



# CENTER FOR APPLIED RURAL INNOVATION

A Research Report\*

**Retailing in Rural Nebraska: Buying Locally  
and Electronically**

*2000 Nebraska Rural Poll Results*

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## *Table of Contents*

<b>Executive Summary</b> .....	<b>i</b>
<b>Introduction</b> .....	<b>1</b>
<b>Retail Shopping Behavior</b> .....	<b>2</b>
<i>Figure 1. Percentage of Retail Goods and Services Purchased in Own Community</i> . . .	3
<i>Figure 2. Percentage of Goods and Services Purchased in Community by     Community Size</i> .....	3
<i>Figure 3. Percentage of Retail Goods and Services Purchased in Larger Community</i> . .	4
<i>Figure 4. Percentage of Retail Goods and Services Purchased in Larger Community     by Community Size</i> .....	4
<b>Shopping Online</b> .....	<b>5</b>
<i>Figure 5. Percentage of Households Purchasing Goods and Services Online</i> .....	5
<i>Table 1. Items Purchased Online</i> .....	6
<i>Table 2. Item Households Spent the Most Money Purchasing Online</i> .....	6
<i>Figure 6. Where Normally Purchased Item Before Purchasing Online</i> .....	7
<i>Figure 7. How Often Household Made Online Purchases During Past Year</i> .....	8
<i>Figure 8. Amount Spent on Online Purchases During the Past Three Months</i> .....	8
<i>Figure 9. Plans to Make Online Purchases Next Year</i> .....	9
<i>Figure 10. Amount Plan to Spend on Online Purchases Next Year</i> .....	9
<b>Selling Online</b> .....	<b>10</b>
<b>Conclusion</b> .....	<b>10</b>

*List of Appendix Tables and Figures*

Appendix Figure 1. Regions of Nebraska ..... 12

Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 1990  
Census ..... 13

Appendix Table 2. Percentage of Retail Goods Purchased in Own Community by Community  
Size, Region, and Individual Attributes ..... 14

Appendix Table 3. Proximity to Larger City and Percentage of Retail Goods Purchased There  
in Relation to Community Size, Region, and Individual Attributes ..... 16

Appendix Table 4. Online Purchases by Community Size, Region, and Individual Attributes .. 18

Appendix Table 5. Types of Goods or Services Purchased Online by Community Size,  
Region, and Individual Attributes ..... 19

Appendix Table 6. Category of Good or Service Household Spent the Most Money  
Purchasing Online by Previous Purchase Location ..... 21

Appendix Table 7. Online Purchasing Frequency and Amount Spent on Online Purchases by  
Community Size, Region, and Individual Attributes ..... 22

Appendix Table 8. Plans for Future Online Purchases by Community Size, Region, and  
Individual Attributes ..... 24

Appendix Table 9. Respondents’ Use of the Internet to Sell Products or Services in Relation  
to Community Size, Region, and Individual Attributes ..... 26

## *Executive Summary*

Retailing activity in small rural communities has declined over the past few decades. More and more retail sales are occurring in the state's larger retailing centers. In addition, the use of the Internet to purchase goods and services also has the potential to change the retailing activity of these communities. Given that, are rural Nebraskans purchasing the majority of their household goods and services in their own community or are they spending more of their money in larger retail centers? Have rural Nebraskans begun to buy and sell goods and services using the Internet? Does their purchasing behavior differ depending on their region, age, income or size of their community?

This report details results of 4,536 responses to the 2000 Nebraska Rural Poll, the fifth annual effort to take the pulse of rural Nebraskans. Respondents were asked a series of questions about their purchasing behavior. Based on these analyses, some key findings emerged:

- ! ***Two-thirds of rural Nebraskans purchase at least one-half of their household goods and services in their own community.*** Almost one-half (48%) purchase at least 70 percent of their goods and services in their community.
- ! ***Households in larger communities were more likely than those in smaller communities to purchase the majority of their goods and services in their own community.*** Seventy-seven percent of those living in communities with populations of 10,000 or more purchased at least 70 percent of their goods and services in their community. Only 23 percent of those living in communities with less than 500 people purchased at least 70 percent of their goods and services in their community.
- ! ***Older respondents were more likely than younger respondents to purchase the majority of their goods and services in their community.*** Fifty-nine percent of those age 65 and older purchased at least 70 percent of their household goods and services in their community, compared to only 39 percent of those age 19 to 29.
- ! ***Of the respondents living near a larger community, over one-third (37%) purchased over one-half of their goods and services in the larger community.*** Sixty-three percent purchased less than one-half of their goods and services in the nearby larger community.
- ! ***Households living in smaller communities were more likely than those in larger communities to rely on the nearby larger community for a majority of their goods and services.*** Thirty-six percent of those living in communities with less than 500 people purchased at least 70 percent of their household goods and services from this nearby larger community, compared to only five percent of those living in communities with populations of 10,000 or more.

- ! ***Less than one-third (29%) of rural Nebraska households had purchased goods or services using the Internet during the past year.*** The groups most likely to have purchased online during the past year include: those with higher incomes, younger respondents, those living in larger communities, persons living in the Panhandle, the married respondents, those with higher educational levels, and those with professional/technical/administrative occupations.
- ! ***The goods and services purchased online include: music and books (48%), computer hardware or software (38%), and clothing (34%).***
- ! ***One-half (50%) of those making online purchases last year only made such purchases several times a year.*** Twenty-eight percent had purchased only once a year or less. Only one percent had made purchases more than once a week.
- ! ***Over one-third (35%) had spent less than \$100 on online purchases in the past three months.*** An additional 14 percent had not made any online purchases in the past three months. Seventeen percent had spent more than \$500.
- ! ***Over one-third (37%) of rural Nebraskans believe their household will make online purchases next year.*** Those that had purchased online before were more likely than those who had not to be planning to purchase online next year. Eighty-nine percent of those who had purchased online last year anticipated making more online purchases next year. Only 14 percent of those who had not made any online purchases last year planned to purchase online next year.
- ! ***Of those planning to purchase online next year, twenty-two percent anticipate spending less than \$100.*** An additional 41 percent plan to spend between \$100 and \$400.
- ! ***Only four percent of rural Nebraskans have sold any products or services using the Internet.*** Of those who had sold something online, 61 percent said it was an infrequent event as opposed to a regular business practice.

## *Introduction*

Small rural communities in Nebraska have experienced a decline in retailing activity in the past few decades. Research has shown that an increasing share of the state's total retail sales has been captured by the larger retailing centers across the state. As an example, Omaha and Lincoln captured more than 56 percent of the state's total taxable retail sales in 1998. These two cities had only captured 46 percent of the taxable retail sales in 1970 ("Retailing Patterns and Trends Across Nebraska: 1970-1998" by Bruce B. Johnson and Brandon G. Y. Raddatz).

In addition, the advent of consumers using the Internet to purchase goods and services has the potential to change retailing activity in rural communities. Businesses can use the Internet to expand their market. But, customers may purchase goods and services online that they normally purchased from businesses in their community.

Given these trends, some questions about rural Nebraskans' purchasing behavior arise. Are rural Nebraskans purchasing the majority of their households' retail goods and services in their own community or are they spending more of their shopping dollars in larger retail centers? Have rural Nebraskans begun to buy and sell goods and services using the Internet? Does their purchasing behavior differ depending on their region, age, income, or size of community? This paper provides a detailed analysis of these questions.

The 2000 Nebraska Rural Poll is the fifth annual effort to take the pulse of rural

Nebraskans. Respondents were asked various questions about their household's buying habits. They were asked what percentage of goods and services they purchase in their community and what percentage they purchase from a nearby larger community. They were also asked questions about shopping online (using the Internet), including the types of items they purchase, as well as the frequency and dollar amount of the online purchases.

## *Methodology and Respondent Profile*

This study is based on 4,536 responses from Nebraskans living in the 87 non-metropolitan counties in the state. A self-administered questionnaire was mailed in February and March to approximately 6,700 randomly selected households. Metropolitan counties not included in the sample were Cass, Dakota, Douglas, Lancaster, Sarpy and Washington. The 14-page questionnaire included questions pertaining to well-being, community, work, rural economic development, retail shopping, and the future of agriculture. This paper reports only results from the "retail shopping" portion of the survey.

A 67% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used was:

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

approximately 14 days of the original mailing were sent a replacement questionnaire.

The average respondent was 53 years of age. Ninety-five percent were married (Appendix Table 1<sup>1</sup>) and seventy-four percent lived within the city limits of a town or village. On average, respondents had lived in Nebraska 45 years and had lived in their current community 30 years. Fifty percent were living in or near towns or villages with populations less than 5,000.

