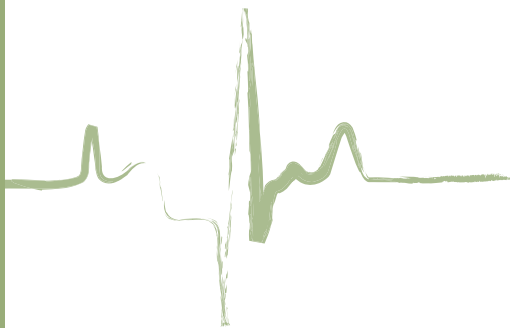


# Pulse OF Vermont

QUALITY OF LIFE STUDY 2010

VERMONT BUSINESS ROUNDTABLE





*Prepared by the Center for Social Science  
Research at Saint Michael's College  
on behalf of Vermont Business Roundtable*


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## EXECUTIVE SUMMARY



*This report is the fifth Pulse of Vermont: Quality of Life Survey conducted since 1990. Each has used the same methodology of conducting 20 to 30 minute phone based interviews with a statewide random sample of adult Vermonters. The interviews addressed questions personal well-being and perceptions of various issues related to “quality of life.” Many of the questions also focused on issues related to life in Vermont, such as confidence in Vermont based institutions, trust in other Vermonters, aspects of life that seem to be “under threat,” and public priorities. Each of the studies was conducted by the Center for Social Science Research at Saint Michael’s College under the sponsorship of the Vermont Business Roundtable. Since the first study was conducted in 1990, more than 2,000 people have been interviewed, allowing us to document various longitudinal trends.*

### Trends and Historical Context

The interviews were conducted in the spring of 2010, a time of unusual economic dislocation and hardship, at the tail end of the “Great Recession” that started in late 2007. While the Vermont unemployment rate remained below national averages, the economic environment in the state was still considerably more challenging than at the time of any of the other studies. Nine broad social and economic trends are highlighted that set the backdrop for this 20 year analysis of quality of life in Vermont.

### Methodology

The survey’s standard research methodology yielded a sample of 407 adults who approximate the demographic profile of the state. The response rate was a healthy 60%. The recent national shift from land-based telephones to wireless phones, however, has caused young persons to be under-represented, as were respondents in the lower educational and income categories. The use of statistical “weighting” adjusted for many of these imbalances.

### An Online Option

For the first time this project offered all Vermonters an opportunity to take an abridged online survey, in part to see how the responses from a self-selected sample might differ from the scientifically chosen telephone interviews. In response to a Vermont Public Radio spot and an insert in Comcast bills, just over 500 people completed the online survey. While responses to some items were indistinguishable from the random telephone survey, many were quite

different, revealing more anger and anxiety over public issues than we observed in our random survey. Because of the self-selected nature of the respondents, the results of this online survey are only discussed in a separate textbox in Appendix B of this report. The data tables are available online at the VBR website.

### Individual Well-being

The five surveys covering 20 years found remarkable stability in how Vermonters view their overall well-being. Their levels of happiness and satisfaction in various domains of life have hardly changed since the first survey was conducted in 1990. Vermonters’ thoughts about what constitutes “quality of life” in the Green Mountain State are also stable—mostly centered on a “measured pace of life,” and the “natural beauty” of the state. Respondents’ perceptions of neighborhood safety and their sense of belonging to their communities also remained unchanged.

### Economic Anxieties

No single issue stood out so prominently in this year’s study as the state of the economy. In higher proportions than previously, Vermonters expressed a greater desire for job creation and were more persuaded than ever that economic growth contributes to an improved the quality of life. People were less confident in their ability to retire comfortably, and high proportions were worried about their ability to pay bills. Barely one in three Vermonters reported that they were “financially better off” now than they were five years ago – the lowest level reported in the five *Pulse of Vermont* studies. Some spillover effect was seen in increased worry about high



taxes and the financial situation of State government. The unemployed, native born Vermonters and those with less education and lower incomes were all impacted more significantly by economic events than other members of the sample and, as a group, gave lower ratings to most of the measures of well-being and life satisfaction.

## Areas of Diminished Satisfaction and Concerns

Despite the 20 year constancy that we see in the personal well-being of Vermonters, there have also been some areas of diminished satisfaction—job satisfaction, for example, as well as satisfaction with respondents' towns, friends and families, and their own educations. Vermonters' trust in each other, while far higher than national levels, has declined in recent surveys. Increasing proportions of respondents have less confidence in the government in Montpelier than previously, and worrisome proportions feel that life in Vermont is getting worse. Finally, it appears that support for public education is less than it was in earlier surveys.

## Public Priorities

The ranking of public priorities has been a central feature in each *Pulse of Vermont* study. This year, economic matters rose to the top. The rising importance of maintaining family farms and local agriculture and concerns about the safety of the food supply showed the most dramatic change in priority.

## Demographic Differences

Compared with other states, Vermonters are relatively homogeneous, yet there were still conspicuous differences between subgroups on most measures of well-being and quality of life. Income and education were the most important predictors of quality of life, and these two inter-related factors also helped explain the differing public priorities among sample members. Two additional attitudinal questions were strongly associated with many measures of well-being—how much trust we have in our fellow Vermonters and the emphasis one puts on the primacy of protecting one's self and family from outside troubles. The most trusting respondents were the most secure financially, most committed to life in Vermont, and had the highest confidence in many of the state's

central institutions. Their levels of various forms of life satisfactions were also higher, as well as their belief that life in the state was getting better. They also volunteered more and had a stronger sense of belonging to their communities. Gender, marital status, religiosity, nativity, and political orientation each also influenced various aspects of quality of life and well-being.

## Appendix: Education and Vermont's Quality of Life

Appendix C contains an essay prepared by the authors—both lifelong educators—on why so many quality of life issues are influenced by education. The essay goes beyond the present data and draws upon the authors' own disciplinary expertise in explaining why we should not be surprised that a state with such a high educational level should also enjoy such a high quality of life. The essay draws upon sociology, economics, and philosophy to argue that education is important not only for its role in promoting mobility and enhancing our personal development, but also because it is vital for economic growth and responsible citizenship.

## INTRODUCTION

By any number of measures, Vermont is distinctive. It is frequently ranked at the very top of lists of states with favorable characteristics, and at the bottom of lists of states with unfavorable characteristics.<sup>1,2</sup> Many of these special attributes contribute to a quality of life that is important not only for the day-to-day lives of those who live here, but also for the state's business community. Our standard of living, the natural environment, our small and welcoming communities and measured pace of life are all significant components of our quality of life. At the same time, these very qualities have become indispensable economic assets of the state and a key part of Vermont's comparative economic advantage. The Vermont Business Roundtable's mission "... to make Vermont the best place in America to do business, be educated and live life" encapsulates this inclusive ideal and helps explain why the Roundtable first contracted with the Center for Social Science Research at Saint Michael's College two decades ago to examine the many social and economic conditions that affect the quality of life or well-being of Vermonters. Since completing that 1990 benchmark study, entitled the *Pulse of Vermont*, we have worked together on four more such studies, each separated by five years in time.

During the past two decades, more than 2,000 Vermonters have been enlisted to help us understand how people define and assess their own quality of life as well as what they see as threats to their sense of well-being. While the focus of this report will be on the findings from the most recent set of interviews conducted during the spring of 2010, comparisons to each of the earlier four studies will also be made.

The five *Pulse of Vermont* studies have been based on telephone surveys of just over 400 Vermonters who were randomly selected from phone listings. An online survey was added to the process this year that was open to all Vermonters who may have heard about the study through either a VBR sponsored link on Vermont Public Radio or from an insert in the June bills from Comcast. Just over 500 Vermonters shared their perspectives with us online. The findings from these two samples are reported separately, and the comparisons provide an interesting opportunity to consider the impact of very different data collection

procedures on the overall results.

Economists and other analysts have traditionally used material measures, such as Gross Domestic Product (GDP), as a rough indicator of a country's well-being. When GDP rises, we assume that quality of life also rises. But as Robert Kennedy once noted, "GNP ... measures everything, in short, except that which makes life worthwhile." The need for greater focus on the non-economic dimensions of well-being has also caught the attention of many analysts on both the left and the right.<sup>3</sup> Ben Bernanke, Chairman of the Federal Reserve Board, as well as French President Sarkozy have spoken of the need for new measures to track the genuine progress of a country's quality of life or well-being. Arthur C. Brooks, an American Enterprise scholar, also makes the point very cogently in his new book, *Gross National Happiness*:

*Economic growth is not, and can never be, a direct measure of our national happiness. A narrow focus on gross domestic product, without a conversation about how it meshes with and enhances our culture and values, will not necessarily enhance our gross national happiness. It may, in fact, take us in the wrong direction altogether.*<sup>4</sup>

Our 2010 *Pulse of Vermont* study reflects this same spirit by going beyond the traditional "objective" standards of measurement and instead assesses how people think and feel about the various domains of private and public life.

We must admit from the outset, however, that the non-economic dimensions of life are not easily measured. When respondents report their opinions and self-evaluations, they may deliberately (or sub-consciously) conceal judgments and beliefs that neither party may be able to identify. In fact, they may not have firm judgments about the issues raised or may simply want to send a message to the interviewer that they may not genuinely believe is true. To make matters more complicated, their perceptions may be inconsistent with the objective conditions of life. In spite of all these limitations, we believe that people's perceptions of life create a "reality" that to them is no less authentic than the "reality" described by the more objective indicators of economic output or income.



## Major Trends in Vermont: 1990 through 2010

The two decades since our first *Pulse of Vermont* study was published in 1990 have seen many changes in both Vermont and the nation. We have identified nine such trends that we believe might have influenced the quality of life for Vermonters and which undergird the study's findings. Some of these may have had little or no impact on how respondents responded to our questions, but others—the recent recession, for example—loomed large in their thoughts. Most of these trends have been part of long-term social and economic transformations long underway in society, many with causes and consequences not yet fully understood.<sup>5</sup> These major trends are:

### I. Changes in Family and Domestic Arrangements

As is the case throughout New England, fertility and population growth have continued to fall in Vermont as fewer people marry and those who do marry have fewer children. The sexual revolution has continued to bring change to the domestic landscape as the percent of children born to unmarried Vermont women increased from 20% in 1990 to 36% by 2007, even as teen births have fallen. Unheard of two decades ago, a flurry of 640 same sex marriages shortly after legislative approval in 2009 helped offset significant declines in the overall marriage rate.

### 2. Public Health and Safety

The continuing extension of life expectancy (and low fertility) has contributed to a shift in median age from 33.9 to 41, placing Vermont among the oldest states in the country. Medical improvements, more effective preventative health care, and concerted public safety campaigns have resulted in a continuing decline in death rates. Feared in 1990 for its potential to decimate the Vermont population, yearly deaths from HIV/AIDS have now plummeted to the single digits. Declines in smoking have been modest and rapidly climbing obesity rates have become a major health concern. Crime rates have fallen steadily while the number of incarcerations has climbed from 850 in 1990 to 2,160 in 2009. Once an insignificant fraction of the State budget, the Corrections budget has become a major expense.

### 3. The Electronic Revolution in Communication

Electronic innovation since 1990 has occurred at blinding speed. The Internet was first made public in 1990, and by 2009, 67% of Vermonters had access to at least one mass-market broadband service and many more were covered by “dial-up” connections. In 1990, there was no Internet Explorer, Google, eBay or Amazon, now part of the every day lives of most Americans. Similar innovations in wireless telephone technology have made instant communications nearly universal.

### 4. The Political Landscape in Montpelier

In 1990, George H.W. Bush was serving his first year in the White House, Jim Jeffords had just joined the Senate, and Madeleine Kunin was Governor. Over these two decades, the percent of registered voters who participate in Town Meeting continued to decline and the percent of women serving elected office in Montpelier continued to increase. The historic swing from Republican to Democratic legislatures continued during this twenty-year period, along with the rise of independents and Progressives. State revenues and expenditures both climbed significantly during these two decades, a time when Act 60, the school funding legislation, had a major influence on state and local budgets.

### 5. The Economy

As has been the case throughout the country, the Vermont economy has experienced major structural shifts in the last 20 years, which have combined to change the way that many in the state earn a living. Close to 34,000 new jobs have been created in Vermont since 1990, but many have been in just two areas: health care and local government. At the same time, there are now nearly 13,000 fewer jobs in manufacturing than there were in 1990. We have seen the emergence of jobs that didn't exist in 1990, but the proportion of women in the work force has continued to increase while the percent of males has decreased. In addition, average earnings in Vermont have risen over the last 20 years, but so has income inequality, although to a lesser extent than in other states. Nationally, income inequality is at the highest point since the Great Depression.

### 6. Business

Over the last 20 years, the ownership of a number of Vermont's best known home grown businesses, such as Ben and Jerry's, Vermont Castings, Chittenden



Bank, and Magic Hat Brewery, have been transferred to companies out of the state or out of the country. At the same time, many new jobs have been created in relatively small companies in high tech and others that often promote their connection to Vermont in furniture production, nurseries, knitwear, specialty cheeses, wineries, microbreweries, and other gourmet food sectors.

## 7. Agriculture

At the heart of the Vermont “mystique” is the state’s agricultural sector, with the iconic image of small family-owned dairy farms. But today, Vermont has nearly 1,400 fewer dairy farms than it did in 1990 and those that have survived are larger and often organic. In 1990, the state had no more than a few organic dairy farms; by 2010, approximately one in five were organic. A strong statewide “locavore” movement, which has promoted the growth in direct farm sales to Vermonters through Community Supported Agriculture (CSA’s), farmers’ markets, “pick your own” farms, and the Vermont Fresh Network, has been one of the key forces underlying structural change in today’s agriculture landscape.

## 8. Education

The number of students attending Vermont’s K-12 schools has fallen modestly while enrollments in Vermont colleges have increased notably since 1990, especially with an inflow of students from out of state. Since 1990, the percent of native-born Vermont students in the state’s post-secondary public institutions has fallen slightly with a more dramatic drop in enrollments in private institutions. Since the mid-1990’s, the percent of Vermont high school graduates entering college has leveled off after rising substantially for the prior 20 years. Yet, the state still remains one of the best-educated in the nation; in 2007, 35.5% of Vermonters over 25 years of age had an undergraduate degree compared to 28.7% nationally and up from 24% in 1990.<sup>6</sup> Finally, financial support for K-12 education has been rising steadily since 1990 and per-pupil expenditures are now among the highest in the nation. At the same time, state financial support for higher education has been declining and is among the lowest in the nation.

## 9. Other Social Trends

Women have continued to make inroads in virtually every sphere of life, from politics and medicine to the corporate world. By 2009, for the first time, women

constituted a majority of degree recipients ranging from undergraduates to doctorates. Adherence to institutionalized religion has declined at a dramatic rate in the past two decades, with estimates of the proportion of “religiously unaffiliated” having risen from 13% in 1990 to 34% in 2009. By several measures, Vermont remains one the least religious states in the United States.

## Current Economic Conditions

Within the background of the changes noted above, each *Pulse of Vermont* survey has been conducted in an environment in which a few controversial issues seemed to dominate the attention of the public. At the time of our first survey in 1990, robust economic growth during the latter part of the decade had produced exceptionally tight labor markets, rising incomes, and a strong sense of optimism. By the time of the next *Pulse of Vermont* study in 1995, this optimistic mood would be replaced by concerns about a rash of plant closings, downsizing and a sense of uneasiness that lingered from the 1991 recession. In 2000, civil unions and school funding (Act 60) were the overriding issues of the day. Just five years later, Vermonters were debating universal health insurance, outsourcing, terrorism, and globalization.

The critical issues faced by Vermonters this year were once again defined by economics. The “Great Recession,” which officially started in December of 2007, saw the national unemployment rate double to 10% by December of 2010, while two out of the three U.S. automobile companies were forced to declare bankruptcy. We also experienced the virtual collapse of the credit and housing markets, home foreclosures reached record levels, and government’s temporary takeover of the country’s largest insurance company and the major banks.

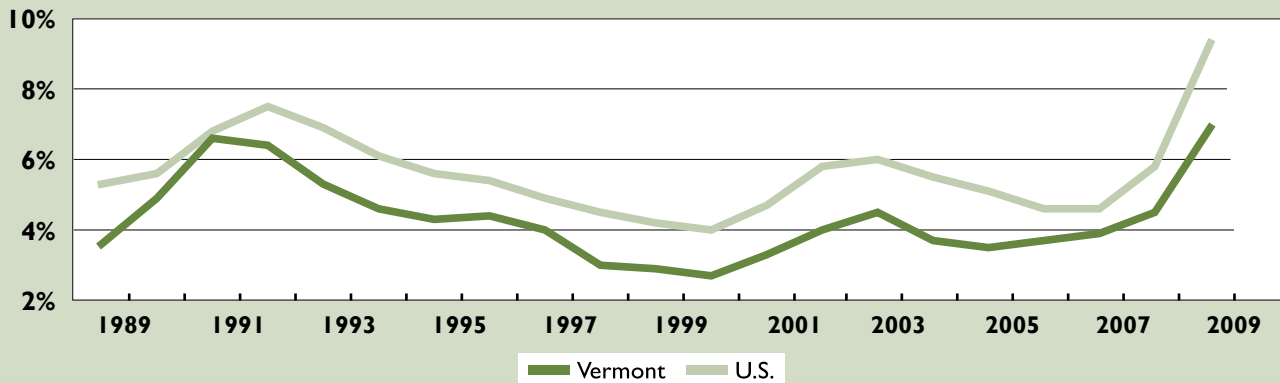
The unemployment rates in Vermont never reached national levels and in March of 2009, the statewide rate peaked at 7.9%.<sup>7</sup> Historically, the Vermont unemployment rates have been significantly lower than national rates, but the parallel movements of the trend lines in Chart 1 illustrate the extent to which Vermont’s labor market is influenced by national forces.

Many Vermonters have suffered wrenching hardships caused by major failures in the economy. The number of unemployed Vermonters rose from 12,800 in May of 2006 to 25,900 in May of 2009.<sup>8</sup> While nearly





Chart 1  
Annual Unemployment Rate: Vermont vs. U.S.



Source: Vermont Department of Labor

26,000 unemployed Vermonters is a significant number in a small state, it's important to remember that the unemployment rate fails to capture the full extent of the difficulties people faced. It ignores the workers who could only find part time work, as well as "discouraged" workers who have temporarily given up looking for work in the depressed environment. One of the more disconcerting characteristics of the current recession is how long people have remained out of work. During the recession of 2001, for example, the median number of weeks of unemployment was just over nine weeks nationally. Today, the unemployed have been seeking work for an average of 34 weeks.<sup>9</sup>

The loss of Vermont jobs, especially in construction and manufacturing, when combined with the substantial increase in the number of foreclosures in the state (from 857 in 2006 to 1,924 in 2009), downward wage pressures, and declining portfolio and housing values suggests just how widespread the recession's impact has been. For all these reasons, economic conditions, both at the national and state level, would be foremost on people's minds when we conducted our interviews in the spring of 2010.<sup>10</sup> The data findings that follow will show how the ebb and flow of the economy helps shape the outlook and priorities of Vermonters.


