

# *the* Pursuit of Happiness



A Survey on the Quality of  
Life in Massachusetts

**MassINC**

THE MASSACHUSETTS INSTITUTE FOR A NEW COMMONWEALTH  
A Project of the Civic Renewal Initiative

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## EXECUTIVE SUMMARY

### INTRODUCTION

The MassINC Quality of Life Survey is a snapshot of Massachusetts taken during a critical period for the state. As policymakers, business and community leaders, and individual families grapple with the effects of a recessionary economy, this thousand-person survey offers a rare look at what aspects of Massachusetts life are working and not working—and for whom—at this moment in time.

The story is one of satisfaction tempered by serious concerns, but it is also a complex, multi-layered narrative that weaves together two distinct sets of data. The first is people’s perceptions of Massachusetts as a livable community. What big-picture issues do citizens think the state needs to address in order to enhance its overall quality of life? The second focuses on the well being of individual families. What are the personal concerns that shape individual perceptions of how their own lives are going? Key issues and priorities emerge from both sets of data that are instructive for state leaders in every sector.

In the broadest sense, families hold a positive view of the Bay State’s quality of life, and they register even greater satisfaction with their own personal living situation. They give high marks to their local schools, their jobs, and the balance they’re striking between work and family. They express confidence in public institutions and local businesses. And they feel safe in their homes and in their neighborhoods.

At the same time, a closer look reveals disaffection. There is vulnerability beneath the surface as evidenced by the desire for change in a number of policy areas. Citizens have a long list of major improvements for state leaders to address. On these issues—including housing, health care, traffic, and taxes—there is remarkable consensus across socioeconomic lines.

At the most personal level, financial pressures are generating the greatest anxiety for Bay State families. Many report living close to the financial edge, and they feel strongly that the tax burden remains too high for the average family. The ability to afford a home is of particular concern to young people and those who moved here within the last decade. A quarter of current residents express a desire to leave Massachusetts, citing the need to relocate to a state with a lower cost of living.

The depth and breadth of the data offer a wealth of information—contrasts, confirmations, and contradictions. Some of the key findings include:

- ✓ Seventy-one percent of Massachusetts citizens rate the quality of life in the Commonwealth as good to excellent (29% excellent/very good, 42% good), while only about three in 10 (28%) rate it fair to poor.
- ✓ Eighty-two percent feel the quality of life has stayed the same (44%) or gotten worse (38%) over the last five years. Only 15% believe it has improved.
- ✓ One-quarter of respondents would move out of Massachusetts if given the opportunity.
- ✓ Residents are specific with their criticisms. Of the 14 areas they were asked to rate in the survey, majorities saw the need for either major or some improvement in 12 of them.

**Table 1A: The Top Five Policy Areas Rated in Need of Major Improvement**

The availability of affordable housing . . . . .	.54%
The roads and traffic situation . . . . .	.50%
The way the health care system is working . . . . .	.49%
The affordability of college education . . . . .	.48%
The amount of taxes an average family has to pay . . . . .	.47%

- ✓ The belief that average families need major tax relief is most commonly held by people of color (57%), working mothers (57%), and those who identify themselves as working class or poor (54%).
- ✓ More than 40% of all respondents rank their personal financial situation as either fair or poor.
- ✓ More than half (57%) of all parents are very satisfied with their child’s school, and only 5% are not satisfied at all.
- ✓ Parents are particularly concerned for their children’s futures. Eighty-six percent say that the state needs to improve the affordability of a college education.
- ✓ Seventy-seven percent of citizens report feeling very safe in their homes at night, and 53% feel very safe when walking in their neighborhoods at night.
- ✓ Married residents largely find they are able to balance work and family. Only 6% report being not at all satisfied with the amount of time they spend with their children and their spouses. Women are significantly more likely than men to be very satisfied with the time they spend with their children (60% vs. 39%).
- ✓ Families are grappling with many of the same concerns across the state’s regions—finances, higher education affordability, the tax burden, and the way the health care system is working—but there remain stark differences in perceptions and worries depending on where you live.