Forty-seven percent of the respondents reported approximate household incomes from all sources, before taxes, for 1999 of below \$40,000. Thirty-six percent reported incomes over \$50,000. Ninety-four percent had attained at least a high school diploma.

Seventy-three percent were employed in 1999 on a full-time, part-time, or seasonal basis. Nineteen percent were retired. Thirty-seven percent of those employed reported working in a professional/technical or administrative occupation. Eight percent indicated they were farmers or ranchers. When jointly considering the occupation of the respondent and spouse/partner, 13 percent of the employed are involved in farming or ranching.

### ***Retail Shopping Behavior***

To determine where rural Nebraskans spend

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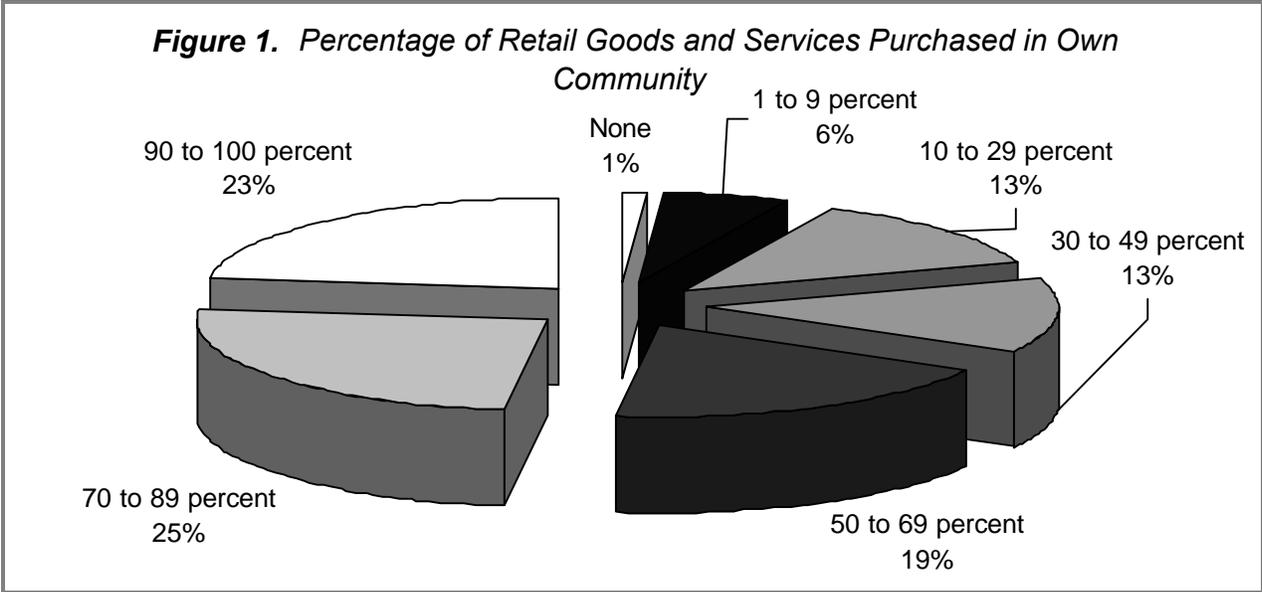
<sup>1</sup> Appendix Table 1 also includes demographic data from previous rural polls, as well as similar data based on the entire non-metropolitan population of Nebraska (using 1990 U.S. Census data).

their retail shopping dollars, they were asked a series of questions. They were first asked, “Approximately what percentage of the retail goods and services your household bought during the past year was purchased in your own community (or nearest community if you live in the country)?”

Almost one-half (48%) of rural Nebraskans purchased at least 70 percent of their goods and services in their own community (Figure 1). One-third (33%) purchased less than one-half of their goods and services in their community.

The responses to this question were analyzed by the respondent’s region, size of community, and various individual attributes (Appendix Table 2). Households in larger communities were more likely to purchase the majority of their retail goods and services in their community (Figure 2). Seventy-seven percent of the households living in communities with populations of 10,000 or more purchased at least 70 percent of their retail goods and services in their own community during the past year. However, only 23 percent of the households living in communities with less than 500 people purchased at least 70 percent of the goods and services in their own community.

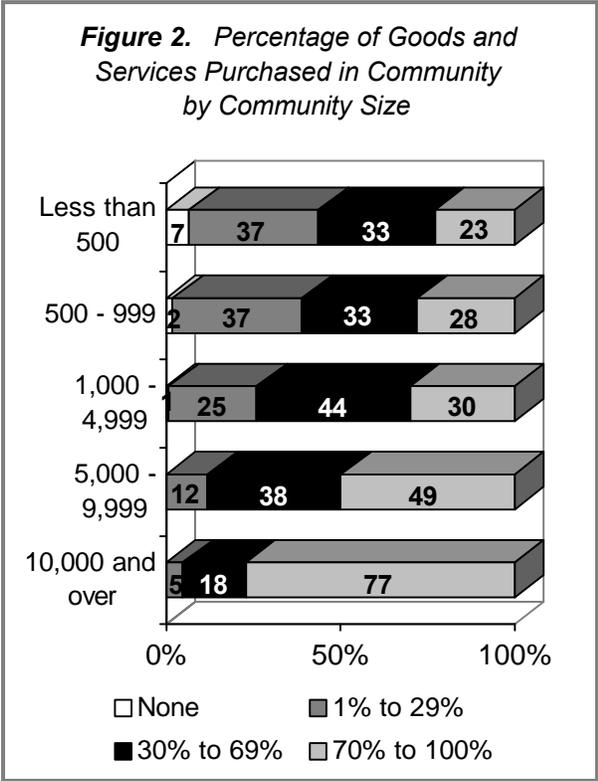
Differences also emerged by region. Households in the South Central region were more likely than those living elsewhere to purchase the majority of their goods and services in their own community. Fifty-eight percent of the households in this region purchased at least 70 percent of their goods and services in their own community. However, only 37 percent of the households in the Southeast region purchased the



majority of their goods and services in their community.

Older respondents were more likely than

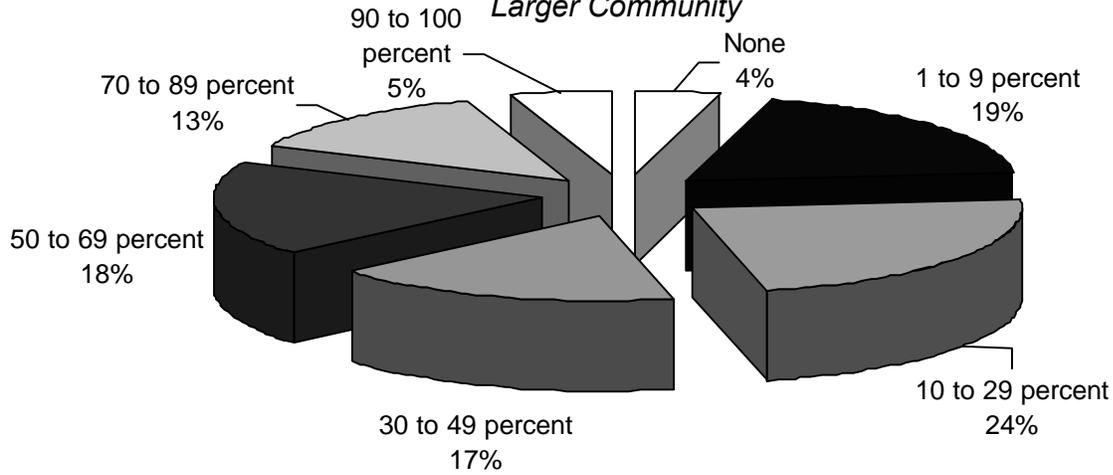
younger respondents to purchase the majority of their goods and services in their community. Fifty-nine percent of those age 65 and older purchased at least 70 percent of their household goods and services in their community, compared to only 39 percent of those age 19 to 29.



Respondents were then asked, “Is there a larger town within one hour normal driving time of your home, other than your own community?” Those who indicated they did live near a larger community were asked, “What percentage of the retail goods and services your household bought during the past year was purchased from the town noted in Q15 (the larger town)?”

The majority of the respondents indicated they lived near a larger community (79%). Of those living near a larger community, only 37 percent purchased over one-half of their retail goods and services in this larger community (Figure 3).