As we noted earlier, not only do the important issues of the day change with each new *Pulse of Vermont* study, but so do the everyday facts of life. Table 1 depicts just some of the many ways that Vermont has changed in the short period between the time of our first study in 1990 and today.

**Table I - Vermont: Then and Now**

	1990	2010 or Latest Year Available
Population	562,758	621,769
Number of births (preliminary)	8,292	6,107
Number of deaths (preliminary)	4,590	4,968
Marriages (preliminary; including 690 same sex couples)	6,189	5,410
Families with children under 18	51%	45%
Percent of households that are families	69%	63%
Babies born to unmarried mothers	20%	36%
Population over the age of 65	11.7%	14%
Immigrants admitted to state	614	895
Adults with B.A. or more	24%	36%
Population born in VT	59%	53%
Violent crime rate (per 100,000 Population)	127	136
Homicides	14	9
Incarcerations in corrections system	850	2,160
Adults who are obese	11%	23%
Adults who smoke	21%	17%
Number of highway deaths	90	74
Population using seatbelts	39%	85%
Population claiming "no religious affiliation"	13%	34%
Ph.D.'s and M.D.'s conferred to women (U.S.)	Ph.D.: 38% M.D.: 34%	Ph.D.: 50% M.D.: 49%
House membership by party	R: 75; D: 75 (1989)	R: 48; D: 95 (2009)
Enrollments in public schools (k-12)	94,719	94,114
Gross state product (2000 constant \$)	\$12.5 billion	\$19.8 billion
Per capita personal income rank within the U.S.	27 <sup>th</sup>	21 <sup>st</sup>
Household income (current dollars)	\$29,792	\$49,907
Minimum wage law	\$3.75	\$8.06
Jobs in manufacturing	43,312	31,215 (2009)
Labor force participation rate males and females	M: 80% F: 64%	M: 74% F: 66%
Burlington parking ticket*	\$3.00	\$12.00
Al's French Fries (double cheeseburger, fries and drink)*	\$3.70	\$6.50
Ben & Jerry's small cone*	\$1.35	\$3.53
Price of firewood per cord	\$80	\$200
Gini Coefficient (measure of income inequality)	.394	.428
Number of Vermont chartered banks	21	7 (2010)
Largest Vermont chartered bank	Chittenden Bank	Merchants Bank
In-state tuition, fees and board at UVM	\$7,844	\$21,378
Number of passengers boarding planes in Burlington	425,750	701,646
Households with broadband	0	67% (2009)
Number of dairy farms	2,370	1,097
Number of organic dairy farms	3 (1993)	204
Number of farmers' markets	3 (1993)	93
Health care expenditures as % of GSP	9.8%	18.1%



## METHODOLOGY

 ample-based survey research has been one of the most important scientific advances in understanding human populations of the past century. When combined with mathematically based probability theory, this efficient and powerful research methodology allows us to take a small random sample of Vermonters, in this case just over 400 people, and generalize within a known margin of error to the entire population of the state. Our ability to do this with a reasonable level of confidence assumes certain conditions that are discussed below.

### Possible Biases

Virtually all surveys contain some bias, and the *Pulse of Vermont* study is no exception. It is well known that the precise phrasing of a question can influence outcomes in ways that are not always known.<sup>11</sup> To reduce this possibility, drafts of the questionnaire were reviewed by scores of people from different backgrounds and pre-tested on various groups. Also, many of the questions have been used in prior surveys so they had demonstrated their usefulness and held up to public scrutiny over the course of four prior statewide quality of life studies.

One of the most common and challenging forms of bias is one that is increasingly afflicting telephone surveys everywhere—sampling bias. This is a subtle and systematic distortion of the sample that inevitably occurs in at least two points in the survey process. The first is when some of the people to whom the researchers wish to generalize are excluded from the master list or sampling frame from which the sample is drawn. In the present case of a telephone survey, the two percent of households with neither a landline nor a wireless phone could not have been included in our sample. Much more troubling however, is the bias introduced by the rapidly expanding proportion of households without landlines—estimated in late 2009 by the CDC to be up to 24.5% nationally. These households would not appear on the Vermont list of households from which we drew our sample to be called for an interview. These “wireless only” households, which can be reached only through random digit dialing, are known to have higher proportions of renters, households in poverty, and

young adults under the age of 30. This type of sample bias is of increasing concern for polling organizations throughout the country.<sup>12</sup>

Another significant challenge faced by all survey researchers who rely on telephone contacts is the increasing use of “caller ID” to screen calls prior to our interviewers making their case for participation. The name that appeared in the “caller ID” screen read “Saint Michael’s College,” an institution that is well-respected in Vermont, but one that few Vermonters have a direct or personal connection with. People who screened their calls and refused to answer their phones introduced another form of bias, known as the “non-response bias.” The good news is that new research is showing such bias can be compensated for and is less detrimental than once feared.<sup>13</sup> In one well-known study the difference between a random telephone survey with a 25% response rate and a comparable study with a 50% response rate revealed that the average difference on most questions was indistinguishable in 77 out of 84 answers and when responses differed, they did so by between four percent and eight percent.<sup>14</sup>

We attempted to maximize the response rate by using several techniques. First, two first-class letters of notification were sent to each potential respondent explaining the purpose of the survey and requesting their participation. The first was sent by the Vermont Business Roundtable, the second by the project directors on the letterhead of the Social Science Research Center at Saint Michael’s College. Each letter also explained an appealing incentive. Of the 400 households that would take part in the survey, 10 would be randomly selected to receive a \$100 debit card. These letters and the phone messages left on answering machines were sufficiently attractive to cause a number of our target households to preemptively call the project directors to make sure they were scheduled for interviewing times. Third, we used persistent and well-trained interviewers who tried to make contact up to 10 times. These calls were generally made during evenings and weekends over the time period of March 24<sup>th</sup> to April 22<sup>nd</sup>. When there was no answer, a phone message was left explaining the research project and promising that an interviewer would be calling back shortly.

Our sampling frame was generated by Infogroup (infousa.com) and contained only names, addresses, and telephone numbers of people with landlines. The list could not include names and addresses of cell phone users since such lists do not exist. We felt that the benefits of being able to send out pre-notification letters outweighed the loss of cell phone households, but this is an issue that will need to be addressed again in future *Pulse of Vermont* studies as more households give up their landlines.

The results were very positive, with 407 completed interviews out of 686 voice contacts. This high response rate (59.5%) was virtually identical with the rates achieved in the four earlier *Pulse of Vermont* surveys. This response rate is not only relatively high by survey research standards, but it is counter to a national trend of declining response rates.<sup>15</sup>

How can one judge the precise effect of non-responses on the final results? It is impossible to know for certain, but the most common technique is to compare known demographic characteristics of the larger population (from the Census or similar sources) with the demographic characteristics of the achieved sample. For example, if credible sources document that 51% of Vermont's adult population is female, then our sample should have a similar proportion, although random sampling variations would add (or subtract) approximately five percentage points to our results. When a characteristic of a sample diverges significantly with the known characteristic of the larger population, mathematical weighting can be employed to help correct the sampling imbalance.

One important demographic that was significantly over-represented were those with higher levels of education. As we have done on prior *Pulse of Vermont* surveys, we employed weighting to re-balance the educational characteristics of the sample. What this means is that respondents with higher educational levels received fewer "votes" in the study, while those with lower levels of education had more "votes," although no more than what would have occurred if our sample had matched educational levels found in Census data for the state of Vermont. We selected this variable because the data shows that education, more than any other single variable in the study, influences responses to many quality of life issues. By weighting the sample by education, variables

such as people's nativity, geographic location, marital status, and income levels also fell closer to Census validated levels. The impact of this weighting process on the social-demographic profile of the sample is displayed in Table 2.

Table 2  
Pulse of Vermont Sample  
Compared to Census Data

	"Known" Data*	Original Pulse Sample	Weighted Pulse Sample
<b>Education</b>			
Under 12 years	10%	2%	10%
12 Years or GED	33	23	32
Some college, post secondary tech	25	30	25
16 Years or more	33	43	33
<b>Age</b>			
Under 25 years	13	2	2
25-39 years	24	16	16
40-64 years	47	59	57
65 years or more	17	23	24
<b>Gender</b>			
Male	49	44	43
Female	51	56	57
<b>Nativity</b>			
Born in Vermont	52	47	54
<b>Region</b>			
Chittenden County	24	29	27
<b>Marital Status</b>			
Married	51	61	57
Widowed	6	6	7
Divorced/separated	14	14	15
Single	29	19	21
<b>Income</b>			
Under \$25,000	22	13	15
\$25,000 to \$50,000	26	29	34
\$50,000 to \$100,000	34	40	36
Over \$100,000	18	19	15
<b>Working</b>			
	70	66	64

\* From U.S. Decennial Census, the American Community Survey of the Bureau of the Census, the Vermont Health Department and the Vermont Dept. of Labor



As we can see in the prior table, the impact of the weighting process on the demographic profile of the sample is modest, with the exception of the education variable itself. In a similar fashion, the educational adjustment process had only a minor impact on the responses to the various questions. Two illustrations make the point. First, the percentage of respondents who said that they were “very satisfied” with life was 34% in the un-adjusted sample compared to 33% in the adjusted sample. Second, 37% of the respondents in the un-adjusted sample told us that they were “financially better off than they were five years ago,” but when the sample was adjusted by education, the percentage fell to 34%.

Even after weighting the sample by education, the age, gender and income composition of the sample remained slightly under or over represented. This outcome is consistent with the response bias introduced with the increased proportion of households with wireless telephones only: a shortage of males and younger people, as well as an under representation of people in the under \$25,000 income category. While it is difficult to specify the exact effects, our data analysis allows us to recognize which responses are likely to be more positive (or less positive) than they would be otherwise. For instance, because we know that older respondents, women, and the more affluent are somewhat more optimistic and upbeat about their lives than the general population, it is likely that some of the responses that we report may be slightly more positive than they might be in a perfectly representative sample.

Whenever possible, the survey results are compared to the prior four *Pulse of Vermont* studies. For the most part, the samples have remained consistent in their socio-demographic profiles. As seen in Table 3, more females than males respond each year to the surveys and the percent of the sample that is married averages around 62%, give or take five percent. One notable exception to the similarities across the decades is in the age distribution. Each year the percentage of people in the sample under 25 years of age has been falling. The aging of the population and the rapid expansion in cell phone use only among younger people are the most likely explanations for this shift.

**Table 3**  
**Sample Characteristics**  
**Adjusted Data for**  
**1990, 1995, 2000, 2005 and 2010**

	1990	1995	2000	2005	2010
<b>Education</b>					
Under 12 yrs	16%	15%	13%	11%	10%
12 yrs or GED	42	44	34	33	32
13-15 yrs	18	18	26	23	25
16 yrs or more	24	23	27	32	33
<b>Age</b>					
Under 25 yrs	8	4	3	3	2
25-39 yrs	32	29	23	17	16
40-64 yrs	42	48	54	56	57
65+ years	18	19	20	24	24
<b>Gender</b>					
Male	42	46	50	50	43
Female	58	54	50	50	57
<b>Nativity</b>					
Born in Vermont	51	59	52	50	54
<b>Chittenden Co.</b>	22	24	21	30	27
<b>Marital Status</b>					
Married	60	66	64	65	57
Widowed	11	9	7	7	7
Divorced/separated	14	13	12	10	15
Single	15	12	17	18	21
<b>Working</b>	70	74	65	67	66
<b>Home Business - Primary Job</b>	15	16	16	17	13

## MAJOR FINDINGS

### Quality of Life and Anxiety

Before respondents had a chance to hear the various questions that the survey would raise, they were first asked: “In this study, we are interested in learning about the ‘quality of life’ of Vermonters. What first comes to mind when you hear the expression ‘quality of life?’” Over 400 open ended responses were recorded which we then categorized into the same nine broad categories that we had used for the last four surveys.

Ignoring minor differences of a single percentage point, we see that this year there was an unusual three-way tie for the most frequently cited dimensions of “quality of life.” Standard of living issues (e.g., “material well-being,” “good jobs,” “good housing”) were mentioned by one-fifth of the respondents, the same proportion who selected pace of life issues (e.g., “rural lifestyle,” “relaxed pace of living,” etc.) and some aspect of Vermont’s physical environment (e.g., “natural beauty,” “healthy environment,” etc.). While these three items have shifted their respective positions within the top

three categories over the past two decades, only once did one of them fall from the high end of the list.

At the end of the survey we asked another open-ended question that mirrored the opening question: “We have discussed many things that affect the quality of life in Vermont. Can you think of one thing in particular which you think is threatened or under attack today in Vermont?” As we have seen in the past, responses to this question were varied and often reflected the current issues of the day. The sensitivity of this question to current events can be seen in the first place ranking of “family life, values, community, marriage” in 2000 when the civil union debate was at its zenith. Ten years later—even with the more recent passage of same sex marriage in 2009—the issue has now moved to the bottom of the list of concerns. It is not surprising that in 2010, for the first time since 1995, financial problems and issues of economic

Table 4  
Quality of Life  
“What first comes to mind when you hear the expression “quality of life?”

	1990	1995	2000	2005	2010
Standard of living (jobs, housing, etc.)	20%	20%	25%	15%	20%
Pace of life issues (serenity, rural lifestyle, general well-being, etc.)	26	26	24	28	20
Physical environment (beauty, clean air, water, landscape, mountains, etc.)	27	25	17	9	19
Family, friends, community	5	5	8	9	12
Health	3	4	7	15	10
Safety, security, low crime	4	6	3	5	6
Freedom and independence	7	3	5	3	4
Cultural, recreational, educational opportunities	4	3	4	4	2
Other	4	9	8	11	8

Table 5  
Aspects of Life Under Attack  
“Can you think of one thing in particular which you think is threatened or under attack in Vermont?”

	1995	2000	2005	2010
Financial issues (jobs, incomes, taxes, poverty, housing, etc.)	16%	9%	16%	22%
Environmental issues (sprawl, sustainability, farming, energy, Vermont Yankee, etc.)	3	7	10	22
“Nothing in particular”	31	18	21	21
“The Vermont way of life”	5	5	7	7
Educational quality or opportunities	8	8	4	6
Health and health care issues	7	10	16	6
Safety, crime, drugs	8	8	4	5
Freedom, privacy, big government	11	11	6	4
Family life, values, community, marriage	11	20	6	3
Government services	3	2	2	3
Other	2	5	10	4



insecurity (e.g., “jobs,” “incomes,” “taxes,” “state spending,” “poverty,” “housing”) received more mentions than in any previous survey and were at the top of this year’s list.

Various environmental concerns were also tied for first place—a new high for this category. A significant number of people expressed special concern about Vermont Yankee, climate change, and the safety of their food. Health and health care were rarely mentioned as a threat to quality of life in Vermont, either because the issue is increasingly seen as a national one or because of the state’s relatively high percentage of health care coverage.<sup>16</sup> While Vermont has not been immune from drug and safety problems, the state’s low crime rates have once again kept this issue on the low end of the list. In light of the issues addressed by the current “Tea Party” movement, it is notable that fears of big government and erosion of personal freedoms not only remained low, but fell from rates recorded in earlier years.

To further identify issues of concern, respondents were asked how worried they were about seven issues that have been in the news in recent months that may or may not affect Vermont’s future. The responses are captured in Table 6 reveal a slightly different set of concerns than emerged in the analysis in the preceding section.

Two issues stood out as particularly worrisome: food safety and government finance. In each case, just over 40% of our respondents were “very worried” about these as potential problems. The concern about the safety of our food supply was also reflected in the high public priority Vermonters give to maintaining family farms and local agriculture. The growth in organic farms and the local food movement, trends that are very prominent in the state, are likely by-products of this concern. Given the agricultural heritage of the state, Vermont may be in an ideal position to make this threat into a unique opportunity.

Table 6 “How worried are you about...”			
	“Very Worried”	“Somewhat Worried”	“Not Worried”
Safety of food supply	42%	33%	26%
Government’s financial situation, budgets, taxes, etc.	41	50	9
Lack of renewable energy	33	47	20
Climate change	31	36	33
Reliable source of energy	18	52	30
Age of population	12	34	54
Size of population	9	31	61

Also near the top of the list of concerns was the government’s financial situation, budgets, taxes, etc. This result, as we will see later, is consistent with the relatively low level of confidence that Vermonters have in their government in Montpelier. It’s interesting to see how this issue rose to the top of the list of concerns when asked in a prompted format. In the open-ended format it was barely noticeable. However, this was not the case in the

online survey where we received numerous critical comments such as the following:

*Vermont’s liberal politics are steadily ruining the state in many aspects, i.e., high taxes, wasteful social programs, unrealistic energy policies and the general attitude that it’s perfectly OK to take from the producers and give to the freeloaders.*

*The State’s ability to live within its means. It’s important to make life better for those at the bottom end of the economic spectrum but we can’t bankrupt everyone else to make it happen. The people in the legislature don’t seem to understand that.*

On the other end of the scale, the respondents were least concerned about population issues; only about 10% were very worried about either the size or the age profile of the population. While the public expressed little concern about either Vermont’s relatively slow growth rate or the aging population, this has not been the case with the Governor or the Legislature.<sup>17</sup> Of the nine percent of respondents who had concerns about the size of Vermont’s population, two-thirds felt that Vermont was growing too rapidly.

Fear about climate change was one item that divided Vermonters, but not necessarily by subgroup, where about one-third selected each category (i.e., “very worried,” “somewhat worried,” or “not worried”). Responses to this question did not vary by gender, age, nativity, or even education. They did vary, however, by self-identified political ideology, where 39% of liberals felt “very worried” about climate change



in comparison to 26% for both moderates and conservatives.

## Public Priorities

The ranking of public priorities has been a central feature of each of the quality of life surveys we have completed since 1990. Over the years, we have been impressed with the stability in the relative rankings of the public priorities of Vermonters, although the emphasis shifts as the pressing issues of the day evolve. Our questions about public priorities have two parts. The first one asks Vermonters to rate 10 items as being either “very important,” “somewhat important,” or “not at all important.” Predictably, respondents rate most items as being “very important,” so the second section of the question asks respondents to then reconsider all of the items that they had rated as “very important” and to choose the single most important priority from the list. These ratings appear in the following table, ranked by the percentage of each priority that was identified as being “very important” each year and then the frequency of citation as the respondent’s “most important” choice.

“The creation of more good jobs,” “preserving clean air and water,” and “improving educational opportunities”

have typically been among the top three priorities in each *Pulse of Vermont* study, but “maintaining a low crime rate” has sometimes gained a high ranking as well. By comparison, land use issues have been on the lower end of the scale with items such as “preserving scenic views,” “maintaining access to recreational land,” and “limiting sprawl” selected only infrequently as being the most important priorities. However, this conclusion should be viewed contextually. If we had used a different classification scheme that combined these allied land use categories into a single group, their relative importance would have undoubtedly risen. However, the percentage of respondents who selected each of these land use issues as being “very important” was also considerably lower than the other items examined.

