community Size		(n = 1801)				(n = 1801)		
Less than 500	9	30	61		13	46	41	
500 - 999	4	38	58		16	43	42	
1,000 - 4,999	6	36	58		10	45	45	
5,000 - 9,999	13	32	55	$\chi^2 = 19.87$*	11	51	39	$\chi^2 = 14.99$
10,000 and up	9	37	54	(.011)	16	40	44	(.059)
Region		(n = 1862)				(n = 1864)		
Panhandle	14	36	50		18	48	35	
North Central	8	36	56		17	45	39	
South Central	6	32	62		10	44	46	
Northeast	9	37	55	$\chi^2 = 21.43$*	14	41	45	$\chi^2 = 21.89$*
Southeast	7	41	53	(.006)	12	49	39	(.005)
Individual Attributes:								
Income Level		(n = 1727)				(n = 1725)		
Under $40,000	10	41	49		18	48	35	
$40,000 - $74,999	8	37	55		11	46	43	
$75,000 - $99,999	7	37	56	$\chi^2 = 44.54$*	11	46	43	$\chi^2 = 41.09$*
$100,000 and over	5	24	71	(.000)	12	33	55	(.000)
Age		(n = 1866)				(n = 1867)		
19 - 29	12	27	61		14	35	51	
30 - 39	8	39	53		14	45	42	
40 - 49	7	32	61		16	39	45	
50 - 64	6	38	56	$\chi^2 = 24.78$*	10	46	44	$\chi^2 = 37.55$*
65 and older	8	40	53	(.002)	13	54	33	(.000)
Gender		(n = 1848)				(n = 1850)		
Male	8	37	55	$\chi^2 = 3.45$	13	48	39	$\chi^2 = 8.97$*
Female	7	34	59	(.178)	14	41	45	(.011)
Marital Status		(n = 1827)				(n = 1827)		
Married	7	35	58		13	44	44	
Never married	5	31	65		7	46	47	
Divorced/separated	7	41	52	$\chi^2 = 12.79$*	16	48	37	$\chi^2 = 11.30$
Widowed	9	43	49	(.046)	13	48	39	(.080)
Education		(n = 1808)				(n = 1809)		
H.S. diploma or less	8	47	45		13	51	36	
Some college	9	39	52	$\chi^2 = 62.14$*	12	48	40	$\chi^2 = 25.76$*
Bachelors/grad degree	7	25	68	(.000)	14	37	49	(.000)
Occupation		(n = 1379)				(n = 1379)		
Mgt, prof or education	6	22	72		13	37	50	
Sales or office support	12	35	53		16	40	44	
Constrn, inst or maint	2	41	57		10	49	41	
Prodn/trans/warehsing	10	47	43		16	46	38	
Agriculture	12	32	56		10	53	37	
Food serv/pers. care	15	38	47		17	38	45	
Hlthcare supp/safety	5	42	53	$\chi^2 = 84.27$*	13	39	49	$\chi^2 = 28.09$*
Other	11	57	32	(.000)	14	54	32	(.014)

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

Appendix Table 4 continued.