**Figure 3. Percentage of Retail Goods and Services Purchased in Larger Community**

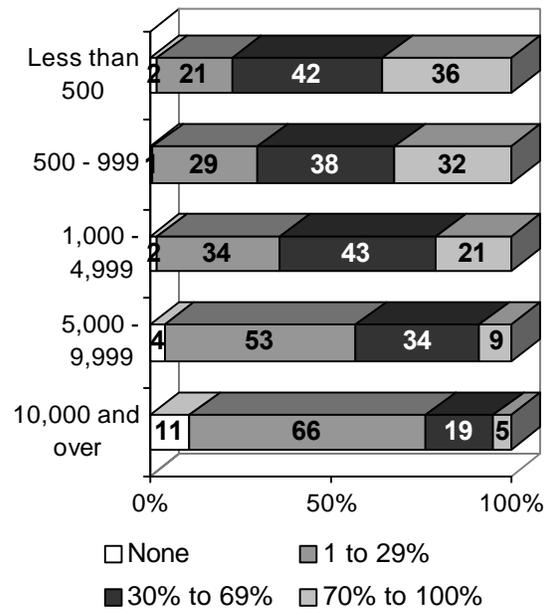


The responses to these questions were also analyzed by community size, region, and other individual attributes (Appendix Table 3). Households in smaller communities were more likely than those in larger communities to rely on the nearby larger community for the majority of the goods and services they purchased during the past year. Thirty-six percent of those living in communities with less than 500 people purchased the majority of their retail goods and services from this nearby larger community, compared to only five percent of those living in communities with populations of 10,000 or more (Figure 4).

When comparing responses by region, the households in the Panhandle were more likely than those living in other regions to purchase a majority of their retail goods and services in the nearby larger community. Twenty-three percent of those in the Panhandle purchased at least 70 percent of their retail goods and services in the nearby larger community. However, only 15

percent of those living in the North Central region purchased at least 70 percent of their goods and services from the larger

**Figure 4. Percentage of Retail Goods and Services Purchased in Larger Community by Community Size**



community.

Younger respondents were more likely than older respondents to purchase the majority of their household goods and services in the larger community. Approximately 22 percent of those under the age of 50 purchased at least 70 percent of their retail goods and services from the larger community. However, only 14 percent of those age 65 and older purchased at least 70 percent of their goods and services from the larger community. Females were more likely than males to purchase the majority of their household goods and services in the nearby larger community.

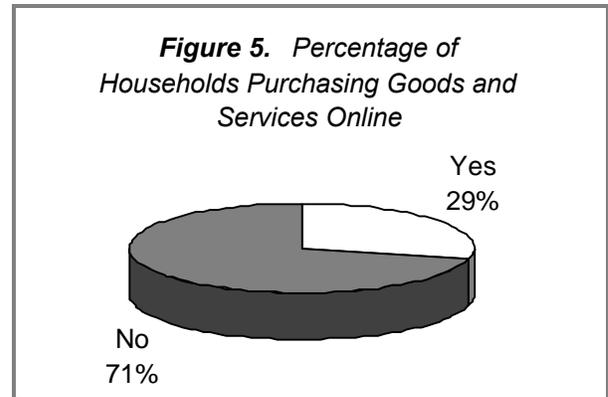
### ***Shopping Online***

Respondents were also asked about online shopping. They were first asked, “Has anyone in your household used the Internet to purchase goods or services online during the past year?”

Less than one-third (29%) of rural Nebraska households had purchased goods or services using the Internet during the past year (Figure 5).

Responses to this question differed by every characteristic examined, with the exception of gender (Appendix Table 4). Households with higher incomes were more likely than those with lower incomes to have purchased online during the past year. Fifty percent of those with household incomes of \$60,000 or more had purchased online during the past year, compared to only seven percent of those with incomes under \$20,000.

Younger respondents were more likely than older respondents to have purchased goods



or services online during the past year. Approximately 44 percent of those under the age of 40 had someone in their household purchase online during the past year. But only six percent of those age 65 and older had made an online purchase during the past year.

Other groups more likely to have had someone in their household purchase online during the past year include: those living in larger communities, persons living in the Panhandle, the married respondents, those with higher educational levels and those with professional/technical or administrative occupations.

The households that had purchased online during the past year were asked what types of items were purchased. Almost one-half (48%) had purchased books or music, 38 percent had purchased computer hardware or software, and 34 percent had purchased clothing online during the past year (Table 1).

Responses to this question were analyzed by region, community size, and individual attributes (Appendix Table 5). Some differences were observed by income. Respondents with higher household incomes

**Table 1. Items Purchased Online**

<i>Percent purchasing each item</i>	
Music or books	48
Computer hardware or software	38
Clothing	34
Airline tickets	21
Video/audio equipment	15
Housewares	15
Stocks, mutual funds	11
Food	5
Flowers	5
Services	4
Cars	2
Agricultural inputs	2
Other	33

were more likely than those with lower incomes to have purchased the following items online: airline tickets, clothing/apparel, and stocks/mutual funds. However, those with lower incomes were more likely to have purchased computer hardware/software, and video/audio equipment.

Younger respondents were more likely than older respondents to have purchased music or books, clothing/apparel, and video/audio equipment online. Older respondents were more likely than younger respondents to have purchased airline tickets and flowers.

Respondents with higher educational levels were more likely than those with less education to have purchased music or books and clothing/apparel online. Those with less education were more likely to have purchased computer hardware/software and housewares.

Respondents were then asked, “Of the online purchases you listed in Q18, which category

did your household spend the most money on during the past year?” The responses were evenly divided among a number of the categories (Table 2). Twenty-one percent indicated the “other” category was the one they had spent the most money on during the past year. Seventeen percent stated it was computer hardware or software, and an identical percentage stated it was music or books.

The respondents were then asked where their household normally purchased this item before they purchased it online. Fifteen percent didn’t normally purchase this item before they purchased it online (Figure 6).

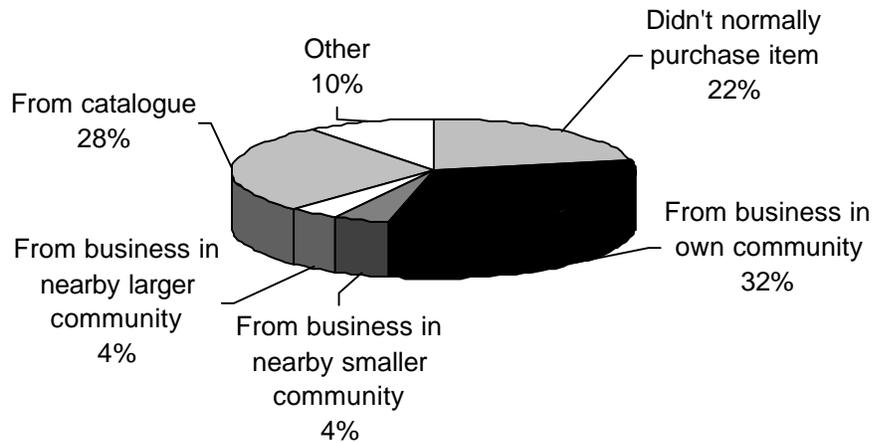
Thirty-five percent had normally purchased the item from a business in a nearby community with a population of 5,000 or more. Twenty-two percent had purchased the item from a business in their own community.

**Table 2. Item Households Spent the Most Money Purchasing Online**

<i>Percentages</i>	
Computer hardware or software	17
Music or books	17
Clothing	15
Airline tickets	13
Stocks, mutual funds	6
Housewares	5
Video/audio equipment	4
Cars	1
Food	1
Services	1
Agricultural inputs	1
Flowers	0*
Other	21

0\* = Less than 1 percent.

**Figure 6.** *Where Normally Purchased Item Before Purchasing Online*



The responses to this question were analyzed by the type of item purchased (Appendix Table 6). Of those who had spent the most money online purchasing airline tickets, 38 percent had normally purchased them from a business in their own community. Of those that had spent the most money on both music or books and clothing/apparel, approximately 42 percent had normally purchased these items in a nearby larger community.

Respondents were also asked how often their household made purchases online during the past year and how much they spent on online purchases during the past three months. One-half (50%) indicated they only made such online purchases several times a year (Figure 7). Twenty-eight percent indicated they only purchased online once a year or less. Only one percent said they made purchases more than once a week.