The current economic downturn has kept “creating more good jobs” at the top of the list, but while 90% of respondents rated it as “very important,” only 28% chose it as their “most important” public priority. This was virtually the same proportion as in 2005, yet far ahead of the other years and other priorities. In a related question, we asked respondents whether they thought economic growth “improved” or “reduced” their quality of life, a question that we have asked on each of the *Pulse of Vermont* studies. In 2010, we

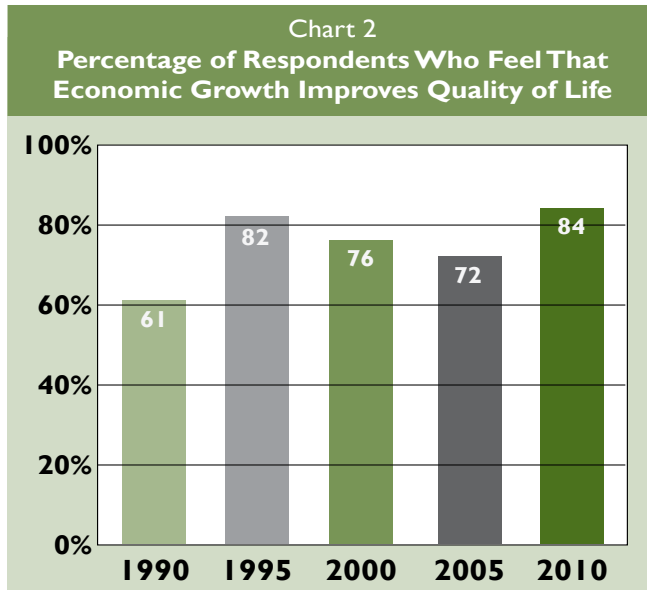
Table 7  
Ranking of Public Priorities  
“How Important are Each of the Following to You...”

	Percentage “Very Important”					The “Most Important” Priority from Respondent’s List of “Very Important”				
	1990	1995	2000	2005	2010	1990	1995	2000	2005	2010
Creating More Good Jobs	68%	84%	79%	79%	90%	7%	13%	6%	27%	28%
Maintaining Family Farms and Local Agriculture*	73	70	79	66	81	4	8	8	11	17
Helping People Who Cannot Help Themselves	Not Asked 1990-2005				76	Not Asked 1990-2005				13
Preserving Clean Air and Water	97	87	92	85	88	34	15	21	17	11
Improving Educational Opportunities	64	72	81	66	73	15	21	22	16	8
Maintaining Access to Recreational Land	67	62	68	51	64	7	10	8	7	6
Maintaining Low Crime Rate	89	93	94	82	88	9	12	9	14	5
Limiting Sprawl	Not Asked 1990-2000			47	52	Not Asked 1990-2000			7	5
Improving Transportation and Communication	Not Asked 1990-2005				56	Not Asked 1990-2005				4
Preserving Scenic Views	73	79	74	54	62	2	1	2	1	2

\* From 1990 to 2005, the words “and local agriculture” were not part of this question



recorded the highest percentage of respondents (84%) who chose “improve,” undoubtedly a reflection of the poor state of the economy. While there were Vermonters who questioned the value of a growing economy, they were in the minority in 2010.



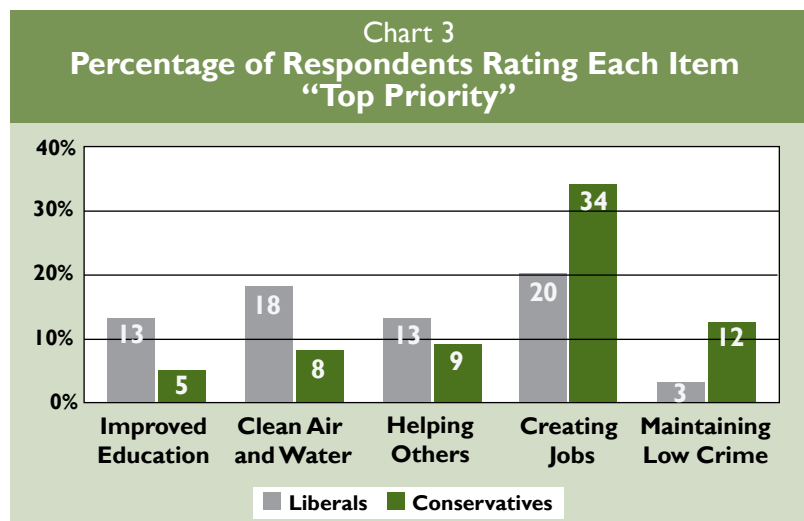
For the first time, “maintaining family farms” appeared as the second highest priority on the list. This was a dramatic change from prior surveys, and was likely the result of the addition of the words “and local agriculture” to the previous phrasings. While Vermont agriculture is still dairy based, it has evolved considerably over the last few decades. For example, in 1993 only three dairy farms were certified as being organic, and by 2008 there were 204 organic dairy farms. The list of related groups in the local or Vermont based “locavore” food movement is impressive, including, as noted earlier, a growing number of CSA’s, “pick your own” farms, farmer’s markets, and the Vermont Fresh Network. The unrelenting decline in the number of family dairy farms with the attending damage to Vermont’s open landscape and cultural heritage may have also contributed to the importance Vermonters now ascribe to this priority. A significant proportion of respondents who gave a high ranking to this item also indicated that they were also willing to pay an extra \$250 in local taxes for the preservation of open land in their towns. The 70 respondents who placed this issue

at the top of their priority list appeared to be a fairly random cross section of the sample, indistinguishable in common characteristics.

The third ranked issue, “helping people who cannot help themselves,” was a new addition to the list of priorities examined in the 2010 survey and, as such, it is impossible to know where it would have ranked in other years. Its high ranking suggests that our respondents are either suffering themselves or are sensitive to the financial difficulties that many Vermonters are facing in the current economic environment.

The public issues directly related to our safety and well-being (i.e., “preserving clean air and water” and “maintaining a low crime rate”) usually have high proportions of “very important” ratings, but rarely make it to the very top of the “most important” list. The exception was in 1990 when preserving clean air and water was rated as the number one priority, a time when environmentalism was gaining a great deal of popular and scientific interest. People likely select their top priority in part based upon what they see as aspects of life most under threat. As we have seen, today that top priority goes to jobs and the economy.

As one might expect, different subgroups of respondents manifest different levels of support for various priorities. Women were significantly more likely to give high priorities to “maintaining a low crime rate,” and “preserving clean air and water,” but were the least likely to give a high priority to “maintaining access to land for hiking, fishing and hunting.” Women were also more likely to give top priority to “helping people who can’t help themselves,”

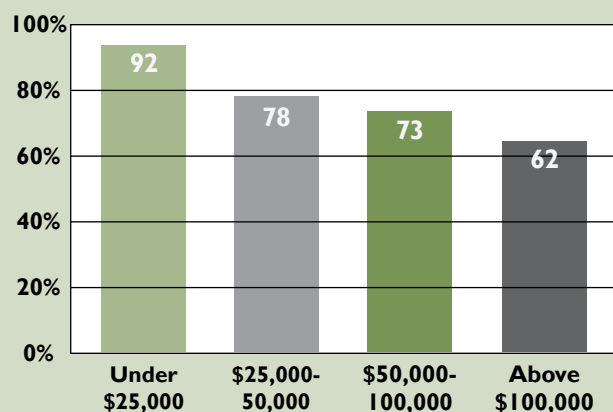


as were native-born Vermonters, self-identified liberals, and people who said that religion was very important to them.

There were many other subgroup differences in the ranking of public priorities as well. Liberals felt that “improving educational opportunities” was their top priority, but they were also the most likely to give a top priority to “preserving clean air and water” and “limiting sprawl.” Those with the highest levels of education similarly shared the high priorities of “improving educational opportunities” and “preserving clean air and water.” Conservatives, on the other hand, gave higher priority to “creating more good jobs” and “maintaining a low crime rate.” As age increased, so did the ranking priorities for “creating more good jobs,” “maintaining a low crime rate” and “preserving clean air and water.”

The importance of helping people who can’t help themselves rapidly diminished as one’s income increased. Ninety-two percent of those in the under \$25,000 income category thought that “helping people who can’t help themselves” should be a very important public priority, but only 62% of respondents in the over \$100,000 income bracket felt the same way. This is one of many ways in which this research demonstrates that our perceptions and judgments reflect our social positions. Recent research also indicates that wealth can isolate people from identifying those who are not as well off financially. This is part of the reason

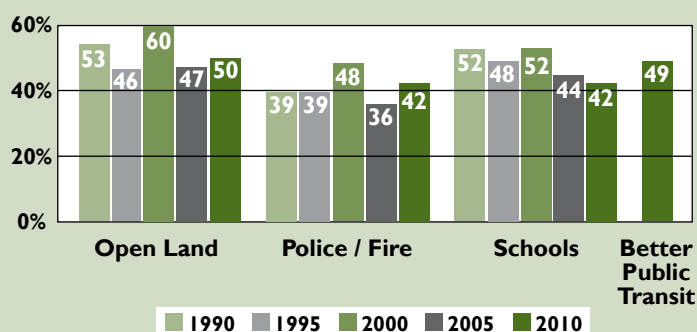
Chart 4  
Percentage of Respondents who felt it was  
“Very Important” to “Help People Who  
Can’t Help Themselves”  
By Household Income Level



that lower income households typically donate a higher percentage of their incomes to charity than do wealthier households.<sup>18</sup> In addition, much of the philanthropy of those in higher income brackets go to non-profit organizations such as hospitals or those which foster “high culture” such as universities, museums and orchestras.

Several questions were also included in the survey that asked people about their local priorities, with a focus on their towns. Would Vermonters be “willing to pay an additional \$250 in local taxes to support improvements in their town services?”<sup>19</sup> Posing such a hypothetical question resulted in 50% of the respondents telling our interviewers that they would be willing to pay an additional tax for the “preservation of open land in their towns,” 49% willing to “improve public transportation in their towns,” and

Chart 5  
Willingness to Pay an Additional \$250 in Taxes for:



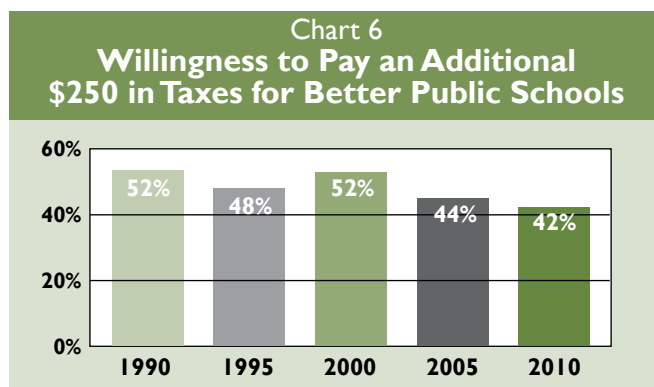
only 42% willing to pay more taxes to “support better police and fire protection and better schools.” These results represent slightly higher support from earlier years for both “land preservation” and “police and fire protection,” but there is continued erosion of support for “public schools”—by far the largest budget item for local taxpayers. “Better public transportation” was only asked in 2010.

Respondents were not consistent in their inclination to pay higher taxes for the various local services. The correlation coefficients, a measure of the degree of association between a willingness to pay higher taxes for the four local services examined, were often lower than one might expect (most were under .30). This suggests that our respondents were discriminating in choosing the services they were willing to support.

One might think that the price tag for “improving”

local services would make respondents in the higher income categories more likely to support each one, but that was rarely the case. More support for higher taxes for “better schools” and the “preservation of open land” was barely perceptible among those with the highest incomes, but women and respondents who described themselves as “liberal” were significantly more supportive of most of these issues. About 10% more women than men were ready to provide additional financial support for the “schools,” “public transportation” and “police and fire protection.” Except for the issue of police and fire protection, self-described “liberals” were 15% to 22% more willing to pay for each of the other three items than were people who describe themselves as “conservative.”

When it came to more taxes for better public schools, 54% of “liberals” gave their support to the hypothetical tax increase compared to 32% of “conservatives” and 43% of self-described “moderates.” Support for police and fire was highest among those born in Vermont, and they were least likely to support increased taxes for open land. Support for public school as well as open land purchases were highest for those with more education; older respondents were the least likely to support more taxes for better schools.



The 42% support level for better schools was the lowest level that we have recorded in our five studies. At the same time, another question revealed that only 58% would rate their local public schools as being either “very good” or “good.” Some Vermonters feel that more money for education will not translate into better outcomes. On the other hand, the reluctance to pay additional school taxes may simply be another manifestation of the current economic conditions. We know that approximately one in four respondents reported that they have lost financial ground since

2005. It was these respondents, as can be seen in Table 8, who were the most unwilling to pay higher taxes, not only for better schools, but also for any of the other local public priorities examined. None of this should be surprising, but it reminds us of the importance of maintaining a strong economy. Vital public services will decay if people are unable to provide support because of economic uncertainty.

**Table 8**  
**Willingness to Pay an Additional \$250 More in Taxes for Local Services**

Willing to pay additional \$250 for...	Financially “Better Off”	Financially “Worse Off”
Better schools	56%	35%
Better police/fire protection	42	33
Preservation of open land in town	58	45
Improved public transportation in town	46	50

We tried to identify those groups who were most critical of the public schools and found that dissatisfaction with local schools was not dependent upon years of education, income level, gender, nativity, geographic location, religiousness, or the presence of school age children in the household. Individuals from Chittenden County, however, were more likely to rate their local schools systems as “good” or “very good” than were other Vermonters. Surprisingly, there was no relationship between a respondent’s perception of the quality of their local schools and their willingness to pay higher taxes to improve their schools.

## **Economic Insecurity, Job Satisfaction, and the Labor Market**

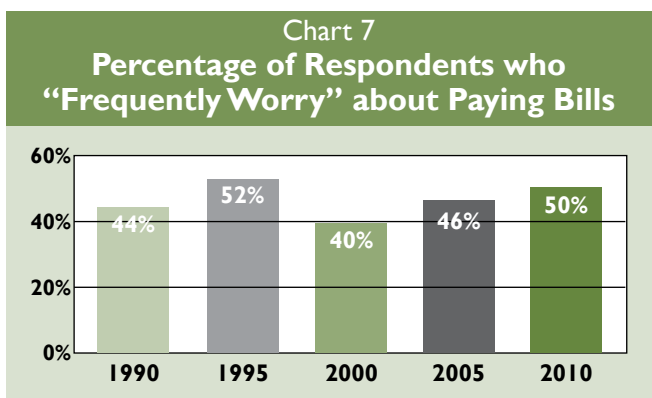
### ***Economic Insecurity***

At the time of our interviews, 4.8% of our respondents were unemployed (defined as not working and actively seeking work), a lower rate than the official 6.4% rate for the state. On average, those seeking work in the sample had been looking for jobs for nearly 20 weeks. By national standards these rates are all relatively low, yet many of our respondents—not only those who were unemployed—were still struggling with economic issues. Economic difficulties influenced many aspects

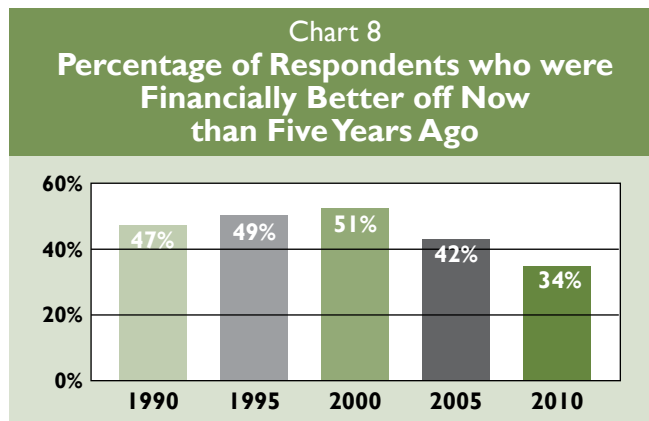
of quality of life. Just over one-third of our sample told us that either they "...or a family member had lost a job or had their wages or hours worked reduced in the past two years." Those with lower incomes and people who lived outside of Chittenden County were the most likely to have been impacted by the recession. A recent labor market study of nearly 3,000 Americans conducted by the Pew Research Center found that 55% of their respondents had lost a job or had their wages or hours cut during the current recession. This higher rate from the national study may reflect both the characteristics of our sample and, in comparison to other states, the relatively stronger economic environment in Vermont. Bankruptcies and foreclosures, key drivers of the past recession, were never as severe in Vermont as elsewhere.

While nearly one in four respondents said that they were "financially worse off than they were five years ago," a larger percentage (43%) said that they were in "the same economic position as five years ago." Even in this troubled economy, one-third of the respondents were still "...financially better off than they were five years ago." The proportion of these better off respondents was highest among these sub-groups:

- College graduates 43%
- Those between 30 and 50 years of age 44%
- Liberals 43%
- Those earning over \$100K 59%
- Persons born outside of Vermont 40%



A question about whether respondents "frequently worried that their total family income would not be enough to meet family expenses and bills" provided another sign of the economic stress on Vermonters. Since the 2000 *Pulse of Vermont* study, the percentage of respondents who are having problems paying bills has increased with each study and has now reached 50%. People were most likely to single out the expenses associated with housing (mortgage, rent, utilities) and taxes as the most worrisome. The fact that one-half of the sample expressed concerns about paying bills was consistent with the declining proportion of respondents who told our interviewers that they were earning more now than they were five years ago. As the chart shows, this percentage has also been declining since 2000 and reached 34% in our current survey. Among the group of respondents who were worse off (24%), only 7 percent were very optimistic that they "...would be able to live in reasonable comfort in retirement," less than one-third of the rate for other members of the sample.



## Employment

The type of work we do can have a powerful influence on many aspects of our lives: standard of living, the friends we enjoy, the communities in which we are able to live, our health, our ability to express our creativity, and even our self-esteem. A dull or routine job—like an exciting one—can shape our outlook on life, both at and after work.

