



A Project of the Dyson Foundation and the Marist  
College Institute for Public Opinion to Examine  
Residents' Priorities for the Mid-Hudson Region

# Many Voices One Valley 2007

## Columbia County Report

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# Many Voices One Valley 2007

## Columbia County Report

*Many Voices One Valley 2007* reports the results of a survey conducted by the Marist College Institute for Public Opinion and funded by the Dyson Foundation about what people in New York's Mid-Hudson Valley think of living in the region. While the study included Columbia, Dutchess, Greene, Orange, Putnam, Sullivan, and Ulster Counties, this summary details only the results for Columbia County.

The study updates a similar study conducted in 2002. Many of the questions asked five years ago are part of this new study so that life in the Mid-Hudson Valley and Columbia County may be compared over time.

There have been several additions to the earlier study, as well. The current research delves deeper than the 2002 survey into how people rate the affordability of the region and examines the issue of health care.

In the present study, 4,320 residents of the Mid-Hudson Valley were interviewed April 9<sup>th</sup> through June 19<sup>th</sup>, 2007. This includes 504 residents living in Columbia County. The survey results for all residents in the Mid-Hudson region are statistically significant at  $\pm 1.5\%$ , while the margin of

error for Columbia County residents is  $\pm 4.5\%$ . The margin of error increases for smaller sub-groups in the population.

For additional information and complete details of the survey questionnaire and results visit [www.ManyVoicesOneValley.org](http://www.ManyVoicesOneValley.org). Full reports for both the 2007 and the 2002 studies may be accessed there, as well.

### A Profile

#### Demographic Profile of Columbia County

The Mid-Hudson Valley includes seven counties: Columbia, Dutchess, Greene, Orange, Putnam, Sullivan, and Ulster. Columbia County has the second smallest population in the region.<sup>1</sup>

In many respects, the demographic makeup of Columbia County is very similar to the composition of the entire Mid-Hudson Valley population. However, there are some areas in which residents of Columbia County differ. For instance, as in 2002, a majority of people living in the county are in households with an annual income of less than \$50,000. Nearly six in ten households in the county have an annual income of less than \$50,000. In contrast, 58% of Mid-Hudson Valley households earn \$50,000 or more per year.

The average household size of 2.8 in Columbia County is exactly the same as that of the Mid-Hudson region. Five years ago, the average household size in Columbia

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<sup>1</sup> Results not depicted in the charts of the report are detailed in the appendices which are available on [www.ManyVoicesOneValley.org](http://www.ManyVoicesOneValley.org), the study website.

County was 2.6 while the average Mid-Hudson Valley home was larger with 2.9. Among households with children, the average household size in Columbia County is 4.2, the same as it is in the Mid-Hudson Valley as a whole.

	Columbia County	Mid-Hudson Valley
<b>Gender</b>		
Men	49%	49%
Women	51%	51%
<b>Race</b>		
White	93%	83%
African American	4%	7%
Latino	2%	10%
<b>Income</b>		
Less than \$50,000	59%	42%
\$50,000 or more	41%	58%
<b>Age</b>		
Under 45	44%	44%
Over 45	56%	56%
<b>Education</b>		
Less than college	71%	65%
College graduate	29%	35%
<b>Children</b>		
Households with children	38%	44%
Households with children under 5	14%	15%
Households with children age 5 to 18	31%	38%

The racial and ethnic composition of the county is more homogenous than the Mid-Hudson region as a whole. 93% of Columbia County residents identify themselves as white compared with 83% of the region's residents. Only 2% of Columbia County residents are Latino compared with one in ten Mid-Hudson Valley residents. 4% of Columbia County residents are African

American compared with 7% of the region as a whole.

Columbia County residents without a college degree outnumber college graduates by a wide margin. More than seven in ten county residents have not completed college compared with 65% of Mid-Hudson Valley residents as a whole.

Columbia County households continue to be less likely to include children than the average household in the Mid-Hudson region. 38% of Columbia County households include at least one child compared with 44% of all households regionally. 14% of Columbia County households have a family member who is under age five which is comparable to the regional average of 15%. About three in ten Columbia County households include school age children, less than the 38% of households in the region overall that have children age five to eighteen.

	Columbia County	Mid-Hudson Valley
<b>Households with Children</b>		
Low income	26%	21%
Single parents	11%	11%

26% of Columbia County children live in households where the total household yearly income is less than \$30,000. This compares with 21% of children in the entire Mid-Hudson region. As with the region as a whole, about one in ten Columbia County households with children are headed by a single parent.

Columbia County has one of the highest proportions of uninsured households in the region. 31% of all households have at least one member who has experienced a gap in coverage over the past year, and 16% of households in the county have someone who is not presently insured. These figures remain relatively unchanged since 2002.

Households	Columbia County		Mid-Hudson Valley	
	2007	2002	2007	2002
Gap in health insurance	31%	26%	24%	24%
Currently not insured	16%	10%	12%	12%
Households with Children	Columbia County		Mid-Hudson Valley	
	2007	2002	2007	2002
Gap in health insurance	17%	13%	15%	13%
Currently not insured	8%	6%	7%	6%

There also has not been any progress in reducing the proportion of Columbia County's uninsured children since 2002. 17% of all households with children have at least one child who has not had continuous coverage over the past year compared with 13% five years ago. 8% do not currently have insurance compared with 6% who were uninsured in 2002. The proportion of uninsured children in Columbia County is consistent with the overall Mid-Hudson region.

## Continuity and Change in the Past Five Years

### Rating of community

90% of Columbia County residents feel positively about life in their community. 23% of all residents describe their area as an excellent place to live and another 67% rate it as either very good or good. County residents' attitudes closely mirror the overall Mid-Hudson Valley population, and there has been virtually no change in opinion among residents of Columbia County since 2002.

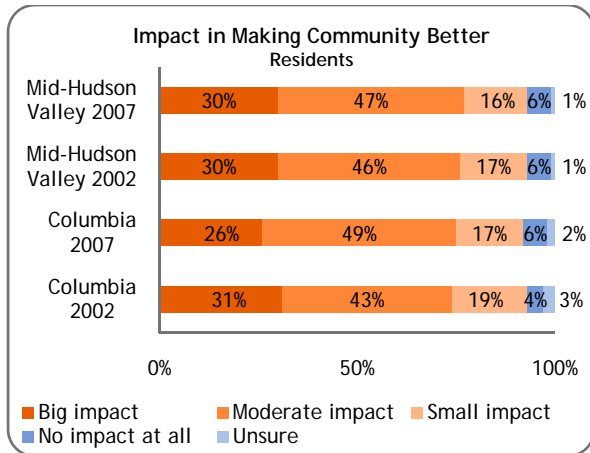


Question wording: Overall, how would you rate your community as a place to live? Would you say it is: excellent, very good, good (positive), fair or poor (negative)?

### Role in improving community

Columbia County residents believe they can play a role in shaping their community. 75% believe they can have at least a moderate impact on the place in which they live. This compares with 77% of Mid-Hudson Valley residents who hold this view. In 2002, 74% of county residents thought they

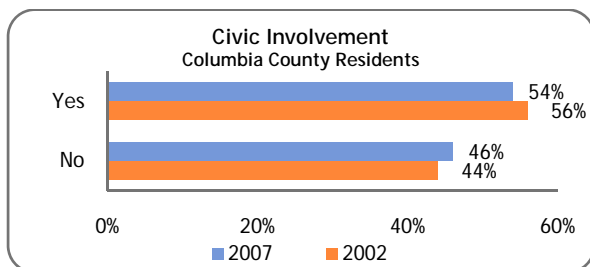
could make a difference in their community.



Question wording: Overall, how much impact do you think people like you can have in making your community a better place to live: a big impact, a moderate impact, a small impact, or no impact at all?

