

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%

I. STATE OF THE STATE: Perceptions of the Quality of Life in Massachusetts

Most people who live in Massachusetts feel good about their state as a place to live, and wouldn't want to live anywhere else. In the public's view, the change of seasons, proximity to the beaches and mountains, and closeness to family and friends are among the state's strongest attributes. But Massachusetts is far from Utopia. Lack of affordable housing, increasing traffic congestion on the roads, and inadequate health care are some of the citizens' most common criticisms of life in the Commonwealth. Those with the harshest views of the status quo would add worries about crime, lack of good-paying jobs, perceived failings of the political system and high taxes to their list of what needs fixing in Massachusetts.

On the surface, public opinion of the state of the state is quite positive. Seven in 10 (71%) Massachusetts residents rate the overall quality of life as good to excellent, while only about three in 10 (28%) say it is fair or poor. The large majority of state residents judge the overall quality of life in Massachusetts to be about the same (52%), or better (25%) than it is in other New England states. When comparing Massachusetts with other parts of the country outside New England, state residents are even more positive in their evaluations—twice as many say that life is better in the Bay State than say it is worse (35% vs. 17%).

Beneath these overall ratings, however, the survey reveals undercurrents of disaffection:

- ✓ There is widespread sentiment that things are not going as well today as they were in the late 1990s. Thirty-eight percent of Massachusetts residents think the quality of life has deteriorated over the past five years, more than double the number who think life has improved (15%).
- ✓ State residents less likely to have shared in the benefits of the technology-driven boom of the late 1990s—such as lower income families, minorities, and those living in western Massachusetts—are much more negative about the state of the state.
- ✓ When state residents are asked to rate specific aspects of life in the state, they find much to criticize. Of the 14 specific areas they were asked to rate in the survey, majorities of Massachusetts residents see a need for improvement in 12 of them. Only airport access and the availability of arts, cultural, and recreational activities are judged to be satisfactory or better as things now stand.

GEOGRAPHIC PATTERNS IN QUALITY OF LIFE RATINGS

In three of the four regions of the state, overall ratings of the quality of life basically mirror the statewide results. Western Massachusetts, however, the region that is most associated with the “old economy,” stands out as different. Here, the populace is considerably less happy with the current conditions. Thirty-nine percent of the residents of western Massachusetts rate the quality of life in their home state as fair or poor, significantly greater than the 24 percent who say the quality of life is excellent or very good.

Significant differences in quality of life ratings are also found by community size. Those living in urban communities across the state are less pleased with the quality of life than those living in the suburbs.

TABLE 1B: Quality of Life in Massachusetts by Geography

Percent Saying...	Exc./V. Good	Good	Fair/Poor	(N)
TOTAL MASS. RESIDENTS	29	42	28	1,001
REGION				
Greater Boston	30	43	26	552
Southeastern Mass.	29	38	30	140
Central Mass.	29	43	27	146
Western Mass.	24	35	39	163
COMMUNITY SIZE				
Urban	24	41	33	347
Suburban	31	42	26	639

DEMOGRAPHIC PATTERNS IN QUALITY OF LIFE RATINGS

Even more prominent than the regional differences in perceived quality of life are the differences by socioeconomic status (SES). Subgroups at the upper end of the SES scale are most likely to rate conditions as very good to excellent, including those with household incomes of \$100,000 or more (47%), those who identify themselves as upper middle class or wealthy (45%), and those with at least a four-year college degree (39%). In contrast, the demographic opposites of these subgroups are more likely to rate the quality of life as fair or poor, including those with household incomes of \$25,000 or less (42%), those who identify themselves as working class or poor (43%), and those with no more than a high school education (38%). Racial and ethnic minorities also have a much more negative perspective on the quality of life than whites.

Age differences in perceived quality of life, however, are not statistically significant. In fact the ratings of those at the two extremes of the age distribution— young adults aged 18 to 29 and seniors aged 65 and older—are very similar.

EVALUATION OF SPECIFIC ASPECTS OF LIFE IN MASSACHUSETTS

In response to detailed questioning about factors that contribute to the quality of life in Massachusetts, five areas emerge as most in need of improvement in the estimation of the public as a whole. Roughly half of state residents believe that major improvements are needed in the areas of affordable housing (54%), roads and traffic (50%), the health care system (49%), the cost of a college education (48%), and the tax burden for an average family (47%).

Each of these top five areas is a source of particular displeasure for a different segment of the state’s population:

- The effects of high housing costs are felt most by newcomers. Sixty-nine percent of those who have lived in Massachusetts for 10 years or less see a need for major improvement in the affordability of housing.
- The roads and traffic situation causes the most consternation among Boston city residents, who are still a year away from the projected completion date of the Big Dig. Sixty-four percent of those living in urban Suffolk County call for major improvement in this area.
- Those aged 50 to 64, the pre-Medicare age group, are most likely to be unhappy with a health care system that often allows people their age to fall between the cracks. Sixty-two percent of those aged 50 to 64 call for major improvement in this area.
- As college tuition prices continue to escalate, Massachusetts residents with children under 18 are most worried about the affordability of a college education. Fifty-seven percent of parents with children under 18 call for major improvement in this area.
- The opinion that average families need major tax relief is most commonly held by minorities (57%), working mothers (57%), and those who identify themselves as working class or poor (54%).

TABLE 2B: Quality of Life in Massachusetts by Key Demographics

Percent Saying...	Exc./V. Good	Good	Fair/Poor	(N)
TOTAL MASS. RESIDENTS	29	42	28	1,001
AGE				
18-29	29	43	28	157
30-49	28	43	28	441
50-64	32	38	28	242
65 and older	25	42	30	144
EDUCATION				
Total no college	20	41	38	347
Some college	32	41	25	195
College graduates	39	42	18	455
ANNUAL INCOME				
\$25,000 or less	16	40	42	132
\$25,000 - \$60,000	26	41	31	355
\$60,000 - \$100,000	35	46	19	249
\$100,000 or more	47	35	18	142
RACE				
Non-Hispanic white	32	41	26	851
Total non-white	14	46	40	95
SELF-REPORTED CLASS				
Upper class	45	38	16	155
Middle class	38	43	18	464
Working class/Poor	14	41	43	362

TOP AREAS THAT NEED MAJOR IMPROVEMENT	
Availability of affordable housing	54%
Roads and traffic situation	50%
The way the health care system is working	49%
Affordability of college education	48%
Amount of taxes an average family has to pay	47%

Some differences in opinion about the five top areas for improvement are found by party identification. Democrats are more likely than Republicans to feel major improvement is needed in all of these areas except taxes. Political Independents share Democrats' higher level of concern about the cost of housing, the roads and traffic, the affordability of college, and the state of health care. On the issue of taxes, Republicans are only marginally more likely than Democrats and Independents to think major improvement is needed to ease the tax burden for the average family.

In three other areas, smaller—but still sizable—numbers of Massachusetts residents see a need for major improvements. These are the political system (42%), the availability of social services (39%), and the availability of good-paying jobs (38%). All three of these concerns are more strongly felt by those who see themselves as working class or poor. Concern about lack of good-paying jobs is also significantly higher in Southeastern Massachusetts (50% needs major improvement) and Western Massachusetts (47%) than it is in Greater Boston (35%) and the central part of the state (33%).

Four other areas of concern are consistent with the kinds of issues that register in the second tier of voter concerns at the national level—crime, race relations, the quality of the environment, and

A quarter of residents say they would like to leave Massachusetts.

K-12 education. In each of these areas, Massachusetts residents tend to think some improvement is needed, but not major improvement. Dissatisfaction with K-12 education, race relations, and the quality of the environment are highest in the City of Boston. Parents of school-age children do not differ significantly from the total public in their views on the status of K-12 education.

As noted previously, there are only two areas in which less than a majority feel at least some improvement is needed. A majority (55%) of state residents give the state a satisfactory or better grade for the availability of arts, cultural and recreational activities. About half (48%) see no need for improvement in the area of airport access.

FACTORS MOST CLOSELY CONNECTED TO DISSATISFACTION WITH THE QUALITY OF LIFE

State residents who are most displeased with the overall quality of life in Massachusetts, i.e., those who rate it as fair or poor, are more negative in their evaluations of practically every factor that might affect living conditions. Nonetheless, when compared with their opposite numbers—those who see the quality of life as very good or excellent—certain distinguishing characteristics emerge in survey analysis. The following specific attitudes are most strongly associated overall with those who give the quality of life in Massachusetts a negative rating:

- ✓ **Worries about crime.** Forty-six percent of those who think the quality of life is fair or poor think the crime situation needs major improvement, compared with 13 percent of those who think it is very good or excellent (+33).
- ✓ **Concern about a lack of good-paying jobs.** Fifty-six percent of those who think the quality of life is fair or poor think major improvement is needed to increase the number of good-paying jobs, compared with 24 percent of those who think it is very good or excellent (+32).
- ✓ **Dissatisfaction with the political system.** Fifty-seven percent of those who think the quality of life is fair or poor think the political system needs major improvement, compared with 28 percent of those who think it is very good or excellent (+29).
- ✓ **Anti-tax sentiment.** Sixty-one percent of those who think the quality of life is fair or poor believe that average families need major tax relief, compared with 33 percent of those who think it is very good or excellent (+28).

- ✓ **Concern about an inadequate social safety net.** Fifty-two percent of those who think the quality of life is fair or poor see a need for major improvement in the availability of social services, compared with 25 percent of those who think it is very good or excellent (+27).
- ✓ **Complaints about the roads and traffic.** Sixty-one percent of those who think the quality of life is fair or poor see a need for major improvement in the roads and traffic situation, compared with 35 percent of those who think it is very good or excellent (+26).

Dissatisfaction with government is a key element associated with dissatisfaction with the quality of life in general. A majority (61%) of those who rate the overall quality of life as fair or poor say they have “not too much” or “no confidence” at all in Massachusetts state government, and close to half (46%) feel the same way about their local government. In contrast, just over half (54%) of the public statewide express “a lot” or “some” confidence in state government and over two-thirds (69%) feel this way about their local government.

The set of attitudes associated with dissatisfied citizens in Massachusetts today resembles the combination of economic anxiety and political alienation that fueled support for Ross Perot’s independent presidential candidacy at the national level in 1992—and it may help explain Mitt Romney’s victory in last year’s governor’s race in Massachusetts. Based on their demographics alone—less affluent, less well-educated, racially diverse—the dissatisfied group would be expected to align themselves more with the Democratic Party. But only about a third (31%) self-identify as Democrats while half (51%) call themselves Independents. This could indicate that they don’t feel the Democratic Party adequately addresses their concerns, or that they feel closer to the Republicans on issues like taxes. The segment of the overall population in Massachusetts identifying as Independent (50%) is extraordinarily high by national standards. PSRA national surveys typically find the number of Independents ranging from 30 to 35 percent.

URGE FOR GOING: WHO WANTS TO LEAVE MASSACHUSETTS AND WHY?

Overall, a quarter of Massachusetts residents (25%) say they would like to move out of the state if they had the opportunity. The subgroups most inclined to want to leave are young adults aged 18 to 29 (41%), minorities (35%), renters (35%), and those who have lived in the state for 20 years or less (34%). While not the only reason people want to move, negative perceptions of the quality of life are one factor driving people away. Forty-nine percent of those wanting to move rate the overall quality of life as fair or poor, compared with 20 percent of those content to stay in Massachusetts. About half (48%) of the potential movers think the quality of life has gotten worse in the past five years, compared with about a third (34%) of non-movers.

Those looking to move elsewhere offer a variety of reasons when asked to explain their primary motivation—27 percent want to escape the high cost of living or high taxes, 25 percent are seeking better weather, 15 percent want to go someplace less stressful or crowded, 8% are looking for better job opportunities, 7% want to be closer to family and friends, and 5% just want to try something different.

In terms of specific aspects of Massachusetts life, those who want to move differ most from those content to stay in their unhappiness with the tax burden (59% vs. 42% needs major improvement), the political system (54% vs. 37%), the roads and traffic situation (62% vs. 45%), and K-12 education (34% vs. 20%). Other survey results underscore the connection between unhappiness with the schools and the desire to move out of Massachusetts. One-third of those who would like to move (33%) rate their community as a fair or poor place to raise children, compared with just 14 percent of non-movers. The small number of parents among those who want to move seem

less happy with their child’s school and less likely to feel they have enough choices about where their child goes to school.

To put the finding that 25 percent of Massachusetts residents want to move out of the state in proper perspective, it’s important to keep in mind that a significantly larger number—35 percent—think that life is better in Massachusetts than it is in other parts of the country. Such sentiment is not limited to older and more established residents—in fact, those under 30 and who have lived in the state for 10 years or less are actually more likely to feel this way than older and more established residents. When the percent who say they want to move away is analyzed in combination with the percentage who say life in Massachusetts is better than elsewhere (see Table 3), certain population subgroups emerge as especially positive and especially negative about living in the Bay State.

- ✓ This index of contentment with Massachusetts shows big differences by perceived social class. Those who identify themselves as upper middle class or wealthy score a plus 25 on this index, meaning that the percent who think life is better exceeds the percent who want to move by 25 percentage points. Those who see themselves as middle class score a plus 18 on this index. That places them much closer to the group above them (upper class group) than to the group below them (working class/poor group). Those who describe their social standing as below middle class are distinguished by their negative score (minus 4) on this measure.
- ✓ Geographically, those who live in central Massachusetts have the most positive score (plus 21) while those in western Massachusetts have the lowest score (minus 11).
- ✓ By age, those under 30 have the lowest score (minus 4) and those aged 30-49 the highest score (plus 16). In part, this difference results from stage in the life cycle, as those under 30 have yet to put down strong roots and are more open to moving. Those aged 18-29 and those aged 30-49 are about equally likely to see Massachusetts as a better place to live than other places. In rating their specific aspects of life in the state, those aged 30-49 are actually more critical than those under 30 to criticize things like the health care system, taxes, and K-12 education. However, the high cost of living in Massachusetts would also seem to be a contributing factor to young adults’ eagerness to move. Young people may be impressed with the state’s quality

TABLE 3B: Contentment with Massachusetts Index

Percent Saying...	Want to Move Out of Mass.	Life Better in Mass. Compared to Rest of Country	Percent Difference	(N)
TOTAL MASS. RESIDENTS	25	35	+10	1,001
REGION				
Greater Boston	26	38	+12	552
Southeastern Mass.	19	25	+6	140
Central Mass.	19	40	+21	146
Western Mass.	33	22	-11	163
SELF-REPORTED CLASS				
Upper class	22	47	+25	155
Middle class	20	38	+18	464
Working class/Poor	31	27	-4	362
AGE				
18-29	41	37	-4	157
30-49	22	38	+16	441
50-64	25	34	+9	242
65 and older	17	24	+7	144

MASSACHUSETTS QUALITY OF LIFE SURVEY

TOPLINE RESULTS February 25, 2003

Job #22093

Total n = 1,001 Massachusetts adults age 18 and older

Margin of error: plus or minus 3 percentage points

Interviewing dates: January 20-February 2, 2003

Note: Because percentages are rounded they may not total 100%.

