



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

Putnam County Report

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Many Voices One Valley 2007

Putnam 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 Putnam 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 Putnam 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 9th through June 19th, 2007. This includes 501 residents living in Putnam 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 Putnam

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. Full reports for both the 2007 and the 2002 studies may be accessed there, as well.

A Profile

Demographic Profile of Putnam County

The Mid-Hudson Valley includes seven counties: Columbia, Dutchess, Greene, Orange, Putnam, Sullivan, and Ulster. Putnam County's population makes up 9% of the total Mid-Hudson Valley population.¹

The demographic makeup of Putnam County is similar to the composition of the entire Mid-Hudson Valley in many areas but there are some noteworthy differences between the county and the region as a whole. In terms of income, education, and household size Putnam County households differ from Mid-Hudson Valley households. For instance, as in 2002, more than three in four people living in the county reside in households with a yearly income of more than \$50,000. In contrast, a smaller proportion of only 58% of the region's households earn \$50,000 or more per year.

In fact, nearly four in ten Putnam County residents report an annual household income of \$100,000 or more. This

¹ Results not depicted in the charts of the report are detailed in the appendices which are available on www.ManyVoicesOneValley.org, the study website.

compares with just a quarter of all Mid-Hudson Valley households earning a six-figure income.

Over half of all Putnam County residents do not have a college degree while 46% are college graduates. Residents of Putnam County are more likely to have a college degree than people living throughout the Mid-Hudson region. Across the region those without a college degree outnumber college graduates by a wide margin.

As in 2002, the average household size in Putnam County is larger than the average Mid-Hudson Valley household. It is 3.2 compared with the regional average of 2.8. Five years ago, the average household size in Putnam County was 3.1 while the size of the average Mid-Hudson Valley home was 2.9. Among households with children, the average household size in Putnam County is 4.2 the same as it is in the Mid-Hudson Valley as a whole.

The racial and ethnic composition of the county is more homogenous than the Mid-Hudson region as a whole. 88% of Putnam County residents categorize themselves as white compared with 83% of the region's residents. Only 3% of Putnam County residents are African American compared with 7% of the region as a whole. 9% of Putnam County residents are Latino compared with 10% of Mid-Hudson Valley residents.

Putnam County households are just as likely to include children as the average household in the Mid-Hudson region. 47% of

Putnam County households include at least one child compared with 44% of all households regionally. 14% of Putnam County households have a family member who is under age five which is comparable to the regional proportion of 15%. 37% of Putnam County households include school age children which compares with 38% of households in the region overall with children age five to eighteen.

	Putnam County	Mid-Hudson Valley
Gender		
Men	49%	49%
Women	51%	51%
Race		
White	88%	83%
African American	3%	7%
Latino	9%	10%
Income		
Less than \$50,000	23%	42%
\$50,000 or more	77%	58%
Age		
Under 45	43%	44%
Over 45	57%	56%
Education		
Less than college	54%	65%
College graduate	46%	35%
Children		
Households with children	47%	44%
Households with children under 5	14%	15%
Households with children age 5 to 18	37%	38%

Putnam County households that include children are less likely to be low income than the average Mid-Hudson Valley household with children. Just 9% of Putnam 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.

Putnam County parents are just as likely to be single parents as are parents across the Mid-Hudson Valley. 10% of county households with children are led by one parent compared with 11% of households across the region.

Households with Children	Putnam County	Mid-Hudson Valley
Low income	9%	21%
Single parents	10%	11%

Putnam County has the smallest proportion of uninsured households in the Mid-Hudson region. Still, 14% of all households have at least one member who has experienced a gap in coverage over the past year, and 7% of households in the county have someone who is not presently insured. These figures have remained fairly unchanged over the course of the past five years.

Households	Putnam County		Mid-Hudson Valley	
	2007	2002	2007	2002
Gap in health insurance	14%	15%	24%	24%
Currently not insured	7%	5%	12%	12%
Households with Children	Putnam County		Mid-Hudson Valley	
	2007	2002	2007	2002
Gap in health insurance	8%	8%	15%	13%
Currently not insured	5%	2%	7%	6%

