MassINC wishes to express its thanks to those individuals and organizations whose financial support makes our work possible. Your generosity is deeply appreciated.

MassINC's Mission
The mission of MassINC is to develop a public agenda for Massachusetts that promotes the growth and vitality of the middle class. We envision a growing, dynamic middle class as the cornerstone of a new commonwealth in which every citizen can live the American Dream. Our governing philosophy is rooted in the ideals embodied by the American Dream: equality of opportunity, personal responsibility, and a strong commonwealth.

MassINC is a non-partisan, evidence-based organization. We reject rigid ideologies that are out of touch with the times and we deplore the too-common practice of partisanship for its own sake. We follow the facts wherever they lead us. The complex challenges of a new century require a new approach that transcends the traditional political boundaries.

MassINC is a different kind of organization, combining the intellectual rigor of a think tank with the vigorous civic activism of an advocacy campaign. Our work is organized within four Initiatives that use research, journalism, and public education to address the most important forces shaping the lives of middle-class citizens:

- **Economic Prosperity** — Expanding economic growth and opportunity
- **Lifelong Learning** — Building a ladder of opportunity through the continuum of learning
- **Safe Neighborhoods** — Creating crime-free communities for all
- **Civic Renewal** — Restoring a sense of “commonwealth”

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All of MassINC’s research and *CommonWealth* articles are available free-of-charge through our website, www.massinc.org.
Great Expectations:  
A Survey of Young Adults in Massachusetts

Larry Hugick, PSRAI  
Dawn Crossland Sumners, PSRAI  
Stacy DiAngelo, PSRAI  
Dana Ansel, MassINC

JULY 2008
July 2008

Dear Friend:

MassINC is proud to present Great Expectations: A Survey of Young Adults in Massachusetts. This project was made possible by the generous support of Blue Cross Blue Shield of Massachusetts with MassHousing and State Street Foundation. This groundbreaking survey represents the first of its kind for our state—and we believe the first nationally.

The choices of young adults about where to live and work are critical to our state’s economic future. At the same time, as more and more regions across the country seek to build their knowledge economies, the competition for young skilled workers is growing fierce.

Despite the importance of young adults, there has been little work that investigates their views and priorities. This research fills that gap. We interviewed 801 young adults—those between the ages of 25 and 39—who live in Massachusetts. The survey paints a comprehensive and fascinating picture of their views, both on their personal lives and on public policy issues. Through their words, clear messages to policymakers and other civic leaders emerge about steps that they can take to make the state more appealing.

This survey reveals that, overall, young adults strongly believe in the American Dream. They see a bright future for themselves and also for future generations. Only 4 percent think that their incomes will go down over the next five years, and only 7 percent of parents think that their children will be worse off than they are financially.

Their optimism about their own lives, however, does not carry over to their views about government. Instead, the majority of young adults lack confidence in government’s effectiveness. In fact, only 4 percent are very confident that state and local government can improve the policy area that they believe should be government’s highest priority. We uncover the connection between their views on taxes and their confidence in government. Of those adults who have a lot or some confidence in state government, 52 percent think that taxes are either about right or too low. Conversely, among those who have either not too much or no confidence in government, only 21 percent believe that taxes are about right or too low.

In sharp contrast to their views about the public sector, young adults are overwhelmingly positive about their jobs and current employers. A substantial majority of the employed reports being satisfied with their jobs. In addition, the importance of working for a socially responsible employer is a clear priority, perhaps in the same way in which job stability might have defined earlier generations. Nearly three-quarters of young adults believe that it is very important to work for an employer who is respectful of ethical values, people, communities, and the environment. Remarkably, nearly 90 percent think that their current employers meet that test.

We are grateful to Larry Hugick, Dawn Crossland Sumners, Stacy DiAngelo and their colleagues at Princeton Survey Research Associates International (PSRAI). The survey’s quality is a source of pride for us. In addition, their commitment to this project and their attention to detail have led to the final outcome. We would also like to thank the many reviewers whose critical insights have strengthened this report. Finally, we would like to thank our sponsors at Blue Cross Blue Shield of Massachusetts, MassHousing, and State Street Foundation, who have all been generous and enthusiastic partners.

We hope that you find Great Expectations a provocative and timely resource. As always, we welcome your feedback and invite you to become more involved in MassINC.

Sincerely,

Greg Torres
President
Dana Ansel
Research Director
# Great Expectations: 
* A Survey of Young Adults in Massachusetts *

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GREAT EXPECTATIONS: A SURVEY OF YOUNG ADULTS IN MASSACHUSETTS 3
The Massachusetts economy depends on skilled workers. These workers are contributors to, as well as indicators of, a place’s economic vitality. Young talented workers are often the entrepreneurs who fuel innovation. At the same time, worker mobility, especially among young adults, is a defining characteristic of today’s economy and its workforce. As more and more regions across the country seek to build their knowledge economies, the competition for young skilled workers is growing fierce.

The choices of young adults about where to live and work will be key to the state’s future economic vitality. Yet, despite their importance, there has been little work that investigates their views and their priorities. This research fills that gap; it is based on interviews with 801 young adults—those between the ages of 25 and 39 years old—who live in Massachusetts. We learn about the opinions of those who grew up in Massachusetts as well as those of people who chose to move to the Bay State. We uncover their views on public policy issues and also their personal lives and aspirations. We find commonly held views as well as some stark differences. This survey highlights their strong optimism about their future but also reveals some of their deep concerns, including their lack of confidence in the effectiveness of state and local government. Through their words, clear messages to policymakers and other civic leaders emerge about steps that they can take to make the state more appealing.

To further complicate matters, both the Bay State and the nation are on the brink of a huge demographic shift and will soon enter uncharted territory in terms of what the future workforce looks like. This is the year—2008—that the baby boomers will begin to turn 62, which is the traditional age when people start transitioning to retirement. As one of the oldest states in the nation, Massachusetts is on the leading edge of this transition. Although there are many promising signs that older workers will remain engaged in the labor market, MassINC’s previous report, The Graying of Massachusetts, documents the many obstacles to managing the changes related to an older workforce. Thus, attracting and retaining young adults is critical to the state’s economic competitiveness.

Young adults account for one-fifth of the state’s population, and they stand out as a group with high levels of education; nearly half (46%) hold a four-year college degree or higher. They are also changing the face of Massachusetts, with one-quarter (26%) identifying themselves as African-American, Hispanic, Asian, mixed race, or a race other than white. Nearly half (49%) have an income of $50,000 or higher, and more than

EXECUTIVE SUMMARY

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1. The survey was conducted from February 6 to March 2, 2008 by Princeton Survey Research Associates International (PSRAI). The overall margin of sampling error is plus or minus five percentage points for results based on the total sample. In the report and Executive Summary, we only report differences between subgroups if they are statistically significant at the 95% confidence level. For more details on the survey methodology, see the Appendix in the full report.


3. According to March 2007 CPS data, there are 6.3 million residents in Massachusetts. 4.9 million are 18 years or older, and 1.3 million people are between the ages of 25 and 39.
half (51%) are married with children. Fifty-four percent own a home, with many more expecting to purchase one within the next several years.

Although there are key differences among young adults, there are also some widely shared views. Their strong belief in the American Dream stands out, uniting this group. Overall, they see a bright future. Those who are currently doing well financially believe that will continue, and those who are doing less well today are optimistic that their incomes will improve. Looking ahead five years, only 4 percent of young adults think their income will go down. The majority currently own their own home, with nearly half of the renters expecting to buy a home within the next three years. Young adults are also overwhelmingly optimistic about what the future holds for the next generation; only 7 percent of parents think their children will be worse off than they are financially. The vast majority of young adults are optimistic about their future and believe that future generations will also have the opportunity to prosper.

Their expectations about the workplace also
help to define this group. The importance of working for a socially responsible employer is a clear priority, perhaps in the same way in which job stability might have defined earlier generations. Nearly three-quarters (72%) of those between the ages of 25 and 39 believe that it is very important to work for an employer who is respectful of ethical values, people, communities, and the environment.Remarkably, nearly 90 percent think that their current employers meet that test. More generally, young adults are positive about their jobs. They are satisfied with their jobs overall as well as with specific aspects, such as job security, health insurance and other benefits, chances for promotion, and opportunities to socialize at work. Working for a socially responsible company appears to be a key part of the new social compact between workers and employers.

At this stage in their lives, many people are busy and have often not yet put down deep roots in their communities. Correspondingly, young adults are less active and civically engaged in their communities than their elders—the baby boomers. But, there are some emerging signs of...
civic and political engagement. Fully two-thirds (68%) say they have joined or contributed money to an organization to support a cause within the last five years. Nearly half (47%) have attended a town meeting, public hearing, or other community meeting in recent years, and 42 percent have phoned, written, or emailed an elected official.

Despite the fact that the vast majority of young adults report being satisfied with the way things are going for them and their families and are optimistic about the future, there are cracks beneath the surface. Financial strains are common among young adults, but the specific nature of these strains differ and point toward a varied range of public policy and civic responses. For young adults in Greater Boston the cost of living and high housing costs stand out as the biggest challenges, whereas it is the availability of jobs for those living in other parts of the state. High taxes are on the minds of many, but tellingly, those who have confidence in the government are more tolerant of taxes, compared with those who lack confidence in the government’s effectiveness. In contrast to their views about government, young adults are mostly satisfied with their jobs and employers. Perhaps indicating a changing social compact, young adults place a high value on working for an employer that is socially responsible. Overall, young adults are sending the message that they like living in Massachusetts, and if policymakers can make some improvements on key economic and quality of life issues, Massachusetts should be competitive as young adults decide where to make their home.

The Geography of Opportunity and Three Key Groups: Imports, Homegrowns, and Boomerangs

With its world-class colleges and universities and leading knowledge-economy industries, Massachusetts attracts people from around the globe. The variety of backgrounds and experiences within the state all contribute to the state’s vitality as well as point toward some distinctive challenges and opportunities. We identify three specific groups of residents, and their experiences reveal a range of public policy challenges and opportunities toward the goal of increasing the likelihood that young adults will make their home in Massachusetts:

- **The Imports** (37% of the total): These young adults grew up outside of Massachusetts, either in another state in the U.S. or in another country;
- **The Homegrowns** (40% of the total): These young adults grew up in Massachusetts and have not lived outside the state for a significant amount of time as adults; and
- **The Boomerangs** (23% of the total): These young adults grew up in Massachusetts but have lived outside of the state as adults for at least one year, either as college students or in some other capacity.

The Changing Face of Massachusetts: The Imports

Young adults in Massachusetts are more diverse than older generations in terms of race, ethnicity, and place of birth. It is largely Imports that are changing the face of Massachusetts. Roughly one-third of Imports (34%) were born in anoth-

---

5. We defined these three groups based on questions developed exclusively for this survey. As a result, the size of the key groups cannot be confirmed independently through analysis of Census data. However, since this survey data were weighted to Census parameters for sex, age, race/ethnicity, education, and region of the state, it is reasonable to infer that the size of these three groups should be accurate with the survey’s margin of sampling error. After controlling for demographic characteristics, the differences between the three groups remain.
er country. In addition, 39 percent report their race/ethnicity as African-American, Hispanic, Asian, or mixed race. Imports are more diverse in terms of their race and ethnicity as compared with other young adults.

According to Imports, their top reason for moving to Massachusetts was for a job or to search for a job (39%), followed by those who came to attend school or college (24%), those who came to be closer to family or a boyfriend or girlfriend (16%), and those who sought to improve the quality of their life (13%). However, job opportunities can work in both directions. Just as they attract people to the Bay State, job opportunities elsewhere also appear to be one of the primary reasons that people leave the state. When we asked those people who grew up in the Bay State about their peers that have left the state, job opportunities and cost of living were the top reasons. The importance that jobs play in people’s decisions about where to live is consistent with MassINC’s previous research *Mass Jobs: Meeting the Challenges of a Shifting Economy*. In that research, we quantify the effects of job loss on outmigration. We found that in recent years job loss has been equally important as high housing costs in driving Massachusetts residents to seek better opportunities elsewhere.

The majority of Imports are college graduates. At 60 percent, this is significantly more than the 32 percent of Homegrowns and 48 percent of Boomerangs who are college graduates. Imports are significantly more likely to work in professional or managerial jobs. Three-quarters of Imports work in these types of jobs, compared with only 41 percent of Homegrowns and 56 percent of Boomerangs. Imports are also the most satisfied with way things are going for them and their families. Eighty percent of Imports say they are satisfied, followed by 73 percent of Homegrowns, and only 56 percent of Boomerangs.

Imports are concentrated within the Greater Boston area; 71 percent live in Greater Boston, compared with 64 percent of all the state’s young adults. For Imports and the other young adults who live in Greater Boston, the cost of living and the high cost of housing stand out as key public policy issues to be addressed. Those who live in Greater Boston are almost twice as

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6. Andrew Sum et al., *Mass Jobs: Meeting the Challenges of a Shifting Economy*, MassINC and the Center for Labor Market Studies, Northeastern University, November 2007. In that report, we also document how Massachusetts ranked last in terms of job creation when compared with our 10 economic competitor states between 2000 and 2006. We recommend four principles to form the foundation of the state’s efforts to create 21st century jobs: 1) Expand the number of export-based jobs; 2) Create a job vacancy and workforce strategy; 3) Create a favorable business climate and help existing companies expand here; and 4) Develop a regional approach with an urban agenda.

7. Greater Boston includes Suffolk County, Inner Suburbs (inside Route I-95), and the Outer Suburbs (inside Route I-495, outside Route I-95). For more information on the regional definitions, see the report’s Appendix.
likely as those living elsewhere in the state to say that the cost of living is the biggest problem that government should address (15% of those living in Greater Boston vs. 8% those living in the rest of the state). They are also more than twice as likely to cite infrastructure as the biggest problem needing government action (9% vs. 4%). With housing costs the steepest in Greater Boston, only about half (49%) of those young adults living are homeowners, while 62 percent of those living elsewhere in the state own their own home. Perhaps then not surprisingly, those who live in Greater Boston are more likely to think that improving the availability of affordable housing should be the top priority for government action over the next few years.

Deep Roots: The Homegrowns

In many respects, Homegrowns—those young adults who grew up in Massachusetts and have not lived outside of the state for more than one year during their adult years—are the mirror opposites of Imports. Eighty-four percent of Homegrowns say that they currently live close to the place where they grew up, and 60 percent estimate that either all or more than half of their childhood friends still live in Massachusetts. Their demographic profile resembles older generations of Massachusetts residents: 82 percent are white, and nearly all of them were born in the United States.

Roughly one-third (32%) of Homegrowns are college graduates. Those who attended college generally went to a public institution within Massachusetts (76%). Homegrowns are more than twice as likely as Imports to belong to a labor union (17% vs. 8%). The finances of many Homegrowns (and Boomerangs) appear to be on shaky ground. Half of Homegrowns and 54 percent of Boomerangs describe their personal finances as either fair or poor. In sharp contrast, only 33 percent of Imports say the same. Indicating their financial stress, 39 percent of Homegrowns admit to taking on more debt than they could handle and 25 percent say that they have maxed out their credit cards within the last five years.

For Homegrowns, the availability of jobs is a key issue. Consider that 41 percent of Homegrowns say this issue needs major improvement, compared with only 28 percent of Imports. Their focus on jobs could be a consequence of the limited opportunities available for those lacking a college education. Homegrowns are also more keenly focused on the cost of higher education than other groups. But, their focus on jobs could also reflect the geography of opportunities within the state. As previous MassINC research documented, the state’s “Gateway Cities”—its traditional mill towns— continue to lose ground as the state’s economy converges around Boston. Jobs are clearly a greater concern for those young adults living outside of Greater Boston, and Homegrowns are more likely to be part of that group.

High Civic Engagement, Low Levels of Satisfaction: The Boomerangs

Boomerangs share some of the characteristics of both Imports and Homegrowns. Like Homegrowns, they grew up in the Bay State, and 91 percent attended high school within the state. Where they differ is in their paths after high school. All the Boomerangs have lived outside

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Massachusetts as adults for at least one year. One third of them attended an out-of-state college, and the other two-thirds lived outside the state for work or in some other capacity. But, they all decided to return to their home state.

Nearly half of Boomerangs (48%) have a college degree or more—placing them in between the Homegrowns and Imports in terms of their education level. More than 40 percent of Boomerangs attended college outside of Massachusetts. Boomerang college graduates are more than twice as likely as Homegrown college graduates to have attended a private college (58% vs. 23%).

Where Boomerangs stand out is in their level of civic and political engagement. There are many ways in which people participate within their communities—volunteering, joining or contributing money to an organization to support a particular cause, attending a town or other community meeting, contacting elected officials, and participating in union activities. More than half of Boomerangs have attended a town meeting, public hearing, or other community meeting, and more than half have called, written, or sent email to an elected official. We divide the young adults into three categories of civic engagement (high, medium, and low) depending on how many of the above activities they have participated in within the last five years. More than one-third of Boomerangs (37%) report participating in four or five of these activities, compared with only 23 percent of Homegrowns and 22 percent of Imports. Thus, Boomerangs are playing a key role in their communities and within the political process.

Boomerangs, however, also distinguish themselves in their level of dissatisfaction. They report significantly lower levels of satisfaction with the way things are going for them and their families today. Only 56 percent of Boomerangs say they are satisfied, compared with 73 percent of Homegrowns and 80 percent of Imports. Boomerangs also have a long list of public policy issues that they would like to see improved. Housing is at the top of their list. More generally, they are more likely than Imports (and marginally more so than Homegrowns) to see a number of public policy issues as needing major improvement, including affordability of college education, the crime situation, K-12 education, and even the availability of arts, cultural, and recreational activities. Boomerangs, who have—by definition—had the experience of living under a different state government as adults, are more likely than Homegrowns and Imports to say that government is the biggest problem facing the state (19% vs. 6% vs. 5%). Despite their choice to return to the Bay State and their active engagement in the community, there could be obstacles to ultimately retaining them.