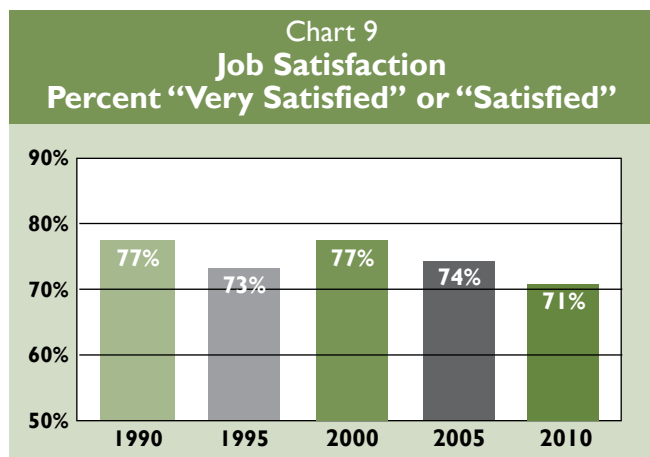
Just under two-thirds of the respondents were working at the time of our survey, a percentage that was slightly lower than the rate for the state as a whole (70%). This is not surprising since our sample was older than the population as a whole. Among those not working, most were either retired (68%) or taking time off (15%). Only 9 percent of the people who were not working were actively seeking work. The percentage of males and females who were working was nearly identical, reflecting the increasingly important role that women play in the Vermont labor market.<sup>22</sup> This was the first time we have seen this result in the *Pulse of Vermont* surveys. In 1995, males



were much more likely than females to be working (73% vs. 65%). Within Vermont, the employment gap has been narrowing for many years, but as of May 2010, the percentage of adult males working was 72%, still higher than the comparable rate for females of 66%.<sup>23</sup>

A thumbnail profile of our working respondents shows that a fairly high percentage had multiple jobs (22%), one in four were self-employed, and 13% worked out of their homes on their primary jobs. These statistics are all higher than what we would find in the country, but together they reflect the nature of our rural environment and an economy with few large employers.<sup>24</sup> On average, respondents were working 40 hours per week, with males working on average 44 hours per week and females 36 hours per week.

Most respondents were either “very satisfied” or “satisfied” with their jobs (71%) although satisfaction levels have been declining modestly since 2000. We wonder to what extent the difficult job market is responsible for declining job satisfaction; most respondents had jobs, but not all were working in their first choice of positions. Vermont is well known as a state with a significant degree of under-employment where people take jobs below their potential simply to be able to live here and take advantage of the state’s high quality of life.



Job satisfaction levels did not vary significantly by gender, income, self-employment status, or whether a person had a home-based business, but they did vary significantly by education. As has been the case in the past, those who had continued their education beyond high school expressed much higher levels of job satisfaction than did those with less education. In

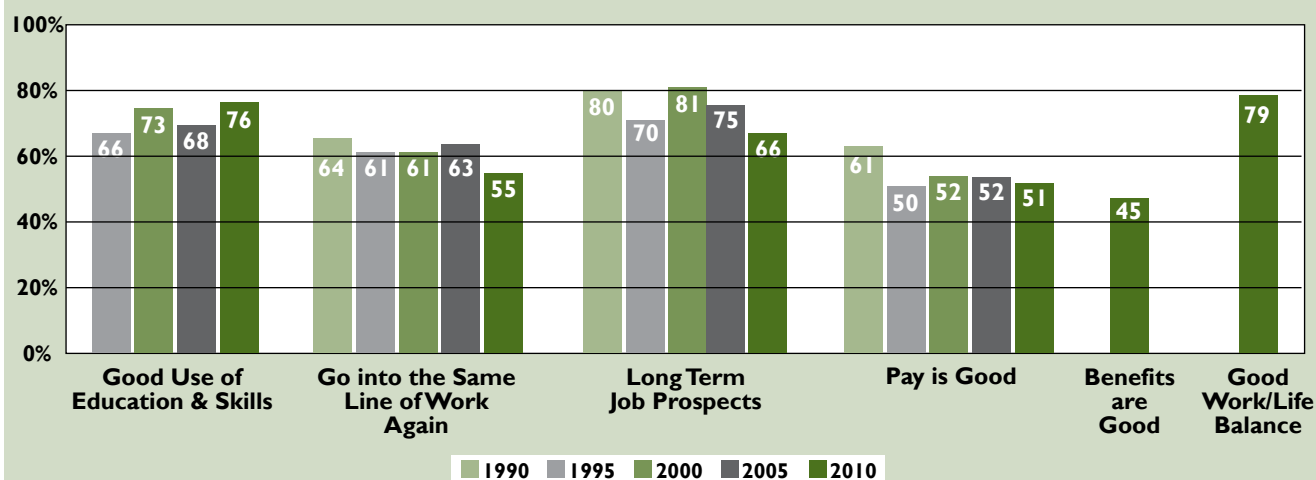
national surveys, as well as in past *Pulse of Vermont* studies, job satisfaction levels rose with age. This was not the case, however, in this year’s study.

It’s hard to compare job satisfaction levels in Vermont with national statistics. A Gallup poll conducted in February of 2010, for instance, found that 87% of Americans said that they were satisfied with their jobs—a slight decline from earlier years, but considerably higher than the rate we found.<sup>25</sup> A study conducted by the Conference Board in January of 2010 concluded that job satisfaction rates were also falling and had reached a level where only 45% of Americans were satisfied with their jobs, considerably lower than the rate we found.<sup>26</sup> It’s unusual to find such a large disparity in survey results from studies conducted during similar time periods by reputable research organizations.

When we asked respondents to rate six specific aspects of their jobs (e.g., whether the “pay is good,” or “the job helps me feel good about my life”) the ratings for these items largely averaged out to the level found for overall job satisfaction. There were three items that were rated below the 71% overall job satisfaction rate (“pay is good,” “benefits are good,” and “chances for long-term employment are good”), while the other three items (“would go into the same line of work,” “good use of my education and skills,” and “maintain a reasonable balance between my personal and work life”) were rated more highly than the rate for overall job satisfaction. While there were some changes in the ratings for the individual items, the decade-to-decade similarities in the various job satisfaction dimensions were more striking than were the differences. Among the six dimensions of jobs that we explored, including pay and benefit levels, the one question that had the highest correlation with overall job satisfaction was “My job allows me to make good use of my education and skills.”<sup>27</sup> Pay and benefits matter, but less so than might be expected. The importance of providing work environments that are challenging should not be underestimated in terms of promoting worker satisfaction, and as a consequence, productivity.

Satisfaction with pay and benefits received the lowest rating, with about one-half of the respondents saying that their benefits and pay were not satisfactory. Concerns of this sort have been seen in each of the earlier studies and may reflect a measure of under-

Chart 10  
**Job Assessment**  
*Percentage of Respondents Who Said the Following Statements are “True”*



\*Two new job satisfaction questions were added to the 2010 survey: “The benefits are good” and “My job allows me to maintain a reasonable balance between my personal and work life”

employment referred to earlier. Respondents from households with the highest income levels were the most likely to agree that their “pay is good.” Females were much more critical of their pay levels than their male counterparts, which reflects the reality of the female-male wage gap found in both national and local labor markets. The percentage of female respondents who agreed that their “pay is good” was 45%, compared to 61% for males.<sup>28</sup>

who had home businesses found it easier to maintain a reasonable balance between work and home than other workers (80% vs. 70%), while the self-employed found it more difficult (69% vs. 83%). The other major category was based upon nativity; Vermont-born respondents were much more likely to agree with this statement about finding balance (87%) than those born out of state (71%). What may have led to this difference is not clear.

The deteriorating boundary between work and home has received considerable attention in recent decades. Some have pointed to the growth of the Internet, multiple job holdings, more women in the workforce, and the financial strain of trying to maintain a desired standard of living as reasons for this change. To find out whether Vermonters have been successful at finding the “right balance,” each employed respondent was asked to agree or disagree with the following statement: “My job allows me to maintain a reasonable balance between my personal and work life.” The results were surprising; 79% of the respondents felt that they had maintained a reasonable balance. Responses did not vary by gender, age, education, or the presence of children under 18 years of age in the household. Even the group where one might expect to find the greatest stress levels—divorced or separated women with children under 18 (n=19), 80% felt that they had achieved a reasonable balance between home and work. There were three groups of respondents where significant differences were found. First, people

## Vermonters Weigh Change

To find out how Vermonters have been coping with their changing environment, respondents were asked whether they thought that “...life in Vermont as a whole [was] getting better, worse, [or] staying the same.” The most frequent response, as it has been in the past, was “staying the same” (46%), yet the percentage of respondents who said that life is “getting worse” (41%) has been steadily increasing since 1995. This question elicited more divergent responses than almost any other issue studied. It also raised a particularly strong response from the online respondents with 61% saying life in Vermont is “getting worse” (see the online Appendix for other such comparisons). When we looked deeper into the category of respondents who saw life as “getting worse,” people who felt this way shared a number of overlapping characteristics—disproportionate numbers were males, people without higher



education, older but not retired, and more likely to be native born. A significant proportion of these respondents described themselves as being politically “conservative,” were especially worried about their ability to pay their bills, and often had lost financial ground over the last five years. This segment of the sample was also much more likely to be found living outside of Chittenden County.

In 1995 we began asking respondents whether or not they agreed with the following statement: “With all the troubles we face today, I need to spend more time looking out for myself and my family.” This question has been used by social scientists to gauge people’s levels of social alienation, and 69% of Vermonters agreed with the statement in 2010. People who identified with this statement were likely to feel

weighed down or overwhelmed by social and economic problems that they alone must solve. Society’s institutions, including the labor market and political and educational structures, may have failed to help them in their time of need and so they turn inward in a defensive posture to protect and isolate themselves and their families from a challenging or even hostile environment. Over the past 15 years, agreement with this question has fluctuated between 63% to 71%, although there is no apparent discernable trend.

Among those who felt they needed to “...spend more time looking out for themselves and their families,” 48% felt that life in Vermont was “getting worse,” twice the rate of the other respondents. The manner in which people responded to this question was also closely related to changes in their financial status over the last five years. Among respondents who had lost ground, 75% felt that they had to “...spend more time looking out for themselves and their families” in comparison to 62% of those respondents who felt they were now “financially better off.” The response to this question was also strongly correlated with the income and age of the respondents; those who were younger and those with less household income were more likely to agree with this statement. However, like many other questions, the breakdown was even more divergent by education. Nearly 80% of those with only a high school degree agreed with this question compared to 40% for college graduates.

Chart 11  
Percentage of Respondents Who Believe:  
Life in Vermont is Getting  
Better, Worse or Staying the Same

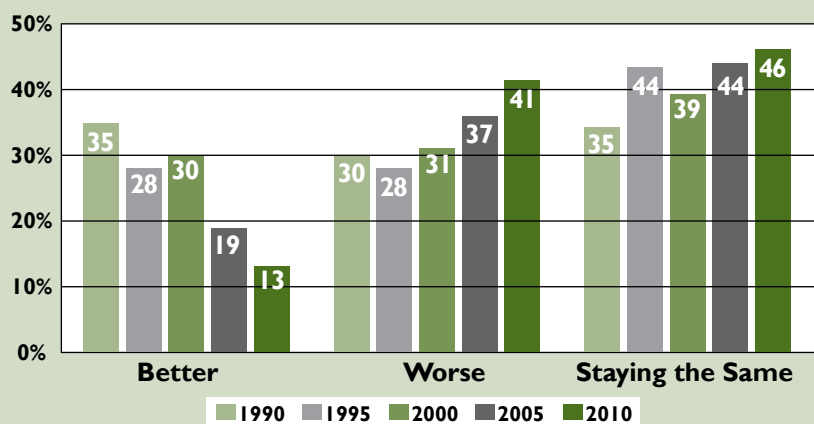
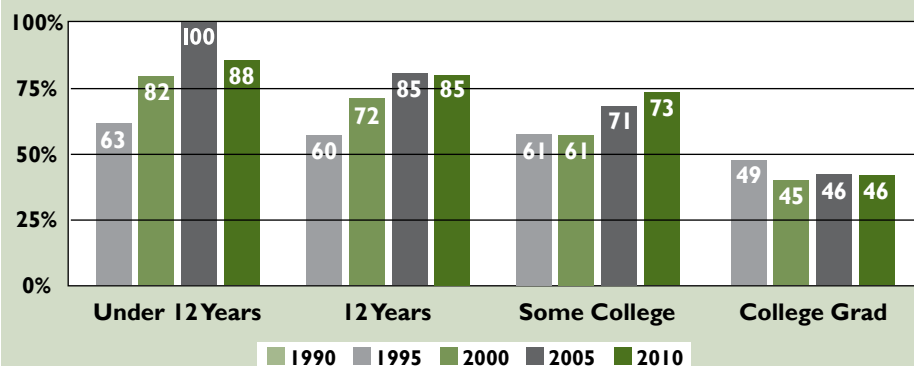


Table 9  
Percentage of Respondents Who Believe that  
“Life in Vermont is Getting Worse”

Characteristic	%	Characteristic	%
<b>Gender</b>		<b>Geography</b>	
Male	48	Chittenden Co.	28
Female	36	Outside of Chittenden Co.	46
<b>Education</b>		<b>Nativity</b>	
High school grad	50	Born in Vermont	44
College grad	30	Born outside of VT	36
<b>Age</b>		<b>Worry About Paying Bills</b>	
51 to 64 Yrs	47	Yes	50
Under 30 Yrs	31	No	32
<b>Political Orientation</b>		<b>Financial Situation Compared to 5 Years Ago</b>	
Liberal	32	Better	38
Conservative	54	Worse	47
Moderate	37	Same	40
<b>Income Category</b>			
\$50,000 or less	42		
Over \$100,000	30		

Chart 12  
Percentage Who Feel the Need to Spend More Time  
Looking Out for Themselves and Their Families



with a focus on “most people in Vermont”—skew the results? Either way, it seems fair to say that Vermonters are more likely to trust each other significantly more than most Americans. However, at the same time, the decline from earlier years is a concern.

Trust seems to be a hinge issue that divides many of the subgroups within our sample. Trust in our fellow Vermonters was strongly associated with one’s

## Trust, Civic Life and Vermont’s Institutions

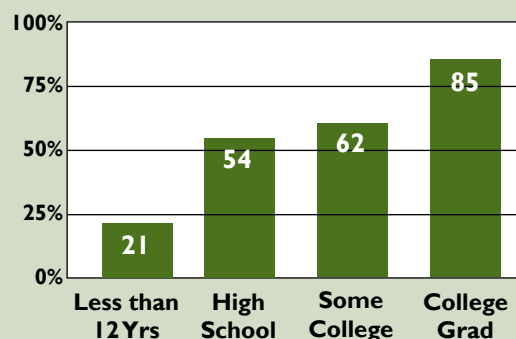
### Trust

The emphasis on protection of one’s self and family is often at odds with a healthy civic life in which members of the community trust and take care of each other in times of need. But we looked at other measures of a healthy civic life as well, including the rate of volunteerism, the level of perceived social divisions within the state, and the level of confidence in our major institutions.

Visitors to the Green Mountain State are often impressed with the fact that so many Vermonters leave their cars and their homes unlocked—a sure sign of the state’s low crime rate (there were only nine homicides in Vermont in 2009, the lowest number of any state). Vermonters seem to trust one another more than people do in other states. Unfortunately, national polling data dating back to 1972 has found that trust in each other is on the decline. In 1972, 46% of Americans felt that most people can be trusted. This proportion had declined to 32% in 2006. The present survey asked a similar question on trust: “Generally speaking, would you say that most people in Vermont can be trusted or that you can’t be too careful in dealing with people today?” Sixty-three percent of Vermonters opined that “most people can be trusted,” significantly down from the 71% found in the last *Pulse of Vermont* survey, but still almost twice as high as the national average. Does such unusual confidence in each other reflect public safety and our homogeneous and small population? Are Vermonters exceptionally trusting of all people, or did the specific phrasing—

education, and given the other correlates of education that we have discussed, there was also a similar relationship based upon household income. Likewise, trust varied by nativity, with only 56% of native born Vermonters showing such trust, compared to 76% of those born in other states. This surprising place-of-birth relationship holds even when you compare natives and non-natives with similar household income levels or similar educational backgrounds.<sup>29</sup> Perhaps new arrivals to the state leave behind a world where trust in others was much lower than in Vermont and this influenced the way they responded to this question.

Chart 13  
Percentage of Respondents Who Feel  
They Can Trust Other Vermonters



Respondents who expressed such trust were also the least likely to want to “move out of the state if given the chance,” a fact evidenced by their unusually high confidence in many of the state’s central institutions, their high levels of satisfaction with many domains

of life, and their belief that life in Vermont has gotten better. They were most likely to believe that Vermont was “less divided” than other states, and rate the safety of their neighborhoods and sense of belonging to their communities quite high. Finally, these “high trusting” Vermonters were more commonly found among married men and people who described themselves as “liberals.”

This is similar to what Robert Putnam found in his landmark studies of social capital.

*Other things being equal, people who trust their fellow citizens volunteer more often, contribute more to charity, participate more often in politics and community organizations, serve more readily on juries, give blood more frequently, comply more fully with their tax obligations, are more tolerant of minority views, and display many other forms of civic virtue...honesty, civic engagement and social trust are mutually reinforcing.<sup>30</sup>*

In Vermont, as well as the country as a whole, income inequality has grown larger over the last few decades. To what extent do respondents see this trend in their own communities? Simply put, a much higher percentage of respondents felt that social divisions were getting “worse” rather than “better”—35% compared to six percent. Most respondents (59%), however, thought that whatever divisions we have, have “stayed about the same.” Beliefs about these divisions vary significantly between selected subgroups of the sample. Among the most striking are that conservatives and males were much more likely to feel that divisions were “getting worse” (49% and 45%, respectively) than liberals and females (27% for both). As noted earlier, males without college degrees are losing access to middle class incomes, a fact which may explain why they feel this way.<sup>31</sup>

A slight majority of respondents (52%) told our interviewers that they think Vermonters are “more divided from one another by either social class or belief systems than the rest of the country,” only 36% felt that we are “less divided.” This proportion mirrors the results from the 2005 study. While many Vermonters view their state this way, the statistics suggest that income inequality is considerably less in Vermont than elsewhere. There were some notable segments in our sample that felt that divisions in Vermont are less than elsewhere—the non-native

Vermonters, for example, as well as married people, liberals, and those with a college degree.

High rates of volunteerism are always regarded favorably by social observers who view these rates as indicators of social cohesion and a vibrant civic life. According to our data, Vermonters have very high rates of voluntary participation. Sixty-five percent of our sample told us that in the past year they had taken part in “some form of unpaid volunteer work.” This simple question may overstate the extent of the participation, but other studies consistently report that Vermont has one of the higher rates of voluntary participation in the U.S. One government agency charged with tracking volunteerism state by state ranked Vermont seventh highest in the nation in 2009, with a 37% rate compared to the 27% national figure.<sup>32</sup> According to their website:

*...approximately 191,000 volunteers in Vermont contributed 22.1 million hours of service...more than 3,200 people participate in national service each year through 29 national service projects and programs.*

What types of people were most likely to volunteer? The spectrum of active volunteers is quite wide. Higher income and more highly educated respondents are disproportionately represented among volunteers, as are respondents born outside of Vermont. No significant differences were found by age, gender or political orientation. Our state’s volunteers are among the optimists in our sample, with higher proportions reporting that they generally find their lives exciting, believe that life in Vermont has been getting better in the past five years, and are particularly satisfied with their friendships, and life as a whole. Of course, whether their positive views about life are a cause or a consequence of volunteering is not clear.