### Volunteerism

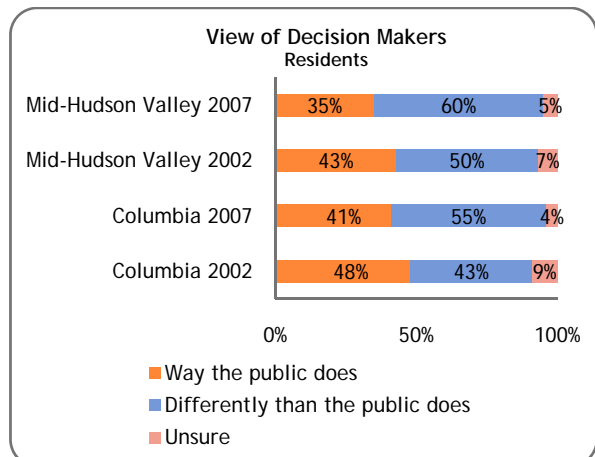
About half of all Columbia County residents who think they can make a difference in the community believe volunteerism is the best way to do so. Indeed, 54% of Columbia County residents say they volunteer regularly or are active in a civic organization, a church, or a club.



Question wording: Do you regularly volunteer or are you active in a civic organization, a church, or a club?

### Responsiveness of local leaders

One of the biggest changes since 2002 is in residents' perceptions of the responsiveness of local decision makers. Five years ago, Columbia County residents were divided when asked if individuals in positions to make decisions for their community mostly see things as the public does or mostly see things differently. 43% felt there was a disconnect between decision makers and the public, and 48% felt decision makers were, in fact, in step with public perceptions.



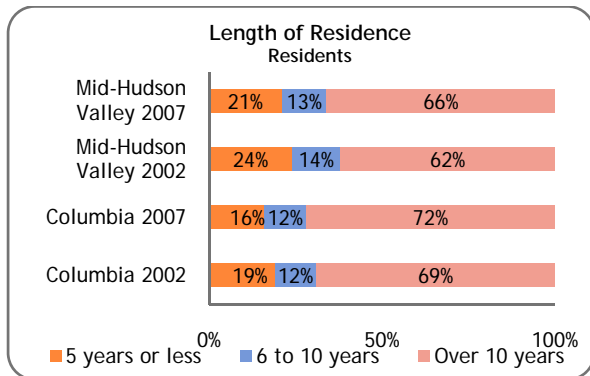
Question wording: Overall, do you feel that those individuals who are in positions to make decisions for your community mostly see things the way the public does or mostly see things differently than the public does?

A majority of people living in the county now think there is a disconnect between the views of those in leadership positions and the general public. 55% of residents in the region believe decision makers see things differently than the public. Only 41% think leaders in their community are in touch with public sentiment.

This shift in opinion is not limited to residents of Columbia County. People living throughout the Mid-Hudson region are more skeptical of their leaders' responsiveness than they were five years ago.

### New residents

Most residents have called Columbia County home for a long time. The average length of residence in the county is 27 years unchanged since 2002.



Question wording: How many years have you lived in your community?

Nevertheless, the county is home to a sizeable proportion of new residents. 16% of people living in Columbia County have moved to their community in the past five years. Proportionately, however, the influx of new residents in Columbia County has been smaller than that of the overall Mid-Hudson region which stands at 21%.

### Issues: The Priorities

#### Overview of residents' priorities

Using a scale from 0 to 10, residents assessed the importance they believe

should be placed on a host of issues affecting their community. The topics ranged from health care to the economy and taxes to community services.

In 2007, residents of Columbia County place a much higher premium on issues that affect their pocketbooks, namely the cost of health care and taxes, than they did five years ago. Affordable health care is now the leading priority for the county followed by reducing taxes, and making health insurance easier to get.<sup>2</sup> This reflects a considerable shift particularly with regard to taxes which ranked ninth in 2002.

Columbia County residents ranked health care issues highly in 2002 but they considered the quality of public education to be the leading community priority. Today, schools rank fourth followed by keeping businesses in the area.

People in Columbia County are also more concerned about the affordability of housing than they were five years ago. Although residents do not place this issue among their most pressing priorities, it is noteworthy that the need for more affordable housing is now among residents' top ten most important concerns. Today, it receives an average score of 7.0 and ranks tenth. In 2002, it had an average rating of 6.3 and ranked thirteenth.

<sup>2</sup> Mean ranking tables list the average to the tenths place but are sorted in absolute order. For example, while both "Reducing taxes" and "Making health insurance easier to get" are rounded to 7.7, their averages are 7.74 and 7.65, respectively. They are, therefore, ranked two and three in the priorities list.

Columbia County	2007		2002	
	Rank	Mean	Rank	Mean
Making health care more affordable	1	7.9	2	7.6
Reducing taxes	2	7.7	9	7.0
Making health insurance easier to get	3	7.7	4	7.3
Improving the quality of the public schools	4	7.6	1	7.7
Keeping businesses in the area	5	7.6	3	7.5
Providing services for senior citizens	6	7.5	6	7.2
Creating more jobs	7	7.3	5	7.2
Protecting open space	8	7.2	8	7.1
Providing more after-school activities	9	7.0	7	7.2
Increasing the amount of affordable housing	10	7.0	13	6.3
Providing more affordable, quality child care	11	6.8	11	6.7
Making your community safer	12	6.7	12	6.5
Improving relations between different racial and ethnic groups	13	6.5	10	6.9
Supporting the arts and providing more cultural events	14	6.4	14	6.3
Slowing growth and development	15	6.0	16	5.8
Increasing the number of public areas	16	5.9	15	6.0
Reducing homelessness	17	5.6	19	5.0
Increasing or improving public transportation	18	5.5	18	5.2
Improving the quality of the water	19	5.4	17	5.8

Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between.

### Top Priorities: Health Care

Many Columbia County residents are anxious about health care costs. As noted, making health care more affordable is now the number one priority for residents of the county, and making health insurance easier to get is also a pressing concern.

For many residents, this issue hits close to home. Nearly one-third of all Columbia County households have a member who has not had continuous health insurance coverage and, therefore, has experienced a gap in that coverage at some point in the past year. 16% of all households have at least one member who is currently uninsured.

Many children in Columbia County lack health care coverage. 17% of households have at least one child who has experienced a gap in coverage over the past year, and 8% of households include a child who is not currently insured.

Columbia County is one of the two Mid-Hudson Valley counties with the greatest proportion of households which face gaps in their health insurance coverage. The other county is Ulster, where, like Columbia County, 31% of households have not had continuous coverage over the past year.

### Health care: affordability

Given the high proportion of the population that lives without continuous health insurance coverage, it is not surprising that about half of all Columbia County residents rate making health care more affordable

with a 10 the highest possible score on the rating scale.

Overall, the issue of affordable health care receives an average rating of 7.9 among residents in Columbia County. This compares with the average score of 7.6 it received among Columbia County residents in 2002 when this issue ranked second among residents of the county.

Making Health Care More Affordable	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	1	8.0	3	7.7
Columbia	1	7.9	2	7.6

Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between: Making health care more affordable.

The affordability of health care is also the top issue for the entire Mid-Hudson region, yielding a mean score of 8.0 from all Mid-Hudson Valley residents.

#### Health insurance: accessibility

Making health insurance easier to get is also an important issue for many residents of Columbia County. It ranks among the top three priorities for the county.

The accessibility of health insurance is important to more residents now than it was five years ago. Today, 45% of all Columbia County residents rate this issue as a 10, the top score on the scale, compared with 36% in 2002.

As a priority, making health insurance easier to get now receives an average score of 7.7 out of 10 among Columbia County residents compared with the average rating of 7.3 five years ago. Overall, the issue moved from fourth to third in rank since last time.

The heightened interest in accessible health insurance since 2002 is a region wide trend. Still, although making health insurance easier to get now appears among the seven highest priorities in each of the seven counties of the Mid-Hudson Valley, it receives its highest ranking from Columbia County residents. This is not surprising, however, given the county's high proportion of residents lacking continuous insurance coverage.