A number of financial cracks lie just below the surface

**ES Figure 1:**

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

- Personal finances/Making ends meet: 30%
- High cost of living and housing: 20%
- Economy/Recession/Business climate: 7%
- Taxes: 6%
- Job search/Unemployment: 5%
- High gas/fuel prices: 5%

0% 10% 20% 30% 40%
The Financial Strains of Being Young in a High-Cost State

While nearly three quarters (72%) of young adults report being satisfied with the way things are going for them and their families, a number of financial cracks lie just below the surface. When asked to describe in their own words the biggest problem facing them and their families, nearly one-third (30%) say personal finances, paying bills, not having enough money, and making ends meet. Another 20 percent call the high cost of living and housing prices their biggest problem. Other concerns include the economy, taxes, and job security. As gas prices seemingly hit new highs daily, fully 5 percent call this their family’s biggest problem.

Financial strains unite this age group. Eighty-one percent report having experienced some type of financial strain over the past five years, with roughly one-third (32%) taking on more debt than they could handle. While one-third have debt from student loans, which can be viewed as positive investments in their future, credit card debt and car loans are the more common types of debt, and both can easily lead to on-going financial strains. Nearly half of young adults (45%) say that they are in either fair or poor financial shape. Finally, a majority (61%) reports needing more money to lead the lifestyle that they desire.¹

Their financial future also hangs in doubt. It is true that they are largely optimistic about their financial future, with 80 percent believing that their household income will be higher in five years, including 25 percent who think their income will be much higher. Yet, one-quarter of them (27%) do not have any money put away for retirement. Moreover, those between the ages of 35 and 39 are only marginally more likely than those between the ages of 25 and 29 to have any retirement savings (71% vs. 67%). There are, however, key demographic differences separating those with and those without retirement savings. Consider that only 41 percent of Hispanic respondents report having any retirement savings, compared with 78 percent of white respondents. Nearly all (89%) of college graduates have begun to put away money for retirement, but only 56 percent of those without a college education have started saving for retirement.

A college degree is a clear dividing line demarcating financial stability. In the same way that a high school diploma was widely seen as a ticket to a middle-class lifestyle 50 years ago, this survey reveals that financial stability now requires at least some college education if not a four-year college degree or higher. Making ends meet for those without a college degree is clearly a challenge. Those without a college degree are more likely than college graduates to say that they have felt a lot of pressure due to financial problems (70% vs. 55%), have taken on more debt than they could handle (46% vs. 22%), and have maxed out their credit cards (32% vs. 11%). The need for a college education and strong skills as the pathway to a middle-class lifestyle is perhaps stronger than ever.

ES Table 2:
Financial Strains Experienced by Young Adults in the Past Five Years

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<td>Felt a lot of stress because of financial problems</td>
<td>62</td>
</tr>
<tr>
<td>Postponed a major purchase due to financial concerns</td>
<td>59</td>
</tr>
<tr>
<td>Taken on more debt than you could handle</td>
<td>32</td>
</tr>
<tr>
<td>Been unable to keep up with payments on a loan</td>
<td>25</td>
</tr>
<tr>
<td>Maxed out credit cards</td>
<td>21</td>
</tr>
<tr>
<td>Net experienced at least one of the above</td>
<td>81</td>
</tr>
<tr>
<td>Net experienced three or more of the above</td>
<td>36</td>
</tr>
</tbody>
</table>

¹ See Tamara Draut, Strapped: Why America’s 20- and 30-Somethings Can’t Get Ahead, Demos, 2005
The good news is that nearly half (46%) of young adults hold a bachelor’s degree or higher and would therefore seem on the road to financial security. The financial returns for those with an advanced degree are clear. Their incomes are higher. Of those young adults with incomes over $100,000, 78 percent had a college degree or higher, and of those with incomes of less than $25,000, 66 percent had a high school degree or less. College graduates enjoy more financial security, including more than half (53%) that report they have enough income, and they are also more likely to rank their financial situation as excellent or very good.

A Laundry List of Public Policy Challenges: Taxes, Cost of Living, and Housing

Young adults have a long list of public policy challenges that they would like to see addressed by government. According to them, among the biggest issues facing Massachusetts that requires state and local action are taxes and overall cost of living. But the list does not stop there. Housing, jobs and unemployment, education costs and quality, roads and traffic situation, and the cost of health care also rank high on their list of issues needing attention. When asked to choose the highest priority for state and local action, housing tops the list, with one in five (21%) young adults ranking housing as the highest priority for government action within the next few years.

At the same time, however, the majority of young adults lack confidence in the government’s effectiveness. In fact, only 4 percent are very confident that state and local government can improve the policy area that they believe should be government’s highest priority. Just over one-third (37%) say that they are confident in government’s ability, but nearly two-thirds (62%) say that they are either not too confident or not at all confident about the government’s ability to get the job done.

There is a connection between their views on taxes and their confidence in government’s effectiveness. Overall, the majority of young adults (57%) think that they pay more in taxes than what they get back in government services. Thirty-nine percent think taxes are about right, while just 2 percent consider taxes too low. The subgroups that are more likely to say that taxes are too high include: African-Americans, the self-employed, parents, and those who are not satis-
fied with the way that things are going for them and their families today.

Consider that of those young adults who have a lot or some confidence in state government, 52 percent say that taxes are either about right or too low. In sharp contrast, among those who have either not too much or no confidence in government’s effectiveness, only 21 percent believe that taxes are about right or too low. This finding is especially noteworthy given a likely ballot measure in November 2008 that would eliminate the state income tax. When a similar question appeared on the state ballot six years ago, it was supported by 45 percent of the voters. The message here is clear: A lack of confidence in government erodes support for taxes among young adults.

**A Public Policy Success: The State’s Health Care Law**

Nearly all of the young adults—90 percent—said that they are aware of the state’s new health care law that requires all Massachusetts residents to have health insurance or to face a financial penalty. The good news is that the number of young adults who have health insurance has increased since MassINC’s Quality of Life survey in 2003. At that time, 81 percent of people between the ages of 25 and 39 reported having health insurance. Today, 92 percent of young adults surveyed report having health insurance, including 7 percent who said that they obtained their insurance through the state subsidized plans now offered.

There are, however, some notable differences regarding who has insurance and who does not. College graduates, those with incomes of at least $100,000, homeowners, married residents, and professionals and managers are more likely to have health insurance. The top three reasons cited for not having insurance include: an employer not offering health benefits, not being able to afford the premiums, and being out of work. Our survey documents how the state’s landmark health care legislation has led to greater coverage, but some obstacles still exist toward reaching the goal of universal coverage, and there are concerns about the cost of funding this commitment going forward.

**Should I Stay or Should I Go?**

Many in this age group are still single, not yet firmly established in their careers, and are open to moving somewhere else. Previous research on migration patterns shows how the likelihood of moving peaks at age 18 and then declines noticeably after age 35 as people increasingly become anchored to a specific place. In addition, those with a college education tend to be more mobile.

Asked about where they expect to live in five years, about one in five (22%) young adults envision leaving Massachusetts, with just over two-thirds (69%) planning to stay.

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### ES Table 3:

*Health Insurance Coverage 2008 vs. 2003*

*Are you, yourself, now covered by any form of health insurance that helps pay for the cost of your health care?*

<table>
<thead>
<tr>
<th></th>
<th>CURRENT</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>92%</td>
<td>81%</td>
</tr>
<tr>
<td>No</td>
<td>7%</td>
<td>18%</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

---

11. This number does not include those who said they receive their insurance through a government program, such as Medicaid or Medicare.
Being married and having children decreases the likelihood of leaving the state. Only 18 percent of those who are married and have children expect to leave Massachusetts, compared with 30 percent of those who are unmarried and do not have children. Other groups that seem ready to pack their bags include: African-Americans, those who have moved to the state within the last five years, the unemployed, those with incomes under $25,000, and others who are struggling economically and dealing with more financial stress in their lives.

More than one-third (36%) of the people who have only lived in the state five years or less say that they expect to leave the state. The sticker-shock of the high cost of living in Massachusetts appears to be affecting their plans. They are more likely than others to see the cost of living and the high prices as the biggest problem facing Massachusetts today. In addition, more than one-third (35%) of the state’s newest residents believe that addressing the affordability of housing should be the highest priority for state and local policymakers.

They are not alone in their desire to flee the state’s high cost of living. Overall, 32 percent of the people who plan to leave cite the cost of living as their main reason for leaving, followed by 17 percent who cite the weather and another 17 percent who cite family or a relationship as their primary reason for leaving. Pursuing job opportunities was cited by 15 percent of those who expect to leave Massachusetts in the next five years.

The South appears to be the most popular destination for those planning to move. The next most popular destinations are another New England state or the West. The south is particularly appealing to those African Americans who see themselves leaving Massachusetts, with 27 percent of them planning to move to a Southern state in the near future.

To determine what could be done to change their minds, we asked those who are planning to move: “What, if anything, could state and local government policymakers do that might make you more likely to stay in Massachusetts?” Roughly one-third (34%) said “nothing” or offered no specific suggestions, but the other two-thirds offered at least one suggestion to policymakers, and their suggestions were mostly focused on pocketbook issues. The three most common answers were: reduce taxes, make housing more affordable, and improve job opportunities. For those young adults who live in the city of Boston and are planning to move, addressing crime, violence, and drugs is as important to them as job opportunities and affordable housing.
If the state’s high cost of living can successfully be addressed, there is positive news. When asked if they would stay in Massachusetts if the cost of living was not a factor and they could live anywhere they wanted, close to half (45%) of those who expect to move out of the state within the next five years say that they would stay put. Putting the cost of living aside, young adults appear to like living in Massachusetts.

Concluding Thoughts
According to the young adults that we interviewed, there is a lot of good will toward the state, which state leaders can build upon as they try to attract and retain young adults. A substantial majority is satisfied with the way things are going for them and their families, and they are overwhelmingly optimistic about their future.

Massachusetts clearly has a lot to offer as an attractive place to live and raise a family. Yet, at the same time, several key challenges also emerge that should guide policymakers. The challenges, however, differ across the state and across different subgroups of young adults. For those who live in Greater Boston, the cost of living, and especially the high cost of housing, is the number one concern. Although those who live in Greater Boston tend to have higher levels of education and higher incomes, these factors are not enough to compensate for the area’s high costs. But at the same time, people seem willing to tolerate the area’s high cost if they have a good job.

It is also important to remember that jobs are the number one reason why young adults — those between the ages of 25 and 39 years old — moved to Massachusetts. However, the very thing that brought young adults to Massachusetts is also one of the key reasons that people choose to leave our state. Previous MassINC research has quantified how the availability of jobs is as important as high housing costs in driving Massachusetts residents to seek better opportunities outside of Massachusetts. In Mass Jobs, we documented how the job losses in recent years have led to high levels of outmigration. Between 2000 and 2006, 286,000 Massachusetts residents, on net, moved to another state. Relative to the size of our state’s population, this level of outmigration was the 3rd highest in the nation, trailing only New York and Louisiana.

For Imports — those people who moved to Massachusetts during their adult years — state leaders should focus on making it as easy as possible for them to lay down roots in our state. As people get older and settle down, they are less likely to leave the state. Currently, Imports are not particularly engaged in the political process or in their communities. Although many cite their lack of available time as the barrier, civic leaders should think creatively about how to create broader opportunities for civic and political engagement for Imports and for all young adults. There are some current efforts that can serve as models. For instance, programs like ONEin3 Boston, RealTalk, the Emerging Leaders Program, the Commonwealth Seminar, the MetroWest Leadership Academy, and the Partnership help break down barriers to civic engagement while recruiting new community leaders.

Some reasons that young people expect to leave the state are well beyond the sphere of public policy, such as the desire to be closer to family or a boyfriend/girlfriend or to seek out a place with warmer weather. But, the number one reason — the high cost of living — is a public policy
concern. Nearly one-third of those young adults who expect to leave the state cite the cost of living as their main reason. Another 15 percent cite job opportunities as the primary factor. Both of these issues are high on the public policy radar screen, and there is good reason to believe that if they can be addressed, more people would be likely to stay in Massachusetts. When asked whether they would choose to stay if cost of living were not a factor and they could live anywhere, nearly half (45%) of those who expect to move say that they would stay in Massachusetts. While Massachusetts is never going to be a “low-cost” state, people are more willing to endure the high costs if job opportunities are plentiful. Thus, redoubling efforts to make sure all Massachusetts residents have the necessary education and skills to participate in the knowledge economy is critical.

Outside of Greater Boston, cost of living is less of an issue for young adults. Rather, their responses speak to the need to focus on job creation. For Homegrowns—those young adults who grew up in Massachusetts and have not lived outside the state as adults and who are more likely to live outside Greater Boston—the challenge should be focused on increasing their education and skills levels. Recall that only one-third (32%) of Homegrowns are college graduates, compared with the 60 percent of Imports who are college graduates. Because Homegrowns have deep ties to the state, investments in upgrading their education and skill levels can lead to great returns, both for the individuals and their families and for the state. A greater focus and urgency is needed in the effort to build their skills and education levels in order to help them contribute to and share in the state’s economic prosperity. Since many of these young adults are likely to attend public higher education, public policy should emphasize access and degree completion in high-growth sectors.

State and local policymakers also face a considerable confidence gap as they try to tackle these difficult issues. This survey documents how the majority of young adults are not confident in the government’s effectiveness. This lack of confidence and a basic mistrust in government contribute to skepticism about taxes. If people are not confident in government, then they are less likely to support the level of tax dollars. Yet, at the same time, they still want state and local government to make progress on a long list of public policy issues, including cost of living, cost of housing, transportation improvements, and other issues that will require public money. Thus, building the confidence in the government’s ability to get things done among young adults as well as all residents of the state should be a priority for policy leaders.

In sharp contrast to their views about the public sector, young adults are overwhelmingly positive about their jobs and current employers. A substantial majority (87%) of the employed

**ES Figure 5:**

**Young Adults Rate Their Jobs**

<table>
<thead>
<tr>
<th>Percent ‘satisfied’</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Job overall</td>
<td>87%</td>
</tr>
<tr>
<td>Socially responsible employer*</td>
<td>89%</td>
</tr>
<tr>
<td>Job security</td>
<td>83%</td>
</tr>
<tr>
<td>Opportunities to socialize at work</td>
<td>81%</td>
</tr>
<tr>
<td>Health insurance and other benefits</td>
<td>70%</td>
</tr>
<tr>
<td>Chances for promotion</td>
<td>65%</td>
</tr>
</tbody>
</table>

* This number represents the number of respondents who say that “socially responsible” describes their employer either very or somewhat well.
report being satisfied with their jobs overall. They are satisfied with specific key aspects of their jobs, including job security (83%), health insurance and other benefits (70%), chances for promotion (65%), and opportunities to socialize at work (81%). These findings are consistent with national data and show how there has been an increase in job satisfaction compared with young adults nationally in 1997. In addition, nearly 90 percent thinks that their current employer is either very or somewhat respectful of ethical values, people, communities, and the environment. And this finding is particularly significant, given the high value placed on these qualities: 72 percent of young adults believe that working for a socially responsible employer is very important. Working for a socially responsible company appears to be a key part of the new social compact between workers and employers.

This survey also raises questions about whether the nature of civic engagement of young adults might be shifting. Compared with baby boomers, young adults are less involved in their communities, but there are some emerging signs of volunteer activities and other civic and political engagement. The bigger question, however, might be where and how young people will choose to engage. Young adults could have a broader idea about how they can make a difference. Could it be that rather than working a rote, 9-5 job to pay bills and then being engaged with a civic, religious, and political organization as a way to participate in a community, people are looking for that type of engagement from their employers and workplace? Young adults might be engaging by working at a mission-driven non-profit or at a for-profit that is simultaneously working for a good cause, or their for-profit employer might be making opportunities available to volunteer, raise money for a cause, or otherwise be civically engaged. Changing notions about civic engagement could open up many new opportunities. Yet, in a region that is heavily reliant on volunteer boards to govern civic affairs, how government and traditional public service fits into this puzzle remains to be seen.

In particular, public leaders should take note about what they can learn from the private sector. Young adults’ lack of confidence in government contrasts so sharply with their positive attitudes toward their employers. As the current generation of public leaders gets older, who will take over the reins of government? In addition, getting people engaged in the political process might be vital to addressing the confidence gap.

The young adults’ overwhelming optimism about their own future as well as their children’s provides a strong foundation to build upon by civic, political, public, and private leaders. Several messages are clear: Use tax dollars wisely and efficiently to tackle the big public policy issues in the state and to build confidence in government. Learn from the private sector about how to engage young adults. Create opportunities for people to become engaged in their communities and lay down roots for their future by breaking down barriers to civic engagement. Invest in residents who do not have the education or skills to share in the state’s economic prosperity. Develop economic development strategies for communities outside of Greater Boston to become engines of economic growth. And embrace and promote the diversity of the changing face of Massachusetts. The solutions are not simple, but they are the future of our Commonwealth.

13. The national data are from The Pew Social Trends Survey in 2006 and from Wisconsin Public TV in 1997. Both surveys were based on a nationally representative sample.
THE SURVEY DESIGN AND REPORTING IN BRIEF

This report presents the results of a new MassINC study about Young Adults living in Massachusetts. A representative telephone survey of 801 Massachusetts adults ages 25 to 39 was conducted from February 6 to March 2, 2008 by Princeton Survey Research Associates International (PSRAI). For results based on the total sample, the overall margin of sampling error is plus or minus five percentage points.

In this report, differences between groups are included only if they are statistically significant at the 95% confidence level. Should any difference not be statistically significant at this level, but is reported for other reasons, that will be noted.1

Other important notes on the findings in this report include the following:

• The three key groups of Massachusetts Young Adults (Homegrowns, Boomerangs, and Imports) were defined using a set of questions developed exclusively for this survey research project. As a result, the size of the key groups in the target population of Massachusetts residents cannot be confirmed through analysis of Census data. However, since the MassINC Young Adults survey data were weighted to Census parameters for sex, age, race/ethnicity, education, and region of state, each of the key group’s percentage of the total young adult population should be accurate within the survey’s margin of sampling error.

