VERMONT BUSINESS ROUNDTABLE

PULSE OF VERMONT

Quality of Life Study

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Prepared by the Center for Social Science Research at Saint Michael's College in cooperation with the Vermont Business Roundtable

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The Vermont Business Roundtable is a non-partisan organization dedicated to helping Vermont achieve long-term public policy objectives worthy of its citizens. Composed of the principal officers of 130 Vermont companies representing geographical diversity and all major sectors of the economy, the Roundtable is committed to achieving prosperity and preserving Vermont's unique quality of life.

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EXECUTIVE SUMMARY

Conomic growth, income distribution, environmental protection, government planning, educational initiatives, immigration patterns, regional differences, and changing tax burdens are a few of the issues at the forefront of public debate in Vermont today. In the discussion of all of these topics, *quality of life* is a major consideration.

At the same time as this debate has been taking place, Vermont has experienced substantial population growth. For many, Vermont is their home by choice. The 1980 census showed that 44% of Vermont's population over the age of eighteen was born outside the state. It is likely in the 1990 census that this figure has grown to over 50%. Unlike national trends, the majority of people who move to Vermont do not do so primarily for economic reasons. Instead, they come here seeking something else—something less tangible—something that can perhaps be best described as a special *quality of life*.

The Vermont Business Roundtable felt the need to better understand this frequently used yet vaguely defined term *quality of life*. This study, based on interviews with 441 randomly selected Vermonters, went beyond the usual objective measures and tried to capture some of the more subjective feelings people have about their lives.

Environment and Education: "Preserving clean air and water" tops the list of things which Vermonters feel are important for their state. Education was also ranked as a high priority. The more highly educated respondents and those born outside the state were the most willing to support active government leadership in both the environmental and educational arenas. **UNANSWERED CONCERNS:** Given a different economic situation, would the environment and education still be the foremost concerns on people's minds?

Economic Growth: There was disagreement among respondents about whether further economic growth would enhance or diminish their *quality of life*. The majority of people favored economic growth and recognized its relationship to more jobs, higher incomes, and rising tax revenues. However, there was a substantial number of respondents who were against growth and cited three main areas of concern: harm to the environment; unequal income distribution; and the passing of the "Vermont Way of Life." **UNANSWERED CONCERNS:** Do Vermonters who question the value of economic growth see the connection between growth

and their own improved standard of living? Do people assume that any growth will necessarily have a negative impact on the environment?

Migration: Non-natives are less resistent to government regulation, more willing to support tax increases, more concerned with pollution, and more critical of selected aspects of their jobs. As the ratio of native and non-native born shifts, changes in the social and political climate of the state can be expected. Differences between natives and non-natives disappear when comparisons are based on education and income levels instead of place of birth. **Unanswered Concerns:** As the population grows will the state be able to offer a way of life that continues to be attractive to both native and non-native Vermonters?

Life in Local Communities: In general, the respondents found life in local communities to be reasonably satisfying. The three most common signs of perceived improvement were environmental protection, increased educational opportunities, and economic growth. The biggest concern involved overdevelopment. Many citizens expressed some dissatisfaction with the quality of their local services. Unanswered Concerns: Why are Vermonters often unwilling to pay higher taxes to improve local services, even during times of relative economic prosperity?

Employment: One out of every four Vermonters is not satisfied with his/her job. This represents a considerably higher level of dissatisfaction than expressed about any other *quality of life* domain. Higher education did not correlate with higher job satisfaction. The study also points out the high satisfaction level of workers engaged in home businesses and self-employment. The data suggest a continuing conflict between the dual responsibilities people have to both their work and their families. Employers need to be particularly sensitive to these findings. **Unanswered Concerns:** By improving the non-pay aspects of jobs, can employers raise overall worker satisfaction and ultimately contribute to improved worker productivity?

Income and Education: Both income and education levels were related to the differing priorities displayed among the respondents. Individuals with higher incomes and greater education were more satisfied with many of the components of their *quality of life* than their

lower paid and less educated counterparts. Although education has been a major source of upward mobility, the least educated displayed the least interest in furthering their education or receiving on-the-job training.

UNANSWERED CONCERNS: Does our system currently encourage lifetime education and training? Will the Vermont workforce be prepared to compete in the highly technical world of the future?

Conclusion: The overall picture which emerges from this study is an optimistic one. Vermonters express a high degree of satisfaction with their lives. Virtually all Vermonters want clean air, clean water, absence of serious crime, and open space. A clear majority favor economic growth and improved educational opportunities.

Often it seems that the characteristics which contribute most to a person's *quality of life* are the highly personalized and individualized intangibles such as family and friendships. The study also points out some honest concerns Vermonters share about their changing *quality of life* and suggests that many people have difficulty understanding the complex interdependency among all the issues that impact that quality.

What are the implications of this study and how will it impact the future direction of the state? As we head towards the 21st century, both the private and public sectors must participate in finding answers to these difficult questions. Only by encouraging open public dialogue, focusing on the shared values of Vermont's citizens, and better understanding the relationship between a healthy environment, a vibrant economy, and a well-educated workforce, can Vermont's special *quality of life* be preserved.

INTRODUCTION

he high degree of mobility among Americans is a salient fact of life today. Vermont has experienced substantial population growth over the last decade. For many people, Vermont is their home by choice. This report examines what it is about life in Vermont that has attracted so many people to move to the state while encouraging those already here to remain. Where a person lives, although of paramount importance to many Vermonters, remains but one dimension of our overall well being. This study also examines the role played by such factors as education, income, family and friendships, religion, jobs, and marital status in our lives. Our ultimate goal is to contribute to the public dialogue about the measurement and definition of the *quality of life* in Vermont.