Making Health Insurance Easier to Get	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	5	7.7	6	7.4
Columbia	3	7.7	4	7.3

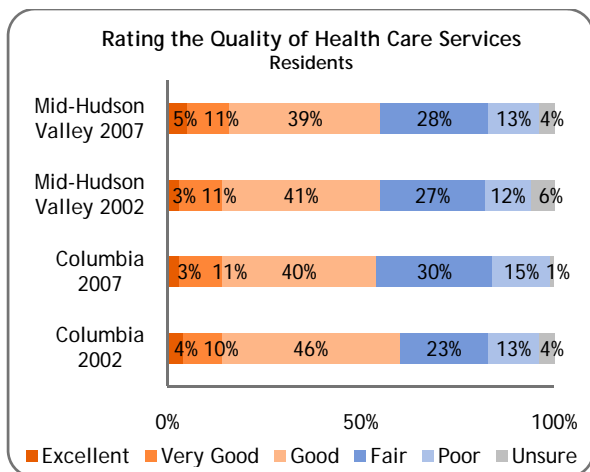
Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between: Making health insurance easier to get.

#### Rating health care services

A majority of Columbia County residents feel positively about the quality of health care services in their community although only 3% believe they are of excellent caliber. 45% rate these services as fair or poor. Residents' views on this matter generally mirror the attitudes held by

residents throughout the Mid-Hudson region.

Columbia County residents' opinions about their health care services have declined over the past five years. In 2002, 60% rated the quality of health care services favorably, and just 36% considered them to be fair or poor. The gap between those who have a favorable view and those who do not has closed.



Question wording: Would you rate each of the following in your community as excellent, very good, good (positive), fair, or poor (negative): Health care services?

### Spending on health care services

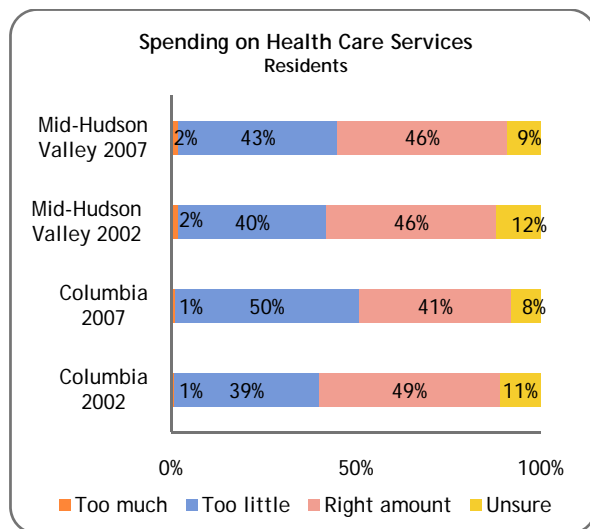
Columbia County residents divide about whether or not the level of local funding allocated for health care services is adequate. Exactly half of all county residents think funding is too low but about four in ten residents believe their community is spending enough.

Nevertheless, residents of Columbia County are less divided in their opinions than the overall Mid-Hudson Valley population among

whom 46% think spending is about right and 43% think too few dollars are being allocated toward health care.

There has been a shift in opinion among Columbia County residents on this point since 2002. Five years ago, just less than half of all county residents believed local health care spending was about right while about four in ten thought not enough monies were being allocated.

These attitudinal changes have not occurred at the regional level, however. The opinions of Mid-Hudson Valley residents as a whole have remained fairly constant since 2002.



Question wording: Does your community spend too much, too little, or about the right amount on health care services?

### Summary: health care

Overall, health care issues are now top of mind for many Columbia County residents. Many consider the cost of health care to be the top priority for their community to address. There is a general consensus that

more needs to be done to make health insurance more accessible.

A majority of county residents feel positively about the health care services in their area but they are less satisfied than they were five years ago. A substantial proportion of the population now thinks more money needs to be set aside to improve current services.

### Top Priorities: Economic Priorities

Economic issues are major concerns for residents in Columbia County. In fact, reducing taxes and keeping businesses in the area are among the five leading priorities for county residents overall.

#### Reducing taxes

In the past five years, the issue of taxes has become one of the top concerns for people living in Columbia County. It now receives an average score of 7.7 out of a high score of 10 from Columbia County residents. This is an increase from the average score of 7.0 it received in 2002.

Five years ago, Columbia County residents considered taxes to be an important priority but did not view it as one of the most significant issues facing the county. Reducing taxes ranked only ninth out of nineteen priorities. Today it ranks second.

Indeed, anxiety over the tax burden is much greater than it was just five years ago. In 2002, just 30% of Columbia County residents considered it to be a top priority worthy of the highest rating of 10. Today, nearly

half, 47%, of residents rates it as a priority with a top score of 10.

Reducing Taxes	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	3	7.9	9	7.3
Columbia	2	7.7	9	7.0

Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between: Reducing taxes.

This phenomenon is not limited to Columbia County. Interest in reducing taxes has increased dramatically throughout the Mid-Hudson region.

#### Keeping businesses in the area

Keeping businesses in the area is a major concern for many Columbia County residents. It receives a mean score of 7.6 on a scale from 0 to 10 with 10 being the most important. It ranks fifth among the nineteen concerns.

Keeping Businesses in the Area	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	2	7.9	1	7.9
Columbia	5	7.6	3	7.5

Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between: Keeping businesses in the area.

Nevertheless, keeping businesses in the area is a lower priority for residents of

Columbia County than it is for Mid-Hudson Valley residents as a whole. While it is the number two issue for the region as a whole, it ranks fifth among Columbia County residents.

Concern about business retention is still quite high in Columbia County, however, and it is just as prevalent today as it was five years ago. Residents ranked keeping businesses in the area as the third highest priority for the community with an average score of 7.5 in 2002. Today it receives a 7.6, and it continues to rank highly among residents' priorities for the region.

**Summary: economic priorities**

Concern about economic issues resonates with residents of Columbia County. Anxiety over the local tax burden has grown over the past five years, and it is now one of the top issues in the minds of Columbia County residents. Many residents also continue to think the region should work to prevent businesses from leaving the area.

**Top Priorities: Education**

The quality of public education is important to residents of Columbia County. About three in ten Columbia County households have at least one school age child.

**Improving public schools**

Improving the quality of public schools is among the top priorities for residents of Columbia County. This concern now ranks fourth, overall, among county residents, representing a slight shift in priorities from 2002 when it was the number one goal. This

change in ranking reflects a heightened interest in other issues as opposed to a decline in county residents' concern for education.

This pattern is consistent throughout the Mid-Hudson region. While improving the quality of the public schools now has lower ranking it still receives comparable ratings. In Columbia County, its average score is 7.6 out of 10, only one tenth of a point lower than the average rating it received in 2002.

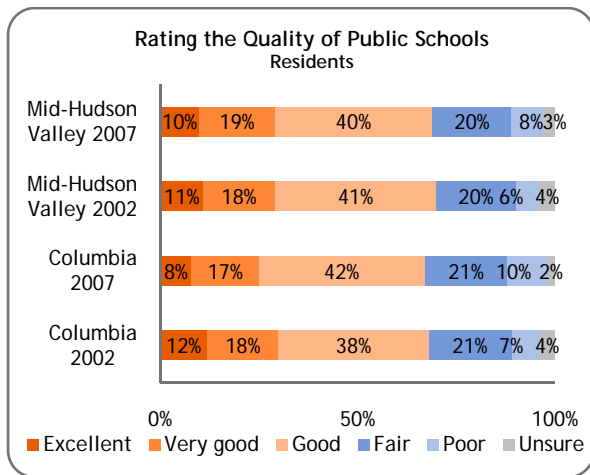
Improving the Quality of the Public Schools	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	4	7.8	2	7.8
Columbia	4	7.6	1	7.7

Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a priority at all for your community and you may use the numbers in between: Improving the quality of the public schools.

**Rating the quality of public schools**

Overall, Columbia County residents have a favorable impression of the quality of schools in their community although fewer than one in ten considers them to be excellent. At the other extreme, only 10% of residents describe the quality of their public schools as poor.

