



Introduction

Signs of change are evident throughout rural Iowa, but documenting their impact on people and communities is difficult. Some changes create opportunities for new and better lives, but other changes produce stress and hardship. This summary of the 2003 *Iowa Rural Life Survey* provides insight into the nature of some of these social and economic changes and their impacts on rural Iowans. Many questions in this survey also were included in the 2003 *Iowa Farm and Rural Life Poll*. Tables in this report, therefore, provide a comparison of responses by farmers and their rural neighbors.

The *Iowa Rural Life Survey* is an outgrowth of the *Iowa Farm and Rural Life Poll*, an annual survey conducted by Iowa State University Extension, the Iowa Agriculture and Home Economics Experiment Station, and the Iowa Department of Agriculture and Land Stewardship. Our plan is to periodically survey rural nonfarm Iowans to assess rural conditions. The two polls together help target Extension and research programs to the needs of Iowa rural and farm families. Data on issues of importance to farm and non-farm residents are collected to provide input to local, state, and national leaders in their decision-making. We thank the many rural families who responded to this survey.

Methods

Questionnaires were mailed to a statewide random sample of 6,000 households in rural Iowa. Rural was defined as places with a ZIP code corresponding to a community with a population less than 25,000 and not contiguous with any metro area as defined by the U.S. Census. The initial mailing was followed by reminder postcards and a second mailing of the questionnaire to maximize response rates. After removing the undeliverable questionnaires from the sample, the final sample

was 5,329 households, and the 2,288 usable responses yielded a response rate of 43 percent. The farmer data are from the 2003 *Iowa Farm and Rural Life Poll*, a random sample of 1,747 farm operators.

Community Well-Being

Respondents were asked how strongly they agreed or disagreed with a series of sixteen statements about their "sense of community." Eleven of these sixteen statements also appeared on the *Iowa Farm and Rural Life Poll*. Table 1 contains a summary of the responses for both respondent groups. In general, rural residents and farmers equally agree that they would give and be given assistance by their neighbors if they needed help. More rural residents than farmers agreed that their neighborhoods were secure and that their neighborhoods were safe. More rural residents than farmers also agreed that their neighborhoods were friendly places to live.

Neighborly Assistance

Rural Iowans and Iowa farmers have similar opinions about neighborly assistance received and/or given. Eighty-nine percent of both respondent groups agreed that, "my neighbors can always count on me when they need help." In addition, eighty percent of both respondent groups agreed that, "I can always count on my neighbors when I need help."

Neighborhood Security

Slightly more than one-half of rural Iowans (59%) agreed that, "compared to other communities, my neighbors have more trust in each other," but only 43 percent of Iowa farmers agreed with the same statement. However, when asked whether individuals "feel the need to keep the doors locked when no one is at home," 54 percent of rural Iowa residents and 52 percent of Iowa farmers agreed, indicating some uncertainty about security. Yet more farmers (57 percent)

Table 1. Iowa Rural Residents' Sense of Community

		Agree or Strongly <u>Agree</u>	<u>Undecided</u> Percent	Disagree or Strongly <u>Disagree</u>
Neighborly Assistance				
My neighbors can always count on me when they need help	Rural	89	8	3
	Farm	89	8	3
I can always count on my neighbors when I need help	Rural	80	11	8
	Farm	80	11	9
Neighborhood Security				
Compared to other communities, my neighbors have more trust in each other	Rural	59	33	9
	Farm	43	41	16
I feel I need to keep the doors locked when no one is at home	Rural	54	8	39
	Farm	52	9	39
I don't worry too much about theft because my neighbors keep a watchful eye on my property	Rural	53	23	24
	Farm	57	24	19
Safety				
Living in rural or small town Midwest is much safer than big cities in these times of potential violence	Rural	86	7	8
Parents need to be increasingly watchful these days to protect their children from potential harm from strangers	Rural	85	8	6
I can think of no other place to live where I would feel safer	Rural	64	18	18
	Farm	79	13	8
I worry more these days about my family's safety even here in my own community	Rural	44	19	37
Here in the Midwest we don't need to be very concerned about violence from terrorism	Rural	22	16	61
Living on the West Coast or East Coast is just as safe as living in the Midwest	Rural	8	16	77
This community is not a safe place to raise kids	Rural	6	4	90
	Farm	4	6	91
Friendship in the Community				
People in this community enjoy each others' friendship	Rural	85	11	4
	Farm	75	18	7
Family ties and friendships make this community special to me	Rural	79	12	9
	Farm	75	14	12
Our neighborhood is closely knit	Rural	44	30	26
	Farm	39	29	32
I don't have time to visit with my neighbors	Rural	28	13	59
	Farm	32	13	55

than rural Iowans (53 percent) agreed that, “I don’t worry too much about theft because my neighbors keep a watchful eye on my property.”