**Table 2A: Top Regional Issues Rated in Need of Major Improvement**

Region	Issue	Percentage
Greater Boston . . . . .	Housing affordability . . . . .	60%
Southeastern Mass. . . . .	Higher education affordability . . . . .	53%
Central Mass. . . . .	Amount paid in taxes . . . . .	48%
Western Mass.. . . . .	Availability of good-paying jobs . . . . .	47%

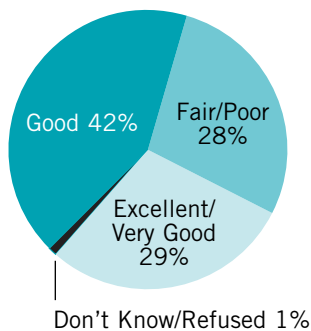
- ✓ Newcomers—a diverse, young, educated population who moved to Massachusetts in the last decade—emerge as a group to watch because of their economic and social value to the state. Their specific concerns about the state’s cost of living endanger their longevity as residents. One-third state they would leave if given the opportunity.

## AREAS OF SATISFACTION

There is a general sense of satisfaction with life in the Bay State. Most residents rate the quality of life in Massachusetts as good (42%), and almost the same number believe it is very good to excellent (29%) as fair to poor (28%). Seventy-seven percent think the quality of life is better than or the same as other New England states. And when they compare Massachusetts to the rest of the country, 73% believe the quality of life is better or the same.

Citizens are also optimistic about what the future holds for the state and even more optimistic about their own lives. Sixty-six percent believe life in Massachusetts will improve or stay about the same over the next five years, while 84% see a similar picture for their families. This overwhelming

**Chart 1A: How Bay Staters Rate the Quality of Life in Massachusetts**



sense of personal optimism is not restricted to the well off. Middle class and working class families hold similarly positive views about their family's futures.

The key areas that highlight this general satisfaction are related primarily to what's working in the daily lives of those surveyed: Schools, jobs, neighborhood safety, and community institutions. With a few exceptions, the closer you get to home, the more positive people feel about their quality of life.

### CONFIDENCE IN COMMUNITY INSTITUTIONS

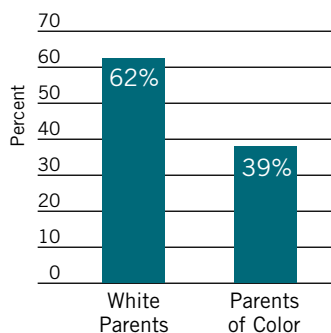
Law enforcement, local businesses and companies, and city and town government are held in high esteem by Massachusetts residents. Eighty-seven percent report having a lot or some confidence in police; 83% in local businesses and companies; and 68% in city and town government. Confidence in state government is moderate. While only 10% of people express a lot of confidence, 44% report some confidence.

Among these numbers are geographic and demographic distinctions, most notably among people of color. They are more likely to express little or no confidence in some community institutions, such as local police (23% not too much/no confidence, 9% for white respondents), businesses (30% vs. 10%), and schools (34% vs. 18%).

The survey also examines two other pillars of the community: labor unions and religious institutions. With a slightly higher rate of union membership in Massachusetts than the national average, 46% of those surveyed express a lot or some confidence in labor unions. Twenty-eight percent report having not too much confidence or no confidence, and 26% hold no opinion whatsoever.

Confidence in religious institutions remains high. Almost two-thirds (64%) of the people say they have a lot or some confidence in their church, synagogue, mosque, or other religious institution. At the same time, recent scandals within the Catholic Church may have eroded the extent to which Catholics in Massachusetts trust the church to do its job when compared with other faiths. Five in 10 Protestants report a lot of confidence in their church, while the number drops to three in 10 among Catholics.

**Chart 2A: Parents Who Believe That Education Reform has Paid Off in Their Child's School**



### K-12 EDUCATION

As the pathway to opportunity, a quality public education remains at the heart of the American Dream. In this survey, more than three-quarters of families take advantage of public education, and a clear majority feel good about what's happening in the classroom. Fifty-seven percent are very satisfied with their youngest child's school, while only 5% report no satisfaction at all. Families of color are less satisfied than white parents, but not by a wide margin (48% vs. 59% very satisfied). That said, two-thirds of white parents feel they have enough school choices, while about half of families of color feel similarly.