INTRODUCTION:

Hello, my name is _____ and I'm calling for Princeton Survey Research. We're conducting an important statewide survey about the quality of life in Massachusetts. IF NECESSARY, READ: This survey is for research purposes ONLY—we're not selling anything. The survey sponsor is MassINC, a non-profit organization based in Boston that is working to improve life in the Commonwealth of Massachusetts.

May I please speak with the YOUNGEST MALE age 18 or older, who is now at home? (IF NO MALE ASK: Then, may I please speak with the OLDEST FEMALE age 18 or older who is now at home)

D1. RECORD RESPONDENT'S SEX:

- 49 Male
- 51 Female

1. Here's my first question...Overall, how would you rate the quality of life in Massachusetts today? Would you say it is...(READ)

- 7 Excellent
- 22 Very good
- 42 Good
- 21 Fair, OR
- 7 Poor?
- 1 Don't know/Refused

2. Compared to other New England states, do you think the quality of life in Massachusetts is...(READ)

- 25 Better
- 12 Worse, OR
- 52 About the same?
- 11 Don't know/Refused

3. Compared to other parts of the country, do you think the quality of life in Massachusetts is better, worse, or about the same?

- 35 Better
- 17 Worse
- 38 About the same
- 10 Don't know/Refused

4. What do you LIKE MOST about living in Massachusetts? Just tell me the first thing that comes to mind.

- 14 Change of seasons
- 10 Weather and climate
- 9 Accessibility to beaches/oceans/mountains (includes Cape Cod)
- 7 Closeness to family and friends
- 6 Grew up in Massachusetts/Feels like home
- 4 Culture and history
- 4 Accessibility to leisure activities (includes shopping, entertainment, sports events, etc.)
- 4 The people/People are friendly
- 4 Educational opportunities/Many universities and colleges close by
- 3 Proximity to Boston
- 2 Quiet/peaceful place to live
- 2 School systems
- 2 Job opportunities
- 2 Locality/Location within the U.S.
- 21 Misc. other
- 6 Nothing/Don't like anything
- 6 Don't know/Refused

5. Over the past five years, do you think the quality of life in Massachusetts has... (READ)

- 15 Gotten better
- 38 Gotten worse, OR
- 44 Stayed about the same?
- 3 Don't know/Refused

6. Looking ahead five years from today, do you think the quality of life in Massachusetts will...(READ)

- 36 Get better
- 26 Get worse, OR
- 30 Stay about the same?
- 8 Don't know/Refused

7. Are you now employed full-time, part-time, are you retired, or are you not employed for pay?

- 53 Employed full-time
- 13 Employed part-time
- 17 Retired
- 12 Not employed
- 3 Disabled (VOL.)
- 2 Student (VOL.)
- 1 Other (VOL.)
- * Don't know/Refused

8. Are you married, living as married, widowed, divorced, separated, or have you never been married?

- 50 Married
- 3 Living as married
- 9 Widowed
- 11 Divorced
- 3 Separated
- 25 Never married/Single (VOL.)
- * Refused

9. Is your (husband/wife/partner) now employed full-time, part-time, are you retired, or not employed for pay? *Based on those who are married or living as married (n=565)*

- 61 Employed full-time
- 13 Employed part-time
- 13 Retired
- 8 Not employed
- 1 Disabled (VOL.)
- 1 Student (VOL.)
- 1 Other (VOL.)
- 1 Don't know/Refused

Number of Incomes in Household

- 32 Two-income households
- 42 One-income households
- 26 Non-working households

10. Are you the parent or guardian of any children under age 18 now living in your household?

- 33 Yes
- 67 No
- * Don't know/Refused

11. Do you have any children...(READ IN ORDER)

12. How many children do you have (INSERT ITEM)

	Total Yes	One	Two	Three or more	None this age/ No children	DK/Ref.
a. Under age five?	14	10	3	1	86	0
b. Five to 12 years old?	20	12	6	1	80	*
c. 13 to 17 years old?	13	10	2	*	87	*

13. Overall, how would you rate the quality of life for you and your family today? Would you say it is...(READ)

- 13 Excellent
- 28 Very good
- 39 Good
- 16 Fair, OR
- 4 Poor?
- * Don't know/Refused

13a. What is the biggest problem facing you and your family today?

National June 2001⁴

25	Finances/Not enough money/Making ends meet . . . . .	.26
8	Family/Personal/Health problems . . . . .	.3
8	Job security/Low paying jobs . . . . .	.8
7	High prices/High cost of living and housing . . . . .	.10
6	Economy/Recession/Business climate . . . . .	.7
6	Healthcare/High cost of health insurance . . . . .	.6
6	Taxes . . . . .	.8
3	Child care/Costs of education . . . . .	.3
3	Quality and future of education/ What's going on in schools . . . . .	.2
2	Threat of war/Uncertainty in nation's future . . . . .	.N/A
2	Issues facing the elderly . . . . .	.2
1	Government/Politics . . . . .	.2
1	Retirement/Money for retirement . . . . .	.N/A
*	High gas/fuel prices . . . . .	.9
*	Morality/Family values . . . . .	.2
12	Other . . . . .	.19
14	No problems/Don't know . . . . .	.18

14. Over the past five years, has the quality of life for you and your family...(READ)

37	Gotten better
16	Gotten worse, OR
47	Stayed about the same?
1	Don't know/Refused

15. Looking ahead five years from today, do you think the quality of life for you and your family will...(READ)

52	Get better
11	Get worse, OR
32	Stay about the same?
5	Don't know/Refused

4. National comparison results from Pew Research Center News Interest Index poll, based on a national sample of 1,200 adults interviewed June 13-17.

16. We're interested in how much confidence you have in some different institutions. (First,) in general, how much confidence do you have in...(INSERT—READ & RANDOMIZE)—a lot of confidence, some, not too much, or no confidence at all?

	A Lot	Some	Not too much	confidence at all	DK/DK/Ref.
a. Massachusetts state government	10	44	28	14	4
b. Your local government	15	53	18	10	4
c. Your local police	49	38	8	4	1
d. Labor unions	14	32	14	14	26
e. Your local public schools	33	35	13	7	12
f. Local businesses and companies	31	52	9	3	4
g. Your church, synagogue, mosque or other religious institution	33	31	12	9	15 ⁵

17. Thinking again about your personal situation....If you had the opportunity within the next few years, would you like to move out of your community, or would you rather stay where you are?

18. Would you like to move...(READ)

	National ⁶ 1985
34 Total want to move . . . . .	.34
8 Somewhere else in Massachusetts . . . . .	.N/A
25 Total want to move out of Massachusetts . . . . .	.N/A
8 To another state in New England . . . . .	.N/A
18 Out of New England altogether . . . . .	.N/A
63 Don't want to move . . . . .	.63
2 Don't know/Refused . . . . .	.3

19. What is the MAIN reason you would like to move? (READ & RANDOMIZE)

Would like to move (n=320)	Would like to move out of state (n=234)	
25	27	To go somewhere with a lower cost of living or lower taxes
20	25	To go somewhere with better weather
17	15	To go somewhere less crowded or stressful
8	8	To find better job opportunities
7	7	To be closer to family or friends
5	5	To try something new/For a change of scenery
2	1	For a better school system
16	10	Some other reason
2	2	Don't know/Refused

5. Results include those who volunteered "Don't go to church."

6. National comparison results from Gallup Organization survey, based on a national sample of 1,557 adults interviewed February 15-18. Trend question wording read "If you had the chance, would you like to move away from this community (city), or not?"

20. Now we'd like your opinion of some different aspects of life IN MASSACHUSETTS today.

Please try to answer as best you can, even if I ask about an area where you and your family are not directly affected. (Here's the first one/what about)... (INSERT — READ & RANDOMIZE)?
 (Do you think Massachusetts needs MAJOR improvement in this area, needs SOME improvement, is satisfactory as is, or is MORE THAN satisfactory as is?)

	Need major im- provement	Need some im- provement	Satis- factory as is	More than Satis- factory as is	DK/Ref.
a. The quality of the environment and availability of open space	22	40	32	4	3
b. The roads and the traffic situation	50	32	16	1	1
c. The availability of good-paying jobs	38	39	18	2	4
d. K through 12 education	24	38	25	4	9
e. Affordability of college education	48	31	14	1	5
f. The way the health care system is working	49	29	17	2	3
g. The availability of affordable housing	54	29	14	1	3
h. The availability of arts, cultural, and recreational activities	13	29	41	14	3
i. The crime situation	28	46	23	2	2
j. Race relations	20	41	32	3	4
k. The way the political system is working	42	37	16	1	4
l. The amount of taxes an average family has to pay	47	32	17	1	3
m. Airport access	19	26	43	5	7
n. The availability of social services, including help for the homeless and mentally impaired	39	35	18	2	6

21. About how long have you lived in Massachusetts...(READ)

National⁷ 2002

1	Less than one year	.7
6	One to five years	.23
5	Six to 10 years	.13
10	11 to 20 years	.19
31	More than 20 years, OR	.38
47	Are you a lifelong resident?	.N/A
*	Don't know/Refused	*

22. Some people think Boston is a place where newcomers don't feel particularly welcome. Do you think people who move to Boston from other parts of the country are made to feel less welcome, OR that Boston isn't any less welcoming to newcomers than most other large U.S. cities?

19	Made to feel less welcome
70	Same as most other large cities
11	Don't know/Refused

7. National comparison results from Knight Foundation Community Indicators survey, based on a national sample of 1,211 adults interviewed January 2-27. Trend question wording read "About how long have you lived in your city/suburb/town/area where you live now?"

23. Some people think Massachusetts is a particularly difficult place for racial and ethnic minorities to live, work, and raise a family. Do you think life for racial and ethnic minorities is more difficult in Massachusetts than in most other states, or is not more difficult?

- 18 Yes, more difficult
- 76 No, not more difficult
- 6 Don't know/Refused

24. Now I have a few more questions about how things are going for you... Please tell me how satisfied you are with how much time you have in some different areas. How satisfied are you with... (INSERT—READ & RANDOMIZE)? (very satisfied, somewhat satisfied, not too satisfied, or not at all satisfied?) *Item a based on those who are married or living as married (n=565)*
Item b based on parents of children under age 18 (n=354)

	Very	Somewhat	Not too Much	Not at all	DK/ Ref.
a. The amount of time you spend with your (husband/wife/partner)	49	34	11	6	*
b. The amount of time you spend with your children	51	33	9	6	1
c. The amount of time you spend exercising or playing sports	26	35	20	14	5
d. The amount of time you have for relaxation and leisure activities	35	39	16	9	1

25. How would you rate your personal financial situation today? Would you say you are in...(READ)

- 5 Excellent financial shape
- 16 Very good shape
- 35 Good shape
- 30 Fair shape, OR
- 13 Poor shape?
- 1 Don't know/Refused

26. Please tell me how much of a problem, if at all, each of the following is for you and your family these days. (First,) what about...(INSERT—READ & RANDOMIZE)? (Is this a big problem, somewhat of a problem, or not a problem for you and your family today?)

	Big problem	Somewhat problem	Not a problem	Doesn't apply	DK/Ref.
a. Crime, drugs and violence where you live	9	31	59	*	1
b. Job opportunities in your area	26	32	35	4	3
c. The quality of education in the local public schools	12	25	52	8	4
d. The affordability of quality health care	27	31	40	*	2
e. The affordability of a college education	31	33	26	8	3
f. The availability and reliability of public transportation	12	17	64	5	2
g. Racial or ethnic discrimination	6	20	71	1	2
h. The cost of living	30	44	25	*	1

Item i based on parents of children under age 18 (n=354)

i. The availability of affordable, quality child care	20	23	43	11	2
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27. In the last five years, has it become easier or more difficult for you and your family to afford to live the kind of life you want—or is it just about the same?

- 8 Easier
- 33 More difficult
- 58 About the same
- 1 Don't know/Refused

28. Please tell me if any of following have happened to you or your family over the past five years. (First,) have you or your family...(READ ITEMS IN ORDER)?

	Yes	No	DK/Ref.
a. Felt a lot of stress because of financial problems	47	52	1
b. Taken on more debt than you could handle	25	74	1
c. Been unable to keep up with payments on a loan, including a student loan	16	83	1
d. Postponed a major purchase like buying a house or taking a vacation due to financial concerns	42	57	2
e. Maxed out your credit cards	17	82	2

29. Now I'm going to read you a short list of things that some Massachusetts families have.

Please tell me which of these, if any, you and your immediate family now have. By immediate family, I mean the family members who live with you. (First,) do you have...(INSERT—READ & RANDOMIZE)?

	Yes, have	No, do not have	DK/Ref.
a. Three or more cars or other vehicles	22	77	1
b. Two or more computers at home	30	69	1
c. Cable or satellite TV	84	16	1
d. Housekeeping help	11	88	1
e. Snow removal or landscaping help	27	71	2
f. A second home, such as a vacation property	10	89	1
g. High-speed Internet access at home, for example, DSL, cable, satellite, or wireless broadband	43	55	2

30. Now I have some questions about how safe you feel... Please tell me how safe you think you and your family are from crime in some different locations. (First,) what about...(INSERT—READ & RANDOMIZE)? (Are you very safe, somewhat safe, not too safe or not at all safe from crime at this location)?

	Very	Somewhat	Not too	Not at all	Don't go out at night	DK/Ref.
a. At home at night	77	20	2	1	N/A	1
National 2002 ⁸ :	74	21	2	1	*	1
b. When walking in your neighborhood after dark	53	35	6	3	2	1
National 2002:	54	30	6	4	6	1

31. Since the terrorist attacks of September 11th, 2001, do you personally feel a lot less safe where you live and work, somewhat less safe, only a little less safe, or not at all less safe than you did before?