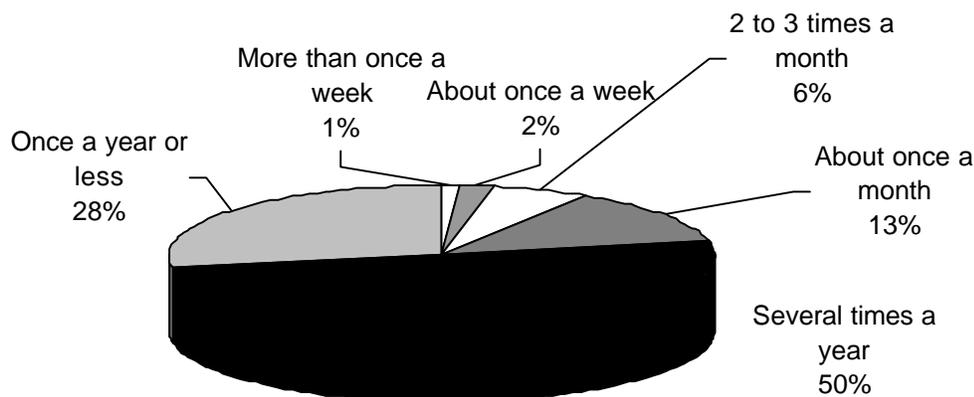
When asked how much they had spent on

online purchases during the past three months, 14 percent indicated they had not made any purchases in the last three months (Figure 8). An additional 35 percent said they had spent less than \$100. Seventeen percent had spent more than \$500 on online purchases in the past three months.

Responses to these two questions were analyzed by community size, region, and individual attributes (Appendix Table 7). Persons with higher incomes were more likely than those with lower incomes to purchase online more frequently. Twenty-nine percent of those with household incomes of \$60,000 or more had made online purchases at least once a month or more frequently, compared to only 12 percent of those with household incomes under \$20,000. Younger respondents were more likely than older respondents to purchase online more frequently.

When examining online purchase frequency by education level, the respondents with the

**Figure 7. How Often Household Made Online Purchases During Past Year**



lowest education levels and those with the highest levels were more likely than the other groups to have purchased online more frequently during the past year.

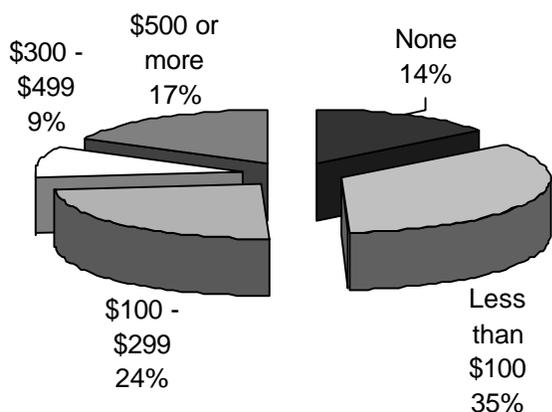
The amount spent on online purchases during the past three months differed by income, gender, and education. Respondents with higher household incomes, males, and those with higher

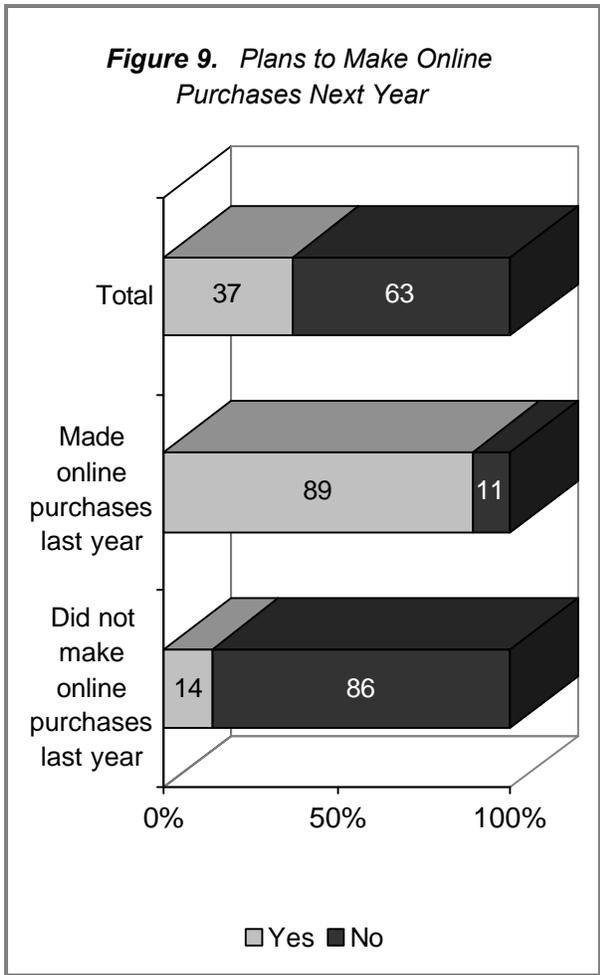
education levels were the groups most likely to have spent the most money on online purchases during the past three months.

All respondents were then asked whether or not they believed their household will make online purchases in the next year. Over one-third (37%) planned to make online purchases next year. Those that had made online purchases during the past year were more likely than those who had not to anticipate making online purchases next year. Eighty-nine percent of those who had made online purchases last year anticipated making more online purchases next year (Figure 9). Only 14 percent of those who had not made any online purchases last year planned to purchase online next year.

Respondents who planned to make online purchases next year were then asked how much they anticipated spending on online purchases next year. Twenty-two percent anticipate spending less than \$100 on online purchases next year (Figure 10). An additional 41 percent plan to spend between

**Figure 8. Amount Spent on Online Purchases During the Past Three Months**



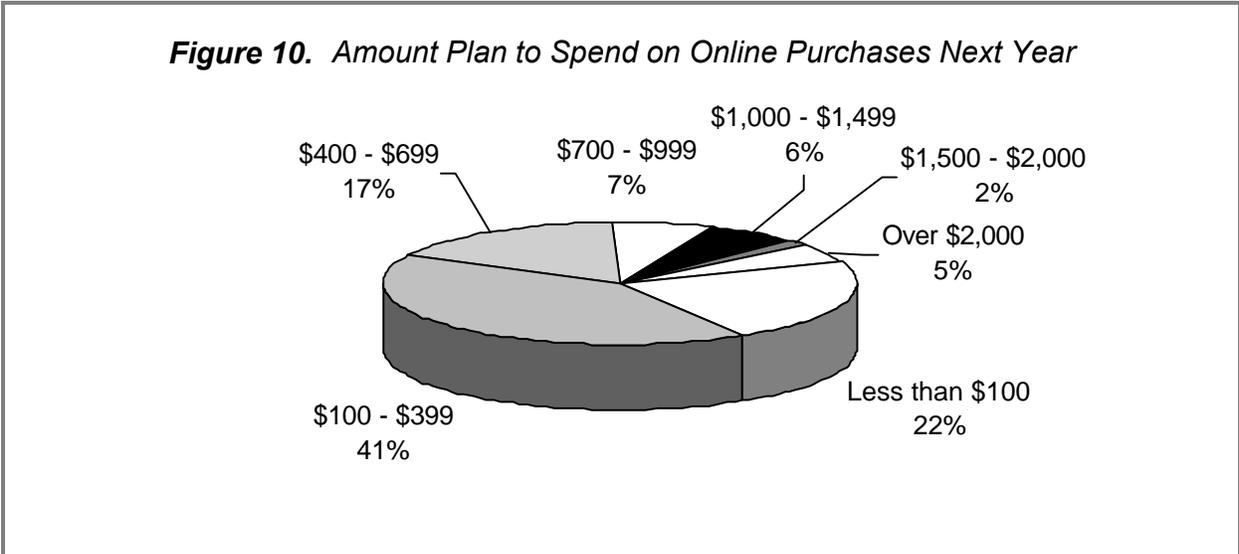


\$100 and \$400.

Responses to these two questions were analyzed by community size, region, and individual attributes (Appendix Table 8). Respondents' plans to purchase online differed by all characteristics examined, with the exception of gender. Persons with higher household incomes were more likely than those with lower incomes to plan to make online purchases next year. Sixty percent of those with household incomes of \$60,000 or more plan to purchase online next year, compared to only 11 percent of those with household incomes under \$20,000.

Other groups more likely to plan to purchase online next year include: those living in larger communities, persons in both the Panhandle and South Central regions, younger respondents, those who are married, persons with higher education levels, and those with professional occupations.

The amount they planned to spend online differed by community size, income, gender, and education. The groups more likely to be



planning to spend higher amounts on online purchases include: those living in larger communities, persons with higher household incomes, males, and those with higher education levels.

### ***Selling Online***

To determine other ways rural Nebraskans have used the Internet, respondents were also asked if they have ever sold any products or services online. Only four percent have done so. However, it is important to remember that this was a general population survey. A survey of only businesses would likely find a larger percentage using the Internet to sell products and services.

Those respondents who had sold something online were then asked if it was an infrequent event (one time only) or if it was a regular business practice. Over one-half (61%) stated it was an infrequent event.