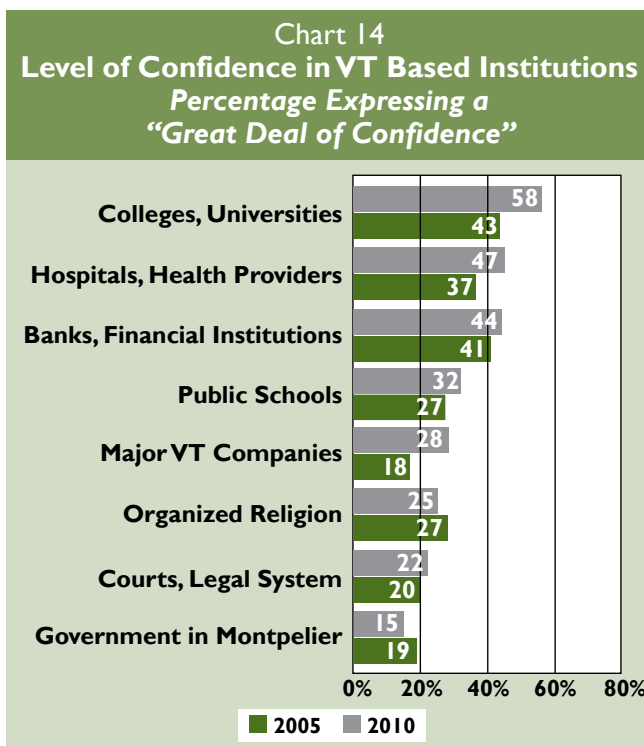
### **Confidence in Vermont-based Institutions**

Citizen confidence in the major “social institutions” in the state that fulfill our basic needs and enrich our lives is another sign of a healthy society and robust civic life. To what extent are Vermonters confident in our institutions? To find out, we asked our respondents whether they had a “great deal of confidence,” “only some confidence,” or “hardly any confidence” with eight Vermont-based institutions. This series of questions was also asked five years earlier, and many changes were evident. The increase in confidence in Vermont’s college and universities

over that time period was noteworthy (43% to 58%), but so was the increase for the state's hospitals and health care providers (37% to 47%). This latter result likely reflects the well-publicized problems that came to light in the years leading up to the 2005 survey with the financing of the Renaissance Project and Board oversight at Fletcher Allen Health Care.

In light of the economic climate and the public anger at the lending and compensation practices of the country's major financial institutions, it was surprising to learn that respondents did not express a lack of confidence with Vermont-based banks or major Vermont companies. Apparently, Vermonters have little trouble distinguishing between the well-documented problems of U.S. banks and corporations and their local counterparts.

The institutions that Vermonters were most likely to express hardly any confidence in were the "government in Montpelier" (26%), followed by "organized religion" (21%), and "the courts and the legal system" (17%). Each of these three important local institutions has been the subject of much unfavorable attention in recent years.



Religion plays an important integrative role in American society, serving as a bonding function by socializing adherents to shared moral standards,

thereby pulling people together and building bridges across social and economic divides.<sup>33</sup> To be sure, religion can also have the opposite effect, but sociologists generally regard its effects on societal cohesion to be positive—especially in America. Yet Vermont is widely regarded as one of the “least churchd” states in the country, and both our study and the *Pew Survey on Religion and the Public Life* confirm this atypical ranking.<sup>34</sup> A Gallup Poll also found Vermont to have the second highest rate of citizens who reported that they had “no religious affiliation” (24%) and the Pew survey ranks Vermont lowest among the 50 states to the question of “how important would you say religion is in your life?”<sup>35</sup> Nationally, 56% of respondents chose the “very important” response, but once again, a much lower percentage of Vermonters selected this same option in our study—only 32%. This is similar to Pew’s estimate for Vermont (36%); though their study was based on a much smaller sample than ours, it still ranked us the “least religious” of the 50 states.

What were the characteristics of the Vermont respondents who rated religion as being very important in their own lives? Several were noteworthy. People who said that religion was very important also:

- gave a higher priority to “helping people who can’t help themselves.”
- were more likely to be retired, female, “conservative,” and over 65.
- were less likely to be “financially better off” than they were five years ago.
- were more likely to describe their lives as being closer towards the “best possible life they could have imagined.”
- were more likely to report a high level of satisfaction with their “leisure time,” their “friendships,” “religious or spiritual aspects” of their lives, and “life as a whole.”
- were most likely to say that they had “a great deal of confidence in organized religion.”

## Life Satisfaction and Well-being

The attempt to measure people’s subjective well-being and happiness is beset with difficulties. Some people may not feel comfortable telling an interviewer that they are not satisfied with their lives. In fact, they may not be certain themselves. Then too, their feelings on the subject may change with their mood swings

or even day of the week.<sup>36</sup> Moving forward with these caveats, we asked respondents four standard survey questions that provide some insight into how people view their overall well-being. The first question asked people to generalize about how happy they considered themselves among three alternatives—“very happy,” “somewhat happy” or “not too happy.” The second one asked people to use a five-point scale to identify how “satisfied” they are with their “life as a whole.” The third question asked people whether they find life “exciting,” “routine,” or “dull,” and the last question invited respondents to tell us where they would place themselves “on a ten foot ladder where the top step represents the best possible life you could have imagined for yourself and the lowest step means that you have done less well than you could have expected.” While each of these questions taps into a different dimension of well-being, the responses were highly correlated.

National research has shown that people’s happiness and satisfaction are fairly steady from year to year. There is some variation, but even such factors as a downturn in the economy do not have as much influence on life satisfaction as one might expect. Not everyone suffers equally in a recession, and it may be that economic successes and disappointments are less important than whatever successes people achieve in their private lives.

Since the first *Pulse of Vermont* study was completed in 1990, there has been no statistically significant variation in how people responded to the question about how satisfied they are with their overall lives. The responses over the last 20 years ranged between 75% and 82%, with 78% of our respondents this year saying that they were either “completely satisfied” or “satisfied.” This range is very close to the one that the

Gallup Organization has found (73% to 88%) with a similar question they have asked since 1980.<sup>37</sup>

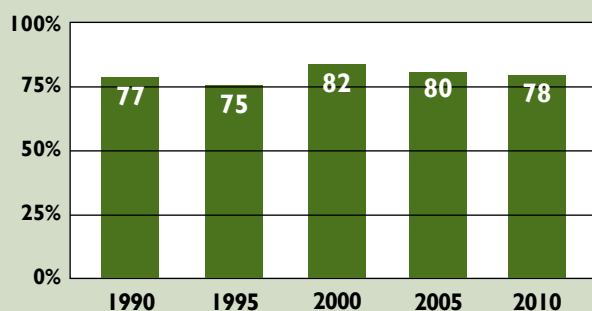
Likewise, the question on “how happy” Americans are has also changed little since Gallup first asked it in 1949, usually ranging between about 43% saying they are “very happy” to its highest points late in the first decade of 2000 of about 52%.<sup>38</sup> This rate is almost identical to the “happiness rate” that we found in the current study (53%).

In the 2005 *Pulse of Vermont* study, we found that 55% of Vermonters described their lives as “exciting” compared to the national average of 46%.<sup>39</sup> In the current survey, only 46% of our respondents selected that same adjective, almost exactly the same proportion as Americans chose—on average—over the past 27 years (46.9%).<sup>40</sup> Whether this decline can be connected to our economic malaise would be speculative, but it is a possibility.

As one might expect, the correlations among all four quality of life questions were quite high. For example, 81% of the respondents who said they were completely satisfied with their lives also described themselves as being very happy and 71% of them also described their lives as exciting. They were also much more likely than others to say that their lives have turned out better than they might have imagined—an average of 8.2 steps on the ten-step ladder. On the other end of the scale, of the 23 respondents who said that they were dissatisfied with life, 55% felt that their lives were “dull” and placed themselves, on average, just on the third or fourth steps on the ten-point ladder.

Besides the strong overlap among these well-being questions, what other characteristics do the Vermonters who expressed the most satisfaction with life share in common? Following is an abbreviated list of the overlapping characteristics of people who: a) rated themselves as “very happy;” b) rated themselves as “very satisfied” with life; c) placed themselves on the highest steps of the ladder of the “best possible life;” and d) described their lives as “exciting.” Only about 10% of the sample gave themselves the highest possible scores on all four of these measures, but the proportion would be considerably higher if we extended the category to include those in the higher range on all four questions. The respondents who were the most satisfied with life were also the most

**Chart 15**  
**Overall Life Satisfaction:**  
**Percentage “Satisfied” or “Very Satisfied”**





likely to:

- have the strongest feelings of “belonging to the community.”
- feel that their occupations give them a “great deal of satisfaction.”
- be “optimistic” about their plans to live in “reasonable comfort” in retirement.
- say that they are “financially better off than they were five years ago.”
- express the highest levels of satisfaction with most of the private domains of life.
- have “a great deal of confidence” in various Vermont institutions.
- believe that “most people in Vermont can be trusted.”
- fall into the highest income and educational categories and to be married.
- worry less “...that their family incomes will be enough for their expenses.”
- disagree with the statement: “with all of the troubles we are facing today, I need to spend more time looking out for myself and my family.”

How does one synthesize and make sense of this lengthy list of relationships? There seem to be two important dimensions shared by respondents who we have identified as having the highest level of well-being—one being economic and material, the other being social and civic. First, the economic conditions reveal that higher incomes and greater job satisfaction are consistently associated with higher overall life satisfaction. So are the related economic dimensions of being optimistic about being able to retire in reasonable comfort as well as not worrying about paying ongoing bills, and being financially better off than five years ago. Other common characteristics

shared by these people are similarly materially based, such as having health insurance, and greater satisfaction with residences, communities, and standard of living.

Lest we over-generalize, we should point out that not all respondents with greater material resources were happier and more satisfied with life. There were also many Vermonters who did not conform to the generalizations—i.e., persons of limited income who were concerned about being able to pay their bills but, nonetheless, were “very satisfied” and “happy” with their lives. The adage that “money doesn’t buy happiness” may be true, but it also seems that people with more resources (and the expanded possibilities that come with these resources) generally say that they are happier, more satisfied with life and more likely to find life “exciting” rather than “routine.” As George Lorimer, editor of the *Saturday Evening Post*, once said, “It’s good to have money and the things that money can buy, but it’s good, too, to check up

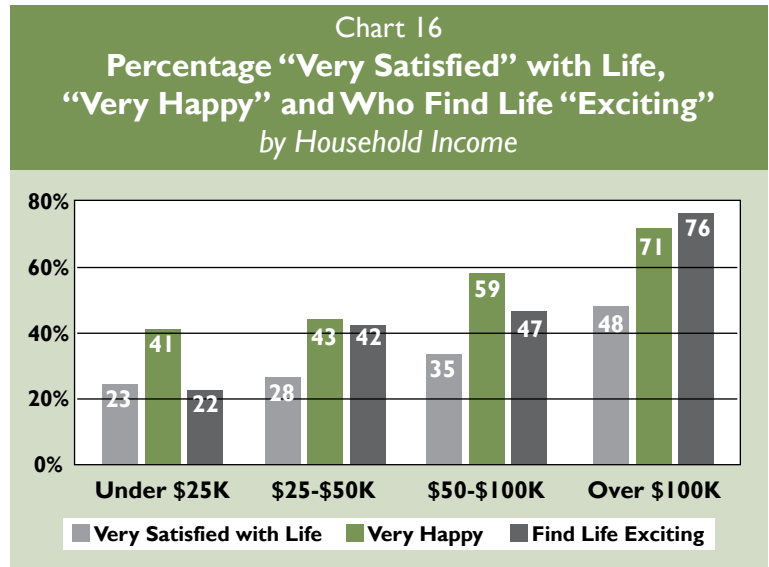


Table 10 Measures of Well-being and Satisfaction by Marital Status and Religiousness				
	Marital Status		Degree of Religiousness	
	Married	Not Married	Most Religious	Least Religious
Rate Themselves as “Very Satisfied” with Life	42%	23%	40%	30%
Rate Themselves as “Very Happy”	64	39	53*	53*
Place Themselves on Highest Steps of Ladder of “Best Possible Life”	56	28	54	38
Describe Their Lives as Exciting	53	37	48*	46*

\* These differences by degree of religiousness are not statistically significant



once in a while and make sure that you haven't lost the things that money can't buy." The complexity of this relationship cannot be overstated. For example, it is possible that people with happy and satisfied dispositions are more likely to become financially successful, rather than the reverse. Some sociologists have also argued that money and material resources are less important to their possessors than what they symbolize, i.e., "success." Once a person has achieved such symbols of success (regardless of how it is represented and measured) people's responses strain towards consistency and express higher levels of happiness and satisfaction even when doubts linger.

There is also a social dimension that defines our select group of respondents who enjoy the highest level of well-being. This is consistent with the well-known work of Robert Putnam who has analyzed extensive amounts of social science data, which in concert supports the role that "social capital" plays in fostering good health and general well-being.<sup>41 42</sup> Our data is consistent with his conclusions. Vermonters with the highest level of well-being had the strongest feeling of belonging to the community, and the highest levels of satisfaction with their families, friendships, education, and the religious or spiritual aspects of their lives. Most were married and had the highest levels of confidence in Vermont's institutions—from the public schools to the government in Montpelier. They were the most likely to volunteer, believed that most Vermonters can be trusted and disagreed

with the statement that "with all of the troubles we are facing today, I need to spend more time looking out for myself and my family." It is worth noting that one's gender and political orientation were not significantly related to the four measures of well-being we examined. National surveys also consistently find that life satisfaction increases with income and is highest among the married, regular "churchgoers" and Republicans.

One group of respondents that scored lower on each of the four measures of well-being was the unemployed. While the number of unemployed people in the sample is limited to 13, these respondents were much less likely to feel that life was "exciting" (36% vs. 47% for all others), that they were "very happy" (29% vs. 54%), or "completely satisfied" with life (20% vs. 33%). They also placed themselves much lower than others on the ten-step ladder of the best possible life (an average of step 5 vs. step 7 for the sample as a whole). This is an important reminder that the cost of unemployment is not simply lost income or output, but also the myriad personal maladies (e.g., diminished life satisfaction, health problems, depression, marital instability, abuse, drug dependency) that may come with the loss of a job.

### **Satisfaction with Private Domains of Life**

When we look at satisfaction with the individual domains of life that we track (i.e., residences, jobs, health, family life, friendships, health, town, standard of living, education, spare time, and religious or spiritual life) we see that the year-to-year variation in the satisfaction levels has been quite small. Furthermore, the relative rankings of the various items have changed little over time. The lowest satisfaction ratings continued to be with spare time, one's education and standard of living. Of the ten domains examined, it was "life in general" that in 2010 received the highest satisfaction rating—but just barely. It is somewhat surprising that it does not reflect the average of the ten selected domains of life.

Satisfaction levels with the individual domains of life were all positively correlated with overall quality of life. People who were more satisfied with their "jobs" or "education," for example, were also more satisfied with "life in general."<sup>43</sup> While there were many factors associated with higher levels of life satisfaction, satisfaction with

Table 11  
**Satisfaction with Private Domains of Life**  
Percentage "Completely Satisfied"  
or "Satisfied"

Domain	1990	1995	2000	2005	2010
Life in general	77%	75%	82%	80%	78%
Residence	80	80	81	82	77
Friends	80	81	84	81	75
Religious/spiritual aspect of life	66	66	74	74	72
Family	80	87	84	74	72
Job	77	73	75	74	71
Town	82	80	79	76	70
Health	66	66	75	74	70
Standard of living	69	63	71	68	69
Spare Time	66	66	63	54	63
Education	57	54	64	68	61



“standard of living” correlates most highly with overall life satisfaction. Again, those with higher incomes report higher levels of satisfaction with life in general. This relationship was also found in past *Pulse of Vermont* studies and is a common finding in national studies of well-being. Robert Frank, in *Luxury Fever*, has pointed out that the relationship between life satisfaction and income is more complex than what might seem to be the case. He concludes that it is relative income (i.e., a person’s place in the distribution of income) that is the key determinant of perceived well-being. It appears that people’s psychological adaptive mechanisms help us maintain our equilibrium in the face of external changes; people often find successful ways to adapt to changing life circumstances. We see this in our own studies that show a remarkable degree of stability in well-being over time even with the growth or the decline in Vermont’s economy.<sup>44</sup> Yet, as John Kenneth Galbraith has pointed out, “Wealth is not without its advantages and the case to the contrary, although it has often been made, has never proved widely persuasive.”

The “quality, amount, and usefulness of education” received the lowest level of satisfaction with nearly 40 percent of our respondents not satisfied with this domain of life. Perhaps these respondents realized what we have seen in our analysis thus far—education is an essential predictor of well-being and in many of the other life outcomes we have examined. However, those with higher degrees were far more satisfied with their educations than others in the sample. We found that 90% of the respondents with at least a bachelor’s degree were either “completely satisfied” or “satisfied with the quality, amount and usefulness of education.”

Respondents’ levels of satisfaction were similarly low regarding how much spare time was available. The competitive pressures today are inducing many Vermonters to work more hours and to work harder as evidenced by the relatively high percentage of the employed respondents who had multiple jobs (22%). One would think that the concerns expressed about the lack of spare time would contribute to a measure of stress and a loss of time for family, friends, community, and leisure pursuits. Yet, earlier we saw that respondents largely felt

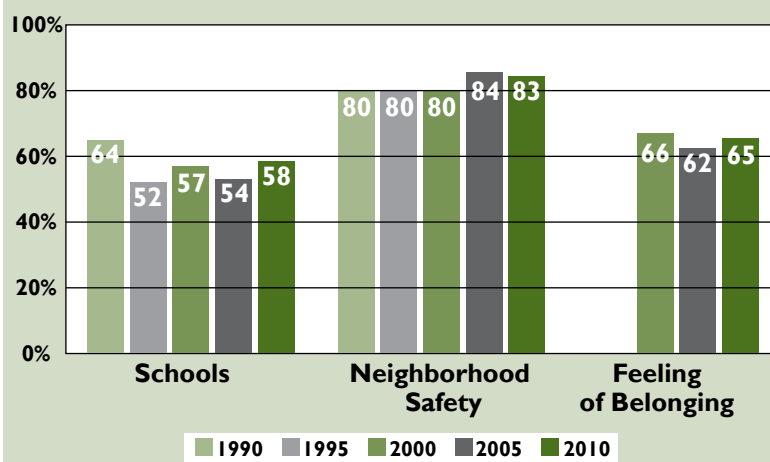
that they had achieved a proper balance between work and personal life. Our capacity to adapt to changing circumstances may explain this paradox as well. Surprisingly, there was no difference in the way that workers with more than one job answered this question about a balanced life. However, those who worked more hours per week reported that they were less likely to achieve the desired balance.

### Towns and Neighborhoods

Family farms, small towns, and safe and friendly neighborhoods are all essential parts of the Vermont mystique. Even though we have been losing dairy farms every year, there are still over 1,000 such farms in the state. Out of 246 towns and cities in the Green Mountain State, only nine are cities, and even these are quite small by national standards. Montpelier, with just over 8,000 people, is the smallest capital in the nation.<sup>45</sup> Aside from this conventional view of small town Vermont, we wanted to know just how satisfied Vermonters were with life in their local communities.