National August 2002⁹

6	A lot less safe	.9
19	Somewhat less safe	.19
24	Only a little less safe	.26
50	Not at all less safe	.42
2	Don't know/Refused	.4

8. National comparison results from Knight Foundation Community Indicators survey, based on a national sample of 1,211 adults interviewed January 2-27.

9. National comparison results from Newsweek poll, based on a national sample of 1,005 adults interviewed August 28-29.

32. Now I'm going to read a list of some kinds of changes to communities these days that might affect the quality of life. Please tell me how much of a problem each of the following is in the community where you live. (First,) what about...(READ & RANDOMIZE)? (Is this a big problem, somewhat of a problem, or not a problem (in the community where you live)?

	Big problem	Somewhat problem	Not a problem	DK/ Ref.
a. A loss of local character or charm as new commercial or real estate development changes the landscape of your city or town	16	31	51	2
b. Increasing traffic and congestion	36	37	27	*
c. Loss of openspace, including loss of farmlands & parks	22	30	47	1
d. Rising real estate prices that make housing less affordable	55	29	14	2

33. How would you rate your community as a place to raise children? Would you say it is...(READ)

- 22 Excellent
- 31 Very good
- 26 Good
- 14 Fair, OR
- 6 Poor?
- 1 Don't know/Refused

34. We're interested in what it is like for Massachusetts families with children...Compared with your own (If male: father/If female: mother), are you able to spend more time with your children, less time, or about the same amount of time? *Based on parents of children under age 18 (n=354)*

- 36 More time
- 31 Less time
- 33 Same amount
- * Don't know/Refused

35. How satisfied are you with your youngest school-age child's school...(READ) *Based on parents of children ages 5-17 (n=294)*

- 57 Very satisfied
- 31 Somewhat satisfied
- 5 Not too satisfied, OR
- 5 Not at all satisfied?
- 1 (VOL.) Child not attending school
- 0 Don't know/Refused

36. Does your youngest school-age child attend a public school, private school, parochial or church-run school, or a charter school? *Based on parents of children ages 5-17 (n=294)*

- 78 Public school
- 8 Private school
- 8 Parochial or church-run school
- 3 Charter school
- * (VOL.) Home-schooled
- 2 Don't know/Refused

37. Considering your family's financial circumstances and what is available through your local public schools, do you feel you have enough choices about where you child goes to school, or not? *Based on parents with children in public school (n=235)*

- 63 Yes, have
- 35 No, do not have
- 2 Don't know/Refused

38. As you may know, over the past decade, Massachusetts has taken steps to try to improve the quality of education in the public schools. In your opinion, have these efforts begun to pay off...(READ) *Item a based on parents with children in public school (n=235)*

	Yes	No	DK/Ref.
a. In your child's school, or not?	58	35	8
b. In schools across the state, or not?	39	36	25

39. Now I have a few questions about your job. In a typical week, about how many hours do you work, including all the paying jobs you have? (READ CATEGORIES IF NECESSARY)

Based on those who are employed (n=684)

- 20 Under 35 hours
- 36 35-44 hours
- 30 45-59 hours
- 12 60 hours or more
- 1 Don't know/Refused

40. About how long does it take you to get from home to work, door to door? IF NECESSARY SPECIFY: for your MAIN job. *Based on those who are employed (n=684)*

- 3 None/Work at home
- 26 Less than 15 minutes
- 26 15 to 29 minutes
- 21 30 to 44 minutes
- 8 45 to 59 minutes
- 12 60 minutes or more
- 3 Don't know/Refused

41. Please tell me how satisfied you are with the following aspects of your job. (First,) what about...(INSERT—READ & RANDOMIZE)? (Are you very satisfied, somewhat satisfied, not too satisfied, or not at all satisfied with this aspect of your job)? *Based on those who are employed (n=684)*

Item a always asked first	Very	Somewhat	Not too	Not at all	DK/Ref.
a. Your job overall	48	40	8	4	1
b. The amount of on-the-job stress	21	43	17	16	3
c. Your job security	49	32	9	8	2
d. Your health insurance and other benefits	38	34	9	14	6
e. Your chances for promotion	31	29	15	15	10
f. Opportunities for job training	38	32	10	12	8

42. What would improve your life more—more household income or more free time? *Based on those who are employed (n=684)*

- 53 More household income
- 39 More free time
- 7 (VOL.) Both equally
- 1 Don't know/Refused

43. In general, do you feel you have the education and training necessary to get ahead in your job or career, could you use a LITTLE more, or could you use a LOT more education and training? *Based on those who are employed (n=684)*

- 34 Have what is needed
- 48 Could use a little more
- 16 Could use a lot more
- 2 Don't know/Refused

44. How frequently, if ever, do you experience conflicts between your work responsibilities and family responsibilities? Would you say...(READ) *Based on those who are employed (n=684)*

National¹⁰ 1997

- 16 Often,15
- 29 Sometimes,30
- 37 Hardly ever, OR38
- 16 Never?16
- 1 Don't know/Refused1

45. When you experience conflicts, which usually suffers more...(READ) *Based on those who are employed (n=684)*

- 34 Work responsibilities, OR
- 41 Family responsibilities?
- 5 Both equally
- 4 Don't know/Refused
- 16 Never experience conflicts

10. National comparison results from Wisconsin Public Television State of the Union survey, based on 832 employed adults interviewed June 26-July 9.

- 46a. Now, on another subject...Are you, yourself, now covered by any form of health insurance that helps pay for the cost of your health care?
- 46b. Just to make sure, if you're covered through another family member's health plan at work or through a government program like Medicare or Medicaid, that would count. Do you have any health insurance coverage, or none at all?
- 46c. Are ALL members of your family who live in your household now covered by either private health insurance or a government program like Medicare or Medicaid?

Total	Age 18-64	Respondent's Insurance Status ¹¹
91	89	Insured
8	10	Not Insured
1	1	Don't know/Refused
Household Insurance Status		
84	83	All family members insured
15	17	One or more family members not insured
1	1	Don't know/Refused

47. Next, for each item that I read, please tell me if you and your family have enough, have some, or have none at all. (First,) what about...(INSERT—READ & RANDOMIZE)? (Do you have enough, have some, or have none at all?)

	Enough	Some	None at all	Doesn't apply	DK/Ref.
a. Life insurance to protect you or other family members if a family member were to die	40	34	24	*	2
b. Home and property insurance	55	18	23	2	3
c. Money set aside for retirement	20	52	24	2	2
d. Money set aside or insurance to cover costs if an elderly family member needed nursing home care	15	22	56	5	3
e. Money set aside for emergency expenses	26	48	24	*	2
<i>Item f based on parents of children under age 18 (n=354)</i>					
f. Money set aside for your children's college education	7	54	38	1	1

48. Do you own or rent your home?

62 Own
 34 Rent
 3 Other arrangement
 1 Refused

11. Results for ages 18-64 based on 840 interviews.

49. Now, as I read you some different things that might affect your personal future, please tell me how concerned you are about each one happening to you. (First,) how concerned are you about... (READ & RANDOMIZE)? (Are you very concerned, somewhat concerned, not too concerned, or not at all concerned?)

	Very	Somewhat	Not too	Not at all	Doesn't apply	DK/Ref.
a. Having to care for an aging parent or relative	22	30	11	25	10	2
Massachusetts 1996 ¹² :	41	27	12	13	7	*
National 2000 ¹³ :	31	23	15	21	9	1
National 1994 ¹⁴ :	33	28	15	14	10	*
b. Being unable to afford necessary health care when a family member gets sick	29	27	15	25	2	1
Massachusetts 1996:	56	22	14	6	2	*
National 2000:	41	21	15	19	3	1
National 1994:	50	22	15	11	1	1
c. Not having enough money for retirement	30	36	12	18	2	1
Massachusetts 1996:	51	25	13	10	1	*
National 2000:	40	23	14	16	6	1
National 1994:	42	29	14	12	3	1
d. <i>If homeowner asked:</i> Losing your home because you can't afford to keep it. <i>If not homeowner asked:</i> Being unable to afford your own home	23	18	18	39	2	1
Massachusetts 1996:	46	18	19	15	2	*
National 2000:	24	15	18	38	5	*
National 1994:	31	16	20	28	4	1
e. Losing your job or taking a cut in pay	19	21	14	28	18	1
Massachusetts 1996:	43	20	15	13	9	*
National 2000:	26	14	14	28	17	1
National 1994:	28	16	14	21	21	*

12 Trend from PSRA survey for The Boston Globe/WBUR Radio/WABU-TV, based on a sample of 604 Massachusetts adults interviewed May 15-26.

13 National comparison results from Heinz Family Philanthropies/Newsweek Poll, based on a national sample of 1,501 adults interviewed February 18-March 5.

14 National comparison results from Pew Research Center survey, based on a national sample of adults interviewed March 16-21. Items a and b based on 1,009 interviews and items c, d, e, g, h, and i based on 992 interviews.

Q. 49 continued Now, as I read you some different things that might affect your personal future, please tell me how concerned you are about each one happening to you. (First,) how concerned are you about... (READ & RANDOMIZE)? (Are you very concerned, somewhat concerned, not too concerned, or not at all concerned?)

	Very	Somewhat	Not too	Not at all	Doesn't apply	DK/Ref.
f. Being unable to maintain your current standard of living	23	36	18	21	*	1
<i>Items g-i based on parents of children under age 18 (n=354)</i>						
g. Not having adequate child care when you go to work	18	15	11	43	13	*
National 2000 ¹⁵ :	21	10	9	28	31	1
National 1994:	21	13	9	16	40	1
h. Being unable to afford to send a son or daughter to the kind of college you'd like ¹⁶	41	39	8	10	1	1
Massachusetts 1996:	46	20	9	13	12	0
National 2000:	33	16	10	21	19	1
National 1994:	37	16	8	12	26	1
i. Your children not having good job opportunities	41	32	12	14	0	2
Massachusetts 1996:	55	21	9	9	6	*
National 2000:	35	16	11	20	17	1
National 1994:	51	21	8	8	12	*

50. Looking to the future, when your children grow up do you think they will be better off or worse off than you are now? *Based on parents of children under age 18 (n=354)*

		May ¹⁷ 1996
68	Better off	.57
21	Worse off	.32
5	Same (VOL.)	.7
6	Don't know/Refused	.4

51. Do you feel you have the information you need to adequately plan for your retirement, or not? *Based on those who are not retired (n=841)*

66	Yes, have
31	No, do not have
2	Don't know/Refused

¹⁵ All trend results for items g-i are based on total sample.

¹⁶ Massachusetts and national trend wording was somewhat different: "Being unable to save enough money to put a child through college."

¹⁷ Trend from PSRA survey for The Boston Globe/WBUR Radio/WABU-TV, based on 216 interviews with Massachusetts parents of children under 18.

52. How much confidence do you have in your ability to make the right decisions about saving and investments for your retirement? Are you...(READ) *Based on those who are not retired (n=841)*
- 31 Very confident
 - 49 Somewhat confident
 - 13 Not too confident
 - 6 Not at all confident in your ability to make these decisions?
 - 1 Don't know/Refused

DEMOGRAPHICS:

D2. Finally, I have just a few questions so we can describe the people who took part in our survey...

In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?

- 14 Republican
- 31 Democrat
- 50 Independent
- 3 No party/Not interested in politics (VOL.)
- * Other party (VOL.)
- 2 Don't know/Refused

D3. Are you, or is any other adult in your household a member of a labor union?

- 17 Yes, labor union household
- 81 No, non-union
- 2 Don't know/Refused

D4. What is your age?

- 19 18 to 29
- 42 30 to 49
- 22 50 to 64
- 16 65 and older
- 2 Refused

D5. What is the last grade or class you completed in school? (DO NOT READ)

- 2 None, or grade 1 to 8
- 10 High school incomplete (Grades 9-11)
- 29 High school graduate, Grade 12, or GED certificate
- 4 Business, technical, or vocational school AFTER high school
- 21 Some college or university work, but no four-year degree
- 19 College or university graduate (BA, BS or other four-year degree received)
- 14 Post graduate or professional schooling after college (including work towards an MA, MS, Ph.D., JD, DDS, or MD degree)
- * Refused

D6. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Spanish background?

D7. What is your race? Are you white, black, Asian, American Indian, or some other race? IF R SAYS HISPANIC OR LATINO, PROBE: Do you consider yourself a WHITE (Hispanic/Latino) or a BLACK (Hispanic/Latino)?

- 83 Non-Hispanic White
- 15 Total Non-White
 - 6 Non-Hispanic Black or African-American
 - 6 Hispanic
 - 2 Asian or Pacific Islander
 - 1 American Indian or Alaskan Native
 - 1 Mixed-race
 - * Other
- 2 Don't know/Refused

D8. Please tell me which ONE of the following terms best describes your economic status—even if none is exactly right... (READ)

National¹⁸ January 2001

- 1 Wealthy,2
- 12 Upper-middle class,12
- 43 Middle class,40
- 33 Working class, OR36
- 9 Poor?9
- 2 Don't know/Refused1

D9a. Last year, that is in 2002, approximately what was your total family income from all sources, before taxes—just tell me when I get to the right category. IF INCOME OVERLAPS TWO CATEGORIES, RECORD IN THE LOWER CATEGORY.

D9b. (Do you happen to know/Would you mind telling me) if in 2002 your total family income from all sources, before taxes, was \$60,000 or under OR was more than \$60,000? IF NECESSARY: Your best guess is fine.

- 56 Total less than \$60,000
 - 16 \$25,000 and under
 - 19 Between \$25,000 and \$40,000
 - 19 Between \$40,000 and \$60,000
- 36 Total \$60,000 or more
 - 10 Between \$60,000 and \$75,000
 - 12 Between \$75,000 and \$100,000
 - 8 Between \$100,000 and \$150,000
 - 3 Between \$150,000 and \$200,000
 - 1 More than \$200,000
- 2 Don't know
- 6 Refused

18. National comparison results from National Public Radio, Henry J. Kaiser Family Foundation, Harvard University's Kennedy School of Government survey, based on a national sample of 1,952 adults interviewed January 4-February 27. Categories were "upper class, upper middle class, middle class, working class, and lower class."

D10. What is your religious preference—Protestant, Roman Catholic, Jewish, Muslim, or some other religion?