Persons more likely to have sold products or services online include: those living in larger communities, persons with higher incomes, younger respondents, married persons, and those with higher education levels (Appendix Table 9). Males were more likely than females to have sold the products or services as a regular business practice.

### ***Conclusion***

Most rural Nebraska households purchase the majority of their goods and services in their own community. However, those living near a larger community (other than their own) do supplement their household purchasing in this larger community. This translates into a loss of retailing activity for

the local community.

Households in smaller communities purchase a smaller percentage of their goods and services in their own community as compared with those living in larger communities. Those living in the smaller communities rely more heavily on a nearby larger community for their household purchases.

In addition to the traditional retail shopping, some rural Nebraskans are beginning to purchase online. Twenty-nine percent of rural Nebraska households made online purchases during the past year. Those with higher incomes and higher education levels, those living in larger communities and the Panhandle, the married respondents, those who are younger, and those who have professional occupations were the groups most likely to have purchased online during the past year.

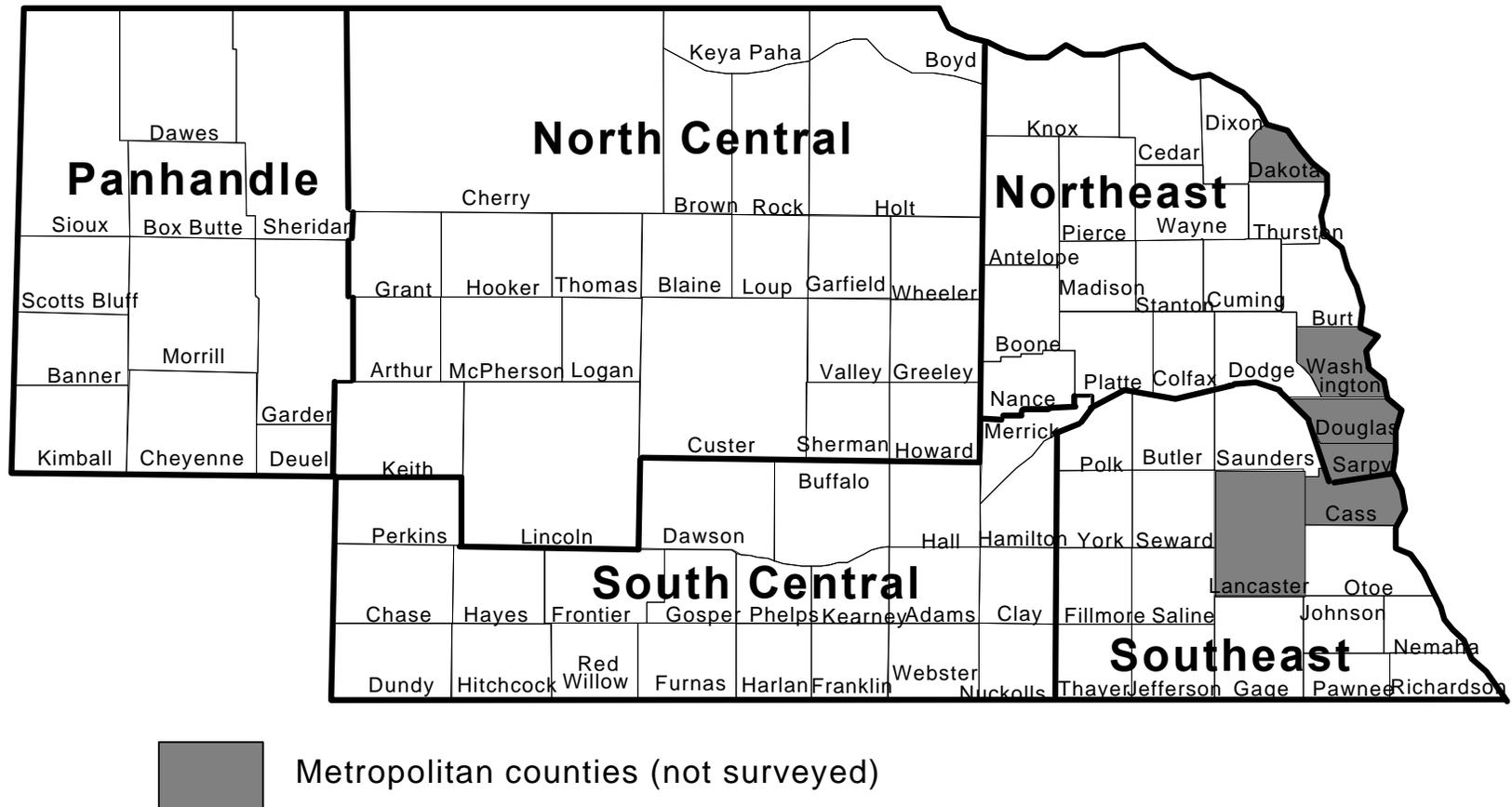
Items that were purchased most often online include: music and books, computer hardware and software, and clothing. Most purchased infrequently during the year and many did not spend much on these online purchases. Thus, e-commerce does not yet seem to pose a large threat to retailers in the local community.

Over one-third (37%) of rural Nebraskans anticipate making online purchases next year. Only 14% of those who had not made any online purchases last year anticipated purchasing online next year. Over one-half of those expecting to make purchases online next year planned to spend less than \$400 on these purchases.

Few rural Nebraskans have begun to use the

Internet to sell products or services. And of those that had, the majority reported that it was an infrequent event (one time only). But, as stated earlier, this was a general population survey. One would expect a survey of strictly businesses to reveal a larger proportion who use the Internet to sell products or services.

# Appendix Figure 1. Regions of Nebraska



*Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 1990 Census*

	<b>2000 Poll</b>	<b>1999 Poll</b>	<b>1998 Poll</b>	<b>1997 Poll</b>	<b>1990 Census</b>
<b>Age : <sup>1</sup></b>					
20 - 39	20%	21%	25%	24%	38%
40 - 64	54%	52%	55%	48%	36%
65 and over	26%	28%	20%	28%	26%
<b>Gender: <sup>2</sup></b>					
Female	57%	31%	58%	28%	49%
Male	43%	69%	42%	72%	51%
<b>Education: <sup>3</sup></b>					
Less than 9 <sup>th</sup> grade	2%	3%	2%	5%	10%
9 <sup>th</sup> to 12 <sup>th</sup> grade (no diploma)	4%	5%	3%	5%	12%
High school diploma (or equivalent)	34%	36%	33%	34%	38%
Some college, no degree	28%	25%	27%	25%	21%
Associate degree	9%	9%	10%	8%	7%
Bachelors degree	15%	15%	16%	14%	9%
Graduate or professional degree	9%	8%	9%	9%	3%
<b>Household income: <sup>4</sup></b>					
Less than \$10,000	3%	8%	3%	7%	19%
\$10,000 - \$19,999	10%	15%	10%	16%	25%
\$20,000 - \$29,999	15%	18%	17%	19%	21%
\$30,000 - \$39,999	19%	18%	20%	18%	15%
\$40,000 - \$49,999	17%	15%	18%	14%	9%
\$50,000 - \$59,999	15%	9%	12%	10%	5%
\$60,000 - \$74,999	11%	8%	10%	7%	3%
\$75,000 or more	11%	10%	10%	8%	3%
<b>Marital Status: <sup>5</sup></b>					
Married	95%	76%	95%	73%	64%
Never married	0.2%	7%	0.4%	8%	20%
Divorced/separated	2%	8%	1%	9%	7%
Widowed/widower	4%	10%	3%	10%	10%

<sup>1</sup> 1990 Census universe is non-metro population 20 years of age and over.

<sup>2</sup> 1990 Census universe is total non-metro population.

<sup>3</sup> 1990 Census universe is non-metro population 18 years of age and over.

<sup>4</sup> 1990 Census universe is all non-metro households.

<sup>5</sup> 1990 Census universe is non-metro population 15 years of age and over.