In the prior section, we examined satisfaction levels with ten domains of life, most of which exhibited a fair amount of stability over the five *Pulse of Vermont* studies. Yet when it comes to life in the respondents’ towns, satisfaction levels have been falling each year since the first *Pulse of Vermont* study in 1990; that year, 82% of our respondents said that they were either “satisfied” or “completely satisfied” with their towns, but in 2010 only 70% of respondents felt this way. We can only speculate about what might explain this

Chart 17  
Aspects of Town Life  
Percentage “Very Good” and “Good”



modest downward change. One of the many themes that emerged from the verbatim comments about possible threats to Vermont's quality of life was the high taxes in the face of diminished personal wealth and fewer good employment opportunities.

Unlike the question about overall satisfaction levels with life in local communities, there were no discernable trends in the respondents' perceptions of the "quality of the public schools," the "safety of their neighborhoods when they go out for a walk at night," and their "feeling of belonging to their towns and cities."

In response to the question "How would you rate the safety of your neighborhood when you go out for a walk at night?," 83% of our respondents said either "very good" or "good." This is particularly important in light of the priority accorded to "maintaining low crime rates" as a public priority. As noted earlier, nearly 90% of our respondents viewed this as a "very important" priority, although with the high rating here, few people identified "maintaining a low crime rate" as their "most important" priority. Those with more education and higher incomes were the most likely to feel safe walking in their neighborhoods at night, as were those who were older and those born outside of Vermont. There were no differences by gender, but respondents who self-identified as being "liberal" were more satisfied with the safety of their local neighborhoods than those who self-identified as "conservatives."

The value of public safety in local neighborhoods cannot be overestimated and it stands in stark contrast to many communities in the larger cities of other states. It clearly correlated with the feeling of belonging to the community that our respondents expressed; those who gave high ratings to "...the sense of belonging to their communities in their local towns" were also significantly more likely to feel their communities were safe. Yet for the most part, that feeling of belonging to the local community was independent of most of the typical demographic categories with three exceptions. First, older people were more likely to feel comfortable in their communities (especially those who were widowed). Second, just over two-thirds of those who were married had a strong sense of belonging to their local communities in comparison to just over 50% of those who were single. Finally, Vermonters born in other

states were slightly more likely to feel a stronger sense of belonging (68%) to their local communities than their Vermont born counterparts (62%). The differences were not large, but they were statistically significant.

## Population Dynamics

As noted above, the small size of the Green Mountain State is one of its most distinctive characteristics—not just in land area where we rank 45th, but in population size. With just over 600,000 people, we are ranked the 49th smallest among the 50 states.<sup>46</sup> Our rate of growth during the last decade is relatively low compared to most other states, but it is consistent with the other New England states. According to the *2010 Statistical Abstracts of the United States*, Vermont's growth rate was two percent for the first eight years of the decade, well behind the national average of eight percent, and just ahead of seven other states, mostly in New England and the northern tier.<sup>47</sup> Part of the reason for this slow growth rate is that the state's birth rate is one of the lowest in the country, although the growth rate is similar to other states with comparable ethnic and educational profiles. While the overall growth rate is slow, Vermont's population nonetheless is almost 60,000 people more than when the first *Pulse of Vermont* survey was conducted in 1990.

Besides a low birth rate, the other reason for the low rate of population growth is migration, and Vermont's slow rates of in-migration largely reflect the dynamics of the larger economic and demographic area extending beyond our borders. About half of Vermont's population increases since 1982 derive from more people being born than dying (i.e., natural increase) and about half from in-migration. According to the Census, between 2000 and 2008, slightly more American-born Vermonters moved out of the state than into it (1,500), but international migration more than made up for these losses resulting in a net migration gain of about 3,500 people.<sup>48</sup> This same Census report also reveals that during this eight year period, 12 states had a net loss of population, including Massachusetts, Rhode Island, and New York.

Few Vermonters seem especially worried about the state's population. During our interviews we asked people how worried they were about the size of Vermont's population along with the age profile of

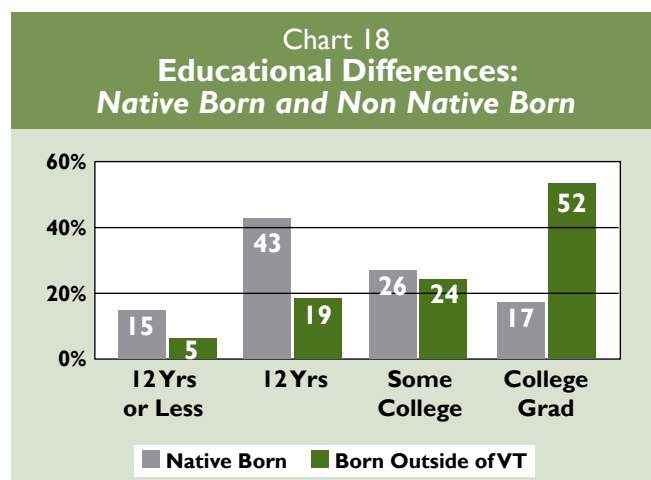
our population. Both of these issues scored lowest among seven items (i.e., “climate change,” “food safety,” “access to renewable energy,” “deficits and taxes,” and “reliable energy sources”) that were singled out earlier as potential problems faced by the state. Only 9 percent and 12%, respectively, of the respondents said that they were “very worried” about either the “size of Vermont’s population” or the “age profile.” Follow-up questions were then posed to these small subsets of respondents and 69% of this group felt that the state was growing “too quickly” while another 31% felt the state was growing “too slowly.” Of those who were concerned about Vermont’s age profile, 87% felt the state’s population was “too old.” While our respondents appear not to be concerned about the aging of the state’s population, it has received considerable attention in the press and within the political community.

The state’s low birth rate has contributed to a fairly old age profile of the state—with a median age of just under 41 years, notably higher than the 36.8 median for the nation. Fortunately, Vermont’s “old age dependency ratio” is 21.4, quite close to the national median of 20.3.<sup>49</sup> This ratio is derived by dividing the population 65 and over by the “working age” population (18 to 64) and multiplying by 100. Florida’s ratio is the highest at 28.6, and there are 23 states that rank “older” than Vermont.

The dynamics of in-migration and out-migration over the decade have resulted in just over one-half of the state’s population (54%) being born in Vermont and the other 46% largely born in other states or countries. Compared to other states, this is not an unusual ratio, but it represents a marked decline in the proportion of the population born in the state—down from about 75% in 1960, and 59% in 1990, the year of our first *Pulse of Vermont* study.<sup>50</sup> Comparing the two groups—people born in the state to those born elsewhere—we see striking differences between the two groups, particularly in educational and income levels. The correlation of these two characteristics with one’s state of birth is so high that policy makers and politicians sometimes take pains to avoid labeling “the two Vermont’s” for fear of provoking unnecessary and acrimonious divisions. The sharp statistical differences between Vermonters born in state and those born out of state are striking.

The percentages showing the differences between

these two groups can be run two ways, both of which illustrate the imbalance in both educational and income levels. In one calculation for educational differences, we see that native-born Vermonters constitute only 28% of all those with a college degree, far lower than their percentage within the population. In the converse, we see that 72% of Vermonters with a college degree were born outside of the state. Chart 18 presents the data with the percentages run the other way, showing that only 17% of the native born Vermonters have a college degree, but the percentage for those born out of state is three times higher, 52%. We cannot document the proportion of native born Vermonters with higher educations who now live in other states.



The educational imbalance is made more concerning because of the tight overlap of education with household incomes. Like the education statistics, income differences between the native and non-native born are quite pronounced. Within our sample, 74% of the under \$25,000 income category were born in Vermont, while only 38% in the over \$100,000 household income category were born in Vermont. Again running the percentages in the opposite direction we learn that 21% of those born in Vermont make less than \$25,000 in comparison to nine percent for non-natives, and only 10% made it into the highest income category vs. 20% for non-natives.

Besides these educational and income differences between those born in state and out of state, there are other differences pertaining to a variety of opinions and behaviors. Respondents who were born in Vermont were more likely to:



- consider the highest public priorities to be “maintaining family farms and local agriculture” and “helping people who can’t help themselves.”
- worry about excessive population growth.
- report a high level of satisfaction with their “spare time,” their “family life,” and “the religious or spiritual aspects of their lives,” but less satisfaction with their “health,” “education,” and “standard of living.”
- agree with the statement that “with all of the troubles we are facing today, I need to spend more time looking out for myself and my family.”
- disagree with the statement that “most people in Vermont can be trusted.”
- describe themselves as “conservative.”

They were less likely to:

- be willing to pay \$250 for the “preservation of open land in their towns.”
- consider the highest public priority to be “preserving clean air and water.”
- say that they are “financially better off” than they were five years ago.
- belong to a social networking site.

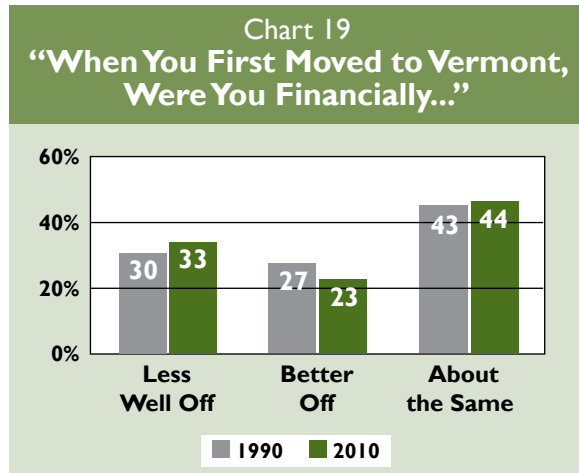
One might question whether the differences seen above between native and non-native-born Vermonters might simply reflect their differences in education and income levels. To some extent this is true, but there are still a number of questions that even when statistically “controlling for” education or income, the two groups respond differently.

This portrait of these two groups suggests that while both have unique contributions to make to the Green Mountain State, those who choose to move to Vermont bring with them educational and financial capital that can be an important engine for economic growth, while it may also lead to disconcerting divisions within the state.

### **Mobility**

As previously noted, Vermont has a relatively high percentage of non-native born people within the population, but this is not particularly unusual. Nationally, mobility is highest among young well-educated adults. The labor markets for college graduates tend to be national and present more options for occupational, geographical, and income mobility. In most states, we see a fairly fluid cycling of “elites.” States like Vermont inevitably lose many of

their best-educated and younger members to other states, but they are replaced by other well-educated people. One result of this process is the development of educational and income disparity between native and non-native-born, both within Vermont and in other states.



In several sections of this study we have seen differences between the economic and the non-material dimensions of quality of life. The decision to move—to or from Vermont—similarly reflects these underlying motivations. Within our sample, 55% of our respondents had “...lived as an adult for more than one year outside of Vermont,” and so we asked them to tell us “...the *primary* reason for moving to Vermont.”<sup>51</sup> Their responses represented a blend of both economic and quality of life reasons ranked in this order: “got a job here” (21%), to “be closer to family and friends” (20%), “the natural resources and beauty of the state” (13%), the “pace of life” (11%). “Affordability, safety and security,” and “retirement” each received one percent while other miscellaneous responses made up the remaining 23%. Almost half (48%) of these migrants themselves “or a family member had a job offer” when they moved to Vermont.

The importance of the non-material attractions of Vermont was apparent to many in-state migrants; one-third of the newcomers told us that they were “less well off than before their move” while only 22% “were better off than before.” The remainder found themselves in an equivalent economic position. But perhaps most notably 76% of the new residents who were earning more after than before the move said that they “still would have moved here even if they had to take a cut in total family income.” This figure

was only 70% in 2005, but it was 81% in 1990. As can be seen in Chart 19, these proportions are quite similar to the 1990 figures.

The interviews ended the section on mobility with this question: If you had a chance to move out of Vermont and live in some other state, do you think you would like to do it? The majority (57%) said that they would not be interesting in doing so; 34% said that they would be interested in moving, and 9 percent indicated that they were not sure. In a follow-up question, we asked those who would consider moving what the most important reason would be and the most common responses were as follows:

- “a better climate” (25%).
- “lower taxes” (17%).
- “better economic opportunities” (16%).
- “just like a change” (14%).
- “be closer to family and friends” (7%).
- other responses (22%).

What else do we know about the 57% of the sample who would not consider moving to another state? First and foremost, they have characteristics that were associated with being more thoroughly integrated into the social fabric of society. They were more likely to be married with children under 18, and especially supportive of the public schools. Economically and educationally, they had no unique traits, nor were they more or less likely to have been born in Vermont. While these “committed” Vermonters did not have higher incomes, they were financially secure in that they were less likely to worry about their ability to pay bills, were more “optimistic about being able to live in comfort after retirement,” and were not as likely to be “financially worse off than five years ago.” Their job satisfaction—measured by a number of different questions—was significantly higher than others and they or a family member were less likely to have “lost a job or had their wages or hours worked reduced in the last two years.”

Within the private domains of life satisfaction discussed earlier, Vermonters who would not move out of state were more satisfied in eight out the ten areas examined. These respondents were also more likely to rate themselves as “very happy” and place themselves on the highest steps of the ladder closest to “the best possible life they could have imagined.” General optimism about life also characterized this


group: they were more likely to agree that “most people in Vermont can be trusted” and were less likely to agree with the statement that “with all of the troubles we are facing today, I need to spend more time looking out for myself and my family.”

The press and government officials occasionally raise concerns about whether or not the young and the better educated are the most likely to want to leave the state. The current data show that while there is no link to education on this question, commitment to remaining in the state increases steeply with each age category. For example, 56% of the under age 30 group reported that they might consider living elsewhere if they had the opportunity, but only 13% of the over age 65 group said the same.<sup>52</sup> It should be noted of course, that some of the Vermonters who felt most strongly about living elsewhere have already moved, and could not have been included in our study.





## SUMMARY AND CONCLUSIONS



n 1989, when the Vermont Business Roundtable first contracted with the Center for Social Science Research at Saint Michael's College to document how Vermonters assess the quality of their lives, it was not expected that this would become an ongoing research project spanning 20 years and five statewide surveys. Since then, interviews with more than 2,000 people have provided a unique opportunity to examine the impact that two decades of change have had on the lives of the average citizen of the state.

### Two Decades of Change: The Context

Looking at the sweeping changes that have occurred in Vermont since 1990, many of which are reported in the study's introductory table, "Vermont: Then and Now," one might be tempted to say that the state is not the same place it used to be. The birth rate has slowed, the population has aged, and families and households have undergone transformations that 50 or 100 years ago would have been unimaginable. Crime is under control, but the corrections system has become a major budgetary expense, and most property taxes now go to Montpelier for redistribution to the local school systems. More Vermonters have college educations today than in 1990, yet within our sample, 78% of Vermont's college educated citizens were born out of state, as were many of its wealthiest citizens. Women have made enormous strides in the workplace and at the State Capital. Religious observance has contracted and our average waistlines have expanded. The digital revolution has changed the way we communicate, learn, shop, conduct business, and understand the world – all within the span of two short decades. Politically and socially, the reputation of the state is near the top of nearly everyone's list of "most liberal" states.

In these two decades, the state has also experienced major economic changes. The health care and government sectors (largely local government) have added nearly 34,000 new jobs, while almost 13,000 manufacturing jobs have been lost. Agriculture has lost 1,400 dairy farms, and organic farming and a new trend dubbed the "locavore" movement, have become significant economic forces in the state. Ownership

of a number of prominent Vermont grown businesses has been transferred out of the state or out of the country, and many small specialty businesses have sprung up. Average household incomes have increased, but appeals to cut the taxes and reduce the influence of government have become popular political themes. Also during these 20 years, the nation experienced an unprecedented boom and bust in the stock market, a housing and mortgage crisis, shocking corporate bankruptcies, and a terrorist attack on American soil that contributed to costly military action overseas. The election of the first black president and a "Tea Party" movement also marked these two decades as times of exceptional change.

### Stability in How Vermonters Rate their Personal Lives

By comparison, our *Pulse of Vermont* studies have documented remarkable stability in the basic values and priorities that define the private lives of Vermonters. When respondents were asked "...what first comes to mind when you hear the expression 'quality of life?'" the responses each year changed little. People most often mentioned issues related to either the "measured pace of life" or the beauty of Vermont's natural environment, which together seem to be a natural outgrowth of living in the Green Mountain State. Satisfaction levels with life in general have remained remarkably steady. In each of the five studies, about 80% of the respondents told us that they were either extremely satisfied or satisfied with their lives, a figure that is in line with national studies of life satisfaction. Other dimensions of well-being, such as happiness, whether life is exciting or dull, and how well people thought their lives have turned out were all highly correlated with satisfaction with life in general and consistent with the results from earlier studies. Similarly, satisfaction levels with many of the other personal areas of life, such as our standard of living, residences, health, and religious or spiritual dimensions have also remained reasonably stable since 1990.

In each of the five studies, we found that higher quality of life was associated with both one's material and non-material circumstances. People with higher levels of income were happier with their jobs, homes, and standard of living; they worried less about their

ability to pay bills and consistently expressed the highest levels of life satisfaction. On the other hand, respondents who were well-educated and who frequently volunteered in their communities also expressed many of the same levels of well-being. They too had higher incomes, were more likely to be married, and express higher satisfaction levels with their families, friends, and educations. They were also more trusting of people and tended to disagree with the following statement: “With all the troubles we are facing today, I need to spend more time looking out for myself and my family.”

## Concerns and Diminished Satisfactions

In spite of the stability in how people rated their overall happiness and life satisfaction, there were significant declines in several domains of life satisfaction. Job satisfaction has experienced a gradual and modest decline to lower levels than we have seen in any of the five surveys over the past 20 years—from 77% to 71%. Similar drops were seen in how people rated their satisfaction with their friends and their families. These are not precipitous declines, but they are notable. Satisfaction with respondents’ towns has also fallen each year—from 82% in 1990 to 70% this year. Confidence in the government in Montpelier also dropped from 2005 (the first year we asked this question) to 2010, when it ranked at the lowest level of confidence, far below the level that respondents recorded for the state’s other major institutions. Of particular concern was the decline in the proportion of those who felt that most people in Vermont can be trusted. Still much higher than national figures, Vermont’s proportion of those with such trust dropped from 71% in 2005 to 63% in 2010.

This year, the highest percentage of respondents since 1995 felt that life in Vermont is getting worse (41%) rather than getting better or remaining the same. Perhaps this is entirely due to the recession, but other forces may be at work as well. Those most likely to make this criticism were mainly males, people without higher education, those born in Vermont, and respondents who self-identified as being politically conservative. Many of these discouraged respondents were also the most likely to have lost financial ground over the last five years, were less likely to trust other Vermonters, and were most likely to feel the need to spend more time looking out for themselves and their families. The negative reaction was particularly

strong among the less representative sample of online respondents in which 61% said that life in Vermont is getting worse.