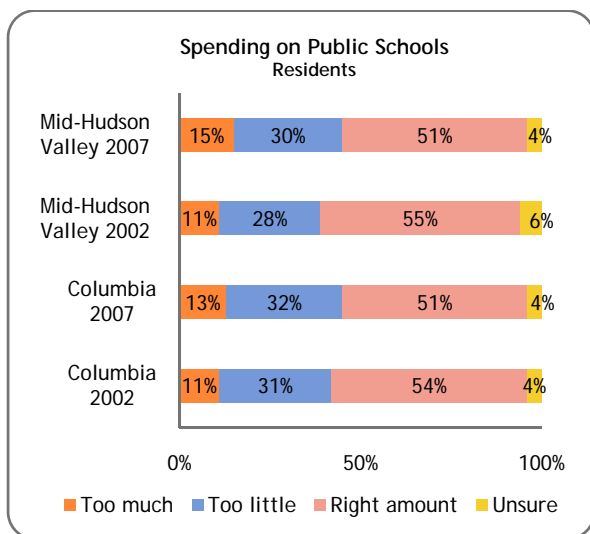
Residents of Columbia County are generally just as satisfied with the quality of education as the average Mid-Hudson Valley resident, and Columbia County residents' assessment of the quality of public schools has remained fairly constant since 2002.



Question wording: Would you rate each of the following in your community as excellent, very good, good (positive), fair, or poor (negative): The quality of the public schools?

### Spending on public schools

When it comes to the resources expended on public education, a majority of Columbia County residents are satisfied with the amount their community allocates toward improving public schools.



Question wording: Does your community spend too much, too little, or about the right amount on public schools?

Still, more than three in ten residents think their community does not spend enough on public education, and 13% believe too much money is being spent.

The opinions of Columbia County residents generally mirror the views of Mid-Hudson Valley residents as a whole, and Columbia County residents' attitudes have not changed considerably since 2002.

### Summary: education as a priority

Columbia County residents are very concerned with providing children a quality public education. Overall, they feel positively about the quality of their public schools, and over half of county residents think community spending in this area is about right.

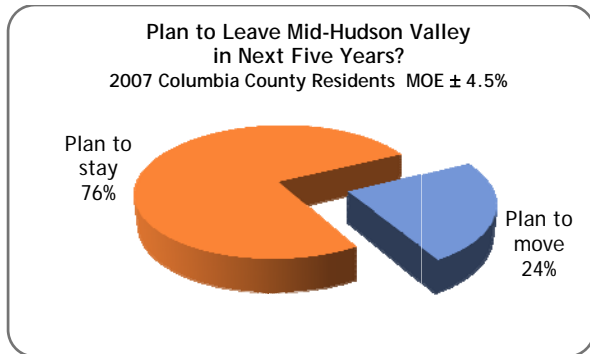
### Plans for the Future

#### Residents who intend to leave

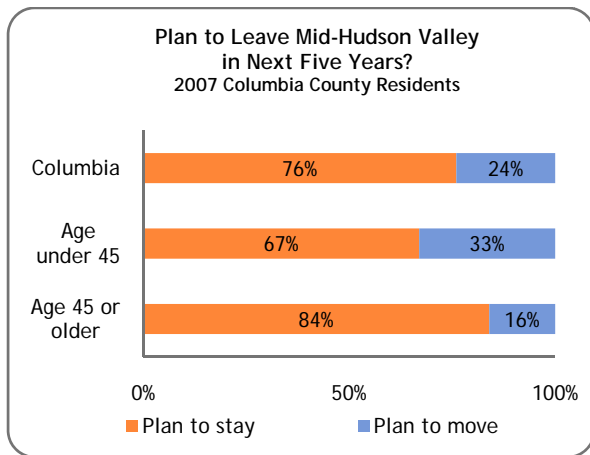
Despite the sense of community among many residents of Columbia County, 24% intend to relocate when asked whether or not they plan to continue living in the area five years from now. This compares with 29% of residents in the Mid-Hudson region as a whole who intend to move out of the region in the next five years.

Certain segments of the population are more likely than others to intend to leave the area in the next five years. Age is an important factor. One-third of all Columbia County adults under age forty-five plan to leave the Mid-Hudson Valley in the near

future compared with just 16% of older adults.



Question wording: Thinking about five years from now, do you plan to stay in the Hudson Valley or do you plan to move someplace else?

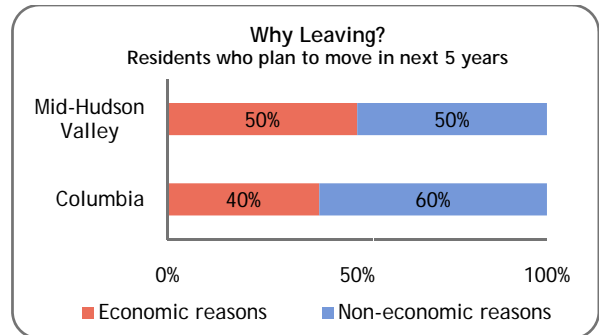


Question wording: Thinking about five years from now, do you plan to stay in the Hudson Valley or do you plan to move someplace else?

Why do Columbia County residents intend to leave the area? 40% of those residents who intend to leave plan to do so because of economic reasons. For instance, 21% of residents planning to relocate cite taxes, and 10% point to the cost of living.

Columbia County residents are less likely to plan to leave the area for economic reasons than the average Mid-Hudson Valley

resident. 60% of residents thinking about relocating mention non-economic reasons.



Question wording: What is the main reason you plan to move away from the Hudson Valley?

17% of all Columbia County residents who plan to leave say that it is just time for a change compared with only 7% of the Mid-Hudson Valley residents who plan to move out of the region.

	Columbia County	Mid-Hudson Valley
<b>Why Leaving?</b>		
Taxes	21%	17%
Time for a change	17%	7%
Cost of living	10%	17%
Jobs	8%	12%
Move near family	8%	5%
Climate	7%	8%
Quality of life	7%	6%
Schools	4%	2%
Change location	3%	1%
Overcrowded	2%	6%
Retirement	2%	5%
Housing costs	1%	4%
Finish college-school	<1%	2%
Other	10%	8%

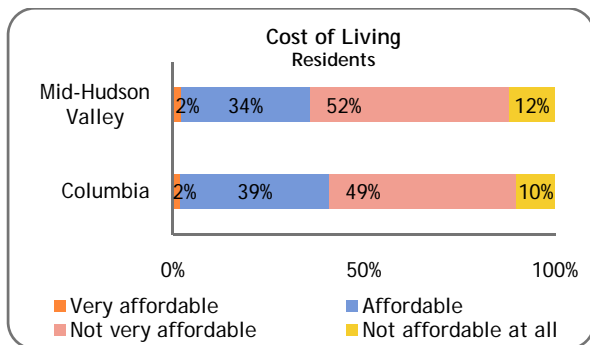
Question wording: What is the main reason you plan to move away from the Hudson Valley?

## Making Ends Meet

### Rating the affordability of the Mid-Hudson Valley

Despite the diversity of economic experiences and family finances among Columbia County residents, there is a consensus that the region is not a very affordable place to live.

59% of Columbia County residents say the Mid-Hudson region is unaffordable including one out of ten residents who describes the region as not affordable at all. This compares with 64% of Mid-Hudson Valley residents overall who regard the region as unaffordable.

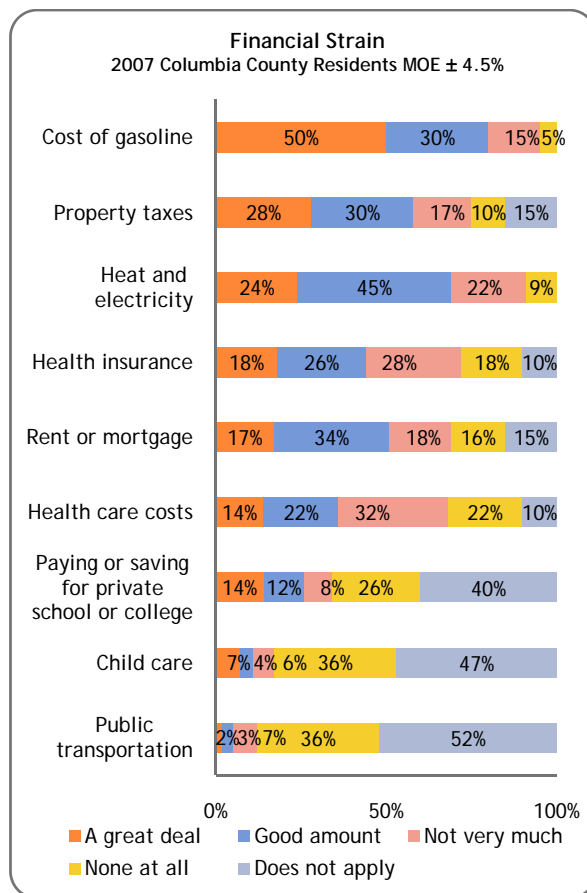


Question wording: Overall, would you describe the cost of living in the Hudson Valley for the average family as very affordable, affordable, not very affordable, or not affordable at all?