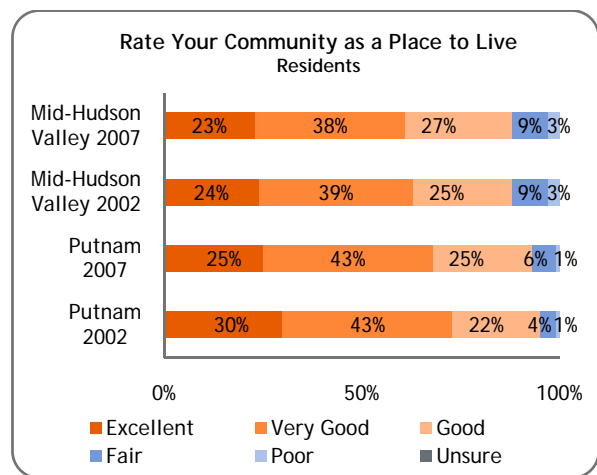
There has not been any progress in lowering the rate of Putnam County's uninsured

children since 2002. As was the case five years ago, 8% of all households with children have at least one child who has not had continuous coverage over the past year. 5% do not currently have insurance compared with 2% who were uninsured in 2002. Putnam County has the lowest rate of children who experience a gap in the region, and it also has one of the lowest proportions of currently uninsured children in the Mid-Hudson Valley.

Continuity and Change in the Past Five Years

Rating of community

93% of residents in Putnam County feel positively about life in their community. A quarter of all residents describe their area as an excellent place to live and another 68% rate it as either very good or good. Only 6% say life where they live is poor the lowest proportion reported in the region.

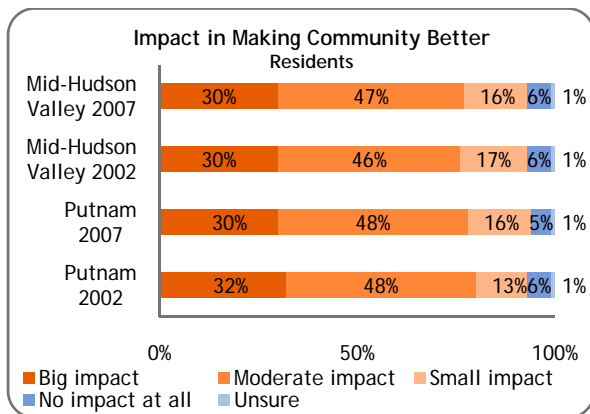


Question wording: Overall, how would you rate your community as a place to live? Would you say it is: excellent, very good, good (positive), fair or poor (negative)?

Since 2002, there has been virtually no change in opinion on this topic among residents of Putnam County. Like five years ago, Putnam County residents are the most upbeat residents in the Mid-Hudson region about life in their community.

Role in improving community

The residents of Putnam County believe they can play a role in shaping their community.



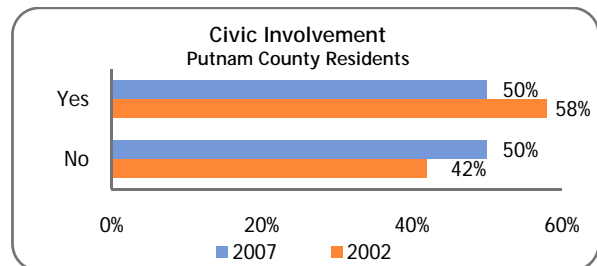
Question wording: Overall, how much impact do you think people like you can have in making your community a better place to live: a big impact, a moderate impact, a small impact, or no impact at all?

78% think 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 share this view. Five years ago, 80% of county residents thought they could make a difference in their community.

Volunteerism

46% of all Putnam County residents who think they can make a difference in the community believe volunteerism is the best

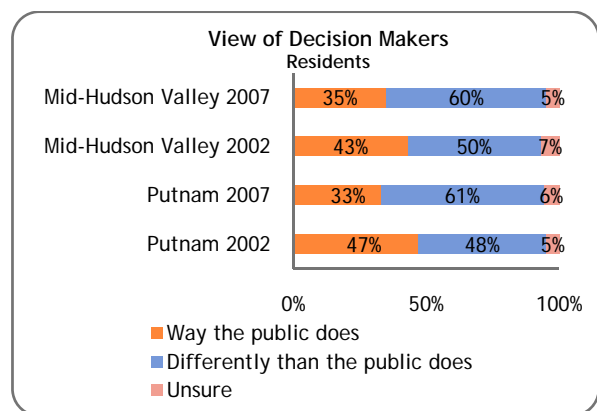
way to do so. 41% find it important to get other people involved. Half of Putnam County residents report they are active in a civic organization, a church or club or that they regularly volunteer. However, county residents are less likely to be involved civically than they were in 2002.



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

Responsiveness of local leaders

Over the past five years, Putnam County has seen a significant change in residents' perceptions about the responsiveness of local leaders.



