

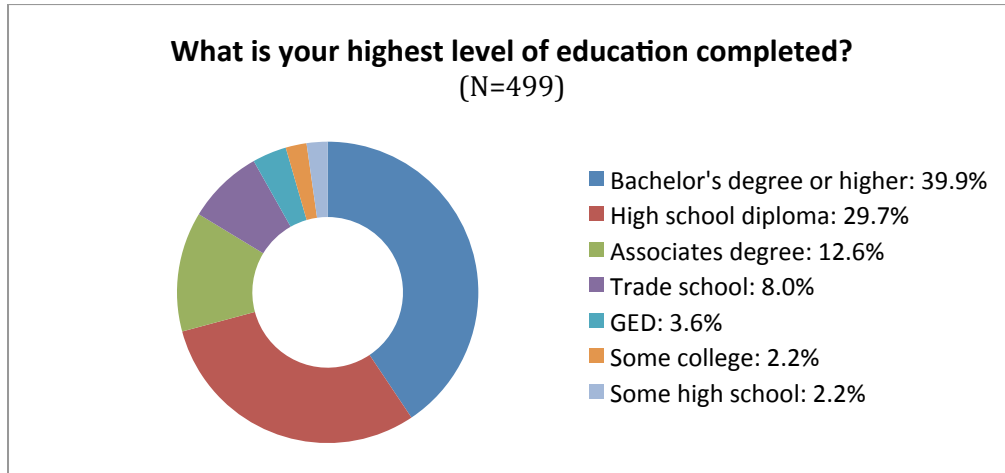
Key Findings: Education

Impact of level of education completed on social wellness indicators

Percentages based on no. of responses per question; see full data set for distribution of responses

Overview

In the Morgan County Community Survey, 499 of 589 respondents (85%) shared their level of education completed (see chart below). When compared with 2010 census findings, the number of college-educated residents is overrepresented in this survey (40% survey vs. 16% census), while the number of non-college educated residents is underrepresented (56% survey vs. 88% census).



To better understand the impact of education on other social wellness indicators, results were filtered to show response variances between resident populations that hold: a GED (n=18), high school diploma (n=148), trade school certificate (n=40), and a bachelor's degree or higher (n=199). Data is presented as a percentage of each of these populations, unless otherwise noted. Statistical significance rates vary across these populations and individual questions; general findings are presented here.

Education level made a notable impact on response rates in the following categories: Neighborhood Environment, Economic Stability, Education, and Healthcare.

Neighborhood Environment

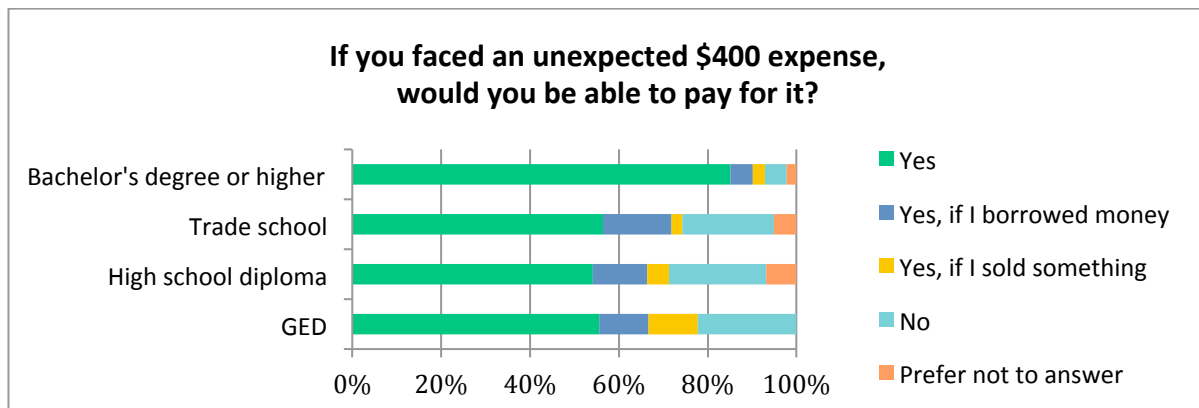
Findings in this category primarily reflect the economic wellbeing of residents across different levels of education completed. Results are not disaggregated by age; however, 97% of all respondents are between the ages of 25-65+, suggesting that most have completed their final level of education.

Homeownership	The homeownership rate among all survey respondents is aligned with 2010 census findings (75% vs. 77%); however, residents who have completed trade school or college have higher rates of homeownership, with an average of 91%.
Housing Concerns	Residents with a college degree report having fewer financial-related housing concerns than others (29% vs. an average of 46%). Furthermore, 48% of college educated residents report having <u>no</u> housing concerns, compared to just 33% (high school / GED average) and 23% (trade school).

Economic Stability

Throughout this category there is a clear trend: residents with college degrees enjoy more financial comfort than others, and are better able to weather economic shocks. Residents working in trades are just slightly behind, and report better success finding suitable jobs in the local economy.