A decade ago, Massachusetts embarked on a landmark effort to improve and equalize its public education system. The goal: access to an excellent education for every child regardless of income, race, or zip code. What are the results? More than half of the parents surveyed (58%) believe that reform is paying dividends in their children's schools, but less than half are convinced that changes are happening throughout the state (39%). Here again, there is a split along racial lines. Sixty-two percent of white parents believe that reform efforts have improved education in their schools, as compared to 39% of parents of color.

## THE WORK/FAMILY BALANCE

The challenges of parents juggling jobs and kids are well known, but Massachusetts families appear to be satisfied. Only 6% of parents report being not at all satisfied with the amount of time they spend with their spouses and children.

Perhaps not surprisingly, men and women view this issue differently, and the results may point to an interesting generational shift. As more women have entered the labor market, they report spending less time with their children than their own mothers spent with them, but they are increasingly satisfied with that reality. Mothers are also significantly more satisfied with the time they spend with their children than fathers. Sixty percent of mothers report being very satisfied, while only 39% of dads feel that way. At the same time, more than half of all fathers (52%) say they are spending more time with their children than their own fathers were able to spend with them.

## JOB SATISFACTION AND SECURITY

Massachusetts families are working long hours for their pay, but many report high levels of job satisfaction. Forty-eight percent of workers report being very satisfied with their job, and an additional 40% report being somewhat satisfied. Those who self identify as being at the higher end of the income ladder are more likely to be very satisfied with their job (66% upper class), but levels are high across the board (46% middle class, 42% working class/poor).

In addition, even during this time of economic uncertainty, people do not seem worried about losing their jobs. This is consistent with recent national polling that suggests workers feel more secure about their jobs than they did five years ago. Eighty-one percent of all people are either very or somewhat satisfied with their job security. This confidence is not limited to the well-educated; those with a high school education or less feel similarly secure (82%).

## PUBLIC SAFETY

The public safety revolution that began in the last decade has yielded a sense of safety and security for citizens in every community. Seventy-seven percent of Massachusetts citizens feel very safe in their homes after dark and 53% feel very safe when walking in their neighborhoods at night. Still, the degree to which people feel safe is related to several factors.

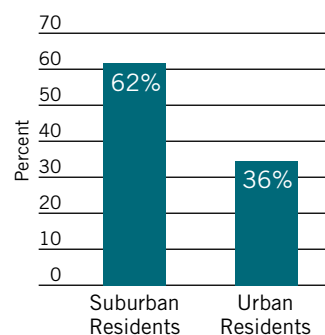
Community size is important. Suburban residents are more likely than their urban counterparts to feel very safe when they're walking in their neighborhoods after dark (62% vs. 36%). In Suffolk County (including the City of Boston), 35% report feeling very safe and 50% feel somewhat safe, while only 4% report not feeling safe at all.

Race is also a factor. Only 38% of people of color say they feel very safe walking around their neighborhoods at night, as compared with 55% of white residents. Women, residents with incomes under \$25,000, and single parents with children under 18 are also less likely to feel safe after dark.

## THE STATE OF THE STATE: AREAS OF CONCERN

While the first inclination for Bay State residents is to rate the state's quality of life as generally good, a closer look at the data reveals the concerns of families juggling an overheated housing market, high taxes, and other affordability issues. In this survey, citizens offer specific policy areas they believe need to be addressed by state leaders. Of the 14 they were asked to rate, majorities saw the need for either major or some improvement in 12 of them.

**Chart 3A: Percentage of Mass. Residents Who Feel Very Safe When Walking in Their Neighborhoods at Night**



**Table 3A: The Top Five Policy Areas Rated in Need of Major Improvement**

The availability of affordable housing . . . . .	.54%
The roads and traffic situation . . . . .	.50%
The way the health care system is working . . . . .	.49%
The affordability of college education . . . . .	.48%
The amount of taxes an average family has to pay . . . . .	.47%

In three other areas, smaller—but still sizable—numbers see a need for major improvements: the political system (42%); availability of social services (39%); availability of good-paying jobs (38%).

