

# Pulse OF Vermont

QUALITY OF LIFE STUDY 2005

VERMONT BUSINESS ROUNDTABLE





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

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## EXECUTIVE SUMMARY

This report presents the results from a statewide survey completed during the spring of 2005 about the quality of life in Vermont. This is the fourth such study conducted by the Center for Social Science Research at Saint Michael's College on behalf of the Vermont Business Roundtable. Prior studies were completed in 2000, 1995 and 1990. During this 15-year time span, over 1,600 Vermonters have been interviewed. The research reported in the pages that follow will show how Vermonters define and assess their quality of life and what they see as threats to their well-being. The longitudinal nature of the four surveys also provides an opportunity to study the impact that a decade and a half of change has had on the lives of average Vermonters.

### Objective Indicators of Vermont's Quality of Life

To provide a context for the qualitative questions that make up the core of this study, we collected a wide range of objective quality of life indices that help define Vermont's place within the 50 states. The resulting database presents an image of a state that appears to offer one of the highest qualities of life in the nation. Vermont rises close to or is at the top of lists that rank states based upon an array of statistics on such subjects as health, crime, education, civic engagement, poverty and the quality of the environment. But, Vermont does less well, comparatively speaking, on rankings based upon the cost of living, overall tax burden, support for higher education, and substance abuse.

### Methodology

This survey, like its predecessors, employed the conventional techniques of scientific survey research to randomly select and interview 400+ adults in Vermont. Just under 60% of Vermonters contacted agreed to participate in the telephone interviews, which averaged between 20 and 30 minutes. The results are accurate with 95% confidence within a sampling error of +/- 5%. Disproportionate refusals to participate from persons with lower levels of education dictated a corrective weighting of the responses to achieve a proportionate balance of major demographic groups. Similar procedures were used in the earlier studies.

### First Impressions of Quality of Life in Vermont

When Vermonters are asked about what first comes to mind when they hear the words "quality of life," the themes of "a stress-free pace of life" and "good health" were the most frequent responses. In earlier studies, issues related to the "standard of living" and the "natural environment" were the most common themes. While a

distinct minority of Vermonters do not see their quality of life either threatened or under attack by changing circumstances, those that did, singled out their sense of financial security and problems with the cost and access to health care.

### Public Priorities

Several different approaches were used to identify the top public priorities of Vermonters. Issues that consistently headed the list were health care and job creation, followed by environmental protection and educational quality. In earlier studies, improving educational opportunities and the environment were most often the two highest ranked priorities. Act 60 and civil unions, which in the last quality of life study in 2000 had an important impact on public priorities, were hardly mentioned in this year's survey.

Like the earlier studies, Vermonters believe that economic growth in the state will improve their quality of life. This was true for all segments of the sample, including liberals and conservatives. However, the percentage that believes this to be true has slowly declined since 1995.

### Life in Vermont

In our first survey in 1990, Vermonters were roughly divided into thirds about whether the quality of life in Vermont was getting "better," "worse" or "staying the same." Since then, there has been a consistent decline in the proportion of Vermonters who say that "Life in Vermont is getting better." Expanding economic opportunities, better public services, and more chances for recreational and cultural activities were cited as examples of how life in Vermont is getting "better." Those who described life in Vermont as getting "worse" pointed to overcrowding, crime and drugs, the economy, the high cost of living (including rising taxes), and the influx of "flatlanders." Lower educated, working-age males were the most likely to see life in Vermont in decline. They were also

the most likely to be earning less now than they were five years ago. Noteworthy geographic differences were also found.

Respondents were asked a series of questions about the strength of Vermont's social fabric. The vast majority of respondents feel that "most people in Vermont can be trusted," a proportion far higher than is typically found in national polls. Those with higher educations and incomes are the most trusting and are the least fearful of crime. Vermonters also feel considerably safer in their neighborhoods than Americans in general. Almost one-half of the respondents believe that Vermont is as "divided by class and belief systems" as are other areas of the country, although a sizable minority feels we are less divided. While trust of others is unusually high in Vermont, over time the percent of the sample that feels that they must spend more time looking out for themselves and their families has increased. This defensive posture is highest among those with lower incomes and lower levels of education, the native-born, and those who have been divorced or separated.

Compared to the nation as a whole, Vermonters are less religious, but religious Vermonters do share a number of characteristics with religious people in other states; they are more likely to describe themselves as "politically conservative," are older, less wealthy, volunteer more, are more trusting, and are more likely to be female.

The majority of working respondents felt that globalization has not impacted their companies, and only a very small percent think that this process has hurt their places of employment. The sample did include Vermonters who had lost jobs to outsourcing over the past five years, but nearly all were able to find another job, and job satisfaction levels on these new jobs were no different than levels recorded for other members of the sample. More Vermonters wanted to either "promote globalization" or "allow it to continue" than wanted to "slow it down."

## Life Satisfaction

On balance, most Vermonters have been and continue to be quite satisfied with their lives. In all four studies, the percentage of respondents who say that they are either "very satisfied" or "satisfied" with life has remained nearly constant at around 80%, which reflects national norms. Independently collected data of comparative state rankings suggest that Vermont's quality of life should be among the highest in the nation. Life satisfaction rises with education, income, age, and religiousness. Satisfaction levels with individual aspects of life have changed little over the 15-year time span of the surveys. Vermonters were most satisfied with their "friendships" and "residences" and the least satisfied with the amount of "spare time" available to

them. Job satisfaction levels have remained reasonably high and consistent over the 15-year time period of the study. Overall job satisfaction levels were higher than the ratings on the specific attributes of the jobs held by respondents, while satisfaction with "the level of pay" continues to be ranked much lower than other attributes. Respondents were twice as likely to report that they had "gained" economic ground than "lost ground" over the past five years, although a sizable minority has seen no change in their financial situation.

The survey found that just under one-half of Vermonters frequently worry about being able to pay for their family expenses, although most respondents still felt that they would be able to retire in reasonable comfort.

## Life in Local Communities

Vermonters believe that their communities are notably free from crime. Two-thirds of the respondents feel strongly connected to their local communities, and there has been no change in this percentage since 2000, the first time the question was asked. Ratings of the quality of public schools have remained virtually unchanged since the first study was conducted in 1990. The percent that said they would be willing to pay extra money in local taxes for better schools, however, has declined noticeably from earlier years.

More than half of the respondents had volunteered in the past year, a figure consistent with our prior surveys, but slightly higher than national norms. About two-thirds of the respondents use the Internet from their homes, with the majority still depending upon slower speed dial-up connections. Internet use varied in predictable ways by age, education, income level and geographic area.

## Population Changes

Over the past 15 years, Vermont's population growth has been slightly below the national average. Most respondents are content with the rate of population growth in their local towns, but in selected areas such as Chittenden County, residents believe that the increase is too rapid. Slightly more of Vermont's growth is due to in-migration from outside the state rather than from births exceeding deaths. Respondents who moved to Vermont usually came without a specific job offer, and about a third were less well off after their move. Whether respondents were earning more, less, or about the same was independent of whether they had a job offer before arriving in Vermont. Respondents who ended up earning less after their arrival than before, came here for issues related to the quality of life and to be closer to families. As we found in the past, newcomers told us that they would have still moved to Vermont even if they had to take a cut in pay.

### **A State Divided**

Demographically, the state is almost evenly divided between those born in-state and those born out-of-state, but the two groups differ significantly in their social composition. Persons born out of state, on average, have significantly higher levels of income and education than the native-born, and these differences, in turn, are

associated with secondary differences such as in political orientation, computer ownership, and satisfaction with various aspects of life. Likewise, sharp disparities in the population composition and the economic prospects of selected counties exacerbate divisions and stereotypes and make efforts at achieving broad-based consensus more challenging.



## INTRODUCTION

The Vermont Business Roundtable first contracted with the Center for Social Science Research at Saint Michael's College in 1989 to study a broad array of social and economic issues that affect the quality of life of Vermonters. Since completing the 1990 benchmark study, we have worked together on three more such studies, each separated by five years in time. Changes in both the economic conditions and in the dominant or "hot button" issues of the day have been pronounced. Since the publication of the last study in 2000, for example, jobs have been lost and regained, politically charged issues like welfare reform, civil unions, Act 60, and ski area expansion have been replaced by other contentious problems such as universal health insurance for all Vermonters, outsourcing, sprawl, terrorism and globalization. Yet, the routine of daily life for most Vermonters continues on notwithstanding these external events. On one level, this report is about the impact that a decade and a half of change has had on the lives of average Vermonters. It is also about the ways that Vermonters define and assess their quality of life and what they see as potential threats to their sense of well-being.

Everyone shares a desire for a good life. Governments, nonprofit, and for-profit organizations at all levels support this universal goal.

Vermonters do not disguise their enthusiasm for the quality of life that the state affords them, and the facts speak for themselves. Over the years, Vermont is often ranked at or near the top in national studies that evaluate states by various quantitative indicators. For example, Vermont's rates of unemployment, poverty and crime are among the lowest in the nation, while citizens throughout the country envy our physical environment, all of which contribute to our top rankings in health. We have prepared an appendix that describes the many tangible ways in which Vermont distinguishes itself from the rest of the nation. Highlights from this appendix are summarized in a box that follows this introduction. Our goal in this report, however, is to go beyond the objective indicators of quality of life that underscore these comparative national statistics and to assess how people think and feel about themselves and various aspects of their lives. This is important. As an illustration, even if we have one of the lowest homicide rates in the country, if Vermonters live in fear, their quality

of life will still be diminished. Taken together, the objective and subjective measures of quality of life will provide a more holistic picture of the state of Vermont in the year 2005 than would each one individually.

We must admit from the onset that assessing subjective measures of quality of life are not without methodological problems. Relying on people's perceptions can be problematic. Impressions and self-reflections conceal sociological and psychological influences of which neither we, nor the respondent, may be aware. For example, do people respond honestly to questions that ask about how their life is going, or do they respond in ways that reflect how satisfied they are expected to be? Yet, even the most objective measures of quality of life (e.g., measures of aggregate income, criminal justice statistics, family formations) are all subject to measurement errors and innumerable biases. People's perceptions of their own lives create a "reality" that, to them, is no less authentic than the objective or independent ones defined by social science.

A few additional words of caution: First, the results of surveys are never independent of the questions asked. Time constraints always limit the range of issues covered. This is an especially difficult problem when one studies quality of life issues which have so many dimensions. Second, survey research is particularly strong at capturing general trends and identifying averages or "typical" attitudes of the group from which it is drawn—the state of Vermont in this case. The resulting data are quite accurate in describing the large group, but will not represent how any single individual feels or acts. Most readers will be able to identify various truths about their own beliefs and attitudes in the data, but will also find that some of the descriptions don't apply to his or her situation at all or to the area in which they live. Perhaps males feel differently than females about a particular issue or that the experiences of those in the Northeast Kingdom or in Chittenden County are at variance with Vermonters living elsewhere. Averages conceal distinctions. When we do find statistically significant differences between subgroups of the sample, they will be highlighted and discussed in the text.

***Our goal in this study is to go beyond the objective indicators of quality of life that Vermont is well known for, and to assess how people think and feel about themselves and the various aspects of their lives.***

***The Vermont Business Roundtable has sponsored studies of quality of life in Vermont in 1990, 1995, 2000, and 2005.***

## BACKGROUND

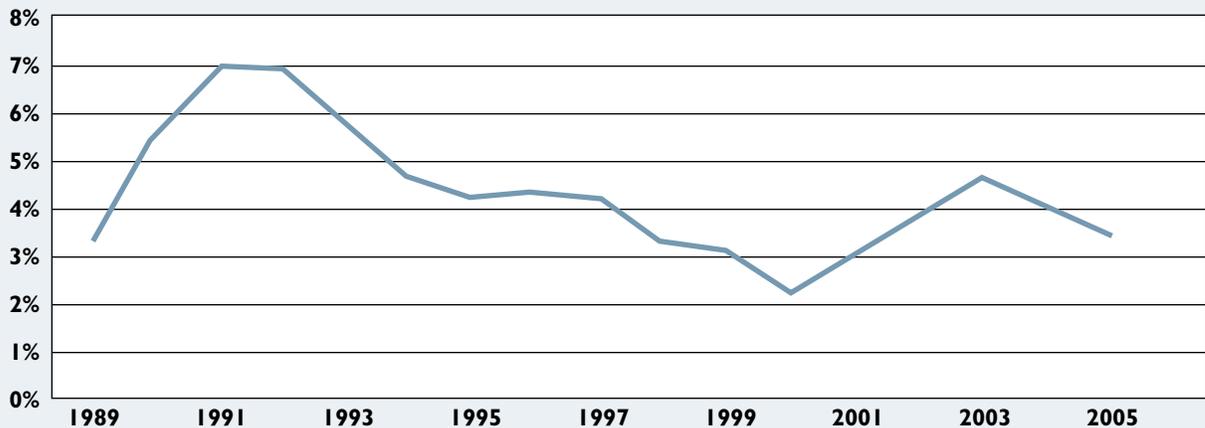
The Vermont Business Roundtable's first *Pulse of Vermont* study was conducted in the summer of 1989, a period of robust economic activity and rising consumer expectations. In many ways, the favorable economic conditions of the late 1980's surfaced once again in the 1990's. Our last study in the year 2000 was conducted at the end of a record breaking economic expansion, where jobs were plentiful, stock market valuations high, and where rates of both worker productivity and incomes were rising. For the first time in many years, federal budget deficits were turning into surpluses, and inflation was hardly noticeable. In Vermont, unemployment rates fell below 3%, well below rates recorded in other areas of the country.

One of the recurring lessons in economics is that change occurs in ways that are only fully understood after the fact. In 2000, the year of our third *Pulse of Vermont* survey, very few people knew how rapidly and fundamentally the economy would change in the near future. Overcapacity in the telecommunications sector, rising interest rates, 9/11, the stock market collapse, and

fears associated with terrorism and outsourcing all combined to put a halt to the record breaking economic expansion. In Vermont, unemployment rates rose from 2.2% in March of 2000 to 4.7% in March of 2003 and some areas of the state, such as the Northeast Kingdom, experienced even larger changes in unemployment. In the spring of 2005, the time of the interviews for this fourth study, the unemployment rate had fallen to 3.4%. The data findings that follow will show that the ebb and flow of the economy helps shape the outlook and priorities of Vermonters, and at times, the effects of changing economic conditions may linger on for several years in the future. While the recession was long past by 2005, the period following the millennium celebrations instilled a sense of economic uncertainty and instability that remains evident even today.