	I know how to use my relationships within my community to overcome community setbacks.				***I know how to use resources in my community to help us overcome challenges.***			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*	*Disagree*	*Neither*	*Agree*	*Chi-square (sig)*
				Percentages				
Total	14	45	41		15	38	46	
Community Size		(n = 1799)				(n = 1802)		
Less than 500	11	46	42		15	45	41	
500 - 999	11	44	45		10	37	52	
1,000 - 4,999	11	46	44		15	38	47	
5,000 - 9,999	15	50	35	$\chi^2 = 21.82$*	16	34	51	$\chi^2 = 16.69$*
10,000 and up	19	42	39	(.005)	18	36	46	(.034)
Region		(n = 1863)				(n = 1866)		
Panhandle	14	52	34		20	43	37	
North Central	14	47	39		18	38	44	
South Central	14	40	47		13	39	48	
Northeast	16	46	38	$\chi^2 = 16.36$*	17	35	48	$\chi^2 = 16.17$*
Southeast	12	48	41	(.037)	12	40	48	(.040)
Individual Attributes:								
Income Level		(n = 1728)				(n = 1728)		
Under $40,000	21	47	32		23	44	34	
$40,000 - $74,999	14	46	40		14	39	47	
$75,000 - $99,999	13	46	42	$\chi^2 = 39.96$*	16	35	50	$\chi^2 = 53.21$*
$100,000 and over	11	37	52	(.000)	11	31	58	(.000)
Age		(n = 1866)				(n = 1870)		
19 - 29	16	39	45		18	22	61	
30 - 39	14	43	43		14	39	47	
40 - 49	15	42	44		16	36	48	
50 - 64	13	45	42	$\chi^2 = 19.85$*	15	40	45	$\chi^2 = 66.46$*
65 and older	13	54	33	(.011)	15	50	35	(.000)
Gender		(n = 1849)				(n = 1852)		
Male	13	45	42	$\chi^2 = 0.44$	13	40	47	$\chi^2 = 8.90$*
Female	15	45	41	(.801)	18	37	46	(.012)
Marital Status		(n = 1826)				(n = 1828)		
Married	12	45	43		14	37	49	
Never married	14	37	49		14	37	50	
Divorced/separated	19	52	29	$\chi^2 = 29.30$*	17	43	41	$\chi^2 = 18.51$*
Widowed	14	55	31	(.000)	17	51	32	(.005)
Education		(n = 1808)				(n = 1810)		
H.S. diploma or less	13	55	32		17	50	33	
Some college	14	48	38	$\chi^2 = 38.28$*	16	42	43	$\chi^2 = 59.92$*
Bachelors/grad degree	14	37	49	(.000)	15	29	56	(.000)
Occupation		(n = 1379)				(n = 1379)		
Mgt, prof or education	17	31	52		16	29	55	
Sales or office support	14	55	31		16	41	43	
Constrn, inst or maint	6	51	43		4	43	54	
Prodn/trans/warehsing	15	58	28		16	41	42	
Agriculture	19	46	35		18	42	40	
Food serv/pers. care	16	34	51		19	33	48	
Hlthcare supp/safety	8	50	42	$\chi^2 = 73.21$*	14	29	57	$\chi^2 = 41.77$*
Other	10	55	35	(.000)	14	48	38	(.000)

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

Appendix Table 4 continued.

	In times of adversity in my community, I find that I can refocus on the immediate needs of the community.			
	Disagree	*Neither*	*Agree*	*Chi-square (sig)*
		Percentages		
Total	12	43	45	
Community Size		(n = 1799)		
Less than 500	12	43	45	
500 - 999	7	46	47	
1,000 - 4,999	11	42	47	
5,000 - 9,999	8	44	48	$\chi^2 = 15.58$*
10,000 and up	15	43	42	(.049)
Region		(n = 1859)		
Panhandle	14	42	44	
North Central	15	44	42	
South Central	10	41	49	
Northeast	14	45	42	$\chi^2 = 12.29$
Southeast	10	46	44	(.139)
Individual Attributes:				
Income Level		(n = 1725)		
Under $40,000	18	44	38	
$40,000 - $74,999	11	45	44	
$75,000 - $99,999	12	43	45	$\chi^2 = 33.72$*
$100,000 and over	8	37	55	(.000)
Age		(n = 1863)		
19 - 29	18	43	39	
30 - 39	12	43	45	
40 - 49	10	43	47	
50 - 64	11	41	48	$\chi^2 = 15.51$
65 and older	11	46	43	(.050)
Gender		(n = 1846)		
Male	11	45	45	$\chi^2 = 3.17$
Female	13	42	45	(.205)
Marital Status		(n = 1825)		
Married	9	44	47	
Never married	16	37	47	
Divorced/separated	15	47	39	$\chi^2 = 18.45$*
Widowed	14	47	39	(.005)
Education		(n = 1805)		
H.S. diploma or less	11	54	34	
Some college	12	43	45	$\chi^2 = 26.01$*
Bachelors/grad degree	12	39	50	(.000)
Occupation		(n = 1374)		
Mgt, prof or education	13	34	53	
Sales or office support	12	46	42	
Constrn, inst or maint	2	52	47	
Prodn/trans/warehsing	16	54	30	
Agriculture	15	44	41	
Food serv/pers. care	17	31	52	
Hlthcare supp/safety	6	48	46	$\chi^2 = 58.06$*
Other	11	57	32	(.000)

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

Appendix Table 5. *Possible Sources of Emergency Money by Community Size, Region and Individual Attributes*

