

A P M R E S E A R C H L A B

# HOPEFULNESS AND PERSONAL FINANCES

## 2017 GROUND LEVEL SURVEY OF MINNESOTANS

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AUTHORS: CRAIG HELMSTETTER, ANDI EGBERT, AND KASSIRA ABSAR

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Contact: [info@apmresearchlab.org](mailto:info@apmresearchlab.org) | [apmresearchlab.org](http://apmresearchlab.org)

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## Background

When we, along with Minnesota Public Radio (MPR) News, embarked on the 2017 Ground Level Survey, we set out to understand what is on the minds of Minnesotans throughout the state. We had some basic questions, as well as some broad ones:

- Are Minnesotans feeling anxious or optimistic about their home state?
- How worried are they about their own personal economic circumstances?
- What are the big divides among groups or geographies?
- Might there be some surprising areas of consensus?

Answers to these questions were not obvious. As we began the survey in late August, Minnesota had recently gone through a series of police shootings, the Governor and state legislature were deadlocked over state spending, and a variety of issues were roiling throughout the state—from mining and a major potential oil pipeline in the north, to hospital closures and agricultural buffer zones in farm country, to always-controversial transit planning in the Twin Cities.

President Trump, who lost Minnesota by a small margin, was proving to be provocative leader, stirring national and local debates and protests through his policy stances, public comments, and Twitter commentary.

On the other hand, the state's unemployment rate continued to be among the nation's lowest, and wages and incomes were on the rise. The Twins were winning and the Lynx were headed for another WNBA Championship. For years, Minnesota had topped many lists that rank states on various quality of life indicators.

Answers to the broad questions posed above are threaded throughout the entire survey. This report on the survey findings details the results to three questions that are among the most pertinent to understand how Minnesotans are feeling about the state and their own personal economic situations:

- When you think about Minnesota, are you generally hopeful or fearful about the future?
- Do you feel you are financially secure, somewhat financially secure, or not financially secure?
- Thinking about where your personal financial situation is today, compared to ten years ago—that is, since 2007—is your personal financial situation today better, worse, or the same?

**This is the first in a series of reports on the findings from the *MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans*. For additional information, including detailed methods reports and survey findings, please see:**

<https://www.apmresearchlab.org/stories/2017/11/13/ground-level>

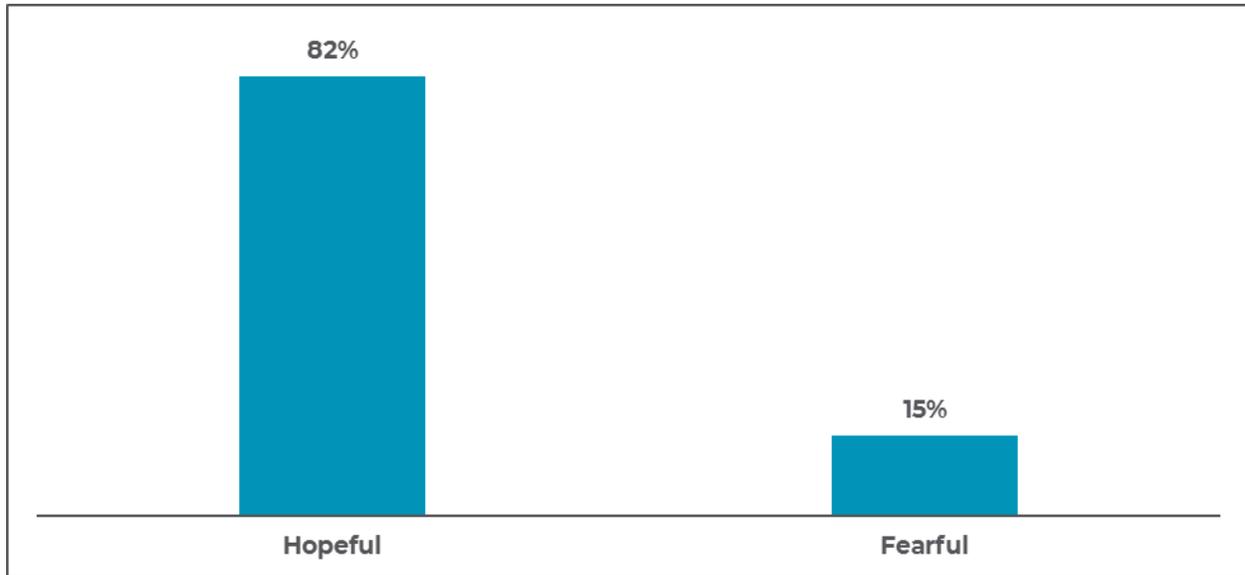
**Please find MPR News' extensive coverage of the survey findings, and related discussions and events, at <https://www.mprnews.org/topic/ground-level>**

## Overall findings

**In Minnesota today there is broad agreement on hopefulness about the state’s future, despite a range of feelings on personal financial security. And while the finances of half of the state’s residents have improved over the past 10 years, the other half is waiting to feel progress.**

The overwhelming majority of Minnesotans are hopeful about the state’s future. Eighty-two percent of the 1,654 adults we surveyed throughout the state indicated that they were *hopeful* in response to the question: “When you think about Minnesota, are you generally hopeful or fearful about the future?”

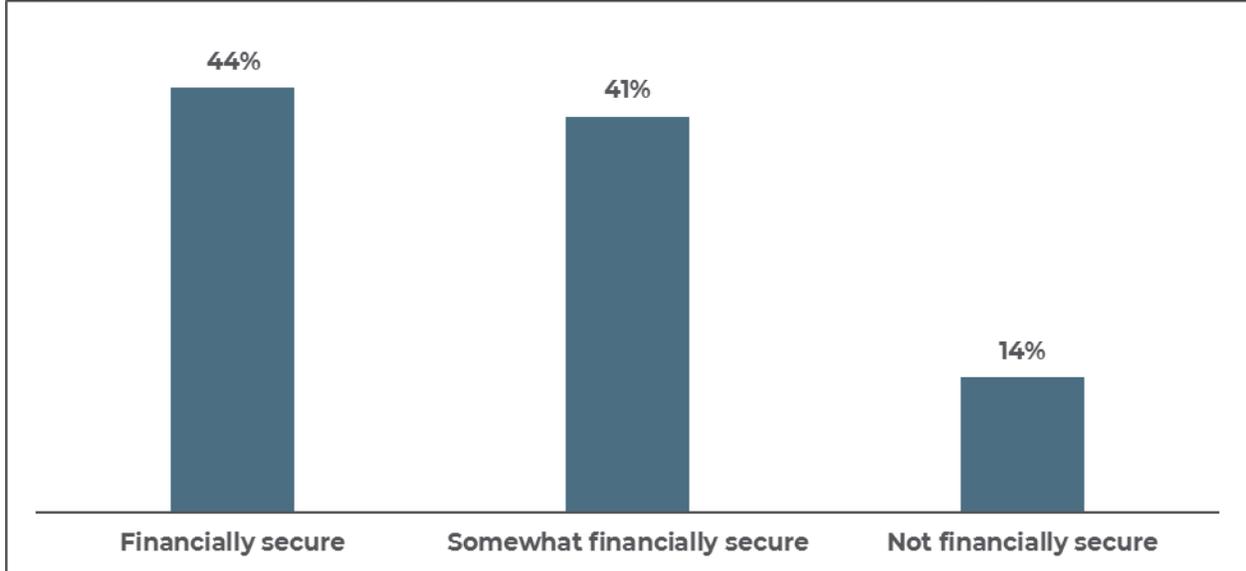
**Figure 1: Minnesotans’ feelings of hopefulness and fearfulness about the state’s future**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