***The ebb and flow of the economy plays an important role in shaping the outlook and priorities of Vermonters, and at times, the effect of these changes can linger on for several years.***

Vermont's Unemployment Rate



Source: Vermont Department of Labor



## VERMONT AT A GLANCE

*The following statistical portrait is a sample of state rankings excerpted from the appendix at the end of this publication. There the reader will find a more detailed description of the “objective” conditions of life in Vermont.*

### People

Arguably, the most important statistic that one needs to know about Vermont is that our total population is 620,000, ranking us the 2nd smallest state in the nation, about one one-hundredth the size of California and smaller than many cities. Our land area consists of 9,250 square miles, which includes 333 square miles of inland water, most conspicuously Lake Champlain, the 6th largest lake in the nation. With a rather typical 67 people per square mile, we nonetheless rank 2nd most rural, 4th smallest in average household size and are 2nd “oldest” in median age (40.4 years). Our population is ethnically homogeneous, ranking 48th lowest in the proportion of African-Americans and Latinos, although we are the 2nd highest in proportion of those with French-Canadian ancestry. We are a law-abiding state, ranking 46th lowest in the rate of violent crimes and have the lowest proportion of law enforcement personnel as well as the lowest proportion of a state’s population living in correctional facilities. Vermont’s proportion of college graduates is in the top ten in the country, and our fourth and eighth-graders ranked very high nationally in recent math and reading proficiency exams. We have very high rates of public spending on our primary and secondary schools (6th per capita), but are abstemious in spending for higher education where we rank 49th in spending per student.

### Politics and Civic Life

Vermont is seen as a liberal state. We were 1st in the nation in civil unions and have a three-person Congressional delegation that is widely regarded as particularly liberal. One is a leader for the liberal wing of the Democratic party, another is a Progressive, and the third switched parties mid-term thereby depriving the Republican party of their majority. We are 5th highest in adults registered to vote, 4th highest in proportion

of women in the state legislature and one of only 12 states without the death penalty. We are 4th highest in the percent of the population with health insurance, 5th highest in welfare spending as a percent of all spending, and have the highest proportion of poor who are covered by Medicaid.

### Health

Vermont is one of the healthiest states in America—6th on the “Kids Count” list, 3rd by the United Health Foundation, and 1st in the 2003 rankings by “Health Care State Rankings.” Our death rates are lower than 43 states, and our death rates for teens and infants are similarly low. Our rates for immunization are 4th highest and we rank 2nd in the proportion of pregnant women who receive prenatal care. Our overall birthrate is the lowest in the nation, as is the percent of teens giving birth. We are 7th highest in seatbelt use and the lowest in auto fatalities per miles driven. Vermont is among the 10 lowest states in rates of smoking and obesity. Our physical environment is among the healthiest and least polluted, and we are the 2nd lowest in air pollution emissions. But there is one alarming health issue upon which we are ignominiously ranked among the national leaders—in teen binge drinking and drug use.

### Economics

Many economic indicators place Vermont close to the U.S. averages, most importantly in measures of personal and household income (per capita income was \$32,770 in 2004). The exceptions where we rank especially high include: our unusually low unemployment rates; our 7th lowest poverty rate; our 6th highest rank in cost of living; our 2nd highest rank in the proportion of adults in the labor force; and our 4th position in percent of workers who are self-employed. Other favorable economic rankings include being 5th in proportion of “owner occupied” housing and 2nd lowest in rates of bankruptcies filed. Various studies place Vermont on many “top ten” lists for highest overall tax burden.

## METHODOLOGY

The same approach to the statewide survey was followed in all four *Pulse of Vermont* studies. Survey participants were selected randomly from a list of all Vermont households with listed telephone numbers. Telephone interviews were conducted in each year with just over 400 Vermont adults. Prior to each call, respondents received two letters of introduction. The first was sent by the project directors at Saint Michael's College to explain the purpose of the survey and to request cooperation. A letter from the Vermont Business Roundtable followed with a similar explanation and request for participation. With some modifications, the most recent survey instrument closely resembles the ones used in each of the earlier studies.

Each of the surveys was completed largely over a three-week period at the beginning of the summers of 1990, 1995, and 2000. The most recent survey was conducted in the spring of 2005 when 420 interviews were successfully completed from a group of 738 persons contacted. This represents a response rate of just under 60%, which is extremely high by industry standards and is consistent with rates achieved in the earlier studies. The high degree of participation likely reflects a combination of the positive impact from the two notification letters, the study's unique and interesting focus, and the incentive associated with the prize of \$100 savings bonds given out in a random drawing to ten participants.

The results from surveys based upon samples from a given population are always subject to sampling error. Sampling error, in our case of about 5%, arises from the random variation that is associated with a specific sample selected from the larger population. This means that we are 95% confident that the statistics given in this report fall approximately within +/- 5% points of the numbers that would be found in a 100% "census" of the adult population of the state. It is also important to acknowledge that beyond sampling error, the wording of the questions asked and their sequence in the questionnaire can introduce bias into surveys.

***The results from the four quality of life studies are based upon telephone interviews conducted over the past 15 years with over 1,600 Vermonters.***

Beyond the normal sampling error, two forms of bias challenge survey researchers. The first is that not all households have landline telephones or listed numbers. According to the 2000 Census, approximately 4.5% of Vermont households lack phones, and even though this is the 2nd highest rate of phone availability in the nation, these Vermonters were not part of the study's sampling frame, nor were Vermonters who only used cell phones (a Harris online interactive poll recently found that 9% of Americans exclusively use cell phones for their private calls). The second source of bias, (i.e., non-response bias), comes from the special characteristics of those Vermonters who were contacted and chose not to participate in the study or who were not reachable during the interview period. No limits were placed on the number of times people were re-called.

The bias presented by non-respondents can be approximated by comparing the characteristics of the sample to what independent sources — such as the Census — tell us about the general population. In doing this, we found many reassuring parallels between our sample and the known state population. Substantial differences were found however, in the area of educational attainment. Our sample had a low proportion of respondents with less than 12 years of education (2% compared to 11% in the state as a whole for those over 18 years of age) and a correspondingly high percentage of well-educated Vermonters (68% with at least an undergraduate degree in comparison to 32% in the state as a whole for those over 18 years of age). National studies and our own experience reveal that those who refuse to participate in surveys are most often younger and have lower levels of education.

To compensate for this pattern of non-response bias, all data were "adjusted" to reflect Vermont's known educational profile in 2003. This process is sometimes called "weighting" and it is used to compensate for imbalances such as we encountered. Similar modifications were made in each of the earlier studies. In effect, people with less than 12 years of education were given more "votes" in the survey, while those with higher education levels received fewer "votes," although no less than would be the case if we had been able to interview all members of the Vermont population over 18 years of age. The weighting procedures, while providing better representativeness, do not alter the key findings from the report.

In adjusting the data for education, sometimes other sample characteristics are impacted in undesirable ways. In this year's sample, the percentage of the respondents over 65 years of age is higher at 24% than in prior years, a problem likely caused by heavier cell phone use among those in the younger age groups. Census data suggests that this figure should be closer to 17%. If we had not adjusted the data by education, our sample would have included only 20% of these seniors, a figure much closer to state totals. In the final analysis, the benefits of having the sample's educational profiles reflect statewide norms outweigh the costs associated with small changes in other categories. However, the increasing proportion of households with only cell phones (unlisted in the common directories) is taking a toll on the randomness of all telephone surveying.

Throughout this report, we compare results from the most recent year 2005 study with those from 2000, 1995, and 1990. We know that much has changed during the years between these studies, but it is comforting to note that the characteristics of the samples have remained similar from one study to the next. If this were not the case, we would be left wondering whether this year's findings reflect little more than the opinions rendered by samples of very different people rather than the actual changing attitudes and opinions of Vermonters.

There are, however, a few modest changes in the composition of the samples over time that are notable. For example, there has been an increase in the percentage of the sample from Chittenden County, and an increase in the population over 65 beyond what we might expect based upon statewide trends. The rising educational levels of the samples, in contrast, reflect the changes taking place in Vermont as a whole.

Before turning to the study's findings, it is important to note that no policy recommendations appear in this report, although many could be drawn from our findings. Instead, an analytical framework is provided to help the reader interpret the data and highlight the study's major themes.

***To compensate for imbalances in the sample, the data from this and earlier studies were adjusted or weighted to reflect Vermont's known educational profile. These procedures, while providing better representativeness, do not alter the study's main findings.***

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

	1990	1995	2000	2005
<b>Education</b>				
Under 12 yrs	16%	15%	13%	11%
12 yrs or GED	42	44	34	33
13-15 yrs	18	18	26	23
16 yrs or more	24	23	27	32
<b>Age</b>				
Under 25 yrs	8	4	3	3
25-39 yrs	32	29	23	17
40-64 yrs	42	48	54	56
65+ yrs	18	19	20	24
<b>Gender</b>				
Male	42	46	50	50
Female	58	54	50	50
<b>Nativity</b>				
Born in Vermont	51	59	52	50
<b>Working</b> <i>(excludes students in 1990, 1995, 2000)</i>	70	74	65	67
<b>Chittenden County</b>	22	24	21	30
<b>Home Business-Primary Job</b>	15	16	16	17
<b>Religious Affiliated</b>	59	60	62	63
<b>Marital Status</b>				
Married	60	66	64	65
Widowed	11	9	7	7
Divorced/Separated	14	13	12	10
Single	15	12	17	18

## MAJOR FINDINGS

### Perceptions About Quality of Life

The interviews began with an open-ended question asking respondents about what “first comes to mind when you hear the expression quality of life.” Starting this way would not steer respondents in any particular direction. Subsequent questions would examine the different dimensions of life satisfaction. Indeed, as has been the case in the past, there was a close correspondence between the way respondents think about the concept of “quality of life” and the issues we explored later in the survey.

The open-ended responses were classified into one of the nine areas displayed in the table. While there is a fair amount of year-to-year overlap in the responses, there are also some striking changes. Perhaps chief among these is the decline in the percentage of respondents who mentioned something about either the “physical environment” or “standard of living.” Comments about the “pace of life” (e.g., “peace and harmony,” “living simply,” “speed at which life is lived”) and “good health” (e.g., being healthy and able to do things) are now more common responses. Not surprisingly, the response differences by age were quite striking. Older respondents were the most likely to say “good health” when asked about what first comes to mind when hearing the expression quality of life. Respondents with lower incomes and single parents were more likely than others to connect the concept of quality of life to material comforts or issues related to the cost of living (e.g., “being able to pay bills,” “making a living and not having to work three jobs,” “keeping a roof over my head,” “eating at a good restaurant”).

While there are many differences in the way that various segments of the sample responded to this question, the “pace of life” was almost always selected as the first thing that “comes to mind” for each segment of the sample. The image of a peaceful, relaxed, safe, and stress-free lifestyle is an important motivator for tourists who decide to visit Vermont, for transplants who decide to settle here, and for the native-born who decide to stay. As we will point out later, however, there seems to be a gap between this romanticized conception of Vermont and the reality of the busy lives lived by many in the state.

The listing in the table is somewhat artificial in the sense that respondents are asked to identify only what first comes to mind when they hear the words, “quality of life.” The concept is multidimensional and, indeed, most Vermonters would agree that each item on the list contributes to a “good life.”

***Pace of life and good health come to mind first when people are asked to define quality of life. Vermonters see the standard of living and health related issues as most under attack or threatened in Vermont.***

In a manner parallel to the first question, the survey ended by asking respondents to identify one aspect of life in Vermont that is most under attack or threatened. The top three responses were in the areas of health care, jobs and the cost of living, and the environment. There were a small number of people who selected sprawl as an issue, and they were placed in the “environmental” category.

The items that emerge as being “under attack” often reflect the contentious issues of the day. For example, civil unions were one of the more divisive issues at the time of the last study; 20% of the respondents said that they were worried about the decline in “family values.”

Quality of Life “What First Comes to Mind”				
	1990	1995	2000	2005
Physical Environment ( <i>clean air, water, views, open land, landscapes</i> )	27%	25%	17%	9%
Pace of Life ( <i>serenity, aesthetic/spiritual dimension, well-being, rural lifestyle</i> )	26	26	24	28
Standard of Living ( <i>jobs, incomes, material comforts/goods, housing</i> )	20	20	25	15
Freedom and Independence	7	3	5	3
Family, Friends, Community	5	5	8	9
Safety, Crime-free	4	6	3	5
Recreational, Cultural, or Educational Opportunities	4	3	4	4
Good Health	3	4	7	15
Other	4	9	8	11



Five years later, civil unions are still being formed, but only 6% of the sample cited this category as being “under attack” in Vermont. One of this year’s most controversial issues, universal health insurance and health care costs, drew the concern of 16% of the respondents, up from 10% in 2000 and 7% in 1995. Certainly the rising cost of health insurance and the well-publicized debate about the lack of universal coverage explains the source of these concerns; people who have health insurance worry about whether they will be able to afford it, while those who lack insurance worry about access. Vermonters’ high expectations on this issue are exemplified by the fact that the state already has better rates of health care coverage than 46 other states.

In the year 2000, the economy was nearing the end of a long and robust expansion. Only 9% of our respondents at that time told us that they were concerned about jobs, cost of living, taxes and other issues related to economic security. The situation is quite different in 2005. Even though a number of years have passed since Vermont’s last recession, and the state’s unemployment rate remains well below national levels, the effects still linger. Combining the long-term impact of the last recession with recent high profile plant closings or downsizings (e.g., Belden, York Capacitor, Specialty Filaments, Stanley Tools, Ethan Allen, and the Fellows Corp), it’s no wonder that 16% of our respondents felt that their financial situation was “under attack.”

The ways people responded to the question about threats to Vermont reflected their political orientations. For example, people who viewed themselves as conservatives were far more likely to be concerned about family values and too much government regulation. Liberals, on the other hand, were more likely to mention the decline in good jobs, the environment, and access to health care as the key issues most threatened in Vermont. Moderates were most concerned with health care issues.

As in past surveys, “nothing” remained the most common overall response to the question about what aspects of life in Vermont were under “attack.” Perhaps this is one measure of the extent to which many Vermonters feel content with life in the state.

## Public Priorities

Our respondents were asked several separate questions to identify what they thought were the most important priorities facing Vermont today. Issues that consistently headed the list were health care, job creation, environmental protection, and educational quality.

When respondents were asked, “If you had \$100 to give to the state of Vermont, how would you like to see your

## Aspects of Life Under Attack

	1995	2000	2005
Financial Situation/Jobs/ Incomes/Taxes	16%	9%	16%
Freedom/Privacy/ Government Restrictions	11	11	6
Family Life/Values, Community, Marriage	11	20	6
Environmental Issues and Sprawl	3	7	10
Health and Health Care Issues	7	10	16
Safety, Criminal Justice Issues	8	8	4
Educational Opportunity/Quality	5	4	2
Vermont Way of Life	5	5	7
Government Services	3	2	2
Other	2	5	10
Nothing	31	18	21

money spent?” respondents were constrained to spending this imaginary money on four choices (“other” was listed, but not read). The largest amount was allocated to health care, with an average payment volunteered of \$32. This was followed by \$29 for the altruistic goal of “helping people who can’t help themselves” and \$21 for education. The amount given to “environmental protection” was last on the list at only \$14. These results matched concerns raised above about the aspects of life in Vermont that are thought to be under “attack,” where health care and issues related to economic security surfaced to the top.