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
				Savings			
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
				Percentages			
Total	4	17	8	16	54	2	
Community Size				(n = 1799)			
Less than 500	3	22	11	18	44	2	
500 - 999	5	12	10	9	63	2	
1,000 - 4,999	2	16	8	19	53	1	
5,000 - 9,999	6	16	6	14	55	2	$\chi^2 = 44.33$*
10,000 and up	4	16	6	15	57	2	(.001)
Region				(n = 1858)			
Panhandle	7	21	4	17	49	2	
North Central	4	19	8	18	49	1	
South Central	3	16	9	15	55	2	
Northeast	3	13	10	18	55	1	$\chi^2 = 33.72$*
Southeast	6	19	5	14	54	2	(.028)
Income Level				(n = 1730)			
Under $40,000	7	29	14	21	25	3	
$40,000 - $74,999	2	19	9	18	52	1	
$75,000 - $99,999	4	14	7	12	62	1	$\chi^2 = 253.52$*
$100,000 and over	2	5	3	11	77	2	(.000)
Age				(n = 1863)			
19 – 29	6	14	10	8	62	0	
30 – 39	3	19	6	17	53	2	
40 – 49	2	20	10	17	50	2	
50 – 64	2	18	6	18	53	1	$\chi^2 = 68.29$*
65 and older	7	12	8	19	52	3	(.000)
Gender				(n = 1844)			
Male	5	13	7	14	59	2	$\chi^2 = 29.55$*
Female	3	20	9	18	49	2	(.000)
Marital Status				(n = 1823)			
Married	2	14	8	16	59	1	
Never married	9	17	9	17	47	2	
Divorced/separated	5	32	8	19	34	2	$\chi^2 = 94.55$*
Widowed	8	20	11	18	39	4	(.000)
Education				(n = 1805)			
H.S. diploma or less	6	21	11	18	40	4	
Some college	4	21	9	20	45	2	$\chi^2 = 130.54$*
Bachelors degree	2	10	6	12	69	1	(.000)
Occupation				(n = 1367)			
Mgt, prof or education	2	13	8	16	60	2	
Sales or office support	1	20	10	21	47	1	
Constrn, inst or maint	3	8	6	21	61	1	
Prodn/trans/warehsing	4	16	10	19	50	1	
Agriculture	4	15	7	11	63	1	
Food serv/pers. care	7	29	9	14	37	5	
Hlthcare supp/safety	6	18	5	12	57	2	$\chi^2 = 71.49$*
Other	4	11	7	25	50	4	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	Bank loan						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
	Percentages						
Total	18	9	6	20	44	3	
Community Size				(n = 1784)			
Less than 500	14	8	7	21	49	2	
500 - 999	22	7	4	15	49	3	
1,000 - 4,999	14	10	7	23	42	3	
5,000 - 9,999	19	8	8	16	47	3	$\chi^2 = 31.12$
10,000 and up	22	7	6	19	43	3	(.054)
Region				(n = 1844)			
Panhandle	19	14	8	13	43	4	
North Central	17	9	5	21	46	3	
South Central	19	8	7	21	43	4	
Northeast	19	8	7	22	42	1	$\chi^2 = 31.57$*
Southeast	18	8	5	15	52	2	(.048)
Income Level				(n = 1722)			
Under $40,000	18	18	14	24	23	3	
$40,000 - $74,999	16	9	7	23	43	2	
$75,000 - $99,999	19	5	0.3	20	54	3	$\chi^2 = 213.44$*
$100,000 and over	20	3	3	12	59	3	(.000)
Age				(n = 1850)			
19 – 29	24	8	8	22	38	0	
30 – 39	17	7	6	15	50	5	
40 – 49	14	10	5	22	48	2	
50 – 64	13	10	6	20	48	3	$\chi^2 = 71.30$*
65 and older	26	7	7	19	37	4	(.000)
Gender				(n = 1830)			
Male	19	8	5	17	49	3	$\chi^2 = 20.27$*
Female	18	9	8	22	41	3	(.001)
Marital Status				(n = 1811)			
Married	19	7	5	20	47	3	
Never married	16	7	11	22	41	3	
Divorced/separated	15	18	12	16	37	2	$\chi^2 = 79.83$*
Widowed	25	14	8	20	28	5	(.000)
Education				(n = 1790)			
H.S. diploma or less	20	14	9	18	35	4	
Some college	15	11	6	22	44	2	$\chi^2 = 67.07$*
Bachelors degree	21	4	5	18	51	3	(.000)
Occupation				(n = 1361)			
Mgt, prof or education	13	6	6	18	54	4	
Sales or office support	16	7	4	18	53	2	
Constrn, inst or maint	19	9	6	18	47	1	
Prodn/trans/warehsing	25	11	6	23	31	4	
Agriculture	18	5	3	16	57	1	
Food serv/pers. care	21	14	15	15	32	5	
Hlthcare supp/safety	22	5	7	25	39	1	$\chi^2 = 88.66$*