Throughout history, societies have been concerned with the well being of their members. Resource and technological constraints limited early efforts to measure human welfare to counts of basic items such as population, deaths and births, and certain economic conditions of life. This is no longer the case. The academic community, business firms, and government agencies collect vast amounts of data on the human condition. On a monthly basis we are served a steady diet of information on such disparate facts of life as the cost of living, sales of new homes, exposure to illnesses, crime rates, income statistics, consumer confidence levels, unemployment and wage rates, migration figures, and births and deaths. It has been estimated that on a typical day in America, the government alone sponsors over 200 surveys, with at least four times that many being conducted by or for academic and business groups.

What current and past measures of well being share in common is their so-called objective basis. In part, it is this reliance on objective indicators, usually centered on the economic dimensions of life, which served as the impetus in 1988 for a small group of professors from the Center for Social Science Research at Saint Michael's College to begin thinking about how our society measures and defines *quality of life*.

In Vermont, this concept has taken on a life of its own. Our newspapers and political debates are replete with references to *quality of life*. Economic growth, income distribution, environmental quality, government planning, educational initiatives, immigration patterns, regional differences, and changing tax burdens are a few examples of issues which take *quality of life* into consideration. Yet, this term is rarely defined by those

who use it to justify their position on a particular issue.

From the very beginning of this study, it was clear that there were important aspects of the lives of Vermonters which could be measured and systematically monitored but rarely were. Although objective measures of well being are important, something was still missing...how Vermonters think and feel about themselves.

For example, the unemployment rate may be down a point and the median family income up by 5%, facts which affect many citizens. What does this tell us about how the average Vermonter feels about his or her own life? Does the retired schoolteacher in Barre, the electrician in Vernon, or the young mother of three in Burlington feel that life in Vermont is getting better, worse, or staying about the same?

What aspects of life do people feel are the most important? Regardless of what the official statistics tell us about homicides, do Vermonters feel safe in their own neighborhoods? Although new housing starts may decline, are Vermonters satisfied with their own homes? As the employment opportunities expand, do people like their jobs and feel secure in them? How many Vermonters would like to move to another state if they had the opportunity? What do Vermonters like about their state and what do they most want to preserve? What do they most want to change?

OVERVIEW

Relying on a combination of data from interviews conducted in the summer of 1989 with 441 randomly selected Vermonters and an array of statistics published by government agencies, we have tried to determine how Vermonters define and value their quality of life.

It would be presumptuous to assume that a social science survey could define what a life of quality is; that is ultimately an individual judgment. But our public understanding of these judgments can be better understood by the data presented in this report. The old truism that "what you see depends upon where you stand" is applicable to this study. We have tried to expand our vision beyond the traditional external measures of *quality of life* to those that are more subjective and reflect the internal viewpoints that people hold.

In reviewing the study's major findings, several things need to be kept in mind. First, this publication highlights key findings from the comprehensive Pulse of Vermont Quality of Life Research Report. Many of the tables, charts, footnotes, and other documentary evidence are contained only in the full report. Second, the sample was limited to those Vermonters who had telephones and some statistical adjustment was made to compensate for this. Third, the results of surveys are never independent of the questions asked. Time constraints always limit the range of issues covered. Fourth, the observed association between variables does not necessarily imply a cause and effect relationship. The reader should be cautious when drawing inferences from the associations reported. Fifth, the study focused upon perceptions and self-reflections. These perceptions can conflict with the reality of life. Sixth, it is important to realize that there is variation not only between groups but also within groups. Although native born Vermonters are less wealthy on average, there are also many natives who are financially better off than non-natives.

Lastly, the time period during which the study was

"How fortunate I am to have been born in Vermont and to have had a chance to stay here."



conducted is important. The state was not beset by any natural disasters and the economy in the summer of 1989 was unusually robust. Although national studies show substantial consistency in people's assessments of the relative importance of many of the broader *quality of life* domains, other issues, especially those concerned with life in Vermont, are likely to be sensitive to changes

"Beautiful. When I first came here I was on vacation and after I saw the beauty, I just stayed."



in the economic, material, and social environment.

Psychological research suggests that needs are relative; if respondents fail to mention the importance of a particular need, for example the need for safety, it may be that this need has already been met, not that it is unimportant. As another example, economic concerns may appear less pressing to individuals who have reached a certain level of financial security. If this security is disrupted, priorities and perspectives may change accordingly.

The file cabinets and library shelves of government officials, business people and social service workers are filled with information on basic needs such as housing, health, and security.

In contrast, the major focus of this study concerned the self-expressed satisfaction of Vermonters with some of the more intangible aspects of their lives in the following eleven areas which we call domains: family; friends; employment; living in Vermont; home or residence; town or neighborhood; standard of living; religious life; education; health; and spare time. A summary of overall life satisfaction was added as a twelfth area.

The major findings fall into two categories: first, those which pertain to how Vermonters feel about the state in which they live; and second, those which pertain to the personal lives of Vermonters, e.g., family, friends, religion, spare time, jobs, income.

MAJOR FINDINGS

How Vermonters Feel About Their State

Vermonters are more concerned with "preserving clean air and water" than any other general aspect of life in Vermont. More rated this item as very important than any other item suggested to them. It was also the most frequently mentioned response to our open ended question about "What first comes to mind when you hear the expression, quality of life." On a separate but related question, one third of the respondents selected this concern as the single most important aspect of life in Vermont. Another question also captured the importance of environmental protection as a top priority. When we asked people whether life in Vermont was getting better or worse, the responses were evenly divided. The most common reason given about why it was getting better related to increased protection of the physical environment.

Whether life in Vermont is getting *better* or *worse* depends upon who is asked. Lower educated and lower income Vermonters are more skeptical of changes in the way of life they have come to know over the years. The better educated and those with higher incomes are more likely to feel that life in Vermont is getting *better* and to point to improvements in environmental protection, educational opportunities, and economic growth.