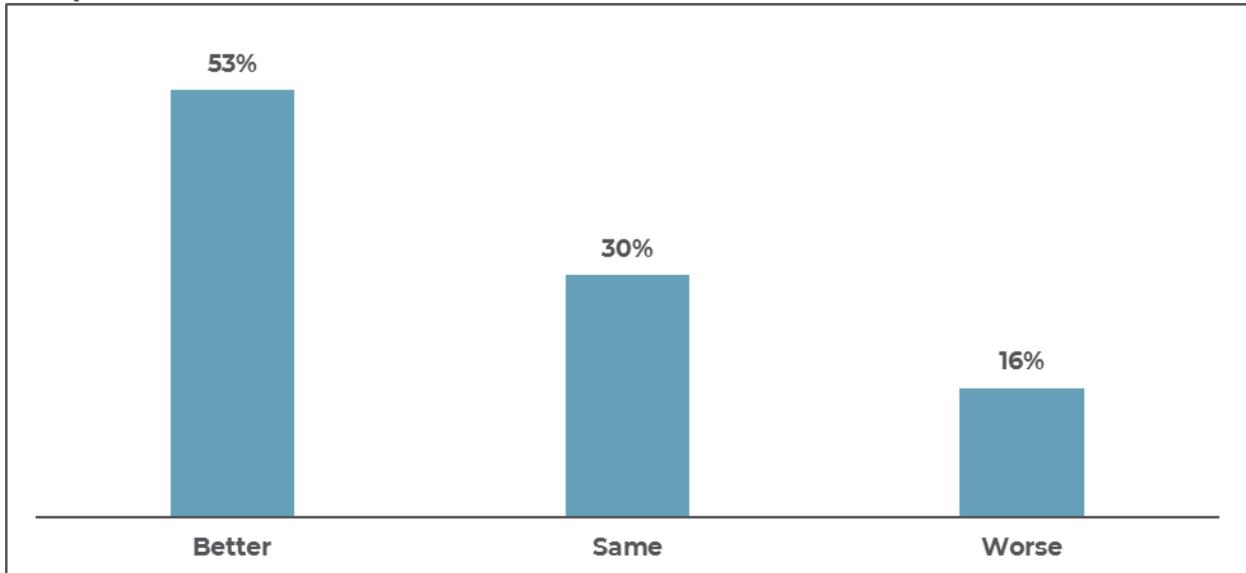
Minnesotans feel a little less optimistic about their own personal finances. While only 14 percent indicate that they are *not financially secure*, another 41 percent signaled at least some level of unease by responding *somewhat financially secure*. And although the economy of the Minnesota as a whole has recovered nicely since the “Great Recession,” only half of the state’s residents indicated that their financial situation is now better than it was in 2007. Most of the others indicate that their financial position is unchanged.

**Figure 2: Minnesotans' perceptions of their own financial security**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

**Figure 3: Minnesotans' perceptions of their own financial situation today compared with 2007**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

## Findings by geographic regions of Minnesota

See the Technical Notes at the end of this document for the definitions of geographic regions.

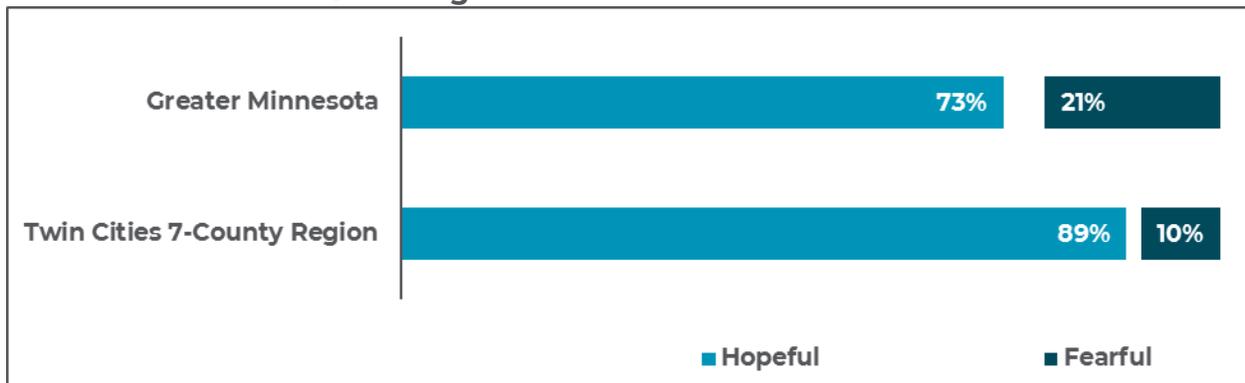
Is there a rural-urban divide in Minnesota? The results from the three survey questions explored in this report suggest that there are regional differences in opinion—but that these differences are nuanced and more subtle than some might expect. There are bigger dividing lines than those following geographic boundaries in our state.

In Minnesota, the most common rural-urban demarcations are the “Twin Cities region” and “Greater Minnesota.” The former typically refers to a seven-county area centered on Minneapolis and St. Paul, and the latter typically refers to the rest of the state. The relatively large sample size of this survey allows us to adequately represent those two large swaths, as well as a total of eight smaller regions throughout the state.

### Hopefulness

A significantly higher proportion of those living in the Twin Cities 7-County Region indicate feeling hopeful (89%) than those living in Greater Minnesota; however, even in Greater Minnesota nearly three-quarters indicate that they are hopeful. These results hardly point to widespread disillusionment in either part of the state. Instead, the results point to a Rural-Urban consensus on hopefulness.