The low amount of money that respondents would give to “environmental protection” doesn’t mean that our respondents care little about the environment. In response to another question about the environment, 47% of the respondents told us that they would be willing to pay an extra \$250 in local taxes for “better protection of open land in your town” (higher still among those with the highest income and education). This is similar to the percent who would pay that sum for better schools, and greater than the 36% who said that they would pay \$250 in local taxes for better police and fire protection. As we will see in the table that follows, protecting the environment is a top public priority for our respondents (selected 2nd from a list of eight competing priorities that are seen as being “very important”).

Most Americans consider themselves to be environmentalists (Gallup polls put the figure at around 75%). We expect that this self-description would be even higher

## Ranking of Public Priorities “How important are each of the following for you...?”

	“Very Important”				The “Top Priority” from the list of 8 Public Goals			
	1990	1995	2000	2005	1990	1995	2000	2005
Maintaining access to recreational land	67%	62%	68%	51%	7%	10%	8%	7%
Maintaining family farms	73	70	79	66	4	8	8	11
Preserving scenic views	73	70	74	54	2	1	2	1
Improving educational opportunities	74	72	81	66	15	21	22	16
Preserving clean air and water	97	87	92	85	34	15	21	17
Maintaining a low crime rate	89	93	94	82	9	12	9	14
Creating more good jobs	68	84	79	79	7	14	6	27
Limiting sprawl	Not asked 1990-2000			47	Not asked 1990-2000			7

in Vermont, as concern for the environment has consistently emerged over time as an important priority among our survey respondents. In each of the four studies, we asked respondents whether the state government is “too worried about the environment,” “not worried enough” or “expresses the right amount of concern?” Just about half (49%) said that the government had about “the right amount of concern” and 34% said “not worried enough” (this percent is lowest among the highest income groups). Only 18% told us that the state was “too worried about the environment.” We had asked the same question in 1995 and 2000, and the results closely matched the percentages found this year. In a national General Social Survey (GSS) taken in the year 2000, the same proportion (18%) agreed with the statement, “people worry too much about human progress harming the environment.”

**“Creating more good jobs” emerges as the top public priority in 2005, while “maintaining a low crime rate” and “preserving clean air and water” rise to the top on a list of items that are seen as being “very important.”**

One of the questions that we have used in each of the four studies to assess Vermonters’ public priorities asks people to first rate the importance of a number of prominent issues facing Vermont and then rank their priorities. After rating each one of these items on a scale from “very important” to “not at all important,” we returned to each of the items that the individual rated as “very important” and asked them which single one was the “most important,” or their “top priority.”

In every survey year, respondents rated “preserving clean air and water” and “maintaining a low crime rate” as among items that are most likely to be “very important.” Both of these priorities resurfaced on the list of reasons that people who move here give for wanting to live in Vermont. As can be seen in the appendix (Quality of Life in Vermont: Objective Indicators), national rankings place Vermont among the best on both of these issues. Interestingly, higher priorities were given for “clean air and water” by those with the highest education and persons born out-of-state, but it was women and those with lower levels of education who gave maintaining a low crime rate the highest priority as they are the most frequent victims of many types of violent crimes. “Creating more good jobs”—closely related to our basic human needs—came in a close third as being “very important.” This was a higher priority for women than for men as well as for people with lower levels of education, and it was also the highest priority for respondents in the highest income group.

When the second part of the question pressed respondents to select the single most important priority in 2005 from among those which respondents had already given a high rating, it was “creating more good jobs” that rose to the top, with 27% of our respondents selecting it as the “single most important priority.” With the state having lost just over 8,000 manufacturing jobs since the last *Pulse of Vermont* study in 2000, it should not be surprising that Vermonters view this as the top priority (Vermont is not unique in this regard. The Congressional Budget Office reports a 17.5% decline in U.S. manufacturing jobs between the years 2000 and 2004). Jobs were also tied, as shown earlier, as the top item (along with health care) that respondents felt was under threat or attack. Following 2nd and 3rd as top priorities were “preserving clean air and water” and “improving educational opportunities.” In earlier studies, “improving educational opportunities” was



often the highest ranked item, but this has changed with the apprehension about income and employment stability in Vermont.

While there is not a one-to-one correspondence, the data suggests that there is a tradeoff between the priority accorded “creating more good jobs” and “preserving clean air and water.” In the years following strong economic expansions, in 1990 and 2000, “creating more good jobs” is far less likely to be selected as the single most important priority, as only 7% in 1990 and 6% in 2000 did so. These were the years that respondents were far more likely to select “preserving clean air and water” as their top priority.

Further down the list of public priorities was a cluster of “aesthetic” or “lifestyle” items including “preserving scenic views,” “maintaining family farms,” and “limiting sprawl.” This hardly means that these are “unimportant,” as virtually all of these priorities had half of our respondents giving them a “very important” designation. While sprawl has some significant implications for quality of life, it emerged as one of the lowest priorities in the list of our eight options. Sprawl seems to be a higher priority for men, the better educated, the highest income group, and respondents born in other states. Men are also the most likely to give higher importance to “maintaining access to recreational land” for hiking, fishing and hunting. We were surprised that sprawl was no more likely to be cited as a problem in Chittenden County than in other areas of the state.

What constitutes a “high priority” shifts in importance depending upon the external environment and the specific list of priorities included. If a cherished value is seen as being in immediate threat, such as the jobs issue

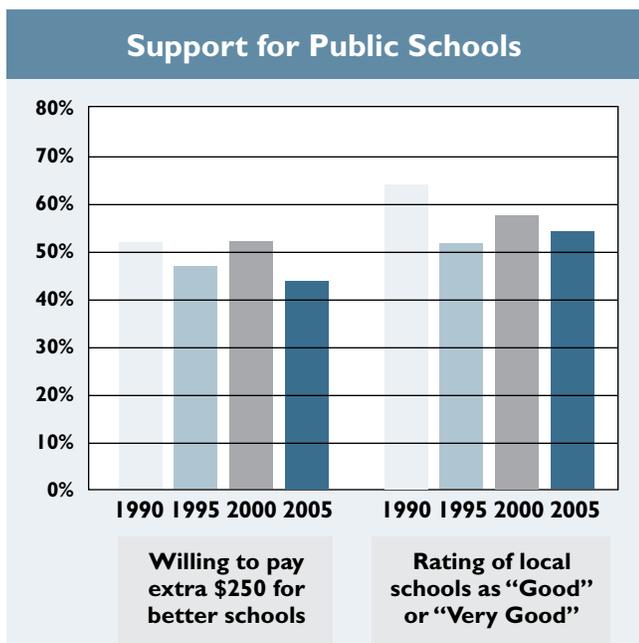
in this study, the ranking of importance undoubtedly shifts. If the legislature, courts, or media were to give significant public attention to an issue that had been taken for granted for some years, public interest would also surely reflect that attention.

In 2000, reform in educational funding (Act 60) and civil unions took center stage in the public arena, and our last study reflected those concerns. But neither issue today emerged in our current survey as a notable problem for more than a small handful of respondents. Compared to 97% in 1990, slightly fewer respondents in the current survey said that “preserving clean air and water” was “very important” (85%), but it nonetheless had the highest such rating of the eight categories. Yet, a follow-up question found that fewer respondents singled it out as the “top priority,” an evaluation they newly assigned to the importance of “creating more good jobs.” As noted above, support for the environment, as a top priority, seems to flow from a strong economy. Since the last survey, the need for good jobs and the fear of losing the ones we have are now higher in public consciousness.

**What Vermonters consider a “high priority” changes over time. In the last study, educational finance reform (Act 60) and civil unions took center stage. Neither of these issues emerged as notable problems for more than a handful of respondents in the current study.**

It may be a testimony to the effectiveness of the state’s efforts to preserve “scenic views” that this item has not taken on a higher priority in the minds of Vermonters. Note that while “maintaining family farms” has been gradually increasing as an important priority, most notably with the native-born and those at the lower educational levels, it still ranks lower on our list of top priorities.

Education at all levels is of vital importance for Vermont’s economy and, as we will see below, for our sense of well-being. “Improving educational opportunities” emerged as a close 3rd in the list of top priorities. In a separate question, we also found that most Vermonters are satisfied with the “quality of the public schools;” 55% rate them in the two highest of five categories (“very good” or “good”), while only 14% rate them in the lowest two categories (“not good” or “not good at all”). These figures are quite close with those found in our earlier quality of life studies. It is notable that two-thirds of respondents with a college degree gave public schools high ratings compared to only 44% of those with a high school education or less. Appreciation for the quality of the schools is higher among those born in other states, and also tends to increase with age. One aspect that has changed in this year’s study,



however, is the decline in the percent that would be willing to pay an extra \$250 in local taxes for better schools. Perhaps part of the reason for the weakening support for higher taxes reflects the income insecurity faced by many of the respondents.

### Vermonters Weigh Change

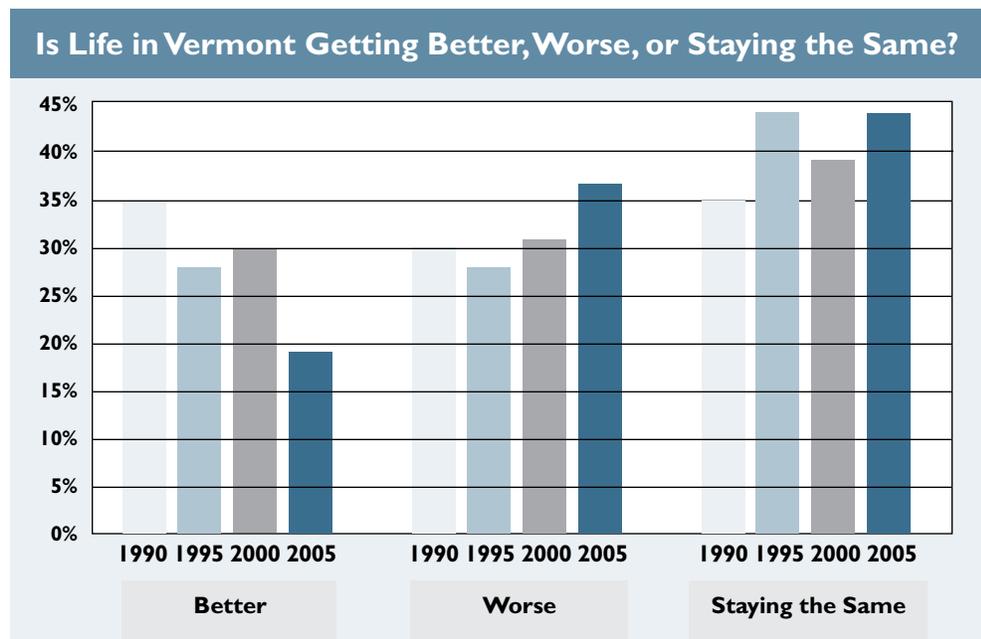
The previous sections revealed how Vermonters defined the concept of “quality of life,” the aspects of life that were viewed as being under threat, and some of the public priorities of the sample members. But this doesn’t tell us whether, on average, life in Vermont is changing in ways that were either desirable or undesirable. To do this, respondents were asked whether they thought life in Vermont “as a whole” was getting “better,” “worse,” or “staying the same.” The most frequent response, as in the previous studies, was “staying the same” (44%). However, the sense of optimism reflected in the percent saying things are getting “better” (19%), has declined over the years. Most of those who said Vermont was getting “better” attributed the improvement to expanding economic opportunities, improved public services, and more chances for recreation and cultural activities. On the other side of the ledger, those who thought the situation in Vermont was getting worse (37%) voiced concerns about sprawl, overcrowding, crime and drugs, the economy, the high cost of living (including rising taxes), and “flatlanders.” In each of the four studies, we hear the common refrain by a select group that feels that there are “too many people moving in from other areas trying to change the way we do things.”

The very aspects of life that some saw as improving, others saw as deteriorating. As a case in point, the economy was

seen as getting “better” for some, while others saw it as “worsening.” Some saw the influx of new residents who add to the cultural diversity of the state and bring with them new opportunities for jobs and recreation as a positive trend, while others saw this influx as a source of overcrowding, higher housing prices, and unwarranted demands for more government services.

The manner in which people answered the question about Vermont’s direction is related to their financial success over the last few years. This underscores the way in which the personal circumstances of life shape people’s perceptions of civic vitality. Three-quarters of those who said they were financially better off now than five years ago (42% of the sample) felt that life in Vermont was either getting “better” or “staying the same.” In contrast, among those who are now worse off financially than they were five years ago (19% of the sample), less than one-half thought life in Vermont was getting either “better” or “staying the same.” Looking behind the data further reveals it is males between the ages of 30 to 64 with a high school education or less (81 in number) who were the most likely to feel that things are not going well in Vermont. More than half of these respondents (54%) felt that life

*The sense of optimism about whether life in Vermont is getting “better” or “worse” has declined significantly from levels recorded in earlier studies. Working age males with no more than a high school education felt most strongly that quality of life in Vermont had declined.*



in Vermont was getting “worse.” National studies have shown that this group of Americans has benefited the least from the growth of the economy over the last three decades. These are the Americans who have lost union jobs, whose wages are not keeping up with inflation and are forced to compete most directly with low wage foreign labor, and who are more likely to find technological change displacing them from long-term jobs (whereas technology is more likely to complement or augment the productivity of people



with higher education).

Noteworthy geographic differences were also found in this question. In several counties (Windham, Orleans, Franklin, and Bennington), only about 25% of respondents told us that “life in Vermont is getting worse,” but approximately 50% of the respondents from Essex, Caledonia, and Orange counties felt the same way. Many of these areas are the ones with more limited economic opportunities.

There is little doubt that the economy plays an important role in people’s lives and shapes their public priorities. Not surprisingly, most Vermonters feel that economic growth will improve their quality of life (72%). This was true for all segments of the population, including liberals and conservatives. However, the percentage that believes this to be true has slowly declined since 1995. Not surprisingly, it was among those who had lost ground financially during the last five years who were the most likely to question the value of economic growth (just over 50% of these respondents concluded that economic growth would reduce their quality of life).

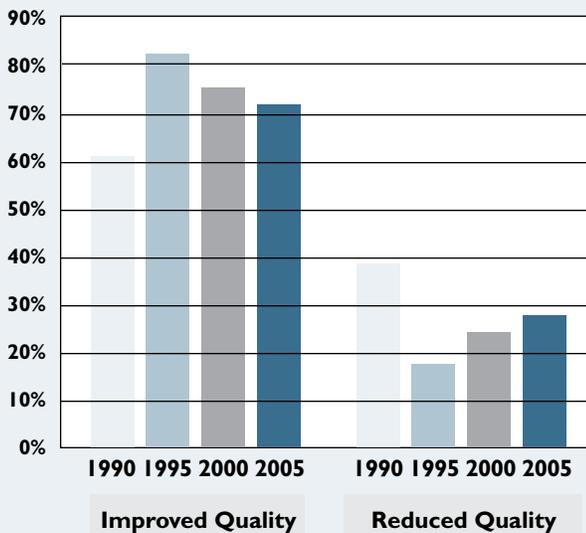
Most Vermonters support the idea that a growing economy contributes to their quality of life. A growing economy depends upon the quality of the state’s infrastructure—our roads, bridges, schools, power-generating capacity and, increasingly, in our telecommunications capability. For a rural state like Vermont, with many geographically isolated areas, telecommunications capabilities (both physical and human capital) must be widespread and state-of-the-art if the benefits of economic growth are to be realized and shared throughout the state. In many ways, the

“information superhighway” will be as important to Vermont’s economic future as was the introduction of the interstate highway system in the 1960’s. We asked respondents a series of questions about cell phone coverage and Internet access. Most respondents (63%) felt that expanding cell coverage was important enough “even if this required more visible cell towers.” What we did not ask them, however, was whether they would still favor more cell towers if they had to be located within their neighborhoods. Among our respondents, two-thirds use the Internet from home and only 41% have a high-speed connection. Not surprisingly, those with slower speed dial up connection are much more likely to be dissatisfied with the speed of the connection (42% vs. 8%), but they are less dissatisfied with the cost of their service (20% vs. 55%).