"Preserving clean air and water" was viewed as a *very important* priority by virtually every respondent. Seven other priorities from the following list of eleven items were ranked as *very important* (as opposed to *somewhat important* or *not important at all*) by more than 50% of the respondents. The last three items were selected by fewer than 50%:

- **1.** preserving clean air and water (97% *very important*)
- 2. maintaining a low crime rate (88%)
- **3.** preserving scenic views (74%)
- **4.** improving educational opportunities (74%)
- 5. maintaining family farms (72%)
- **6.** maintaining access to land and forests for hiking, fishing, skiing and hunting (68%)
- 7. saving traditional small towns and villages (68%)
- **8.** creating more good jobs (66%)
- **9.** supporting cultural activities (45%)
- **10.** limiting government involvement in my life (44%)
- 11. limiting growth (35%)

When we combine this ranking with the follow-up question "Which one from the above list is *most important?*" only "preserving clean air and water" and "improving educational opportunities" stand apart with double digit support, 36% and 15% respectively.

The environment and education were selected as the highest priorities by *all* subgroups with the exception of youth and the elderly. The former chose maintaining access to recreational areas followed closely by education. The latter selected clean air and water as their top priority followed by maintaining family farms.

Our data show that the people who were born outside the state and the highly educated are most willing to support more active governmental leadership in the areas of environment and education.

It is to be expected that in a state known for its inherent beauty the subject of environmental protection

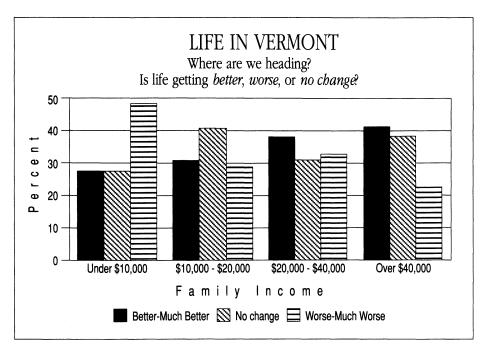
"I like the manageable size of the state. If I want to get involved in something I can."



emerges as the highest state priority. On the other hand, Vermont also has been known for its low rates of crime and unemployment. Our crime rates in a variety of areas are in the lowest quartile of the 50 states and most of our respondents told us that they felt safe in their neighborhoods. Both of these constitute part of the attraction of the state. Yet "preserving a low crime rate" and "creating more good jobs" were picked by only 9% and 7% respectively as being the *most* important priority, far below the 36% response for the environmental issue. Vermont is the envy of most states for these latter qualities. Why then does environmental protection emerge so consistently as a top priority? The answer, we believe, rests in the perception that the environment is more under threat than the other qualities.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

A clean environment and improved educational opportunities were the two top priorities listed by respondents. These priorities are consistent with the interests of the



business community. A clean environment and the presence of a well educated workforce offer many Vermont firms a competitive advantage over their counterparts in other states. Packaging something as "Vermont Made" and being able to attract and retain competent workers at reasonable wage rates are two of the advantages that come from doing business in Vermont.

"We're not overcrowded. We have the least pollution of any state in the United States. It is not a question of industries. We do have them but they seem to care and do well in regulating a low level of pollution."



Although the priorities articulated by our respondents appear clear, we did not address what trade-offs, if any, exist among these priorities. We know that Vermonters are extremely concerned about the environment, but are they willing to consider any changes in this priority if it leads to substantial improvements in other areas?

During much of the 1980s new businesses were attracted to Vermont in spite of what some consider an inhospitable tax structure, strict regulations, and our rural geographic location. We know that quality of life concerns figured prominently in their relocation decisions. Many came here with the understanding that helping to maintain the quality of the natural environment would be an essential condition of doing business in Vermont. We have become accustomed over the last eight years to expanding job opportunities and rising incomes. One question that remains unanswered is whether changing economic conditions will influence stated priorities. This raises a related and important question: what is the relationship between a healthy economy and the two

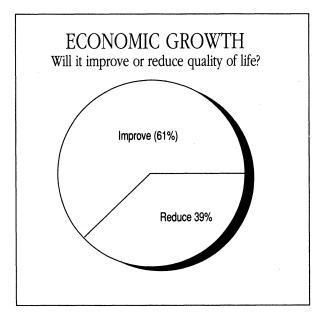
overriding concerns of our respondents, a clean environment and a well educated population?

Economic Growth

Vermonters voiced some disagreement about whether economic growth will improve or diminish their *quality of life*. Although most (61%) are in favor of growth, a minority (39%) felt that it would reduce their life quality. With the exception of income (those with a higher income were more likely to feel economic growth improves their lives), whether the respondents were proor anti-growth was not dependent upon group affiliation (age, education, religious status, gender, region, native status, and political party). For example, Republicans were no more likely to be pro- or anti-growth than Democrats.

Although a 61% majority in the political arena might be considered a popular mandate, the finding that nearly 40% question the fundamental premise that a growing economy is desirable is of concern to the business community. What is the source of this opposition? Our study uncovered three areas of concern: the environment, problems in income distribution, and the passing of the "Vermont Way of Life."

Economic growth generates new jobs, additional sources of tax revenues, and higher levels of income. It is the rare person who prefers unemployment to employment, higher taxes to lower taxes, or lower incomes to higher incomes. Some Vermonters may fail to make the connection between economic growth and



their *own* standard of living or mistakenly assume that growth *necessarily* results in a degradation of the natural environment. When some people think about growth they focus not on jobs (especially if they already have steady employment) but instead see only environmental consequences. Those who worried most about the adverse environmental consequences of growth were the better educated.