**THE DISSATISFIED**

Twenty-eight percent of those surveyed rate the quality of life in Massachusetts as “fair to poor.” In assessing what is not working in the state, those who express the least satisfaction offer a harsher critique of these policy areas, including stronger criticism of the political system:

**Table 4A: The Dissatisfied’s Top Five Policy Areas in Need of Major Improvement**

The availability of affordable housing . . . . .	.65%
The roads and traffic situation . . . . .	.61%
The way the health care system is working . . . . .	.61%
The amount of taxes an average family has to pay . . . . .	.61%
The political system . . . . .	.57%

Unlike the general population, their concerns represent a combination of economic anxiety and political alienation. A majority (61%) express “not too much” or “no confidence” in Massachusetts state government, and close to half feel the same way about local government (46%). Based on the demographics, this group is less affluent, less well-educated, and more racially diverse.

**REGIONAL SNAPSHOTS**

To an extent, what’s working and what’s not working in Massachusetts depends on where you live. There is near consensus on the state’s overall quality of life—only Western Massachusetts voices dissatisfaction that is greater than the average—but economic disparities and varied demographic profiles lead to a different set of top concerns.

**Table 5A: Top Regional Issues Rated in Need of Major Improvement**

Region	Issue	Percentage
Greater Boston . . . . .	Housing affordability . . . . .	.60%
Southeastern Mass. . . . .	Higher education affordability . . . . .	.53%
Central Mass. . . . .	Amount paid in taxes . . . . .	.48%
Western Mass. . . . .	Availability of good-paying jobs . . . . .	.47%

**Greater Boston: Suffolk, Essex, Middlesex, Norfolk and Plymouth Counties**

Housing and transportation infrastructure are the top concerns for those living in Greater Boston, which includes the City of Boston in Suffolk County. As home prices continue to skyrocket out of the average family’s reach, 60% put housing affordability at the top of their list of issues needing major improvement. The road and traffic situation follows closely behind: more than half (55%) want major improvements here too.



Suffolk County distinguishes itself in its views on taxation and education. While 47% of the state cites the amount families have to pay in taxes as an area needing major improvement, the number drops to 35% in Suffolk. Suffolk County is also distinct from the state's other urban centers, where concern about taxes remains significantly higher (44%). Meanwhile, when asked about the quality of education in the local public schools, nearly half (49%) of Suffolk County residents believe the issue is a problem, while only 37% of Massachusetts residents share the same view.

**Table 6A: Greater Boston's Top Three Issues in Need of Major Improvement**

The availability of affordable housing . . . . .	.60%
The roads and the traffic situation . . . . .	.55%
The way the health care system is working . . . . .	.49%

Race relations are a larger concern in Greater Boston than across the state. Almost one-quarter of Greater Boston residents (23%) believe that Massachusetts needs major improvement in race relations, while only 11% of Central Massachusetts residents believe the same. In Suffolk County, concern about race relations is even greater: 35% believe major improvement is needed, compared to 20% of those living in the rest of Greater Boston.

**Southeastern Massachusetts: Bristol, Barnstable, Dukes, and Nantucket Counties**

The concerns of this region reflect the range of people who populate the urban centers of New Bedford and Fall River, the suburbs in Plymouth County, and the retiree communities on Cape Cod and the Islands. While higher education affordability tops their list of issues needing major improvement (53%), the availability of good paying jobs follows closely behind (50%). Thirty-three percent cite this as a big problem for their families—the highest among the state's four regions.

While the proximity of Southeastern Massachusetts to Boston allows many residents to benefit from a vital economy, families are increasingly forced to deal with associated burdens, including escalating housing costs and development and traffic issues. Southeastern Massachusetts rates only behind Greater Boston (52% vs. 60%) in its belief that housing affordability demands major improvement. Fifty-eight percent of Southeastern Massachusetts residents report feeling that the loss of local charm and character due to widespread commercial and real estate development is at least somewhat of a problem.

**Table 7A: Southeastern Massachusetts' Top Three Issues in Need of Major Improvement**

The affordability of college education . . . . .	.53%
The availability of affordable housing . . . . .	.52%
The availability of good-paying jobs . . . . .	.50%

Southeastern Massachusetts expresses the greatest concern for social services, including help for the homeless and mentally impaired, among the four regions. Forty-five percent believe this area needs major improvement, as compared with 41% in Greater Boston, 32% in Western Massachusetts and 30% in Central Massachusetts.

**Central Massachusetts: Worcester County**

Central Massachusetts reaped the rewards of a booming economy. During the 1990s, the region boosted jobs and wages by a full 20%. Only in Greater Boston did wages increase more. This success appears to have resulted in a sense of satisfaction and optimism. Forty percent of residents

think the state’s quality of life is better than in other parts of the country, and almost three-quarters say they would not move from Massachusetts if given the opportunity.