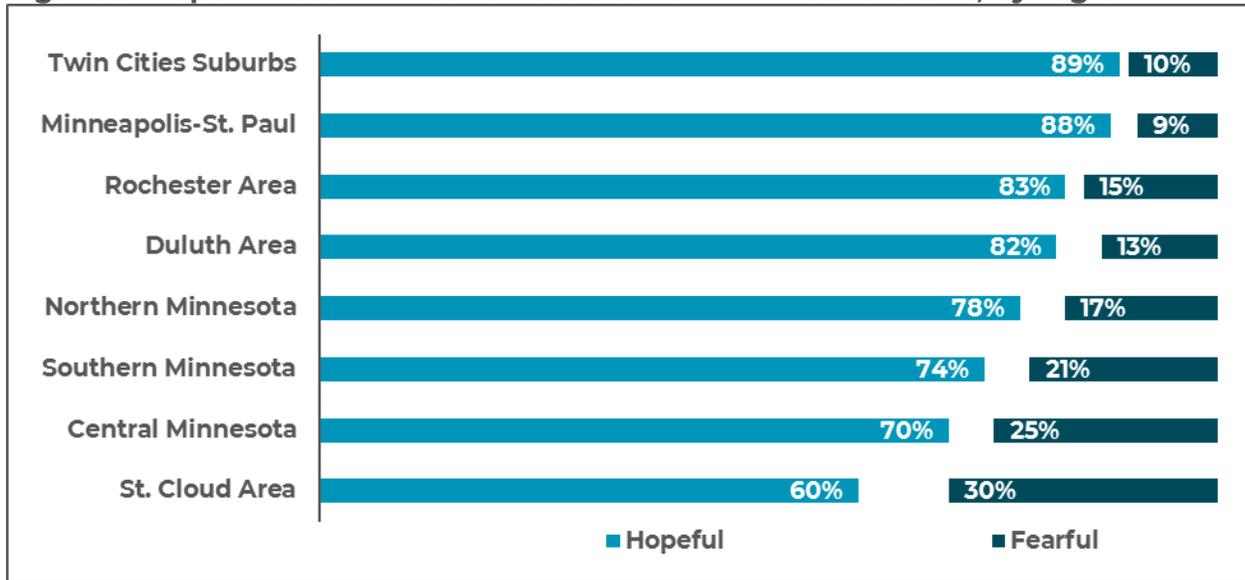
**Figure 4: Hopefulness and fearfulness about the state’s future, Greater Minnesota and Twin Cities regions**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans. Note that the percentage refusing to answer the question or indicating “don’t know” is not shown.

When we dig a little deeper, some more notable regional differences emerge. While a strong majority of adults feel hopeful about Minnesota’s future in all areas of the state, that proportion is notably higher in Minneapolis-St. Paul as well as the Twin Cities Suburbs. On the other hand, the proportion who indicate they are *fearful* is highest in the Central Minnesota region and St. Cloud Area.

**Figure 5: Hopefulness and fearfulness about Minnesota’s future, by region**

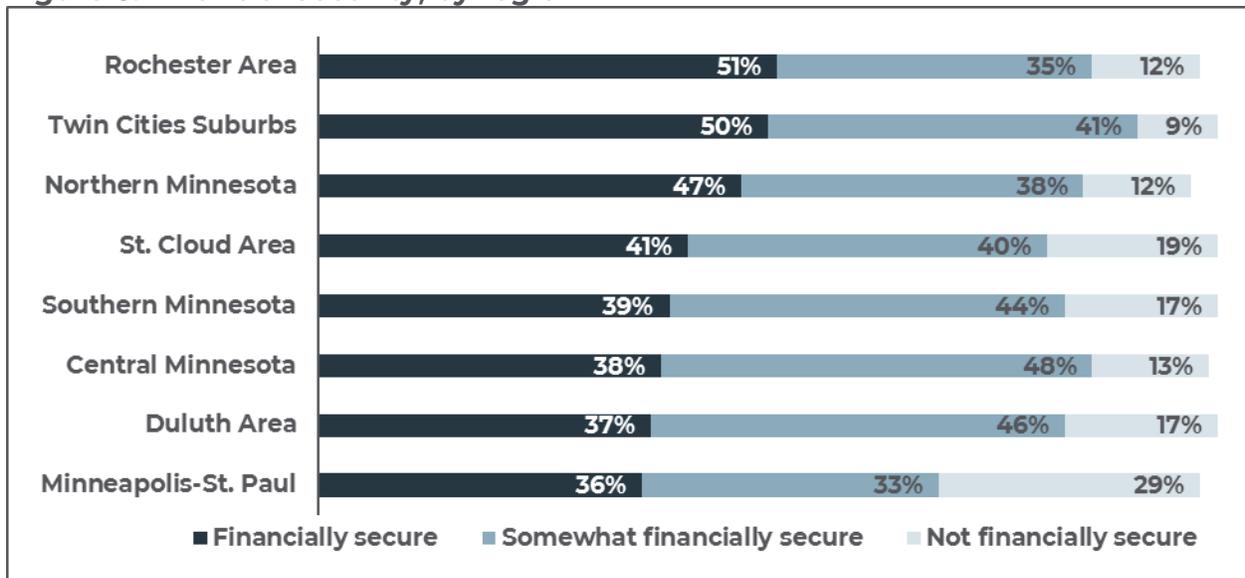


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans. Note that the percentage refusing to answer the question or indicating “don’t know” is not shown.

**Personal finances**

Overall, similar proportions of Minnesotans indicate feelings of financial security regardless of whether they live in the Twin Cities 7-County Region or Greater Minnesota. There are some notable regional variations, however. Those living in the relatively more prosperous areas—the Twin Cities Suburbs and the Rochester Area—are the most likely to be feeling financially secure. Minneapolis-St. Paul has the highest proportion of residents indicating they are *not* financially secure.

**Figure 6: Financial security, by region**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

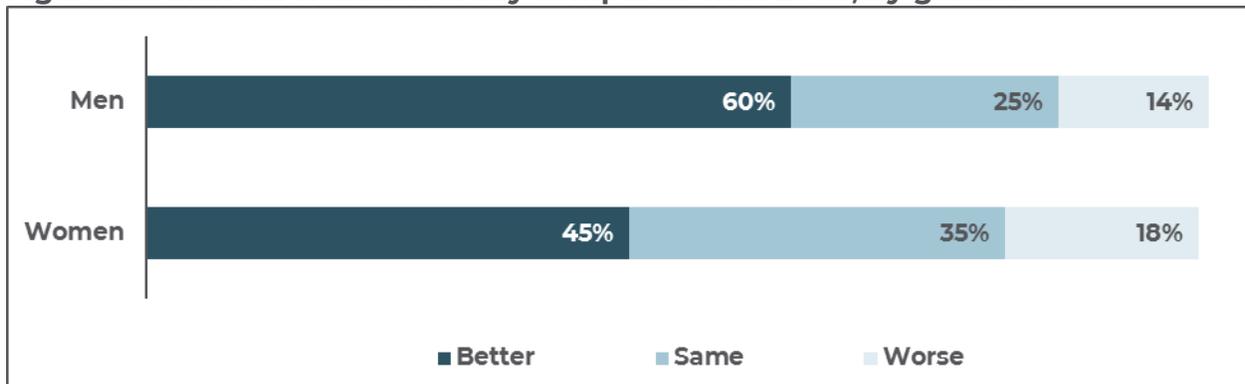
In terms of our other main question about personal finances (“...compared to ten years ago—that is, since 2007—is your personal financial situation today better, worse, or the same?”), there is much less regional variation.