- 30 Protestant (Baptist, Christian, Episcopalian, Jehovah's Witness, Lutheran, Methodist, Presbyterian etc.)
- 49 Roman Catholic/Catholic
- 2 Jewish
- 1 Orthodox Church (Greek or Russian Orthodox etc.)
- * Mormon (The Church of Jesus Christ of Latter-Day Saints)
- * Muslim/Islam
- 1 Buddhist or Hindu
- 1 Other religion
- 13 No religion/Atheist/Agnostic (VOL.)
- 3 Don't know/Refused

D11. How important is religion in your everyday life? Is it...(READ)

August¹⁹ 2002

- 9 The MOST important thing in your life26
- 31 Very important, BUT not the most important thing40
- 33 Somewhat important, OR21
- 27 Not too important?12
- 1 Don't know/Refused1

D12. Please tell me if you have done each of the following activities in the last FIVE YEARS, that is since 1997. In the last five years, have you (READ & ROTATE)...

	Yes	No	DK/Ref.
a. Attended a town meeting, public hearing or other community meeting	52	47	1
b. Called, written, or sent e-mail to any elected official	29	70	*
c. Joined or contributed money to an organization in support of a particular cause	66	33	1
d. Participated in union activities	13	86	1
e. Volunteered on a regular basis for a church or other community organization	42	57	1

D13a. Where were you born—in the United States, or in another country?

D13b. Were either of your parents born in another country, or were they both born in the U.S.?

Immigrant Status

- 12 Immigrant
- 17 First generation American
- 70 Second generation or more American
- 1 Don't know/Refused

END OF INTERVIEW. THANK RESPONDENT: That completes the interview. Thank you very much for your cooperation.

19. Trend from Kaiser Family Foundation/Harvard School of Public Health/Washington Post poll, based on a national sample of 2,886 adults interviewed August 2-September1.

of life, but many simply can't afford it. As will be shown later in this report, state residents under 30 tend to be less happy with their financial status and to say they have felt major stress because of financial problems in recent years.

THE IMAGE OF BOSTON/MASSACHUSETTS AS AN UNFRIENDLY PLACE

The Massachusetts public tends to reject the idea that the state is a particularly difficult place for racial and ethnic minorities to live, work, and raise a family. Overall 18 percent of the state's residents think this is true, but 76 percent think it is not true. Differences between white and minority opinion on this question are relatively modest. Seventy-one percent of non-whites disagree that Massachusetts is a more difficult place for minorities to live, compared with 77 percent of whites.

The image of Boston as unfriendly to newcomers also doesn't have much currency among the Massachusetts public. Only 19 percent of adults statewide agree with this proposition, while 70 percent disagree. Those who live in Suffolk County itself are somewhat more likely to agree, but still less than a third (29%) think this characterization is true.

About a quarter (27%) of those who are relative newcomers to Massachusetts—having lived in Massachusetts for 10 years or less—feel that Boston is less welcoming, but the large majority (68%) reject this idea. According to our survey, these newcomers make up 12 percent of adults statewide. Newcomers are blending into a state with a well established population—close to half (47%) of adults are lifelong residents and another third (31%) were not born in Massachusetts but have lived in the state for more than 20 years.

With flat labor growth, newcomers are critical to the state's economy.

While there has been much focus on the problem of outmigration from Massachusetts in recent years, much less attention has been given to new residents. In a state with flat labor growth, newcomers are critical to the state's economy, and it is important to learn as much as possible about who they are, what attracts them about the state, and what might cause them to leave. Newcomers have a very different demographic profile from more established state residents. They are a younger and more racially diverse group than the public at large, and are concentrated in the greater Boston area. Over a third (37%) of newcomers are under age 30 and 40 percent are single. A third (34%) of newcomers are non-white, with strong representation from Asians and Hispanics. Four in 10 (39%) say they were born in another country. Yet they are a well-educated group (60% have a college degree or better) and are solidly middle class (59% identify themselves as such). In a state where Catholics make up about half of the adult public, only 25 percent of newcomers are Catholic, while 36 percent are Protestant and another 25 percent identify with no religion.

Newcomers appear to be filling jobs and otherwise enriching the quality of life in the state. In fact, newcomers appear to be about as active in their communities as more established residents. About half (47%) say they have attended a town meeting or public hearing in the past five years and a similar number (48%) say they have done volunteer work. Reasons for concern about the state's ability to retain its newcomers, however, emerge from the survey results. Newcomers are significantly more likely than longer-term residents to say they would move out of the state if they had the opportunity (34% vs. 23%). As with young adults, newcomers may be pleased with the quality of life in Massachusetts but have a very hard time affording the good life. Among newcomers who want to move, the high cost of living rates higher than any other reason except the weather as a reason for their discontent. Compared with more established residents, newcomers are significantly more likely to cite the high cost of living or housing as the biggest problem facing their family today (19% vs. 6%).

II. AT THE LOCAL LEVEL: Perceptions of the Local Community and Local Institutions

CONFIDENCE IN MUNICIPAL INSTITUTIONS

Massachusetts residents hold their local police departments and public schools in high regard but express less confidence in their city and town governments. Nearly half (49%) say they have a lot of confidence in their local police, and only a fraction (12%) say they have little or no confidence in local law enforcement. The schools also receive high ratings, with two in three residents saying they have at least some confidence in their local public schools, including one in three who say they have a lot.

Opinion of local government is more critical. While two-thirds of Massachusetts residents say they have at least some confidence in their local government, very few (15%) say they have a lot of confidence in city hall.

State government garners even less support than its local counterparts. Just over half of residents (54%) say they have at least some confidence in the Massachusetts state government, including merely 10 percent who say they have a lot of confidence in it. A sizable minority say they have little (28%) or no confidence at all (14%) in their state government.

Geographic Patterns

This pattern of opinion is reflected statewide, with residents in each of the four regions expressing the most confidence in their local police and the least in their city or town government. The general pattern also holds for residents living in both urban and suburban communities. There are, however, a few important geographic differences regarding confidence in specific institutions:

TABLE 4B: Confidence in Municipal Institutions by Geography

Percent Saying...	A lot	Some	Not much/No confidence	DK/Ref.
LOCAL POLICE				
Total Mass. Residents	49	38	12	1
Greater Boston	49	38	12	2
Southeastern Mass.	55	32	12	1
Central Mass.	54	37	9	*
Western Mass.	45	43	11	1
Urban	46	40	13	1
Suburban	51	37	10	2
LOCAL PUBLIC SCHOOLS				
Total Mass. Residents	33	35	20	12
Greater Boston	31	34	22	13
Southeastern Mass.	37	37	17	9
Central Mass.	42	37	15	6
Western Mass.	33	36	20	10
Urban	28	37	26	8
Suburban	36	34	17	13
LOCAL GOVERNMENT				
Total Mass. Residents	15	53	28	4
Greater Boston	16	53	28	4
Southeastern Mass.	16	55	26	3
Central Mass.	16	55	27	2
Western Mass.	13	53	31	3
Urban	14	54	28	3
Suburban	15	53	27	4

✓ Suburban residents are more likely than those living in urban areas (36% vs. 28%) to say they have a lot of confidence in their local public schools. This pattern is seen specifically in the Greater Boston area: half as many Suffolk County residents compared with residents in other areas of Greater Boston (17% vs. 34%) have a lot of confidence in the public schools where they live.

✓ The Greater Boston area is also divided concerning the local police. About half of residents who live outside of Boston (52%) say they have a lot of confidence in their local police, but only a third of those in Suffolk county (33%) express as much confidence in the police where they live.

Demographic Patterns

Opinions of municipal institutions across demographic groups reflect the general views of the Massachusetts public. Residents in most groups have the greatest confidence in their local police and the least in their city or town government. But there are differing degrees of confidence in specific institutions, most notably among residents in different social classes. Massachu-

settles residents who describe themselves as wealthy, upper class, or middle class are more likely than those who consider themselves working class or poor to say they have a lot of confidence in their local police, public schools or local government.

A few other significant demographic differences emerge:

- ✓ Members of minority groups are more critical of their public schools and their local police than white residents. In both cases, a larger number of blacks and other racial and ethnic minorities compared with whites say they have little or no confidence in these institutions.
- ✓ Party identification is related to opinions of the police as well as local and state government. Republicans (63%) are more likely than Democrats and Independents (50% and 46%) to say they have a lot of confidence in their local police. But both Republicans and Democrats (23% and 19% a lot of confidence) express more confidence in their city or town governments compared with Independents (13%). This is a change from the pattern of opinion about state government. At that level, Republicans are more likely than both Democrats and Independents (21% vs. 6% and 9%, respectively) to say they have a lot of confidence in the powers that be.
- ✓ Age influences opinions of the police, with residents age 30 and older more likely than younger residents (53% vs. 32%) to say they have a lot of confidence in their local law enforcement.
- ✓ Residents with at least some college education are more likely than those with less education to say they have a lot of confidence in their city or town government.

The Relationship Between Personal Satisfaction and Confidence in Municipal Institutions

Opinions about local institutions are strongly related to feelings of personal satisfaction, specifically personal quality of life and satisfaction with living in Massachusetts. As Table 5 shows, Massachusetts residents who rate their family’s quality of life as fair or poor and those who say they would like to move out of state are less likely than their satisfied counterparts to indicate a high level of confidence in their local government, local public schools, or local police.

A similar pattern is evident with respect to opinions of the state government. For example, 61 percent of Massachusetts residents who rate their family’s quality of life as fair or poor say they have little or no confidence in the state government. That figure drops to 33 percent among residents who rate their personal quality of life as excellent or very good. Likewise, residents who

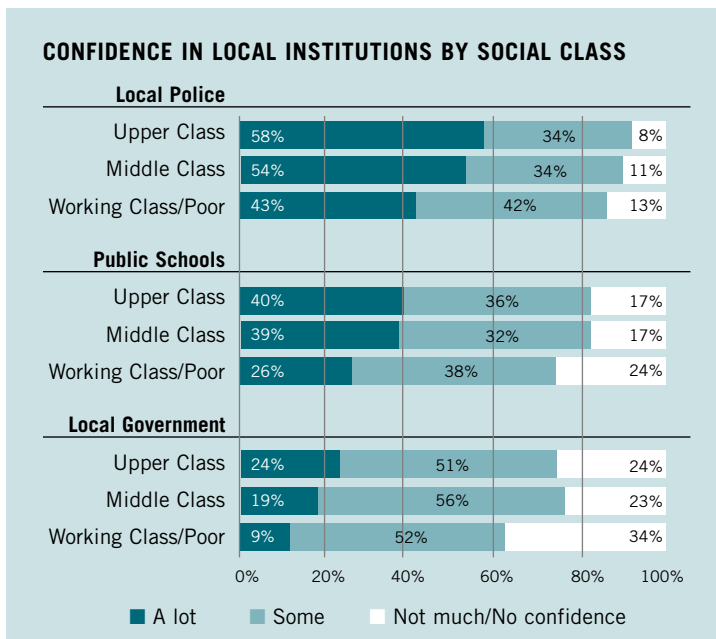


TABLE 5B: Personal Satisfaction and Opinions of Municipal Services

Percent Saying...	A lot	Some	Not much/No confidence	DK/Ref.
LOCAL GOVERNMENT				
Quality of life is...				
Excellent/V. Good	25	56	17	3
Fair/Poor	7	37	51	5
Want to...				
Stay in Mass.	18	56	22	4
Move out of Mass.	8	48	42	3
LOCAL PUBLIC SCHOOLS				
Quality of life is...				
Excellent/V. Good	44	30	16	9
Fair/Poor	18	40	30	12
Want to...				
Stay in Mass.	38	35	16	12
Move out of Mass.	22	37	31	10
LOCAL POLICE				
Quality of life is...				
Excellent/V. Good	60	31	6	2
Fair/Poor	32	42	23	2
Want to...				
Stay in Mass.	55	34	10	1
Move out of Mass.	36	45	16	2

TABLE 6B: Confidence in Local Businesses by Geography

Percent Saying...	A lot	Some	Not much/No confidence	DK/Ref.	(N)
TOTAL MASS. RES.	31	52	12	4	1,001
REGION					
Greater Boston	32	53	11	3	552
Southeastern Mass.	33	51	12	4	140
Central Mass.	34	44	15	7	146
Western Mass.	22	56	17	5	163
COMMUNITY SIZE					
Urban	25	54	17	4	347
Suburban	34	52	10	4	639

TABLE 7B: Confidence in Local Businesses by Personal Economic Indicators

Percent Saying...	A lot	Some	Not much/No confidence	DK/Ref.	(N)
TOTAL MASS. RES.	31	52	12	4	1,001
ANNUAL INCOME					
\$25,000 or less	19	53	21	7	132
\$25,000–\$60,000	31	53	12	4	355
\$60,000–\$100,000	32	59	8	1	249
\$100,000 or more	45	49	5	1	142
EMPLOYMENT STATUS					
Working	34	53	11	2	684
Not working	22	57	14	7	156
Retired	30	45	18	8	160
SELF-REPORTED CLASS					
Upper class	44	49	3	3	155
Middle class	33	53	10	3	464
Working class/Poor	24	54	18	4	362
WANT TO MOVE					
Out of state	22	57	17	4	234
No/Within state	35	51	11	3	739

HOW MUCH CONFIDENCE DO YOU HAVE IN YOUR CHURCH?

	CATHOLICS	PROTESTANTS
A lot	29	49
Some	38	28
Not too much	17	9
No confidence	10	4
Don't Know	7	11
	100	100
No. of interviews	(475)	(303)

say they would like to move out of state are more likely than those content to stay in Massachusetts to give the state government low marks (57% vs. 38% not too much or no confidence).

Local Businesses And Companies

Massachusetts residents feel good about their local businesses and companies. A large majority (83%) say they have confidence in these institutions, including three in 10 residents who say they have a lot of confidence in them. Support for local industries is strong throughout the state, so geography does not have much effect on opinions about local industry. An exception is that residents in Western Massachusetts are less likely than those in other regions to say they have a lot of confidence in their local businesses. Community size is also a factor, with suburban residents more likely than their urban counterparts (34% vs. 25% a lot of confidence) to give local business the strongest vote of confidence.