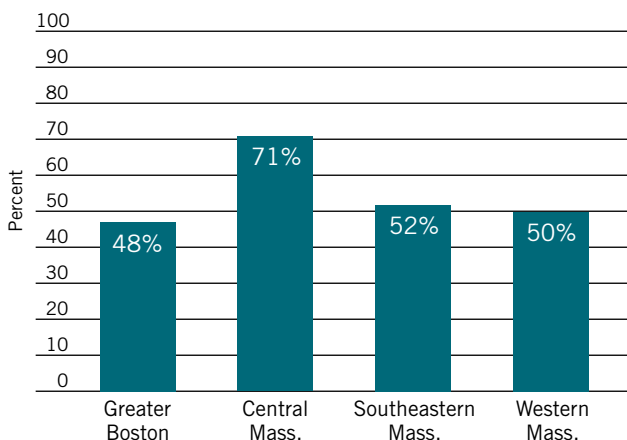
**Table 8A: Central Massachusetts’ Top Three Issues in Need of Major Improvement**

The amount of taxes an average family has to pay . . . . .	48%
The way the health care system is working . . . . .	44%
The availability of affordable housing . . . . .	43%

They are particularly pleased with what’s happening in their schools. Seventy-one percent believe that access to a quality K-12 education is not a problem, and 67% think that the state’s reform efforts have begun to pay off in their own children’s schools.

The people of Central Massachusetts register fewer concerns with the state’s policy issues than residents in other regions. Their main focus is taxes. Forty-eight percent believe the amount the average family has to pay needs major improvement. Other concerns include the way the health care system is working and housing affordability, although a full 71% of Central Massachusetts residents own their own homes, as compared to 62% statewide.

**Chart 4A: Percentage of Massachusetts Residents Who Believe Quality of Education in Local Public Schools is NOT a Problem**



**Western Massachusetts: Berkshire, Franklin, Hampshire, and Hampden Counties**

According to MassINC’s *State of the American Dream in Massachusetts, 2002*, job creation in the 1990s varied widely, and the western part of Massachusetts lagged far behind other regions, increasing the number of jobs by only 11 percent. Similarly, wages and salaries per employee failed to keep pace with other parts of the state.

Given these challenges and the current economic climate, it’s not surprising that residents of Western Massachusetts rank the state’s quality of life lower than any other region (39% see it as fair or poor). If given the opportunity, one-third of all residents surveyed would move out of the state.

Jobs are on the minds of people living here. Forty-seven percent believe that the availability of good-paying employment needs major improvement. Southeastern Massachusetts shares this concern, but the number stands in stark contrast to the views of residents in Greater Boston or Central Massachusetts.

**Table 9A: Western Massachusetts’ Top Three Issues in Need of Major Improvement**

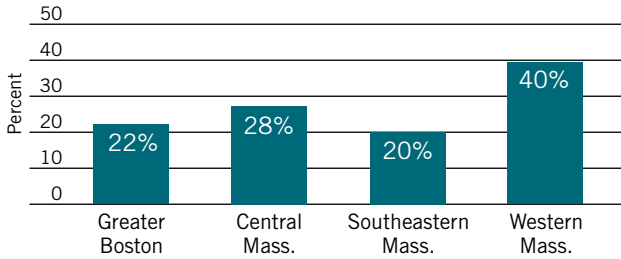
The way the health care system is working . . . . .	50%
The availability of good-paying jobs . . . . .	47%
The affordability of college education . . . . .	46%

The personal financial situation of Western Massachusetts families is striking. The region’s inability to attract and keep good jobs is clearly adding stress and uncertainty to its residents. Fully 40% say finances are their families’ biggest problem, which is double the number in Southeastern Massachusetts and significantly more than in Central Massachusetts and Greater Boston. Forty-two percent of Western Massachusetts families look at the past five years and see that it’s only getting harder to maintain their standard of living. In fact, over one-third have taken on more debt than they can handle and almost one-quarter report that they have maxed out their credit cards as well.