Some Vermonters observe the outward manifestations of a growing economy without seeing a change in their own standard of living. Economic growth may not benefit all members of the community equally. Since the early 1970s, real per capita income has grown substantially in America, yet real average weekly earnings and real median family income have increased only modestly. These trends are reflected in increased income inequality in America. Interviews with our respondents suggest that not all Vermonters have shared equally in the benefits from our expanding economy. Some of the

"It's getting worse for the people whose incomes are in the lower bracket and better for the wealthier. Don't get me wrong, this is not Vermont's fault. It's a national problem."



identified anti-growth sentiment might be an expression of concern over this perceived injustice.

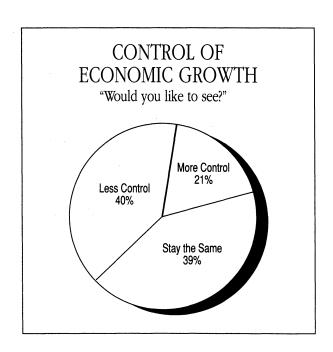
The value of growth was also questioned by people who were most concerned with overcrowding, increased regulation, and the influx of non-natives into Vermont. Individuals who raised such questions often wondered about what was happening to the "Vermont Way of Life" that they knew.

Although disagreements exist regarding the value of growth, common ground is found when questions are raised about government control of growth. Very few, only one in five respondents, felt that government should *increase* its control of economic growth, while twice as many (two in five) felt that government should *decrease* its control of growth; the remaining 39% felt that government control should remain the same.

Even among the 39% who felt growth would reduce their *quality of life*, only 29% would like to see more government control. The strongest sentiment about this issue was expressed in the Northeast Kingdom where one out of two of these Vermonters would like to see reduced control. Those who are least resistant to the control of growth are the more highly educated and Democrats. Disproportionate numbers of these individuals were born outside the state.

The high percent of the sample who would like to see less control of economic growth appears inconsistent with Vermont's strong environmental regulations as well as the anti-growth sentiment discussed above. Our respondents may not recognize the complexity of the trade-offs involved in these areas.

What forms of economic growth are most desirable?



Only 24% would build more highways to accommodate the traffic congestion which may accompany growth; 34% would like more multi-family housing developments in their towns; 21% would like more shopping malls in their towns (only 14% in the Burlington Metropolitan area); 49% would like more industry in their towns; 59% would support more recreational facilities in their towns.

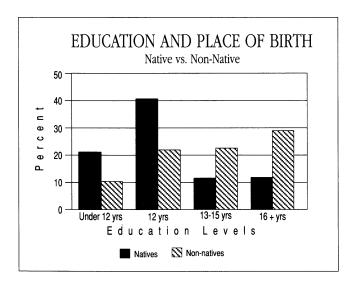
SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

Most Vermonters favor economic growth. Few support increased control of the growth process, and many would like to see reductions in regulation. While we have identified several areas of concern (some of which are admittedly anecdotal), further research could help us to better understand why 39% of the sample felt that growth would lower the *quality of life* in Vermont. To what extent are the views of these Vermonters based upon fact rather than unfounded fears?

Migration

The growing number of Vermonters born outside the state is important. The 1980 Census indicated that 44% of the population over 18 years of age was born outside the state. Our data suggest that the 1990 Census will find that over one-half of the population will be non-natives.

Those born outside Vermont are less likely to be affiliated with religious organizations, are more likely to vote Democratic (even if they list themselves as Independents), have higher family incomes, and come to the state with high levels of education and job skills. Since the better educated are more mobile throughout the U.S., Vermont is merely conforming to a national trend. We inevitably lose native born Vermonters who are



"I think Vermont is getting worse because as a very rural person I see a lot of strangers moving into Vermont with a lot of money. This is causing Vermonters to feel and be treated as though they are second class citizens for the way they have lived and feel comfortable living."



often young and well educated; yet they are replaced in even larger numbers with other well educated people born outside Vermont.

As the ratio of native and non-native born continues to shift, we can expect changes in the social and political climate of the state. Most importantly, the higher educational and income levels of the new migrants affect many facets of our private lives. People born outside Vermont are less resistant to government regulation; more willing to support tax increases; more concerned with pollution; less concerned with the influx of new migrants; find their personal lives somewhat easier; and are more critical of selected aspects of their jobs. Many of these and other attitudinal differences disappear when comparisons are made between natives and non-natives with similar educational levels.

Why do people move to Vermont? Of all those who moved into the state, 35% came because of a definite job offer. This percentage rises sharply with education; 55% of those with advanced college degrees came here because of a job offer, compared to only 8% for those with less than 12 years of education. People who settled in the Burlington area were the most likely to move here because of a job offer, while those in the central region of the state were the least likely to do so.

It is strong testimony to the appeal of the state that among those who have moved here, 30% were financially worse off as a result of their move, 43% about the same, and 27% better off after coming into the state. It is of interest to note that those who have the most education are the ones who are most likely to be financially less well off because of the move. Half the people with advanced college degrees were worse off financially after their move. Among those who did experience either a gain in earnings or remained the same after the move.

81% say that they would have come even if they had to take a pay cut.

Migration theory suggests that population shifts are not random, but rather the result of social, economic, and political forces. These forces either pull or attract people to a given area or push or induce people to search for a better place to live. The expected result from this process is a pattern of migration flowing from areas of relatively poor earnings potential to areas of higher potential. National studies show that between 70% and 85% of all geographic mobility reflects economic reasons. Vermont is an exception in this sense. Only a few (35%) had job offers when they moved here and an even smaller percent (27%) felt financially better off after the move.