• Regional differences are cited throughout the report. For the purposes of this analysis, Massachusetts was divided into five distinct regions: Boston (all of Suffolk County), the Inner Suburbs, the Outer Suburbs, Southeastern Massachusetts, and Central/Western Massachusetts. These regions were defined using zip code and county lines, with specifications provided by MassINC.

A more detailed description of the survey methodology and the regional definitions are included in the Appendix of this report.

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1. Similarly, differences related to highly correlated background characteristics, such as key socioeconomic indicators like education, income, and employment, are reported only if they remain statistically significant independent of one another. If that is not the case, but these differences are included, that will be noted.
I. PROFILE OF YOUNG ADULTS IN MASSACHUSETTS

Young adults in Massachusetts who are now between the ages of 25 to 39 are critical to the state’s present and future well-being. At this stage in the life cycle, most in this age group are married, have children, and own a home. These members of Gen X and Gen Y are the new blood who will replace the aging baby boomers as leaders in business, government, community activities, and other spheres of Bay State life. A new MassINC survey of 25-39 year-olds in Massachusetts, conducted by Princeton Survey Research Associates International, offers an in-depth look at this group to better understand who they are, what their lives are like today, and what they foresee for themselves in the future.

Table 1: Key Demographics of Young Adults Age 25-39

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td>72</td>
</tr>
<tr>
<td>Non-white</td>
<td>26</td>
</tr>
<tr>
<td>U.S. born</td>
<td>83</td>
</tr>
<tr>
<td>Foreign born</td>
<td>16</td>
</tr>
<tr>
<td>Married with kids</td>
<td>51</td>
</tr>
<tr>
<td>Married no kids</td>
<td>17</td>
</tr>
<tr>
<td>Single parent</td>
<td>11</td>
</tr>
<tr>
<td>Unmarried no kids</td>
<td>20</td>
</tr>
<tr>
<td>College grad. +</td>
<td>46</td>
</tr>
<tr>
<td>Some college</td>
<td>20</td>
</tr>
<tr>
<td>No college</td>
<td>34</td>
</tr>
<tr>
<td>Income $50,000+</td>
<td>49</td>
</tr>
<tr>
<td>Income &lt; $50,000</td>
<td>40</td>
</tr>
</tbody>
</table>

Massachusetts residents now age 25 to 39 are more racially and ethnically diverse than the state’s older population. Whites still predominate, but as many as one in four young adults (26%) is African-American, Hispanic, some other race, or of mixed racial background. One in six 25-39 year-olds in the Bay State was born outside the United States.

Young adults in this age group are in various types of domestic situations. About half are married with children (51% including those who are living with a partner), and one in six are married without children (17% including those who are living with a partner). About one in 10 (11%) is a single parent, and two in 10 are still unattached — no spouse or partner, and no kids.

In terms of their educational status, close to half (46%) of the 25-39 age group have at least a four year college degree. That is slightly above the 41 percent of boomers who reported such a level of formal education in a 2005 MassINC survey. Another 20% of young adults have some college training short of a four-year degree and 34 percent have no college education. At a stage in the life cycle associated with rising income levels, about half (49%) of young adults say they have an annual household income level of $50,000 or more. Four in 10 report an income of less than $50,000.

A. GEOGRAPHIC ROOTS AND MOBILITY

Most Have Roots in Massachusetts, But Many Came from Afar

More than six in 10 (62%) 25-39 year-olds residing in Massachusetts today say they spent most of their childhood and teen years in the state, and a similar number (64%) report having attended high school in Massachusetts. Among those with at least some college education, about six in 10 (59%) went to a Massachusetts-based college or university, while four in 10 (40%) attend-
ed college somewhere else. While the majority of today’s 25-39 year-olds grew up in Massachusetts, this population also includes many who spent their formative years thousands of miles away. As shown in Figure 1, the 37% who grew up outside of Massachusetts includes just 8% who migrated from another New England state. Larger numbers grew up farther away, either in a U.S. region outside the Northeast corridor (12%) — overwhelmingly a Southern or Western state — or in another country (10%).

Looking at the life experiences of today’s 25-39 year-olds since they reached adulthood, about half (51%) say they have lived outside Massachusetts for at least a year. This group can be divided into two subgroups almost equal in size: the 25% of the young adult population who attended college outside the state; and the 26% who temporarily moved away for some other reason. Geographic mobility is associated with a higher socioeconomic status. Three-quarters (76%) of those describing themselves as upper middle class or wealthy have spent significant time as an adult living away from Massachusetts, as have two-thirds of college graduates (66%), and almost two-thirds of those with incomes over $100,000 (63%) and those working in professional or managerial occupations (63%).

Segmenting the Young Adult Population: Three Key Groups

Based on where they grew up and how geographically mobile they have been, 25-39 year-olds can be divided into three key groups:

- **Homegrowns** (40% of total) have the deepest roots in Massachusetts and are the largest of the three groups. These people all grew up in Massachusetts and stayed within the state if they attended college. They have not had the experience and perspective of living somewhere outside the state for a significant amount of time as adults.

- **Imports** (37% of total), nearly as numerous as the Homegrowns, are in many ways their opposites. Imports all grew up outside the state. Only 11% of this group attended high school in Massachusetts, and under a third (30%) of those who attended college did so in the Bay State. Almost half (45%) of Imports say they did not move to Massachusetts until after they turned 25 and another quarter (23%) arrived when they were between the ages of 22-24.

- **Boomerangs** (23% of total), the smallest group, share some characteristics of each of the other two groups. Like Homegrowns, they all grew up in the Bay State, and 91% attended high
school within state. Where they differ is their post-high school years. All the Boomerangs have lived outside Massachusetts as adults. A third (33%) of them went to an out-of-state college; the other two-thirds (67%) experienced life outside the state in a role other than student.

Imports Changing the Demographics of Massachusetts

The 25-39 age group in Massachusetts is much more diverse in terms of race, ethnicity, and national origin than older generations of Bay Staters. As shown in Table 2, it is the Imports who are driving these changes in state demographics. Overall, about a quarter (26%) of young adults surveyed belong to a minority group: 11% are Hispanic, 7% African-American, and 8% are Asian, of mixed race or report some other non-white background. About one in six (16%) in this age group is foreign-born. Imports in this age group are twice as likely to be foreign-born (34% vs. 16%). Among Imports, the representation of Hispanics increases to 17% and another 13% are in the Asian/mixed/other race category. Imports are concentrated in the greater Boston area; 71% of them live there, compared with 64% of all young adults.

Homegrowns have a demographic profile closer to what might have been seen for the Massachusetts of 50 years ago. Other than African-Americans, minority groups are much less common among this group than they are among Imports. For example, just 6% are Hispanic compared with 17% of the imports. And just 5% of Homegrowns were born outside the U.S. They are less likely than the other groups to live in greater Boston.

Boomerangs fall right in the middle in their racial and ethnic composition, and their regional distribution mirrors that of the entire young adult population. Because by definition they have spent most of their childhood and teen years in Massachusetts, relatively few are foreign-born (5%). The Boomerangs group includes a higher proportion of males than the Homegrowns group in particular. Despite all the social changes of the last 50 years, one gender trait seems slow to fade—men are still more likely to be mobile; and women more likely to be tied down and stay close to home.

### Table 2:

**Demographic Profile of 25-39 Year-Olds**

<table>
<thead>
<tr>
<th>KEY GROUPS</th>
<th>ALL</th>
<th>HOMEGROWNS</th>
<th>BOOMERANGS</th>
<th>IMPORTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>47%</td>
<td>44%</td>
<td>52%</td>
<td>47%</td>
</tr>
<tr>
<td>Female</td>
<td>53%</td>
<td>56%</td>
<td>48%</td>
<td>53%</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>72%</td>
<td>82%</td>
<td>75%</td>
<td>60%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>7%</td>
<td>7%</td>
<td>5%</td>
<td>9%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>11%</td>
<td>6%</td>
<td>9%</td>
<td>17%</td>
</tr>
<tr>
<td>Other/Mixed</td>
<td>8%</td>
<td>4%</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>U.S. born</td>
<td>83%</td>
<td>95%</td>
<td>95%</td>
<td>64%</td>
</tr>
<tr>
<td>Foreign born</td>
<td>16%</td>
<td>5%</td>
<td>5%</td>
<td>34%</td>
</tr>
<tr>
<td>Greater Boston</td>
<td>64%</td>
<td>58%</td>
<td>64%</td>
<td>71%</td>
</tr>
<tr>
<td>Rest of State</td>
<td>36%</td>
<td>42%</td>
<td>36%</td>
<td>29%</td>
</tr>
</tbody>
</table>

GREAT EXPECTATIONS: A SURVEY OF YOUNG ADULTS IN MASSACHUSETTS 23

**Job Opportunities a Key Motivator for Both Coming and Going**

Competition from other states in terms of job opportunities is key to Massachusetts’ success in attracting and retaining young adults. According to Imports—all who came to the state after spending their formative years somewhere else—their top reason for initially moving to Massachusetts...
was a job or a job search (39%), significantly more than say they came to attend school or college (24%), to be closer to family or a romantic partner (16%), or to improve their quality of life (13%). But just as job opportunities draw people to Massachusetts, they are also one of the biggest reasons young people move away. When asked about their peers who moved out of state, 25-39 year-olds who attended Massachusetts high schools most often identify a search for better job opportunities (66%) and a desire for a lower cost of living (61%) as reasons their friends moved away. Fewer say their friends were motivated to move away by a desire for better weather (43%), to be closer to a loved one (32%), or to live somewhere less crowded or stressful (26%). Boomerangs, who themselves have spent some significant time living out of state, are more likely than Homegrowns to say that half or more of their high school peers have left Massachusetts (48% vs. 32%). When asked why their peers have moved away, however, both Boomerangs and Homegrowns point to the same two factors most often — to look for better job opportunities and a lower cost of living.

B. FAMILY AND WORK STATUS

Cohabitation a Prelude to Traditional Marriage

Most 25-39 year-olds are in committed relationships, with cohabitation largely a temporary prelude to formally tying the knot. Two-thirds of Massachusetts residents currently aged 25-39 years are either married (58%) or living with a partner (10%). The incidence of cohabitation, however, drops dramatically between the 20s and 30s. Among those aged 25-29 years, 41% are married and 19% are living with a partner. In the next age bracket of 30-34 years, the proportion of marrieds jumps to 65% while the cohabitating group falls to just 7%.

The one-third (33%) of young adults in Massachusetts who are not married or living with a partner are most likely to live alone (15%) or with relatives (11%). The number who live “at home” with their parents is only four percent overall. Eight percent of those aged 25-29 still live with their parents, but that is smaller than the proportion of 25-29 year-olds who share a house or an apartment with unrelated roommates (12%).

Nearly One in Five Young Adult Women are Single Parents

Being a parent is about as common as having a spouse or domestic partner. Close to two thirds (63%) of Bay Staters in this age group have at least one child or stepchild. Just under half (46%) of those aged 25-29 are parents, and that number rises to seven in 10 (69%) of those age 30-39. With their biological clocks a factor, women aged 25-39 are more likely to be parents than their male counterparts (71% vs. 53%). A large proportion of women aged 25-39 are single parents (18%), that is, unmarried with children. By con-

Table 3: Home and Work Status of 25-39 Year-Olds

<table>
<thead>
<tr>
<th></th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>58</td>
</tr>
<tr>
<td>Live with Partner</td>
<td>10</td>
</tr>
<tr>
<td>Unmarried</td>
<td>33</td>
</tr>
<tr>
<td>Have Children</td>
<td>63</td>
</tr>
<tr>
<td>No Children</td>
<td>37</td>
</tr>
<tr>
<td>Own home</td>
<td>54</td>
</tr>
<tr>
<td>Rent home</td>
<td>44</td>
</tr>
<tr>
<td>Undesignated/DK</td>
<td>3</td>
</tr>
<tr>
<td>Employed for pay</td>
<td>82</td>
</tr>
<tr>
<td>Not employed/All others</td>
<td>18</td>
</tr>
</tbody>
</table>
Contrast, just 5% of men this same age are single parents. Overall, incidence of single parents is highest among African-Americans, Hispanics, and those living in the city of Boston or the Central/Western Massachusetts region.

**Home Ownership Rates Rise in Early 30s**

Just over half (54%) of 25-39 year-olds own their home, while just under half (44%) are renters. Home ownership rates increase dramatically between the late 20s and the early 30s. Slightly over a third (36%) of those aged 25-29 are homeowners compared with a 57% majority of those aged 30-34. That number rises only slightly to 61% among those in the next age bracket, 35-39. With the housing costs steepest in greater Boston, only about half (49%) of young adults who live there are home owners, compared with a 62% majority of those who live in the rest of state.

**Many Work Overtime Hours**

Holding down a paying job is almost a universal experience for this age group. Eight in 10 (82%) overall are currently employed, including about one in 10 (8%) who is self-employed. All but a few of those employed (85%) work full-time, i.e., at least 35 hours a week. Four in 10 (40%) work longer than a typical eight hour day, putting in 45 or more hours a week. Women in this age group are less likely to be employed than their male counterparts (77% vs. 88%), and employed women are less likely than employed men to work long hours.

When kids are not in the mix, Massachusetts women aged 25-39 are about as likely as their male counterparts to be employed for pay. Among those who say they are married or living with a partner but do not yet have any children, 91% of the women and 92% of the men report being employed. Among those who are unmarried AND have no children, slightly more women than men report being employed (87% vs. 82%). Only when they are part of a couple raising one or more children are women aged 25-39 less likely to be working than men who share the same domestic status (73% vs. 93%).

Overall, roughly one in five (18%) 25-39 year-olds is not currently employed, but that includes only 2% who report being a full-time student. The proportion not currently employed is higher among economically disadvantaged groups, including Hispanics (30%) and those with a household income under $25,000 (37%). But staying home to raise young children would also appear to be a reason some in this age group are not in the work force. Members of couples with children are more likely to say they don’t have a paying job than those without any children (17% vs. 4%). Similarly, unmarried persons with children are more likely to say they are not working than those without any children (26% vs. 14%).

**C. SOCIOECONOMIC STATUS**

**College Education Critical to Middle Class Status**

Fifty years ago, a high school diploma was widely regarded as a ticket to ensuring a comfortable life and middle class status. But in Massachusetts today, many seem to have a tough time making it without at least some college. And to move farther up the socioeconomic ladder, a four-year college degree or better seems essential. The MassINC survey of 25-39 year-olds finds close to half of this age group (46%) holding a bachelor’s degree or better, a fifth (20%) with some college
short of a four-year degree, and a third without the benefit of any college training (34%). The differences in income levels by educational attainment demonstrate how important higher education is to financial success:

- A majority (62%) of college graduates, and about half (48%) of those with some college report an annual household income of $50,000 or more, compared with only about a third (31%) of those with no college.
- As many as a third (32%) of college graduates report an annual household income greater than $100,000 or more, compared with just 12% of the some college group and 5% of those with no college.
- At this other end of the income scale, four in ten (38%) of those with no college have an income under $25,000, compared with 19% of those with some college and 4% of college graduates.

Professional and managerial jobs, which offer the most opportunity to earn a high income, are held by over three-quarters (78%) of college graduates in the 25-39 age group, compared with well under half (58%) of those with some college, and only about a third (31%) of those with no college.

Four in ten Young Adults See Themselves Below the Middle Class

When asked to describe their class, less than half (42%) of 25-39 year-olds in Massachusetts say they view themselves as members of the middle class. Another 15% see themselves as upper middle class or wealthy, but as many as four in ten perceive themselves as below the middle class, either working class (32%) or poor (10%). The relationship between education and self-identified social class is quite strong. Three-quarters (77%) of college graduates see their status as middle class or higher, but a majority of those with some college (59%) and no college (60%) see themselves as working class or poor.

Table 4: Socioeconomic Status of 25-39 Year-Olds (in percent)

<table>
<thead>
<tr>
<th>Socioeconomic Status</th>
<th>ALL</th>
<th>HOMEGROWNS</th>
<th>BOOMERANGS</th>
<th>IMPORTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>College grad. +</td>
<td>46</td>
<td>32</td>
<td>48</td>
<td>60</td>
</tr>
<tr>
<td>Some college</td>
<td>20</td>
<td>25</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>No college</td>
<td>34</td>
<td>42</td>
<td>38</td>
<td>22</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>19</td>
<td>16</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>30</td>
<td>36</td>
<td>30</td>
<td>24</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>21</td>
<td>21</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>Less than $25,000</td>
<td>19</td>
<td>20</td>
<td>23</td>
<td>14</td>
</tr>
<tr>
<td>Income undesignated</td>
<td>11</td>
<td>8</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>Upper middle class/wealthy</td>
<td>14</td>
<td>7</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Middle Class</td>
<td>42</td>
<td>43</td>
<td>33</td>
<td>46</td>
</tr>
<tr>
<td>Working class</td>
<td>32</td>
<td>40</td>
<td>34</td>
<td>22</td>
</tr>
<tr>
<td>Poor</td>
<td>10</td>
<td>8</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Class undesignated</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

Imports Have Highest Education Level

A comparison of the socioeconomic status of the three key groups of 25-39 year-olds—Homegrowns, Boomerangs, and Imports—provides further evidence of the important role college education plays in achieving a comfortable life in Massachusetts. Most of the 25-39 year-olds who moved to Massachusetts as adults are highly educated, and better suited to fill the jobs that support a middle class lifestyle. Imports are the only group of which a majority (60%) are college graduates. This compares with about a third (32%) of Homegrowns and half (48%) of Boomerangs. The upscale status of most Imports is particularly impressive considering that they are an ethnically diverse group and include significant numbers of certain groups that tend to be lower in their
income level (e.g., Hispanics and the foreign-born). Two-thirds (67%) of Imports describe themselves as middle class or higher, compared with only about half of the other two groups.