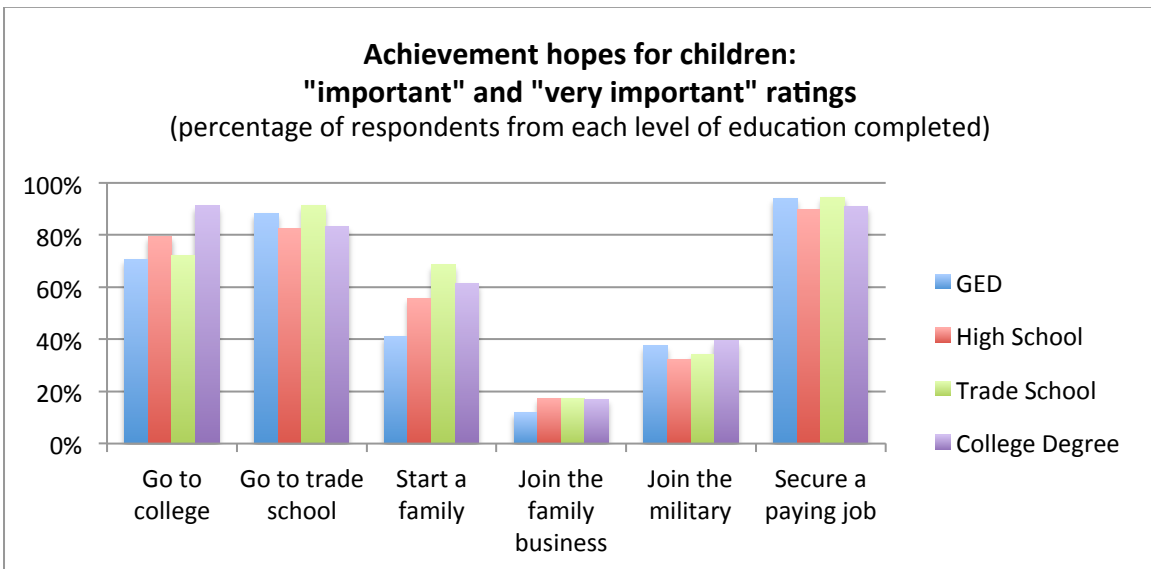
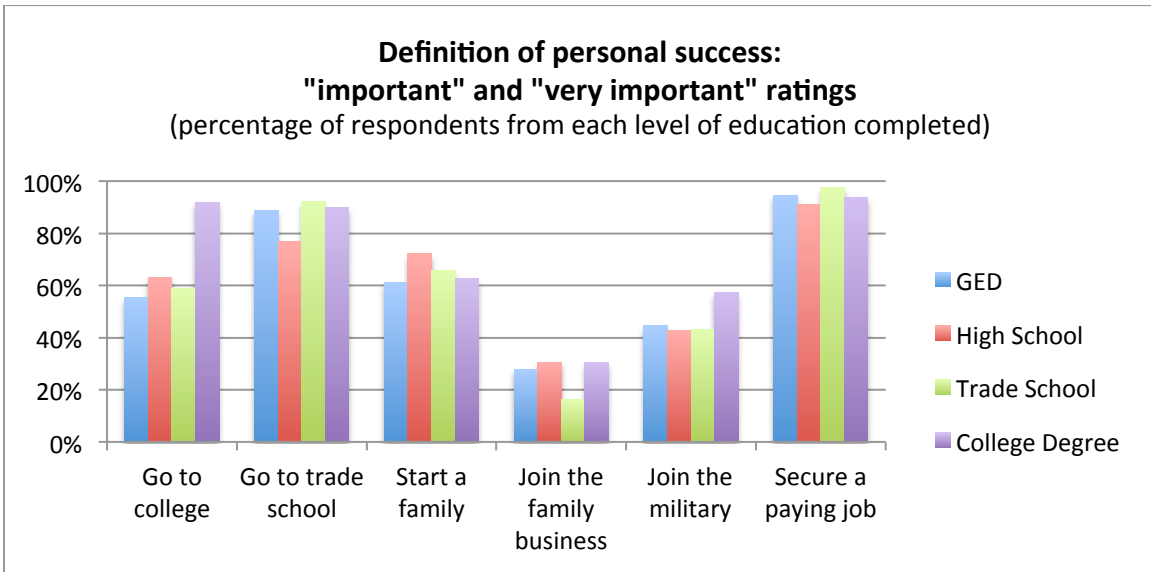
<p>Employment Status</p>	<p>The 2010 census reported a countywide employment rate of 64%. This survey found a rate of 74%, suggesting a slight underrepresentation of un- and under-employed residents, and/or increasing rates of contract/gig employment over the past decade.</p> <p>Results for employment status were similar among residents with a high school diploma or GED (59% employed full time), and trade school certificate or college diploma (66% employed full time). Similarly, it is more likely that residents holding high school diplomas or GEDs will be a stay-at-home parent (16%) than those who have completed trade school or college (7%).</p>
<p>Job Search Challenges</p>	<p>Lack of available jobs is a shared pain point among all Morgan County residents, regardless of education level; however, those working in trades face this challenge at a lower level (17.5% vs. an average of 27%). Additionally, 65% of trade school graduates report having no job search challenges, which is better than residents completing college (61%), high school (57%), and GED (33%).</p> <p>College-educated residents are more likely to be able to secure affordable childcare than others (90% vs. an average of 80%). Residents holding a GED report the highest levels of job search challenges in all categories.</p>
<p>Household Finances</p>	<p>Residents with a college degree report a higher level of financial comfort than others – 71% comfortably cover all their monthly expenses, compared with an average of 50% among non-college educated populations. Similarly, 85% of college educated residents would be able to cover an unexpected \$400 expense, compared with just 55% of those without a college degree (see chart below). Nationally, 40% of Americans would not be able to cover a \$400 expense through any means (including borrowing, selling assets, etc.).</p> <p>Payments towards debt and health insurance costs are the two leading financial challenges faced by Morgan County residents (19% and 14%, respectively). Residents with a GED are twice as likely to struggle to pay their monthly rent/mortgage, food, and utilities.</p>