The one noteworthy difference among the eight regions of the state is that a higher proportion of those living in Minneapolis-St. Paul indicate that they are in the *same* financial situation that they were in 10 years ago (41%, compared with 24-33% elsewhere in the state). Taken together with the earlier results, more residents of Minnesota’s two largest cities are feeling stuck in a situation of financial insecurity than is the case elsewhere in the state. And, perhaps paradoxically, they are among the most hopeful about the state’s future.

## Findings by gender

Men and women are equally hopeful about the future of Minnesota. Similarly, there are no significant differences between men and women when it comes to how they see their own financial security. There is, however, a difference between men and women on how they view their own finances relative to 10 years ago, with a higher proportion of men reporting that their finances have improved, and women much more likely to report that their finances have stayed the same.

**Figure 7: Financial situation today compared with 2007, by gender**

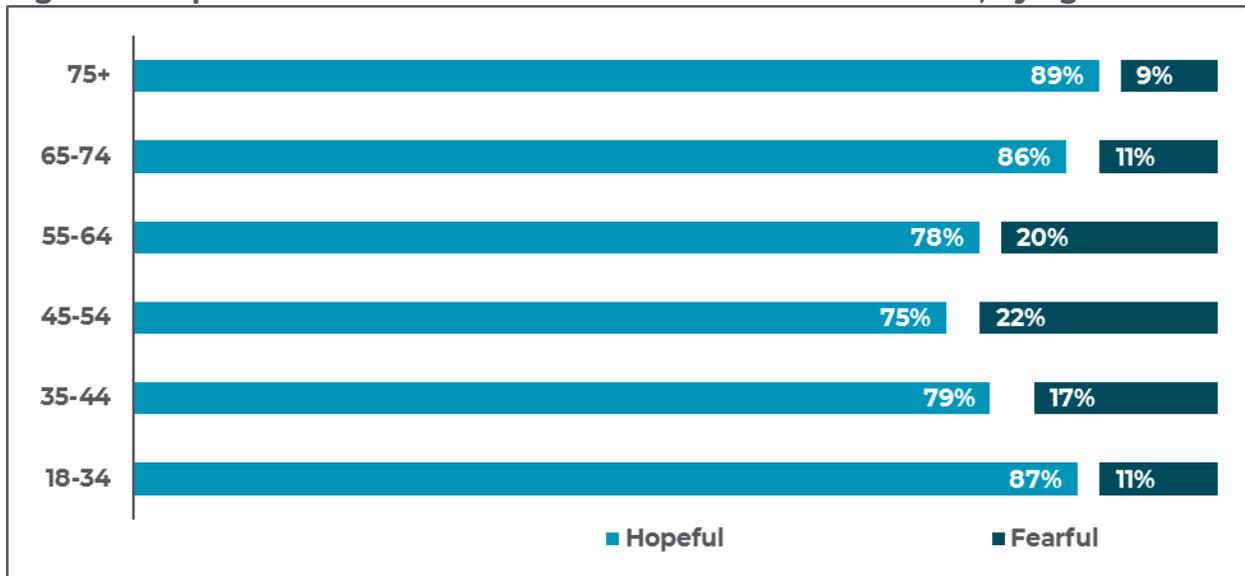


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

## Findings by age

Hopefulness about Minnesota’s future is common among all age groups, but especially so among the state’s youngest and oldest adults. Those in the middle, age 45 to 64, are most likely to indicate that they are fearful about the state’s future.

**Figure 8: Hopefulness and fearfulness about Minnesota’s future, by age**



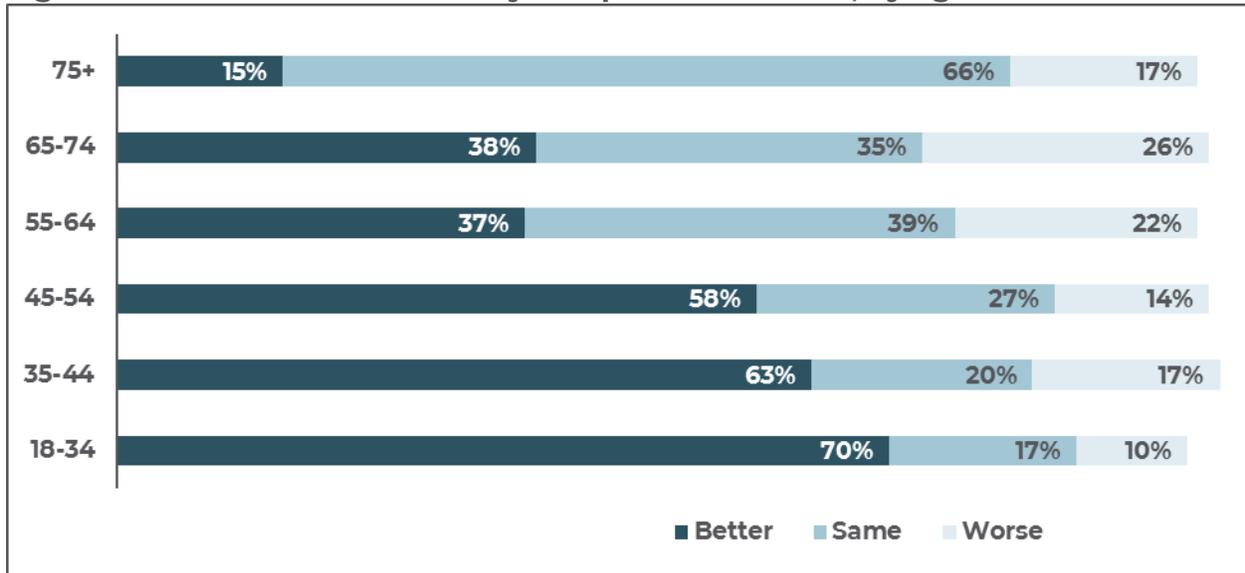
Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans. Note that the percentage refusing to answer the question or indicating “don’t know” is not shown.

Given that income generally rises as people become older, at least until retirement, it is a bit surprising that feelings of financial security are *not* strongly related to age in Minnesota. In fact, the most notable exception to the relative similarity in reported financial security is that the age group with the highest proportion of people indicating confidence in their personal financial security is the group age 75 and older: 56 percent of that group report *financial security* compared with 35 to 46 percent in younger age groups.