### Managing the family budget

Many people in Columbia County report financial strain associated with a variety of expenses. Overall the cost of gasoline is by far the greatest hardship for Columbia County residents.

80% of people in the county report their family finances have been considerably stretched by the high cost of fuel. This includes half of all Columbia County residents who describe the cost of gasoline as a major stress on their finances and another 30% who report it places a good deal of pressure on their household budget.



Question wording: Thinking about an average month, how much financial strain does the cost of gasoline/the cost of public transportation such as buses and trains/your rent or mortgage/heat and electricity/property taxes/child care/paying or saving for private school or college/health care costs or medical expenses not including health insurance/health insurance put on your family budget: a great deal of financial strain, a good amount, not very much, or none at all? If something doesn't apply to you, please say so.

Paying for property taxes is difficult for the majority of residents of Columbia County. 58% of county residents feel pressure to meet their property tax obligations including 28% who say these expenses strain their monthly budgets a great deal.

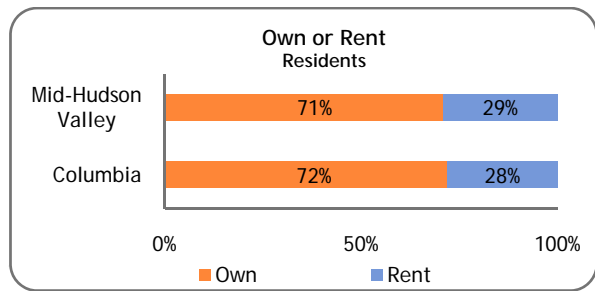
Many Columbia County residents are burdened by utility costs. 69% of county residents express concern about the strain these expenses place on their finances. 24% report paying their heat and electric bills inflicts a great deal of stress on their household budget and another 45% encounter a good deal of difficulty paying these bills.

44% of Columbia County residents have trouble paying for health insurance each month. 18% have a great deal of difficulty and 26% are strained a good amount to pay for health insurance.

A majority of Columbia County residents also have difficulty meeting their monthly rent or mortgage payment and a plurality, 44%, experience a great deal or a good amount of financial strain in meeting their health insurance expenses.

### Housing matters

Like most Mid-Hudson Valley residents, the majority of people living in Columbia County are homeowners. 72% own their home compared with 28% who rent.

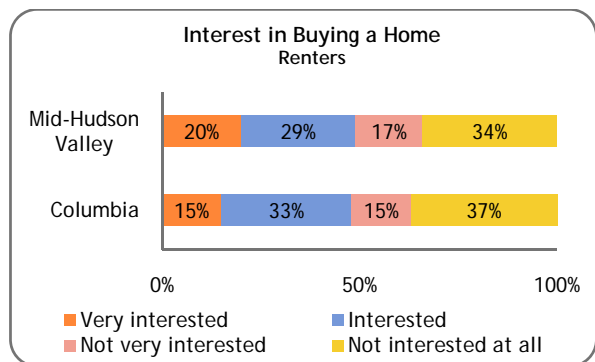


Question wording: Do you own your own home or do you rent?

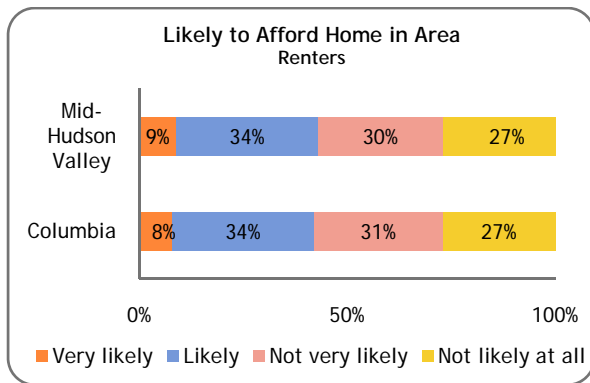
### Renting but hoping to own

Renters living in Columbia County divide when asked whether or not they are interested in buying a home. 48% express interest in homeownership someday. 52% do not.

Mirroring the attitudes of renters throughout the Mid-Hudson region, about six in ten of all Columbia County renters feel priced out of homeownership.

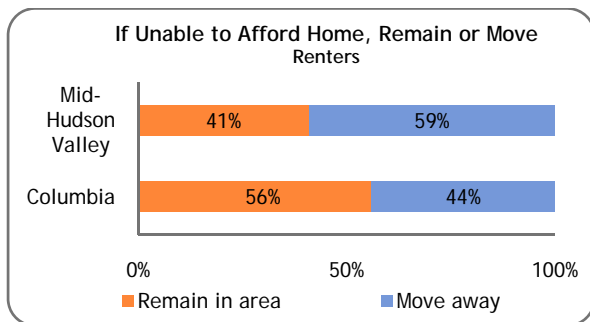


Question wording: Are you very interested, interested, not very interested, or not interested at all in buying a home in this area?



Question wording: Do you think it is very likely, likely, not very likely, or not likely at all that you will be able to afford a home in this area?

Renters living in Columbia County are more likely than the average Mid-Hudson Valley renter to intend to stay in the area even if they cannot afford to buy a home nearby. 56% of Columbia County renters plan to remain in the area, regardless of whether they will be able to purchase a home compared with just 41% of Mid-Hudson Valley renters overall.

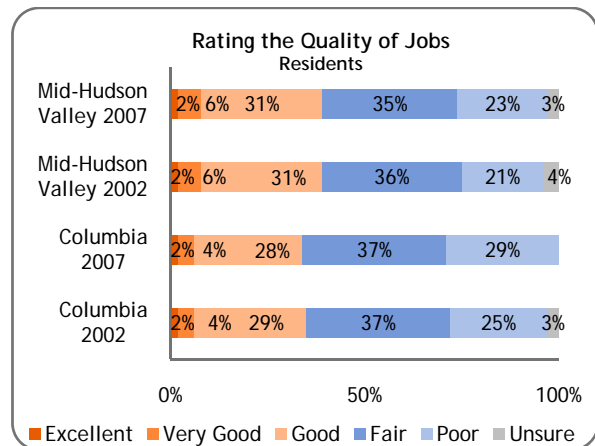


Question wording: If you cannot afford to buy a home here, are you likely to remain living in the Hudson Valley, or are you likely to move away?

### Working in the Mid-Hudson Valley

Most residents of Columbia County are not satisfied with the jobs available in their community. Two-thirds of Columbia County

residents do not describe the quality of jobs positively. While most people living in other parts of the Mid-Hudson region are not pleased with the quality of jobs, Columbia County residents are less satisfied than the average Mid-Hudson Valley resident.

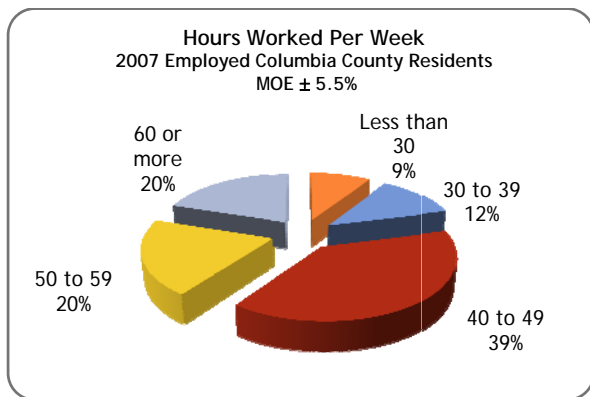


Question wording: Would you rate each of the following in your community as excellent, very good, good (positive), fair, or poor (negative): The quality of jobs?

In order to keep up with the cost of living, many Columbia County residents are working harder. A look at the household level indicates that a majority, 52%, of Columbia County households hold at least two jobs. This includes households where two adult earners work as well as those households where one adult holds more than one job. This pattern is not unique to Columbia County residents. Rather, it is consistent throughout the Mid-Hudson region.