Although Homegrowns have a lower education level than Boomerangs, their income level and self-identified class status are similar. This would appear to reflect positively on the training they mostly received at two-year and four-year public higher education institutions in Massachusetts, compared with the college training of Boomerangs in mostly four-year institutions, many of them private and out of state. The MassINC survey finds that Homegrowns who attended college generally went to a public institution within state (76%), while Boomerangs are most likely to have attended a private institution, more often out-of-state (32%) than in-state (23%). Imports with college generally went out of state (69%), and divide about equally between public and private colleges.

D. CIVIC ENGAGEMENT AND POLITICAL PARTICIPATION

Young Adults Are Less Active in their Communities

At a stage in the life cycle when many people are busy establishing careers and have not yet put down deep roots, 25-39 year-olds in Massachusetts are less active in their communities and less civically engaged than their elders—the baby boomers. The MassINC survey of the state’s young adult population measured rates of participation in a variety of social and political activities, to provide a statistical portrait of this part of their lives. When asked to rate their level of involvement in community and neighborhood activities where they live, 42% described themselves as very or somewhat involved, below the 50% reported by Massachusetts baby boomers in a 2005 survey of that age group. About a third (34%) of the 25-39 age group say they do some kind of unpaid volunteer work for a group or organization at least once a month. That is below the level of volunteerism for Massachusetts baby boomers found in the previous survey. In that survey 45% of boomers reported volunteering at least once a month for a civic or community organization. Young adults in Massachusetts who don’t volunteer on a regularly basis overwhelmingly (70%) give one reason for not being more involved—“too busy.” Another way for people to get involved in their local communities is through churches and other places of worship. But regular church-going is less frequent among young adults in Massachusetts than it is among this same age group nationally. Only about a quarter (23%) of 25-39 year-olds in Massachusetts regularly attend religious services, i.e., at least once a week. This compares with about a third (32%) of this same age group nationally, according to a recent Pew Research Center survey.2

Looking beneath the overall results, young Massachusetts residents who are more involved in community and neighborhood activities tend

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to come from upper socioeconomic groups, including the college educated, those with household incomes of at least $50,000 per year and those employed in professional or managerial occupations. Owning a home and having kids is associated with greater community involvement. About half of home owners (49%) and parents (48%) are involved compared with closer to a third of renters (36%) and non-parents (34%). Volunteerism rates are also affected by SES, with college graduates (40%) and those with some college (36%) more likely to volunteer on a monthly basis than those with a high school education or less (25%). Regular church attendance is not associated with the same SES characteristics as community involvement and volunteerism; instead it is strongly linked to race. Religious institutions are especially important in minority communities. Among 25-39 year-olds in Massachusetts, more than one in three African-Americans (37%) and Hispanics (41%) is a regular church-goer, compared with just one in five (18%) whites.

Two-Thirds Have Taken Action In Support of a Cause

Most young adults in Massachusetts show at least some signs of being engaged in civic and political affairs.

- Fully two-thirds (68%) say they have joined or contributed money to an organization in the last five years to help support a particular cause.
- Close to half (47%) say they attended a town meeting, public hearing, or other community meeting in recent years.
- About four in ten (42%) report having phoned, written to, or emailed an elected official in recent years.

A much smaller number (13%) report having participated in union activities over the past five years, but that is understandable given that union membership has declined significantly over the years. Just 14% of Massachusetts aged 25-39 report that someone in their household is a member of a labor union.

Boomerangs Higher in Civic Engagement

When the four items above are combined in a Civic Engagement Index with the volunteerism question and divided into three categories based on the number of activities reports, 26% of 25-39 year-olds are classified as “high” civic engagement, reporting participation in four or five activities, 39% are “medium,” participating in two or three activities, and 35% are “low” participating in just one activity or none at all. Those most likely to score high in civic engagement have a high SES status. For example, more than a third (36%) of college graduates score high on this index, compared with about a quarter (26%) of those with some college, and just 12% of those without any college. Differences in civic engagement levels by race/ethnicity are also worth noting — while 30% of white young adults and 24% of African-Americans rate high in their civic engagement level, only 4% of Hispanics in this age group are similarly engaged.

Breaking out Civic Engagement Index scores by the three key groups of 25-39 year-olds, Boomerangs stand out as the group which is most civically engaged. Over a third (37%) of the Boomerangs have taken action in support of a cause, compared with 23% of Homegrowns and 22% of Imports.

<table>
<thead>
<tr>
<th>Civic Engagement Levels of Three Key Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOMEGROWNS</td>
</tr>
<tr>
<td>High</td>
</tr>
<tr>
<td>Medium</td>
</tr>
<tr>
<td>Low</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
Boomerangs score high in their civic engagement level, compared with only about a quarter of Homegrowns (23%), who also grew up in Massachusetts. This difference can be easily explained by the higher SES levels of Boomerangs compared with Homegrowns. But Boomerangs are also more likely to be civically engaged than Imports (37% vs. 22%), whose education and income levels are higher. This finding would indicate how important it is for the state to find ways to bring back former residents who leave the state at some point in their college or post-college years. They are important to boosting civic participation.

Further analysis of the Imports group, all of whom grew up outside of Massachusetts, finds that those who came from other states in the Northeastern region share the higher levels of civic engagement seen for the Boomerangs. Thirty-five percent of this subgroup scores high on the Index, well above the percentages for Imports who came from other parts of the U.S. (20%) and from overseas (4%). A combination of SES and geographic distance appears to explain why those other Import subgroups are less likely to be civically engaged in their communities.

**Voter Participation Rates in Elections Not Particularly High**

The survey also examined voter participation rates of 25-39 year-olds and finds room for improvement. At present, 75% report being registered to vote, not especially impressive given that a Newsweek poll found 78% voter registration for this same age group nationally. As far as voting behavior, young adults in Massachusetts show the same patterns observed nationally. The percent who report having ever voted in a local election is lower than the percent who say they voted in an election for state office (60% vs. 70%). Better educated, more affluent young adults and those who have achieved home ownership status are significantly more likely than other young adults to make the effort to register and vote. With the exception of local elections, where Homegrowns are as likely to participate, Boomerangs are the key group with the highest voter participation rates.

**E. MEDIA USE**

**TV Main News Source, But Internet Close Behind**

In the digital age, television has not yet been replaced as the primary source for news information of Massachusetts young adults, but it might not remain the top source for much longer. The MassINC survey asked 25-39 years olds where they get most of their news they consider to be important, allowing them to name up to two sources. As shown in Figure 5, about half (52%) name TV and four in ten (44%) cite the Internet. Old-fashioned print newspapers are
named third most often (35%). When preferences are broken down by age, we see TV losing ground steadily to the web. Those age 35-39 choose TV over the Internet by a big margin, 59% to 38%. But TV and Internet are statistically tied among those age 30-34 (52% vs. 49%). The Internet pulls ahead marginally, 45% to 41% among those age 25-29. Print newspapers have gone through a steady decline nationally, but that decline may have bottomed out. No difference in reliance on print newspapers is seen by age for this population—those age 25-29 are as likely as those age 35-39 to say this is one of their two main news sources (37% vs. 34%).

For Massachusetts adults with the highest SES profile, the Internet has clearly emerged as their number one source for news and information. Sixty-five percent of those who describe their social class as upper middle class or higher list the Internet as a top news source, as do 59% of college graduates, 60% of those with household incomes of $100,000 or more, and 58% of those employed in professional or managerial occupations.

### Young Adults Most Closely Follow State and Local News

When asked about how closely they follow various kinds of news, 25-39 year-olds reveal a more local orientation than might be expected. They most often say they follow Massachusetts news (50%) and news about their town or neighborhood (47%) “very closely.” Somewhat fewer express this level of interest in national news (42%), and a much smaller group (26%) expresses a high level of interest in international news. Some interesting patterns are seen by geography in terms of news interests:

- Those who live in greater Boston are more likely than those in the rest of state to follow national news (47% vs. 32%) and international news (30% vs. 20%) very closely.
- By contrast, those living in the rest of state are more likely than greater Boston residents to pay very close attention to news about their town or neighborhood (58% vs. 42%).

A breakdown of news interests for the three key groups shows patterns that reflect their geographic roots, civic engagement level, and socioeconomic status. The Homegrowns, who have never left the state, give a much greater priority to news about Massachusetts and their town or neighborhood than they do to news about the country or the world. Boomerangs, with their higher civic engagement and political participation rates, are the group most interested in Massachusetts state news, and they are equally interested in national news and news about their town or neighborhood. Imports, who don’t have deep roots in the state or their local communities, are most interested in national news.

### Table 6: News Interest Levels of 25-39 Year-Olds (in percent)

<table>
<thead>
<tr>
<th>“VERY INTERESTED” IN…</th>
<th>ALL</th>
<th>HOMEGROWN</th>
<th>BOOMERANG</th>
<th>IMPORTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts News</td>
<td>50</td>
<td>55</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>News about town/neighborhood</td>
<td>47</td>
<td>55</td>
<td>52</td>
<td>37</td>
</tr>
<tr>
<td>National News</td>
<td>42</td>
<td>29</td>
<td>52</td>
<td>49</td>
</tr>
<tr>
<td>International News</td>
<td>26</td>
<td>15</td>
<td>32</td>
<td>34</td>
</tr>
</tbody>
</table>
II. PERSONAL CIRCUMSTANCES

Massachusetts ranks among the top 10 states with the highest cost of living and is notorious for the costly housing in its Boston area. Given these circumstances it is no surprise that young adults in the Bay State are concerned about their personal finances and how far their money will go to cover housing that many see as unaffordable. Most have experienced some type of financial strain in recent years. On the positive side, majorities rate their current financial situation as good or better and are generally satisfied with their jobs. In addition, young adults place a high value on socially responsible employers and most think their current employer fits the bill. Health insurance coverage has increased in recent years as a result of the state’s 2006 mandate requiring all residents to carry insurance.

Most young adults indicate they are happy with their lives today. Seven in 10 (72%) 25-39 year-olds say they are satisfied with the way things are going for them and their families today, while one-quarter (23%) say they are dissatisfied. College graduates and those with incomes above $25,000 are more likely to say they are satisfied. Larger numbers of homeowners and married young adults compared with other young adults report being satisfied with their lives. Among the three key groups of 25-39 year-olds, Imports are the most satisfied (80%), followed by Homegrowns (73%), while Boomerangs report significantly lower levels of satisfaction (56%).

The field period of this survey (February 2008) was a time of falling stock prices and growing concern about the state of the national economy. However, attitudes about personal finances tend not to be highly sensitive to ups and downs in perceptions about the broader economy. Pew Research Center surveys found only slight changes in the national public’s attitudes toward the state of their personal finances in the early part of this year. Fifty percent of U.S. adults rated their personal financial situation as excellent or good in January 2008, compared with 45% in February and 47% in March. Had the field period for this survey been earlier or later, it is not likely that young adults’ reports about their personal financial circumstances would have been significantly different.

A. TOP PERSONAL CONCERNS

Personal Finances and High Cost of Living Are Biggest Concerns

Money and the increasing cost of living are concerns for many people, but even more so in an expensive state like Massachusetts. In fact, most of young adults’ concerns in the current survey are related to personal finances or the economy. When asked what the biggest problem is for them and their family today, half of 25-39 year-olds report a financial concern: three in 10 (30%) say personal finances, including paying bills, not having enough money, and making ends meet, and 20% cite the economy-driven problems of high cost of living and housing. In a

![Figure 6: What is the biggest problem facing you and your family today?](image-url)
2003 survey of Massachusetts residents, 25 to 39 year-olds reported these same issues—finances (30%) and the high cost of living (11%)—as their biggest problems. The recent spikes in gas prices are one likely reason cost of living concerns are cited more often in the current survey, with five percent of young adults compared with less than one percent in 2003 naming gas prices as their biggest issue. Other concerns for young adults today include the economy and business climate, taxes, and job security.

Several subgroup differences emerge:

- Women in this age group are more likely than men to cite finances and making ends meet as their biggest problem (35% vs. 24%).
- Making ends meet is even more difficult for 25-39 year-olds with a lower socioeconomic status. Specifically, those with no college education and those with household incomes of less than $50,000 are more likely than those in higher SES groups to say finances are their biggest problem today.
- The cost of living is a bigger problem for those living in more expensive greater Boston compared with the rest of state (26% vs. 9%).
- Larger numbers of homeowners and those with household incomes of $100,000 or more compared with other young adults cite taxes as their biggest problem.

B. EVALUATIONS OF PERSONAL ECONOMIC STATUS

Socioeconomic Status Influences Views of Adequate Earnings

Finances and the cost of living are the biggest challenges facing most 25-39 year-olds living in Massachusetts today, although the well-educated and affluent in this age group are faring better than others. A majority (61%) of young adults say they need more money to lead the lifestyle they desire, while 38% think they earn enough. The number who report they earn enough increases, however, with more education and higher income: five in 10 (53%) college graduates say their household earnings are adequate, as do seven in 10 (69%) young adults with incomes of $100,000 or more. In addition, roughly half (49%) of those employed in professional or managerial occupations feel they earn enough money to live a comfortable lifestyle.

Analysis of the three key groups of 25-39 year-olds reveals that Imports, whose education and income levels are higher, are more likely than Homegrowns and Boomerangs to report having an adequate income. These subgroup differences exist even when income is taken into account.3

Positive Financial Outlook Linked with Higher Socioeconomic Status

A majority of Massachusetts’s 25-39 year-olds give positive ratings to their current financial situation, even as many say they struggle to keep up with living expenses. Just over half report they are in excellent (5%), very good (15%), or good (35%) financial shape. Forty-five percent say they are in only fair or poor financial shape.

Again, well-educated and affluent young adults are more positive about their financial circumstances than other 25-39 year-olds. Specifically, three in 10 college graduates rate their financial situation as excellent or very good, compared with only one in 10 of those with no degree. Nearly half of the wealthiest Massachusetts young adults earning $100,000 or more

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3. The phrase “taken into account” means that a particular variable, in this case income, is controlled for in analysis. The phrase “taken into consideration” is likewise used.
(47%) say they are in very good or excellent financial shape. That number decreases to only 15% among young adults earning $50,000 to under $100,000, and positive ratings drop to less than 10% among those with lower incomes.

**Few Feel They Are Financially Worse Off Than Their Parents at This Age**

Respondents were asked to compare themselves financially to their parents when their parents were their age. Just under half (48%) of Massachusetts 25-39 year-olds say they are financially better off than their parents. Close to one-third (31%) say they are in about the same financial shape as their parents were at this age. Only one in five (18%) consider themselves financially worse off than their parents.

- College graduates and those with incomes of $50,000 or more are more likely to see themselves as better off than their parents.
- Imports are marginally more likely than Homegrowns and Boomerangs to see themselves in a better position financially than their parents.

**C. FINANCIAL STRESS AND DEBT**

**A Majority Have Experienced Financial Anxiety**

Eight in 10 (81%) young adults say they have experienced some type of financial strain over the past five years. The most common financial difficulty is a general one: 62% say they have felt a lot of stress due to financial problems. In addition, six in 10 (59%) say they have postponed a major purchase like buying a house or taking a vacation, and 32% admit to taking on more debt than they could handle. Four in 10 (41%) young adults report they have $10,000 or more in total debt, including all debt they might have from credit cards, loans and medical bills but not including a mortgage. Eight percent report total debt of $50,000 or more. The most common types of debt are credit card (55%), car loans (45%), and student loans (33%). Relatively few in this age group report excessive medical expenses as a source of debt. Notable subgroup differences include:

- Those with no college degree are more likely than college graduates to say they have felt a lot of pressure due to financial problems, to
have taken on more debt than they could handle, and to have maxed out their credit cards.

- Young adults who have resided in Massachusetts the longest are more likely to report experiencing financial problems. Specifically, 69% of lifelong residents say they have felt a lot of stress due to financial problems, compared with 45% of those who have lived in Massachusetts 5 years or less. Lifelong residents are also more likely to have taken on excess debt, been unable to keep up with loan payments, and maxed out their credit cards.

- Parents and renters are more likely to have felt a lot of stress because of financial problems, have taken on excess debt, and have maxed out their credit cards.

Higher SES and Imports Experience Less Financial Stress

The five types of financial stress described above were used to create a Financial Stress Index. The Index is divided into three categories based on the number of positive responses to each of the five questions and reveals that 36% of 25-39 year-olds are classified as having “high” financial stress, experiencing at least three types of financial strain. Another 46% have “medium” financial stress, having experienced one or two types of financial strain, and 19% are classified as “low,” experiencing no financial strain at all.

Those most likely to score low in financial stress have a high SES status. For example, 49% of those with no college education and 42% with some college training are classified as having high financial stress, compared with just 22% of college graduates. Similarly, 43% of those with incomes under $100,000 score high on this index, compared with 12% of those with incomes of $100,000 or more. Differences among the three key groups of 25-39 year-olds are also worth noting—42% of Homegrowns and 46% of Boomerangs score high on this index, while just 22% of Imports receive a high financial stress score. Imports receive lower financial stress scores than the other two groups even when their income and education level is taken into consideration.

D. EMPLOYMENT AND JOB SATISFACTION

Most Satisfied With Their Job

Massachusetts young adults are generally pleased with what they do for a living. A substantial majority (87%) of employed 25-39 year-olds report they are satisfied with their job overall. Large majorities across subgroups of 25-39 year-olds indicate they are satisfied with their jobs. Even so, notably larger percentages of college-educated young adults, those with incomes of at least $25,000 per year, and those age 35-39 report being satisfied with their current job.

Majorities of employed young adults say they are satisfied with specific key aspects of their jobs, including job security (83%), health insurance and other benefits (70%), chances for promotion (65%), and opportunities to socialize at work (81%). In addition, young adults who are satisfied with life in general are more likely than those who are dissatisfied to report contentment with all of these key job aspects.
High Value Placed on Socially Responsible Employers

When asked how important they think it is to work for an employer who is respectful of ethical values, people, communities, and the environment, nearly all (96%) 25-39 year-olds say this is important, including 72% who feel it is very important. Majorities across all key subgroups say working for a socially responsible employer is very important. And it may be that this prevailing sentiment has influenced young adults’ job choices. The survey finds that a substantial majority believe their current employer is socially responsible (89% say this describes their employer very or somewhat well). College graduates and those who work full-time are more likely to say the term “socially responsible” is an accurate description of their current employer.