*Those respondents who are less well off financially now than they were five years ago are the ones who feel that economic growth will not improve the quality of their lives.*

The “digital divide” is alive and well in Vermont. People with lower incomes are far less likely than other respondents to use the Internet from their homes. The same is true of people with lower levels of education. Older Vermonters are also less likely to be connected to the Internet and, as one might expect, regional variations emerged. Respondents from Essex, Orleans, and Franklin counties were the least likely to use the Internet, while residents of Lamoille and Chittenden Counties were the most likely. These regional variations, of course, correlate with the

### Perceived Impact of Economic Growth on Quality of Life



### Use of the Internet at Home

	Yes
<b>Income</b>	
Under \$25,000 . . . . .	.27%
\$25,000 to \$45,000 . . . . .	.48
\$46,000 to \$75,000 . . . . .	.83
\$76,000 to \$100,000. . . . .	.97
Over \$100,000. . . . .	.90
<b>Education</b>	
Under 12 years . . . . .	.13
12 years . . . . .	.54
Some college . . . . .	.76
College graduate. . . . .	.89
<b>Age</b>	
Under 30 yrs. . . . .	.82
31 to 50 yrs . . . . .	.78
51 to 64 yrs . . . . .	.74
Over 64 yrs . . . . .	.33

demographic profile noted in the table.

Our survey was conducted in the spring of 2005, a time of rising energy prices. At that time, 57% of our respondents said that they had made changes in their “lifestyles” because of rising energy costs. The key changes were driving less (105 respondents), turning down the thermostat (n=94), and turning off more lights (n=66). Some people had started carpooling (n=18), while others had purchased more energy efficient cars (n=17) and appliances (n=29). As one might expect, lower income households were far more likely to be impacted by rising energy costs. For example, those with household incomes under \$75,000 were twice as likely to have made changes in their daily life in response to rising energy prices as were those with household incomes above \$100,000. For whatever reason, females were more likely than males to respond in a specific way to rising prices. With the recent devastation from Hurricanes Katrina and Rita and the resulting spike in energy prices, we would expect now to see far more changes along the lines noted above.

**The “digital divide” is pronounced in Vermont. Older Vermonters and those with lower education and income levels are far less likely than others to be connected to the worldwide web.**

**Satisfaction with Life**

Most Vermonters find life exciting—55% to be exact. The question “In general, do you find life exciting, pretty routine, or dull?” has been asked on the nation’s General Social Survey (GSS) since 1972, and these national sentiments suggest less joie de vivre than we found in Vermont. On average, only 46% of Americans described their lives as “exciting,” 49% as “pretty routine” (it was 42% for Vermonters), and 5% felt that their lives were simply “dull” (3% for Vermonters). Liberals and the young were slightly more likely to say “life is exciting,” but so were respondents born in other states, the well educated, and those who were financially well off. It is notable that respondents who say, “most people can be trusted” are also the most likely to find life “exciting.”

One of the central goals of the *Pulse of Vermont* studies has been to gauge how satisfied Vermonters are with various aspects or domains of their lives (e.g., jobs, family, spare time, health, standard of living, town, education). With few exceptions, there has been little change in how Vermonters rate these domains of life since 1990. On balance, most people have been and continue to be quite satisfied with their lives; the changes that we do see are minor. In each study, about 80% of respondents told our interviewers that they are either “very satisfied” or “satisfied” with life,

Is Life Exciting, Pretty Routine, or Dull?			
	Exciting	Routine	Dull
<b>Vermont respondents</b>	55%	42%	3%
<b>National surveys</b>	46	49	5
<b>Differences by age</b>			
Under 30	66	34	0
30 to 50	63	34	3
51 to 64	57	41	2
65 and over	37	57	6
<b>Differences by income groups</b>			
Under \$25K	36	56	8
\$25K to \$45K	52	45	3
\$46K to \$75K	55	42	3
\$76K to \$100	67	33	0
Over \$100K	83	18	0
<b>Differences by educational levels</b>			
High school or less	44	52	4
Two years college	55	45	4
Four years college	75	22	3
Graduate education	74	25	2
<b>Differences by self-identified political orientation</b>			
Liberal	67	29	3
Moderate	50	47	4
Conservative	58	38	3

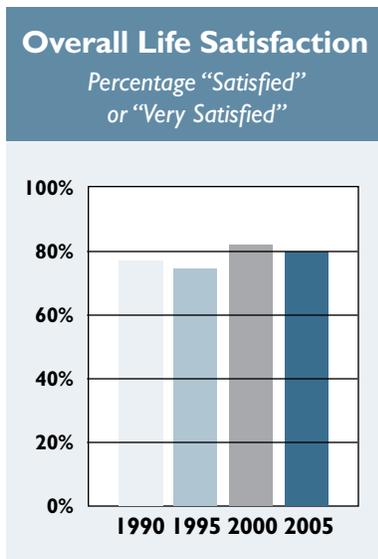
a sentiment they express in spite of the many changes in their external environment and shifting public priorities. These proportions are also virtually identical to the findings from national surveys asking the same question.

The fact that Vermonters appear to be no more or less satisfied with life than other Americans might seem at odds with much of the objective data, which we review in the appendix, that strongly suggests that our quality of life here is higher. The source of this paradox is not clear, but Richard Easterlin, a well-known economist, has put forward a possible answer. He argues that people’s satisfaction with life is largely independent of their external environment or objective conditions. To the extent that our material conditions improve, we quickly adapt to the new standard of living and the net effect on life satisfaction may be small. What’s more important, according to his research, are the private aspects of life—namely family relationships and health. Investments of time and effort in these areas, he says, result in lasting improvements in life happiness and satisfaction. There is no reason to believe that these patterns would not be equally applicable to life in Vermont.

The overall “life satisfaction” question presents a number



of sub-group differences that fuel philosophic speculation. Some are fairly obvious, such as the fact that 89% of those who describe life as “exciting” are also satisfied with life, compared to only 54% of those who find life “dull.” But other sub-group comparisons are less obvious. A few of the noteworthy differences:



- Life satisfaction increases with one’s level of education.
- Life satisfaction increases with age.
- Life satisfaction increases with religiousness (39% of those who said religion was “very important” to them were “completely satisfied” with life compared to only 17% of those who said “religion is not very important”).
- Life satisfaction increases with one’s level of income, but it does not rise incrementally with each of the narrow income categories used in our study. About three-quarters of those with incomes under \$75,000

a year said they were “completely satisfied” or “satisfied” with life as a whole, compared to about 94% of those over \$75,000.

- Single persons were more likely to select “completely satisfied” (35%) and the widowed least likely (10%); 29% of married people chose this cheerful response.
- People with children under 18 living at home were somewhat less satisfied with life than those without children at home—74% to 84%.
- Self-defined political “moderates” were more satisfied than either liberals or conservatives.
- People who believe that “most people can be trusted” are more satisfied with life (84%) than people who believe that “you can’t be too careful dealing with people” (70%).

***In spite of the many difficult social and economic changes, respondents are quite satisfied with their lives, and this assessment has changed little since our first study in 1990. Consistently, the better educated and those with higher incomes express the most satisfaction with life.***

There has been little significant change in the individual domains of life over the four studies. There are a few modest trends, however. For example, there does seem

to be some minor erosion in satisfaction with the “leisure time” available to respondents, reflecting the well-documented national pattern of longer work hours. This decline in satisfaction with leisure time challenges the image of Vermont offering a tranquil pace of life, the concept that first comes to mind when Vermonters are asked to define quality of life. Satisfaction with the towns people live in has declined slightly from earlier years, but Vermonters are generally much more satisfied with their local communities than are most people in the U.S. Finally, there has been a modest decline in satisfaction with family life. Responses to this issue seem to be less steady from year to year than other issues.

On the plus side, we have been

### Satisfaction with Private Domains of Life

% “Very Satisfied” and “Satisfied”

With:	1990	1995	2000	2005	National Data <sup>1</sup>
Town	82%	80%	79%	76%	66%
Residence	80	80	81	82	86
Education	57	54	64	68	74
Job	77	73	75	74	74
Religious/Spiritual Aspect of Life	66	66	74	74	Not avail.
Standard of Living	69	63	71	68	78
Health	66	66	75	74	86
Spare Time	66	66	63	54	64
Friends	80	81	84	81	85
Family	80	87	84	74	89
Life in General	77	75	82	80	80

<sup>1</sup> National data is based upon a seven-point scale and may appear higher or lower than our data that is based on a five-point scale.

surprised to see that the level of satisfaction with the “quality, amount, and usefulness of education” has steadily increased. This is commensurate with the rising educational levels in Vermont. In 1990, 24% of Vermonters had at least a college degree in comparison to 32% today. This latter statistic is significantly higher than the national average. In a different section of the survey, we asked respondents whether they felt the need for more formal education or skill-based training. About an equal percent felt the desire to extend their formal education (14%) or to get more skill-based training (13%). Those who had only some college or post high school technical training were the most likely to say they wanted more education or training. We did ask respondents who wanted technical or skill-based training what fields they would like to pursue. The responses were quite varied, and with the exception of unspecified computer training, no other fields stood out.

**Satisfaction levels with the individual domains of life (e.g., jobs, residences, towns, friends) have changed little over the 15-year period of the Pulse of Vermont studies.**

Comparing these individual questions for Vermonters to questions from GSS at the University of Michigan, our local population would appear to be slightly less satisfied with certain aspects of their lives than other Americans in eight of the above ten domains tracked. This is inconsistent with other data, however, and we do not believe that such a conclusion is warranted. What is more likely is that our five-point scaling device differs systematically from the seven-point scale used by the GSS. In our judgment, Vermonters are no more—but no less—satisfied with their private lives than are average Americans.

**Job Satisfaction and the Labor Market**

At the time of the interviews, Vermont’s 3.4% unemployment rate was quite low by national standards. Yet, Vermonters, like workers elsewhere in the country, were confronted daily with a flood of disconcerting news about plant closings, outsourcing, off-shoring, and claims of unfair foreign competition (new job openings, in contrast, seem to garner less press coverage). These were bound to make the workplace seem less secure for the state’s workers. While the economy in Vermont has recovered from the 2001 recession, the data reviewed below suggest that its impact lingers on, both in real and psychological terms.

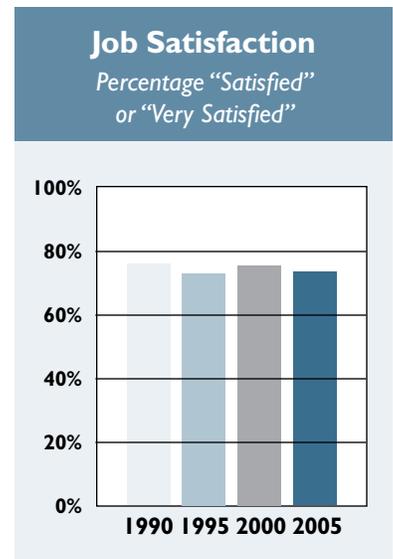
In spite of the substantial changes in the economy over the past 15 years, job satisfaction levels have remained reasonably high and consistent over this period. On average, three quarters of the respondents were satisfied with their jobs. Satisfaction rates were higher for older

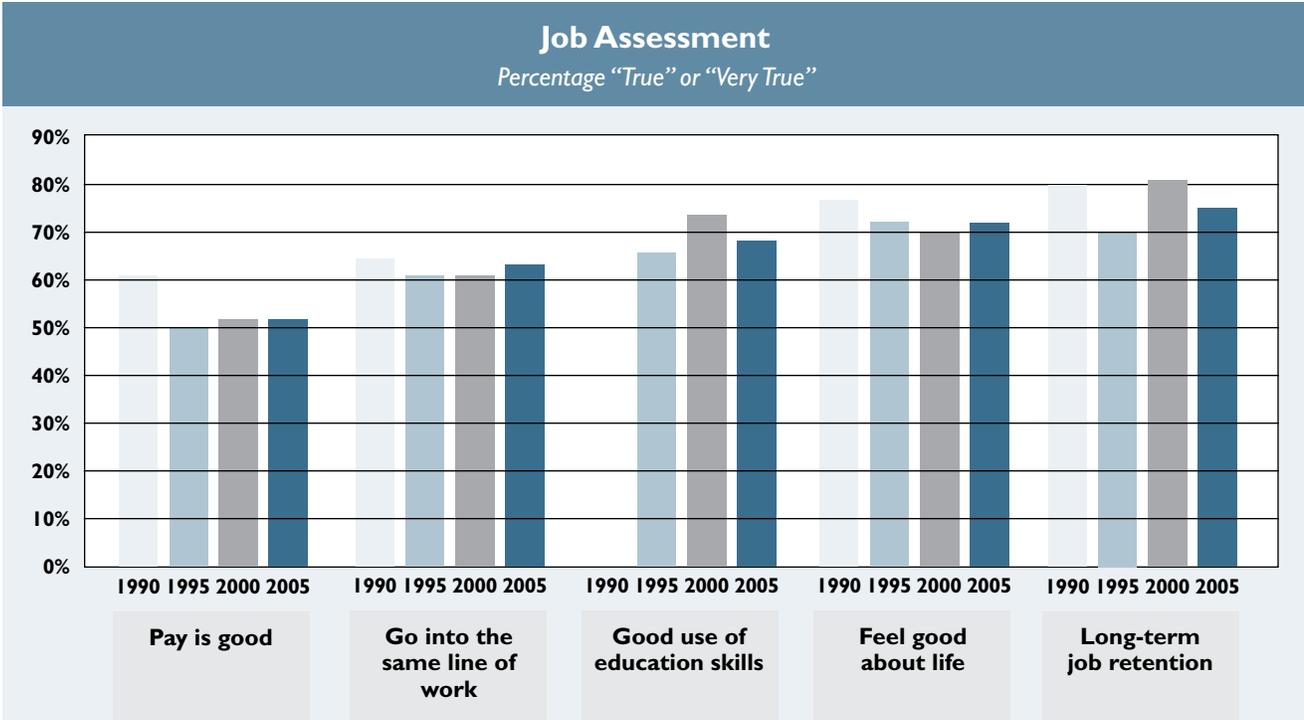
workers and respondents from higher income households. Vermonters don’t seem to view their jobs much differently than workers in other parts of the country. The 74% job “approval” rating is only slightly lower than researchers have found in national studies. For example, the annual GSS has found positive job assessment rates at just over 80%. However, a 2004 national AP/IPSOS survey found that 91% of the U.S. workforce were either “very” or “somewhat” satisfied with their jobs. The lower Vermont ratings may reflect little more than comparing results from studies that use different scales (The AP/IPSOS poll used a four-point scale vs. the five-point scale used in the *Pulse of Vermont* studies).