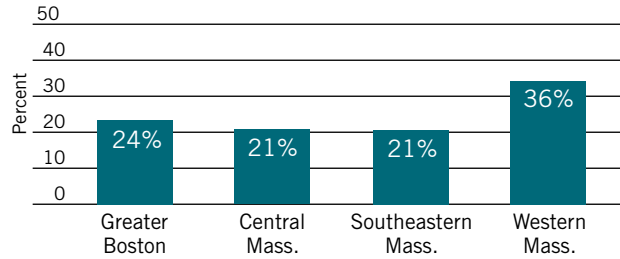


Planning for the future is not an option for many. One-third of Westerners report that they have no money set aside for retirement.

**Chart 5A: Percentage of Massachusetts Residents Who Rate Finances/Not Enough Money/Making Ends Meet As the Biggest Problem Facing Them and Their Families**



**Chart 6A: Percentage of Massachusetts Residents Who Have Taken on More Debt Than They Could Handle**



**THE STATE OF THE FAMILY: FINANCES AND THE FUTURE**

When asked how things are going in their own lives, Massachusetts residents respond favorably—more favorably than they do when evaluating the overall quality of life in the state. Four out of five (80%) say their quality of life is good to excellent, while just one in five (20%) rate it fair or poor. In addition, a majority of residents say their personal quality of life is about the same (47%) or better (37%) than it was five years ago.

At the same time, the survey uncovers two major issues troubling Massachusetts families—personal finances and the affordability of a college education. There is deep concern among people in every income bracket that their ability to maintain their standard of living is slipping away. Further, there is a sense that their children’s ability to access the American Dream is fast becoming compromised. The data suggest that these issues are driving their larger concerns about the state’s affordability and their sense of urgency that state leaders work on solutions.

**THE FINANCIAL PICTURE**

Fully a third of state residents say that over the past five years, it has become more difficult for their family to afford to live the kind of life they want. Indeed, over 40% of all respondents rank their personal financial situation as either fair or poor. When forced to choose the single biggest problem facing their families, they rank financial worries at the top (25%). Other types of difficulties are reported, but none comes close to financial anxiety:

**Table 10A: The Biggest Problems Facing Massachusetts Residents and Families**

Finances/Making ends meet . . . . .	25%
Family or personal health problems . . . . .	8%
Job security/Low paying jobs . . . . .	8%
High cost of living and housing . . . . .	7%
Economy/Recession/Business climate . . . . .	6%
Health care/Cost of insurance . . . . .	6%

Many families are living close to the financial edge: One-quarter report having taken on more debt than they can handle and almost one-quarter (24%) have no money set aside for emergencies

or retirement. Perhaps then, it's not surprising that almost half of all people (47%) report that they have experienced a lot of stress over the last five years due to money problems. While those most troubled by financial woes are on the lower end of the socioeconomic scale, it's also a middle class and upper class phenomenon. High proportions of college graduates (42%), those with incomes of \$60,000–\$100,000 (42%), and those who say they are in the middle class (38%) report similarly high levels of financial stress.

The cost of living in Massachusetts is seen as a particularly heavy burden. Seventy-four percent of residents report that the cost of living is at least somewhat of a problem in their lives. Half of those who rate their quality of life as fair to poor think this is a big problem. Not surprisingly, this is especially the case for the state's lowest income residents. Almost half (47%) of those making under \$25,000 see the cost of living as a big problem for them and their families.

### HIGHER EDUCATION AFFORDABILITY

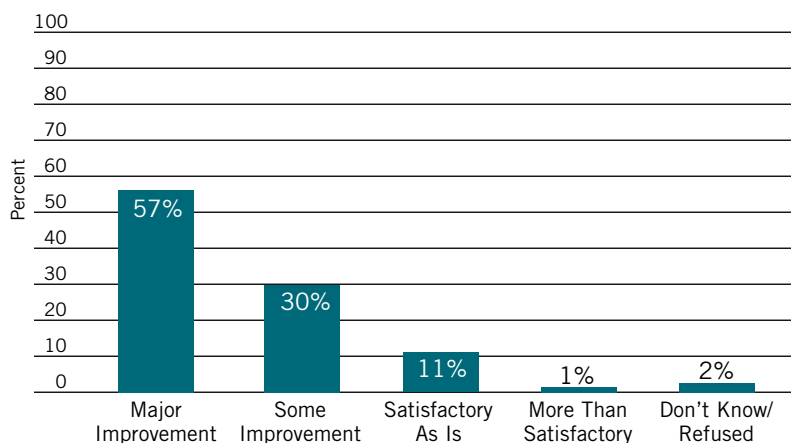
If a person's financial picture helps dictate the quality of one's life, then higher education is the key to enhancing that picture. Public K–12 education has long been seen as the pathway to opportunity, but a college degree has become the new dividing line between those who make it to the middle class and those who spend their lives struggling to do so. Today's global, skills-based economy demands higher levels of education, and Massachusetts is on the cutting edge of these changes. As MassINC's past research has revealed, at least two years of higher education are needed to land a job that will allow a family to maintain a middle class standard of living, and a four-year degree is fast