Safety

A large majority of rural Iowans (85 percent) agreed that, “parents need to be increasingly watchful these days to protect their children from potential harm from strangers.” Nearly half (44 percent) of rural Iowans, however, agreed that they “worry more these days about my family’s safety even in my own community.” Never the less, rural Iowans feel that the rural Midwest is much safer than other places. Eighty-six percent agreed that “Living in rural small town Midwest is much safer than big cities in these times of potential violence,” and 77 percent disagreed that “Living on the West Coast or East Coast is just as safe as living in the Midwest.” Still, only 22 percent of rural Iowans agreed that “here in the Midwest we don’t need to be very concerned about violence from terrorism.” Farmers were not asked these four questions.

Both groups overwhelmingly disagreed (90 percent rural Iowans and 91 percent Iowa farmers) that, “this community is not a safe place to raise kids.” Overall, nearly two-thirds (64 percent) of rural Iowa residents and over three-fourths (79 percent) of Iowa farmers agreed that they “can think of no other place to live where I would feel safer.”

Friendship in the Community

Eighty-five percent of rural Iowans agreed that, “people in this community enjoy each others’ friendship,” compared to 75 percent of Iowa farmers. Slightly fewer rural Iowans (79 percent) and Iowa farmers (75 percent) agreed with the statement, “family ties and friendship make this community special to me.” In sharp contrast, only 44 percent of rural Iowans and 39 percent of Iowa farmers agreed that “our neighborhood is closely knit,” even though only 28 percent of rural Iowans and 32 percent of Iowa farmers agreed that, “I don’t have time to visit with my neighbors.”

Directions of State

Economic Development

Both rural Iowans and Iowa farmers responded to statements regarding the directions of economic development in the state. Comparisons in Table 2 indicate that, overall, rural Iowans tend to favor most economic development options more than Iowa farmers, except for options specifically related to agriculture, which farmers favor more highly. Rural residents more

strongly support economic development through infrastructure development, employment incentives, tourism, and business expansion. Farmers more strongly support economic development through biotechnology and other agricultural production. Rural residents and farmers were split on support for tax incentives for development, with rural residents more strongly supporting business tax incentives and farmers more strongly supporting property tax relief.

Rural Infrastructure

Ninety-one percent of rural Iowans and 87 percent of Iowa farmers support focusing “on improving and maintaining rural infrastructure such as roads, schools, housing, etc.” Substantially fewer rural residents (62 percent) and about one-half of Iowa farmers (51 percent) support “funding for access to modern telecommunications technology in every town in Iowa.”

Human Capital

Substantially fewer Iowa farmers than rural Iowans support human capital development. Seventy-nine percent of rural Iowans in comparison to 67 percent of Iowa farmers support raising “wages to attract and retain people.” Seventy-three percent of rural Iowans support “tax incentives and other financial rewards to employers who hire Iowa graduates to help retain the young population in the state,” but only 68 percent of Iowa farmers support this economic development strategy. Support for increasing “the state’s population to match the growth rate in neighboring states,” is 43 percent for rural Iowans and 35 percent for Iowa farmers.

Tourism

Substantially more rural Iowa residents (82 percent) than Iowa farmers (61 percent) support an emphasis on “tourism in the state.” However, relatively small percentages of both groups (27 percent of rural Iowans and 18 percent of farmers) support “gambling opportunities for tourism.”

Business Development

Compared with other economic development strategies, rural Iowans and Iowa farmers indicated more support for business development. Nearly equal numbers of rural Iowans and farmers (89 and 88 percent respectively) support a “focus on retention and expansion of existing industries,” and “more manufacturing jobs in non-agricultural industries,” (85 and 84 percent respectively). Seventy-nine percent of rural Iowans and 72 percent of Iowa farmers support encouraging “Iowa’s universities and colleges to focus on economic

Table 2. Iowa Rural Residents' Opinions on the Direction of State Economic Development

There is much discussion over the direction of economic development in the state.
We would like your opinion on what directions you think the state should pursue.