E. HEALTH INSURANCE STATUS

Greater Numbers Have Health Insurance than Five Years Ago

The number of 25-39 year-olds covered by some form of health insurance has increased as a result of a recent mandate requiring all Massachusetts residents to carry insurance or be subject to a monetary fine. Nine in 10 (92%) young adults say they have health insurance through a private plan from their employer, a plan they purchased themselves, or a government program like Medicare or Medicaid, including seven percent who have insurance now available through the state.

This number has increased from the 2003 MassINC survey, in which 81% of young adults in this age group reported having health insurance. While large majorities of all major subgroups are now covered by health insurance there are some notable differences. College graduates, those with incomes of $100,000 or more, those employed in professional or managerial occupations, homeowners, and married residents are more likely to be insured. There are no significant differences in insurance coverage among the three key groups of young adults. The top three reasons for not having health insurance are an employer not offering health benefits (26%), not being able to afford the premiums or other fees (20%), and being out of work (19%). Eleven percent report that they are healthy and don’t need health insurance.

An overwhelming majority of young adults — 90% — are aware of the newly implemented law. Fifty-five percent of uninsured young adults say knowing about the new law makes them more likely to buy health insurance in the future.

Table 9: Health Insurance Coverage 2008 vs. 2003

<table>
<thead>
<tr>
<th>Are you, yourself, now covered by any form of health insurance that helps pay for the cost of your health care?</th>
<th>CURRENT</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>92%</td>
<td>81%</td>
</tr>
<tr>
<td>No</td>
<td>7%</td>
<td>18%</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

GREAT EXPECTATIONS: A SURVEY OF YOUNG ADULTS IN MASSACHUSETTS 35
III. LIFE IN MASSACHUSETTS

Living in an expensive state comes with a unique set of challenges, so Massachusetts government needs to do its part to make improvements in the areas that drive the high cost of living. According to young adults surveyed, the biggest issues facing Massachusetts that require state and local government action are taxes and the overall cost of living. Several key quality of life areas also need improvement, with affordable housing taking the highest priority. Progress has already been made in areas like jobs and crime, so it is not out of reach for government to improve more areas. However, many young adults lack confidence in government’s ability to get things done to improve the area they think needs the most attention.

A. BIGGEST PROBLEM

Taxes and Overall Cost of Living Biggest Concerns

When 25-39 year-olds were asked what they think is the biggest problem facing Massachusetts that the state and local government should address, 13% say the taxes and 12% say the cost of living. Three issues tie for third place as the biggest problems that government should address: jobs and unemployment, education costs and quality, and housing are each mentioned by 10% of young adults. Other areas that need improvement include the government itself (8%), healthcare (7%), infrastructure (7%), the economy (7%), and crime (6%). Notable differences are found by gender, age, education, region, and across the three key groups of young adults:

- Larger numbers of women, who are more likely to be single parents, cite the cost of living (16% vs. 8%) and education costs (14% vs. 5%) as the biggest problems facing the state.
- Young adults age 35-39 are more likely than those under age 35 to name the economy as the biggest problem for government to address (12% vs. 3%).
- College graduates are more likely than those with just a high school degree to name the cost of living and education costs as the biggest problems facing the state, while those with no college degree are more likely to say crime is the biggest problem.
- Young adults living in more expensive and congested greater Boston are more likely than those living in the rest of state to say the cost of living (15% vs. 8%) and infrastructure (9% vs. 4%) are the biggest problems for government to address.
- Boomerangs, who have had the experience of living outside Massachusetts as adults, are more likely than Homegrowns and Imports to say the government is the biggest problem facing the state (19% vs. 6% and 5%).

Parents of children under 18 are not significantly more likely than non-parents to name education cost and quality as the biggest problem.
Many Think Taxes Are Too High for Returned Services

In addition to taxes being considered one of the biggest problems facing Massachusetts, a majority of 25-39 year-olds think they pay more in taxes than what they get back in government services. Six in 10 (57%) think the state and local taxes they pay as a Massachusetts resident are too high. Four in 10 (39%) think taxes are about right, while just two percent consider taxes too low. Larger numbers of African-Americans (81%) than whites (56%) or Hispanics (54%) say taxes are too high. Other groups more likely to think taxes are too high include parents, the self-employed, and those who are dissatisfied with the way things are going for them and their family today. There are no significant differences among the three key groups of 25-39 year-olds.

Eight in 10 Think Cost of Living is Higher Than Other Places

When asked to compare the cost of living in Massachusetts with other places, a substantial majority (83%) of 25-39 year-olds say they want to see improvement in the roads and the traffic situation, including 50% who feel this area needs major improvement. Eight in 10 (81%) young adults say the availability of affordable housing needs improvement, with more than half wanting major improvement in this area. Majorities of young adults feel several other areas could use at least some improvement. These include the affordability of college education, the cost of health care, the availability of good-paying jobs, the crime situation, and K through 12 education. The one area that gets a satisfactory rating from a majority of young adults is the availability of arts, cultural, and recreational activities (58% say this is satisfactory or more than satisfactory).

B. QUALITY OF LIFE RATINGS

Roads, Traffic, and Affordable Housing Need the Most Improvement

Improving Massachusetts roadways and making housing more affordable are at the top of young adults’ lists of necessary improvements for the state today. When asked to rate several key areas that impact people’s quality of life, a substantial majority (83%) of 25-39 year-olds say they want to see improvement in the roads and the traffic situation, including 50% who feel this area needs major improvement. Eight in 10 (81%) young adults say the availability of affordable housing needs improvement, with more than half wanting major improvement in this area. Majorities of young adults feel several other areas could use at least some improvement. These include the affordability of college education, the cost of health care, the availability of good-paying jobs, the crime situation, and K through 12 education. The one area that gets a satisfactory rating from a majority of young adults is the availability of arts, cultural, and recreational activities (58% say this is satisfactory or more than satisfactory).

Although majorities of both genders think improvement is necessary in all of the above areas, women are more likely to say the availability of affordable housing, the cost of health care, availability of good-paying jobs, crime, and K through
12 education need improvement. Young adults age 30-39 are more likely than those under age 30 to say the availability of good-paying jobs needs improvement.

Differences also exist among the three key groups of young adults. Homegrowns and Boomerangs are more likely than Imports to see a need for improving the crime situation (74% and 71% vs. 56%) and K through 12 education (67% and 74% vs. 54%). In addition, Homegrowns are significantly more likely than Imports to want improvement in the following areas: the roads and the traffic situation, the affordability of college education, the cost of health care, and the availability of good-paying jobs.

Young adults today are more satisfied with several quality of life aspects than they were five years ago. The availability of good-paying jobs is rated satisfactory or better by 29% of today’s young adults, compared with 20% of 25-39 year-olds in a 2003 survey of Massachusetts residents. Another area that receives higher satisfactory ratings today is the availability of arts, cultural, and recreational activities (58% vs. 52% in 2003). Finally, greater numbers of young adults today give satisfactory ratings to the crime situation (30% vs. 22% in 2003), but the number who want to see major improvement in this area has increased (34% vs. 23% in 2003). Those most concerned with the crime situation tend to have a lower SES: those with no college experience and incomes under $25,000 are more likely to say this area needs major improvement. Five years ago these same groups were more likely to express the need for major improvement in this area.

### Availability of Affordable Housing

**Highest Priority**

When asked which problem area should have the highest priority for state and local government action over the next few years, one in five (21%) 25-39 year-olds say the availability of affordable housing. Rounding out the top five priorities for government action are the availability of good-paying jobs (15%), K through 12 education (13%), the cost of health care (12%), and the crime situation (12%).

Women are more likely than their male counterparts to say affordable housing is the highest priority (26% vs. 15%). In contrast, nearly twice the number of men versus women (17% vs. 9%) say the cost of health care should have the high-

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**Table 10:**

**Quality of Life Ratings Among 3 Key Groups**

<table>
<thead>
<tr>
<th></th>
<th>Homegrowns</th>
<th>Boomers</th>
<th>Imports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roads and traffic situation</td>
<td>91</td>
<td>84</td>
<td>74</td>
</tr>
<tr>
<td>Availability of affordable housing</td>
<td>85</td>
<td>82</td>
<td>79</td>
</tr>
<tr>
<td>Affordability of college education</td>
<td>82</td>
<td>77</td>
<td>71</td>
</tr>
<tr>
<td>Cost of health care</td>
<td>81</td>
<td>70</td>
<td>67</td>
</tr>
<tr>
<td>Crime situation</td>
<td>74</td>
<td>71</td>
<td>56</td>
</tr>
<tr>
<td>Availability of good-paying jobs</td>
<td>73</td>
<td>73</td>
<td>61</td>
</tr>
<tr>
<td>K through 12 education</td>
<td>67</td>
<td>74</td>
<td>54</td>
</tr>
<tr>
<td>Availability of arts &amp; rec activities</td>
<td>44</td>
<td>40</td>
<td>32</td>
</tr>
</tbody>
</table>
est priority for government action, and three times as many men than women (13% vs. 4%) say the same about the roads and the traffic situation. Significant differences emerge by education and income. College graduates are more likely than those with no college education to say affordable housing, K through 12 education, and the roads and the traffic situation should take the highest priority. Fifteen percent of young adults with incomes below $100,000 think the crime situation should take the highest priority, while only a fraction (4%) of those with incomes of $100,000 or more feel the same.

Some notable differences exist among the three key groups of young adults. One-third (34%) of Boomerangs say the availability of affordable housing should be the highest priority for government action over the next few years, compared with 21% of Imports and 13% of Homegrowns. Homegrowns and Imports are more likely to say the cost of health care should have the highest priority.

A Majority Lack Confidence in Government’s Ability to Make Improvements
Just one-third (37%) of 25-39 year-olds say they are confident state and local government can get things done to improve the area they think needs the most improvement, and only four percent are very confident. Six in 10 say they are not too confident (39%) or not at all confident (23%) that government can get things done. Discrepancies are seen by socioeconomic status—this time, those with a lower SES are more optimistic. Young adults with no college education show more confidence in the government’s ability to get things done than college graduates do (44% vs. 29%), and those with incomes under $100,000 are twice as likely as those with higher incomes to be very or somewhat confident in the government’s ability (43% vs. 20%).

C. ATTITUDES TOWARD STATE AND LOCAL GOVERNMENT
Seven in 10 Confident in Public Schools, Fewer Confident in Government
Young adults hold their local public schools in high regard but express less confidence in their state and local governments. Seventy-two percent say they have at least some confidence in their local public schools, including 22% who say they have a lot of confidence. While 64% of young adults say they have at least some confidence in Massachusetts state government, only a fraction (6%) say they have a lot of confidence in it. A sizeable minority say they have little (24%) or no confidence at all (10%) in their state government. Local government fares somewhat better, with two-thirds of young adults (67%) expressing confidence in this institution, including 10% who say they have a lot of confidence.

Fewer Express “A lot” of Confidence in Schools
Young adults today give similar confidence ratings to their state and local governments as they did five years ago. There is, however, a notable difference with respect to school ratings. More young adults expressed a lot of confidence in the public schools in 2003 (35%) compared with today (22%). This slight difference can be attributed to a larger number of parents in the current survey (n=505) who are no more likely than non-parents to have a lot of confidence in their local public schools, compared with a smaller number of parents in the 2003 survey (n=159) who were more likely to express a lot of confidence in their public schools. When responses of a lot and some confidence are combined, however, today’s ratings (72% confident) are not significantly different from those in 2003 (70% confident).
Confidence in Institutions Echoed Statewide

Overall confidence ratings of municipal institutions are reflected throughout the state, with 25-39 year-olds in each of the four regions expressing more confidence in their local public schools than state and local government.

There are, however, a few important geographic differences regarding confidence in local public schools. Young adults in the Boston suburbs (77%) and Southeastern Massachusetts (78%) are more likely than those in the city of Boston (53%) to express confidence in the local schools. In addition, those in suburban Boston (77%) are more likely to than those in Central and Western Massachusetts (65%) to have confidence in the schools.

...And Across Demographic Groups

Opinions on municipal institutions across demographic subgroups reflect the general views of all 25-39 year-olds. Young adults in most groups have the most confidence in local public schools and the least in their state or local government.

- Larger numbers of women in this age group (71%) compared with men (57%) say they have at least some confidence in state government.
- Those who are satisfied with the way things are going for them and their families are more likely to have confidence in state and local government, but there are no significant differences between these two groups when it comes to confidence in public schools.
- Married young adults are more likely than those who are not married to express confidence in public schools, yet there are no significant differences between parents and non-parents.
- Imports are more confident in their local government than Homegrowns (74% vs. 63%).

D. REGIONAL DIFFERENCES AT A GLANCE

The following are notable differences for the Massachusetts regions analyzed in the poll.

Greater Boston

- Young adults in greater Boston are more likely than those in the rest of state to have debt of $25,000 or more (24% vs. 15%).
- The cost of living is a bigger problem for those living in the more expensive greater Boston area compared with the rest of state (26% vs. 9%). Young adults in greater Boston are more likely than those in the rest of state to say the cost of living in Massachusetts is higher than other places (87% vs. 75%).
- Young adults living in the more expensive and congested greater Boston area are more likely than those living in the rest of state to say the cost of living (15% vs. 8%) and infrastructure (9% vs. 4%) are the biggest problems for government to address.
- Larger numbers of young adults in greater Boston think the availability of affordable housing should be the top priority for government action over the next few years (24% vs. 15% in rest of state).
- With the housing costs steepest in greater Boston, only about half (49%) of young adults who live here are home owners, compared with a 62%

<table>
<thead>
<tr>
<th>State government 2008</th>
<th>A LOT</th>
<th>SOME</th>
<th>NOT MUCH/ NO CONFIDENCE</th>
<th>DK/ REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003:</td>
<td>9</td>
<td>52</td>
<td>36</td>
<td>3</td>
</tr>
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<table>
<thead>
<tr>
<th>Local government 2008</th>
<th>A LOT</th>
<th>SOME</th>
<th>NOT MUCH/ NO CONFIDENCE</th>
<th>DK/ REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003:</td>
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<td>60</td>
<td>28</td>
<td>5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Local public schools 2008</th>
<th>A LOT</th>
<th>SOME</th>
<th>NOT MUCH/ NO CONFIDENCE</th>
<th>DK/ REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003:</td>
<td>35</td>
<td>35</td>
<td>19</td>
<td>10</td>
</tr>
</tbody>
</table>
majority of those who live in the rest of state.

☑ Imports — who grew up outside of Massachusetts — are concentrated in the greater Boston area; 71% of them live there, compared with 64% of all young adults. Homegrowns, who have never spent significant time outside the state, are least likely to live in greater Boston.

☑ Young adults in greater Boston are more likely than those in the rest of state to have attended a private college or university (51% vs. 28%).

☑ Those who live in greater Boston are more likely than those in the rest of state to follow national news (47% vs. 32%) and international news (30% vs. 20%) very closely.

**Boston City (subset of Greater Boston)**

☑ The incidence of single parents is higher in the city of Boston than in the Boston suburbs (18% vs. 7%).

☑ Those least likely to see themselves as homeowners in the next three years include residents of the city of Boston (37%), where housing costs are particularly high.

☑ In the city of Boston, the problem of crime seems about as important as lack of job opportunities and affordable housing in causing people to consider moving away. When ask what government can do to convince them to stay, 14 percent of Boston city residents who might move away say reduce the crime rate, similar to the number who ask for more jobs (16%) or more affordable housing (15%).

**Boston Suburbs (subset of Greater Boston)**

☑ Young adults in the Boston suburbs (77%) are more likely than those in the city of Boston (53%) and in Central and Western Massachusetts (65%) to express confidence in the local schools.

☑ Those aged 25-39 who live in the Boston suburbs are more likely than their counterparts living in Boston city to have a low level of volunteerism and community involvement (40% vs. 27%).

**Rest of State**

☑ Young adults living outside greater Boston are more likely than those in greater Boston to say improvement is needed in the availability of good-paying jobs (78% vs. 63%).

☑ Those living in the rest of state are more likely than greater Boston residents to pay very close attention to news about their town or neighborhood (58% vs. 42%).

☑ College-educated young adults who live outside of greater Boston are more likely to than those in greater Boston to have attended a public college (71% vs. 48%).

☑ Larger numbers of young adults living outside greater Boston say they have voted in a local election (72% vs. 54% in greater Boston).

**Central and Western Massachusetts (subset of Rest of State)**

☑ Young adults in Central and Western Massachusetts (97%) are more likely than those in the Boston suburbs (91%) and Southeastern Massachusetts (82%) to report having health insurance.

☑ Young adults in Central and Western Massachusetts (23%) are more likely than those in the Boston suburbs (10%) and Southeastern Massachusetts (6%) to say they have volunteered at least once a week in the past 12 months.

☑ Young adults in Central and Western Massachusetts (37%) are more likely than those in the city of Boston (22%), the Boston suburbs (19%) and Southeastern Massachusetts (13%) to report attending religious services once a week or more.
IV. EXPECTATIONS FOR THE FUTURE

Young adults in Massachusetts widely view their future in positive terms. Those who are doing well financially now generally see that continuing. Those doing less well express optimism that their income will improve. The large majority of 25-39 year-olds either own their home at present or expect to join the ranks of homeowners in the near future. For those struggling to stay afloat in this economy, there seems to be some consolation in the belief their children will enjoy a better life than they have had. Remaining in Massachusetts, at least for the near term, is part of the plan for seven in 10 young adults. The proportion who intend to stay in the Bay State, rather than move away, does not vary significantly between those who grew up there and those who originally came from somewhere else.