Age is more strongly related to perceptions of financial improvement. It is not surprising that the Minnesotans who are most likely to be on fixed incomes (age 75+) are by far the most likely to report that their financial situation is the same today as it was 10 years ago.

Those in the youngest age bracket (18-34), many of whom would have been among the teens who experienced particularly high unemployment during the Great Recession, and some of whom may have been in school 10 years ago, are the group with the highest proportion reporting that their finances have improved compared to their financial situation in 2007.

Figure 9: Financial situation today compared with 2007, by age



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

## Findings by race

While the state’s population is rapidly becoming more diverse, non-Hispanic Whites still comprise 84 percent of Minnesota’s adult population. The sample for this survey closely approximates the state’s population, and thus 243 Minnesotans of color are represented in the results.<sup>1</sup> That number provides a representative reflection of the state’s populations of color overall, but only allows very limited representation of findings for specific racial and ethnic groups. Specifically, in addition to Whites, the results sometimes support reliable findings about the state’s two largest populations of color, Blacks and Hispanics.

Two surprising findings emerge from analyzing the question related to hopefulness along racial lines. Both are surprising because they would seem to contradict the well-documented fact that Minnesota has even larger racial disparities than most states on employment, income, and health.<sup>2</sup> These disparities are particularly stark for African Americans and Native Americans in Minnesota.

Given that background, the first surprising finding is that overall, there is *not* a meaningful difference between White Minnesotans and Minnesotans of color in terms of hopefulness about the state’s future. Over 80 percent of both groups expressed an optimistic view about the future of the state. The second, perhaps even more surprising, finding is that a *significantly higher* proportion of Black Minnesotans are hopeful than is the case for the state’s White population.

<sup>1</sup> Race is among the weighting factors in the survey. The 243 adult Minnesotans of color represented in the weighted survey results are based on interviews with 193 individuals, yielding a maximum margin of error of plus or minus 8 percentage points at the 90 percent confidence level.

<sup>2</sup> For example, see <http://www.mncompass.org/disparities/overview>.

**Figure 10: Hopefulness and fearfulness about Minnesota’s future, by race**

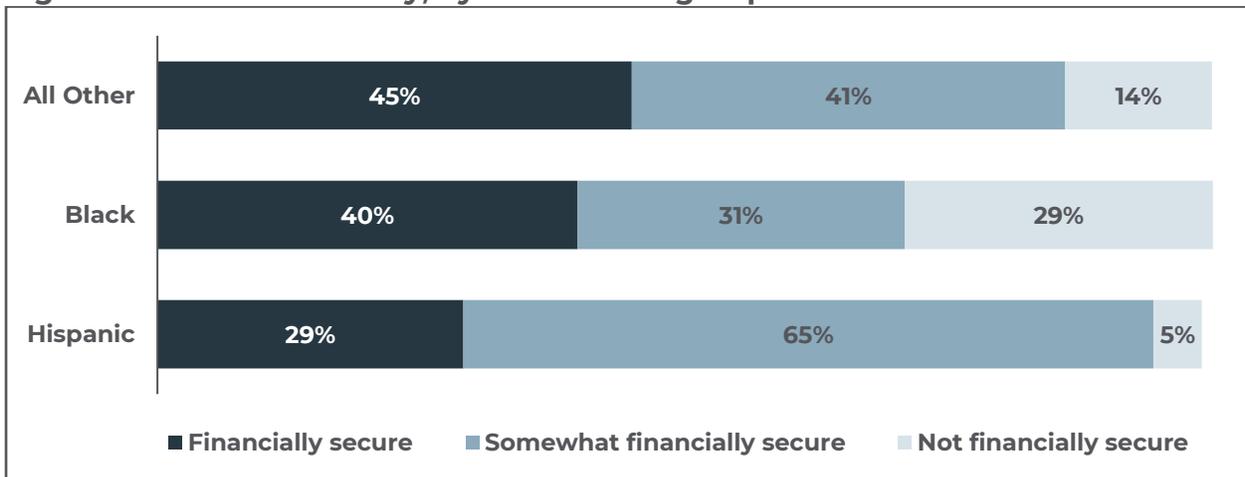


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans. Note that the percentage refusing to answer the question or indicating “don’t know” is not shown.

The questions regarding personal financial circumstances are somewhat more in line with expectations, although given the economic disparities that are prevalent in the state we might have expected to see even more notable racial differences. In fact, there is not an overall difference between White Minnesotans and those of color on either the question regarding current financial security or whether personal finances have improved over the past 10 years.

The only noteworthy differences that emerge are that a higher proportion of Black Minnesotans indicate that they are *not* financially secure, and that a particularly high proportion of Hispanic Minnesotans indicate that they are *somewhat* financially secure than was the case for the remainder of the survey respondents (non-Black and non-Hispanic).