Other	4	19	4	15	54	4	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	Credit card(s)						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
				Percentages			
Total	24	9	5	15	45	2	
Community Size				(n = 1774)			
Less than 500	20	9	9	16	44	2	
500 - 999	28	6	6	11	47	3	
1,000 - 4,999	22	11	5	18	43	1	
5,000 - 9,999	27	9	6	11	42	5	$\chi^2 = 44.26$*
10,000 and up	24	8	3	15	49	2	(.001)
Region				(n = 1836)			
Panhandle	24	15	5	15	38	4	
North Central	21	11	5	14	49	1	
South Central	24	7	7	14	47	2	
Northeast	24	8	6	19	41	2	$\chi^2 = 43.15$*
Southeast	26	10	2	12	46	4	(.002)
Income Level				(n = 1712)			
Under $40,000	26	22	10	19	21	2	
$40,000 - $74,999	23	8	4	20	43	3	
$75,000 - $99,999	21	4	5	11	59	1	$\chi^2 = 233.42$*
$100,000 and over	23	4	2	9	61	2	(.000)
Age				(n = 1838)			
19 – 29	32	6	8	14	38	2	
30 – 39	23	6	4	16	49	3	
40 – 49	19	13	4	14	49	1	
50 – 64	18	11	4	16	51	2	$\chi^2 = 64.92$*
65 and older	29	8	6	17	37	3	(.000)
Gender				(n = 1820)			
Male	26	9	4	12	48	1	$\chi^2 = 24.01$*
Female	21	10	6	18	43	3	(.000)
Marital Status				(n = 1798)			
Married	22	7	4	16	49	2	
Never married	30	7	12	11	39	1	
Divorced/separated	22	19	4	18	35	2	$\chi^2 = 84.69$*
Widowed	27	15	7	18	31	2	(.000)
Education				(n = 1781)			
H.S. diploma or less	26	16	6	18	31	4	
Some college	22	11	7	17	41	2	$\chi^2 = 113.45$*
Bachelors degree	24	4	3	12	57	1	(.000)
Occupation				(n = 1362)			
Mgt, prof or education	19	5	2	16	56	2	
Sales or office support	14	8	9	11	53	6	
Constrn, inst or maint	26	8	8	15	43	1	
Prodn/trans/warehsing	30	13	2	25	30	1	
Agriculture	27	6	6	12	49	0	
Food serv/pers. care	28	14	12	17	24	6	
Hlthcare supp/safety	28	7	3	13	48	1	$\chi^2 = 118.23$*
Other	14	7	4	21	50	4	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	Payday lender loan						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
				Percentages			
Total	62	10	6	5	9	8	
Community Size				(n = 1761)			
Less than 500	61	14	3	3	9	9	
500 - 999	68	7	3	6	7	9	
1,000 - 4,999	62	10	9	5	10	5	
5,000 - 9,999	55	12	11	3	6	13	$\chi^2 = 59.63$*
10,000 and up	64	9	4	4	12	8	(.000)
Region				(n = 1822)			
Panhandle	61	15	6	3	11	4	
North Central	67	10	4	3	7	9	
South Central	61	10	5	5	10	10	
Northeast	62	11	7	4	10	6	$\chi^2 = 26.53$
Southeast	62	9	6	7	8	8	(.149)
Income Level				(n = 1707)			
Under $40,000	55	25	8	5	3	4	
$40,000 - $74,999	61	9	8	6	7	10	
$75,000 - $99,999	67	5	1	5	13	9	$\chi^2 = 184.94$*
$100,000 and over	65	5	3	3	17	7	(.000)
Age				(n = 1828)			
19 – 29	61	8	6	6	4	14	
30 – 39	63	4	6	5	16	7	
40 – 49	61	12	4	3	11	9	
50 – 64	60	12	5	6	10	6	$\chi^2 = 81.86$*
65 and older	65	13	7	4	6	4	(.000)
Gender				(n = 1809)			
Male	62	9	5	5	10	9	$\chi^2 = 6.84$
Female	62	12	6	5	9	7	(.233)
Marital Status				(n = 1790)			
Married	65	8	6	4	10	8	
Never married	56	12	4	7	12	8	
Divorced/separated	57	18	4	6	8	7	$\chi^2 = 50.72$*
Widowed	59	20	6	7	6	2	(.000)
Education				(n = 1769)			
H.S. diploma or less	57	15	8	5	9	6	
Some college	60	13	5	6	9	7	$\chi^2 = 57.73$*
Bachelors degree	67	5	5	2	11	10	(.000)
Occupation				(n = 1359)			
Mgt, prof or education	64	9	4	2	12	8	
Sales or office support	53	9	12	7	14	6	
Constrn, inst or maint	52	8	4	10	15	12	
Prodn/trans/warehsing	66	7	4	13	6	4	
Agriculture	70	6	4	2	6	12	
Food serv/pers. care	49	20	6	10	7	8	
Hlthcare supp/safety	72	5	7	3	8	6	$\chi^2 = 115.68$*
Other	64	11	4	4	11	7	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	Sale of assets						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