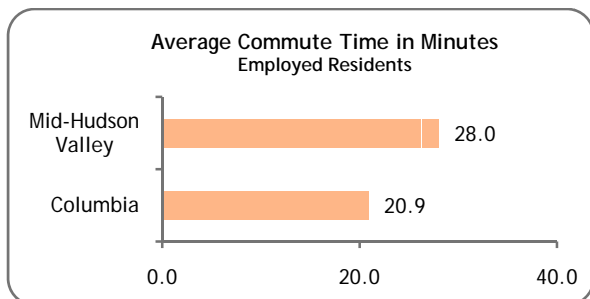
On average, Columbia County workers clock 45.4 hours each week. 79% of employed Columbia County residents work forty hours or more each week including 40% of workers who work fifty hours a week or more.

Overall, workers in Columbia County put in more hours than the average Mid-Hudson Valley worker. 26% of the regions' workers work less than forty hours per week with a weekly average of about 43 hours.



Question wording: In total, approximately how many hours do you work in an average week?

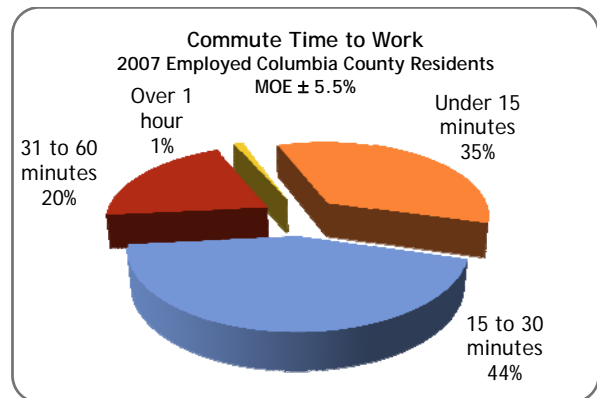
Employed Columbia County residents work close to home and have the shortest commute time of people who work in the Mid-Hudson Valley. On average, people who work in Columbia County travel nearly twenty-one minutes one way to their job compared with the regional average of 28 minutes.



Question wording: In minutes, how long does it take you to get one way from home to work?

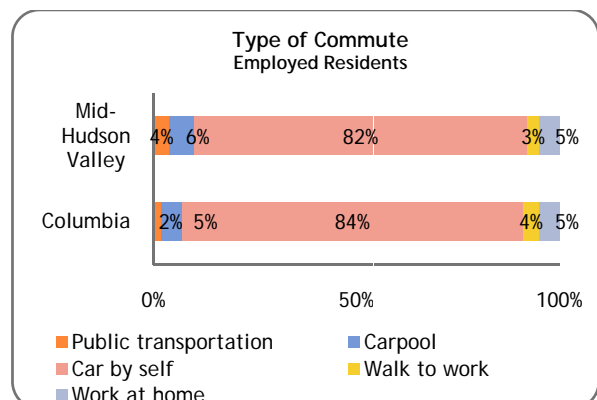
Over one-third of employed Columbia County residents commute less than fifteen

minutes and 44% travel between fifteen and thirty minutes one way to get to work daily. Over one in five workers experience travel times of thirty-one minutes or more.



Question wording: In minutes, how long does it take you to get one way from home to work?

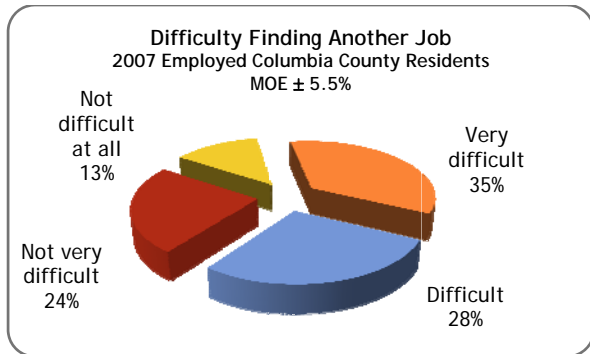
Like most workers in the region as a whole, employed Columbia County residents travel to work in a car alone.



Question wording: On most workdays, do you commute to work by car by yourself, carpool with other adults, or do you take public transportation such as a bus, train, or subway?

63% of Columbia County residents who are employed think it would be difficult to find similar work within the same distance from their home as their current position if they were to lose their job. This includes more

than one-third of working residents who say it would be very difficult to do so.

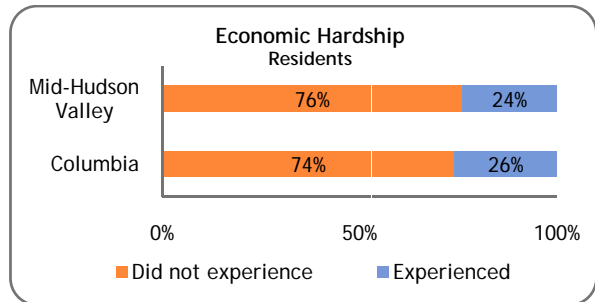


Question wording: If you were to lose your job, would it be very difficult, difficult, not very difficult, or not difficult at all to find another similar position about the same distance from your home?

### People doing without

A considerable proportion of Columbia County households experience major financial need. Residents were asked if they had experienced each of several economic difficulties in the past twelve months. These difficulties included problems paying for food, housing costs, utility bills, or medical treatment.

Although 74% of Columbia County residents have not experienced any of these economic hardships, about one in four residents mentioned at least one. This figure is comparable to the proportion of residents in the Mid-Hudson region as a whole who face these types of economic hardships.



Question wording: In the past 12 months did you experience any of the following every month, some months but not others, a couple of times, once, or not at all you: cut the size of your meals or skipped meals because there wasn't enough money for food/got emergency food from a church, a food pantry, or food bank/did not have enough money to pay your mortgage, rent, or utility bills/moved in with other people even for a little while because you could not afford to pay your mortgage, rent, or utility bills/missed or skipped a doctor's appointment because you could not afford to pay for it/did not buy needed medicine because you did not have the money to pay for it?

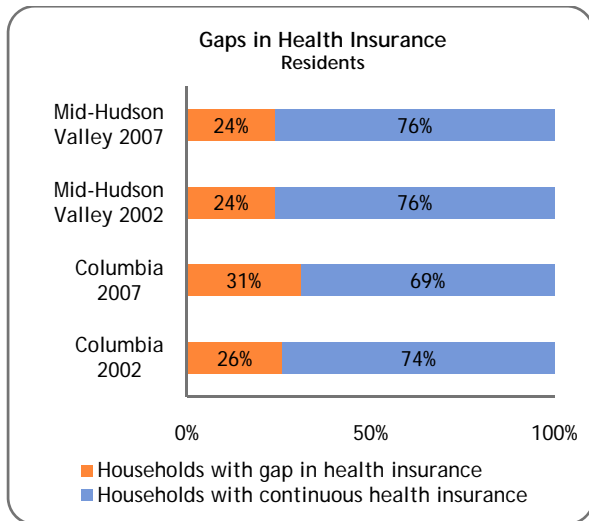
### Health Matters

#### Households with gaps in health insurance coverage

Maintaining continuous health insurance coverage throughout the year is a challenge for a considerable proportion of Columbia County households. Nearly one-third of all households in Columbia County have a member who has not had continuous health insurance and, therefore, has experienced a gap in coverage at some point in the past year.

This includes both adults and children who do not have health insurance at present and households, while currently insured, who have had at least one member without coverage during the past year. Using the U.S. Census, this means approximately 7,690 of the estimated 24,796 households in

the county face the challenge of maintaining uninterrupted health coverage for all household members.<sup>3</sup>



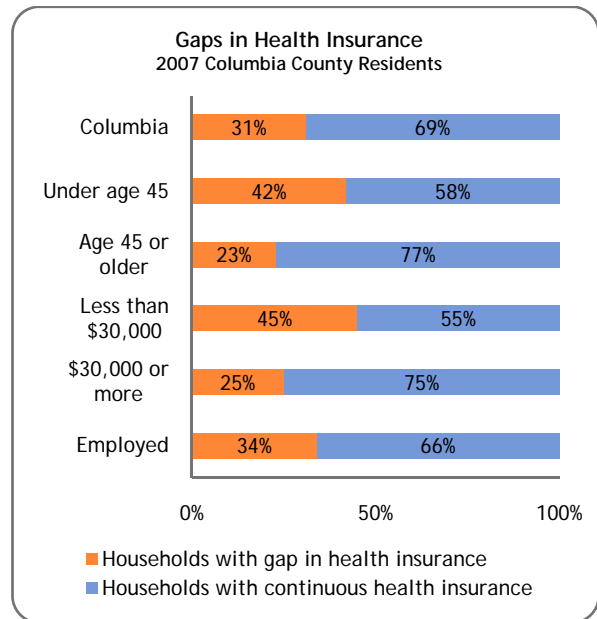
Question wording: Do the adults/children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when an adult/child in your household did not have any health insurance or a health plan?