**Figure 11: Financial security, by select racial groups**

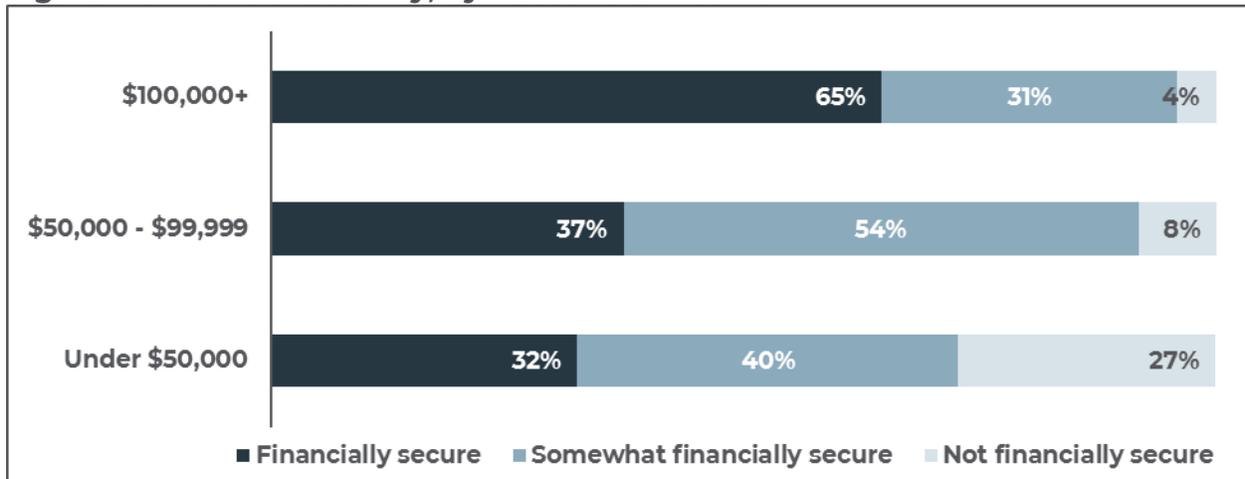


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

## Findings by income groups

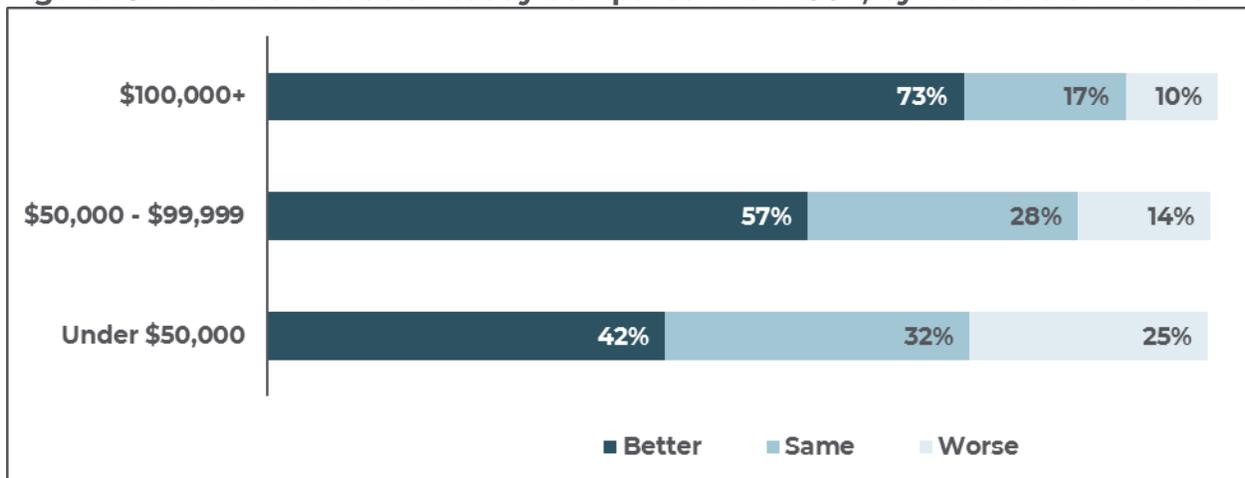
Optimism about Minnesota’s future does not appear to be tied to income. Whether from households with incomes below \$50,000 or above \$100,000, Minnesotans are bullish on the state’s future. On the other hand, perceptions of financial security and improvement are very closely tied to household income, with those in the higher income category much more likely to feel financially secure and in a better position today compared with 10 years ago.

**Figure 12: Financial security, by household income**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

**Figure 13: Financial situation today compared with 2007, by household income**

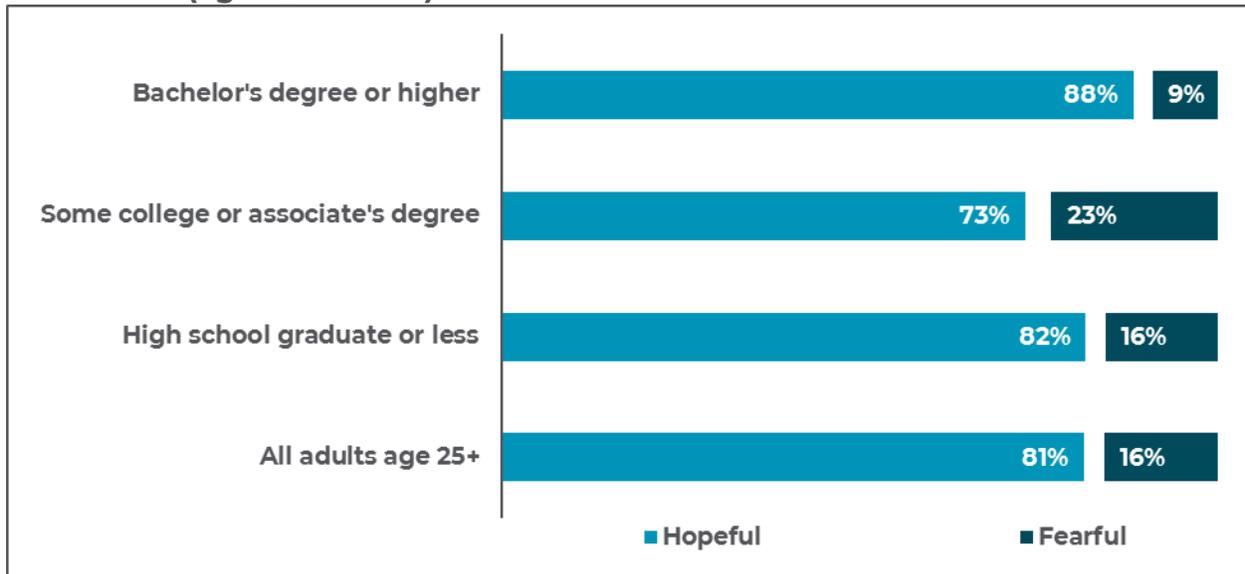


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

## Findings by educational attainment

Among Minnesotans, education is related to outlook, although in somewhat surprising ways. For example, instead of greater proportions of the state’s residents indicating hopefulness (or fearfulness) with each successive level of education, there is a smaller proportion indicating hopefulness among the middle rung on the ladder: those with some college or an associate’s degree.