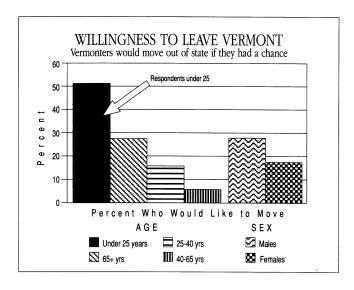
Seven out of ten Vermonters say they do not want to move out of the state even if they have a chance to do so (those who want to move may have already done so and would no longer be part of the sample). Respondents between 18 and 25 years of age were over two times (51%) more interested in moving out of the state than other members of the sample. Reflecting national trends, it is primarily Vermont's better educated youth who, given the opportunity, are most interested in moving. Also, males expressed a greater willingness than females to move.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

Like many other states, Vermont is experiencing population growth. Most of Vermont's new migrants are born within the continental United States and arrive with high skill and income levels. They often move to Vermont in response to perceived threats to their *quality of life* in other locations.

The migration trends raise several questions. Does Vermont have the infrastructure in place to easily absorb the predicted population growth from both external and internal sources? How will this change affect our ability to raise revenue to support needed public services? Are there positive economies associated with providing services to a larger population? On a more immediate level, how will this change in population affect the way that Vermont businesses produce and market their goods and services? How could this affect governmental services?

Migration has an effect on both the material (e.g., infrastructure, taxes) and non-material world in which we live. As our population grows, will Vermont be able to continue offering its residents a way of life (a world of unlocked doors, friendly neighbors, uncrowded roadways, family farms, unrestricted opportunities for outdoor recreation, independence, and a sense of peace and serenity) that is so attractive to people born both



within and outside the state? Will Vermont be able to retain its sense of community and common heritage if in the near future one-half of the adult population comes from outside the state? As the proportion of well educated non-natives in the state increases, will the common areas of agreement on many basic priorities shared by natives and non-natives alike be sufficient to diminish natural divisions? These divisions are, in part, a consequence of the differences in socio-demographic characteristics between these two groups. What role can education play in reducing potential sources of conflict?

If given the opportunity, we know that our better educated young people would be the most interested in leaving the state. Why is this? Is there a lack of educational or job opportunities in the state or do they simply seek new challenges? Do young people fail to appreciate the unique qualities of Vermont that have made it such an attractive place to live for most members of our sample? Out of all the subgroups examined, it was only the younger members of our sample (those between 18 and 25) who failed to single out environmental concerns as their top priority. These younger respondents were also more likely than older respondents to believe that life in Vermont was *getting worse*.

Life in Local Communities

Life in local communities for most of the respondents appears to be reasonably satisfying. Three quarters told us that they feel safe when going out for a walk at night. Maintaining a low crime rate was perceived as a very important priority by 88% of the respondents, surpassed only by "preserving clean air and water" among the eleven Vermont priorities discussed earlier. Another 75% are happy with the quality of the houses in their neighborhoods. Furthermore, just over 80% were

"We have clean air and mountains up here in Bradford. The people are real friendly. Anytime you're in need, all you have to do is ask. We have a little bit of southern hospitality up here in the north, I'd say."



either *satisfied* or *very satisfied* with life in their towns (satisfaction levels rise sharply with age).

When it comes to rating local governmental services, our respondents were still positive but with less enthusiasm. A *good* or *very good* rating was given to "local schools" by 64%, while only 55% gave "police and fire protection" the same rating, and an even smaller percent (47%) approved of "the way streets and roads are kept up." Younger people were, in general, more critical of these services.

Because nearly one-half of the respondents were not satisfied with local services, one might expect to see support for tax increases to improve these services. This was not the case. Just under 40% would support paying an additional \$100 in taxes to improve "police and fire protection" and "roads." Though improving schools was the second most important *state* priority selected by respondents, raising taxes by \$100 for school improvement was supported by barely half of the sample (52%).

Those who were most dissatisfied with the above items were the most willing to pay "an extra \$100 in taxes" to support improvements in these services, but the different levels of support came from those most able to pay (those with higher family incomes) and from those with a clear investment in the outcomes (parents with children).

We asked each respondent if he/she felt that life in Vermont was *getting better*, *getting worse*, or *staying about the same* and received a split vote. While 35% felt that life was *getting better*, 30% felt it was *getting worse* and the rest felt it that it was staying *about the same*. Those who were financially better off were more likely to be optimistic about the direction the state was taking. Residents of the Northeast Kingdom were by far the least likely to feel that life in Vermont was *getting better*. Only one out of four felt that this was the case. When we asked respondents to specify in which ways it was

getting better or worse, we found interesting contradictions. Some looked at growth and development as evidence of improvement in the state while others looked at it as an indication of deterioration. Similarly, some people saw "government regulation" as positive while even more saw it as negative.

The three most common signs of improvement were related to the protection of the environment, increased educational opportunities, and economic growth. By far, those who worried most about Vermont's future were concerned with overdevelopment. This included the disappearance of open space, overcrowding and congestion, and the high cost of housing. At times, native Vermonters (especially those with lower incomes and education) were quick to blame those from out of state for these problems. Deterioration in the physical environment was also cited as a consequence of overdevelopment. This complaint was raised more often by those with more education.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

Citizens are concerned about the quality of local municipal services, yet they are often unwilling to pay higher taxes to improve these services even during a period of relative prosperity. These local services (police, fire, roads, and schools) are all part of the public infrastructure upon which we all depend. Will there be further erosion of support if our economy enters a period of anemic growth that is being forecast by many economists?

What is the cause of taxpayer resistance to providing additional funding for services that are not rated highly? Do people simply not have the dollars to pay for improved local services or is it that they question whether additional monies will be well spent? Is the way that we raise revenues to fund local services efficient and fair? Are there alternative and more effective ways than property taxes to pay for local services?