**Somewhat
or Strongly
Support
--Percent--**

Rural Infrastructure

Focus on improving and maintaining rural infrastructure such as roads, schools, housing, etc.	Rural	91
	Farm	87
Provide funding for access to modern telecommunications technology in every town in Iowa	Rural	62
	Farm	51

Human Capital

Raise wages to attract and retain people	Rural	79
	Farm	67
Offer tax incentives or other financial rewards to employers who hire Iowa graduates to help retain the young population in the state	Rural	73
	Farm	68
Increase the state's population to match the growth rate in neighboring states	Rural	43
	Farm	35

Tourism

Emphasize tourism in the state	Rural	82
	Farm	61
Provide gambling opportunities for tourism	Rural	27
	Farm	18

Business Development

Focus on retention and expansion of existing industries	Rural	89
	Farm	88
Emphasize more manufacturing jobs in nonagricultural industries	Rural	85
	Farm	84
Encourage Iowa's universities and colleges to focus on economic development	Rural	79
	Farm	72
Focus on main street business development	Rural	78
	Farm	70
Provide venture capital for new home-grown businesses	Rural	75
	Farm	69

Biotech

Fund more biotechnology research for new products and uses for agricultural produce	Rural	74
	Farm	80
Attract biotechnology industries	Rural	64
	Farm	66

Agriculture

Emphasize more local processing of grains and livestock	Rural	84
	Farm	90
Place more state emphasis on agricultural exports	Rural	82
	Farm	85
Diversify agricultural production to include specialty crops	Rural	74
	Farm	77

Taxes and Spending

Provide tax incentives to companies to locate in the state	Rural	65
	Farm	52
Consolidate county governments to provide better efficiency for the taxpayer	Rural	54
	Farm	51
Increase sales tax to provide property tax relief	Rural	41
	Farm	51

development.” Approximately three-fourths of both groups (78 percent of rural Iowans and 70 percent of Iowa farmers) support a “focus on main street business development.” Slightly less support was shown by both respondent groups (75 percent of rural residents and 69 percent for farmers) for providing “venture capital for new home grown businesses.”

Biotechnology

Support for the funding of “more biotechnology research for new products and uses for agricultural produce,” was stronger among farmers (80 percent) than rural residents (74 percent). Somewhat smaller proportions of both rural residents (64 percent) and farmers (66 percent) supported attracting “biotechnology industries.”

Agriculture

Rural Iowans and farmers both indicated widespread support for agricultural development strategies. Eighty-four percent of rural residents somewhat or strongly support an emphasis on “more local processing of grains and livestock.” A larger proportion of farmers (90%) indicated support of this strategy. Eighty-two percent of rural residents and eighty-five percent of Iowa farmers indicated support for “more state emphasis on agricultural exports.” About three-fourths of rural respondents (74%) and farm respondents (77%) support the diversification of “agricultural production to include specialty crops.”

Taxes and Spending

Approximately two-thirds (65 percent) of rural residents indicated support for providing “tax incentives to companies to locate in the state.” Fewer Iowa farmers (52 percent) support this economic development strategy. About one-half of rural Iowans (54 percent) and Iowa farmers (51 percent) support the consolidation of “county governments to provide better efficiency for the taxpayer.” Forty-one percent of rural Iowa residents support increasing “sales tax to provide property tax relief.” In contrast and as expected of large property owners, a greater percentage of Iowa farmers (51 percent) support this specific economic development strategy.

In addition to the questions regarding the direction of economic development in the state, respondents were asked to comment on the desirability of 17 selected development activities. Both respondent groups were asked to indicate how desirable or undesirable they considered each development activity. In general, rural residents indicated more support for business,

recreation, social services, and most infrastructure development activities. A summary of the responses ranked from the most to the least desirable is found in Figure 1.

Business Development Activities

The largest percentage of both rural residents (82%) and farmers (78%) indicated that a “farmer’s market” was desirable. Seventy-eight percent of rural Iowans indicated that a “manufacturing plant” was desirable, while seventy-six percent of farmers agreed. Less than one-half of rural Iowa residents (43%) and Iowa farmers (38%) felt that a “shopping mall” was desirable. One in five rural residents (19%) indicated that a “slaughter plant” was a desirable development activity, whereas a slightly greater proportion of farmers (24%) felt a “slaughter plant” was desirable. Small percentages of both rural residents (7 percent) and farmers (10 percent) felt that a “confinement hog lot” was desirable.

Entertainment and Recreation

A greater percentage of rural residents than farmers favored entertainment and recreation development activities. Fifty percent of rural residents indicated that a “reservoir” was a desirable development activity, but only 43 percent of Iowa farmers concurred. About one-third of rural residents (36 percent) felt that a “theme park” was desirable, while a smaller proportion of farmers (27 percent) agreed. Twenty-one percent of rural Iowans indicated that a “race track” was a desirable development activity. Only 14 percent of Iowa farmers gave the same opinion. The least popular entertainment development activity was a “casino.” Seventeen percent of rural residents and twelve percent of farmers indicated that this development activity was desirable.