There has been no progress in reducing this proportion since 2002. At that time, 26% of Columbia County residents were without health insurance or experienced a gap in their plan. In fact, Columbia County, along with Ulster County, has the greatest proportion of households that face gaps in their health insurance coverage.

This problem is particularly prevalent among young people and low income residents living in the county. More than four in ten Columbia County adults under the age of forty-five come from a household in which a member has experienced a gap in health care coverage over the past year.

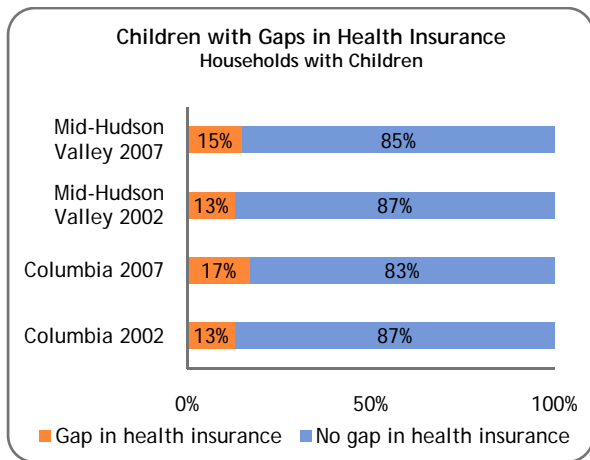
<sup>3</sup> Population estimates for households are based on the American Community Survey, Census 2000.

45% of households with an annual income of less than \$30,000 have gone without continuous insurance as well. Employment does not guarantee coverage. 34% of those county residents who are employed experienced a gap in coverage this year.



Question wording: Do the adults/children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when an adult/child in your household did not have any health insurance or a health plan?

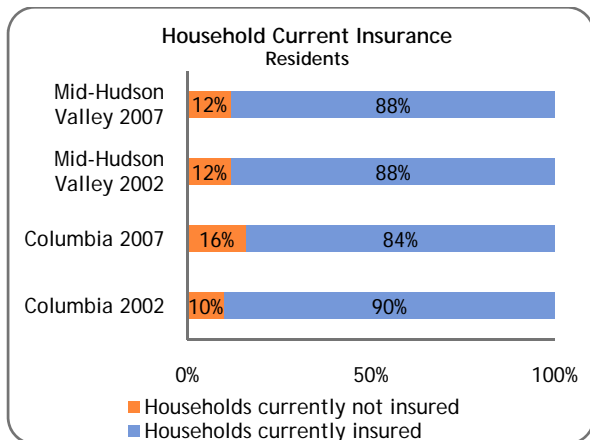
Children are also vulnerable. 17% of households with children in Columbia County include a child who has not had the benefit of continuous health insurance. There has been no progress over the past five years. In 2002, the rate was 13%.



Question wording: Do the children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when a child in your household did not have health insurance or a health plan?

### Households currently without health insurance

16% of households in Columbia County include at least one member, adult or child, who is currently without health insurance.

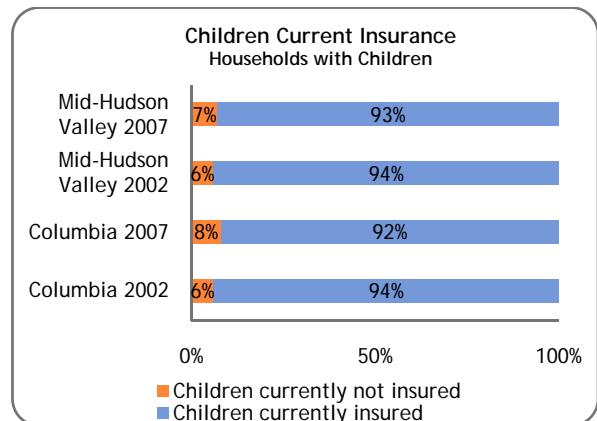


Question wording: Do the adults/children in your household have health insurance or a health plan right now?

Using the U.S. Census, approximately 3,970 households of the estimated 24,796 households in the region have at least one

adult or child who does not have health insurance. Columbia County has one of the highest rates of households without current insurance in the Mid-Hudson Valley.

The rate of uninsured children is nearly one in ten, as 8% of all county households with children have at least one uninsured child.

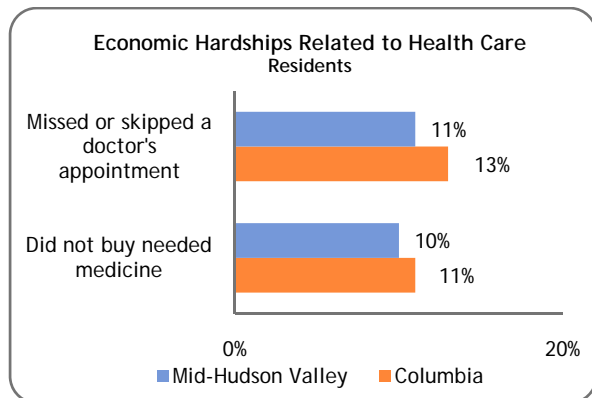


Question wording: Do the children in your household have health insurance or a health plan right now?

### Going without because of cost

While many Columbia County residents experience the financial stress of medical expenses, a smaller group of residents consider these costs to be so burdensome they forgo basic health care needs.

13% of Columbia County residents did not visit a doctor because they could not pay for it in the past year. 11% did not buy needed medicine because they could not afford it. These proportions are consistent with the overall regional averages for the Mid-Hudson Valley.



Question wording: In the past 12 months did you experience any of the following every month, some months but not others, a couple of times, once, or not at all you: missed or skipped a doctor's appointment because you could not afford to pay for it/did not buy needed medicine because you did not have the money to pay for it?

## Conclusion

Residents of Columbia County voice concern about a variety of issues the most pressing of which include health care costs, taxes, the quality of the public schools, and the strength of the economy.

In many respects, the issues residents see as important have not changed much since the last study in 2002. The economy, education, and health care were all among the top priorities for residents five years ago. However, Columbia County residents are now much more concerned about health care costs than they were in 2002, and they are feeling priced out by property taxes. These worries are not unique to Columbia County. They echo throughout the Mid-Hudson region.

Most people in Columbia County think the area is unaffordable for the average family. In order to keep up with the cost of living,

many county residents are dependent on more than one wage earner or are working more than one job or working long hours. Two-thirds of all residents are not satisfied with the jobs available in the region. Many worry that if they were to lose their job, they would have a difficult time finding a comparable position within the same distance from their home.

Many Columbia County residents are struggling to pay for health care and health insurance. In the region, Columbia County, along with Ulster County, has the greatest proportion of households that had gaps in their health insurance coverage this year. In addition, a considerable segment of the population cannot afford medical treatment or are currently uninsured. The proportion of residents in the county unable to maintain health insurance has remained statistically unchanged since 2002.

Residents would like to see the county attract quality jobs, develop affordable housing, and keep costs in check particularly for gasoline, utilities, property taxes, and health care. There is also a need to provide more opportunities for those residents who are struggling financially so they can afford to live in the county.

## How the Survey Was Conducted

The survey was conducted by the Marist College Institute for Public Opinion and funded by the Dyson Foundation. 4,320 adults eighteen years of age or older who live in the Mid-Hudson Valley in New York were interviewed in proportion to the adult

population in seven counties: Columbia, Dutchess, Greene, Orange, Putnam, Sullivan, and Ulster. 504 residents living in Columbia County were interviewed. The survey was designed to collect information about the Mid-Hudson Valley as a region and to allow for county level analysis, as well.