Work status and other personal economic indicators are, on the other hand, strongly related to feelings about local businesses. Massachusetts residents who are working are more likely than those who are not to say they have a lot of confidence in local businesses and companies. In addition, confidence rises with income level, so that those earning \$100,000 or more annually have the most faith in the local businesses while those earning less than \$25,000 have the least. A similar pattern is evident among residents of different social classes, with those who perceive themselves as upper class or wealthy expressing the most positive views of local businesses and those at the other end of the socioeconomic scale expressing more negative views. Finally, residents who say they want to move out of the state are more likely than their more content counterparts to give local businesses a strong vote of confidence. While all of these personal economic indicators obviously overlap, each is instructive in understanding residents' feelings about local businesses.

Churches and Other Religious Institutions

A majority of Massachusetts residents say they have a lot (33%) or some (31%) confidence in their church or other religious institution. But as might be expected given the recent public controversy surrounding the Catholic church, there is a significant difference in the degree to which Catholics in the state trust the church to do its job when compared with Protestants and those of other faiths. While three in 10 Catholics say they have "a lot" of confidence in their church that number increases to five in 10 among Protestants.

NEGATIVE CONSEQUENCES OF GROWTH AND DEVELOPMENT

While conventional wisdom is that growth and development stimulate local economies and thus are good for communities, there are often downsides as well. Massachusetts residents were asked how much of a problem four potential negative consequences of growth and development are in the community where they live. More than half (55%) say that rising real estate prices that make housing less affordable is a big problem in their local community, making this by far the most prevalent concern across the state. Even so, a fair number of residents also report that, as a result of local development, increasing traffic and congestion (36%) and loss of open space (22%) are big problems where they live. But apparently quaint communities in Massachusetts have not been spoiled by sprawl: only 16% of residents say a loss of local character or charm brought on by new development is a big problem and 51% say this isn't a problem at all.

There are more similarities than differences among residents living in the four regions of Massachusetts when it comes to views on the negative consequences of growth and development. With a few exceptions, residents' perceptions in each of the regions are reflected in the statewide figures. Likewise, urban versus suburban status does not distinguish perceptions of local growth and development issues.

- ✓ Western Massachusetts stands out in two ways. First, residents living in this region of the state cite fewer big problems overall than other Massachusetts residents. And specifically, Western Massachusetts residents are less likely than others to report that rising real estate prices are a big problem where they live.
- ✓ In contrast, Southeastern Massachusetts residents' heightened concern about loss of local character and charm in their communities distinguishes their region from the others.

TABLE 8B: Perceptions of Growth and Development by Geography

	Percent saying issue is a "big problem"				
	Rising real estate prices	Increasing traffic and congestion	Loss of open space	Loss of local character	None is a "big problem"
TOTAL MASS. RES.	55	36	22	16	32
REGION					
Greater Boston	59	39	21	14	29
Southeastern Mass.	52	35	25	25	33
Central Mass.	51	30	25	12	33
Western Mass.	39	24	20	15	48
COMMUNITY SIZE					
Urban	55	37	24	18	30
Suburban	55	35	20	14	33

III. AT HOME, AT WORK, AT SCHOOL: Perceptions of Personal and Family Quality of Life

OVERALL PERSONAL QUALITY OF LIFE RATINGS

Massachusetts residents and their families are generally happy with their lives and many say they have been that way for a while. Four in five residents (80%) say the quality of life for themselves and their families is good to excellent, while just one in five (20%) rate it as 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. Only a fraction (16%) report that life for them or their family has gotten worse in that period.

The Massachusetts public's sense of overall contentment is evident statewide. Geography plays almost no part in residents' reported personal quality of life now or over the past five years. There are a few minor exceptions to this widespread consensus:

- ✓ Suburban Massachusetts residents are more likely than their urban counterparts (44% vs. 34%) to rate their personal quality of life as very good or excellent. This pattern is seen specifically in the Greater Boston area, where more residents who live outside of Suffolk County than those who live in the City of Boston (44% vs. 33%) give their personal lives a positive rating of very good or excellent.
- ✓ Residents of the Greater Boston area as a whole, however, are more likely than Western Massachusetts residents (42% vs. 32%) to say their current quality of life is very good or excellent.

Demographic Patterns in Personal Quality of Life Ratings

Money may not buy happiness, but it seems to make the living easier in Massachusetts. Many of the demographic characteristics that distinguish residents who give positive ratings of their quality of life from those who give negative ratings are related to personal financial resources, such as income, employment, and a college education. Family status and race are also related. These same characteristics have important influences on whether Massachusetts residents feel their personal circumstances have improved or declined in the past five years.

Quality of life ratings become more positive as years of formal education and income levels increase; likewise, a higher perceived level of social class improves the personal quality of life rating. These differences are significant with each increment, not simply when comparing opposite ends of a scale.

✓ For example, half of college graduates rate their personal quality of life as very good or excellent. That number drops to 43% among residents who have not finished college, and down to 31% among those with no college education. As Table 9 shows, annual income and perceived social class have a similar effects.

Employment is also a factor, with residents who are currently working more likely than those who are not to say their personal quality of life is very good or excellent. Retired residents, however, are more likely than those who are unemployed to give such ratings. In addition, married residents are more likely than those who are not married (separated, divorced, widowed or never married) to rate their quality of life excellent or very good.

✓ Marital status has special implications for parents of children under 18. More than three times the number of single parents (41%) compared with their married counterparts (12%) rate their personal quality of life as fair or poor.

TABLE 9B: Personal Quality of Life Ratings by Key Demographics

	Percent Saying Quality of Life Is...			Percent Saying Life Is...		(N)
	Exc./V.Good	Good	Fair/Poor	Better	Worse	
TOTAL MASS. RES.	41	39	20	37	16	1,001
EDUCATION						
Total no college	31	43	26	32	16	347
Some college	43	38	19	40	16	195
College graduates	51	34	14	42	15	455
ANNUAL INCOME						
\$25,000 or less	17	35	48	19	25	132
\$25,000–\$60,000	35	43	22	37	15	355
\$60,000–\$100,000	51	41	8	45	13	249
\$100,000 or more	72	22	5	52	12	142
SELF-REPORTED CLASS						
Upper class	78	19	3	48	12	155
Middle class	49	40	10	44	10	464
Working class/Poor	19	44	36	27	22	362
EMPLOYMENT						
Working	44	40	16	44	13	684
Not working	28	39	33	29	19	156
Retired	39	35	25	17	21	160
MARITAL STATUS						
Married	48	39	13	42	14	565
Not married	32	39	28	31	18	431
PARENTS						
Married	45	43	12	49	12	281
Single	18	41	41	29	20	73

All of these demographic characteristics have similar effects on Massachusetts residents' assessments of their quality of life in the past five years. The better educated, more affluent, and married residents are more likely than their counterparts to say their lives have gotten better over that period of time.

- ✓ White residents are more likely than blacks and other minorities to say their lives now are very good or excellent, but there are no differences among racial or ethnic groups regarding changes in their quality of life in the past five years.
- ✓ Age is not related to personal quality of life ratings, and it has a relatively minor impact on perceptions of changes in life circumstances in the past five years.

PROBLEMS IMPACTING PERSONAL QUALITY OF LIFE IN MASSACHUSETTS

Personal Finances the Chief Concern

Massachusetts residents are concerned about money matters. When asked to name the biggest problem facing them and their families today, one in four residents (25%) cite personal finances, particularly the struggle “to make ends meet.” Anxiety about money dwarfs all other concerns. Many other types of difficulties are described by residents, but none of the next five highest problems in the ranking amount to a tenth of the Massachusetts public. Specifically, fewer than one in 10 residents say personal health problems (8%), job security (8%), the cost of living and housing (7%), the economy (6%), health care or health insurance (6%) or taxes (6%) is the biggest problem facing them today.

- ✓ This pattern mirrors national findings on this measure. In a 2001 Pew Research Center News Interest Index poll, 26% of adults nationwide said personal finances were the biggest problem facing them and their families. In addition, no other problem was cited by more than a tenth of the general public.
- ✓ Two residents in Western Massachusetts (40%) for every one in Southeastern Massachusetts (20%) or Greater Boston (22%) cite personal finances as their biggest problem. And although the margin of difference is smaller, Western Massachusetts residents are also more likely than those living in Central Massachusetts (28%) to say money is their top problem.
- ✓ Demographic differences are predictable: residents in lower income brackets, those who describe themselves as working class or poor, and those who are not gainfully employed are more likely than others to say personal finances are their biggest problem.
- ✓ It is notable that among residents age 50 and older, the percentage who say personal health issues (15%) are their biggest problem is fairly comparable to the percentage who cite personal finances (21%).

WHAT IS THE BIGGEST PROBLEM FACING YOU AND YOUR FAMILY TODAY?

Finances/Making ends meet	25%
Family or personal health problems	8%
Job security/Low paying jobs	8%
High price of living and housing	7%
Economy/Recession/Business climate	6%
Health care/High cost of health insurance	6%
Taxes	6%
Child care/Costs of education	3%
Quality and future of education	3%
Threat of war	2%
Issues facing the elderly	2%
Government/Politics	1%
Retirement/Money for retirement	1%

Evaluation of Specific Problems Related to Personal Quality of Life

Many aspects of life contribute to a sense of personal and family well-being, i.e., quality of life. The survey asked Massachusetts residents to evaluate how much of a problem—big, somewhat, or not at all—eight specific issues are for them and their families today. Majorities of residents report that the cost of living (74%), the affordability of a college education (64%), the affordability of quality

health care (58%), and job opportunities in their area (58%) are at least somewhat of a problem. In contrast, majorities of residents say racial or ethnic discrimination (71%), the availability and reliability of public transportation (64%), crime, drugs, and violence where they live (59%) and the quality of education in local public schools (52%) are not problems at all.

Parents of children under 18 were also asked about the availability of affordable, quality child care. Massachusetts parents divide on this issue, with 43% saying adequate children care is a problem for their families and 43% saying it is not.

Ranking these issues based on the number of residents who say the issues are “big” problems for them and their families, the affordability of college, the cost of living, the affordability of health care, local job opportunities, and adequate child care emerge as the top concerns. Relatively few residents deem any of the remaining issues big problems for their families, and 37% do not consider any of the topics asked about big problems.

While the overall ranking is consistent across different regions of the state and major demographic subgroups, each of the top five concerns emerges as a greater challenge among certain segments of the Massachusetts public:

BIG PROBLEMS FOR MASSACHUSETTS RESIDENTS AND THEIR FAMILIES

Affordability of college education	31%
Cost of living	30%
Affordability of health care	27%
Job opportunities in local area	26%
Availability of affordable, quality of child care	20%
Quality of local public school education	12%
Availability/reliability of public transportation	12%
Crime, drugs, and violence in local areas	9%
Racial or ethnic discrimination	6%
None is a “big” problem	37%

- ✓ The affordability of a college education is most daunting for parents of children under 18. Forty percent of parents say college costs are a big problem for their families, compared with 26% of those who do not have children. More telling, similar numbers of married and single parents—groups between which there is usually disparity on issues—report this is a big problem.
- ✓ The cost of living, not surprisingly, is especially a struggle for Massachusetts’ lowest income residents. Just under half of residents with annual incomes of less than \$25,000 (47%) deem basic living costs a big problem for them and their families. That figure decreases to 31% among those with incomes of \$25,000 to \$60,000 and to 22% among those earning \$60,000 or more per year.
- ✓ The affordability of health care is likewise a burden on lower income residents, though it is a burden for some middle class residents as well. A third of residents whose annual incomes are under \$60,000 (33%) say the cost of health care is a big problem for them and their families, a figure significantly higher than the 18% of those whose incomes are \$60,000 or more per year.
- ✓ While local job opportunities pose a problem for a number of groups, residents who are currently not working are among the hardest hit by this issue. Two in five residents who are unemployed (43%) say local job prospects are a big problem for them, compared with one in five residents who are currently working (23%) or retired (21%).
- ✓ The availability of affordable, quality child care most strongly impacts parents who describe themselves as working class or poor. These parents on the lower end of the socioeconomic scale are more likely than middle class or upper class parents to say this is a big problem for them (31% working class/poor vs. 13% middle and 11% upper).

Other issues, while not generally salient, are of special concern among certain subgroups. For example, single parents are more likely than their married counterparts (24% vs. 10%) to say the quality of local public school education is a big problem for their families, as are minorities when

compared with white residents (22% vs. 10%). Access to reliable public transportation is more of a hurdle for lower income residents than it is for those with annual incomes of at least \$25,000 (19% vs. 9% big problem). Finally, crime, drugs, and violence are cited by a larger number of urban residents than suburban residents as a big problem; this disparity is especially visible in the Boston area where 21% of those living in Suffolk County say crime is a big problem where they live, compared with only 7% of those living outside of Suffolk County.

Factors Most Closely Related to Personal Dissatisfaction

Massachusetts residents who are most dissatisfied with their personal quality of life, i.e., those who rate it as fair or poor, are more negative in their evaluations of every factor that might affect personal and family well-being. Even so, when these dissatisfied residents are compared with their counterparts who say their personal quality of life is very good or excellent, certain distinguishing characteristics emerge. Specifically, four concerns—all of them related to finances—are most strongly related overall with Massachusetts residents who rate the quality of life for themselves and their families as fair or poor:

- ✓ The cost of living. Forty-nine percent of residents who rate their personal quality of life as fair or poor say the cost of living is a big problem for them and their families, compared with 13% of those who rate their quality of life as very good or excellent (+36).
- ✓ Local job opportunities. Forty percent of residents who rate their quality of life as fair or poor report that job opportunities in their local area are a big problem, compared with 11% of those who rate their quality of life as very good or excellent (+29).
- ✓ The cost of health care. Forty percent of residents who rate their quality of life as fair or poor deem the affordability of quality health care a big problem, compared with 16 percent of those who rate their quality of life as very good or excellent (+24).
- ✓ The cost of a college education. Forty percent of residents who rate their quality of life as fair or poor say the affordability of a college education is a big problem, compared with 20 percent of those who rate their quality of life as very good or excellent (+20).

A third of state residents say it has become more difficult to afford to live the kind of life they want over the past five years.

This list demonstrates how important financial resources and stability are to Massachusetts residents' feelings of personal satisfaction and family well-being. It is instructive because it suggests that while the most financially vulnerable residents and families will likely be the most unhappy overall, any improvement in residents' personal financial circumstances will likely go a long way towards a more positive sense of personal well-being.