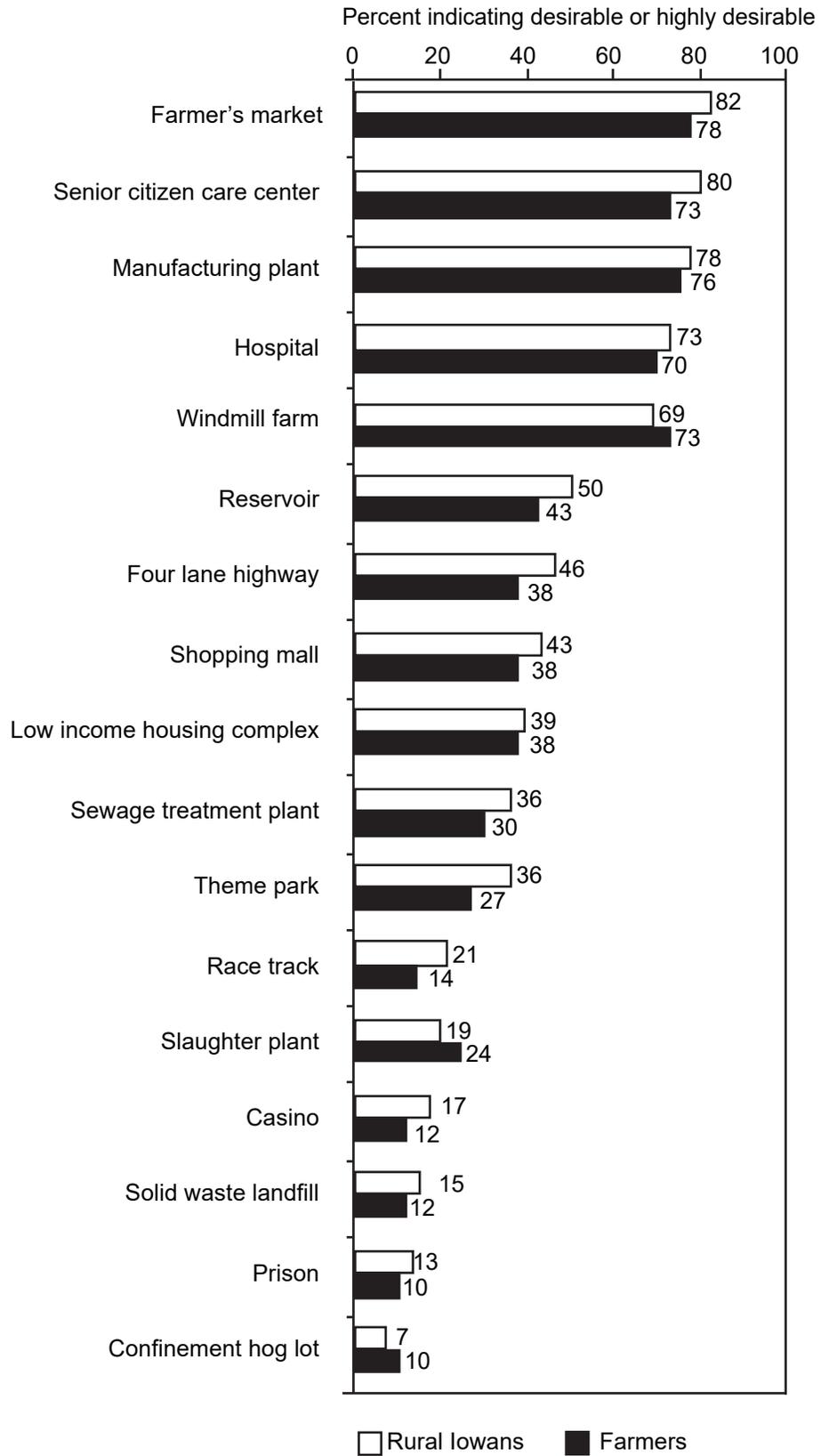
Social Services

Four of five rural residents indicated that a “senior citizen care center” was a desirable development activity, and nearly three-fourths of Iowa farmers (73 percent) agreed. In contrast, only 39 percent of rural residents and 38 percent of farmers indicated that a “low-income housing complex” was desirable.

Infrastructure Development

Seventy-three and 70 percent of rural residents and farmers, respectively, felt that a “hospital” was a desirable development activity. Similar percentages of both respondent groups (69 percent of rural residents and 73 percent of farmers) indicated that a “windmill farm” was desirable. In contrast, less than one-half of rural

Figure 1. Iowa rural residents' desirability of selected development activities



residents (46 percent) and an even smaller proportion of the farmers (38 percent) felt a “four-lane highway” was desirable. Thirty-six percent of rural residents felt a “sewage treatment plant” was desirable, while 30 percent of Iowa farmers held the same opinion. Substantially smaller percentages of rural residents (15 percent) and farmers (12 percent) felt a “solid-waste landfill” was a desirable development activity, and similar percentages of both respondent groups (13 percent or rural Iowans and 10 percent of farmers) indicated that a “prison” was a desirable development activity.