A. UPWARD MOBILITY/THE AMERICAN DREAM

Nearly Nine in 10 are Financial Optimists

Looking ahead five years from today, eight in 10 (80%) 25-39 year-olds think their household income will be higher, including a quarter (25%) who believe it will be much higher. Another 14% see their income staying about the same over this period and very few — just 4% — think their income will go down. When response to this question is combined with ratings of their current personal financial situation, nearly nine in 10 (87%) Massachusetts young adults are classified as optimists — who either see their household income going up or view their current financial situation positively and think their income level will be maintained. Only about one in 10 (11%) is classified as a financial pessimist who expects their income to go down or views their current financial situation negatively and foresee no improvement in their income level. Who are the pessimists? Their numbers are greatest among the have-nots who are more likely to be unemployed or work in the lowest paying jobs. As many as 21% of Hispanics and 15% who identify themselves as working class or poor are classified as pessimists.

Three in Four Young Adults Think they will Own a Home in Three Years

In addition to the upward mobility driven by a rising income, another key element of the quest for the American Dream is home ownership. As noted previously in this report, just over half (54%) of all Massachusetts young adults already have achieved home owner status. And about four in 10 (41%) of those who now rent, expect to buy a home in the next three years. If all those who expect to buy follow through, the home ownership rate for today’s 25-39 year-olds will increase to 74% by the year 2011, a 20 percentage point increase. A breakdown of home ownership expectations by demographics reveals the following:

- As shown in table 12, the late 20s to early 30s are the time of life associated with buying a first home.
• More than a third (36%) of those now between the ages of 25-29 expect to buy in the next three years, equal to the proportion in this subgroup who are current homeowners.

• African-American young adults lag behind their white counterparts in home ownership rates. Only half (46%) of blacks age 25-39 currently own their residence, compared with a majority (61%) of whites. But looking ahead three years, African-Americans expect to close the gap so that about three quarters of both blacks and whites will have achieved home ownership status by that time. Even a majority (57%) of Hispanics, the most financially pressured racial/ethnic group, see themselves owning a home in the next three years.

• Like other components of the American Dream, home ownership is a less attainable goal for those without the benefit of college education. Looking ahead three years from today more than a third (36%) of those with no college say they will not be a homeowner, compared with about a quarter (24%) of those with some college and less than a quarter (16%) of college graduates.

• Those least likely to see themselves as homeowners in the next three years include residents of the city of Boston (37%), where housing costs are particularly high; unmarried persons with no kids (38%), many of whom are not ready to settle down; and single parents (48%), perhaps the most financially pressured subgroup of the young adult population.

In their pursuit of their personal American Dream, all but a few Massachusetts young adults would seem to include home ownership as one of their goals. When current renters who don’t expect to be buy a home in three years are asked their reasons for not doing so, just 5% say they don’t want the hassles of home ownership and another 5% say they move around too often to settle down. The great majority (73%) attribute their expected non-homeowner status to insufficient financial resources.

### Table 12:

Expectations for Home Ownership (in percent)

<table>
<thead>
<tr>
<th></th>
<th>CURRENT HOMEOWNER</th>
<th>WILL BUY IN 3 YRS.</th>
<th>WILL NOT BUY</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALL 25-39 YEAR-OLDS</td>
<td>54</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Ages 25-29</td>
<td>36</td>
<td>36</td>
<td>27</td>
</tr>
<tr>
<td>Ages 30-34</td>
<td>57</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>Ages 35-39</td>
<td>61</td>
<td>9</td>
<td>27</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>61</td>
<td>15</td>
<td>22</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>46</td>
<td>29</td>
<td>22</td>
</tr>
<tr>
<td>Hispanic</td>
<td>24</td>
<td>33</td>
<td>37</td>
</tr>
<tr>
<td>College grad. +</td>
<td>67</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Some college</td>
<td>51</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td>No college</td>
<td>37</td>
<td>24</td>
<td>36</td>
</tr>
</tbody>
</table>

#### Middle Class Sees Home Ownership in Massachusetts as a Realistic Goal

Many 25-39 year-old non-homeowners with the lowest levels of income and education believe that as long as they stay in Massachusetts they will be unable to afford to buy a home. But the great majority of middle class young adults don’t think finding a home within their means will require them to leave Massachusetts. When the fifth of the young adult population who plan to buy a home in the next three years are asked where they expect to buy, two-thirds (66%) say their new residence will be in Massachusetts, while just a quarter (25%) say they will buy elsewhere.

#### Young Adults View Their Future in Positive Terms and Are Optimistic About Future Generations
Over a third (37%) of potential new home buyers who describe themselves as working class/poor expect to buy elsewhere, but just 7% of the upper middle class/wealthy and 17% of middle class prospective home buyers plan to buy out of state. Similarly, by income and education, the incidence of new home buyers looking outside Massachusetts is quite high among those in the lowest income (44% of those earning under $25K) and education categories (40% of those with some college) but much lower among those with higher incomes and more education. The survey also asked non-homeowners if they thought they would ever be able to afford a home if they stay in Massachusetts. Fifty-five percent of all non-homeowners and 62% of those in the middle class say they believe they will be able to afford to buy a home without leaving the state.

**ONLY 7% OF PARENTS THINK THEIR KIDS WILL BE WORSE OFF**

education categories (40% of those with some college) but much lower among those with higher incomes and more education. The survey also asked non-homeowners if they thought they would ever be able to afford a home if they stay in Massachusetts. Fifty-five percent of all non-homeowners and 62% of those in the middle class say they believe they will be able to afford to buy a home without leaving the state.

**Young Adults Expect a Better Life for Their Children**

The American Dream of a good and fulfilling life extends beyond personal circumstances to perceptions about what the future holds for the next generation. The belief in a better life for one’s children is very widespread among 25-39 year-olds in Massachusetts. When all young adults are asked about their children’s future—even those who have not yet become parents—over half (57%) predict that their kids will be better off, about a quarter (27%) think their kids’ lives will be no better or worse than their own, and just 11% think their kids will be worse off. Further analysis of young adults’ expectations for their children’s future reveals the following:

- When we exclude non-parents and look only at the views of 25-39 year-olds who currently have sons or daughters, perceptions are overwhelmingly positive—65% of parents believe their kids will have a better life; only 7% think their kids will be worse off.

- The expectations of young adults in Massachusetts for their children’s future are more positive than their evaluations of how their own lives have turned out compared to their own parent’s lives at a similar age. About half (48%) feel better off than their own parents, but more than half (57%) think their kids will be better off.

- Subgroups that feel a great deal of financial pressure in their own lives are among those most inclined to see their kids doing better. Eight in 10 African-Americans (80%) and Hispanics (78%), compared with half (50%) of whites think their kids will be better off. Sixty-four percent of those with household incomes under $50,000 think their kids will be better off.

- Demographically, those most inclined to worry that their kids will be worse off than they are tend to be white, college educated, and to have not had any kids yet. Among the key groups, the Boomerangs, who are more inclined to be dissatisfied with their own life, are also more likely than the Homegrowns to worry that their kids will be worse off. (17% vs. 6%).

**One Quarter of Young Adults Have No Retirement Savings**

For years, the national polls have documented young Americans’ concerns that Social Security will not deliver the expected benefits when people their age reach retirement age. Starting to invest for retirement early is an important way for today’s younger workers to protect their financial future. The goal of having all Massachusetts young adults in some form of retirement plan,
however, is far from being met. Just under three-quarters (73%) of 25-39 year-olds report having a 401-K, pension plan, IRA, or some other retirement savings or investments, but that leaves over one-quarter (27%) who, at this point in their lives, have nothing specifically put away for their retirement. One would expect the incidence of participation in a retirement savings plan to go up steadily by age, but the MassINC survey finds those aged 35-39 are only marginally more likely than those aged 25-29 to have some form of retirement savings (71% vs. 67%). Demographically, it’s much the same story as is seen for other financial resources—the SES gap. By race/ethnicity, over three-quarters (78%) of whites have retirement savings, compared with about two-thirds (64%) of African-Americans and less than half (41%) of Hispanics. Nearly all (89%) college graduates have begun to put away money for retirement, but fewer than six in ten (56%) young adults with no more than a high school education have started saving for retirement.

For Bay Staters age 25-39, failing to take steps to begin saving for retirement has two primary causes—10% of young adults are employed but say that their employer doesn’t offer a retirement plan. Another 12% of young adults attribute their failure to have any retirement savings to being unemployed or self-employed. Less of a factor is young people with jobs not taking advantage of a retirement plan offered at work—only 4% of 25-39 year-olds are passing up the chance to participate.

### B. FIVE YEARS FROM NOW:
### STAYING OR LEAVING?

**One in Five Young Adults Planning to Leave the State**

Many in this age group are still single, not yet firmly established in their careers, and more open to packing up and moving somewhere else. Asked about where they expect to live in five years, about one in five (22%) young adults envisions moving out of Massachusetts. Just over two-thirds (69%) plan to stay. Of course, movers don’t only go in one direction, i.e. young adults will come into the state as well. But if current trends continue and all those who expect to move follow through on their plans, the state faces shrinkage in this critical age group. The proportion of young adults who expect to leave the state in the next five years is slightly larger.

#### Figure 13:

**Prospects for Retaining 25-39 Year-Olds**

*Where do you expect to live in five years?*

- Massachusetts: 69%
- Somewhere else: 22%
- Not sure: 9%
than the number who say they first moved to Massachusetts after they turned 25 (22% vs. 17%).

The survey shows the impact of marriage and children on people’s plans — 30 percent of those who are unmarried and have no children plan to move away, compared with 18 percent of those who are married with children. Breaking down the results for the three key analytical groups, the more geographically mobile Boomers and Imports are only marginally more likely to say they will move than the Homegrowns (25% and 25% vs. 18%, respectively). No significant differences are found in moving intentions by region of state.

So who is poised to leave? Subgroups of the young adult population who tend to be struggling economically and dealing with more financial stress in their lives are most likely to say they want out of Massachusetts. Roughly four in 10 African-Americans and unemployed young adults are likely movers, as are more than a third of those is in the lowest household income category of under $25,000 per year. Newcomers to Massachusetts who have lived in the state no more than five years are another group more likely to move.

**Figure 14:**

Who’s Most Likely to Leave Massachusetts

Among those who expect to live outside Mass. in five years

<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African-Americans</td>
<td>43%</td>
</tr>
<tr>
<td>The unemployed</td>
<td>39%</td>
</tr>
<tr>
<td>Income under $25K</td>
<td>36%</td>
</tr>
<tr>
<td>Newcomers to the state</td>
<td>36%</td>
</tr>
</tbody>
</table>

**Figure 15:**

Where They Re-Locate

Percent who expect to move to each region

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The South</td>
<td>8%</td>
</tr>
<tr>
<td>Other New England state</td>
<td>4%</td>
</tr>
<tr>
<td>The West</td>
<td>3%</td>
</tr>
<tr>
<td>Middle Atlantic state</td>
<td>2%</td>
</tr>
<tr>
<td>Outside the U.S.</td>
<td>1%</td>
</tr>
</tbody>
</table>

Most Popular Destination for Those Leaving Massachusetts: The South

Where are those who plan to leave headed? The MassINC survey shows some clear geographic patterns. The Southern region of the U.S. is the more popular destination, close to one in 10 (8%) of all young adults expect to move there in five years. The next most popular destinations are other New England states and states in the Western region.

The South is particularly a draw for African-American young adults who now live in Massachusetts. One quarter (27%) of this group expects to move to a Southern state in the near future. Movement back to the South among African-Americans is a recent trend, and some Massachusetts blacks are likely returning to family roots. Seventeen percent of young adult blacks surveyed report having grown up in the South.

C. WHY THEY LEAVE/HOW TO KEEP THEM

Reducing Cost of Living Main Driver of Outmigration

According to national statistics, Massachusetts ranks third in per capita income and has an unemployment rate below the national average. But the Bay State also ranks among the 10 states with the highest cost of living. It is no surprise, then, that young adults ready to move out of state in the near future most often cite the cost of living more often than jobs as the main rea-
son they intend to move away. Three in 10 25-39 year-olds expecting to move away cite cost of living issues as the main reason for leaving, while only half as many cite job opportunities as the main reason. Of course, non-economic factors also play a role in motivating some young adults to leave the state. A desire to move somewhere with better weather and to move closer to family members or a boyfriend/girlfriend are each mentioned as often as job opportunities.

The cost of living’s role as the main driver of young adult outmigration from the state is underscored by another survey finding. Respondents were asked if they would choose to stay in Massachusetts if the cost of living was not a factor and they could live anywhere they want. Close to half (45%) of young adults who expect to move out of state in five years say they would stay put if living costs were not a factor. The lack of affordable housing, specifically, is a key concern of those expecting to move. Almost two-thirds (63%) of prospective movers say that Massachusetts needs “major improvement” in terms of the availability of affordable housing. Young adults expecting to move are also more likely to feel burdened by the state and local taxes they pay as Massachusetts residents. Seventy percent of prospective movers, compared with 51% of those who plan to stay, believe they pay too much in state and local taxes, considering what they get back in government services.

**Lower Taxes, More Affordable Housing Key to Keeping More Young Adults**

What can Massachusetts state and local government do to keep more young adults from leaving the state? The MassINC survey asked those who expect to move away in the next five years or aren’t sure if they will stay to tell us in their own words what government could do to make them stay. Roughly a third (34%) said “nothing” or offered no specific suggestions, but the other two-thirds made one or more suggestions, mostly focused on economic and tax policy. The two most common recommendations from young adults themselves are government action to lower taxes (17%) and help make housing more affordable (14%). Doing something to improve job opportunities and reduce the cost of living are two other economic-related suggested that were among their top recommendations. Improving government, one suggestion not specifically dealing with economic concerns, also made their list.

Further analysis of how the various subgroups of young adults not committed to staying in Massachusetts answered this question...
reveals the following:

- Those asking for lower state and local taxes most likely have property taxes on their mind. Twenty-eight percent of those who own their home call for lower taxes, compared with just 10 percent of renters.

- The steep rise in housing prices earlier in this decade may have been a boon to an older generation of middle class Bay Staters who bought their homes when housing prices were much lower, but it has made it difficult for their sons and daughters to afford similar housing where they grew up. Homegrowns, whose income level is lower than the Boomerangs, are much more likely to say the most important thing government can do to help is make housing more affordable (27% vs. 7%). By income level, young adults in the middle income categories ($25,000 to less than $100,000) most often cite affordable housing as a priority for government.

- The impact of crime, violence, and drugs as a factor causing young adults to move away is relatively low among young adults statewide. But in the city of Boston, the problem of crime seems about as important as lack of job opportunities and affordable housing in causing people to consider moving away. When ask what government can do to convince them to stay, 14 percent of Boston city residents who might move away say reduce the crime rate, similar to the number who ask for more jobs (16%) or more affordable housing (15%).

In sum, young adults now living in Massachusetts mostly want to remain in the state—whether they grew up in the Bay State, or arrived more recently. But for many 25-39 year-olds, the challenge is to keep themselves from being priced out of the housing market and more generally afford the cost of living in a state they believe has a lot to offer. The challenge for state and local government is to address the concerns of young adults while also trying to keep taxes down, especially property taxes.
SURVEY METHODOLOGY

Summary
The Young Adults Survey, sponsored by MassINC, obtained telephone interviews with a representative sample of 801 adults ages 25 to 39 living in Massachusetts telephone households. The survey was conducted by Princeton Survey Research International. Interviews were completed in English and Spanish by Princeton Data Source, LLC from February 6 to March 2, 2008. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is ±5.4%.

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 all 25 to 39 year-olds living in Massachusetts telephone households. The telephone sample was provided by Survey Sampling International, LLC (SSI) according to PSRAI 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 active blocks; 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.

PSRAI’s consolidated sample design was used for the data collection. Consolidated sample is disproportionately-stratified RDD sample that oversamples telephone exchanges with higher densities of minority households. The disproportionate sampling was accounted for in the weighting of the data.

Questionnaire Development and Testing
The questionnaire was developed by PSRAI in collaboration with MassINC staff. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents using listed telephone number sample. The pretest interviews were monitored by PSRAI 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 February 6 to March 2, 2008. As many as 5 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. 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, after first reading the introduction interviewers asked the age of the person who answered the phone. If that
person was age-qualified, then an interview was conducted with them. If the person who answered the phone was not age-qualified, the interviewer asked if there were any other household members between the ages of 25 and 39. If so, interviewers attempted to interview a randomly-selected qualified household member.

**Weighting and Analysis**

Weighting is generally used in survey analysis to compensate for disproportionate sampling and patterns of nonresponse that might bias results. The interviewed sample of all adults was weighted in two stages. The first stage of weighting corrected for the disproportionality of the consolidated RDD sample. After applying the first-stage weight, a second stage of weighting matched sample demographics to population parameters for sex, age, education, race, Hispanic origin and region. These parameters came from a special analysis of the Census Bureau’s 2006 Annual Social and Economic Supplement (ASEC) that included all eligible Massachusetts households that had a telephone.

The second stage 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. 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 national population. Table A1 compares weighted and unweighted sample distributions to population parameters.

### Table A1: Sample Demographics

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>UNWEIGHTED</th>
<th>WEIGHTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>48</td>
<td>46</td>
</tr>
<tr>
<td>Female</td>
<td>52</td>
<td>54</td>
</tr>
<tr>
<td>Ages 25-29</td>
<td>29</td>
<td>24</td>
</tr>
<tr>
<td>Ages 30-34</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>Ages 35-39</td>
<td>39</td>
<td>46</td>
</tr>
<tr>
<td>Less than HS grad.</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>HS graduate</td>
<td>30</td>
<td>24</td>
</tr>
<tr>
<td>Some college</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>College+</td>
<td>46</td>
<td>45</td>
</tr>
<tr>
<td>White, + non-Hispanic</td>
<td>75</td>
<td>58</td>
</tr>
<tr>
<td>Black, + non-Hispanic</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Hispanic</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>Other, + non-Hispanic</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Western</td>
<td>11</td>
<td>14</td>
</tr>
<tr>
<td>Central</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Southeast</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Outer suburbs</td>
<td>29</td>
<td>24</td>
</tr>
<tr>
<td>Inner suburbs</td>
<td>23</td>
<td>16</td>
</tr>
<tr>
<td>Boston proper</td>
<td>13</td>
<td>22</td>
</tr>
</tbody>
</table>

**Effects of Sample Design on Statistical Inference**

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. PSRAI 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 disproportionate sampling and systematic nonresponse. The total sample design effect for this survey is 2.40.
PSRAI calculates the composite design effect for a sample of size \( n \), with each case having a weight, \( w_i \) as:

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

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:

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

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 ±5.4%. 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 5.4 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.