ECONOMIC AND FINANCIAL CIRCUMSTANCES

Like the American public as a whole, Massachusetts residents tend to name money problems or other financial issues as the top problem facing their family today. Twenty-five percent name general financial concerns or difficulty making ends meet as the top problem—no other problem is mentioned by as many as 10 percent. Massachusetts residents rate their personal financial situation significantly lower than their overall quality of life. A majority (56%) describe their own financial situation positively—good to excellent—but that leaves over four in 10 (43%) who give it a neg-

TABLE 10B: Personal Financial Situation by Key Demographics

Percent Saying...	Exc./V. Good	Good	Fair/Poor	(N)
TOTAL MASS. RES.	21	35	43	1,001
AGE				
18-29	19	29	52	157
30-49	17	40	43	441
50-64	29	36	35	242
65 and older	22	32	44	144
EDUCATION				
Total no college	15	32	51	347
Some college	21	34	44	195
College graduates	28	40	31	455
ANNUAL INCOME				
\$25,000 or less	4	23	73	132
\$25,000-\$60,000	17	36	47	355
\$60,000-\$100,000	22	46	31	249
\$100,000 or more	52	39	10	142
RACE				
Non-Hispanic white	22	37	40	851
Total non-white	14	33	49	95
SELF-REPORTED CLASS				
Upper class	59	30	11	155
Middle class	23	50	27	464
Working class/Poor	7	23	70	362

ative rating of fair or poor. Negative financial ratings are twice as common as negative ratings for personal quality of life in general (43% vs. 20%).

While some people hold a positive opinion of their life despite money problems, financial difficulties nearly always affect those least satisfied with their quality of life. Eighty-three percent who rate their personal quality of life as fair or poor describe their financial status in negative terms.

Geographically, those struggling with their finances are more likely to live in urban communities. Forty-nine percent of urban residents, compared with 39 percent of suburbanites rate their financial situation as fair or poor. In the Greater Boston area, there is a sharp contrast between the majority (59%) in Suffolk County who rate their finances negatively and the majority (61%) of those living outside of Suffolk County who feel positively about their personal finances.

As shown in Table 10, the usual differences in personal financial circumstances are seen by socioeconomic status. Those who see themselves as part of the upper class mostly give very positive ratings to their financial status (59% very good or excellent); those who identify with the middle class tend to see things as good (50%); those who see themselves as working class or poor solidly say things are fair or poor (70%). By household income, the dividing line seems to be at \$60,000 per year. The percent who regard their personal financial status negatively increased

from about one-third (31%) to nearly one-half (47%) between the \$60,000-\$100,000 and \$25,000-\$60,000 category. Those struggling the most with finances these days include single parents, 70 percent of whom rate their financial situation negatively.

Most likely a reflection of things like real estate prices and the cost of higher education, young adults under 30 are having a tougher time financially than their elder counterparts. Half (52%) of those aged 18 to 29 rate their financial status as fair or poor.

A quarter say they have taken on more debt than they can handle.

As the economic climate has turned more negative since the boom times of the late 1990s, fully a third (33%) of state residents say it has become more difficult for their family to afford to live the kind of life they want over the past five years. Fewer than one in 10 state residents (8%) reports that it has become easier during this same period. The more sluggish economy has taken the greatest toll on Massachusetts families already most vulnerable. Demographically, reports that things have become more difficult economically are most common among single parents (48%), those with family incomes of \$25,000 or less (47%), minorities (44%), and those who see themselves as working class or poor (43%). By region, feelings of losing economic ground are most prevalent in Suffolk County (41%) and Western Massachusetts (42%).

More widespread than the direct effects of today’s economy on Massachusetts families’ economic circumstances are the psychological effects. Close to half (47%) of all Massachusetts adults say their family has felt a lot of stress over the past five years because of financial stress. Although,

once again, those most affected are the lower socioeconomic groups, high proportions of more upscale groups like college graduates (40%), those with family incomes of \$60,000-\$100,000, and those who say they are middle class (38%) also report having felt a lot of financial stress in recent years. There is also a dividing line by age, with over half of those aged 30 to 49 (56%), and under 30 (52%) feeling major financial stress.

In these more uncertain economic times, four in 10 (42%) Bay Staters say their family has postponed a major purchase in the past five years, and a quarter (25%) say they have taken on more debt than they can handle. Smaller numbers report having maxed out credit cards (17%) and being unable to keep up with payment on a loan. Demographically, reports of being overburdened by debt are most prevalent among single parents (55%), those in non-retirement households where no one is currently working (39%), and non-whites (37%). Western Massachusetts stands out as the region where families are most likely to have overextended themselves by taking on too much debt in the past five years—over a third (36%) of those in this region have done so.

WHAT IS A MIDDLE CLASS LIFESTYLE?

When asked to describe their social class, less than half of Massachusetts residents (43%) identify with the middle class. In fact, about the same number (42%) feel they are below the middle class, calling themselves working class (33%) or poor (9%). Thirteen percent see themselves at the upper end of the SES scale, calling themselves upper middle class (12%) or wealthy (1%). In terms of self-perceived class, Massachusetts does not differ significantly from the nation as a whole. (Nationally, a 2001 survey found the following breakdown in self-reported social class: 14% upper middle class/wealthy; 40% middle class; 45% working class/poor).

The following profile of the social strata in Massachusetts, based on people’s self-perceptions is reasonably consistent with more objective definitions of social class from demographers and other social scientists. Those who see themselves as upper class are concentrated in the \$100,000 and above household income category (49%). Those in the middle class predominately fall into the \$25,000-\$100,000 range (68%). The working class/poor category appears to overlap somewhat to include a segment of struggling families who might technically be counted as middle class. Close to half in the working class/poor category are in the \$25,000-\$60,000 category, while just under a third (29%) are in the \$25,000 or less category.

Respondents’ reports about their financial resources, material possessions, and household services paint a statistical portrait of how lifestyles differ by class. This analysis reveals the following class distinctions:

- ✓ Upper class families are the only group that is reasonably well protected for their financial future. Majorities say they have enough home and property insurance (84%), life insurance (69%), and money for emergency expenses. Among the middle class, home and property insurance—a standard requirement for anyone with a mortgage—

TABLE 11B: Financial Profile of Three Classes

Self-Reported Social Class	Upper Class	Middle Class	Working Class/Poor
ANNUAL INCOME			
\$100,000 or more	49	12	1
\$60,000–\$100,000	26	29	15
\$25,000–\$60,000	13	39	46
\$25,000 or less	2	8	29
Undesignated	10	12	9
	100	100	100
FINANCIAL RESOURCES (HAVE “ENOUGH”)			
Home and property insurance	84	64	37
Life insurance	69	44	28
Money set aside for emergencies	55	34	10
Money set aside for retirement	34	27	9
Money set aside for long-term care	34	17	6
Money for children’s college*	19	9	1
<i>*Based on parents of children under 18 (n=354)</i>			
CONSUMER GOODS AND SERVICES			
Cable or satellite TV	87	85	83
High-speed Internet access at home	66	45	34
Two or more computers at home	58	33	18
Snow removal or landscaping help	47	32	17
Three or more cars or other vehicles	33	23	18
Housekeeping help	39	9	4
A second home	28	12	4
Number of Interviews	(155)	(464)	(362)

is the only one of these kinds of protections of which a majority (64%) say they have enough. Only a third (34%) say they have enough put away for emergency expenses. For the working class and poor, the situation is much worse. Only 10% of this group have enough put away for emergency expenses and close to half (44%) say they have no money at all put away for this purpose.

- ✓ As far as money for retirement, long-term care, and money for kids' college, no group—not even the upper class—tends to feel adequately prepared financially. Many working class and poor families having no financial resources at all in these areas.
- ✓ Cable or satellite television is something that all Massachusetts families generally have, regardless of class. But when it comes to computer technology, there is a fairly large class divide. High-speed Internet access is found among two-thirds (66%) of upper class families, compared with just under half (45%) of middle class families, and a third (34%) of working class/poor families. Similarly, a majority (58%) of upper class families have two or more computers, while only a third (33%) of middle class families, and about a fifth (18%) of working class/poor families have multiple computers.
- ✓ Second homes and housekeeping help are mostly limited to the upper class. Only 12% of middle class families have a second home or vacation property, and just 9% have housekeeping help. Snow removal or landscaping help and two or more cars in the household are less likely to be limited to the better off. A third (32%) of middle class families say they have snow removal or landscaping help, and about a quarter (23%) of middle class families have multiple cars.

DISPARITIES IN FEELINGS OF SAFETY IN ONE'S NEIGHBORHOOD AFTER DARK

SEX	% Who Feel Very Safe
Men	63
Women	43
RACE/ETHNICITY	
Non-Hispanic whites	55
Blacks and other minorities	38
ANNUAL INCOME	
\$60,000 or more	67
\$25,000 to under \$60,000	48
Less than \$25,000	36
PARENTS	
Married	59
Single	36

CRIME AND SAFETY CONCERNS

Crime in the Local Community

Massachusetts residents generally feel safe from crime when they are in their own homes and neighborhoods, and that sense of security extends to feelings of safety in their community at large. Practically all residents say they feel very safe (77%) or somewhat safe (20%) from crime when they are at home at night. And a large majority (88%) report they feel safe when walking in their neighborhood after dark, including about half (53%) who say they feel very safe.

- ✓ Large majorities across state regions and demographic subgroups feel secure in their own homes and when walking in their neighborhoods after dark. Still, the degree to which residents feel safe from crime in their neighborhoods varies somewhat and is related to several factors.
- ✓ Community size is important to feelings of personal safety. Suburban residents are more likely than their urban counterparts (62% vs. 36%) to say they feel very safe when walking in their neighborhoods after dark.
- ✓ In contrast, women, residents whose annual incomes are under \$25,000 and racial and ethnic minorities are less likely than others to report feeling very safe in their neighborhoods after dark. Single parents of children under 18 are also less likely to say they feel safe in this situation.

The overall sense of personal safety expressed by Massachusetts residents is reflected in their perceptions of crime in the broader context of “where they live.” Six in 10 residents (59 percent) say crime, drugs, and violence are not a problem at all in their local community. And of the residents

who consider crime at least somewhat of a problem (40%), only 9% describe it as a “big” problem.

The Threat of Terrorism

Fear of terrorism is minimal in Massachusetts, more than a year after the terrorist attacks of September 11, 2001 involving airplanes that originated in Boston’s Logan Airport. Fully half of the Massachusetts public say they do not feel any less safe where they live or work than they did before the attacks. Another 24 percent report feeling only a little less safe. A quarter of the public indicate they feel more vulnerable since the 2001 attacks, but very few residents (6%) say they feel a lot less safe.

- ✓ Massachusetts figures on this measure are similar to national figures collected in August of 2002. At that time, a *Newsweek* poll found that a majority of adults nationwide (68%) felt about as safe then as they had before the September 11, 2001 attacks.
- ✓ The sense of relative safety from potential terrorists threats is statewide, with no significant differences by region or community size.
- ✓ Women are more likely than men (30% vs. 19%) to say they feel less safe than they did before the attacks of September 11, 2001. Blacks and other minorities (37%) are also more likely to report feeling less safe, compared with whites (23%).

WORK AND JOB SATISFACTION

Massachusetts workers put a lot of time in on their jobs. Among all employed adults, 36 percent work a “normal” schedule of 35 to 44 hours per week, and another 20 percent work part-time hours (under 35). As many as four in 10 (30%) work 45 hours or more, including 12 percent who

It appears that living a good life often means more time on the job.

work 60 hours or more. It appears that living a good life often means more time on the job. Longer work schedules of 45 or more hours a week are common among those who see themselves as upper class (51%) and those with household incomes of \$100,000 or more (53%). Beyond a certain level, however, long hours appear to create disaffection—those who spend 60 or more hours a week on the job are more negative in their perceptions of the overall quality of life in Massachusetts.

The majority of employed adults in Massachusetts (55%) spend less than a half hour commuting to work, including 3% who work at home. In western Massachusetts, workers’ commutes tend to be shorter, compared to the statewide average (72% spend less than 30 minutes getting to their job). About one in 10 (12%) adult workers in the state has a very long commute of 60 minutes or more. Very long commutes, like long hours on the job, are associated with more negative perceptions of the overall quality of life in Massachusetts.

Massachusetts workers seem quite satisfied with their jobs overall—close to half (48%) say they are very satisfied and about four in 10 (40%) are at least somewhat satisfied. Those who identify themselves as upper class are more likely to be very satisfied than middle class or working class/poor workers (66% vs. 46% and 42%, respectively).

In terms of specific job attributes, Massachusetts workers tend to express the highest level of satisfaction with their job

TABLE 12B: Elements of Job Satisfaction

Based on those who are employed (n=684)

Percent Saying...	Very Satisfied	Somewhat Satisfied	Total Satisfied
Your job overall	48	40	88
Your job security	49	32	81
Your health ins. & other benefits	38	34	72
Opportunities for job training	38	32	70
The amount of on-the-job-stress	21	43	64
Your chances for promotion	31	29	60

security (81% satisfied, including 49% very satisfied). Analysis shows that feelings about job security, along with perceptions about job training opportunities and opportunities for promotion are strong predictors of overall job satisfaction. Although high job security ratings might seem unusual at a time of economic uncertainty, it is consistent with recent national polling that suggests workers feel more secure about their jobs than they did five years ago. As the downturn of the late 1980s appeared to darken people's economic perceptions well into the 1990s, the late 1990s boom may be having a lingering effect on people's current economic perceptions.

Overall, majorities say they are very or somewhat satisfied with their health insurance and other benefits (72%), opportunities for job training (70%), the amount of job stress (64%), and chances for promotion (60%). On the question of job training, the vast majority (82%) of Massachusetts workers say they could use more training and education to get ahead in their job, but more say they could use a little more training (48%) than a lot more training (34%). Workers who identify themselves as upper class tend to say they don't need any more training, while those with middle class status or below tend to say they need a little more training. Southeastern Massachusetts is the region where workers are significantly more likely to say they need a lot more training (32% vs. 16% of all workers statewide).

CHILDREN AND SCHOOLS

Massachusetts residents generally paint a positive picture of the state as a place for children. Half say their local community is a very good (31%) or excellent (22%) place to raise children, while another 26 percent rate their community as a good place to do so. In addition, the public schools—the source of most Massachusetts children's primary education—are well regarded.