Rural Iowa residents and farmers next were asked to indicate whether Iowa taxpayers currently spend too much, about the right amount, or not enough on a variety of different public services and facilities. Except for economic development and health care, most rural Iowans and Iowa farmers feel that the state is spending about the right amount on services and facilities. Rural residents consistently indicated stronger support than farmers for increased state spending on economic development, social services, education, and miscellaneous infrastructure and program spending. Table 3 contains a summary of these responses.

Economic Development

Fifty-one percent of rural residents indicated that Iowa taxpayers currently do not spend enough money on “retaining existing business in the state.” Iowa farmers were not asked to respond to this statement. Forty-seven percent of rural Iowans and 37 percent of farmers felt state government spending on “attracting new business and industries to the state” was too low. When asked to comment on spending levels for “economic development” in general, 32 percent of rural residents and 23 percent of Iowa farmers indicated that spending was not enough. Twenty percent of rural residents felt there was not enough taxpayer spending on “promoting tourism,” while only ten percent of Iowa farmers felt the same.

Social Services

Rural Iowans were more likely than farmers to respond that the state was not spending enough on social services. When respondents were asked their opinions on taxpayer spending for “programs that help with health care costs for those who can’t afford them,” 42 percent of rural residents versus 27 percent of farmers indicated that spending was not enough. Forty-one percent of rural Iowans felt that spending was not enough for “social services for the elderly,” but only 19 percent of farmers agreed. About one-fourth of the rural residents (27 percent versus 17 percent of farmers) felt taxpayer

spending was not enough on “programs that assist low-income working parents with the costs of child care.” In addition, approximately one-fourth of rural Iowans (23 percent) felt taxpayer spending was too low for “programs that provide assistance to poor families,” whereas fourteen percent of Iowa farmers held a similar opinion.

Education

More rural Iowans than Iowa farmers also felt that the state was not spending enough on education. About one-third of rural residents (34 percent) felt that taxpayer spending was not enough for “public schools,” but only 17 percent of Iowa farmers held that same opinion. Twenty-seven percent of rural Iowans felt spending for “vocational training” was too low while nineteen percent of farmers felt the same. One in five rural residents (19 percent) felt state spending for “community colleges” was insufficient, compared to 10 percent of farmers. Small percentages of both respondent groups (13 percent of rural Iowans and 9 percent of farmers) felt that taxpayer spending for “state colleges and universities” was too low.

Other Infrastructure and Programs

Approximately one-fourth of rural Iowans (24 percent) and one in five farmers (18 percent) felt there is not enough spending on “state highways and road systems.” Similar percentages of both respondent groups (24% of rural residents and 15% of farmers) felt spending was too low on “environment and conservation programs.” A small proportion of rural residents (15 percent) and Iowa farmers (9 percent) felt that taxpayer spending for the “support of county government” was too low. Approximately one in ten rural Iowa residents (10 percent) and farmers (9 percent) felt that state spending on “prisons and jails” was not enough.

Biotechnology and Food Safety

Although Iowa farmers displayed much uncertainty concerning biotechnology and food safety, rural Iowans were even more uncertain about these issues as demonstrated by their responses found in Table 4. Rural residents indicated higher levels of caution regarding biotechnology in terms of food safety and environmental factors. Farmers were more positive about biotechnology in terms of economic and environmental impacts.

Food Safety

Approximately two-thirds of rural Iowa residents (67 percent) and farmers (62 percent) agreed that, “government should regulate biotechnology to ensure food

Table 3. Iowa Rural Residents' Opinions on State Spending

Do you think Iowa taxpayers currently spend too much, about the right amount, or not enough money on...		Not	About	Too
		<u>enough</u>	<u>right</u>	<u>much</u>
		Percent		
Economic Development				
Retaining existing business in the state	Rural	51	31	2
Attracting new business and industries to the state	Rural	47	31	5
	Farm	37	44	11
Economic development	Rural	32	42	10
	Farm	23	50	18
Promoting tourism	Rural	20	49	15
	Farm	10	60	21
Social Services				
Programs that help with health care costs for those who can't afford them	Rural	42	35	10
	Farm	27	46	11
Social services for the elderly	Rural	41	42	5
	Farm	19	67	6
Programs that assist low-income working parents with the costs of child care	Rural	27	41	15
	Farm	17	53	12
Programs that provide assistance to poor families	Rural	23	45	20
	Farm	14	60	15
Education				
Public schools	Rural	34	44	14
	Farm	17	57	23
Vocational training	Rural	27	52	3
	Farm	19	67	4
Community Colleges	Rural	19	55	12
	Farm	10	62	18
State colleges and universities	Rural	13	47	26
	Farm	9	52	29
Miscellaneous				
State highways and road systems	Rural	24	59	9
	Farm	18	70	10
Environment and conservation programs	Rural	24	52	12
	Farm	15	63	18
Support of county government	Rural	15	54	14
	Farm	9	68	17
Prisons and jails	Rural	10	40	29
	Farm	9	51	32