Attitudes about local issues are quite sensitive to education and income levels which are affected by native/non-native status. How do members of the public perceive "responsible citizenship?" People sometimes refuse to support community services because of self-interest and short term savings. Often the resulting long term costs can greatly surpass any short term gains.

Employment

This study was conducted during an exceptional period in Vermont. Jobs, especially at the entry level, were plentiful. Labor shortages were emerging throughout the state as employers searched for ways to recruit and retain workers. The monthly unemployment rates,

which averaged just under 4%, were among the lowest on record. Vermont's labor market participation rate was among the highest in the nation. At the time of the interviews, 79% of the male respondents and 64% of the female respondents were working while only a small percent were not working but actively seeking jobs (2% of males and 4.7% of the females).

Work fulfills both an economic and social purpose in life. On one level, earnings from the labor market supply the basic physiological requirements of life (food, shelter, and clothing) while satisfying some of our more transient needs. Yet, to define work only in terms of this monetary dimension misses the pervasive and profound impact it has on our lives.

Our jobs define who we are and shape our outlook on the world. Our sense of identity, self-esteem, and status is related to the type of work we do. The housewife who says "Oh, I'm just at home," the secretary who tells us that he works at "Ben and Jerry's," the salesperson who seeks approval from his customers, or the university employee who remarks that she is a "tenured professor" are all making important statements about their identity. When we meet people for the first time, we often begin conversations by asking what they do for work. This is how we "learn" about who they are.

The broader social purpose of work is revealed clearly in the way that Vermonters responded to the question:

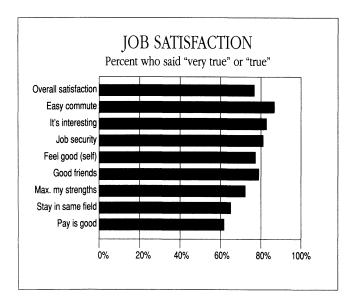
If you were to get enough money to live as comfortably as you'd like for the rest of your life, would you continue to work?

Eighty-two percent of the respondents in our study expressed the desire to continue working regardless of financial need. This high percent cut across all segments of the sample.

Although most Vermonters want to work, nearly four out of ten would change jobs if "they could do it all over again." One out of four was not satisfied with his/her job. This percent was considerably higher than found in the other *quality of life* domains.

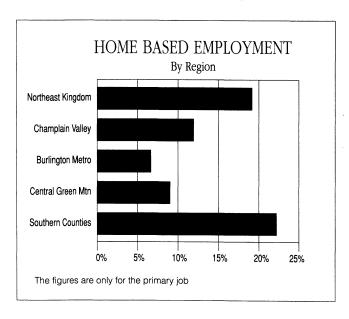
Workers reporting the highest levels of job satisfaction and the strongest desires to continue in their jobs were older rather than younger, female rather than males, natives, the less educated, and service workers. These results were surprising since many in these groups are employed in lower paying positions. Conventional thinking suggests a positive correlation between job quality, earnings, and education.

Youth were the exception to these findings. They have low earnings but also lower levels of job satisfaction. Less than one-third of those under 25 were *very*



satisfied with their jobs in comparison to 50% for those 40 to 65 and 69% for those 65 and over. This lower level of job satisfaction manifests itself in the labor market through high levels of job turnover. It may also explain why so many young people would consider moving out of state if the opportunity presented itself. Job satisfaction, however, does rise with age as younger people, after exploring different jobs, settle into lines of work that are mutually advantageous to the needs and interests of both workers and employers.

The specific dimension of job satisfaction that received the lowest rating was "pay is good." Although "good pay" received a low rating, it was less important than other factors in the determination of overall job satisfaction. Whether a job "allows me a chance to do the things I do best" or "makes me feel good about



myself" is correlated more strongly with overall job satisfaction levels.

Vermonters have always been recognized for their independence and Yankee ingenuity. These traits, along with the rural nature of the state, help explain the high percent (15%) of respondents who were found in primary or secondary jobs that were based out of their homes. These jobs were in a broad variety of occupations and industries. We found real estate brokers, cosmetologists, building contractors, secretaries, sales representatives, an owner of a mail order catalogue, writers, artists, day care providers, financial planners, a taxidermist, assorted engineers, a book editor, insurance agents, landscape workers and planners, and psychologists all operating out of their homes. In general, home based workers expressed more job satisfaction than other workers. The only job dimension where this was not true was in "chance to make friends." Males, nonnatives, and those in the Northeast Kingdom and the Southern Counties are more likely than their counterparts to be working out of their homes.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

A productive and dedicated workforce will be necessary for Vermont businesses to compete in the world market of the 1990s. While compensation remains an important issue, other aspects of work were more prominent in peoples' assessment of the workplace. How can we become more sensitive to the non-pay aspects of worker satisfaction? Research has shown that productivity can be enhanced through innovations in employer-employee relations. Programs that allow workers to "do the things I do best" or to "feel good about my life" will increase job satisfaction and ultimately productivity.

Out of the eleven domains of life, job satisfaction ranks at the bottom of the list. Why is this? Our findings support the view that overall *quality of life* reflects the cumulative satisfaction with the various domains examined. The business community, as employers, can have a very direct effect on improving human well being while simultaneously increasing job performance and productivity.

More research is needed on job satisfaction and worker productivity, especially among the better educated. Is overall job satisfaction lower in Vermont than elsewhere? If so, is it because more highly educated newcomers who move to the state for broader *quality of life* concerns have difficulty finding rewarding employment? Does more education raise our expectations about what jobs offer in promoting self-esteem and self-fulfillment?

Our study revealed the importance of home busi-

nesses and self-employment in the Vermont economy. What type of employment opportunities are generated by home businesses, many of which hire people from the outside? What impact will the growing number of these businesses have on life in Vermont?