When we asked respondents about specific aspects of their jobs (e.g., whether the “pay is good,” “the job helps me feel good about my life,” “the job allows me to make good use of my education and skills,” “the chances for long-term employment are good,” “still go into the same line of work”), the ratings for each item tended to be lower than the overall level of job satisfaction. One might expect that the overall job satisfaction level would be a composite measure of the different items that comprise the work environment (these findings parallel the trends in life satisfaction; however, individual dimensions were often rated lower than life as a whole). Additionally, while there are some year-to-year changes in the ratings for the individual items, the similarities of the responses about various job satisfaction dimensions between the four studies are considerably more striking than are any differences.

The question about whether “the pay is good” received the lowest rating, with about one-half of the respondents saying that this statement was not true. Concerns about pay levels have been seen in each of the earlier studies. Respondents who were from households with the highest income levels were the most likely to agree that their “pay is good.” Differences between other groups were not found to be statistically significant.

Overall, the findings about job satisfaction have a “half-full, half-empty” character. The findings that 68% of the





respondents, for example, agree with the statement that their jobs allow them to make “good use of my education and skills” is difficult to interpret. Is this rate high or low? Obviously, we would like to see all Vermonters in jobs that fully utilize their skills and talents. Perhaps the job market can be best understood in the context where workers explore different jobs until they find one that makes the best use of their human capital. This exploratory process is time consuming and some will never find a position that maximizes their potential. Information and other mobility limitations along with structural changes that transform the skill content of jobs combine to make this sorting process challenging. Consistent with this view, workers between the ages of 50 and 64 were more likely to say they were in jobs that utilize their “education and skills” (71%) than were workers under 30 (48%). This provides some support for the image of young Vermont college graduates helping people onto ski lifts or waiting on tables.

Each of the individual job attributes, as expected, was positively correlated with overall job satisfaction, but there are significant differences between the strength of the relationships.

**Job satisfaction levels have changed little since our first Pulse of Vermont study in 1990. About three-quarters of the respondents are satisfied with their jobs. Job attributes that received lower ratings included “pay is good” and “makes good use of my education and skills.”**

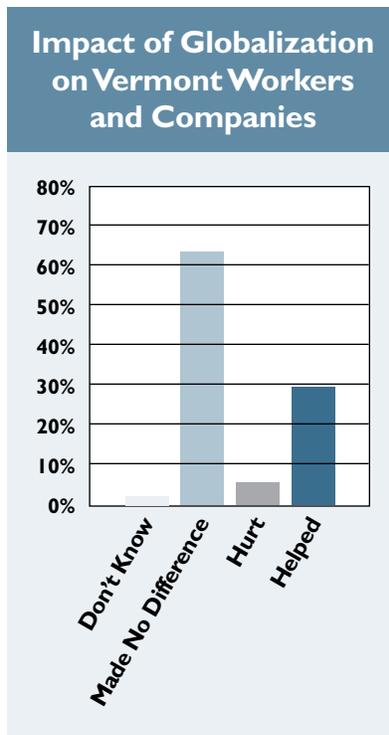
Job satisfaction is most highly correlated with the following two attributes: “I would go into the same line of work again” (Pearson correlation statistic of .627) and “My job helps me feel good about my life” (Pearson correlation statistic of .622). The relationship between “the pay is good” and overall job satisfaction is much weaker, yet it is still positive (Pearson correlation statistic of .350).

Three-quarters of our respondents were employed at the time of our survey. Only 11 respondents were not working, but seeking a job. This translates into an unemployment rate of 4%, slightly higher than the rate for Vermont as a whole. One of the more unusual characteristics of the sample was the high percent that were working in either a home-based business or for an employer out of their homes (16%). While this statistic is in line with our earlier studies, it is likely impacted by the survey’s methodology; people who work out of their homes are more likely to be found at home, to answer their phones, and to have land phones. Similar to the findings from 2000, people working out of their homes were indistinguishable in terms of job satisfaction from those Vermonters who worked outside of their homes. People with their own home-based business, however, had higher satisfaction levels.

Thomas Friedman, in his recent best selling book on globalization, *The World is Flat*, argues fervently that technological change is rapidly bringing the world closer together and leveling hierarchical corporate decision-making, and in the process, altering not only the job prospects of people all over the world, but with it, a country’s culture and the character of the nation-state itself. Globalization is about

dislocation, persistent pressures to change, lowering cost structures, and perhaps most importantly, opportunities. On one level, this process may seem in conflict with the “Vermont way of life,” a world where the unhurried pace of life is valued and where scale is important. This stylized view of Vermont is how many people responded when asked to explain what comes to mind first when they hear the expression, “quality of life.” But to what extent are Vermonters being impacted by the changes brought about due to globalization, either positively or negatively? Recent authors, such as Thomas Friedman and Jagdish Bhagwati who favor globalization, and William Greider and George Soros, who voice strong concerns about globalization, agree that this process of integration is both pervasive and unrelenting. On the surface, Vermonters seem somewhat more removed from this process than the picture that emerges from these commentators. Most working respondents (63%) said that globalization has made no difference to their company or place of employment. Only 6% said that they or their company had been hurt, while far more (29%) said that they had been helped. Perhaps these results should not be surprising. Most Vermonters do not work in the types of large organizations that might be impacted the most by globalization. According to the Vermont Department of Labor, out of the nearly 23,000 establishments in the state, only 29 employ 500 or more workers, a much lower rate than in the nation as a whole.

Nineteen members of the sample told our interviewers that they had “lost a job in the past five years because of outsourcing,” one of the many changes that is transforming our labor market today. Just over one-half of these dislocated workers believed that they lost their jobs to another American, while the remaining respondents reported that they lost their jobs to workers overseas (n=8). With the exception of one respondent, these dislocated workers have been able to find new employment; and job satisfaction levels on these new jobs were no



different than levels recorded for other members of the sample who had not lost jobs to outsourcing. Perhaps surprisingly, the views on globalization of those who lost their jobs due to outsourcing were no different than those of other members of the sample (of course, we were unable to interview former dislocated Vermonters who left the state to find employment elsewhere).

We ended our short series of questions on globalization by asking respondents whether they thought that the U.S. should try to “actively promote globalization,” “allow it to continue,” “slow it down” or “reverse it.” The responses, at the polar ends, were split between those who wanted to actively promote it (11%) and those who wanted to reverse it (12%). Those in the middle were also split as almost a third (31%) wanted to “allow it to continue,” while just over a third (36%) wanted to “slow it down” (10% couldn’t answer the question). Similar patterns

of responses were found for many different groups of Vermonters. However, there were response differences by income group; two-thirds of the respondents with higher incomes (above \$75,000) were optimistic about the impact of globalization (either actively promote globalization or allow it to continue), while only 36% of those with incomes below \$45,000 felt this way. These results are not surprising; commentators from various perspectives have pointed out that it is the poor and lower-skilled



Americans that have benefited the least from globalization, at least in terms of labor market outcomes. In comparison to national figures, Vermonters seem to be more critical of globalization than Americans from other states. According to a Roper poll, 61% said that the U.S. should “actively promote globalization” or to “allow it to continue,” while only 53% of Vermonters were in agreement with these choices. It is, however, important to note that the Roper poll was conducted in the year 2000, before the impact of 9/11 and the last recession.

Fears about globalization and the aftermath of the last recession have left the labor market less secure for many Americans. But more Vermonters feel they have gained



Financial Status and Prospects		
	Frequently Worry about Paying Bills	Likely to be able to Retire in Reasonable Comfort
<b>Education</b>		
High school or less	55%	75%
Some college	47	54
16+ years	35	67
<b>Age</b>		
Under 30	60	50
30 to 50	52	61
51 to 64	40	63
Over 64	40	92
<b>Income</b>		
Under \$25K	55	71
\$25 to \$45K	60	68
\$46 to \$75K	44	51
\$76 to \$100K	33	84
Over \$100	15	88
<b>Household Status</b>		
Single	44	58
Married	44	70
Divorced-Separated	58	67
Widowed	51	86

rather than lost ground economically over the last five years. Forty-two percent said they were better off, while 19% said they were worse off. When we look at the data in more detail, a strong relationship emerges between income levels and the likelihood of being better off today than five years ago. Nearly 70% of those earning over \$100,000 were better off now in contrast to only 37% of those who were making between \$25,000 to \$45,000 (Vermont's median household income was \$43,261 in 2003). While our income categories in this year's study were different from those used in the 2000 *Pulse of Vermont* report, the trend was virtually identical.

While approximately four out of ten Vermonters are better off now than they were in 2000, nearly half of all respondents worried that their family income would not be enough to cover "expenses and bills." As one might expect, the way people answered this question reflected their income, age, and educational status.

We also asked our sample how "optimistic" they were "to live in reasonable comfort after their retirement" and found that 68% were either "very optimistic" or "optimistic." Thirty-two percent said they were "somewhat

pessimistic" or "very pessimistic." A national survey taken during the same month found virtually identical ratios: 65% were optimistic and 34% were pessimistic. We wonder how realistic Vermonters are in their retirement expectations. Nearly 70% expect to retire in "reasonable comfort," yet nearly one-half told us that they already have trouble covering their "expenses and bills." In this respect, Vermonters are probably no different than other Americans. According to the Employee Benefit Research Institute just over one-half of the workers in the U.S. had saved less than \$25,000 for retirement and an additional 13% had saved between \$25,000 and \$50,000, amounts that will make a comfortable retirement unlikely.

***Vermont companies are tied to the global marketplace, but few of our respondents felt that their companies have been hurt by globalization, and most said that it has made no difference. However, almost 30% said the process has had a positive impact.***

### Social Trust and Civic Life in Vermont

Part of Vermont's appeal is the belief that we live in a state that is safe, where people can be trusted and counted on to help each other in times of need. Visitors and newcomers are often surprised when they find their hosts leave their homes unlocked or their keys in the car. Drivers who go off the road in the winter are not surprised when a "good Samaritan" comes by and pulls them out of a ditch. These common anecdotes depict a popular self-image of the idealized Vermont way-of-life, a dramatic contrast with the alienating images often depicted of life in America's largest cities. The data reported below will show that we have a rich civic life and a high level of social trust, which is reinforced by the objective indicators of quality of life included in the appendix. The signs of failing trust at the national level, however, are a cause for concern. Consider these examples from national polling results:

- 71% of Americans agree that "these days a person really doesn't know whom he can count on."
- 62% of Americans agree that "If you are not careful, other people will take advantage of you."
- 37% of Americans said that people would take advantage of you "all" or "most" of the time "if they got the chance."

Is it true that the average Vermonter has greater social trust and stronger civic commitments? Probably. The objective indicators seem to say so; bankruptcies and tax evasion in Vermont, for example, are among the lowest

in the country, as is the crime rate. Our research used different questions to measure social trust, and the results portrayed a Vermont that lives up to its reputation. In response to the question, “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?” we had 71% say that “most people can be trusted” and only 29% said “you can’t be too careful in dealing with people.” According to the GSS (2002), the national figure (without the words “in Vermont” obviously) was that only 34% of Americans said, “most people can be trusted.” According to many social scientists, these numbers have been sliding towards the distrustful end of the scale for a good number of years. One clear sign of this worrisome trend is the rise of gated communities across the country. According to the American Housing Survey of the U.S. Department of Housing and Urban Development, there were three million owner-occupied homes in gated communities nationwide in 2003. Some see these walls, gates and guards as providing a refuge from crime and urbanization. This fear of “outsiders” seems to be the antithesis of life in Vermont; indeed, it is hard to see gated communities anywhere in the state.

**Seventy-one percent of Vermonters say that “most people in Vermont can be trusted” compared to a figure of 34% in national polls. Those with higher educations and incomes are most trusting and less afraid of crime.**

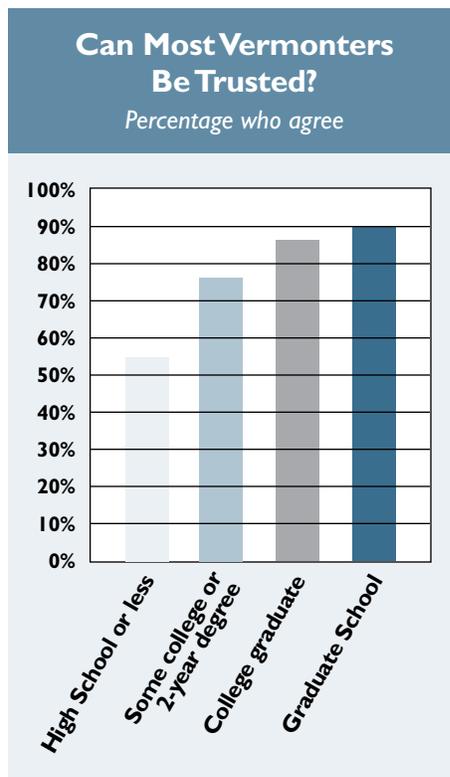
highest category). On a national survey conducted by the Research Center for the People and the Press (PEW), only 41% said that they felt “very safe” in their neighborhoods. National polls find that just 43% of Americans say that there are areas within a mile of their homes where they are afraid to walk at night. It remains an unsettling fact that Vermont women were less likely to feel safe than men, and for fairly obvious reasons. People with higher incomes and education feel safer in their neighborhoods than others—for example, 95% of those in the highest income categories felt safe compared to 77% of those in the lower income category. This is parallel to the lower levels of trust that Vermonters with lower social and economic advantages feel relative to others, an issue to be discussed below.

Since 1995, we have tried to capture a measure of civic engagement with the following question: “With all the troubles we are facing today, I need to spend more time looking out for myself and my family.” The percent that agree with this statement has risen by eight points over the past 10 years to 71%. The perception that one can only count on oneself and one’s family varies in a manner similar to the question of trust above. This defensive or what one might call “circling-of-the-wagons” posture is highest among those with lower incomes and levels of education, the native-born, and those who have been divorced or separated. It is particularly high among the lower educated working age males (87%). Predictably, and as we found in 2000, those who thought they needed to spend more time looking out for themselves were also the least likely to volunteer. Three-quarters of those who told us that they

volunteer disagree with the self-preservation emphasis at almost twice the rate of the non-volunteers.

Unfortunately, the results about trust differ considerably by social group. The better educated and those with higher incomes tend to be considerably more trusting, as are males, persons who are currently (or who have been) married, those affiliated with a religious tradition, and those who moved in from other states.