**Appendix Table 2. Percentage of Retail Goods Purchased in Own Community by Community Size, Region, and Individual Attributes**

<i>Approximately what percentage of the retail goods and services your household bought during the past year was purchased in your own community (or nearest community)?</i>					
	<i>None</i>	<i>1% to 29%</i>	<i>30% to 69%</i>	<i>70% to 100%</i>	<i>Significance</i>
<i>Percentages</i>					
<b>Community Size</b> (n = 4430)					
Less than 500	7	37	33	23	$\chi^2 = 1147.49$ (.000)
500 - 999	2	37	33	28	
1,000 - 4,999	1	25	44	30	
5,000 - 9,999	0*	12	38	49	
10,000 and up	0*	5	18	77	
<b>Region</b> (n = 4448)					
Panhandle	2	18	27	53	$\chi^2 = 128.85$ (.000)
North Central	2	16	38	43	
South Central	1	14	27	58	
Northeast	1	21	32	47	
Southeast	2	25	37	37	
<b>Individual Attributes:</b>					
<i>Income Level</i> (n = 4077)					
Under \$20,000	4	19	30	47	$\chi^2 = 45.60$ (.000)
\$20,000 - \$39,999	1	19	31	48	
\$40,000 - \$59,999	1	20	33	46	
\$60,000 or more	1	17	33	50	
<i>Age</i> (n = 4444)					
19 - 29	3	21	37	39	$\chi^2 = 89.46$ (.000)
30 - 39	2	22	34	43	
40 - 49	1	21	33	45	
50 - 64	1	20	33	46	
65 and older	2	13	27	59	
<i>Gender</i> (n = 4461)					
Male	1	18	31	50	$\chi^2 = 4.82$ (.186)
Female	1	19	33	47	
<i>Marital Status</i> (n = 4469)					
Married	1	19	32	48	$\chi^2 = 3.31$ (.347)
Not married	2	15	32	52	

Appendix Table 2 Continued.

<i>Approximately what percentage of the retail goods and services your household bought during the past year was purchased in your own community (or nearest community)?</i>					
	<i>None</i>	<i>1% to 29%</i>	<i>30% to 69%</i>	<i>70% to 100%</i>	<i>Significance</i>
<i>Education</i> (n = 4446)					
No H.S. diploma	1	16	30	54	
H.S. diploma	2	20	31	47	
Some college	1	17	32	50	
Associate degree	2	23	34	42	
Bachelors degree	1	19	33	47	$\chi^2 = 24.22$
Grad/prof degree	1	15	34	50	(.061)
<i>Occupation</i> (n = 3126)					
Professional/tech/admin	1	19	33	47	
Farming/ranching	2	25	31	42	
Laborer	2	22	34	42	$\chi^2 = 21.36$
Other	1	18	34	48	(.011)

0\* = Less than 1 percent.

**Appendix Table 3. Proximity to Larger City and Percentage of Retail Goods Purchased There in Relation to Community Size, Region, and Individual Attributes**

	<i>Is there a larger town within one hour normal driving time of your home, other than your own community?</i>			<i>What percentage of the retail goods and services your household bought during the past year was purchased from this larger community?</i>				
	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>None</i>	<i>1% to 29%</i>	<i>30% to 69%</i>	<i>70% to 100%</i>	<i>Significance</i>
<b>Community Size</b>	(n = 4442)			<i>Percentages</i> (n = 3463)				
Less than 500	96	4		2	21	42	36	
500 - 999	96	4		1	29	38	32	
1,000 - 4,999	90	10		2	34	43	21	
5,000 - 9,999	87	13	$\chi^2 = 807.03$	4	53	34	9	$\chi^2 = 692.81$
10,000 and up	55	45	(.000)	11	66	19	5	(.000)
<b>Region</b>	(n = 4463)			(n = 3479)				
Panhandle	64	36		4	42	31	23	
North Central	61	40		3	41	41	15	
South Central	80	20		6	48	30	17	
Northeast	80	20	$\chi^2 = 397.09$	5	40	34	22	$\chi^2 = 50.30$
Southeast	99	2	(.000)	3	40	39	18	(.000)
<b>Individual Attributes:</b>								
<b>Income Level</b>	(n = 4087)			(n = 3204)				
Under \$20,000	85	15		9	34	37	20	
\$20,000 - \$39,999	81	19		4	40	36	20	
\$40,000 - \$59,999	79	21	$\chi^2 = 42.23$	4	44	35	18	$\chi^2 = 50.48$
\$60,000 and over	72	28	(.000)	2	50	31	17	(.000)
<b>Age</b>	(n = 4457)			(n = 3481)				
19 - 29	80	21		2	36	39	23	
30 - 39	80	20		2	36	38	24	
40 - 49	78	22		3	41	34	22	
50 - 64	78	22	$\chi^2 = 2.31$	3	44	37	17	$\chi^2 = 108.12$
65 and older	80	20	(.680)	9	48	30	14	(.000)

Appendix Table 3 continued

	<i>Is there a larger town within one hour normal driving time of your home, other than your own community?</i>			<i>What percentage of the retail goods and services your household bought during the past year were purchased from this larger community?</i>				
	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>None</i>	<i>1% to 29%</i>	<i>30% to 69%</i>	<i>70% to 100%</i>	<i>Significance</i>
				Percentages				
<i>Gender</i>	(n = 4475)			(n = 3485)				
Male	78	22	$\chi^2 = 0.72$ (.209)	5	45	33	17	$\chi^2 = 10.37$ (.016)
Female	79	21		4	41	36	20	
<i>Marital Status</i>	(n = 4484)			(n = 3492)				
Married	79	22	$\chi^2 = 2.24$ (.076)	4	43	35	19	$\chi^2 = 6.93$ (.074)
Not married	83	17		8	39	36	17	
<i>Education</i>	(n = 4458)			(n = 3473)				
No H.S. diploma	81	19	$\chi^2 = 19.29$ (.002)	8	36	37	19	$\chi^2 = 44.76$ (.000)
H.S. diploma	81	19		5	39	35	21	
Some college	78	23		4	46	34	17	
Associate degree	80	20		3	39	37	22	
Bachelors degree	77	23		3	47	34	16	
Grad/prof degree	72	28		3	50	32	15	
<i>Occupation</i>	(n = 3126)			(n = 2429)				
Professional/tech/admin	77	23	$\chi^2 = 26.34$ (.000)	3	46	33	18	$\chi^2 = 14.78$ (.097)
Farming/ranching	89	11		2	43	34	20	
Laborer	82	18		3	35	39	22	
Other	76	24		3	43	36	19	

**Appendix Table 4. Online Purchases by Community Size, Region, and Individual Attributes**

<b>Has anyone in your household used the Internet to purchase goods or services online during the past year?</b>			
	<i>Yes</i>	<i>No</i>	<i>Significance</i>
<i>Percentages</i>			
<b><u>Community Size</u></b> (n = 4445)			
Less than 500	20	80	
500 - 999	24	76	
1,000 - 4,999	26	74	
5,000 - 9,999	33	67	$\chi^2 = 56.51$
10,000 and up	34	66	(.000)
<b><u>Region</u></b> (n = 4466)			
Panhandle	34	67	
North Central	27	73	
South Central	32	69	
Northeast	26	74	$\chi^2 = 17.76$
Southeast	27	73	(.001)
<b><u>Individual Attributes:</u></b>			
<i>Income Level</i> (n = 4088)			
Under \$20,000	7	94	
\$20,000 - \$39,999	20	80	
\$40,000 - \$59,999	37	63	$\chi^2 = 399.24$
\$60,000 or more	50	50	(.000)
<i>Age</i> (n = 4461)			
19 - 29	44	56	
30 - 39	45	55	
40 - 49	42	58	
50 - 64	26	74	$\chi^2 = 493.02$
65 and older	6	94	(.000)
<i>Gender</i> (n = 4479)			
Male	29	71	$\chi^2 = 0.00$
Female	29	71	(.513)
<i>Marital Status</i> (n = 4487)			
Married	30	70	$\chi^2 = 23.76$
Not married	15	85	(.000)
<i>Education</i> (n = 4463)			
No H.S. diploma	10	90	
H.S. diploma	16	84	
Some college	30	70	
Associate degree	41	59	
Bachelors degree	49	51	$\chi^2 = 349.64$
Grad/prof degree	43	58	(.000)
<i>Occupation</i> (n = 3126)			
Professional/tech/admin	49	51	
Farming/ranching	20	80	
Laborer	26	74	$\chi^2 = 142.41$
Other	32	69	(.000)