	2007 Survey	2005 Census
<b>Mid-Hudson Valley</b>		
<b>County</b>		
Columbia	4%	5%
Dutchess	27%	26%
Greene	3%	3%
Orange	34%	34%
Putnam	9%	9%
Sullivan	7%	7%
Ulster	16%	16%
<b>Gender</b>		
Men	49%	49%
Women	51%	51%
<b>Race</b>		
White non-Latino	80%	80%
Non-white	20%	20%
<b>Income</b>		
Less than \$50,000	42%	43%
\$50,000 or more	58%	57%
<b>Age</b>		
18 to 34	26%	27%
35 to 54	42%	42%
55 and over	32%	31%

Representative samples were drawn from each county based on the population distribution within that county. In order to analyze the opinions of residents of the Mid-Hudson Valley, the seven county samples were combined and weighted to reflect the population distribution of the entire region.

	2007 Survey	2000 Census
<b>Columbia County</b>		
<b>Gender</b>		
Men	49%	50%
Women	51%	50%
<b>Race</b>		
White non-Latino	91%	92%
Non-white	9%	8%
<b>Income</b>		
Less than \$50,000	59%	59%
\$50,000 or more	41%	41%
<b>Age</b>		
Under 45	44%	44%
Over 45	56%	56%

The goal of a scientifically designed survey sample is to be representative of the population that is being surveyed. The results obtained from a scientific probability survey are not just answers from those individuals who responded but more importantly, because of the design and methods by which the data is collected, can be used to generalize to the population as a whole. For this report, the results are an estimate of what would have been obtained, within a certain range, if all adults eighteen years of age or older in the Mid-Hudson region or Columbia County were interviewed.

#### How to interpret the numbers

Sampling error is the difference between the responses to the survey if all adults eighteen years of age or older who live in the Mid-Hudson Valley or Columbia County had been interviewed and the actual survey results. Sampling error is primarily based upon the number of interviews in the survey

sample. The sampling error may be interpreted as indicating the probability (95 times out of 100) within which the results of repeated samplings, in the same time period, assuming the same sampling procedures, could be expected to fall within a certain range.

The margin of error for the survey results of Mid-Hudson residents is  $\pm 1.5\%$  for percentages near 50% at a confidence level of 95%. The margin of error for Columbia County residents is  $\pm 4.5\%$ . The sampling error diminishes slightly for questions whose results are at the extremes and the sampling error increases as the number of interviews for a particular group or subgroup within the sample declines.

For example, 49% of Columbia County residents surveyed feel making health care more affordable ranks a 10 on a scale of 0 to 10 as a priority for their community. We may conclude that there is a high probability, 95 times out of 100, that the average results for this question of repeated samplings in the region will fall between 53.5% and 44.5%,  $\pm 4.5\%$ . All results are rounded to the next whole number.

In evaluating the information detailed in this report, several points should be noted. First, the analysis often focuses on differences among subgroups rather than commonalities. Therefore, the charts depicted in the report do not include all factors but rather those where differences are evident. Tables in the appendix may be referenced for further detail among

subgroups and other key segmenting variables.

Second, some questions in the survey were only asked of a subgroup of those interviewed depending on an answer to a previous question. For instance, residents were asked if they were currently employed. If they were not, they were not asked subsequent questions about their job such as commute time. Questions that were not asked of all residents are identified.

Finally, totals in tables may not add to 100% due to rounding.

#### Methodology: sample design

A stratified random digit dial (RDD) probability design was used to draw the telephone numbers for the survey. RDD ensures representation of both listed and unlisted telephone numbers. Telephone numbers were selected based upon a list of telephone exchanges from throughout the seven counties. The exchanges were selected to ensure that each county was represented in proportion to the adult population. The telephone numbers were obtained from Survey Sampling International in Fairfield, Connecticut. The sample file was electronically matched after selection to the yellow pages business directory and screened for business and/or disconnected numbers.

In order to participate in the survey a household had to have a residence located within one of the seven counties and have an adult resident that was eighteen years of

age or older. A member within each household was then selected to be interviewed through the use of a random household selection method. In order to be interviewed, a respondent needed to be at least eighteen years of age or older and be a resident of the Mid-Hudson Valley. This report presents the results for Columbia County residents.

#### Methodology: data collection

The questionnaire and the telephone sample were programmed for computer assisted telephone interviewing (CATI). Interviewing was conducted from a centralized telephone facility at the Marist College Institute for Public Opinion using trained interviewers who were specifically briefed on this study. The interviews were conducted in either English or Spanish.

There were a total of 151 interviewers and supervisors who worked on this study. On average, the supervisor to interviewer ratio was seven to one. Polling supervisors regularly monitored, evaluated, and provided feedback to the interviewing staff throughout the data collection period. The average length of the survey was nineteen minutes.

Eighty-seven pretest interviews for the survey were administered by telephone on April 9<sup>th</sup>, 2007. As a result of the pretest, the questionnaire was updated and revised. Due to the limited nature of the changes, pretest interviews were included as part of the final dataset.

Additional interviews were conducted April 10<sup>th</sup> through June 19<sup>th</sup>, 2007. Interviewers contacted households between 5:15 p.m. and 9:30 p.m. Callbacks were also conducted between 9:00 a.m. and 5:00 p.m. on weekdays. Up to eighteen attempts to contact a household were made before a telephone number was eliminated from the sample. Callbacks were staggered over times of day and days of the week to maximize the chances of making contact with a potential respondent. Suspended interviews and refusals were re-contacted at least once in order to attempt to convert them to a completed interview. This included callbacks to initial unsuccessful contacts, refusal conversion, and scheduled appointments. A toll free number was used so that respondents could call back the survey center at their convenience to complete an interview. 2%, or seventy-three respondents, completed a survey interview by contacting the survey center using the toll free number.

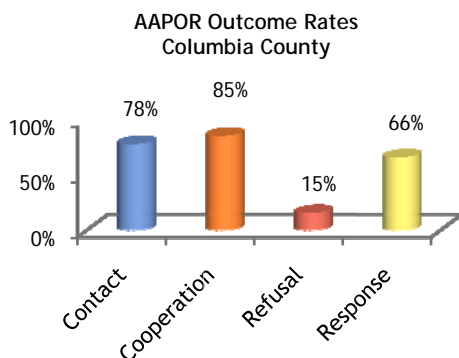
Information collected from survey participants is both confidential and anonymous. Personal identifying information is removed from files after the integrity of the data has been verified.

#### Outcome rates

Outcome rates were computed using Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys

published by the American Association of Public Opinion Research (AAPOR), 2006.<sup>4</sup>

- The contact rate is the proportion of all cases in which some responsible household member is reached.
- The cooperation rate is the proportion of all cases that complete an interview of all eligible households that are contacted.
- The refusal rate is the proportion of all cases in which a household member or the respondent refuses to be interviewed, or breaks-off an interview, of all potentially eligible cases.
- The response rate is the number of complete interviews with eligible adults divided by the number of eligible households in the sample. The response rate is calculated by multiplying the contact rate by the cooperation rate.



For the survey of Columbia County, the contact rate is 78%, meaning that for nearly eight in ten phone records in the county it

was established that the phone number was a valid household phone number. The remaining 22% of records include phone numbers that were not verifiable, those that were attempted multiple times without confirmation that there was an adult age eighteen or older living in the household, or bad numbers such as fax or data lines, disconnected or non-working, or business numbers.

There was a very high cooperation rate, 85%. This means that for those records where contact was made with an adult age eighteen or older in the household, there was a very high chance of completing a survey. This was accompanied by a refusal rate of 15%. In order to compute the response rate, the contact rate, 78%, is multiplied by the cooperation rate, 85%. The total response rate for the Columbia County survey is 66%.

For the region as a whole, the contact rate was 71%, the cooperation rate was 86%, the refusal rate was 14%, and the response rate was 61%.

<sup>4</sup> This report may be found at:  
[http://www.aapor.org/uploads/standarddefs\\_4.pdf](http://www.aapor.org/uploads/standarddefs_4.pdf)