**Figure 14: Hopefulness and fearfulness about Minnesota’s future, by educational attainment (age 25 or older)**

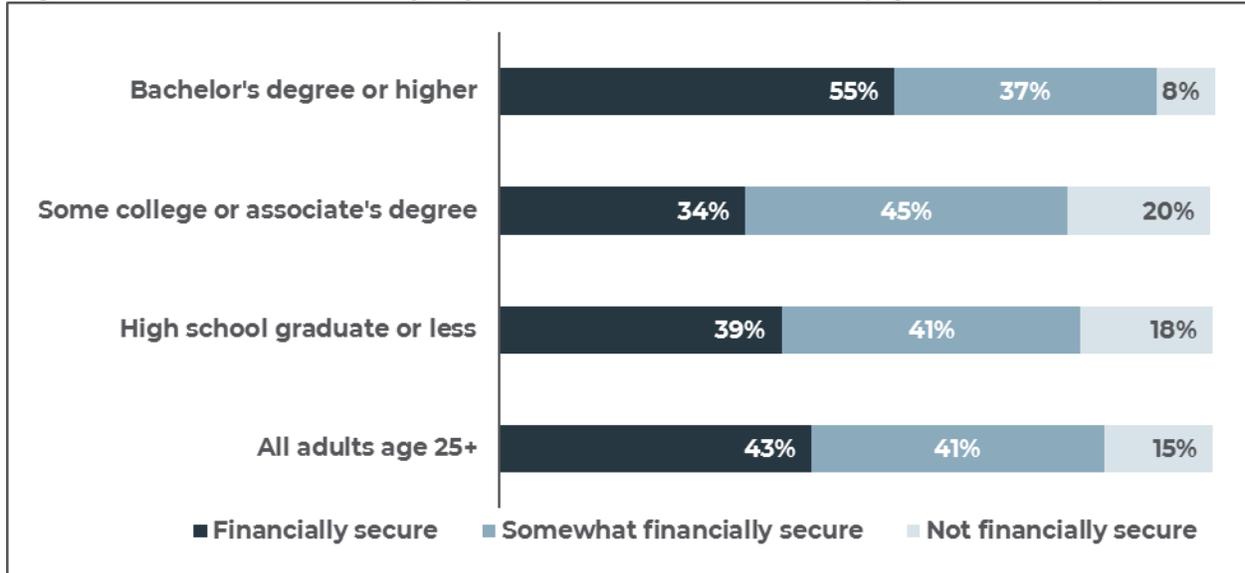


Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

Similarly, more education does not lead in a smooth progression to higher proportions indicating optimism about their financial situations:

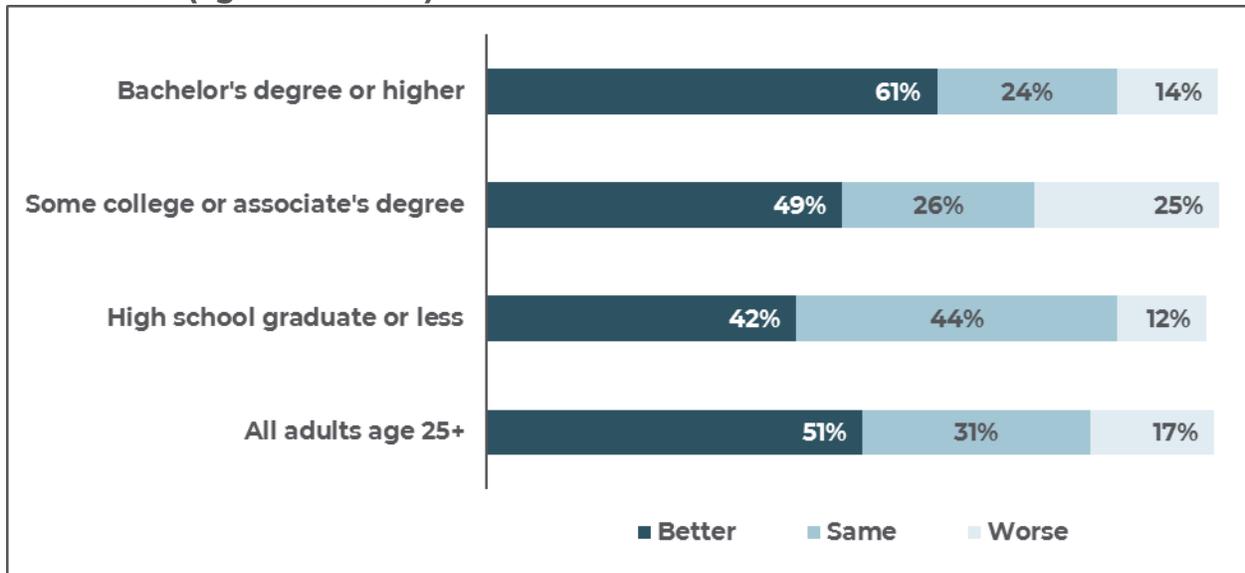
- The proportions indicating that they are financially secure are statistically tied at just above one-third for the two lower educational categories, but jumps up to over half of four-year college-educated Minnesotans.
- Those with at least a bachelor’s degree are also most likely to report that they have seen their finances improve over the past decade—and those with some college or an associate’s degree are most likely to have reported that their personal finances worsened.

**Figure 15: Financial security, by educational attainment (age 25 or older)**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

**Figure 16: Financial situation today compared with 2007, by educational attainment (age 25 or older)**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

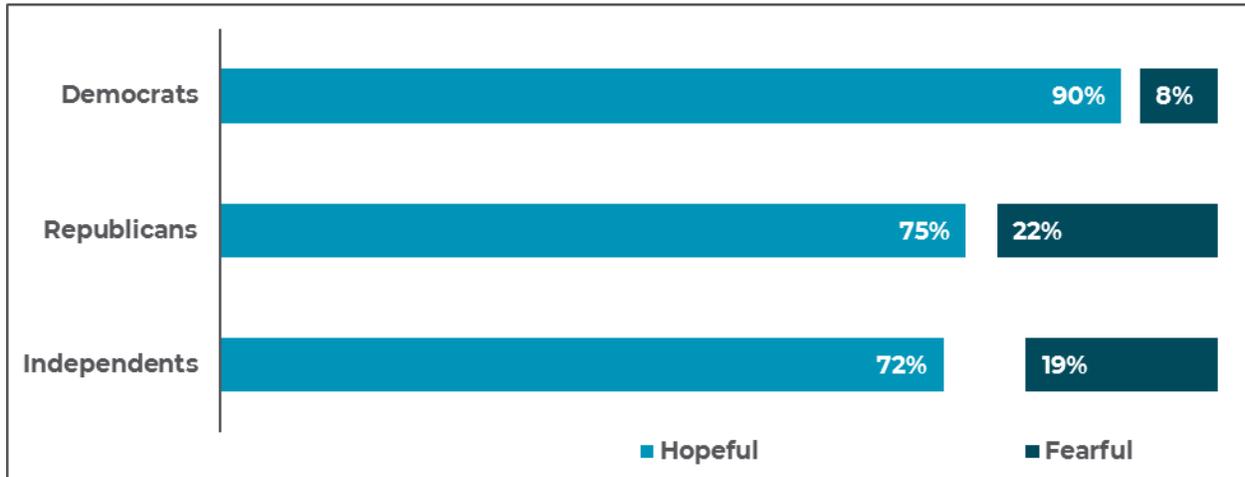
## Findings by political affiliation

Bipartisanship is alive and well in Minnesota, at least on the question of whether its residents are optimistic about the state’s future. The vast majority of both Republicans and Democrats are hopeful about the state. Democrats are particularly buoyant, with less than 10 percent indicating that they are fearful about Minnesota’s future.

In terms of personal finances, roughly equal proportions of both major parties are feeling secure and insecure; however, among “Independents,” which includes those who did not affiliate with any particular party, a significantly higher proportion indicated feeling *not financially secure* (25%, compared with 11% for Republicans and 14% for Democrats).

As shown in the last graph, a greater proportion of Republicans report improved finances over the past 10 years than is the case for either Democrats or Independents.