Response Rate

Table A2 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 PSRAI it is calculated by taking the product of three component rates:

### Table A2:

<table>
<thead>
<tr>
<th>Sample Disposition</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>66655 Total Numbers Dialed</td>
<td></td>
</tr>
<tr>
<td>4201 Business/Government/Non-Residential</td>
<td></td>
</tr>
<tr>
<td>3276 Fax/Modem</td>
<td></td>
</tr>
<tr>
<td>55 Cell phone</td>
<td></td>
</tr>
<tr>
<td>30333 Other Not-Working</td>
<td></td>
</tr>
<tr>
<td>3495 Additional projected NW</td>
<td></td>
</tr>
<tr>
<td>25295 Working numbers</td>
<td></td>
</tr>
<tr>
<td>37.9% Working Rate</td>
<td></td>
</tr>
<tr>
<td>1026 No Answer</td>
<td></td>
</tr>
<tr>
<td>140 Busy</td>
<td></td>
</tr>
<tr>
<td>4745 Answering Machine</td>
<td></td>
</tr>
<tr>
<td>141 Other Non-Contacts</td>
<td></td>
</tr>
<tr>
<td>19244 Contacted numbers</td>
<td></td>
</tr>
<tr>
<td>76.1% Contact Rate</td>
<td></td>
</tr>
<tr>
<td>1333 Callbacks</td>
<td></td>
</tr>
<tr>
<td>12571 Refusal 1 - Refusal before eligibility status known</td>
<td></td>
</tr>
<tr>
<td>5340 Cooperating numbers</td>
<td></td>
</tr>
<tr>
<td>27.7% Cooperation Rate</td>
<td></td>
</tr>
<tr>
<td>1003 Language Barrier</td>
<td></td>
</tr>
<tr>
<td>3424 Screenouts</td>
<td></td>
</tr>
<tr>
<td>913 Eligible numbers</td>
<td></td>
</tr>
<tr>
<td>17.1% Eligibility Rate</td>
<td></td>
</tr>
<tr>
<td>112 Refusal 2 - Refusal after case determined eligible</td>
<td></td>
</tr>
<tr>
<td>801 Completes</td>
<td></td>
</tr>
<tr>
<td>87.7% Completion Rate</td>
<td></td>
</tr>
<tr>
<td>18.5% Response Rate</td>
<td></td>
</tr>
</tbody>
</table>

4. PSRAI’s disposition codes and reporting are consistent with the American Association for Public Opinion Research standards.
• Contact rate — the proportion of working numbers where a request for interview was made — of 76 percent

• Cooperation rate — the proportion of contacted numbers where a consent for interview was at least initially obtained, versus those refused — of 28 percent

• Completion rate — the proportion of initially cooperating and eligible interviews that were completed — of 88 percent

Thus the response rate for this survey was 19 percent.

Regional Definitions

**BOSTON** Suffolk County


**OUTER SUBURBS (inside Route I-495, outside Route I-95)** ZIP codes 01460, 01581, 01701-02, 01718-21, 01730-31, 01741-42, 01745-46, 01748-49, 01752, 01754, 01757, 01760, 01770, 01772-73, 01775-76, 01778, 01803, 01810, 01821, 01824, 01826, 01843-45, 01850-54, 01862-64, 01876, 01886-87, 01907, 01915, 01921, 01923, 01929, 01938, 01944-45, 01949, 01960, 01969-70, 01982-84, 02019, 02021, 02025, 02030, 02032, 02035, 02038, 02043, 02048, 02050, 02052-54, 02056, 02061-62, 02066-67, 02071-72, 02081, 02090, 02093, 02188-90, 02301-02, 02322, 02333, 02339, 02341, 02343, 02351, 02356-57, 02359, 02368, 02370, 02375, 02379, 02382, 02482, 02493, 02762, 02766

**SOUTHEASTERN MASSACHUSETTS** Bristol and Plymouth Counties, excluding ZIP codes listed for the Outer Suburbs, plus all of Barnstable, Dukes, and Nantucket Counties.

**CENTRAL MASSACHUSETTS** Worcester County, excluding Southborough and Fayville, and portions of northwestern Middlesex County not included in the ZIP code listings for the Outer Suburbs

**WESTERN MASSACHUSETTS** Berkshire, Franklin, Hampden, and Hampshire Counties

5. PSRAI assumes that 75 percent of cases that result in a constant disposition of “No answer” or “Busy” are actually not working numbers.
YOUNG ADULTS SURVEY TOPLINE RESULTS

March 25, 2008

Total n = 801 Massachusetts residents age 25-39
Margin of error: plus or minus 5 percentage points
Interviewing dates: February 6 - March 2, 2008

Note: An asterisk (*) indicates a value of less than 1%. 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 opinion survey about life in Massachusetts. May I please speak with the MALE head of your household? (IF MALE HH HEAD NOT AVAILABLE, ASK: May I please speak with the FEMALE head of your household?)

READ IF NECESSARY: The survey sponsor is MassINC (“mass – ink”), a non-profit organization working to improve life in Massachusetts. This survey is for research purposes ONLY – we’re not selling anything.

S1/S5. Overall, are you satisfied or dissatisfied with the way things are going for you and your family today?

72 Satisfied
23 Dissatisfied
6 Don’t know/Refused

1. What is the biggest problem facing you and your family today? (Just tell me the first thing that comes to mind…) (OPEN-END QUESTION)

30 Finances/Not enough money/Making ends meet
20 High prices/High cost of living and housing
7 Economy/Recession/Business climate
6 Taxes
6 Job security/Unemployment/Low paying jobs
5 High gas/fuel prices

Note: “Don’t know” and responses mentioned by less than 5 percent are not shown.

2. Do you own or rent your home?

54 Own
44 Rent
3 Other arrangement (VOL.)
* Refused

3. Do you expect to buy a home within the next three years, or not?

20 Yes
24 No
2 Don’t know/Refused

4. Which of the following is the MAIN reason you do not expect to buy a home in the next three years? Is it because (READ)

Based on those who don’t expect to buy a home in the next 3 years (n=219)

73 You won’t be able to afford it
5 You tend to move often and won’t be able to commit to living in one area
5 You don’t want the hassles associated with home ownership OR
15 Some other reason?
1 (DO NOT READ) Don’t know/Refused

5. Are you likely to buy a home in Massachusetts, or somewhere else?

6. In what state or region are you most likely to buy a home?

Based on those who expect to buy a home in the next 3 years (n=166)

66 Massachusetts
25 Somewhere else
13 Total Northeast
10 New England
1 Middle Atlantic
1 Northeast (non-specific)
9 Total South
4 Florida
5 Other South
* West
<table>
<thead>
<tr>
<th>Region</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts</td>
<td>69</td>
</tr>
<tr>
<td>Somewhere else</td>
<td>22</td>
</tr>
<tr>
<td>Total Northeast</td>
<td>6</td>
</tr>
<tr>
<td>New England</td>
<td>4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2</td>
</tr>
<tr>
<td>Northeast (non-specific)</td>
<td>*</td>
</tr>
<tr>
<td>Total South</td>
<td>8</td>
</tr>
<tr>
<td>Florida</td>
<td>3</td>
</tr>
<tr>
<td>Other South</td>
<td>6</td>
</tr>
<tr>
<td>Total West</td>
<td>3</td>
</tr>
<tr>
<td>California</td>
<td>2</td>
</tr>
<tr>
<td>Other West</td>
<td>1</td>
</tr>
<tr>
<td>Midwest</td>
<td>*</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>*</td>
</tr>
<tr>
<td>Outside the U.S.</td>
<td>1</td>
</tr>
<tr>
<td>Undesignated</td>
<td>8</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>9</td>
</tr>
</tbody>
</table>

7. Looking ahead FIVE YEARS from now, do you expect to be living in Massachusetts, or somewhere else? (OPEN-END QUESTION)

8. In what state or region do you think you will be living five years from now?

Based on those who expect to move within 5 years/DK (n=257)

<table>
<thead>
<tr>
<th>Main Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>To go somewhere with a lower cost of living</td>
<td>32</td>
</tr>
<tr>
<td>To go somewhere with better weather</td>
<td>17</td>
</tr>
<tr>
<td>To be closer to family, friends, a boyfriend or girlfriend OR</td>
<td>17</td>
</tr>
<tr>
<td>To find better job opportunities</td>
<td>15</td>
</tr>
<tr>
<td>To go somewhere less crowded or stressful</td>
<td>4</td>
</tr>
<tr>
<td>Some other reason?</td>
<td>13</td>
</tr>
<tr>
<td>(DO NOT READ) Don’t know/Refused</td>
<td>2</td>
</tr>
</tbody>
</table>

10. What, if anything, could state and local government policymakers do that might make you more likely to stay in Massachusetts? (OPEN-END QUESTION)

Based on those who expect to move within 5 years/DK (n=257)

<table>
<thead>
<tr>
<th>Main Reason</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower taxes</td>
<td>17</td>
</tr>
<tr>
<td>More affordable housing/Lower rents</td>
<td>14</td>
</tr>
<tr>
<td>More job opportunities/Better paying jobs</td>
<td>10</td>
</tr>
<tr>
<td>Improve government</td>
<td>8</td>
</tr>
<tr>
<td>Lower cost of living</td>
<td>7</td>
</tr>
</tbody>
</table>

Note: “Don’t know” and responses mentioned by less than 5 percent are not shown.

11. (Suppose you do NOT leave the state. If you continue living in Massachusetts,) do you think you will ever be able to afford to buy a home in Massachusetts, or not?

Based on those who are not homeowners (n=407)

<table>
<thead>
<tr>
<th>Answer</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>55</td>
</tr>
<tr>
<td>No</td>
<td>34</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>11</td>
</tr>
</tbody>
</table>

12. Now thinking back to your childhood and teen years. Where did you grow up? In Massachusetts, close to where you live now; in another part of Massachusetts; OR outside of Massachusetts?

<table>
<thead>
<tr>
<th>State</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Massachusetts, close to where you live now</td>
<td>50</td>
</tr>
<tr>
<td>In another part of Massachusetts</td>
<td>12</td>
</tr>
<tr>
<td>Outside of Massachusetts</td>
<td>37</td>
</tr>
<tr>
<td>Total Northeast</td>
<td>15</td>
</tr>
<tr>
<td>New England</td>
<td>8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>7</td>
</tr>
<tr>
<td>Total South</td>
<td>5</td>
</tr>
<tr>
<td>Florida</td>
<td>1</td>
</tr>
<tr>
<td>Other South</td>
<td>4</td>
</tr>
<tr>
<td>Total West</td>
<td>2</td>
</tr>
<tr>
<td>California</td>
<td>2</td>
</tr>
<tr>
<td>Other West</td>
<td>*</td>
</tr>
<tr>
<td>Midwest</td>
<td>4</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>1</td>
</tr>
<tr>
<td>Outside the U.S.</td>
<td>10</td>
</tr>
<tr>
<td>Latin America</td>
<td>3</td>
</tr>
<tr>
<td>Asia</td>
<td>2</td>
</tr>
<tr>
<td>Europe</td>
<td>2</td>
</tr>
</tbody>
</table>
14. At what age did you FIRST move to Massachusetts? 
Based on those who grew up outside Mass. (n=326)

- 14 Under 18
- 16 18-21
- 23 22-24
- 28 25-29
- 17 30+
- 2 Refused

15. What is the MAIN reason you or your family FIRST moved to Massachusetts? Was it… (READ)
Based on those who grew up outside Mass. (n=326)

- 24 To attend school or college
- 39 Because of a new job, job transfer, or to look for work
- 16 To be closer to family, friends, a boyfriend or girlfriend
- 1 For better or cheaper housing
- 13 For a better quality of life generally
- 7 Some other reason
- 1 (DO NOT READ) Don’t know/Refused

16. Did you attend high school in Massachusetts, or somewhere else?

- 64 In Massachusetts
- 35 Somewhere else
- 1 Did not attend high school (VOL.)
- * Don’t know/Refused

17. Thinking about your closest friends when you were in high school, as far as you know, how many of them still live in Massachusetts today… (READ)
Based on those who attended high school in Mass. (n=483)

- 17 All of them
- 36 More than half
- 23 About half
- 14 Less than half, OR
- 3 None
- 7 (DO NOT READ) Don’t know/Refused

18. Thinking about your high school friends who no longer live in Massachusetts, please tell me if each of the following is a reason you think they left the state. (Just answer the best you can…) What about…(READ AND RANDOMIZE)? (Is this a reason they left Massachusetts, or not?)
Based on those whose peers moved away (n=378)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. To go somewhere with better weather</td>
<td>43</td>
<td>51</td>
<td>6</td>
</tr>
<tr>
<td>b. To go somewhere less crowded or stressful</td>
<td>26</td>
<td>64</td>
<td>9</td>
</tr>
<tr>
<td>c. To find better job opportunities</td>
<td>66</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>d. To go somewhere with a lower cost of living</td>
<td>61</td>
<td>34</td>
<td>5</td>
</tr>
<tr>
<td>e. To be closer to family, friends, a boyfriend or girlfriend</td>
<td>32</td>
<td>62</td>
<td>6</td>
</tr>
</tbody>
</table>
Now I have a few questions about your education.

D6. What is the last grade or class you completed in school? (DO NOT READ)
   1  None, or grade 1 to 8
   4  High school incomplete (Grades 9-11)
   26 High school graduate, Grade 12, or GED certificate
   3  Trade, technical, or vocational school AFTER high school
   20 Some college, but no four-year degree (includes associates degree)
   28 College or university graduate (BA, BS or other four-year degree received)
   18 Post graduate or professional schooling after college (including work towards an MA, MS, Ph.D., JD, DDS, or MD degree)
   0  Refused

READ IF GRAD SCHOOL EDUCATED (D6=7): My next questions are about the college or university where you earned your undergraduate degree.

19. Is the college or university you (graduated from/most recently attended) in Massachusetts, or somewhere else?
   Based on those who attended college (n=528)
   59 In Massachusetts
   40 Somewhere else
   1  Don’t know/Refused

20. Did you (graduate from/most recently attend) a PUBLIC college or university, or a PRIVATE college or university?
   Based on those who attended college (n=528)
   Total Attended College
   56 Public
   43 Private
   1  Don’t know/Refused
   Attended Massachusetts College
   38 Public
   21 Private
   * Don’t know/Refused
   Attended Non-Massachusetts College
   19 Public
   21 Private
   * Don’t know/Refused

21. As an adult, did you ever live somewhere outside Massachusetts for a period of at least 12 months?
   51 Total lived outside Mass. for at least 12 months
   49 Did not live outside Mass.
   0  Don’t know/Refused

22. Now on a different subject...What is the biggest problem facing Massachusetts today that you would like to see addressed by state and local government? (OPEN-END QUESTION)
   13 Taxes
   12 Cost of living/High prices/Not enough money
   10 Jobs/Unemployment/Low paying jobs
   10 Education costs/quality
   10 Housing
   8 Government itself/Government spending/Corruption/Politics
   7 Healthcare/High cost of health care/insurance
   7 Infrastructure
   7 Economy/Recession/Business climate
   6 Crime/violence/drugs

Note: “Don’t know” and responses mentioned by less than 5 percent are not shown.
23. 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 mention something that does not directly affect you and your family. (Here's the first one/what about)…(INSERT—READ AND 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?)

<table>
<thead>
<tr>
<th></th>
<th>Need Major Improvement</th>
<th>Need Some Improvement</th>
<th>Satisfactory as Is</th>
<th>More than Satisfactory as Is</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. The roads and the traffic situation</td>
<td>50</td>
<td>33</td>
<td>15</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2003:5</td>
<td>55</td>
<td>30</td>
<td>13</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>b. The availability of good-paying jobs</td>
<td>36</td>
<td>33</td>
<td>26</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>2003:4</td>
<td>40</td>
<td>40</td>
<td>19</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>c. K through 12 education</td>
<td>27</td>
<td>36</td>
<td>22</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>2003:2</td>
<td>24</td>
<td>43</td>
<td>21</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>d. Affordability of college education</td>
<td>44</td>
<td>32</td>
<td>13</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>2003:7</td>
<td>53</td>
<td>30</td>
<td>13</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>e. The cost of health care</td>
<td>45</td>
<td>28</td>
<td>19</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>f. The availability of affordable housing</td>
<td>55</td>
<td>26</td>
<td>11</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>2003:4</td>
<td>57</td>
<td>27</td>
<td>14</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>g. The availability of arts, cultural, and recreational activities</td>
<td>15</td>
<td>24</td>
<td>42</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>2003:6</td>
<td>14</td>
<td>33</td>
<td>37</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>h. The crime situation</td>
<td>34</td>
<td>33</td>
<td>27</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>2003:5</td>
<td>23</td>
<td>54</td>
<td>20</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

24. Which ONE of the areas you say needs major improvement should have the HIGHEST priority for state and local government action over the next few years?

21 The availability of affordable housing
15 The availability of good-paying jobs
13 K through 12 education
12 The cost of health care
12 The crime situation
8 The roads and the traffic situation
7 Affordability of college education
1 The availability of arts, cultural, and recreational activities
1 None of these/Other (VOL.)
8 None need major improvement
2 (DO NOT READ) Don’t know/Refused

25. How confident are you that state and local government can get things done to improve (INSERT Q23/Q24 CHOICE)? Are you… (READ)

Based on all who named a top priority in Q23/24 (n=705)

4 Very confident
33 Somewhat confident
39 Not too confident, OR
23 Not at all confident?
1 (DO NOT READ) Don’t know/Refused

6. All 2003 comparison results from MassINC Quality of Life survey. Results are based on 283 Massachusetts adults age 25-39 interviewed January 20-February 2.
26. Thinking about the overall cost of living in Massachusetts compared with other places... Do you think the cost of living in Massachusetts is much higher than most places, somewhat higher, about the same, somewhat lower, or much lower?
   - 55 Much higher
   - 27 Somewhat higher
   - 12 About the same
   - 1 Somewhat lower
   - 1 Much lower
   - 3 (DO NOT READ) Don’t know/Refused

27. If living costs were not a factor and you could afford to live wherever you wanted, do you think you would stay in Massachusetts, or not?
   - 64 Yes, stay in Massachusetts
   - 33 No, move out
   - 3 Don’t know/Refused

28. Next, 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 AND RANDOMIZE)—a lot of confidence, some, not too much, or no confidence at all?