Support for public education is also on the decline. There were several specific indicators of this. First, support for paying more taxes to improve public schools was at the lowest level (42%) that we have recorded in our five studies. Second, education has fallen in importance in the listing of public priorities. Improving public education was once rated as the highest priority on a list of ten factors, but it has now slipped to fifth place. In 1995 and 2000, 21% gave it their highest rating but in 2010, only 8% gave it that rating. On a third item, only 58% of Vermonters rate the quality of the public schools as very good. This is lower than in 1990, but at the same level as in the surveys of 1995–2005. The final question gauging support for public education came from the confidence rating of eight Vermont based institutions. Only one out of every three Vermonters expressed a great deal of confidence in our public schools, well behind the confidence levels recorded for the state’s colleges and universities, health care providers, and banks and financial institutions. These disconcerting changes have occurred during a time when education has become especially important.

## Economic Anxieties

No single issue stood out so prominently in this year’s study as the state of the economy. The “Great Recession” was still very much on people’s minds during the interviews and influenced their ranking of public priorities. “Creating more good jobs” made it to the top of the list of the ten public priorities, ahead of preserving clean air and water, maintaining a low crime rate, and improving educational opportunities. Further evidence can be seen in the record proportion of respondents that felt that economic growth would improve the quality of life in Vermont—84%, far above the 61% figure for 1990.

One group of respondents that scored lower this year on each of the four measures of well-being was the unemployed. While their numbers in the sample were limited, they were much less likely than others to feel that life was exciting, that they were very happy, or completely satisfied with life. They also placed themselves much lower on the ten step ladder of the best possible life envisioned. Few should be surprised





to find that the unemployed are less content with many aspects of their lives, but the data reminds us that the cost of unemployment is not simply lost income or output, but the personal costs that often accompany the loss of a job.

There were also many other examples of how the recession impacted the way that people responded to the survey questions. Just over one-third of our sample told us that either they or a family member had lost a job or had their wages or hours worked reduced in the past two years, a lower proportion than we see in national studies, but still disconcerting. Since the 2000 study, the percentage of respondents who reported that they worry that their “total family income will not be enough to meet expenses” has increased with each study, reaching 50% in 2010. At the same time, the percentage of respondents who told us that they were financially better off now than five years ago has been declining since 2000, falling from 51% to 34% in the most recent survey. Understandably, the proportion of Vermonters who were optimistic that they could live in reasonable comfort in their retirement also dropped from 68% in 2005 to 63% in the present survey. When we asked Vermonters if they could name one thing in particular which they thought was most threatened or under attack, issues of economic security were at the top of people’s concerns. This category included concerns about a lack of good jobs, high taxes, high cost of living, and declining incomes. As is always the case, there were a number of groups that were impacted less by the depressed economic conditions—such as college graduates and those earning over \$100,000.

The depressed economic conditions also prompted respondents to single out their distress about the government’s financial situation, budgets, taxes etc. Compared to the other six issues that have been in the news in recent months, concerns about the financial situation headed the list. Only nine percent said that they were not worried about this issue affecting Vermont’s future. But the public is also worried about the safety of our food supply, virtually tied with the government’s financial situation as the most frequently cited concern among the seven public issues examined. This relatively recent concern is surely linked with the elevated rank in the importance of maintaining family farms and local agriculture as a public priority, which was ranked the second highest public priority among the ten public priorities examined.

These economic anxieties were not enough to cause most Vermonters to want to pull up roots and head to another state. The majority of Vermonters were not interested in doing so even if they had the chance. Among the 34% who said that they would consider moving, a better climate was the primary reason, followed by lower taxes and better economic opportunities. Obviously, many people move to other states for these—and other—reasons, but our data tells us that they are typically matched by in-migrants who usually have college degrees and higher incomes.

## Important Demographic Clusters

Each of the four prior studies has found that respondents with higher education form a rather distinct subgroup in their responses to the most important quality of life questions, and it emerged once again as an identifiable cluster in this year’s study. Respondents with higher levels of education typically have significantly higher incomes, greater happiness and satisfaction with life, as well as many other correlates of well-being, including job satisfaction, trust in others, feeling safe in their neighborhoods, a sense of belonging to local communities, and satisfaction with their standard of living. Their distinctive position was so strong that we have written an essay in the Appendix that highlights the many reasons why education is so strongly associated with quality of life.

There are also pronounced differences in the quality of life measures between native and non-native born Vermonters, but many of these differences appear simply because of the strong correlations of place of birth with education and income. Vermonters born outside the state usually bring with them more years of education and higher incomes, which also shape many aspects of quality of life. We found that among those with at least a college degree, 78% were born outside of the state and, likewise, among those with household incomes over \$100,000, 62% were non-native born. The correlation of these two characteristics with one’s state of birth is so high that policy makers and politicians sometimes take pains to avoid labeling “the two Vermont’s” for fear of provoking unnecessary and acrimonious divisions.

It may not be surprising that education, income, and state of birth are so frequently associated with differences in quality of life, but we also found several attitudinal issues that were similarly linked to people’s



stated well-being. The first one is trust. Vermonters who agreed with the statement “most people in Vermont can be trusted” also have a remarkable number of other quality of life characteristics not shared by those who identified with the opposite position: “you can’t be too careful in dealing with people today.” Likewise, respondents who agreed with the statement “with all the troubles that we are facing today, I need to spend more time looking out for myself and my family” also seems to form a distinctive group. These two issues—trust and looking out for oneself—were hinge issues that divided the sample almost as sharply as did their correlates in education and income. Vermonters who were more trusting—as well as Vermonters who did not feel a special need to look out for themselves and their families—expressed much higher levels of many forms of life satisfaction, confidence in public institutions, and civic engagement.

## Conclusion

This study has shown us what aspects of life are most important to Vermonters, how they assess their own well-being, and what they see as threats to the quality of life to the Green Mountain State. Our goal, as it has been in the past, is to contribute to the public dialogue about the measurement and meaning of Vermont’s quality of life. We do so without suggesting policy responses and instead leave that task to others. Taken as a whole, the five *Pulse of Vermont* studies have found remarkable stability in how people assess their personal happiness, well-being, and life satisfaction. This is all the more notable as this steadiness has prevailed in spite of the severe economic downturn. Indeed, optimism and courage in the face of difficulties reinforces the traditional wisdom that our human needs and satisfactions are much more complex than our material needs. We identified many sources of anxiety, which have now reached levels that were not seen in earlier years. Yet, Vermont is fortunate to have an educated and resilient workforce and citizens of goodwill who are dedicated to the common good. These quality of life characteristics are precisely those that should allow us to thrive in the challenging years ahead.



## APPENDIX A

### Education and Income: Which is More Important?

More often than not, statistically significant differences emerged when we examined the way that people with different income and educational levels responded to questions about life in Vermont. A few examples are displayed in the following two charts that present responses to the same questions first by education and then by income. What is clear from these two charts is that people with either higher levels of income or higher levels of education responded to many questions in very similar ways.

From this and other data presented earlier, it is clear that both education and income matter greatly in determining one's social status as well as one's perspective on life. Which one of these closely interrelated factors—education or income—plays the more important role in producing the outcomes that we see so consistently? The most obvious way to sort out the relative influence of these factors is to examine the responses of people with different education levels but who also happen to have the same income levels (or the reverse). This approach would “control for” either education or income allowing us to single out the impact of each factor independently. Unfortunately, the small sample size and extremely high correlation between education and income made this approach impossible. Our sample contained no respondents who had less than a high school degree who were living in households earning \$100,000 or more, while there were only 6 college graduates who were living in households with less than \$25,000 in annual income. These small numbers prohibited us from statistically identifying the independent impact of an adult's education or income on survey outcomes. In real life, of course, education chronologically precedes and powerfully influences income.

Chart 20  
Education and Life Differences

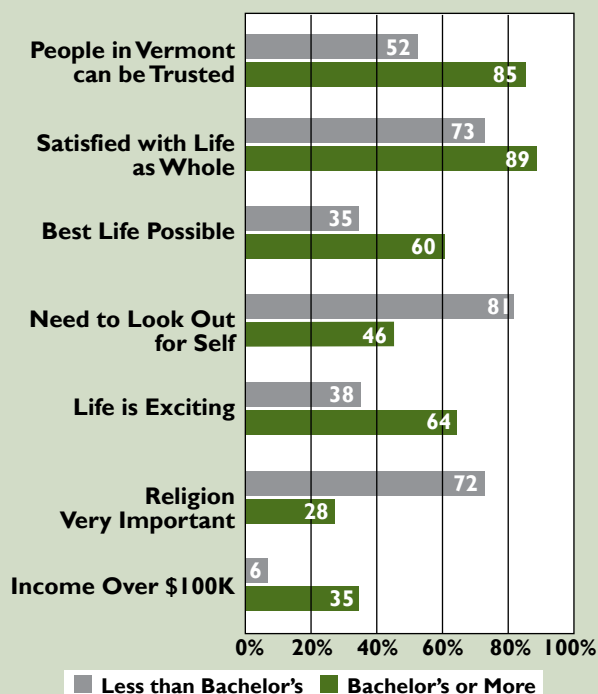
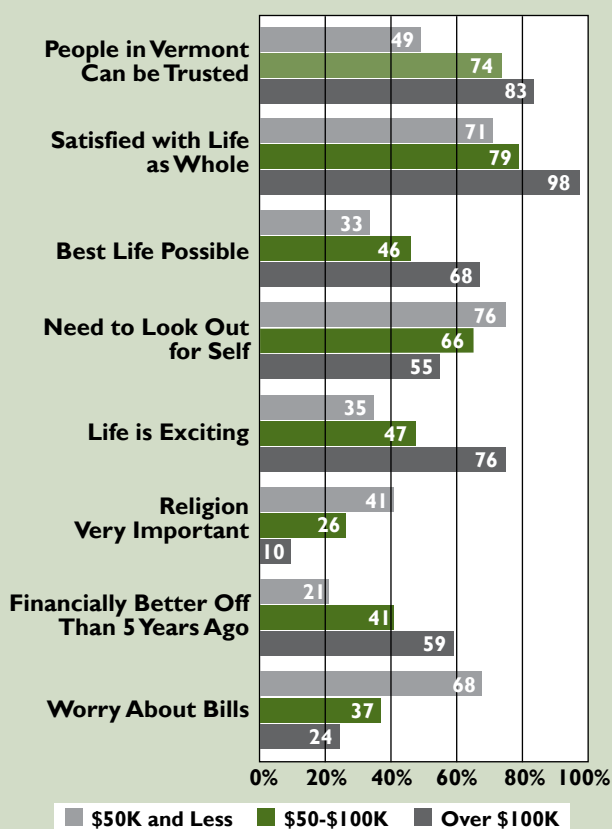


Chart 21  
Income and Life Differences



## APPENDIX B

### The Online Survey Compared to the Random Telephone Survey

To expand the reach of this year's study, an online survey was added to the research process. A total of 505 people shared their perspectives with us online. Their views are summarized below, but detailed charts and tables are available online at [www.vtroundtable.org/library](http://www.vtroundtable.org/library).

Examination of the demographic cross-section of the online respondents confirmed that this sample was significantly less representative of Vermont's population than our random telephone sample. In disproportionate ratios, the majority of the online respondents were born outside the Green Mountain State (67%), were male (55%), well educated (66% with at least a college degree), and from higher income households (30% had household incomes over \$100,000 incomes). The online sample was also geographically concentrated with 40% of the respondents from Chittenden County. The age distribution and the self-identified political orientation of the two samples were similar.

There are several striking differences—as well as some notable similarities—in the responses to the two surveys. Online respondents were much more likely to question the direction that Vermont was heading—61% said that Life in Vermont is “getting worse” compared to 41% of the random sample. Online respondents seemed less trusting—only 49% agreed that “most Vermonters can be trusted” compared to 63% for the random sample. Vermont-based institutions also elicited fewer votes of confidence from the online sample. Among online respondents, 22% said they had “hardly any confidence” in “public schools” compared to only seven percent of the random sample. A parallel lack of confidence for the “government in Montpelier” was seen with 42% for online respondents compared to 26% for the random sample. Online respondents were also more likely to say that they were “worse off” financially than they were five years ago (43% vs. 24%) and more pessimistic about their “ability to live in reasonable comfort in retirement” (48% vs. 37%). Many of the online open-ended responses revealed a greater level of anger and distrust than we

found in the random survey, particularly regarding taxes, government regulation, and declining economic opportunities. Two examples:

*Vermont seems to be run as a haven for people with second homes, not for people who want to work and stay here. We need economic development, not regulations that prevent companies from moving here.*

*[We have a] VT Legislature that is dominated by central-planning, anti-free-enterprise politicians seeking to have as many citizens as possible dependent on the governments' largesse.*

But there were also many online respondents who were extremely positive about life in Vermont, exemplified in these two comments:

*Vermont's sustainable, human scale values & lifestyles, with engaged citizens, bountiful and accessible natural beauty.*

*Vermont life to me means, natural beauty, community unity and oneness, local business and support, and where tradition meets innovation.*

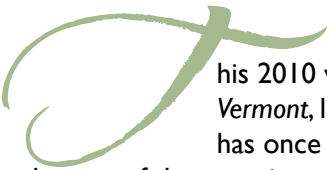
When we asked online respondents about their private sense of well-being, their replies were similar to that of respondents in the random telephone sample. For example, 50% of the online respondents rated their life as an eight or better on our ten step ladder of life compared to 44% for the random sample. Also, 83% of the online respondents were either “very satisfied” or “satisfied” with “life as a whole” compared to 78% for the random sample. Both groups were equally likely to say that their life was “exciting” (46%) rather than “routine.”

On balance, we uncovered more anxiety over public issues in the online survey than in our random survey. This is likely due to the self-selective nature of the online sample, giving voice to Vermonters who have more extreme feelings than a random cross-section would provide. The other contributory factor is that the format of the person-to-person telephone contact may have mediated and dissipated some of the more extreme feelings that came through as online respondents typed anonymously on their keyboards.



## APPENDIX C

### Education and Vermont's Quality of Life: An Essay



his 2010 version of the *Pulse of Vermont*, like its four predecessors, has once again found education to be one of the most important determinants of individual well-being. We have seen in this publication that Vermont has an unusually high quality of life.<sup>53</sup> This can be illustrated by the state's ranking at the high end of the lists of 50 states on many of the best states to live in, and at the low end of many of the lists of states with special problems. It is not accidental that this quality of life is correlated with our ranking as one of the best educated states in the country.

The data in this report consistently found that as one's education increases, so do a host of other desirable outcomes. According to the results from our study, while personal characteristics such as a person's gender, age, marital status, income, and religiousness are associated with quality of life, the effects of education on well-being were clearer, more numerous, consistently positive, and powerful. Many of these advantages are "subjective" in the sense that they depend upon the subject's judgments (e.g., one's "satisfaction" with life, whether life is dull or exciting), but many are "material or objective" in that the advantages can be empirically documented by other persons (e.g., income levels, home ownership). This essay considers both.<sup>54</sup>

### Education is the Key to Individual Mobility

Surely the most obvious benefit of increased education is increased income—the jobs of highly educated people pay more, with compensation climbing steeply as education increases. These better paying jobs also come with more lucrative fringe benefits and better working conditions, including cleaner and safer work environments, more independence and opportunities for creativity, advancement, and job stability. Jobs that require less education often involve routine and repetitive work patterns, an alarming number of which are vanishing due to automation and outsourcing. Many of the

routine jobs that remain pay poorly. Recent trends have magnified the importance of education for securing the best jobs, especially the rapidly widening gap in the earnings between those with less and those with more education. In 1980, government statistics showed that female college graduates earned just 29% more than female high school graduates; by 2009, the difference had risen to 79%. The earnings gap between the educational levels for males also increased, if somewhat less spectacularly.

Over the past several decades the admonition to "stay in school" has increasingly come to mean not only to finish high school, but also to achieve a degree from a community or four year college—even a graduate degree.<sup>55</sup> That such advice is widely believed can be seen in the burgeoning proportions of students enrolled in higher education since the 1960's, as well as by the number of institutions of higher learning that have expanded to meet the increased need.<sup>56</sup> It is a troubling fact that children born to well-educated and wealthy parents inherit enormous advantages in obtaining the best educations when compared with those born to parents with lower levels of education and income. The weight of evidence tells us that this gap has worsened over the past decades. Still, the linkage between parents' economic status and their children's education is far from perfect. There are many inspiring stories of extraordinary educational success achieved by people from humble backgrounds, as well as academic failures of the children of privilege. Yet, there is also concern that the ability of youth from poorer families to achieve academic success is becoming more challenging in recent years due to weaker academic preparation, the increasing costs of higher education, and the diminished financial support available.

American culture reinforces this belief that education is the key to success, and this report on the quality of life of Vermonters documented some of the other benefits that accrue to those with higher levels of education, including:

- a more generous disposition towards volunteering, openness to trusting others, and willingness to support new public initiatives such as preserving open land or school improvements;



- greater expressed life satisfaction in many aspects of living, ranging from living in a neighborhood in which one feels safe on an evening walk to reduced chances of suffering unemployment;
- less defensiveness about the need for an exclusive focus on protecting one's self in what is perceived to be a hostile world;
- greater geographic and occupational mobility;
- greater job security and benefits, and fewer financial concerns about the future;
- more confidence in many of the major institutions of society from the banks to the legal system;
- greater expressed happiness, and higher likelihood of rating life as being exciting rather than routine or dull;
- higher likelihood of being married.

A review of national data shows that the catalogue of other personal benefits of increased education can easily be extended from the economic realm to the medical, sociological and psychological, as well as all manner of consumption, leisure activities, and travel. Better educated people read more, have more extensive vocabularies, and are more likely to go to museums and symphonies. They can more easily support and educate their children, are more likely to own their own homes, be involved in their communities and social networking websites, and typically enjoy higher prestige and status. They are higher consumers; they have better health, exercise more, smoke less, are less often obese, have better medical care, higher life expectancy, secure retirement plans, and higher savings rates. While many say that “the exceptions always make the rule” (and there are exceptions, e.g., the educated work longer hours) the generalization is well established: as education increases, so do the choices, options, and opportunities available to us. Having choices in life is an important component of human well-being.

## Education is an “End” in Itself

As impressive as all of this is, it is also narrow, only treating education as a “means” or “tool” to help us to more easily achieve various external goals. But philosophers also treat education as an end in itself—not just for what it helps us achieve, but because education is “intrinsically good” for our inner lives, regardless of what it yields in the social and material world. It can help, for example, to expand our capacity to appreciate and cultivate the things that make life

worthwhile. By this reasoning, even if our educations did not help make us richer, healthier, and more successful, it would still be worth the effort because it is always better to know more than to know less.

A quality education makes the world less threatening; it provides people with a sense of understanding in the face of complexity and uncertainty. Perhaps more importantly, it helps make one's mind a more pleasant place in which to live. Philosophers tell us that the educated are more “free” and more intellectually adaptable. They think more deeply, as well as speak and write more clearly. By virtue of training and habit, they learn more quickly and are better able to make more connections and reasoned judgments. The truly educated more readily grasp the big picture in an enlarged mentality. They know where ideas come from and are better able to evaluate them. All this is personally satisfying and enriching to the quality of our internal lives. In other words, education is an end in itself that requires no external justification as a means to achieving some other goal.