	Percentages						
Total	30	10	10	22	25	3	
Community Size				(n = 1771)			
Less than 500	26	10	15	20	28	2	
500 - 999	31	9	5	29	23	2	
1,000 - 4,999	28	12	10	21	24	5	
5,000 - 9,999	26	11	8	28	26	2	$\chi^2 = 47.66$*
10,000 and up	34	10	11	20	24	2	(.000)
Region				(n = 1830)			
Panhandle	26	12	16	21	22	4	
North Central	28	11	9	20	28	4	
South Central	31	10	11	21	25	3	
Northeast	34	11	11	20	24	2	$\chi^2 = 35.72$*
Southeast	26	10	8	31	23	2	(.017)
Income Level				(n = 1711)			
Under $40,000	27	19	17	23	9	5	
$40,000 - $74,999	27	11	9	24	26	3	
$75,000 - $99,999	30	9	7	23	28	3	$\chi^2 = 127.94$*
$100,000 and over	32	4	9	19	35	1	(.000)
Age				(n = 1831)			
19 – 29	30	8	6	30	24	2	
30 – 39	22	12	8	25	33	1	
40 – 49	23	12	13	19	30	4	
50 – 64	32	11	12	22	21	4	$\chi^2 = 85.38$*
65 and older	40	10	12	18	17	3	(.000)
Gender				(n = 1818)			
Male	31	6	9	24	28	1	$\chi^2 = 52.51$*
Female	29	14	11	20	22	4	(.000)
Marital Status				(n = 1796)			
Married	31	9	10	22	25	3	
Never married	18	11	8	29	29	5	
Divorced/separated	27	15	14	19	21	4	$\chi^2 = 55.76$*
Widowed	40	17	14	14	14	2	(.000)
Education				(n = 1778)			
H.S. diploma or less	32	15	12	16	22	3	
Some college	27	11	12	25	22	3	$\chi^2 = 43.60$*
Bachelors degree	32	8	7	22	29	3	(.000)
Occupation				(n = 1355)			
Mgt, prof or education	28	11	12	21	24	4	
Sales or office support	25	14	6	23	30	2	
Constrn, inst or maint	24	4	7	26	37	2	
Prodn/trans/warehsing	27	12	11	26	23	1	
Agriculture	33	5	8	22	32	1	
Food serv/pers. care	30	15	11	26	13	6	
Hlthcare supp/safety	33	5	9	26	23	4	$\chi^2 = 71.26$*
Other	31	4	27	15	23	0	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	Immediate family						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
	Percentages						
Total	29	10	10	21	28	2	
Community Size				(n = 1762)			
Less than 500	32	8	10	18	31	2	
500 - 999	29	7	7	26	28	2	
1,000 - 4,999	29	9	11	21	27	3	
5,000 - 9,999	26	14	11	16	29	4	$\chi^2 = 29.03$
10,000 and up	28	10	10	25	27	1	(.087)
Region				(n = 1825)			
Panhandle	32	15	10	21	21	1	
North Central	32	11	8	17	29	3	
South Central	28	9	12	22	27	2	
Northeast	31	7	11	24	25	2	$\chi^2 = 37.47$*
Southeast	25	11	7	20	34	4	(.010)
Income Level				(n = 1703)			
Under $40,000	28	19	14	23	14	3	
$40,000 - $74,999	27	11	11	24	25	3	
$75,000 - $99,999	29	5	6	20	39	2	$\chi^2 = 130.67$*
$100,000 and over	31	4	9	20	35	1	(.000)
Age				(n = 1830)			
19 – 29	22	4	8	29	35	2	
30 – 39	20	6	9	26	38	2	
40 – 49	26	12	11	18	31	3	
50 – 64	31	12	11	21	23	2	$\chi^2 = 120.64$*
65 and older	42	13	10	17	16	3	(.000)
Gender				(n = 1813)			
Male	30	8	9	24	27	2	$\chi^2 = 11.67$*
Female	28	11	11	20	28	2	(.040)
Marital Status				(n = 1791)			
Married	31	8	10	22	28	2	
Never married	20	3	11	24	40	3	
Divorced/separated	25	20	9	21	24	2	$\chi^2 = 73.32$*
Widowed	33	18	13	15	18	2	(.000)
Education				(n = 1773)			
H.S. diploma or less	30	15	12	18	21	4	
Some college	30	11	10	22	25	2	$\chi^2 = 55.62$*
Bachelors degree	28	5	8	23	34	2	(.000)
Occupation				(n = 1353)			
Mgt, prof or education	22	6	12	23	36	2	
Sales or office support	32	14	10	18	25	2	
Constrn, inst or maint	25	9	5	25	36	1	
Prodn/trans/warehsing	26	15	13	24	22	0	
Agriculture	42	2	6	23	24	3	
Food serv/pers. care	30	17	7	28	14	5	
Hlthcare supp/safety	25	6	10	25	32	2	$\chi^2 = 98.04$*
Other	26	11	7	30	26	0	(.000)