safety. Additionally, identical percentages of both respondent groups (48 percent) agreed that, “it’s difficult to know whether biotechnology will improve food safety.” There also was some agreement that “a domestic biotechnology industry will protect against safety problems arising from imported food,” (27 percent of rural residents and 28 percent of farmers), but few from either group agreed that “cloning livestock, like calves and sheep, will produce safer food” (6 percent and 9 percent respectively). Differences occurred, however, on whether they “wouldn’t eat meat products that (they) knew were produced by genetic modification.” Thirty-two percent of rural residents agreed with that statement whereas only 21 percent of farmers agreed. Similarly, a minority of rural residents (27 percent) compared to over one-half (55 percent) of Iowa farmers

agreed that, “genetically modified corn is no different from corn produced by more traditional crop breeding methods.”

Economic and Environmental Concerns

Forty-one percent of rural residents and 55 percent of Iowa farmers agreed that, “larger farms will benefit more from biotechnology than smaller farms.” Thirty-six percent of rural Iowans agreed that, “biotechnology will enable farmers to become less dependent on agricultural chemicals,” but a substantially larger percentage of farmers (57 percent) agreed or strongly agreed with the same statement. About one-third (31 percent) of rural Iowans compared to 41 percent of farmers agreed that, “new discoveries by university scientists should be available without restriction to companies that wish to market these products.”

Table 4. Iowa Rural Residents’ Opinions on Biotechnology and Food Safety

		Agree or Strongly Agree	Not Sure Percent	Disagree or Strongly Disagree
Food Safety				
Government should regulate biotechnology to ensure food safety	Rural	67	25	8
	Farm	62	28	11
It’s difficult to know whether biotechnology will improve food safety	Rural	48	41	11
	Farm	48	38	14
A domestic biotechnology industry will protect against safety problems arising from imported foods	Rural	27	55	18
	Farm	28	52	19
Cloning livestock, like calves and sheep, will produce safer food	Rural	6	33	61
	Farm	9	34	58
I wouldn’t eat meat products that I knew were produced by genetic modification	Rural	32	37	31
	Farm	21	33	46
Genetically modified corn is no different from corn produced by more traditional crop breeding methods	Rural	27	46	28
	Farm	55	26	19
Economic and Environment				
Larger farms will benefit more from biotechnology than smaller farms	Rural	41	44	15
	Farm	55	24	21
Biotechnology will enable farmers to become less dependent upon agricultural chemicals	Rural	36	54	9
	Farm	57	32	11
New discoveries by university scientists should be available without restriction to companies that wish to market these products	Rural	31	36	33
	Farm	41	36	23

Family Financial Situation

Savings, retirement, and long-term financial security are important issues for all rural Iowa families. Rural residents indicated earlier expected retirement ages but felt less confident about the adequacy of their retirement savings. A higher percentage of rural residents had a savings account and regularly contributed to it. However, rural residents and farmers indicated similar savings rates and changes in savings account balances over the past year. Rural residents, on average, hold slightly more credit cards and are less likely than farmers to pay off their balances each month. Rural residents indicated greater increases in their usage of credit cards in the past two years, but farmers were more likely to use a credit card for all types of purchases except for appliances and furniture.

Retirement

When asked to indicate the age at which they expected to retire, rural residents, on average stated that retirement would occur at age 65. Farmers, on average, expect to retire four years later in life (at age 69). When asked if they are “setting aside money for retirement,” 78 percent of rural residents and 79 percent of farmers indicated they were setting aside money for retirement.

Among those rural residents who indicated they were setting aside money for retirement, Figure 2 shows that 12 percent felt this money would be more than

adequate compared to 17 percent of farmers, and 53 percent of both groups felt this money would be just adequate. Thirty-five percent of rural Iowans felt it would not be adequate compared with 30 percent of farmers.

Savings

Seventy-nine percent of rural residents and 71 percent of farmers indicated they have a savings account. Among those rural residents with a savings account, 59% indicated they regularly contribute to this savings account. In contrast, 54% of farmers with a savings account regularly contribute to it. Overall, about one-third in each group of respondents had their savings account balances increase, remain the same, or decrease (Figure 3). Among those rural residents and farmers with savings accounts, both are able to save, on average, 10 percent of their income.