becoming a necessity.

The views of those surveyed bear this out. College educated citizens report higher incomes and greater satisfaction with their lives. Half rate their personal quality of life as very good or excellent, while the number drops to 43% among those who have not finished college and drops to 31% among those with no college education.

Parents understand this, which is why paying for college is paramount in their minds. Eighty-six percent say the state needs to improve higher education affordability and 57% think it needs to make major improvements. This is a pressing concern since nearly 40% of parents report having no money in the bank for their children's college education.

**Chart 7A: Percentage of Massachusetts Parents Who Believe the Affordability of College Education Needs Improvement**



### PEOPLE TO WATCH: NEWCOMERS AND MOVERS

Two specific groups of people deserve special attention because of the important role they play in the economic life of the state. We identify them as the “Newcomers,” those who have chosen to move to Massachusetts in the last decade and the “Movers,” the 25% who have reported a desire to leave the state if given the opportunity.

These two groups are disproportionately important to their relatively small numbers within the overall population (6,379,304) because of the state's near stagnant labor force growth. As

MassINC’s previous labor force research has shown, no worker can be taken for granted. While the nation’s labor force grew by nearly 14% throughout the 1990s, the Massachusetts resident labor force grew by less than 2%—the fourth lowest in the country.

This problem is partially explained by the fact that our state has been losing workers to other states, even during the economic boom years of the late 1990s. Every year of that decade, more people moved out of Massachusetts than moved into it. Even in 2000, the peak of the economic boom, Massachusetts is estimated to have lost 20,000 people. Only foreign immigration kept the state’s labor force number from an absolute decline.

Consequently, learning as much as we can about Newcomers and Movers is central to both retaining and attracting a competitive labor force. Who are they, and what about life in Massachusetts is working or not working for them?

### THE NEWCOMERS

While the majority of residents surveyed have lived in Massachusetts for a long time (47% have been here their entire lives, and 31% have lived here 20 years or more), 12% of the sample represents a new group of residents and an important source of workers.

What is immediately striking is the youth and diversity Newcomers are adding to Massachusetts communities. More than 70% are between the ages of 18 and 40 years old, and over a third are nonwhite. Compared to lifelong residents, they are more likely to be Hispanic or Asian, and nearly 40% are immigrants. Newcomers also tend to be better educated. Sixty percent have at least a college degree—compared to only 28% of lifelong residents.

As with the general population, Newcomers register a positive view of the state’s quality of life and their own family’s situation. However, they express greater concern about their ability to maintain and improve their lives in a state with high housing and living costs, and they are willing to leave if necessary. Consider these facts:

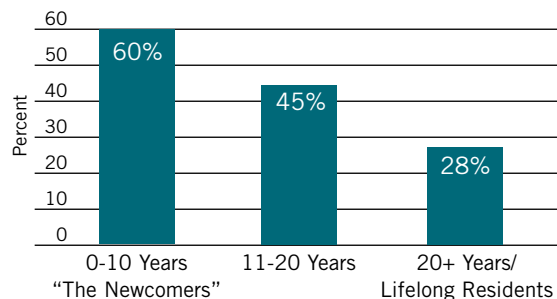
- ✓ Three times as many Newcomers as established residents cite the high cost of living as the biggest problem their families face (19% vs. 6%);
- ✓ Sixty-nine percent of Newcomers consider housing affordability to be an issue requiring major improvement, while approximately half of long-time residents share that view. More Newcomers rent than own (52% vs. 40%); and
- ✓ One-third say they would leave Massachusetts if given the opportunity—higher than the one-quarter state average.