**Appendix Table 5. Types of Goods or Services Purchased Online by Community Size, Region, and Individual Attributes**

<i>What types of items were purchased online during the past year?</i>												
	<i>Airline tickets</i>	<i>Cars</i>	<i>Computer hardware/software</i>	<i>Food</i>	<i>Music or books</i>	<i>Services</i>	<i>Clothing/apparel</i>	<i>Video/audio equipment</i>	<i>Stocks, mutual funds</i>	<i>Flowers</i>	<i>Agricultural inputs</i>	<i>Housewares</i>
<i>Percent purchasing each item</i>												
<b>Community Size</b> (n = 1283)												
Less than 500	15	0	43	3	47	4	32	10	6	7	6	14
500 - 999	14	3	32	3	41	2	36	15	5	5	3	9
1,000 - 4,999	21	2	39	7	47	4	39	19	10	7	2	17
5,000 - 9,999	23	1	40	2	55	3	34	17	12	6	1	15
10,000 and up	21	1	37	5	48	4	32	14	13	4	1	14
<b>Region</b> (n = 1280)												
Panhandle	20	3	44	6	49	3	29	17	10	4	1	15
North Central	15	2	48	3	51	5	38	19	6	8	3	15
South Central	21	1	40	3	49	3	33	15	14	4	3	16
Northeast	22	1	27	6	44	4	36	15	10	5	1	12
Southeast	23	1	37	6	48	6	37	13	10	7	3	14
<b>Individual Attributes:</b>												
<i>Income Level</i> (n = 1232)												
Under \$20,000	18	0	55	9	49	0	36	27	9	12	9	12
\$20,000 - \$39,999	13	2	36	2	48	5	29	16	6	6	3	15
\$40,000 - \$59,999	19	1	35	4	47	3	29	15	8	5	1	12
\$60,000 or more	27	1	42	7	50	4	45	15	17	6	2	17
<i>Age</i> (n = 1287)												
19 - 29	18	2	35	3	54	9	43	24	10	7	2	19
30 - 39	17	2	37	6	52	4	37	16	12	6	4	16
40 - 49	21	1	39	4	48	2	38	17	9	6	2	14
50 - 64	23	2	41	4	46	5	27	13	13	4	1	14
65 and older	26	1	29	4	39	3	26	3	6	10	1	14

		<i>What types of items were purchased online during the past year?</i>											
		<i>Airline tickets</i>	<i>Cars</i>	<i>Computer hardware/software</i>	<i>Food</i>	<i>Music or books</i>	<i>Services</i>	<i>Clothing/apparel</i>	<i>Video/audio equipment</i>	<i>Stocks, mutual funds</i>	<i>Flowers</i>	<i>Agricultural inputs</i>	<i>Housewares</i>
<i>Gender</i>		(n = 1289)											
Male	24	2	38	6	48	6	33	15	12	6	2	14	
Female	18	1	38	4	48	2	35	16	10	5	2	15	
<i>Marital Status</i>		(n = 1290)											
Married	20	2	38	5	48	4	34	15	11	5	2	15	
Not married	37	0	37	3	49	0	31	17	11	9	0	9	
<i>Education</i>		(n = 1289)											
No H.S. diploma	33	4	56	0	41	7	26	11	4	19	4	30	
H.S. diploma	17	1	31	4	38	3	31	12	7	6	1	17	
Some college	18	2	38	5	49	4	37	17	11	5	3	15	
Associate degree	13	2	37	4	45	6	35	12	8	3	1	18	
Bachelors degree	23	1	38	5	55	3	32	16	13	5	2	8	
Grad/prof degree	32	1	49	4	52	4	38	20	16	6	2	14	
<i>Occupation</i>		(n = 1123)											
Prof/tech/admin	23	2	39	5	51	3	35	16	13	5	2	13	
Farming/ranching	27	2	40	4	42	6	21	4	4	2	15	8	
Laborer	14	1	32	3	46	5	32	16	13	5	3	14	
Other	20	1	39	5	44	5	37	15	9	5	1	15	

**Appendix Table 6. Category of Good or Service Household Spent the Most Money Purchasing Online by Previous Purchase Location**

<i>Where did your household normally purchase the item noted in Q19 (the category the household spent the most money on during the past year) before you purchased it online?</i>						
	<i>Didn't normally purchase the item</i>	<i>From a business in our community</i>	<i>From a business in nearby smaller community (with population less than 5,000)</i>	<i>From a business in nearby larger community (with population of 5,000 or more)</i>	<i>From a catalogue</i>	<i>Other</i>
	<i>Percentages (n = 1199)</i>					
Airline tickets	14	38	3	30	3	13
Cars	0	33	0	33	22	11
Computer hardware or software	23	15	3	37	19	4
Food	30	20	10	10	30	0
Music or books	8	22	3	42	22	3
Services	50	33	0	8	8	0
Clothing/apparel	2	12	2	43	40	1
Video/audio equipment	22	24	2	33	18	0
Stocks, mutual funds	30	33	0	19	0	19
Flowers	0	0	33	33	33	0
Agricultural inputs	13	13	0	13	50	13
Housewares	17	19	5	29	25	5
Other	18	17	3	34	17	12

**Appendix Table 7. Online Purchasing Frequency and Amount Spent on Online Purchases by Community Size, Region, and Individual Attributes**

	<i>How often did your household make purchases online during the past year?</i>						<i>Significance</i>	<i>Approximately how much did your household spend on online purchases during the past three months?</i>					<i>Significance</i>
	<i>More than once a week</i>	<i>About once a week</i>	<i>Two to three times a month</i>	<i>About once a month</i>	<i>Several times a year</i>	<i>Once a year or less</i>		<i>Made no purchases in last 3 months</i>	<i>Less than \$100</i>	<i>\$100 - \$299</i>	<i>\$300 - \$499</i>	<i>\$500 or more</i>	
<i>Percentages</i>													
<b>Community Size</b>	(n = 1282)							(n = 1283)					
Less than 500	0	0	2	14	47	37	13	42	27	6	12		
500 - 999	0	0	6	11	49	34	13	48	17	7	16		
1,000 - 4,999	1	2	8	11	51	28	15	34	24	10	18		
5,000 - 9,999	2	4	6	17	47	24	$\chi^2 = 29.75$	15	31	23	10	$\chi^2 = 16.06$	
10,000 and up	2	2	6	12	53	26	(.074)	14	34	25	10	(.449)	
<b>Region</b>	(n = 1279)							(n = 1280)					
Panhandle	2	3	6	12	47	31	17	30	24	10	18		
North Central	1	2	7	15	49	26	13	38	24	9	17		
South Central	1	1	5	14	53	27	14	36	24	10	16		
Northeast	1	2	6	12	50	29	$\chi^2 = 9.78$	14	37	23	8	$\chi^2 = 6.01$	
Southeast	2	3	6	12	52	26	(.972)	15	35	26	9	(.988)	
<b>Income Level</b>	(n = 1232)							(n = 1233)					
Under \$20,000	3	0	3	6	52	36	18	36	21	12	12		
\$20,000 - \$39,999	0	2	5	8	51	34	16	40	24	6	14		
\$40,000 - \$59,999	1	2	5	12	48	31	$\chi^2 = 44.20$	15	41	23	9	$\chi^2 = 52.29$	
\$60,000 and over	2	3	7	17	53	19	(.000)	11	27	25	12	(.000)	
<b>Age</b>	(n = 1286)							(n = 1288)					
19 - 29	2	6	7	10	43	32	9	32	34	7	18		
30 - 39	1	2	6	14	52	25	14	39	25	7	15		
40 - 49	1	2	6	12	51	27	14	34	25	9	18		
50 - 64	2	1	5	13	54	26	$\chi^2 = 36.21$	13	35	22	11	$\chi^2 = 23.24$	
65 and older	1	3	1	7	36	51	(.015)	26	33	14	11	(.107)	
<b>Gender</b>	(n = 1288)							(n = 1290)					
Male	2	2	6	13	50	27	$\chi^2 = 7.22$	11	36	25	12	$\chi^2 = 14.87$	
Female	1	2	5	13	51	28	(.205)	17	35	23	7	(.005)	
<b>Marital Status</b>	(n = 1289)							(n = 1290)					
Married	1	2	6	13	51	28	$\chi^2 = 1.91$	14	35	24	9	$\chi^2 = 1.75$	
Not married	0	0	3	14	51	31	(.861)	20	34	23	11	(.782)	

Appendix Table 7 continued

	<i>How often did your household make purchases online during the past year?</i>						<i>Significance</i>	<i>Approximately how much did your household spend on online purchases during the past three months?</i>					<i>Significance</i>
	<i>More than once a week</i>	<i>About once a week</i>	<i>Two to three times a month</i>	<i>About once a month</i>	<i>Several times a year</i>	<i>Once a year or less</i>		<i>Made no purchases in last 3 months</i>	<i>Less than \$100</i>	<i>\$100 - \$299</i>	<i>\$300 - \$499</i>	<i>\$500 or more</i>	
<b>Education</b>	(n = 1288)							(n = 1289)					
No H.S. diploma	4	4	4	22	41	26		15	33	30	7	15	
H.S. diploma	0*	2	3	11	46	38		19	38	24	5	14	
Some college	1	3	7	9	52	28		15	37	22	8	18	
Associate degree	1	2	4	13	54	26		13	41	29	8	10	
Bachelors degree	2	2	7	14	49	27	$\chi^2 = 53.75$	12	35	23	11	19	$\chi^2 = 43.73$
Grad/prof degree	2	0	7	21	56	15	(.001)	12	24	23	16	26	(.002)
<b>Occupation</b>	(n = 1122)							(n = 1121)					
Prof/tech/admin.	1	1	6	14	53	25		12	36	24	10	19	
Farming/ranching	0	2	0	6	52	40		19	44	25	4	8	
Laborer	1	3	7	10	49	30	$\chi^2 = 18.23$	16	33	30	8	13	$\chi^2 = 15.85$
Other	2	3	6	12	51	28	(.251)	15	35	21	10	20	(.198)