Credit Card Usage

Rural residents and Iowa farmers were asked how many “credit cards, store cards, and gasoline cards” they held. Rural residents, on average, indicated they held 3.4 credit cards while farmers, on average, indicated they held 3.1 credit cards. Among those rural residents with credit cards, 70 percent indicated they “generally pay off” their credit card balances each month, and 30 percent indicated they did not. In comparison, 89% of farmers indicated they “generally pay off” their credit

Figure 2. Iowa rural residents’ opinions on the adequacy of their retirement savings among those setting aside money

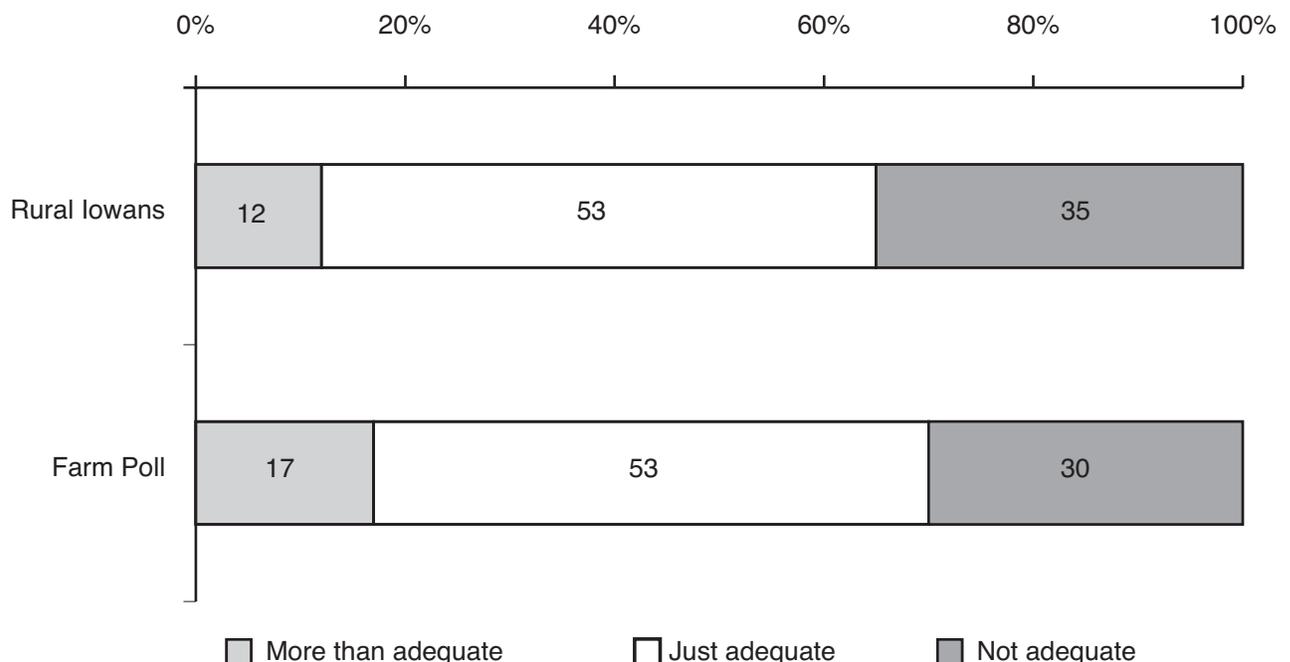
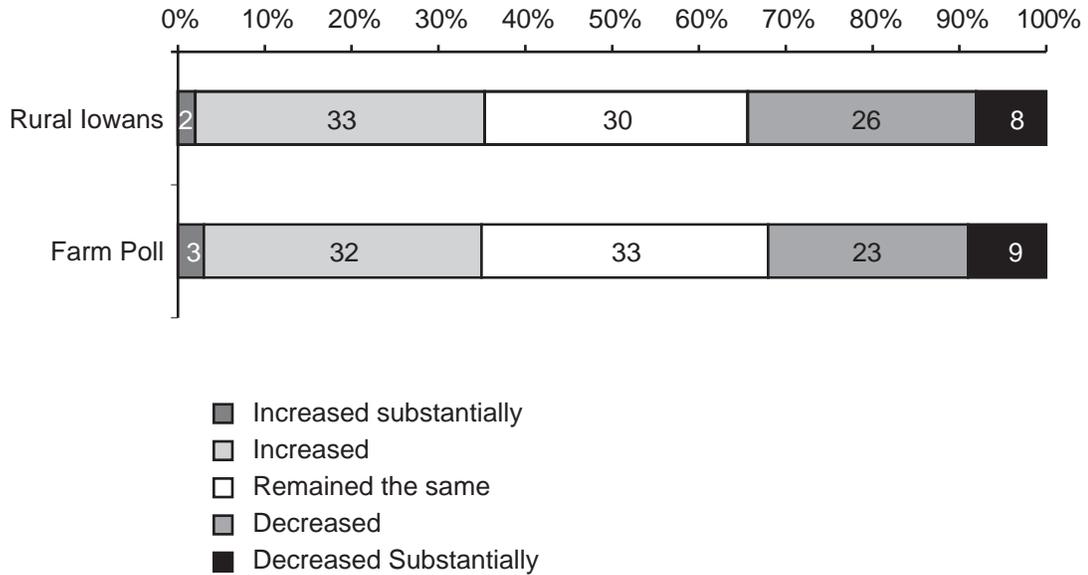