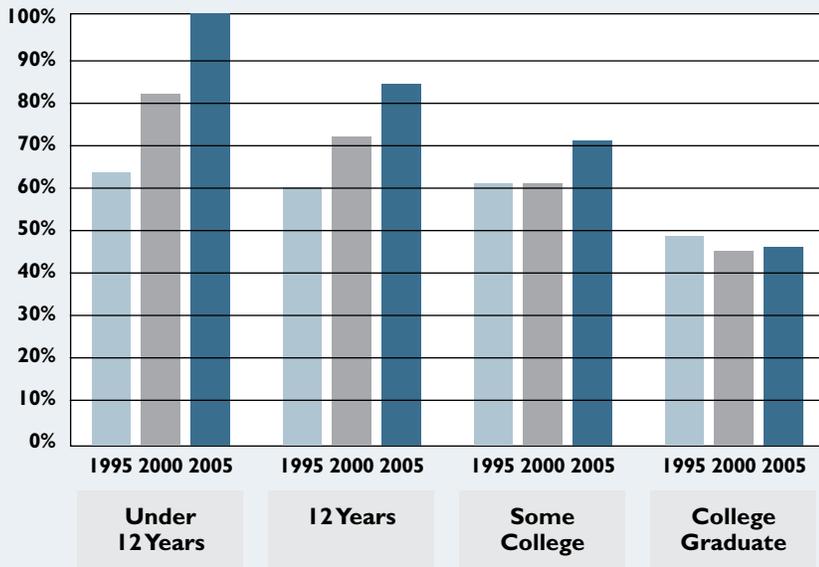
News coverage of criminal activity and corruption plays on our fears, acting to undermine public trust and our sense of community. Given the fact that Vermont has one of the lowest rates of violent crime in the nation, respondents should feel safe in their neighborhoods. The question “how would you rate the safety of your neighborhood when you go out for a walk at night?” found that 59% of our sample gave the highest rating on our five-point scale (another 25% selected the second



Does this mean that the “sense of community in Vermont” has been diminishing or is under threat? Are we becoming more like our neighboring states? We asked this question directly and found that most respondents (61%) felt that the “sense of community in Vermont” has not changed over the past five years, and equal proportions felt that it had improved (19%) and worsened (20%). The pessimists in the latter category would be in good company nationally, as there are many analysts, such as Robert Putnam, who have identified any number of indicators of declining interpersonal trust and social capital over the past decades. Native-born Vermonters are more than twice as likely to have selected the “worsened” option (29%)



### People Who Feel the Need to Spend More Time Looking Out for Themselves and their Families



compared to non-natives (12%), while men are more likely to agree than women. Is this once again one of the many social manifestations of the economic dislocations and fear experienced by our lower educated Vermonters, a disproportionate percentage of whom are native-born?

Sociologists tell us that one of our greatest human needs—perhaps just beneath our need for safety and security—is to “belong” to a group. In recognition of this, we asked “How would you rate your feeling of belonging to the community in your local town?” and found that 62% gave ratings of “very good” or “good,” and only 11% gave us responses on the negative end of the scale. In 2000, the percent was a bit higher at 66%, although well within the sampling error. Our youngest respondents (under age 30) seemed to have the weakest sense of belonging, and those with both the highest and lowest incomes seemed to have the strongest sense of belonging. We would expect that as younger members of the sample marry, have children, and buy homes, their connections to the community would strengthen. While the number of observations is somewhat limited, unexpected regional variations emerged; the sense of belonging to the local community was weaker in Orange, Orleans, and Caledonia counties.

**Most Vermonters (61%) do not see our sense of community changing much in the past five years. The remaining members of the sample were split evenly between saying it has “worsened” and “improved.”**

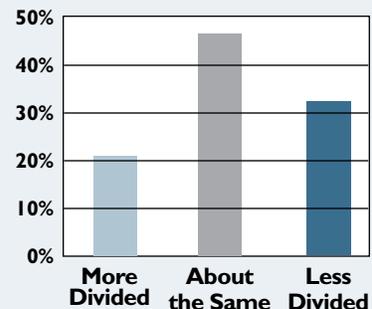
as the rest of the country?”

Those who are most dedicated to serving a unified and common civic good would hope to find the “less divided” response the most common. In fact, only about one-third of our respondents think of Vermont as “less divided than the rest of the country.” Differences in responses between subgroups were not sharp, although those with the lowest levels of education were the least likely to choose the “less divided” option. Self-described political moderates and conservatives were far more likely than liberals to tell us that the state has “about the same” divisions as we have in the rest of the country.

Religious beliefs can be a pointed source of social divisions in society, whether between the “red” and “blue” states or between religious and secularists in the contemporary world. As we note in the appendix on “Quality of Life in Vermont: Objective Indicators,” Vermont is one of the least religious states in America. The present survey found that 63% of Vermonters count themselves

The *Pulse of Vermont* studies have confirmed a persistent and vexing division of Vermonters along lines of income, employment, and education, each of which is significantly correlated with whether or not one was born in Vermont. Such social and economic divisions have also been a growing subject of national discussion for a number of years, and have risen to the forefront in the aftermath of Hurricane Katrina. National polls reveal a growing proportion of the population that now characterizes America as “divided into haves and have-nots” (44% agreed in 2001, up from 39% in 1999 and 26% in 1988). In the current survey, we asked respondents: “In the last election, politicians talked about Americans being divided from one another either by social class or by our belief systems. Do you think that Vermonters are more divided, less divided, or about the same

### Is Vermont More Divided, Less Divided, or About the Same as the Rest of the Country?



as “members of a religious tradition,” while surveys of Americans reveal that 71% are affiliated with a religious tradition. Sixty-five percent of Americans count themselves as members of a formal worship community.

The low level of religiousness among Vermonters is more clearly seen in the fact that only 39% of our respondents told us that “religion is very important in my life” compared to consistent percentages in the 59% to 64% range for Americans over the past decade. In this way, Vermonters are more similar to Canadians, with 28% of their population saying that religion is “very important.” However, religious Vermonters do share a number of characteristics with religious people in other states. For example, they are far more likely to describe themselves as “politically conservative” than “liberal”—53% compared to 19%. They constitute the majority (59%) of persons over age 65, and the proportions drop sharply among the young; only 19% of those under age 30 said that religion was “very important” in their lives. Also parallel to national trends, more women describe themselves as “religious” than men—46% compared to 30%. Likewise, Vermonters in the lower income categories expressed higher levels of religiousness than those in the upper categories with 56% in the “under \$25,000” category compared to 24% of those with incomes over \$75,000. In keeping with correlations with income and education, native-born Vermonters are more religious than those who moved here from other states.

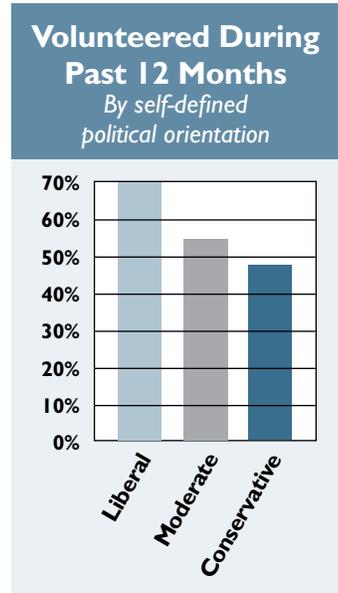
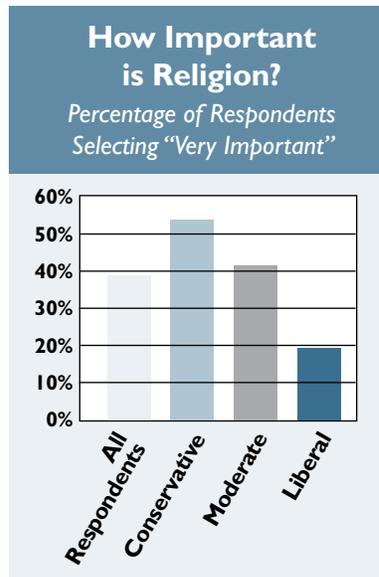
Voluntarism remains resilient in Vermont, showing the same strong proportions we have found in earlier years—55% of our respondents told us that they did “unpaid volunteer work in the past 12 months,” slightly higher than we found

**The Pulse of Vermont studies have confirmed a persistent and vexing division of Vermonters along lines of income, employment, and education, each of which is significantly correlated with whether or not one was born in Vermont.**

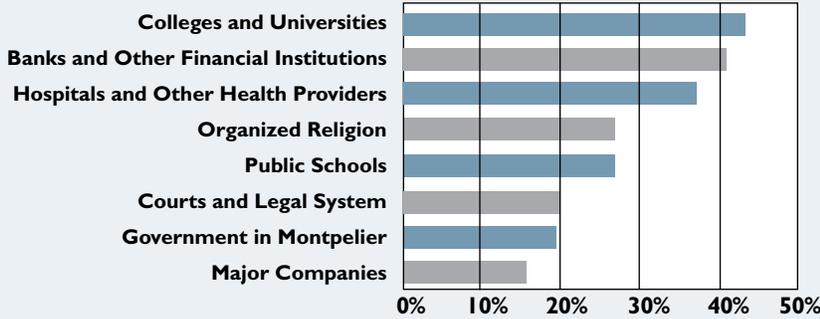
in earlier surveys (49% a decade ago.) This percent is also slightly higher than the national average, which hovers in the 40% to 50% range, although the percent varies considerably by how the question is asked. Our volunteers display the common traits of volunteers everywhere. The highest proportions of volunteers are found among the better educated and those with higher incomes. This combination also makes it statistically more likely that they were born in another state. They are more likely to call themselves “political liberals” (70% of liberals volunteer) compared to self-described “political conservatives” (48% volunteer) or “moderates” (55%). Volunteers are more prone to believe that “most people can be trusted” (72%) than “not trusted” (22%) and they are disproportionately women and the religiously affiliated.

Besides this sense of civic voluntarism and interpersonal trust, we were also interested in how much “confidence” Vermonters have in their institutions. After identifying each of eight Vermont “institutions,” we asked respondents whether they had “a great deal of confidence,” “some confidence,” or “hardly any confidence at all” in each one. “Colleges and universities” generated the highest confidence rating, followed fairly closely by “banks and other financial institutions” and then “hospitals and other health care providers.” The fact that hospitals and other health care providers came out lower may reflect the impact of the recent legal problems over the substantial and hidden cost overruns in the Fletcher Allen Health Care Renaissance Project and a few well-publicized cases of medical malpractice in Vermont. “Government in Montpelier” came out quite low with only 19% of the respondents saying that they have “a great deal of confidence” in this institution. Perhaps the partisan nature of political discourse and a sense of frustration with the inability of the government to respond quickly to problems underlie this low rating. The 27% “great deal of confidence” rating for public schools parallels the percentage of respondents who rated the

**Fewer Vermonters say that religion is “very important” to them than do people in most other states, yet they are significantly more likely to volunteer in their communities.**



**Percent Saying They Have a “Great Deal of Confidence” in Selected Vermont Institutions**



quality of public schools as being “very good” (23%) in another question on the survey. The size of the confidence gap between Vermont’s public schools and its colleges and universities is surprising; it is possible that respondents were less willing to be critical of the latter given that the interviewers introduced themselves as college students.

The GSS gives us national comparisons for four of the institutions we examined, and in most cases the level of public confidence in Vermont is parallel to the national norms. The 41% confidence vote in Vermont’s “banks and other financial institutions,” however, is an unusually high rating compared to the national rating of 27% (year 2002). We wonder whether this will change if the image of the friendly community Vermont bank becomes a thing of the past, replaced by national banks with home offices outside of the state. The figures for “organized religion” are parallel to the national averages over the last 30 years, although periodic scandals erode public trust for any given year. The public school confidence rating is also parallel to national ratings, as is the year 2002 figure for trust in “major companies.” The 30-year national average of 25% for “major companies” is higher than Vermont’s present rating of 16%. The very low corporate rating in the present survey may be an anomaly, and a current 2005 national survey might also find significantly lower responses following several confidence-damaging corporate scandals at the national level. We have no comparative data for the remaining institutions.

There appear to be few significant differences in these confidence ratings among our different social groups of respondents, but as an empirical generalization, women tended to have more confidence in institutions than men, as did the better educated. For example, one’s confidence in “colleges and universities” increased with educational levels. It is conventional wisdom that people who describe themselves as “political liberals” expressed more confidence in our “colleges and universities,” while those who described themselves as “political conser-

vatives” gave the highest ratings to “organized religions.” Native-born Vermonters had less confidence in the “government in Montpelier,” but had significantly more confidence in “hospitals and other health care providers” than those born-out-of state. Respondents who identified themselves as “affiliated with a religious tradition” expressed about five times more confidence in “organized religions” than did others.

**Population Change**

Next to Wyoming, Vermont’s population is the smallest in the nation, with a rate of population growth that ranks slightly below the national average over the past 15 years. Apparently, this is the way most Vermonters like it, as 68% of our respondents said that the rate of population growth in their town is “just about right.” In fact, 26% said that population was growing “too quickly” and only 7% said too slowly. Our previous two surveys from 1995 and 2000 found that only 29% of respondents thought that “limiting population growth” was a “very important priority,” and only 2% were willing to make it a “top priority” from a list of 11 alternatives. But, there are regional differences. It was only in Chittenden County that large numbers of respondents (50%) felt that the population was growing “too quickly” in their town.

*Most respondents who moved to Vermont came without a specific job offer. One-third were not as well off financially as they were before. Among those who were either better off or remained at the same income level, most indicated they would have come even if they had to take a cut in pay.*

Most of the growth to our state population is due to in-migration from outside the state. In recent years, only about 30% to 40% of our growth has been due to the propitious fact that the birth rate is exceeding the death rate, and the total number of people added to Vermont each year is typically well under 10,000. In 2002, for example, the state population grew from 612,308 to 615,611, or 3,303 persons.

Why do people move to Vermont? We asked this question of the 51% of our sample who had moved to Vermont as adults. Three-quarters moved without “a specific job offer” and only 32% said they were “better off financially” after their move, and this did not depend upon whether they had a specific job offer or not. The remainder were split evenly

between those who were “better off financially” and those who were “less well off financially.” Of that third who had to take a cut in salary or wages, 25% explained their rationale for moving to Vermont in terms of family reasons; 14% thought Vermont would be more “affordable” and 50% cited various quality of life attractions. Three percent came here to retire, and 9% had another occupational reason. Of the two-thirds of adult movers who were either “better off financially” or “about the same financially,” 70% told us that they still would have moved here “even if they had to take a cut in pay.”



Migration is always highly selective of the young and better educated. Not only are they the most likely to move from state to state, but from country to country as well. Such migration streams are quite similar to a process of “circulation of elites,” a concept coined a century ago by the Italian Economist, Vilfredo Pareto. In the Vermont application, this means that many of our younger and better educated Vermonters will leave the state, often to pursue higher education and job opportunities elsewhere. Fortunately, they are very often replaced with college graduates

from other states. This process accentuates the educational gap between natives and non-natives and also results in an income gap between the native-born and those born out-of-state.

Education draws many people to Vermont. Indeed, 31% of the college educated born outside of Vermont got their degrees in an institution based in Vermont. Presumably, these were people who decided to stay after coming to Vermont for their education.