This study has pointed out the importance of the family and marital status in the *quality of life* of Vermonters. It has also shown the well known fact that most women, with or without children, are in the labor force. With the dramatic changes in the workforce (especially the increased labor market participation of women and dual wage earning couples), employers can no longer hope to separate family from work issues. This change has brought about an increased need for day care and after school care as well as the ability to respond to family illnesses. Dual responsibilities to work and family will likely be an area of unavoidable and persistent conflict.

Income, Education, and Social Standing

The judgments one makes about the *quality of life* along with attitudes and beliefs about many issues are strongly influenced by educational background, income level, and the combined measure of social standing. It is well known that education and income are closely related and this study provides further evidence about the strength of this relationship.

Those on the higher end of each scale have more opportunities and resources to maintain and improve the quality of their lives as well as that of their communities. They are most willing and able to support their schools and police, protect open spaces, and further their own already high levels of education. They are more likely to think that life in Vermont is improving as well as feeling more hopeful and satisfied with their own lives. We found one exception in the form of an inverse relationship in the area of occupation. There seems to be a high proportion of "under-employed" college graduates in the state who do not find as much satisfaction with their occupations as do the less educated.

In contrast, those with lower income and less education are not as positive in evaluating the quality of their own lives. However, they are often quite satisfied with their limited education and less challenging jobs. Their lives also are more centered on the local community and the state of Vermont; they are less interested in either moving to another state if given the opportunity or in improving their level of education. They are less inclined to support town improvements; they are skeptical of government control. Still, they are extremely hopeful that their children will achieve a higher standard of living than they enjoy.

A small percentage of those with less education and lower income seem to be leading lives which appear to be quite despairing. For example, 23% of those with incomes under \$10,000 felt that life in Vermont was getting *much worse*, a figure more than twice as high as any other income group. Thirteen percent of the lower status group described themselves as *very dissatisfied* with life in general, compared to only 1% for each of the other groups. Ten percent of this same group believes that public officials "never work for the public good," four times higher than the responses of the other groups.

Among the eleven domains of life satisfaction, we found that seven differed significantly by education. In each domain, with the noted exception of jobs, more education was associated with higher levels of satisfaction. Those with higher levels of education also rank their overall *quality of life* higher than those with lower levels of education. Education had no bearing on satisfaction with friends, family, or spare time.

Those who have the most education (at least sixteen years) were the *most satisfied* with their education. Satisfaction levels rose with education levels. Those with lower levels of education, twelve years or less, were not terribly *satisfied* nor were they *dissatisfied* with their levels of education.

The desire for more education is strongly related to age (younger people want more education; nearly 70% of those under 25 would like to continue their education) and years of education (the more educated desire still more education; 40% of those with at least sixteen years of education would like more formal education). Only 5% of those interviewed expressed a desire for job training.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

The quality of an individual's life and differing attitudes towards issues are strongly related to income level, education level, and overall social standing. The concept of social class may be politically tainted (no one wants to be singled out as being either in the upper or lower classes), but our data suggest that something very similar to "social class" differences has very real consequences for most Vermonters. Policy makers who assume that all Vermonters (regardless of education and income standing) respond in the same way to various issues will be surprised. When one looks further and discovers how priorities are linked to native/non-native status, the relationship becomes somewhat unsettling considering the disparity in education levels between natives and non-natives. Education has been a major source of upward mobility, yet the data suggest that those with the least education are the least interested in obtaining either more education or on the job training.

As technology changes and foreign competition intensifies, will the Vermont workforce be able to adapt? Have we set up a system in the state that encourages the concept of lifetime education and training? Does our tax system and allocation of public resources encourage or discourage these types of investments? Why do so few of our respondents feel the need for job training?

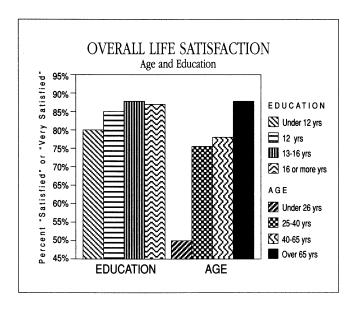
Life and Domain Satisfaction: How Vermonters Feel About Their Personal Lives

Vermonters are quite satisfied, both with their overall lives (77% either *satisfied* or *very satisfied*), and the specific domains of their lives (between 57% and 85% *satisfied* or *very satisfied*).

Among the several domains of life examined, Vermonters have a high priority for family and friendships which are listed as *very important* by 96% and 84% of the respondents respectively. These two areas were also singled out as the *most important* domain of life by 24% and 19% respectively. The middle and lower domain priorities vary according to which measure is used.

One way to assess Vermonters' priorities is to see how many of those who consider a domain to be very important are also willing to rate that domain as the *most important*. Using this approach, a strong faith (25%),

DOMAINS & SATISFACTION	
Domains	Percent Satisfied/Very Satisfied
Vermont	85.1
Health	84.3
Town	82.1
Family	80.8
Residence	79.7
Friends	77.7
Life in General	77.0
Job	76.7
Standard of Living	69.4
Religion	66.3
Spare Time	65.8
Education	57.1



family (23%), and friendship (22%) all rate highly. At the same time, living in Vermont, residence, and town or neighborhood are all low priorities, with only 6% or 7% of those saying each was *very important* also saying it was the *most important*.

Vermonters' overall life satisfaction was correlated with many demographic variables as well as with the eleven other domains of life. Satisfaction in four of the domains (family, standard of living, job, and living in Vermont) were the most strongly and positively associated with overall life satisfaction. Among the demographic group comparisons, age and education stand out. People with more education and older people expressed higher levels of overall life satisfaction than any other group in the sample.