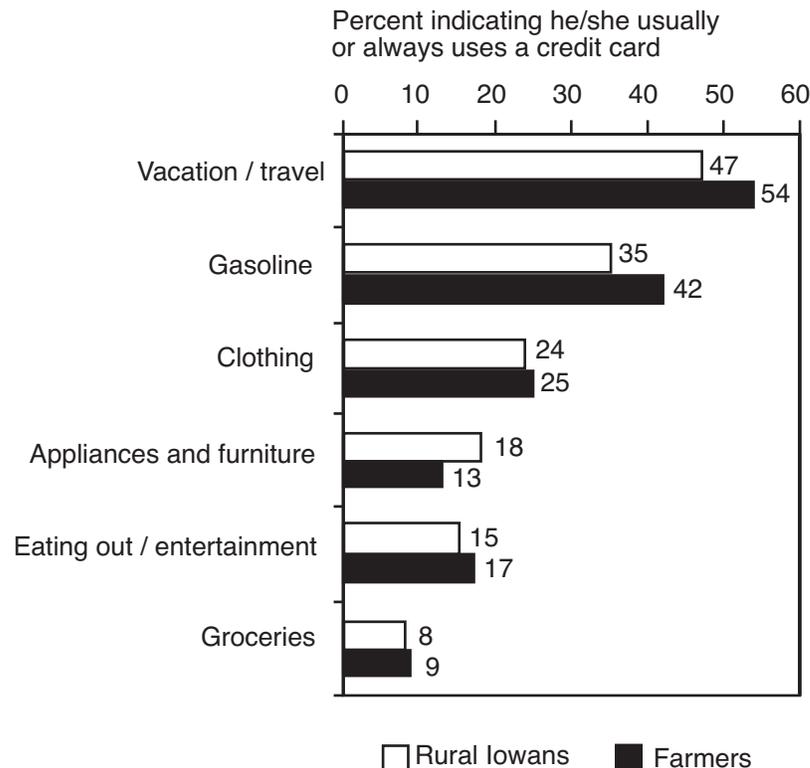
Figure 3. Savings balance trends in 2003 among rural residents with a savings account



card balances each month, and 11 percent indicated they did not. Both respondent groups were asked to indicate how often each used a credit card (Never, rarely, sometimes, usually, or always) for six selected types of purchases (Figure 4). Forty-seven percent of rural residents and 54 percent of Iowa farmers indicated they

usually or always use a credit card for “vacation/travel.” Thirty-five percent of rural Iowans and 42 percent of farmers usually or always use a credit card for “gasoline”. Approximately one-fourth of both respondents groups (24 percent of rural residents and 25 percent of farmers) indicated they usually or always used a credit

Figure 4. Credit card usage patterns among Iowa rural residents with credit cards



card for “clothing” purchases. Eighteen percent of rural residents and thirteen percent of Iowa farmers said they usually or always use a credit card for the purchase of “appliances and furniture,” the only category of purchases of those included for which rural Iowans use credit cards more than Iowa farmers

Respondent Demographic Characteristics

Respondents to the Iowa Rural Life Survey ranged in age from 19 to 96, with an average age of 55. Respondents’ spouses ranged in age from 19 to 92,

with an average age of 52. Years of education for respondents ranged from 5 to 25, with an average education of 14 years. Respondents’ spouses’ years of education ranged from 6 to 22, with an average education of 13 years. Eighteen percent of rural respondents indicated they had an annual household income less than \$20,000. Forty-five percent of rural residents indicated an annual household income between \$20,000 and \$49,999, and 36 percent indicated their annual household income was \$50,000 or more.

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[B] File: Communities 9-3

IOWA STATE UNIVERSITY Extension and Outreach

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