The sharp differences in the social and economic status between the native-born Vermonters and those born out-of-state are consistent with the divisions we found in each of our other three surveys. Taken as a group, the category of “native-born” Vermonters is less likely to have college degrees and higher incomes. While 32% of the sample had a college degree or more, the rate for respondents born out-of-state was 47% compared to only 17% for natives. Calculated to a different base, the same numbers can be expressed this way: just under 50% of Vermonters came from other states, but they constitute 73% of the college graduates and 70% of those with incomes of over \$100,000. These worrisome demographic divisions have not changed significantly since we did our first survey in 1990. They also help to explain some of the underlying tensions that emerge between native-born Vermonters and “flatlanders” over contested political issues.

America has always been a nation “on the move.” Census data tells us that we have not only seen a sharp rise in the percentage of foreign born in our population, but within the domestic population, the historical and family ties that connect people to a particular community are breaking down. The most recent decennial Census shows that 8.4% of the Americans over the age of five lived in a different state in 2000 than in 1995. The figure is even higher in Vermont where 12% of Vermonters in 2000 were living in another state in 1995. The fact that nearly one-half of Vermont’s population was born outside of the state (44%) is another testament to this pattern, although it is similar to the national norm.

The differences in educational attainment and income by nativity were so acute that we thought it would be prudent to compare our findings with those from a much larger statewide sample; the 5% micro data set available from the 2000 decennial Census (n=30,816). While the data set for the *Pulse of Vermont* study included only 128 respondents over the age of 25 who had at least an undergraduate college degree, the Vermont micro data set included 5,713 individuals in the same demographic category. Given the procedures used to collect and process our own data, we were not surprised that the results from our much smaller sample were quite close to the 2000 Census data. For example, the Census data indicates that 76% of those with at least an undergraduate degree (and 25 years and older) in Vermont were not born in the state, compared to our estimates of 73%.

Income and Education by Nativity		
	Born in Vermont	Born out-of-state
<b>Education</b>		
Less than high school	17%	6%
High school	44	23
Some college	22	24
16+ years	17	47
<b>Income</b>		
Under \$25K	23%	11%
\$25 to \$45K	33	29
\$45 to \$75K	25	28
\$75 to \$100K	14	18
Over \$100	6	14



## SUMMARY AND CONCLUSIONS

In 1989, the Vermont Business Roundtable contracted with the Center for Social Science Research at Saint Michael's College to study a broad array of factors that contribute to or undermine the vitality of Vermont's quality of life. This study was repeated in 1995, 2000, and again in 2005. While the current report draws heavily upon the baseline data from the previous three studies, our focus has been on the experiences and views of the 420 Vermonters who were interviewed in the spring of 2005. In this last section, we explore and synthesize some of the implications of the data findings reported earlier.

### How Are Vermonters Doing?

To provide a context to analyze the qualitative data derived from the interviews, we pulled together a wide range of diverse statistics from existing sources that place Vermont on various national lists of desirable and undesirable characteristics. When these were organized and placed side-by-side, they formed a remarkable mosaic depicting a state with a very high quality of life. On most of the criteria, Vermont is on the high end of almost all of the "good" lists and low end of the "bad" lists. The comparative data from these national studies capture our high rankings on attributes that should be of central importance to the quality of life in any state, things like high levels of health, safety, education, civic life, and the general public welfare. Perhaps our small size, higher than average educational levels, and our shared community values encourage a resourceful and robust social dynamic that makes Vermont a rewarding place to live and allows us the luxury of being able to focus on "quality" rather than "quantity." But Vermont is not perfect. We are on the wrong end of lists that rank states by overall tax burdens, cold weather days, and levels of alcohol and drug use among young people. In addition, many Vermonters find themselves struggling to get by in a state with a high cost of living and not enough good paying jobs, especially in certain regions.

One of the key questions that we have tried to answer over the time span of our four studies is how well Vermonters think they are doing. Based upon self-evaluations, Vermonters seem to be doing about as well as other Americans. On average, about 80% of the respondents tell us that they are "satisfied" or "very satisfied" with how their lives are going, and this percentage has changed little since the first study. This consistency seems surprising in light of the many changes

that have taken place over the years, such as fears of terrorism and declining levels of economic security on the one hand and important advances in health and education on the other hand. Similarly, satisfaction levels with the more personal areas of our lives (health, friends, and residences) have also remained high and fairly stable since 1990. While these life satisfactions may not exceed levels found elsewhere in the country, we do find that Vermonters are less likely to say that their lives are either "routine" or "dull."

The objective quality of life indices make a compelling case that the average Vermonter should be experiencing a quality of life that is measurably higher than most other places in the country. Somewhat surprisingly, this is not true. Our high state rankings do not result in notably higher appraisals about the quality of life as experienced by individuals on a day-to-day basis. Perhaps we should not expect to find a strong correspondence between a state's rankings on statistical indicators and self-evaluations of well-being. After all, humans are remarkably adaptable, and our expectations and satisfactions may be based on our relative position within our reference groups, a phenomenon that would merely cause parallel shifts in expectations and assessments as standards rise across all groups. When we meet one lifetime goal, we merely shift our frame of reference and thereby our standards of comparison. It can be an endless process. Alternatively, it may be that the private domains of our lives, areas like family, friends, and the groups we belong to, are the primary determinants of overall life satisfaction, and there is little reason to believe that these would be substantially different in Vermont than elsewhere.

While most respondents in our study are undoubtedly satisfied with their quality of life in Vermont, there are some underlying trends that raise concern. For example, some Vermonters seem to be narrowing their focus inward, a trend that we see more strongly at the national level. The percentage of respondents who agreed 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" has risen from only 63% when we first asked the question in 1995 to 71% in 2005. In addition, only 19% of the sample told us that "life in Vermont is getting better," down from 35% at the time of the first study. This pessimism or discontent was particularly acute among non-college educated, working age males, more than half of whom felt that "life in Vermont is getting worse." Some of this anxiety can be explained by the fact that many in this

group had lost ground financially over the past five years. Adding to the sense of uneasiness among all respondents is the finding that nearly one half said they frequently have trouble paying their bills and meeting family expenses.

Since the last study in 2000, Vermont has experienced a difficult recession and repeated large-scale layoffs, especially in the manufacturing sector. In spite of these circumstances, overall job satisfaction levels, like many of the other domains of life, have remained steady and close to national norms. Satisfaction with pay levels, however, continues to be far below other measures of satisfaction in our work lives.

Vermont, like the rest of the country, is part of the global marketplace; increasingly, much of what we buy and sell is either produced or sold elsewhere. This fact does not seem to be having the widespread destructive impact on people's working lives in Vermont that some commentators have envisioned. We uncovered only a small number of respondents who had lost their jobs to foreign competition (an equal percent lost their jobs to workers in other parts of the country), but this group of dislocated workers was able to find new jobs with satisfaction levels that differed little from those of other respondents. However, admittedly there is a natural bias to this finding since we were unable to interview dislocated Vermonters who were forced to leave the state to find employment elsewhere. Only a few of our respondents felt that their companies have been hurt by globalization. Most respondents said that globalization has made no difference, and almost 30% said the process has had a positive impact on their places of employment.

## How Do Vermonters Define Quality of Life?

When Vermonters were asked to describe what first comes into their minds when they hear the phrase "quality of life in Vermont," the most common response a decade and a half ago was some aspect of the physical environment. In 2005, an unhurried or measured "pace of life" has taken top billing. There is irony in the fact that Vermonters also expressed the least amount of satisfaction with the amount of "spare time" that they have available—falling last in a list of 11 areas of potential life satisfactions or domains of life.

The other most common aspects of life that Vermonters think about when they hear the expression "quality of life" are issues related to standard of living (e.g., jobs, income, prices) and "good health." Our data tells us that living in a state with a healthy environment is still a very important part of the quality of life that people value, but it is not thought of as being as "threatened" as are some other aspects of life in Vermont. Subsequent questions

also revealed that these very issues—standard of living and health care—are both seen as the key areas of life "under attack today." Our respondents are understandably nervous about rising health care costs, access to quality health care, and the rising cost of living.

Vermonters understand that it is "very important" to "preserve clean air and water" and to "maintain a low crime rate," both of which contribute significantly to our quality of life. But "creating more good jobs" visibly stands out as the single most important public priority facing the state today (followed somewhat distantly by "preserving clean air and water" and "improving educational opportunities"). Most Vermonters see a positive connection between economic growth and their quality of life, but 28%, an increase from levels recorded in the last two studies, fail to see this benefit. The theme of economic insecurity resonates throughout the study to a much greater degree than in earlier years. Whether these fears are a lingering response to our last recession or a more permanent feature of today's economy is not clear.

Some people feel that there is a trade-off between a growing economy and a clean and healthy environment. While this may be debated, our own quality of life studies have found that concern for the environment is at its highest when the economy is the most healthy, such as in the years leading up to our first (1990) and third (2000) studies.

Part of Vermont's special appeal is the belief that it is safe, a place where people can be trusted and counted on to help each other in times of need. Our data provides strong support for this view. National polls have found a declining sense of interpersonal trust in America over the decades. As recently as 1998, 48% of Americans said "most people can be trusted" but by 2002, the number had fallen to only 34%. In this survey, an impressive 71% of our respondents agreed with the statement that "most people in Vermont can be trusted," one of the more striking differences uncovered between Vermonters and the rest of America. Most Vermonters (62%) do not believe that our "sense of community" has changed much in the past five years. The strength of Vermont's community can also be seen in the high priority accorded "helping people who can't help themselves," which in a question about how to spend \$100 between four priorities, "helping others" came in as second, surprisingly ahead of education and the environment, but behind health care. Vermonters are also much more likely to feel safe in their neighborhoods at night than Americans elsewhere. Taken together, statistics like these help explain why gated communities are virtually absent in the state. Our rate of volunteering is also on the high end of the national norm, in spite of the fact that we confirmed the oft-quoted observation that Vermonters are considerably less "religious" than the citizens of



most states. This is another incongruity associated with Vermont—voluntarism and religiousness are typically highly correlated.

## A State Divided

Many states are divided by various issues of inequality, often based upon some combination of race and social class. These divisions can overlap with rancorous partisan politics that polarize the public. Vermont is fortunate in the relative harmony of our sub-groups, and few of our respondents raised such issues in our conversations. Analysis of the data, however, uncovered clear and consistent social divisions that separate people by their levels of education and income, both of which are too often associated with nativity or place of birth. These divisions are hardly between extremes of the literate and the illiterate, or between the very rich and the desperately poor, but they are nonetheless disconcerting. This is especially important because education, income, and nativity are so closely linked empirically and overlap so heavily. For example, 44% of today's Vermonters were born in other states, but they constitute the great majority of our state's college graduates as well as those with incomes over \$100,000.

For complex but well-known reasons, significant social and economic divisions are not conducive to social health and interpersonal harmony, or to our collective quality of life. Pulling together these sub-group differences from various places in the report, we found any number of important social divisions. We found that people on the lower end of the social or economic scales were less likely to express satisfaction with their lives, their jobs, their health, their educations, and their standard of living. They are more worried about the effects of globalization, less trusting of others, feel less safe when they go out for a walk in their neighborhoods at night, worry more about paying bills and retiring in reasonable comfort, less likely to see Vermont as getting "better," more likely to be critical of local school and "government in Montpelier," and are more likely to feel the need to look out for themselves and their families. They are also less likely to describe their lives as "exciting"

than those with higher incomes or education, are less likely to volunteer, and are more likely to say the sense of community in Vermont has worsened in the past five years. With the data at hand, it would be easy to extend this list, but the point should be clear: social and economic differences have numerous manifestations, some very troubling.

These differences rarely present themselves in public forums, but our findings suggest a level of frustration and dissatisfaction that is palpable and alienating to a significant minority of our population. The quality of life experiences of those with lower levels of income and education are notably different from others in our sample. Frustrations are inevitable, and the possibilities for social conflict are not unimaginable. The detrimental effects of this type of stratification often lie just beneath the surface in Vermont, in part because we have healthy cross-sections of our population in most of our schools, places of employment, religious communities, and towns. This has allowed Vermont to largely avoid the strident political partisanship that we often see in other states. If Vermont's quality of life is to remain high, then we must not lose our focus on the opportunities afforded all Vermonters and to ensure that the benefits of growth are shared more universally.

This report has shown what aspects of life are most important to Vermonters and what they think about the quality of life in their state. Our goal has been to contribute to the public dialogue about the measurement and meaning of Vermont's quality of life without suggesting specific policy responses. That is the job for the Vermont community as a whole. The problems expressed above notwithstanding, the picture that emerges from this study is an optimistic one. With notable exceptions, the existing objective indicators of quality of life in Vermont are remarkably encouraging, and the subjective ones derived from this survey rarely contradict this assessment. Vermont is fortunate to have a rich social fabric, a workforce that is hard working and highly educated, and remarkable levels of good will and trust. At its most basic level, these are the types of attributes that will provide a firm foundation to sustain Vermont's unique quality of life.

## APPENDIX

### Quality of Life in Vermont: Objective Indicators

Perhaps it's because Americans love competition that so many organizations and magazines play the "ranking game." The annual *U.S. News and World Report* edition containing the ranking of "best colleges" is said to be their top seller. But we also rank "best hospitals," "best cars," "best communities," and of course, "best states"— best states for women, for families, for retirement, for new businesses.... We have resisted the temptation to produce our own list of states with the "best quality of life." Instead, we have pulled together a wide array of these rankings that help define our lives as Vermonters.

We did not create any of these rankings, nor critically evaluate their methodological soundness, but tried to select rankings that appeared to be reasonable and unbiased. The precise years of the rankings vary, but virtually all are derived from 2000 to 2004. That being said, the resulting mosaic presents an image of a state that surely offers one of the highest qualities of life in the nation. For most Vermont readers, these statistics will merely confirm the obvious.

To improve the readability of this section, we have refrained from including the hundreds of citations that stand behind the reported statistics. For the most part, the data were taken from the standard sources, such as the U.S. Statistical Abstracts, the 2000 Census, the American Community Survey, the Bureau of Labor Statistics, and other official government publications. The reader is urged to contact the authors for the source for any statistics included below.

#### Size

Not everyone fully appreciates the small size of Vermont's population. Second only to Wyoming, Vermont's 620,000 population is smaller than many medium-sized cities— smaller than Austin (TX), Jacksonville (FL), Memphis (TN) and even the Worcester (MA) metro area. The Indianapolis (IN) metropolitan area is more than twice as large and the Seattle (WA) area is more than five times as large. To emphasize our modest size, note that between 2000 to 2003, Vermont's population grew by 10,280; New Hampshire's by 52,000; Florida's by 1.1 million; Texas by 1.2 million; and California's grew by 1.6 million. In land area, we rank 7th smallest, an area small enough to be hidden by a dime on the nation's map in a geography book.