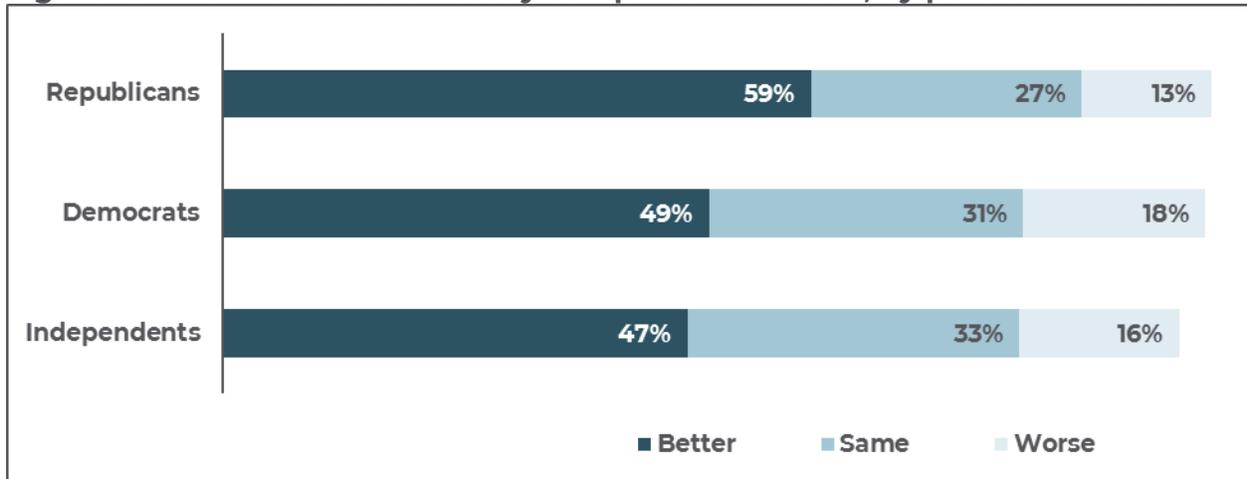
**Figure 17: Hopefulness and fearfulness about Minnesota’s future, by political affiliation**



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.

Note: “Republicans” and “Democrats” include those who indicated they lean toward one party or the other. “Independents” include those who did not provide a party preference.

Figure 18: Financial situation today compared with 2007, by political affiliation



Source: MPR News | APM Research Lab 2017 Ground Level Survey of Minnesotans.  
Note: “Republicans” and “Democrats” include those who indicated they lean toward one party or the other. “Independents” include those who did not provide a party preference.

## Technical Notes

**Graph notes:** Readers are cautioned that not all observed differences in the graphs are statistically significant. Graphs do not show the percentage of survey respondents who said they “don’t know” or otherwise didn’t give a response. For this reason, graphs will not sum to 100%.

**Race group definitions:** All race groups shown are non-Hispanic. Excepting the White group, all individual race groups contain multiracial persons. For example, a survey respondent who indicated he was both Black and American Indian would appear in both race groups in data summaries.

**Geographic regions definitions:** The survey was conducted across Minnesota in eight regions—discrete geographies by which results are reported. Survey respondents were sorted into regions by disclosing their zip codes at the beginning of the survey. In the cases where zip codes crossed county boundaries, they were also asked which county they resided in. Each region’s geographic definition is discussed below:

1. **Duluth Area:** Consists of the following 11 residential U.S. Postal Service zip codes in or nearby the city of Duluth, in portions of St. Louis County: 55802, 55803, 55804, 55805, 55806, 55807, 55808, 55810, 55811, 55812, and 55814. The Duluth Area stratum contains an estimated 117,100 residents (2% of the state population) and 47,400 households.
2. **Northern Minnesota:** Comprises 19 counties in northern Minnesota, excluding the embedded geography represented by the Duluth Area region. The counties are: Aitkin, Beltrami, Carlton, Clearwater, Cook, Hubbard, Itasca, Kittson, Koochiching, Lake, Lake of the Woods, Mahnomon, Marshall, Norman, Pennington, Polk, Red Lake, Roseau, and St. Louis. The Northern Minnesota stratum contains an estimated 379,200 residents (7% of the state population) and 158,700 households.
3. **St. Cloud Area:** Consists of the following 8 residential USPS zip codes in or nearby the city of St. Cloud, located in portions of Stearns, Sherburne, and Benton counties in Central Minnesota: 56301, 56303, 56304, 56369, 56374, 56377, 56379, and 56387. The St. Cloud Area stratum contains an estimated 126,800 residents (2% of the state population) and 48,100 households.
4. **Central Minnesota:** Comprises 23 counties in central Minnesota, excluding the embedded geography represented by the St. Cloud Area region. The counties that represent this region are: Becker, Benton, Cass, Chisago, Clay, Crow Wing, Douglas, Grant, Isanti, Kanabec, Mille Lacs, Morrison, Otter Tail, Pine, Pope, Sherburne, Stearns, Stevens, Todd, Traverse, Wadena, Wilkin, and Wright. The Central Minnesota stratum contains an estimated 834,800 residents (15% of the state population) and 321,300 households.
5. **Minneapolis-St. Paul:** Represented by the actual boundaries of the adjacent cities of Minneapolis and St. Paul, which contain portions of Hennepin and Ramsey counties.

The Minneapolis-St. Paul region contains an estimated 695,000 residents (13% of the state population) and 281,400 households.

6. **Twin Cities Suburbs:** Comprises seven counties home or adjacent to Minneapolis and St. Paul, excluding the Minneapolis-St. Paul region. The seven counties are Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington. The Twin Cities Suburbs region contains an estimated 2,257,100 residents (42% of the state population) and 868,800 households.
7. **Rochester Area:** Consists of the following four residential USPS zip codes in or nearby the city of Rochester, located in portions of Olmsted county in southern Minnesota: 55901, 55902, 55904, and 55906. The Rochester Area region contains an estimated 121,700 residents (2% of the state population) and 47,800 households.
8. **Southern Minnesota:** Comprises 38 counties located in southern Minnesota, excluding the Rochester Area stratum. The counties are Big Stone, Blue Earth, Brown, Chippewa, Cottonwood, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Jackson, Kandiyohi, Lac Qui Parle, Le Sueur, Lincoln, Lyon, McLeod, Martin, Meeker, Mower, Murray, Nicollet, Nobles, Olmsted, Pipestone, Redwood, Renville, Rice, Rock, Sibley, Steele, Swift, Wabasha, Waseca, Watonwan, Winona, and Yellow Medicine. The Southern Minnesota stratum contains an estimated 887,400 residents (16% of the state population) and 351,300 households.

Additionally, results have been reported by the Twin Cities 7-County Region versus the 80-county Greater Minnesota. The former consists of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties, while the latter consists of the balance of Minnesota (80 counties).

**For additional information, including detailed methods reports and survey findings, please see:** <https://www.apmresearchlab.org/stories/2017/11/13/ground-level>



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