RURAL COMMUNITIES: PROFILES AND PERCEPTIONS OF ILLINOIS RESIDENTS

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Profiles of households and perceptions of financial managers in two Illinois counties are compared in this preliminary research study. The project contributes to NC-182, Family Resource Utilization as a Factor in Determining Economic Well-Being of Rural Families.

Households in two Illinois counties were compared based on the economic assessment of the county as sustaining/growing or declining.[2] Residents in the sustaining/growing county were from the west-central section of the state (N=156); those in the declining county were from southern Illinois (N=145).

PROFILES

Little difference exists in household characteristics between the two Illinois counties. In both, somewhat less than three-fifths of financial managers were female. They averaged about 50 years of age, had nearly 13 years of schooling, and were 97% white. Average household size was 2.6 persons. However, financial managers had been married somewhat longer on average in the sustaining/growing county (25.4 years) than in the declining county (22.3 years). The reverse was true for income. Median household income was higher in the declining than in the sustaining/growing county ($23,529 and $16,625, respectively).

Both marital status and income sources help to explain average income differences. In the southern Illinois county, 68.2% of the financial managers had a spouse compared to 65.5% of those in the west-central county. Although nearly seven-tenths of the households in the declining county received income from employment, this was true for somewhat less than three-fifths of those in the sustaining/growing county. Income from savings interest and Social Security was reported by larger percentages of financial managers in the sustaining/growing county, while those in the declining county indicated a somewhat larger percentage of income from pensions.

Presence of chronic health conditions in the household is an important indicator of well-being. At least one member has this condition in 35.7% of the declining and 39.3% of the sustaining/growing county. In the declining county, of those reporting chronic health conditions, somewhat less than three-fifths of the financial managers and two-fifths of their spouses have health conditions that worry them. However, in the sustaining/growing county just under one-half of the financial managers and somewhat over one-half of their spouses have health conditions that worry them.

PERCEPTIONS

Perceptions of financial managers were similar in the two counties concerning community changes in the five years prior to the survey, on the frequency of financial problems experienced by their families, and on their satisfactions with several aspects of life, indicating that these perceptions do not differ based on type of economy in which respondents live. In general, residents perceived negative changes, such as worsening employment conditions and decreasing public services, but did not necessarily see these as affecting them personally.

Data indicate that households in both community types are least likely to get behind on rent or house payments and most frequently have problems not being able to save to have something for emergencies. Financial managers are most satisfied with housing and neighborhoods, then with communities. Although they report somewhat mixed feelings on satisfaction with control over their financial situations and their lives, they are somewhat more satisfied with control of their lives than of their finances.

IMPLICATIONS

These data should be helpful to Cooperative Extension and other educators in developing and providing programs in subject matter areas where they are especially needed (i.e., saving for emergencies, and handling expenses for medical care and health insurance) and in helping households to understand how to control their finances and other aspects of life. Rural development specialists should find the perceptions concerning negative changes in communities and their effect on households useful in targeting areas for improvement in rural communities.

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