Vermont's geographic area consists of 9,250 square miles, which includes 333 square miles of inland water, including Lake Champlain, the 6th largest lake in the nation, on the Northwestern border of the state. With 67 people per square mile, we are surprisingly close to the national norm of 82 per square mile, more densely squeezed in than Alaska or Wyoming (both under six per mile), but we have a lot more elbow room than our neighbors in Massachusetts or Connecticut, where more than 700 people share the average square mile. Among the 50 states, we are the 2nd "most rural" in terms of the percent of the population who live in towns of under 2,500. Even our households are smaller than households in 46 other states, averaging a mere 2.41 persons compared to the national norm of 2.6. Our population over the age of 65 is identical with the national average (about 12%), but our median age (i.e., the true "middle age") is high enough at 40.4 years old to give us the surprising distinction of being the 2nd oldest state on this measure.

Many Vermonters seem to have the impression that our population is growing quite quickly. This is not entirely wrong as we have added 21% to our population since 1980, and incremental growth seems pretty steady. But, compared to other states, we are in fact growing more slowly than the nation as a whole with a rate that places us 38th from 2000 to 2004 and 35th from the 1990 to 2000 Census.

#### Ethnic Homogeneity

We are also notably ethnically homogeneous, a fact that strikes many visitors who travel through our countryside or stroll on Burlington's Church Street, one of the few cities in Vermont that has some degree of ethnic and racial diversity. The fact that we are rather homogeneous has both positive and negative consequences. As many social scientists have found, being among people who share so many traits makes building "social connectedness" and "social capital" less difficult. It is easier to identify with people with whom we share a great deal and, correctly or incorrectly, we trust each other more and feel a special affinity for our neighbor.

Some of our survey findings reflect this point quite persuasively. Robert Putnam, in his well known book *Bowling Alone* found that Vermont's high degree of "social capital" and "thick" networks of interpersonal solidarity yields many benefits often lacking in other states. For example,

Putnam reports that Vermonters are more likely to act with courtesy towards each other as well as protect each other's civil rights. Other consequences of our high social capital, he writes, range from infrequent tax evasion to our tendency to be "less bellicose." His studies have found that we are less likely to think that we could "win a fist fight," and are less prone to issue an indecent hand gesture to an offensive fellow motorist! Vermonters genuinely care for each other on more intimate levels as well. Besides our well-known role in legalizing civil unions, we have the 8th highest marriage rate coupled with the 20th lowest divorce rate, and are tied with Alaska for having the highest percent (7.5%) of unmarried couples sharing a household.

The difficulty with social homogeneity is that it is insular and fails to build bridges of understanding and cooperation with people who are not part of the dominant majority. The post-9/11 world makes us acutely aware of the dangers inherent in cultural narrowness. Some signs of homogeneity are obvious: we rank 48th among the states in proportion of the population that is African-American and 48th in proportion that describes himself or herself as Hispanic or Latino. Looked at in the converse, we are the 2nd "whitest" state in the nation, "demographically albino" as one wit put it. Vermont ranks 2nd in the proportion who claim French-Canadian ancestry, and we have an average rate of immigration from those who are born in other states—55%, and also close to the national average (34th) in the proportion of the population that was born in other countries. This is far behind Nevada where 72% of their population was actually born elsewhere. Our state's refugee resettlement program is gradually increasing the foreign-born population and adding a degree of richness to our mosaic of diversity.

Once here, we don't move around much; we rank 44th in percent who moved from one house to another in 2003. In terms of religious affiliation, Vermont ranks high among the most "un-churched" populations (43rd in rate of "religious adherence"), with virtually all the religiously affiliated being of some variant of a Christian denomination. Our proportion of Catholics precisely mirrors the national figure of about 25%.

## Crime

Vermont's crime and public safety rates are the envy of almost all the other states. We fall 46th in violent crimes per 1,000 population, 46th in homicide rates, and 48th in motor vehicle theft rates. But perhaps most remarkably, we do all this with minimal law enforcement resources. We are 50th in law enforcement employees per 10,000 population, and 47th in law enforcement expenditures (as a percent of total spending). Some suggest that the reason why we rank last (50th) in the percent of our population living in

correctional facilities relates to our high density of lawyers per capita (11th), but such a conclusion is mere conjecture!

## Political and Civic Life

Vermont may be best known as home of the hippie entrepreneurs Ben and Jerry, great skiing, autumn colors, quaint covered bridges, maple syrup and cheese, but our liberal political reputation is also becoming a fixture in the public's mind: 1st in civil unions, a Senate member who single-handedly deprived the U.S. Senate of a Republican majority, another Senator who remains a ranking stalwart of the Democratic party, and the only Independent-Socialist elected (and re-elected) to the House since the Great Depression. Our former long-time governor ran for President on a liberal platform and is now the chair of the Democratic National Committee. Our current Republican governor ran for elective office as a moderate.

Vermonters take their civic obligations fairly seriously, clearly one of the benefits of a population size that facilitates democratic governance. Our famous town meetings are notable yearly examples, and we are small enough so that anyone can pick up the phone and expect to be connected to almost any elected official. Even our constitutionally guaranteed three members of Congress can be more in tune with their small body of constituents than can representatives in the 48 larger states, where each elected official has many more citizens to represent.

## Health

Our state of health is surely one of our highest achievements, ranking Vermont at or near the top of the lists of "most healthy" and most "child friendly" states in the country. We are 6th on the well-publicized "Kids Count" list. If death is the ultimate failure of good health, then Vermont's low death rate is telling. Using the appropriate age-adjusted figures, we have lower death rates than 43 states, and the infant mortality rate is lower than 44 other states. Our birthrate is the lowest in the nation, as is the birthrate for teens, and our proportion of low birth-weight babies is lower than 46 other states. We are 2nd highest in the proportion of our pregnant women with "adequate prenatal care," and have the 4th highest rate of immunization. We rank 39th in the percent of births to unmarried women, and 42nd in our proportion of female-headed households—both common metrics of childhood health and wellness. We are 47th in the percent of grandparents who have responsibility for their grandchildren, a widespread default arrangement in many states. Our low rate of teen deaths from accidents, homicide and suicide places us in the 45th position.

But there is more. We have the 9th lowest rate of smoking and the 7th highest rate of seatbelt use. We also have one of the lowest proportions of couch potatoes, ranking 45th on the list of those admitting to not being “physically active.” In the race from obesity, we are in the front of the pack, ahead of 43 more lethargic (and larger) states. In spite of the snow that covers many of our roads through the long winter months, we have the enviable record of less than one fatality per 100,000,000 miles driven, the lowest rate in the nation. We are well cared for by the riches of medical resources with more MDs per 1,000 population than 44 other states. It is no wonder that the United Health Foundation rates us as the 3rd “healthiest state” in America, and the 2003 edition of “Health Care State Rankings” placed us 1st.

There is one troubling health concern, however. We fall on the alarming extreme of the alcohol and drug abuse rankings, a distinction especially pronounced among the young. We are at the national norm for “gallons of beer consumed by persons over 21” and only 30th highest on the ratio of driving fatalities involving high concentrations of alcohol, but it’s the other measures for young people that keep parents awake at night. Two authoritative surveys, (the CDC’s *2003 Youth Risk Behavior Survey* and the 2003 U.S. Department of Health and Human Services’ *Substance Abuse Household Survey*) both place Vermont’s youth in the highest categories for frequency of alcohol consumption and marijuana use. In 2003, the last year for which there are inter-state comparisons, one study placed the proportion of 12 to 17-year-olds who drank alcohol in the last 30 days as 4th highest in the nation (22%) and 1st among 18 to 25-year-olds (73%). Our ranking specifically for “binge drinking” in the last 30 days are also quite high, as are many New England and Northern tier states. Marijuana usage in the past 30 days is likewise alarmingly high for youth and adults alike. Other categories of illegal drug use are similarly concerning. We also rank highest in “illicit drug dependence or abuse in the past year” for both 12 to 17-year-olds and for 18 to 25-year-olds. For all ages, our proportion of “current marijuana users” places us 2nd only to the District of Columbia. Other ratings regrettably place us high in ranks for addiction to other “hard drugs,” as well as on the lists of those in need of treatment but not receiving it. The trends are hopeful, however. The *Vermont Youth Risk Behavior Survey of 2005* shows a remarkable decline in drug and alcohol abuse among the young, but until the remainder of the national data becomes available we will not know how much our ranking has moved closer to the national norms.

## Education

By many of the most important educational measures, our state is in fortunate company in the top quintile of these rankings. We are ranked 10th in the percent of our adults who graduated from high school, 9th in the proportion with a bachelor’s degree (32% of us have BAs or BSs) and 8th in percent with advanced degrees (12%). On the 2005 “Nation’s Report Card” of student assessment, our fourth and eighth graders ranked between 2nd and 5th nationally both in math and reading proficiency. Evidence from the SATs is more complex to interpret because so many states are dominated by the competing college aptitude exam (ACT). But of the 24 states with more than 50% participation in the SATs, members of the Vermont high school class of 2005 ranked 5th in Verbal scores and 6th in Math. In 2005, the Morgan Quitno Press, relying on 21 separate educational measures, ranked Vermont as the “smartest” in the nation.

These enviable ratings do not come without a price. Vermont ranks 6th highest in education spending per capita, and 8th in education spending as a percent of all spending. We are also the most generous in our student-teacher ratio (11:1 vs a national average of 15:1), in part a byproduct of our many small rural schools. Our libraries have more books per person than all but four other states. Curiously, we are behind the times in libraries with Internet access (48th). The salaries of public school teachers is now in the middle of the state rankings—higher than 25 other states and lower than 24. In higher education, Vermont’s ranking reflects relatively austere state support. At the college level, we rank 49th in per pupil support for higher education and the state’s professors have salaries that are lower than the average in 44 other states. In spite of this, our state is a popular destination for college students, claiming the highest proportion of the population in any state who live in college dormitories.

## Economics

On most economic measures, Vermonters find themselves in the middle of the national distribution. Our size all but dictates that we find ourselves 48th in “total personal income” and 49th in “gross state product,” but Vermont is doing a bit better than most when we move from totals to averages. At \$46,543, our 2004 median household income is 19th highest, even if we are 32nd in average annual pay. In comparison to other New England states, annual wages in 2003 in the covered employment sector, at \$32,090, is the 2nd lowest after Maine. While average earnings of



Vermonters don't stand out, our unemployment rate does. Year after year, Vermont records some of the lowest rates in the country, well below levels that are considered full-employment by economists. In 2004, our 3.7% rate was tied for the 4th lowest rate of unemployment in the nation. There are regional variations in the unemployment rates where they range in 2004 from a low of 2.3% in the Hartford area to a high of 4.9% in the Newport and Swanton-Ensbury regions of the state.

The overall poverty rate is 7th lowest nationally and poverty among children is 6th lowest. Economists have confirmed the obvious: it's expensive to live in Vermont. Our "cost of living index" of 112 is 12 points above the national average, a fact that situates us as the 6th highest cost of living.

The fact that we are 9th in the proportion of residents whose incomes derive from retirement and trust funds does not make it easier for the working population. We have a well-educated workforce, ranking 9th in the proportion of people working in the "professions." Few Vermonters have the luxury of not working: we rank 2nd in our proportion of the labor force as a ratio of the total population (57%) and 11th highest in percent of women in the labor force. These women are also more experienced than the women in many states, as the ratio of their earnings to that of men is 84%, 3rd highest in the nation. We are 4th in our ratio of married couple families in which both husband and wife work. That so many are successful at balancing the relatively high cost of living with mid-level incomes is evident in the fact that we are 48th in individual and business bankruptcy filings per 1,000. This may also be testimony to our state's high social capital and sense of trust and compassion even in the face of hardship.

Vermont may no longer have more cows than people, but we are still known for our dairy industry, ranking 14th in the nation for milk production, but we have also been losing approximately 100 dairy farms per year. We remain 1st, however, in the production of maple syrup and in the number of captive insurance companies.

Since the turn of the millennium, manufacturing employment has been hard hit as we have lost just over 8,000 jobs, while other sectors such as health care and professional services continue to expand. Vermonters are certainly self-reliant (geography makes a difference here), with 11.9% of our workers being self-employed. We rank 4th highest in the country in this category.

There are many economic achievements of which Vermont should be proud. According to the *2003 State Policy*

*Reports*, Vermont is ranked 8th highest in their index of state "economic momentum" and our state bond ratings are consistently among the highest. We are 5th in "exports per capita," 5th in tourism spending per capita, and 16th in new company start-ups per capita. Our tech industry has placed us 10th highest in proportion of "high tech jobs" and impressively, 2nd in patents issued per 1,000 residents. Having a major employer like IBM in a small state makes a difference in statistics of this sort.

Unfortunately, tax burdens also provide another area in which Vermont is typically on the high end of state rankings. The 2004-2005 issue of *Statistical Abstracts of the United States* lists us as 7th highest in per capita revenues derived from "all state taxes." Another 2004 source of state rankings ranked us 8th (for 2000) in "all state and local taxes as a percent of personal income." That same source gave us the 3rd highest rating (for 2000) in "property tax as a percent of personal income." Other tax rankings are not as far from the nation's averages. Vermont's individual income taxes (2000) ranked 21st in "as percent of personal income," 24th in "individual income taxes per capita," and 41st in "state and local sales taxes as a percent of personal income." Also in FY 2000, Vermont's corporate income taxes per capita were 37th highest. Our tax on motor fuel was 27th highest, and the estate tax 12th highest. Overall, our index of "tax progressivity" fell in the middle at the 24th position.

## Environment

Our well-known reputation as an environmentally activist state is not contradicted by the objective rankings. We rank the lowest in "toxic chemical release per capita," 2nd lowest in our rate of air pollution emissions, and 10th lowest in the number of toxic waste sites. The index of pollution in our rivers and streams earned us the enviable rank of 7th best among the states (although we rank well here, 32.4% of our streams and rivers are polluted according to the U.S. Environmental Protection Agency) making one wonder why we are so low (48th) in percent of residents with registered boats. Our ranking of 8th highest in the proportion of hunters is no surprise to anyone who has needed a plumber or car mechanic on the opening day of buck season!

One wonders if our famous weather keeps more people from moving to Vermont. Comparing official NOAA statistics for 69 state airports, "balmy" Burlington (as it is known to many Vermonters) has the 9th coldest average daily temperature (35 degrees), the 5th highest heating degree days, the 4th most annual snowfall (77 inches), and ranks the 6th highest in cloudy days. Contrary to popular

opinion, this does not cause Vermont to have a particularly high suicide rate, nor does the rate spike during “mud season.”

## Housing and Energy

In most ways, the position of Vermont housing does not deviate markedly from broad national trends. Our rate of home ownership is 27th, our median housing values are 21st most expensive, and the proportion of mobile homes in our housing stock places us 24th highest.

We are in the top tier, however, (with a rank of 5th) in proportion of housing units that are “owner occupied” and in the proportion of our homes heated with wood,

another category of number one rank. We have the 2nd highest rate of heating with oil or kerosene, a fact that is consistent with our 48th ranking in percent of the population that heats with gas.

But even here there are rankings that make Vermont stand out from the middle tendencies: we have the 2nd highest rate of households served by telephone, are 14th highest in households with computers and 15th in households with Internet access. Our electricity use per household is lower than 42 other states and surprisingly, our overall energy consumption also places us 40th, using only 22% of the BTUs per capita of Alaska, a rate that is only 79% of the nation’s average.





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