As noted earlier in this report, majorities say they have confidence in the public schools in their local communities (68%) and that the quality of education provided by their local schools is not a problem (52%). There is some critical opinion of public schools, but only when residents are asked to evaluate schools in the state as a whole. In this context, a majority of residents (62%) say primary and secondary education (grades K-12) needs at least some improvement.

- ✓ While there is widespread agreement across the state that K-12 education needs at least some improvement, residents living in urban areas are more likely than their suburban counterparts (29% vs. 21%) to say primary and secondary education needs major improvement. This pattern is evident in the Greater Boston area specifically, where a larger percentage of Suffolk County residents compared with those living in areas outside of Boston (37% vs. 24%) report that K-12 education needs major improvement.
- ✓ Regionally, residents of the Greater Boston area as a whole are more likely than those in Southeastern and Central Massachusetts (26% vs. 18% and 17%) to say K-12 education needs major improvement. Opinions of Western Massachusetts residents are not significantly different from those in any of the other three regions.

Parents' Views

When it comes to perceptions of children's well-being and of school performance it is parents' opinions that matter most. Like the general Massachusetts public, parents of children under 18 indicate that the state is a good place to raise and educate children. More than half of parents characterize their local community as a very good (33%) or excellent (24%) place to raise children, and 26 percent say their community is a good place to do so. Relatively few parents give their community negative ratings of fair (12%) or poor (5%) as a place to bring up kids.

- ✓ Not all parents are as satisfied as these overall figures suggest. Specifically, only half as many single parents compared with married parents (38% vs. 63%) rate their community as a very good or an excellent place to raise children.
- ✓ Single parents in the survey are more likely than married parents to represent the views of certain demographic subgroups. Specifically, single parents are more likely to be female, under age 30, black or another racial or ethnic minority, to live in urban areas and to identify as working class or poor; they are less likely to be college graduates or currently employed. Many live in Suffolk County (22%), while very few live in Southeastern Massachusetts (4%). The combination of these background characteristics renders single parents and their children among the more vulnerable families in Massachusetts.

Local Public Schools And School Reform

Parents of children under 18 express a great deal of confidence in their local public schools. Three in four (75%) say they have at least some confidence in their local schools, including 39 percent who say they have a lot of confidence in them. Parents of school-age children, those aged 5 to 17, are especially confident in the schools. By comparison, two-thirds of those who do not have children (65%) say they have at least some confidence in their local public schools, with only 30 percent giving the schools the highest vote of confidence.

Parents' favorable views of the schools are pervasive, particularly in reference to the schools their children attend. A large majority of those with children aged 5 to 17 say they are very (57%) or somewhat (31%) satisfied with their youngest school-age child's school. Among those who have a child in public school, 63 percent say they feel they have enough choices about where the child

goes to school. About a third of these public school parents (35%), however, are not happy with the choices they have. Similarly, a majority of public school parents (58%) report that the state's education reform efforts have begun to pay off in their child's school, but 35 percent feel that such reforms have not yet made a difference.

The performance of schools is a topic on which single and married parents come together, even as considerably fewer single parents express a lot of confidence in their local public schools. This is a significant phenomenon given the disparity between these two groups on overall quality of life for their families and specific problems impacting family well-being. As shown in the accompanying chart, majorities of both married and single parents express positive views about the job performance of their child's school, school choice and the impact of state education reform.

PARENTS' VIEWS OF LOCAL SCHOOLS: AN AREA OF COMMON GROUND			
Percent Saying...	Parents of Kids 5-17	Married Parents	Single Parents
Have a lot of confidence in local public schools	43	43	28
Are very satisfied with their youngest child's school	57	58	54
Have a child in public school	78	77	82
And...			
Have enough choices about where child goes to school	63	66	51
Feel state school reform efforts have begun to payoff in their child's school	58	60	50

BALANCING CAREER AND FAMILY

In Massachusetts, many residents are successfully managing to balance work and family. Half of residents who are now employed either full or part-time say they hardly ever (37%) or never (16%) experience conflicts between their work responsibilities and family responsibilities. Still, a

sizable minority (45%) say this happens at least sometimes.

- ✓ Geographically, residents of Greater Boston are more likely than those in any other region to be caught in this dilemma. Fully half of Greater Boston residents say they often or sometimes experience conflicts between work and family. In comparison, about four in 10 residents of Western (39%), Southeastern (37%), or Central (36%) Massachusetts report experiencing conflicts between family and work on a regular basis.
- ✓ With the exception of parent status, there are no compelling demographic differences related to work and family conflict. As might be expected, parents of children under 18 are more likely than those who do not have children (55% vs. 39%) to say they regularly experience conflicts between their work and family responsibilities.

For middle class families, the affordability of a college education and job prospects for their children are major sources of concern.

When work and family conflict, it is generally family that is neglected. Among those who say they ever experience such conflicts, half (50%) admit that their family duties usually suffer more than their work duties. About a third (34%) say it is work-related duties that are neglected.

Time Pressure And Family Relationships

Chronically feeling pressed for time can adversely affect personal well-being and can be especially hard on family relationships. The good news in Massachusetts is that most residents are content with the amount of leisure time they have for themselves and with their families. Specifically, majorities of residents say they are satisfied with the amount of time they spend with their spouses (83%), have for relaxation and leisure activities (74%), and spend exercising or playing sports (61%). Likewise, a large majority of parents (84%) say they are satisfied with the amount of time they spend with their children.

This pattern of contentment is evident among all types of households, particularly when considering overall satisfaction. An analysis of those who are very satisfied, however, reveals some important differences by family status:

- ✓ Married. Residents who are married are less likely than those who are not currently married or living as married (29% vs. 41%) to be very satisfied with the amount of time they have for relaxation and leisure activities.
- ✓ Married With Children. Parents of children under 18 who are married are less likely than single parents (45% vs. 68%) to be very satisfied with the amount of time they spend with their children.
- ✓ Working Moms. Mothers who are currently working outside of the home are less likely than moms who do not work outside of the home (54% vs. 77%) to be very satisfied with the amount of time they spend with their children.

Many Massachusetts residents say that more money, as opposed to free time, is what they need. Given such widespread satisfaction with the amount of time they have for themselves and their families, and the strong link between personal finances and perceived well-being, this is not surprising. When asked whether the quality of their lives would benefit more from more household

income or more free time, half of residents who are currently working (53%) choose the extra money. About four in 10 say the extra free time would do them more good.

- ✓ As might be expected, the larger residents’ annual incomes, the more likely it is they opt for time over money. For example, 63% of those making \$100,000 or more per year say extra free time would improve their lives more than money, compared with 38% of those in the next lower income bracket of \$60,000 to \$100,000.
- ✓ Married residents, those who are married with children, and those who sometimes experience conflicts between work and family are also more likely to say their lives would benefit more from additional free time more so than additional income.

IV. LOOKING AHEAD: EXPECTATIONS FOR THE FUTURE

Massachusetts residents are generally optimistic about what the future holds for their state and are still more optimistic about the future outlook for their own families. However, that doesn’t mean that residents don’t have any worries about the future. For middle class families, concerns about the affordability of college education and job prospects for their children are major sources of concern. For the most vulnerable Massachusetts families, lack of retirement savings is another major concern that clouds their future.

OPTIMISTS AND PESSIMISTS: WHO THEY ARE AND WHERE THEY LIVE

When asked how the overall quality of life in Massachusetts is likely to change over the next five years, public opinion breaks down as follows: 36 percent see improvement, 26 percent predict worsening conditions, and 30 percent believe conditions will stay about the same. Response to a similar question about changes in the quality of life at the personal level is significantly more positive (52% better, 11% worse, and 32% about the same).

To allow for better analysis of subgroup differences, 59 percent of state residents were classified as “optimists” about their state’s future by combining those who predict a better life with those who think things are good to excellent now and will stay the same in the future. Similarly, 33 percent were classified as “pessimists” by combining those who see worse times ahead with those who see conditions as fair or poor today and likely to stay the same. Using this same process for classifying people’s views about their family’s future, 77 percent are optimists and 17 percent are pessimists.

By region, residents of Western Massachusetts stand out as most negative in their attitudes about the state’s future. As many people in Western Massachusetts are pessimistic as are optimistic (46% vs. 46%). However, this regional pattern does not hold for perceptions of quality of life for their families. Regionally, there are no significant differences in perceptions. In addition, the distribution of optimists and pessimists is about the same in urban areas as it is in the suburbs.

Demographically, the biggest differences in perceptions of the future are found by age and socioeconomic status. As shown in Table 14, optimism about both the state’s future and one’s personal future is highest among the youngest age cohort (under 30) and the highest income level (\$100,000 or more). Interestingly, those who identify with the middle class are about as optimistic about the future as those who see themselves as upper class. People

TABLE 13B: Attitudes Toward the Future by Geography

	Future of Massachusetts		Personal Future	
	Optimists	Pessimists	Optimists	Pessimists
TOTAL MASS. RESIDENTS	59%	33%	77%	17%
REGION				
Greater Boston	62%	30%	81%	15%
Southeastern Mass.	52%	40%	73%	21%
Central Mass.	63%	28%	73%	21%
Western Mass.	46%	46%	70%	23%
COMMUNITY SIZE				
Urban	60%	32%	80%	15%
Suburban	58%	34%	76%	19%

who identify as working class or poor have mixed views about where the state is headed (49% optimistic vs. 42% pessimistic), but hold generally positive views about their own family's future (70% optimistic vs. 24% pessimistic).

OBSTACLES TO FUTURE HAPPINESS

An indication that the American Dream is still very much alive in Massachusetts, 68 percent of parents statewide expect their children to be better off than themselves when they grow up; only 21 percent think their children will be worse off. The percentage of parents who expect their children to be better off does not vary significantly by perceived social class (66% of upper class parents, 70% of middle class parents, and 68% of working class/poor parents feel this way). In the mid-1990s, Massachusetts parents were less likely to feel their children would have it better (57% better off vs. 32% worse off).

Despite more optimism about the future for their children, Massachusetts residents' top worries about their personal future are related to their children. Concerns about the escalating cost of higher education and uncertainty about the job situation down the road top their list of worries for the future:

TABLE 14B: Attitudes Toward the Future by Demographics

	Future of Massachusetts		Personal Future	
	Optimists	Pessimists	Optimists	Pessimists
TOTAL MASS. RESIDENTS	59%	33%	77%	17%
AGE				
18-29	66%	32%	89%	9%
30-49	60%	34%	81%	14%
50-64	58%	34%	77%	18%
65 and older	49%	32%	56%	32%
EDUCATION				
Total no college	59%	33%	75%	20%
Some college	55%	32%	77%	16%
College graduates	61%	34%	81%	15%
ANNUAL INCOME				
\$25,000 or less	56%	33%	64%	32%
\$25,000–\$60,000	56%	38%	78%	16%
\$60,000–\$100,000	66%	27%	85%	11%
\$100,000 or more	67%	27%	89%	10%
RACE				
Non-Hispanic white	59%	33%	73%	18%
Total non-white	55%	40%	77%	14%
SELF-REPORTED CLASS				
Upper class	64%	28%	85%	13%
Middle class	68%	26%	83%	12%
Working class/Poor	49%	42%	70%	24%

- ✓ Eighty percent say they are at least somewhat concerned they won't be able to afford to send a son or daughter to the kind of college they would like, including 41% who are very concerned.
- ✓ Seventy-three percent say they are at least somewhat concerned that their children might not have good job opportunities, including 41% who are very concerned.
- ✓ Both these concerns register significantly higher than the concern for the future that ranks third on the public's list—the adequacy of their own retirement savings. In total, 66% are at least somewhat concerned about not having enough savings for retirement, including 30% who are very concerned.
- ✓ Other concerns that rate below the top three include worries about maintaining one's current standard of living (59% concerned/23% very concerned), inability to afford necessary health care (56%/29%), having to care for an aging parent or relative (52%/22%), losing one's home or not being able to afford one (41%/23%), and losing one's job or taking a pay cut (40%/19%).

Concerns about the affordability of college education and the availability of job opportunities for one's children vary by socioeconomic status. The \$60,000 annual income level is the critical point—concern spikes when income is below this line. In the \$60,000-\$100,000 income bracket about a quarter (27%) are very concerned about the affordability of college and a third (33%) are very worried about job opportunities for their children. In the \$25,000-\$60,000 income bracket, the percentage very worried doubles to 55 percent for college affordability and almost doubles to 54 percent for kids' job opportunities.

Those pessimistic about their family’s future also worry about their children, but what distinguishes them from the optimists is a different set of concerns, more associated with those struggling to attain or hold onto middle class status. As shown in Table 15, the areas of concern where pessimists differ most from optimists are high levels of concern about losing their home, inadequate retirement savings, and inability to simply maintain their current standard of living.

TABLE 15B: Concerns for Future That Distinguish Pessimists

	"Very Concerned"		Difference
	Optimists	Pessimists	
Losing your home because you can't afford to keep it/ Being unable to afford your own home	20	33	+13
Not having enough money for retirement	27	39	+12
Being unable to maintain your current standard of living	21	33	+12
Having to care for an aging parent or relative	21	25	+4
Your children not having good job opportunities	39	42	+3
Losing your job or taking a cut in pay	18	21	+3
Not having adequate child care when you go to work*	18	19	+1
Being unable to afford to send a son or daughter to the kind of college you'd like	40	38	-2

**Based on parents of children under 18 (n=354)*

RETIREMENT CONCERNS

Massachusetts residents tend to say they have some savings (52%), but only one in five (20%) claims to have enough money stashed away and one in four (24%) has nothing at all. As noted previously, 40 percent of those who see themselves as working class or poor report having nothing put away for retirement. Demographic subgroups most likely to have no retirement savings at all at the present time include single parents (51%), racial or ethnic minorities (43%) and those aged 18 to 29 (44%). By region, Western Massachusetts includes the highest number (34%) with nothing saved for retirement.

Overall, nearly a third (30%) of Massachusetts residents are very concerned about the adequacy of their retirement savings. But this level of concern is significantly higher among those most vulnerable families who are struggling just to get by from day to day. The following subgroups are most likely to say they are very worried about their retirement savings: single parents (59%), racial or ethnic minorities (51%), those with household incomes of \$25,000 or less (50%), and those who identify themselves as working class or poor (45%).