These are warning signs for state leaders from a population that is willing to give Massachusetts a chance. Their current levels of satisfaction represent an opportunity to build support for policy changes and capture Newcomers as lifetime workers and community members.

### THE MOVERS

Unlike Newcomers, Movers are far from satisfied with the quality of life in Massachusetts. More than twice as many Movers as non-movers label it as either fair or poor (49% vs. 20%). And they

**Chart 8A: Percentage of Massachusetts Residents Who Possess at Least a College Degree by Years of Residence**



are more than three times as likely to think that life here is worse than in other parts of the country (36% vs. 11%).

The subgroups most inclined to want to leave are young adults aged 18 to 29 (41%), people of color (35%), renters (35%), and those who have lived in the state for 20 years or fewer (34%). Importantly, there are significant levels of dissatisfaction among college graduates. One in five expresses a desire to move, a particular concern given the state’s shortage of skilled workers.

The dominant concern for Movers is personal finances. Over half rate this aspect of their life as either fair or poor. Forty-four percent say it’s become more difficult to afford the life they want. They report feeling a lot of financial stress (58%); taking on more debt than they can handle (30%); and maxing out their credit cards (24%). Half have no money set aside for their children’s education and a third have nothing set aside for retirement.

Not surprising, then, when asked their main reason for wanting to leave, people cite “to go somewhere with a lower cost of living or lower taxes.” Forty-one percent of Movers identify the state’s cost of living as a big problem for their families, while only 26% of those who do not want to leave Massachusetts share the same view.

**Table 11A: Main Reasons Given by Residents Who Would Like to Move Out of Massachusetts**

To go somewhere with a lower cost of living or lower taxes . . . . .	27%
To go somewhere with better weather . . . . .	25%
To go somewhere less crowded or stressful . . . . .	15%
To find better job opportunities . . . . .	8%
To be closer to family or friends . . . . .	7%
To try something new/For a change of scenery . . . . .	5%
For a better school system . . . . .	1%
Some other reason . . . . .	10%
Don’t Know/Refused . . . . .	2%

On almost every policy issue, Movers cite the need for major improvement in significantly higher numbers than non-movers:

**Table 12A: Movers vs. Non-Movers: Policy Areas in Need of Major Improvement**

Issue	Movers	Non-Movers
Housing affordability	62%	50%
Roads and traffic situation	62%	45%
Amount of taxes an average family has to pay	59%	42%
The political system	54%	37%
Crime	39%	24%
K-12 education	34%	20%
Quality of the environment/Open spaces	27%	20%
Arts/Culture/Recreation	19%	11%

**CONCLUDING THOUGHTS**

The results presented by this survey offer a complex portrait of a population satisfied in general terms with the quality of life in Massachusetts and with their own lives. But it is a fragile satisfaction. Citizens are sending state leaders clear signals about what issues demand improvement throughout the state, and they are reporting deep anxieties about their own immediate and future challenges.

This survey highlights distinctions among residents, many of which are drawn along class, race, and geographic lines. But there is also remarkable consensus on many issues, a healthy indication that change is possible with leadership. The respondents of this survey speak as individuals, but also as a true commonwealth. Whether it is housing, health care, taxes, or education, we find concerns with affordability and a struggle to maintain opportunity and upward mobility. Those populations Massachusetts needs to attract and keep—specifically newcomers and young people—are particularly worried.

Notably, parents lack confidence that their children will have the same access to success that they had. An overwhelming number express concern that they won't be able to afford to send their children to the college of their choice, and many share similar concerns about their children's ability to access good jobs. Data suggest that the generational compact—the expectation that children will surpass their parents in achievement—may not be as strong as it once was.

It is our hope that these insights—and the repository of data they represent—provide leaders in every sector with the tools they need to make more effective public policy decisions. This type of survey may not offer solutions, but it points to where they might be found.

Importantly, there is strong evidence that the traditional components of the American Dream continue to endure as benchmarks of satisfaction for Massachusetts families. Education and economic opportunity are top priorities for citizens and the best indicators of a high quality of life. Those who are thriving want these things secured for future generations, and those still struggling want them for themselves and for their children. In that sense, the possibilities and the struggles of a new century may well be defined by those of the old.