## Education Makes Better Citizens

The hope of realizing these personal benefits appears to be sufficient to keep most young people in school through high school, and a healthy majority of them will try post-secondary education as well. Yet the above benefits only tell the “individual” part of the story; there are benefits to society as well. These may be less well known, but are equally important—even necessary—for the good of society as a whole.

One need go no further than Thomas Jefferson to be reminded of the need for an educated citizenry for the preservation of democracy. Without it, he feared, our nation would soon descend into tyranny. Education, Jefferson held, was an equalizer of opportunity and a necessary precondition to fulfill our obligations of citizenship to both neighbor and country. He also believed that an educated citizenry was necessary for well-informed civic participation, from thoughtfully casting the ballot to the willingness and ability to work to preserve freedom and contribute to the betterment of the republic. Education helps reduce incivility and susceptibility to manipulation; it nurtures civil discourse and the constructive engagement of differences. The founders of the venerable Boston Public Library recognized this public function when they chiseled these words into the granite above the





entrance to the library: “The Commonwealth requires the education of the people as the safeguard of order and liberty.”

Research has shown that as education increases, so do knowledge of current events, voter participation, and willingness to contribute to charity. Tolerance of others increases, as does the appreciation of diversity. Better educated citizens are also the most likely to take leadership roles in building a community’s social capital, and to become civically engaged for the common good of the community and the nation. Simultaneously, as education increases, reliance on public support decreases, as does alienation and the propensity to crime and other forms of anti-social behavior. For all these reasons, the case can easily be made that supporting education is the civic responsibility of both the individual and society.

Unfortunately, promoters and marketers of the education industry increasingly design their campaigns to appeal to individual self-interest rather than to our collective well-being as a productive and civil society. While focus groups may find such an approach individually appealing, it is also myopic and shortsighted. The appeal of self-improvement may succeed in convincing some reluctant students to keep at their studies, but it does little to convince voters to support school bonds for educational improvement or to work in other ways for educational improvement. If voters come to think that the main goal of education is to help a nameless student on the other side of town or state to get a good job, then public support for education will be tepid at best. On the other hand, if citizens were convinced that an effective educational system is needed for the maintenance of our common security, a shared standard of living, and the health of our democracy, wouldn’t public support be stronger? Perhaps support for education should be marketed as another component of the patriotic price we pay for liberty and prosperity in the same way that we support our men and women in uniform, or the sanctity of the country’s founding principles. The appeal to individual self-interest has had some benefits, but may have contributed to the steady erosion of public support for education by Vermonters over the past two decades.

## Education is Vital for a Strong Economy

The link between education and the economy is a model of synergistic interdependence. A vigorous economy depends on a strong and dynamic educational infrastructure, just as the educational infrastructure depends on a healthy and supportive economy. A nation’s productivity is the main determinant of its economic competitiveness and standard of living, and no investment is more important than the development of human capital for the work force. It prepares workers to make scientific discoveries and use sophisticated technologies, as well as to expand their capacity to perform complex tasks, and to adapt to the ever-changing challenges associated with global competition. Robert Reich has termed many of these jobs “symbolic analysts,” requiring workers to “solve, identify, and broker problems by manipulating symbols.” Our economy increasingly demands that workers have the skills to adapt to a rapidly changing work environment, work in teams, communicate clearly in multiple formats, and become comfortable working in culturally diverse environments – all of which will require a world-class educational system. In the future, we will need an education system that promotes “abstraction, system thinking, experimentation, and collaboration” to make our work force fully prepared for the twenty-first century.<sup>57</sup>

Education is particularly important for the economy of a small rural state like Vermont. Unlike a century ago, we no longer can depend upon traditional agriculture, logging, or routine manufacturing to be the backbone of our economy. The vitality of our economy will depend upon the careful management of the state’s natural resources, its rich quality of life, and a well-educated workforce. Vermont’s largest and best known institutions like Fletcher Allen Health Care, IBM, the National Life Group, and the University of Vermont could not flourish without their well-educated employees, often transplants who were attracted to the Green Mountain State by its high quality of life. Many of Vermont’s newest and highest paying jobs enhance the state’s quality of life, particularly through the development of our educational, medical, and cultural institutions. An impressive number of these jobs occur in fields that are the products of creative and well-educated Vermont entrepreneurs who have founded innovative companies such as IDX (Now GE Healthcare), Hubbarton Forge, Green Mountain Coffee Roasters, Biotek Instruments, NRG Systems,

Seventh Generation, Chroma Technology, Dealer.Com, and Cabot Creamery. Maintaining and enhancing such an entrepreneurial base is an ongoing challenge in every economy.

## **Final Thoughts on Education**

Since 1990, we have conducted five state-wide research projects of Vermonters and documented their satisfactions with their lives. In each study, we identified the many factors that appeared to be contributing to—or detracting from—their attempts to live their lives with the quality and dignity they deserve. In the present study, the education of respondents seems to have played a more prominent role than at any other time, contributing in a strong and consistent manner to one's quality of life. Perhaps this is because education provides economic security in these troubled economic times, or perhaps there is greater emphasis on the non-material aspects of our lives that provide comfort and satisfaction. We do not know.

We are certain, however, that every citizen, parent, educator, and school system serves as a vital link in passing on the knowledge and wisdom of this generation to the next. If we fail at this task, our children will live in a world that is less healthy and less dynamic than the one we have inherited. It will be a world of diminished economic opportunities. Students need to be taught that their educations are not for themselves alone, but for their children and their children's children. Education is for their communities, their country, and their world. For all these reasons, Vermont needs a strong educational infrastructure and well-educated citizens to meet the daunting challenges of the twenty-first century.



## ENDNOTES

1. See Vermont in Transition: A Summary of Social, Economic and Environmental Trends, Council on the Future of Vermont. Bolduc and Kessel, 2008. Also, see the appendix in the 2005 “Pulse of Vermont” study, pages 30-34.
2. For example, a recent 2009 study conducted by Gallup rated Vermont 6th out of 50 states in terms of overall well-being and 1st for healthy behaviors (<http://www.gallup.com/poll/122264/Well-Being-Hawaii-Utah-Top-Nation.aspx>).
3. See the “Journal of Happiness” or the attempts in Bhutan to measure “Gross National Happiness.” The development of the United Nations’ well-known Human Development Index is an early response to the dissatisfaction with the traditional and narrow ways we measure quality of life. See: <http://hdr.undp.org/en/>
4. Brooks, Arthur C., Gross National Happiness, Basic Books, 2008, p.201.
5. For a lengthy detailing and analysis of over 150 Vermont trends, see “Vermont in Transition: A Summary of Social, Economic, and Environmental Trends,” Vince Bolduc and Herb Kessel, 2008. Council on the Future of Vermont of the Vermont Council on Rural Development.
6. Thomas Mortenson, “Interstate Migration of College Graduates 1989 to 2007,” Postsecondary Education OPPORTUNITY, August 2008.
7. In certain labor market areas, such as Newport, the unemployment rates did reach national levels.
8. The Vermont Department of Labor, Labor Market Information Section.
9. The U.S. Department of Labor, Bureau of Labor Statistics.
10. Data on Vermont foreclosures are available from the Vermont Department of Banking, Insurance, Securities, and Health Care Administration.
11. Bialik, Carl, “When Wording Skews Results in Polls,” Wall Street Journal, September 25, 2010. [http://online.wsj.com/article/SB10001424052748703384204575510272945083114.html?mod=djemnumbers\\_t](http://online.wsj.com/article/SB10001424052748703384204575510272945083114.html?mod=djemnumbers_t)
12. Wireless Substitution: Early Release of Estimates From the National Health Interview Survey, July-December 2009” <http://www.cdc.gov/nchs/data/nhis/earlyrelease/wireless201005.htm>.
13. Holbrook, Allyson, Jon Krosnick, and Alison Pfent, “The Causes and Consequences of Response Rates in Surveys by the News Media and Government Contractor Survey Research Firms.” 2007.
14. Keeter, Scott, Courtney Kennedy, Michael Dimock, Jonathan Best and Peyton Craighill, “Gauging the Impact of Growing Nonresponse on Estimates from a National RDD Telephone Survey.” Public Opinion Quarterly, 2006. 70(5): 759-779.
15. Ibid.
16. Ninety-three percent of our respondents had health insurance.
17. According to Census estimates, the median age of Vermonters in 2009 was 41.2, second highest in the nation (behind Maine) and all six states in New England are among the country’s top ten. Vermont is 12<sup>th</sup> in the percent of the population over age 65 (13.9%) and close to most other New England states. In the more comprehensive “old-age dependency ratio,” Vermont ranks 23rd. See also [http://www.statemaster.com/graph/peo\\_med\\_age-people-median-age](http://www.statemaster.com/graph/peo_med_age-people-median-age).
18. Warner, Judith, “The Charitable Gift Divide,” New York Times, August 20, 2010. [http://www.nytimes.com/2010/08/22/magazine/22FOB-wwln-t.html?\\_r=1&ref=todayspaper](http://www.nytimes.com/2010/08/22/magazine/22FOB-wwln-t.html?_r=1&ref=todayspaper)



19. Prior to the 2005 “Pulse of Vermont” survey, respondents were asked about their willingness to spend an additional \$100 to improve local services.
20. “A Balance Sheet at 30 Months: How the Great Recession Has Changed Life in America,” (June 30, 2010). Pew Research Center: <http://pewsocialtrends.org/assets/pdf/759-recession.pdf>
21. The national Pew sponsored labor market study mentioned earlier found that among their 3,000 sample members, 48% were financially “worse off” than they were before the recession.
22. The labor market participation rate for women in Vermont was the seventh highest in the country in 2008. See: [Statistical Abstract of the United States 2010: Labor Force Status](#).
23. Vermont Department of Labor, Economic and Labor Market Information Center.
24. Only nine establishments in the private sector have more than 1,000 workers employed at one location; most establishments in the state (78%) employ ten or fewer workers. See Vermont Department of Labor, Economic and Labor Market Information.
25. See: Gallup Poll: <http://www.gallup.com/poll/126578/Americans-Life-Evaluation-Reaches-New-High.aspxv>.
26. See: Conference Board: <http://www.conference-board.org/press/pressdetail.cfm?pressid=3820>
27. The correlation coefficient was .438, which was highly statistically significant.
28. We did not ask respondents to identify their labor market earnings. However, we did ask about household income. Males were nearly twice as likely to be in households with income of over \$100,000 as were females (19% vs. 10%, respectively).
29. We have found a similar relationship between nativity and trust, controlling for education or income, but in this year’s study the relationship was more pronounced.
30. Putnam, Robert D., [\*Bowling Alone: The Collapse and Revival of American Community\*](#), Simon and Schuster, 2001.
31. For an excellent discussion of the economic plight of males with fewer years of education see: Peck, Don, “How the New Jobless Era will Transform America,” Atlantic Magazine, March 2010.
32. Corporation for National and Community Service, <http://www.volunteeringinamerica.gov/VT>, 2009.
33. The bonding and bridging role of religion was discussed in Putnam, Robert D., [\*Bowling Alone: The Collapse and Revival of American Community\*](#), Simon and Schuster, 2001.
34. Pew Forum on Religion and Public Life, <http://religions.pewforum.org/maps#>
35. Gallup Organization, “State of the States: Importance of Religion.” <http://www.gallup.com/poll/114022/State-States-Importance-Religion.aspx>.
36. By several measures, expression of life happiness in America is highest on weekends. See: <http://www.telegraph.co.uk/science/science-news/6986701/People-happier-at-weekends-scientists-discover.html> or [http://www.usatoday.com/news/health/2010-01-12-weekends12\\_ST\\_N.htm](http://www.usatoday.com/news/health/2010-01-12-weekends12_ST_N.htm).
37. Gallup Organization, <http://www.gallup.com/poll/103483/Most-Americans-Very-Satisfied-Their-Personal-Lives.aspx>
38. Gallup Organization, <http://www.gallup.com/poll/103483/Most-Americans-Very-Satisfied-Their-Personal-Lives.aspx> and others.
39. The question about whether life was exciting, routine, or dull was first included in the “Pulse of Vermont” study in 2000.



40. General Social Survey, conducted by the National Opinion Research Center of the University of Chicago ([www.norc.org](http://www.norc.org)).
41. Putnam, Robert D., Bowling Alone: The Collapse and Revival of American Community, Simon and Schuster, 2001.
42. The Gallup organization has also documented a high correlation between personal happiness and life satisfaction and the amount of time people spend with their family and friends.
43. The correlation coefficient between income and life satisfaction was .516.
44. The idea that within countries, happiness or other measures of well-being increase with income, but among nations with different levels of economic development this relationship breaks down is known as the Easterlin Paradox. This Paradox, which assumes the importance of relative as opposed to absolute income in determining life satisfaction, has evoked considerable controversy within the social sciences.
45. The city of Burlington, with a population of just over 38,000 is nearly twice the size of Essex, which is the next largest city.
46. Estimate for 2009.
47. Arizona, Nevada and Utah all posted gains in excess of 22%.
48. Statistical Abstracts of the United States, 2010, table 15 of the chapter on Population.
49. Statistical Abstracts of the United States, 2010, table 17 of the chapter on Population.
50. Nationally, about 59% of all Americans were born in their current state of residence.
51. Only one choice was allowed, although the reality is that most people move for a variety of reasons.
52. For a further discussion of the link between interstate mobility and the propensities of the young and the college educated in Vermont, see Chapter one of the recent report, Vermont in Transition: A Summary of Social, Economic, and Environmental Trends, Vince Bolduc and Herb Kessel, 2008. Council on the Future of Vermont.
53. See earlier editions of the Vermont Business Roundtable's Pulse of Vermont: Quality of Life studies 1990-2005, (especially pages 30-34 of the 2005 report) and Vermont in Transition: A Summary of Social, Economic and Environmental Trends. Council on the Future of Vermont. Bolduc and Kessel, 2008.
54. "Education" typically refers to formal education in terms of years in school or degrees earned. Yet a quality education can also be obtained by other means, such as self-directed reading and experiential learning. Likewise, there are many adults with many years of schooling who do not fit anyone's definitions of being "truly educated."
55. In 1960, only about 8% of American adults had a college degree or more, and by 2008 the proportion was just over 29%.
56. In 1960, there were fewer than 4 million students enrolled in higher education. By 2008, there were over 18 million.
57. The Work of Nations, Robert Reich, Vintage Books, 1991



## Acknowledgements

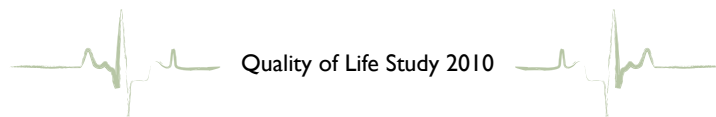
The 2010 *Pulse of Vermont* Study required the assistance of many talented people, both at the Vermont Business Roundtable and at Saint Michael's College, who deserve to be recognized.

At the Roundtable, our gratitude is first and foremost owed to President Lisa Ventriss, whose grace, efficiency, hard work, and insight epitomize effective and inspiring leadership. Her personality and skills made the project run smoothly and with a joyful spirit. Bill Stritzler of Smugglers' Notch Resort once again served as an extraordinary Chair of the Roundtable's Quality of Life Committee. His insightful, probing questions and clear focus always kept us on track and prompted us to consider perspectives that we might have missed otherwise. Other helpful members of the Quality of Life Committee included Scott Boardman, Hickok and Boardman; Jo Bradley, Vermont Economic Development Authority; Carlton Dunn, Select Design; David Gurtman, Dinse, Knapp, and McAndrew; Paul Ode, Downs Rachlin Martin; Steven Voigt, King Arthur Flour Company; Pam MacKenzie, Comcast; Melinda Moulton, Main Street Landing and Pennie Beach, Basin Harbor Club. Sherra Bourget, Office Manager of the Roundtable was indispensable in producing the final edited version.

At Saint Michael's College, Leslie Turner entered information from over 400 questionnaires into our database without a single error. Our telephone interviewing team was coordinated by Kerry Hill, who was an inspiring leader and who made many contributions behind the scenes as well, and Kira Schmiedl had an expert's eye for editing. The interviewing team consisted of: Rebecca Belrose, Anne-Christele Boigris, Andrew Bolduc, Lauren Bolger, Sebastian Branstetter, Kevin Brown, Kyle Brownell, Jeremy Carter, Jerome Cifarelli, Kyle Daley, Daniela DiNardo, Emily Durkin, Michael Fecher, Eliza Giroux, Alex Greene, Coreen Hennessy, Olivia Hoepfner, Jarah LaRock, Christopher Lavalley, Nadine McBride, Meghan McCormic, Brian McWade, Katie Mitiguy, Kristyn Nagy, Laura Sharpe, Kira Schmiedl, Katie Stickney, Morgan Sullivan, Megan Vangorden, and Caroline Warren. We would like to thank each of these participants for their diligence, patience, objectivity and persistence.







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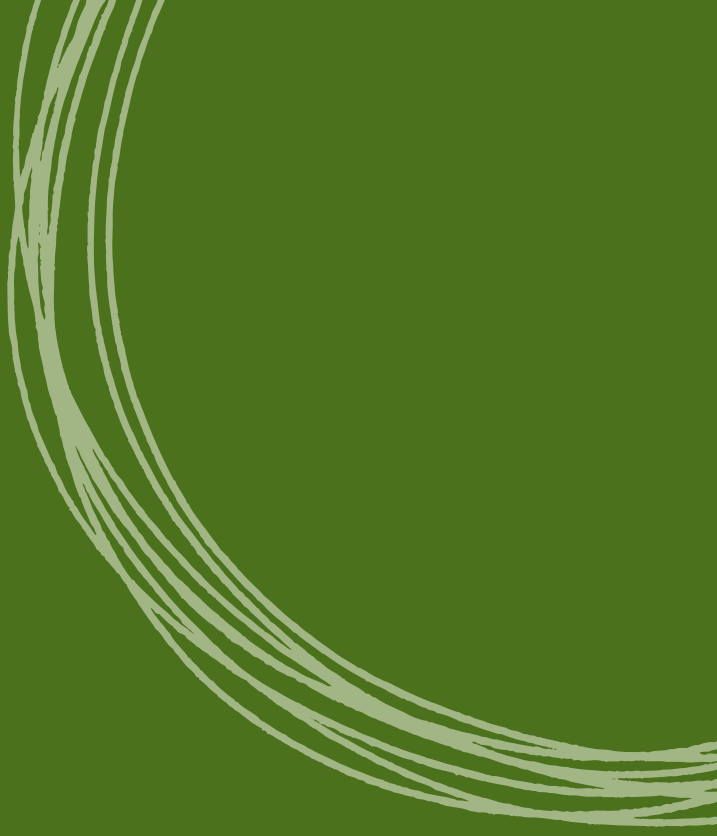
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