<table>
<thead>
<tr>
<th></th>
<th>A lot</th>
<th>Some</th>
<th>Not too much</th>
<th>At all</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Massachusetts state government</td>
<td>6</td>
<td>58</td>
<td>24</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>2003:</td>
<td>9</td>
<td>52</td>
<td>24</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>b. Your local government</td>
<td>10</td>
<td>57</td>
<td>20</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>2003:</td>
<td>14</td>
<td>60</td>
<td>14</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>c. Your local public schools</td>
<td>22</td>
<td>50</td>
<td>18</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>2003:</td>
<td>35</td>
<td>35</td>
<td>12</td>
<td>7</td>
<td>10</td>
</tr>
</tbody>
</table>

29. Considering what you get back in government services, overall, do you think the state and local taxes you pay as a Massachusetts resident are too high, too low, or about right?
   - 57 Too high
   - 2 Too low
   - 39 About right
   - 2 Don’t know/Refused
30. On another topic… What is your employment status— are you NOW self-employed, are you employed by someone else, or are you NOT employed for pay? IF MORE THAN ONE, READ: Please answer about your MAIN job…

- 82 Total employed
- 8 Self-employed
- 74 Employed by someone else
- 15 Not employed
- 2 Full-time student (VOL.)
- * Other (VOL.)
- * Don’t know/Refused

31. In a typical week, about how many hours do you work? IF MORE THAN ONE JOB, READ: please include all the paying jobs you have. Based on those who are employed (n=650)

- 15 Less than 35 hours
- 46 35 to less than 45 hours
- 31 45 to less than 60 hours
- 9 60 hours or more
- * Don’t know/Refused

- 85 Total Full-time (35+ hours)

32. Please tell me if you are satisfied or dissatisfied with the following aspects of your job. (First,) what about…(INSERT—READ AND RANDOMIZE) IF MORE THAN ONE JOB, READ: Please answer about your MAIN job… (Are you satisfied or dissatisfied with this aspect of your job)? Based on those who are employed (n=650)

<table>
<thead>
<tr>
<th></th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Your job overall</td>
<td>87</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>b. Your job security</td>
<td>83</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>c. Your health insurance and other benefits</td>
<td>70</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>d. Your chances for promotion</td>
<td>65</td>
<td>28</td>
<td>7</td>
</tr>
<tr>
<td>e. Opportunities to socialize and make friends at work</td>
<td>81</td>
<td>14</td>
<td>5</td>
</tr>
</tbody>
</table>

33. In your opinion, how important is it that you work for a socially responsible employer who demonstrates respect for ethical values, people, communities, and the environment? Is it… (READ) Based on those who work for someone else (n=567)

- 72 Very important
- 24 Somewhat important
- 3 Not too important OR
- * Not at all important?
- 1 (DO NOT READ) Don’t know/Refused

34. How well does the term “socially responsible” describe your current employer? Would you say (READ) Based on those who work for someone else (n=567)

- 58 Very well
- 30 Somewhat well
- 5 Not too well OR
- 4 Not at all well?
- 2 (DO NOT READ) Don’t know/Refused

35. Are you married, living with a partner, widowed, divorced, separated, or have you never been married? Based on those who work for someone else (n=567)

- 58 Married
- 10 Living with a partner
- 1 Widowed
- 4 Divorced
- 1 Separated
- 27 Never been married (VOL.) Single
- * Don’t know/Refused

36. Do you live alone, with a parent or parents, with other relatives, with one or more roommates who are not related to you, or some other arrangement? Based on those who work for someone else (n=567)

- 68 Married/Living with a partner
- 15 Alone
- 4 With parents
- 7 With other relatives
- 5 With unrelated roommates
- * Some other arrangement
- * Don’t know/Refused

37. Are you the parent or step-parent of any children under 18 years of age?

- 63 Yes
- 37 No
- 0 Don’t know/Refused
38. 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?

<table>
<thead>
<tr>
<th>Current</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>81</td>
</tr>
<tr>
<td>No</td>
<td>18</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

39a. Is your MAIN source of health insurance provided through your employer or union (or your spouse's employer or union/or your partner's employer or union), or not?

39b. Is your health insurance through a plan you or a family member purchased yourself, insurance now available through the state of Massachusetts, or a government program like Medicare or Medicaid?

<table>
<thead>
<tr>
<th>Current</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total have health insurance</td>
<td>92</td>
</tr>
<tr>
<td>Through employer or union</td>
<td>72</td>
</tr>
<tr>
<td>Self-/Family-purchased plan</td>
<td>5</td>
</tr>
<tr>
<td>Insurance through the state of Massachusetts</td>
<td>7</td>
</tr>
<tr>
<td>A government program like Medicare or Medicaid</td>
<td>7</td>
</tr>
<tr>
<td>Other (VOL.)</td>
<td>1</td>
</tr>
<tr>
<td>Don’t have health insurance</td>
<td>7</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

40. What is the MAIN reason you don’t have any health insurance? Is it because you’re healthy and don’t need it, your employer does not offer health benefits, you do not qualify for health benefits through your employer, you can’t afford the premiums or other fees you have to pay out of pocket, or because you are currently out of work?

Based on those without health insurance (n=51)

<table>
<thead>
<tr>
<th>Current</th>
<th>2005’</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very involved</td>
<td>13</td>
</tr>
<tr>
<td>Somewhat involved</td>
<td>29</td>
</tr>
<tr>
<td>Not too involved</td>
<td>29</td>
</tr>
<tr>
<td>Not at all involved</td>
<td>27</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

41. Did you know that, under a new Massachusetts law, people without any health insurance coverage have to pay a financial penalty?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Don’t know/Refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>90</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

42. Does knowing about this new law make you more likely to buy health insurance in the future, or not?

Based on those without health insurance (n=51)

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Don’t know/Refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>37</td>
<td></td>
</tr>
</tbody>
</table>

43. How involved are you in community and neighborhood activities where you live—very involved, somewhat involved, not too involved, or not at all involved?

<table>
<thead>
<tr>
<th>Current</th>
<th>2005’</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very involved</td>
<td>13</td>
</tr>
<tr>
<td>Somewhat involved</td>
<td>29</td>
</tr>
<tr>
<td>Not too involved</td>
<td>29</td>
</tr>
<tr>
<td>Not at all involved</td>
<td>27</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

44. Now I have a question about volunteering. By volunteering I mean spending your time helping a group or organization without being paid for it. Many people don’t have time to do this because of work or family responsibilities. In the past 12 months, how often, if ever, did you do any volunteer activities... (READ)

<table>
<thead>
<tr>
<th>At least once a week</th>
<th>Once or twice a month</th>
<th>Less than once a month OR</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>21</td>
<td>25</td>
<td>40</td>
</tr>
</tbody>
</table>

1 (DO NOT READ) Don’t know/Refused

---

7. 2005 comparison results from MassINC Baby Boomers survey of 1,000 Massachusetts adults age 40-58 interviewed June 23 – July 23.
45. What is the MAIN reason you don’t volunteer? Is it because (READ AND RANDOMIZE 1-6)

**Based on those who did not volunteer in past year (n=312)**

- 70 You are too busy
- 10 You don’t know how to get involved
- 2 You haven’t been asked by a volunteer group
- 1 You don’t have any useful skills
- 1 You haven’t been asked by an involved friend or family member
- 1 You are afraid to go to the places where people need help
- 14 Some other reason?
- 1 Don’t know/Refused

46. Please tell me whether or not you have done each of the following activities in the last FIVE YEARS, that is since 2003. In the last five years, have you (READ AND ROTATE)...

<table>
<thead>
<tr>
<th>Activity</th>
<th>Yes</th>
<th>No</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Attended a town meeting, public hearing or other community meeting</td>
<td>47</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>b. Called, written, or sent e-mail to any elected official</td>
<td>42</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>c. Joined or contributed money to an organization in support of a particular cause</td>
<td>68</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>d. Participated in union activities</td>
<td>13</td>
<td>87</td>
<td></td>
</tr>
</tbody>
</table>

47. On another subject…How often do you attend religious services? Would you say (READ)

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Current</th>
<th>National 3/19-22/08</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once a week or more</td>
<td>23</td>
<td>32</td>
</tr>
<tr>
<td>A few times a month</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>A few times a year OR</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Never?</td>
<td>32</td>
<td>26</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

48. These days, many people are so busy they can’t find time to register to vote, or move around so often they don’t get a chance to re-register. Are you NOW registered to vote in your precinct or election district or haven’t you been able to register so far?

<table>
<thead>
<tr>
<th>Registration Status</th>
<th>Current</th>
<th>National 3/5-6/08</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, registered</td>
<td>75</td>
<td>78</td>
</tr>
<tr>
<td>No, not registered</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

8. National comparison results from Pew Research Center poll. Results are based on 256 national adults age 25-39.
9. National comparison results from Newsweek poll. Results are based on 252 national adults age 25-39.
49. Have you ever voted in a state election, such as an election for governor or state representative?
   70  Yes, voted in any state election
   30  No, have not
   0  Don’t know/Refused

50. Have you ever voted in a local election, such as an election for school board, town council, or mayor?
   60  Yes, voted in any local election
   39  No, have not
   *  Don’t know/Refused

51. Where do you get most of your news about what is important to you? From television, from print newspapers, from radio, from print magazines, or from the Internet? (Is there a second source where you get most of your news?)
   52  Television
   35  Print newspapers
   14  Radio
   1  Print magazines
   44  Internet
   2  Other (VOL.)
   *  Don’t know/Refused

Note: Table will add to more than 100% due to multiple responses.

52. Next, I’m going to read you a list of different kinds of news. Please tell me how closely you follow each. (First, what about …?(READ IN ORDER))? (Do you follow this kind of news very closely, somewhat closely, not too closely, or not at all closely?)

<table>
<thead>
<tr>
<th></th>
<th>Very closely</th>
<th>Somewhat closely</th>
<th>Not too closely</th>
<th>Not at all closely</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. International news</td>
<td>26</td>
<td>46</td>
<td>22</td>
<td>6</td>
<td>*</td>
</tr>
<tr>
<td>b. National news</td>
<td>42</td>
<td>46</td>
<td>9</td>
<td>3</td>
<td>*</td>
</tr>
<tr>
<td>c. News about Massachusetts in general</td>
<td>50</td>
<td>41</td>
<td>8</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>d. News about the town or neighborhood where you live</td>
<td>47</td>
<td>36</td>
<td>11</td>
<td>5</td>
<td>*</td>
</tr>
</tbody>
</table>
53. Please tell me which ONE of the following terms best describes your economic status—even if none is exactly right…(READ)
   1 Wealthy,
   14 Upper-middle class,
   42 Middle class,
   32 Working class, OR
   10 Poor?
   2 (DO NOT READ) Don’t know/Refused

54. Do you now earn enough money to lead the kind of life you want, or not?
   38 Yes
   61 No
   2 Don’t know/Refused

55. In general, how much annual income do you think you need to live the kind of life you want? (Just your best estimate to the nearest thousand dollars…)
   12 Less than $50,000
   29 $50,000 to under $100,000
   22 $100,000 to under $150,000
   19 $150,000 to under $250,000
   7 $250,000 or more
   7 Not sure
   5 Refused

Now I have a few questions about your financial situation.

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

<table>
<thead>
<tr>
<th>Current</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Excellent financial shape</td>
<td>2</td>
</tr>
<tr>
<td>15 Very good shape</td>
<td>13</td>
</tr>
<tr>
<td>35 Good shape</td>
<td>38</td>
</tr>
<tr>
<td>28 Fair shape, OR</td>
<td>30</td>
</tr>
<tr>
<td>17 Poor shape?</td>
<td>16</td>
</tr>
<tr>
<td>1 (DO NOT READ) Don’t know/Refused</td>
<td>0</td>
</tr>
</tbody>
</table>

57. Five years from now, do you think your household income will be much higher, somewhat higher, about the same, somewhat lower, or much lower?
   25 Much higher
   55 Somewhat higher
   14 About the same
   3 Somewhat lower
   1 Much lower
   2 Don’t know/Refused

58. Are you financially better off than your parents were when they were your age, financially worse off, or about the same?
   48 Better off
   18 Worse off
   31 About the same
   2 Don’t know/Refused

59. (Assuming you have children someday…) Looking ahead, do you think your children will be financially better off when they are your age, financially worse off, or about the same?
   57 Better off
   11 Worse off
   27 About the same
   5 Don’t know/Refused

60. Do you (and your spouse/and your partner) have any savings or investments specifically for your retirement, such as a pension plan, 401-K plan, an IRA account, or some other retirement savings plan?
   73 Yes, have retirement savings plan
   27 No, don’t have retirement savings plan
   4 Employer offers retirement savings plan
   10 Employer does not offer retirement savings plan
   * Not sure
   12 Not employed/Self-employed
   * Don’t know/Refused

61. Does your employer offer a 401-K or other retirement plan that you are eligible to be part of?
   73 Yes, have retirement savings plan
   27 No, don’t have retirement savings plan
   4 Employer offers retirement savings plan
   10 Employer does not offer retirement savings plan
   * Not sure
   12 Not employed/Self-employed
   * Don’t know/Refused
62. Please tell me if any of the following have happened to you (and your spouse/and your partner) over the past five years. (First,) have you (and your spouse/and your partner)…(READ ITEMS IN ORDER)? (Just tell me yes or no.)

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Felt a lot of stress because of financial problems</td>
<td>62</td>
<td>38</td>
<td>*</td>
</tr>
<tr>
<td>2003:</td>
<td>60</td>
<td>40</td>
<td>*</td>
</tr>
<tr>
<td>b. Taken on more debt than you could handle</td>
<td>32</td>
<td>68</td>
<td>*</td>
</tr>
<tr>
<td>2003:</td>
<td>34</td>
<td>65</td>
<td>1</td>
</tr>
<tr>
<td>c. Been unable to keep up with payments on a loan, including a student loan</td>
<td>25</td>
<td>75</td>
<td>1</td>
</tr>
<tr>
<td>2003:</td>
<td>24</td>
<td>76</td>
<td>*</td>
</tr>
<tr>
<td>d. Postponed a major purchase like buying a house or taking a vacation due to financial concerns</td>
<td>59</td>
<td>41</td>
<td>*</td>
</tr>
<tr>
<td>2003:</td>
<td>56</td>
<td>43</td>
<td>1</td>
</tr>
<tr>
<td>e. Maxed out your credit cards</td>
<td>21</td>
<td>79</td>
<td>*</td>
</tr>
<tr>
<td>2003:</td>
<td>24</td>
<td>76</td>
<td>*</td>
</tr>
</tbody>
</table>

63. Thinking about all the types of debt you (and your spouse/and your partner) may have, such as credit card debt, car loans, student loans, or medical bills, what would you say is the total amount of debt you currently have (NOT including your mortgage)? Just stop me when I get to the right category. (READ)

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes</th>
<th>No</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>31 Less than $5,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 5 to less than $10,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21 10 to less than $25,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 25 to less than $50,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 $50,000 or more</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 (DO NOT READ) Don’t know/Refused</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

DEMOGRAPHICS (ASK ALL):

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

D1. RECORD RESPONDENT’S SEX:

| | Male | Female |
| | 47 | 53 |

S2. To make sure our survey includes many different kinds of people, I need to ask you age…(Can you please tell me your age?)

| | 28 | 25-29 |
| | 31 | 30-34 |
| | 38 | 35-39 |
| | 3 | Refused |

D2. How long have you lived in Massachusetts… (READ 1-6 IF NECESSARY)

| | 3 Less than 12 months |
| | 11 One to five years |
| | 16 Six to 10 years |
| | 12 11 to 20 years |
| | 18 More than 20 years, OR |
| | 40 Are you a lifelong resident? |
| | 1 (DO NOT READ) Don’t know/Refused |
D3. Can you please tell me what kind of work do you do?

**IF UNABLE TO CLASSIFY:** Which one of the following BEST describes the kind of work you do?

Based on those who are employed (n=650)

- 56 Professional and Business
- 11 Clerical and Sales
- 9 Skilled Trade
- 14 Service Worker
- 8 Other blue collar
- 2 Undesignated/Other

D4. Are you working in a field related to (your college field of study/what you studied in college and graduate school)?

Based on those who attended college and are employed (n=454)

- 64 Yes
- 36 No
  - * Don’t know/Refused

D5. Are you, or is any other adult in your household a member of a labor union?

- 14 Yes, labor union household
- 86 No, non-union
  - * Don’t know/Refused

D7. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or other Spanish background?

D8. 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)?

- 72 Non-Hispanic White
- 26 Total Non-White
  - 7 Non-Hispanic Black or African-American
  - 11 Hispanic
  - 3 Asian or Pacific Islander
  - 1 American Indian or Alaskan Native
  - 1 Mixed-race
  - 3 Other
  - 2 Don’t know/Refused

D9. Last year, that is in 2007, 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.**

- 19 $25,000 and under
- 21 Between 25 and $50,000
- 15 Between 50 and $75,000
- 15 Between 75 and $100,000
- 12 Between 100,000 and $150,000
- 4 Between 150,000 and $200,000
- 3 More than $200,000
- 3 Don’t know
- 8 Refused

D10. Where were you born—in the United States, or in another country?

- 83 In the U.S. (including Puerto Rico or other U.S. territory)
- 16 In another country
- 1 Don’t know/Refused

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