

ARIZONA RURAL COUNTIES: A PROFILE

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This article looks at two rural counties in Arizona, Greenlee and Pinal, selected based on 20% of the population from each county employed in agricultural related jobs and distinguished based on economic progress as measured by change in per capita income. Pinal was identified as the county which had experienced relatively better economic progress. Two hundred ninety-six financial managers (157 from Greenlee and 139 from Pinal) comprise the sample.

Demographics

The financial managers average age was 48 in Greenlee and 50 in Pinal. Most reported at least a high school education. The financial managers were primarily white (Greenlee, 70%; Pinal 80%), followed by Spanish, Native American and Black. Of the 296 financial managers, 52% were male and 45% were female. The average household size was 2.7. Sixty percent of the financial managers in Pinal County were either employed or self-employed as compared to 51% in Greenlee County. Nine percent of the managers in Greenlee County were unemployed compared to three percent in Pinal County. The median family income for both counties was in the \$20,000-\$24,999 range.

Financial Dissatisfaction

Fewer than 11% of the financial managers indicated dissatisfaction in any of six broad aspects (neighborhood, housing, community, lifestyle, control over life, control over finances) of their financial lives which they were asked to evaluate. The greatest number, nearly 11%, reported dissatisfaction with their ability to control finances. When looking closely at specific aspects of the controlling of finances, managers reported dissatisfaction with the amount of current debt (27.5%) and with their ability to save (42%). High levels of dissatisfaction was also expressed with the availability of resources for financial emergencies (37.6%), family's net worth (25%), and current total family income (23.1%).

Additionally, a large number of family financial managers indicated that their current income was insufficient to meet necessities (25.0%). When comparing their current financial situation with the past and with expectations for the future a greater number of managers reported that their family's financial situation was worse or much worse than five years ago (21.5%) as compared to those who expected their financial situation to be worse or much worse in the future (13.2%).

During the year previous to this survey, 18% of the financial managers in Greenlee County and 16% in Pinal reported that their household had experienced a loss of income. The time period for that loss averaged 16 to 17 weeks. Forty-eight percent in Greenlee and 52% in Pinal also reported experiencing an unexpected expense.

Financial managers from Greenlee County reported using money from savings (42%) or going without new clothes or entertainment (41%) when coping with loss of income or unexpected expense. Doing without was the most frequently reported strategy of financial managers in Pinal County. The next highest strategy was to use money from checking or money management accounts. Only a small number of financial managers indicated that they dealt with financial emergencies by not paying their bills (Pinal, 10%; Greenlee, 9%).

Community Changes

Numerous significant differences were found between the financial managers from Pinal and Greenlee in response to changes which occurred within their specific community. Greater numbers of financial managers from the Greenlee County reported worsening employment conditions (60%) and decreases in the numbers of businesses (70%). Financial managers from Pinal County were more likely to indicate that employment conditions had improved (28%) and that the number of businesses had increased (62%). Similarly, a larger number of managers from Greenlee County indicated that available community services had decreased (25%) than their counterparts in Pinal County (4%). While the greatest number of financial managers from both counties indicated that they did not know the contribution made by various educational resources, such as Cooperative Extension, a slightly higher number of managers from Greenlee County (20%) reported that educational resources had benefited more people in the last year than did their counterparts in Pinal County (13%). Financial managers from Pinal County were more likely to report that there was an increase in the number of people seeking welfare over the last five years (46%) and an increase in the number of people moving out of the community (66%) compared to financial managers in Pinal County (32% and 11%, respectively). Similar reports of increases in the cost of health care (80%) occurred in both counties. Impacts of these macro level economic issues were as would be expected. In general, if the macro economic environment was reported to have worsened then the impact on the family was seen to be primarily negative or to be reported as not have had an impact on the family.

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