Education

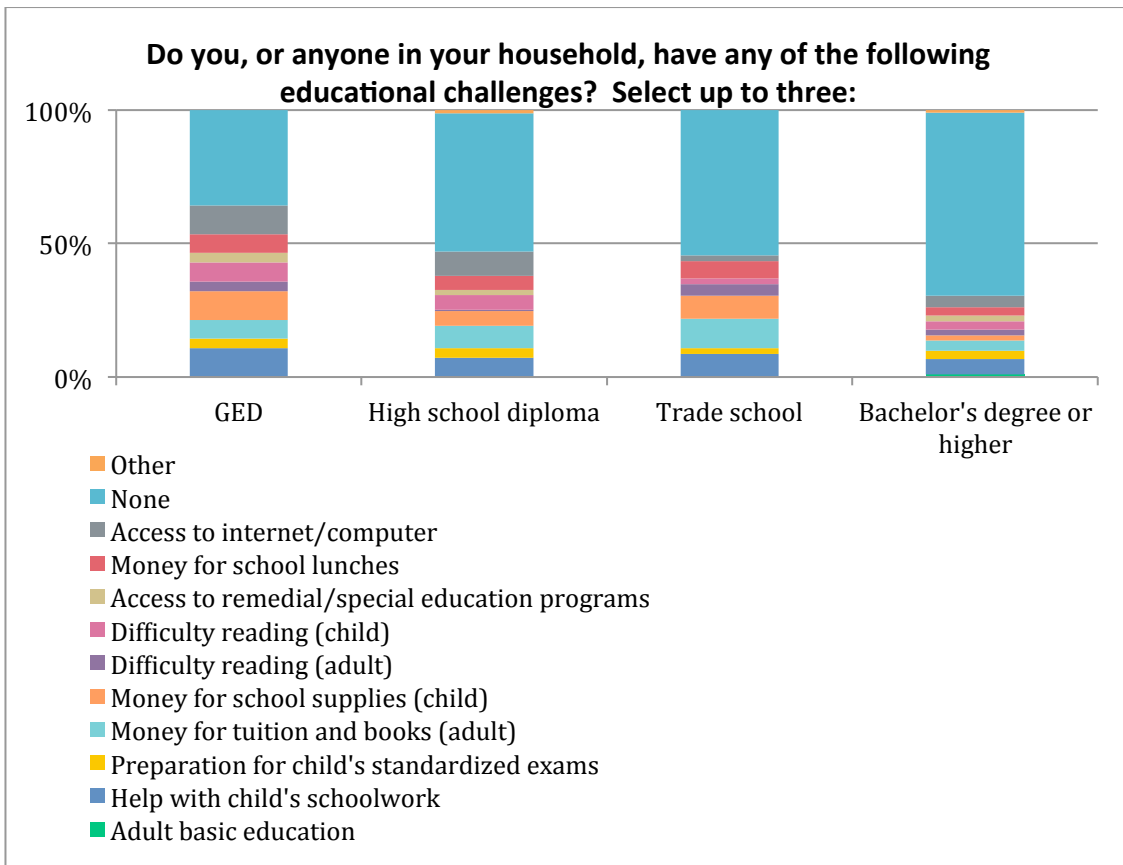
The survey asked residents two related questions to determine if there was a difference between their own perceptions of personal success, and what they hope their children or grandchildren achieve after high school. Residents' ranking of personal and academic achievement mostly mirrors their own experience, although a higher percentage of non-college educated residents hope their children earn a college degree.

Countywide, residents place highest post-high school importance on: secure a paying job (76.4%), go to college (72.6%), and go to trade school (62.7%).



Education (continued)

While education-related challenges are reportedly few, non-college educated residents experience a higher percentage and greater variety of challenges, as evidenced by the table below:



Healthcare

Only 8.3% of Morgan County residents report having no health insurance, which is aligned with the 2010 census results (8.2%). When looking at the data through an education lens, it is evident that level of education is correlated with insurance provider; college-educated residents primarily use employer insurance, while those with a GED are more likely to use government programs.