While income and education are themselves correlated, each has its own impact on domain satisfaction. Higher incomes correlated with higher satisfaction with one's town, life in Vermont, standard of living, and personal health. Income did NOT correlate with the other six domain satisfactions. Higher education levels correlated with higher satisfaction with one's town, life in Vermont, one's education, standard of living, religion, and overall life satisfaction. Education as noted earlier was INVERSELY correlated with job satisfaction.

Finally, religiousness and marital status have some impact on domain satisfaction. Religiousness correlates positively with several domains including standard of living and religious satisfaction, while the married express less satisfaction with their spare time than the unmarried. Both the married and the religious express greater levels of overall life satisfaction than do their unmarried and less religious counterparts.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

What is the picture we can draw from all of this? The data on domain satisfaction remind us that people's perceptions of the quality of their lives are very complex. Their greatest priorities are the "intangibles" which are highly personal and individualized. Family and friendships are cited as the "top priorities" in people's lives more than any other single factor, yet these sources of personal satisfaction are not strongly affected by the types of forces which are usually subject to public policy initiatives such as improving incomes or education. What are the forces that cause people's satisfactions in each of these areas to be enhanced or diminished?

This is not to say that public policy is "value neutral" in its orientation to any of these internal dimensions of *quality of life*. It is not. Even the family, a private institution in the extreme, is widely recognized as an important institution in society. One observer who has studied this relationship claims to have counted over 1000 separate mechanisms of federal control (e.g., laws, welfare regulations) designed to affect American family life.

Although we found statistically significant differences in life satisfaction and a variety of demographic characteristics, the range was more limited than one might expect given the objective or real conditions of life. Why is this? Do people adapt and find satisfaction for themselves, regardless of their situation? If self-reported satisfaction levels are relatively high, even for those who are confronted by what appears to be difficult circumstances, does this mean that there is no need to improve on the objective conditions of life in Vermont?

Marital Status and Religion

According to the prevailing cultural expectations, it is more desirable to be married than to be single, divorced, separated, or widowed. Our data suggests that persons who are married are significantly more satisfied with the quality of their lives than those who are no longer married or who have never been married.

Perhaps because of their greater overall life satisfaction ratings, married individuals were much more likely than others to be at the positive end of a five point scale on each of seven psychological perspectives (i.e., do you feel your life is interesting or boring, easy or hard, friendly or lonely) This relationship held even when comparing married individuals with unmarried members of the same *age, income*, and *educational* level.

Like the married, a parallel point can be made (although the relationship is not quite as strong) about those who are religiously affiliated and those who have the strongest commitments to spiritual or religious beliefs.

Family and religion are two major social institutions deeply entrenched in our culture. Our jobs, schools and government may help us to realize goals, but it is often our families and spiritual values that provide us with the goal itself. Our culture and society have evolved in a way that supports those who conform to the widely held norms of family and religious or spiritual practices.

To say that those who are married, more religious, or more spiritual express greater overall life satisfaction does not imply that their counterparts would necessarily be better off married or religiously or spiritually affiliated. To reach such a conclusion would require us to determine that married and non-married (religious and nonreligious) people are completely alike in every other aspect except their marital or religious status. This conclusion cannot be reached from the data collected in this study. We cannot prove that being married or religiously affiliated leads to greater life satisfaction. It might be that people who are innately more satisfied or positive in life seek and are sought out as marriage partners or choose to affiliate with religious groups. What we can say is that those who choose to conform to traditional norms appear to be more satisfied with life than others.

SUMMARY AND QUESTIONS FOR FURTHER RESEARCH:

Should the traditional family be supported in ways that do not currently exist? Which occupational or economic arrangements encourage or discourage family stability? Are there ways to help separated, divorced, widowed and single individuals who would like to become better integrated into the broader community?

Separation of church and state prohibit public policies which directly affect religion, but the policies of the non-governmental sector may either help or hinder religious and spiritual expression. If spirituality is an important component of *quality of life* for many Vermonters, are there ways in which it ought to be supported?

CONCLUSION

his report has shown what aspects of life are most important to Vermonters and what they think about the *quality of life* in the state. The picture that emerges is an optimistic one. For the most part, people seem pleased with life in Vermont. In reaching this conclusion, however, we should not minimize the concerns expressed by some respondents about the future. People fear that the unique qualities that have made Vermont such an attractive place to live have come under attack, whether it be from overdevelopment, environmental damage, changing social values, or infringements by those perceived as outsiders. We found considerable agreement among Vermonters about long term goals and the importance of traditional values.

"What do I like about Vermont? Shared values of Vermonters, the honesty, concern for the environment, concern for their fellow man, and self-reliance come to mind."



However, in discussing the means to achieve these goals, differences began to surface.

We realize that a study which relies on self-reported perceptions cannot provide a complete picture of the *quality of life* in Vermont. We also know from our many conversations with Vermonters that subjective aspects of *quality of life* are extremely important. The standard objective measures of *well being* employed by public officials are but one type of measure of the *quality of life*. We hope that this study reminds us that it is possible and important to consider the subjective feelings of Vermont's citizens as well.

We expect that this baseline study will raise as many questions as it has answered. This is not an undesirable nor unexpected outcome. It is only when we have the Socratic wisdom to "know what we don't know" that we can begin to ask appropriate questions to further our knowledge about the *quality of life* in Vermont. In the future, if we or any other researchers are fortunate enough to be able to re-examine these issues, our study will provide a critical source of comparative data. It will also help future researchers determine which questions still need to be addressed.

Finally, we have not made policy recommendations although we believe that many could be drawn from our findings. We have tried to provide an analytical framework to help the reader interpret our data findings, identify unanswered questions, uncover important themes, and highlight the inconsistencies in the pattern of responses.

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