When it comes to retirement savings concerns, the major issue for most Massachusetts residents seems to be having sufficient finances to invest rather than knowing how to invest them. Overall, two-thirds of the adult public (66%) say they feel they have enough information to adequately plan for their retirement and an even larger number (80%) say they feel very or somewhat confident about their own ability to make the right decisions about saving and investment for retirement. The information gaps that do exist are concentrated among those who are least in a position to save. Sixty percent of those with a household income of \$25,000 or less say they need more information to plan their retirement. Other groups more likely to want more information include minorities (47%), single parents (43%), those with no more than a high school education (41%), and those who identify themselves as working class or poor.

APPENDIX

ABOUT PRINCETON SURVEY RESEARCH ASSOCIATES

Princeton Survey Research Associates is an independent firm dedicated to high-quality research providing reliable, valid results for clients in the United States and around the world. PSRA offers innovative research design, methodologically-sound procedures, careful supervision of data collection, sophisticated data analysis and clear, insightful and engaging reports.

PSRA has designed and implemented complex research efforts for clients ranging from foundations and non-profits, to news organizations and major international corporations. Our clients include the Pew Research Center, the Henry J. Kaiser Family Foundation, the Commonwealth Fund, the John S. and James L. Knight Foundation, Newsweek magazine and the Knight-Ridder newspapers.

PSRA maintains independence on all issues of public debate and does no work for political candidates or parties.

SURVEY METHODOLOGY

Summary

The Massachusetts Quality of Life Survey, sponsored by MassINC, obtained telephone interviews with a representative sample of 1001 adults living in Massachusetts telephone households. The interviews were conducted in English by Princeton Data Source, LLC from January 20 to February 2, 2003. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is $\pm 3\%$.

Details on the design, execution and analysis of the survey are discussed below.

DESIGN AND DATA COLLECTION PROCEDURES

Sample Design

The sample was designed to represent the Massachusetts adult population in telephone households. The telephone sample was provided by Survey Sampling, Inc. (SSI) according to PSRA specifications. The sample was drawn using standard list-assisted random digit dialing (RDD) methodology. Active blocks of telephone numbers (area code + exchange + two-digit block number) that contained three or more residential directory listings were selected with probabilities in proportion to their share of listed telephone households; after selection two more digits were added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed, purposely unlisted, or too new to be listed. After selection, the numbers were compared against business directories and matching numbers purged.

Questionnaire Development and Testing

The questionnaire was developed by PSRA in collaboration with staff of MassINC. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents using listed telephone numbers. The pretest interviews were monitored by PSRA staff and conducted using experienced interviewers who could best judge the quality of the answers given and the degree to which respondents understood the questions. Some final changes were made to the questionnaire based on the monitored pretest interviews.

Contact Procedures

Interviews were conducted from January 20 to February 2, 2003. As many as 10 attempts were made to contact every sampled telephone number. Sample was released for interviewing in replicates, which are representative subsamples of the larger sample. Using replicates to control the release of sample ensures that complete call procedures are followed for the entire sample. It also ensures that the geographic distribution of numbers called is appropriate.

Calls were staggered over times of day and days of the week to maximize the chance of making contact with potential respondents. Each household received at least one daytime call in an attempt to find someone at home. In each contacted household, interviewers asked to speak with the youngest male currently at home. If no male was available, interviewers asked to speak with the oldest female at home. This systematic respondent selection technique has been shown to produce samples that closely mirror the population in terms of age and gender.

WEIGHTING AND ANALYSIS

Weighting is generally used in survey analysis to compensate for patterns of nonresponse that might bias results. The interviewed sample of all adults was weighted to match Massachusetts parameters for sex, age, education, race, Hispanic origin and region (County groups based on FIPS¹). These parameters came from a special analysis of the March 2002 Current Population Survey (CPS) that included all households in Massachusetts that had a telephone.

Weighting was accomplished using Sample Balancing, a special iterative sample weighting program that simultaneously balances the distributions of all variables using a statistical technique called the Deming Algorithm. Finally, weights were trimmed to prevent individual interviews from having too much influence on the final results. The use of these weights in statistical analysis ensures that the demographic characteristics of the sample closely approximate the demographic characteristics of the Massachusetts population. Table 1C compares weighted and unweighted sample distributions to population parameters.

EFFECTS OF SAMPLE DESIGN ON STATISTICAL INFERENCE

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. PSRA calculates the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called “design effect” or *deff* represents the loss in statistical efficiency that results from systematic non-response. The total sample design effect for this survey is 1.17.

Table 1C: Sample Demographics

	Parameter	Unweighted	Weighted
GENDER			
Male	48.3	48.0	48.6
Female	51.7	52.0	51.4
AGE			
18-24	11.7	9.6	11.2
25-34	18.6	15.1	18.4
35-44	22.1	25.8	22.3
45-54	18.7	20.5	19.1
55-64	12.5	14.3	12.8
65+	16.4	14.6	16.2
EDUCATION			
Less than HS Grad.	13.8	7.0	12.1
HS Grad.	33.6	27.8	34.0
Some College	20.4	19.6	20.8
College Grad.	32.2	45.6	33.1
REGION BASED ON FIPS			
Greater Boston	63.0	55.1	62.3
Southeastern Mass.	12.3	14.0	12.4
Western/Central Mass.	24.7	30.9	25.3
RACE/ETHNICITY			
White/not Hispanic	83.5	86.4	84.3
Black/not Hispanic	7.1	4.0	6.1
Hispanic	6.2	4.6	6.1
Other/not Hispanic	3.3	5.1	3.4

1. Region was determined based on counties from the FIPS codes. The definition is as follows:

1 Greater Boston (Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties)

2 Southeastern (Barnstable, Bristol, Dukes, and Nantucket Counties)

3 Western/Central (Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties).

PSRA calculates the composite design effect for a sample of size n, with each case having a weight, w_i as:

$$\text{formula 1} \quad \text{deff} = \frac{n \sum_{i=1}^n w_i^2}{\left(\sum_{i=1}^n w_i \right)^2}$$

In a wide range of situations, the adjusted standard error of a statistic should be calculated by multiplying the usual formula by the square root of the design effect ($\sqrt{\text{deff}}$). Thus, the formula for computing the 95% confidence interval around a percentage is:

$$\text{formula 2} \quad \hat{p} \pm \left(\sqrt{\text{deff}} \times 1.96 \sqrt{\frac{\hat{p}(1-\hat{p})}{n}} \right)$$

where \hat{p} is the sample estimate and n is the unweighted number of sample cases in the group being considered.

The survey's margin of error is the largest 95% confidence interval for any estimated proportion based on the total sample — the one around 50%. For example, the margin of error for the entire sample is $\pm 3\%$. This means that in 95 out every 100 samples drawn using the same methodology, estimated proportions based on the entire sample will be no more than three percentage points away from their true values in the population. It is important to remember that sampling fluctuations are only one possible source of error in a survey estimate. Other sources, such as respondent selection bias, questionnaire wording, and reporting inaccuracy, may contribute additional error of greater or lesser magnitude.

Table 2C: Sample Disposition

Total Numbers dialed	5386	
Business	508	
Computer/Fax	352	
Other Not-Working	375	
Additional projected NW	375	
Working numbers	3776	70.1%
No Answer	102	
Busy	23	
Answering Machine	418	
Callbacks	147	
Other Non-Contacts	70	
Contacted numbers	3016	79.9%
Initial Refusals	284	
Second Refusals	1429	
Cooperating numbers	1303	43.2%
No Adult in HH	48	
Language Barrier	173	
Eligible numbers	1082	83.0%
Interrupted	81	
Completes	1001	92.5%
Response Rate		31.9%

RESPONSE RATE

Table 2C reports the disposition of all sampled telephone numbers ever dialed from the original telephone number sample. The response rate estimates the fraction of all eligible respondents in the sample that were ultimately interviewed. At PSRA it is calculated by taking the product of three component rates:²

- ✓ **Contact rate**—the proportion of working numbers where a request for interview was made—of 79.9 percent³
- ✓ **Cooperation rate**—the proportion of contacted numbers where a consent for interview was at least initially obtained, versus those refused—of 43.2 percent
- ✓ **Completion rate**—the proportion of initially cooperating and eligible interviews that were completed—of 92.5 percent

Thus the response rate for this survey was 31.9 percent.

2. PSRA's disposition codes and rate formulas are consistent with the American Association for Public Opinion Research standards.

3. PSRA assumes that 75 percent of cases that result in a constant disposition of "No answer" or "Busy" over 10 or more attempts are actually not working numbers.

- ✓ 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%

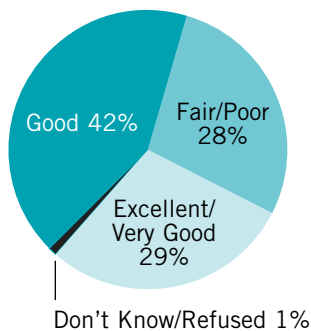
- ✓ Newcomers—a diverse, young, educated population who moved to Massachusetts in the last decade—emerge as a group to watch because of their economic and social value to the state. Their specific concerns about the state’s cost of living endanger their longevity as residents. One-third state they would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

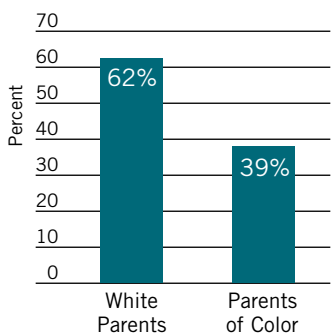
Law enforcement, local businesses and companies, and city and town government are held in high esteem by Massachusetts residents. Eighty-seven percent report having a lot or some confidence in police; 83% in local businesses and companies; and 68% in city and town government. Confidence in state government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

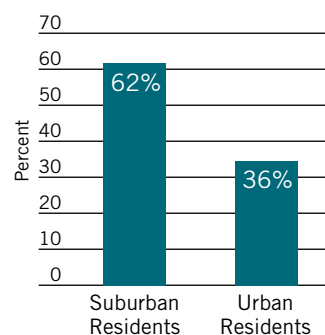


Table 3A: The Top Five Policy Areas Rated in Need of Major Improvement

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.

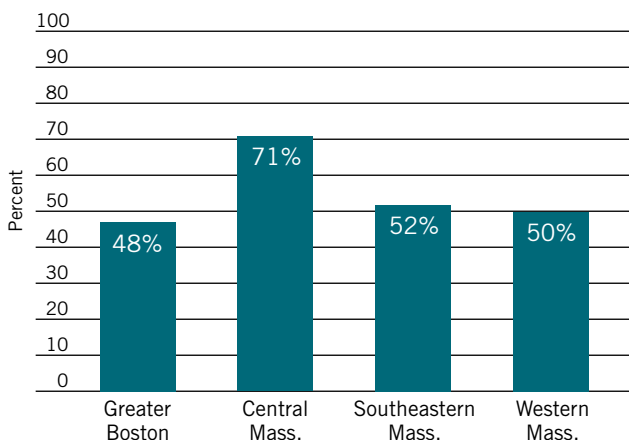
Table 8A: Central Massachusetts’ Top Three Issues in Need of Major Improvement

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

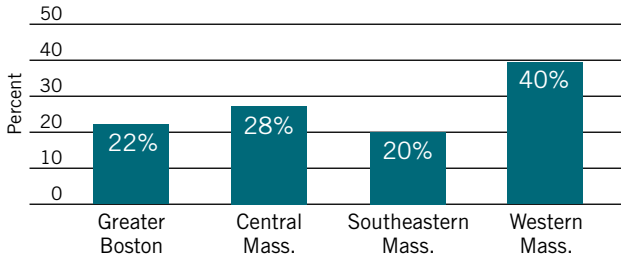
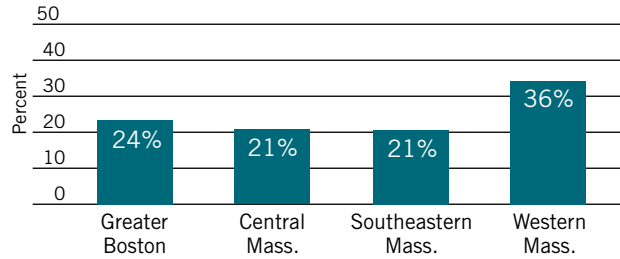


Chart 6A: Percentage of Massachusetts Residents Who Have Taken on More Debt Than They Could Handle



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

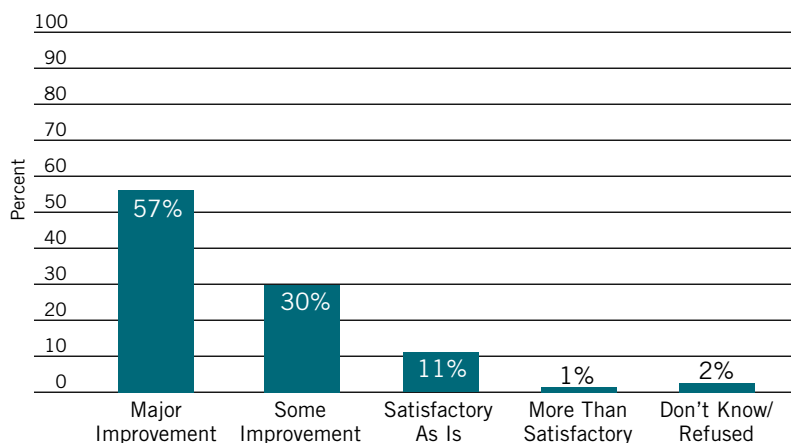
If a person's financial picture helps dictate the quality of one's life, then higher education is the key to enhancing that picture. Public K–12 education has long been seen as the pathway to opportunity, but a college degree has become the new dividing line between those who make it to the middle class 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:

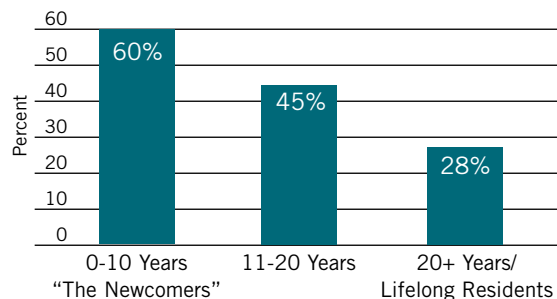
- ✓ Three times as many Newcomers as established residents cite the high cost of living as the biggest problem their families face (19% vs. 6%);
- ✓ Sixty-nine percent of Newcomers consider housing affordability to be an issue requiring major improvement, while approximately half of long-time residents 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.