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

Appendix Table 5 continued.

	How possible would it be for your household to access the following sources to come up with $3,000 in the next month to deal with an emergency?						
	More distant family members and wider social networks						
	Wouldn't use	*Not at all possible*	*Not very possible*	*Somewhat possible*	*Very possible*	*Not sure*	*Chi-square (sig.)*
				Percentages			
Total	50	12	11	12	10	5	
Community Size				(n = 1768)			
Less than 500	57	11	10	6	13	3	
500 - 999	60	7	7	11	9	7	
1,000 - 4,999	45	13	13	13	10	7	
5,000 - 9,999	47	11	11	11	9	11	$\chi^2 = 60.02$*
10,000 and up	48	13	12	14	11	3	(.000)
Region				(n = 1828)			
Panhandle	51	15	12	11	8	4	
North Central	50	15	9	10	13	4	
South Central	49	11	12	12	11	6	
Northeast	51	10	14	13	7	5	$\chi^2 = 33.01$*
Southeast	50	12	8	10	14	6	(.034)
Income Level				(n = 1708)			
Under $40,000	44	22	17	11	3	4	
$40,000 - $74,999	47	12	10	16	9	5	
$75,000 - $99,999	54	6	11	8	14	7	$\chi^2 = 140.94$*
$100,000 and over	56	6	9	9	17	4	(.000)
Age				(n = 1834)			
19 – 29	51	4	6	14	16	8	
30 – 39	47	9	11	14	14	6	
40 – 49	49	15	10	12	11	4	
50 – 64	51	15	12	11	7	4	$\chi^2 = 82.40$*
65 and older	52	15	15	8	6	5	(.000)
Gender				(n = 1817)			
Male	49	11	12	12	11	6	$\chi^2 = 5.60$
Female	51	13	11	11	10	4	(.347)
Marital Status				(n = 1795)			
Married	53	10	11	11	10	5	
Never married	40	7	10	17	17	9	
Divorced/separated	44	21	9	14	9	3	$\chi^2 = 79.51$*
Widowed	41	23	17	8	8	3	(.000)
Education				(n = 1775)			
H.S. diploma or less	47	18	12	8	10	6	
Some college	50	13	14	11	9	4	$\chi^2 = 54.58$*
Bachelors degree	52	7	8	14	12	7	(.000)
Occupation				(n = 1357)			
Mgt, prof or education	50	9	12	10	13	6	
Sales or office support	56	12	11	11	6	6	
Constrn, inst or maint	40	12	11	14	22	2	
Prodn/trans/warehsing	43	19	9	18	11	1	
Agriculture	62	4	9	11	7	8	
Food serv/pers. care	46	17	8	12	12	5	
Hlthcare supp/safety	56	10	9	13	8	4	$\chi^2 = 79.11$*
Other	41	15	7	15	22	0	(.000)

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

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