0\* = Less than 1 percent

**Appendix Table 8. Plans for Future Online Purchases by Community Size, Region, and Individual Attributes**

	<i>Do you believe your household will make online purchases in the next year?</i>		<i>Chi-square (sig.)</i>	<i>If yes, how much do you anticipate your household will spend on online purchases in the next year?</i>						<i>Chi-square (sig.)</i>
	<i>Yes</i>	<i>No</i>		<i>Less than \$100</i>	<i>\$100 - \$399</i>	<i>\$400 - \$699</i>	<i>\$700 - \$999</i>	<i>\$1,000 - \$1,499</i>	<i>\$1,500 - \$2,000</i>	
<i>Percentages</i>										
<b><u>Community Size</u></b>	(n = 4346)			(n = 1546)						
Less than 500	26	74		29	45	13	7	4	1	1
500 - 999	35	65		31	44	12	6	3	2	4
1,000 - 4,999	34	66		21	39	21	7	6	1	5
5,000 - 9,999	43	58	$\chi^2 = 48.03$	20	40	15	7	8	4	6
10,000 and up	41	60	(.000)	22	42	16	7	6	2	5
										$\chi^2 = 36.71$ (.047)
<b><u>Region</u></b>	(n = 4366)			(n = 1546)						
Panhandle	41	59		22	34	20	7	9	2	6
North Central	34	66		22	41	19	7	5	1	4
South Central	40	60		21	45	15	6	6	2	5
Northeast	33	67	$\chi^2 = 18.81$	25	40	16	6	5	3	4
Southeast	36	64	(.001)	22	42	17	9	5	1	4
										$\chi^2 = 19.79$ (.709)
<b><u>Individual Attributes:</u></b>										
<b><u>Income Level</u></b>	(n = 4006)			(n = 1493)						
Under \$20,000	11	89		37	43	10	6	0	0	4
\$20,000 - \$39,999	26	74		30	42	15	6	4	1	3
\$40,000 - \$59,999	45	55	$\chi^2 = 439.84$	25	44	16	6	5	2	3
\$60,000 and over	60	40	(.000)	12	38	20	9	10	3	9
										$\chi^2 = 103.02$ (.000)
<b><u>Age</u></b>	(n = 4363)			(n = 1551)						
19 - 29	56	44		24	33	19	11	8	1	5
30 - 39	57	43		25	42	15	6	6	2	3
40 - 49	51	49		20	43	17	7	6	2	6
50 - 64	33	67	$\chi^2 = 619.69$	22	40	17	7	6	3	5
65 and older	9	91	(.000)	27	42	18	4	5	0	4
										$\chi^2 = 18.36$ (.785)

	<i>Do you believe your household will make online purchases in the next year?</i>		<i>Chi-square (sig.)</i>	<i>If yes, how much do you anticipate your household will spend on online purchases in the next year?</i>						<i>Chi-square (sig.)</i>	
	<i>Yes</i>	<i>No</i>		<i>Less than \$100</i>	<i>\$100 - \$399</i>	<i>\$400 - \$699</i>	<i>\$700 - \$999</i>	<i>\$1,000 - \$1,499</i>	<i>\$1,500 - \$2,000</i>		<i>Over \$2,000</i>
<i>Gender</i>	(n = 4380)			(n = 1551)							
Male	37	63	$\chi^2 = 0.85$	18	40	18	8	8	3	6	$\chi^2 = 25.65$ (.000)
Female	36	64	(.186)	26	42	16	6	5	2	4	
<i>Marital Status</i>	(n = 4387)			(n = 1553)							
Married	37	63	$\chi^2 = 29.65$	23	41	16	7	6	2	5	$\chi^2 = 7.75$ (.257)
Not married	20	80	(.000)	14	43	29	10	2	0	2	
<i>Education</i>	(n = 4365)			(n = 1550)							
No H.S. diploma	15	85		29	29	15	15	12	0	0	$\chi^2 = 47.11$ (.024)
H.S. diploma	21	79		29	40	16	6	5	1	3	
Some college	38	62		22	42	15	8	6	1	5	
Associate degree	51	49		21	48	15	5	7	1	3	
Bachelors degree	58	42	$\chi^2 = 420.74$	21	40	19	5	6	4	5	
Grad/prof degree	55	45	(.000)	18	38	19	9	7	3	8	
<i>Occupation</i>	(n = 3090)			(n = 1350)							
Prof/tech/admin.	58	42		20	42	17	7	7	2	5	$\chi^2 = 11.31$ (.881)
Farming/ranching	27	73		27	41	17	3	6	2	5	
Laborer	33	67	$\chi^2 = 150.69$	25	40	16	7	6	1	5	
Other	41	59	(.000)	24	41	17	7	5	3	4	

**Appendix Table 9.** Respondents' Use of the Internet to Sell Products or Services in Relation to Community Size, Region, and Individual Attributes

	<i>Have you ever sold any products or services online?</i>		<i>Significance</i>	<i>If yes, was it an infrequent event (one time only) or was it a regular business practice?</i>		
	<i>Yes</i>	<i>No</i>		<i>Infrequent event</i>	<i>Regular business practice</i>	<i>Significance</i>
<i>Percentages</i>						
<b>Community Size</b>	(n = 4339)			(n = 172)		
Less than 500	1	99		63	38	
500 - 999	3	97		67	33	
1,000 - 4,999	4	96		56	44	
5,000 - 9,999	4	96	$\chi^2 = 16.26$	55	45	$\chi^2 = 1.78$
10,000 and up	5	95	(.003)	65	35	(.777)
<b>Region</b>	(n = 4357)			(n = 170)		
Panhandle	5	95		48	52	
North Central	3	97		71	29	
South Central	4	96		61	39	
Northeast	4	96	$\chi^2 = 4.65$	71	30	$\chi^2 = 4.67$
Southeast	4	96	(.325)	55	46	(.323)
<b>Individual Attributes:</b>						
<i>Income Level</i>	(n = 3997)			(n = 162)		
Under \$20,000	2	99		43	57	
\$20,000 - \$39,999	3	97		74	26	
\$40,000 - \$59,999	4	96	$\chi^2 = 32.80$	51	49	$\chi^2 = 6.25$
\$60,000 and over	7	93	(.000)	62	38	(.100)
<i>Age</i>	(n = 4353)			(n = 170)		
19 - 29	8	92		75	25	
30 - 39	7	93		63	37	
40 - 49	5	95		56	44	
50 - 64	3	97	$\chi^2 = 48.53$	63	37	$\chi^2 = 2.32$
65 and older	1	99	(.000)	50	50	(.678)
<i>Gender</i>	(n = 4371)			(n = 171)		
Male	4	96	$\chi^2 = 0.53$	53	47	$\chi^2 = 4.10$
Female	4	96	(.256)	68	32	(.031)
<i>Marital Status</i>	(n = 4378)			(n = 172)		
Married	4	96	$\chi^2 = 3.20$	62	38	$\chi^2 = 2.24$
Not married	2	98	(.042)	25	75	(.165)
<i>Education</i>	(n = 4354)			(n = 172)		
No H.S. diploma	3	97		57	43	
H.S. diploma	2	98		58	42	
Some college	4	96		67	33	
Associate degree	6	94		63	38	
Bachelors degree	6	94	$\chi^2 = 26.10$	55	45	$\chi^2 = 1.51$
Grad/prof degree	5	95	(.000)	63	37	(.912)

	<i>Have you ever sold any products or services online?</i>			<i>If yes, was it an infrequent event (one time only) or was it a regular business practice?</i>		
	<i>Yes</i>	<i>No</i>	<i>Significance</i>	<i>Infrequent event</i>	<i>Regular business practice</i>	<i>Significance</i>
<i>Occupation</i>	<i>(n = 3081)</i>			<i>(n = 147)</i>		
Prof/tech/admin.	5	95		59	41	
Farming/ranching	2	98		60	40	
Laborer	4	96	$\chi^2 = 6.23$	59	41	$\chi^2 = 0.20$
Other	5	95	(.101)	63	37	(.978)

Center Research Report 00-5, October 2000



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