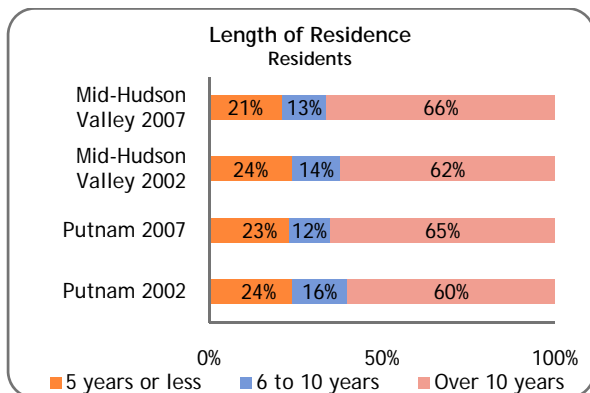
Question wording: Overall, do you feel that those individuals who are in positions to make decisions for your community mostly see things the way the public does or mostly see things differently than the public does?

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. 61% of residents in the county believe decision makers see things differently than the public. Only 33% think leaders in their community are in touch with public sentiment.

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

New residents

While most residents have called Putnam County home for a long time, many new residents have moved to the area since the last survey.



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

Although about two-thirds of all current residents have lived in the area for more than a decade, there is a considerable proportion of new residents in the area. Nearly one in four Putnam County residents has moved to their community in the past

five years. This recent influx is consistent with larger regional trends.

In 2002, Putnam County residents had lived in the community for an average of 22 years. Now, the average length of residence is 20 years.

Issues: The Priorities

Overview of residents' priorities

Using a scale from 0 to 10, residents were asked to assess the emphasis they felt should be placed on a host of issues affecting their community. The topics ranged from economic issues to health care expenses and taxes to community services.

Putnam County residents continue to be focused on economic issues. In 2002, reducing taxes received an average score from Putnam County residents of 7.6. It ranked as the third most pressing priority. Today, residents feel even more strongly about the issue. The need to reduce taxes receives an average score of 8.1 and is the leading priority for Putnam County residents. It is followed in importance by a concern to keep businesses in the area with an average score of 7.9.

The next highest priority for Putnam County residents is making health care more affordable with an average score of 7.6. Ranked at number three, affordable health care is a higher priority in Putnam County now than it was five years ago. At that time, it ranked seventh out of the nineteen issues with an average score of 7.3.

Putnam County	2007		2002	
	Rank	Mean	Rank	Mean
Reducing taxes	1	8.1	3	7.6
Keeping businesses in the area	2	7.9	1	7.8
Making health care more affordable	3	7.6	7	7.3
Improving the quality of the public schools	4	7.5	2	7.6
Providing services for senior citizens	5	7.3	5	7.4
Making health insurance easier to get	6	7.2	9	6.9
Protecting open space	7	7.2	4	7.5
Making your community safer	8	7.0	11	6.8
Creating more jobs	9	6.9	8	7.1
Providing more after-school activities	10	6.9	6	7.4
Improving relations between different racial and ethnic groups	11	6.8	10	6.8
Increasing the amount of affordable housing	12	6.5	17	6.0
Providing more affordable, quality child care	13	6.5	12	6.6
Supporting the arts and providing more cultural events	14	6.4	13	6.5
Improving the quality of the water	15	6.1	16	6.1
Increasing the number of public areas	16	6.1	14	6.4
Slowing growth and development	17	6.0	15	6.2
Increasing or improving public transportation	18	5.7	18	5.8
Reducing homelessness	19	5.4	19	5.2

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.

Other top priorities for Putnam County residents include public education and services for senior citizens. Putnam County residents do not rate protecting open space or providing more after-school activities as highly as they did in 2002.²

Top Priorities: Economic Priorities

Economic issues are top of mind for the residents of Putnam County. As noted, reducing taxes is the number one priority for residents of the county, and keeping businesses in the area is the second leading priority for county residents overall.

Reducing taxes

Although Putnam County residents were concerned about taxes five years ago, they are even more focused on this issue today. Nearly six in ten, 58%, residents now consider it to be a top priority worthy of the highest rating of 10. This compares with just under half of all residents who gave it this rating five years ago.

Overall, reducing taxes now receives an average score of 8.1 out of a high score of 10 from Putnam County residents. This is an increase from the average score of 7.6 it received in 2002. Residents of Putnam County now view reducing taxes as the top priority for the region. In 2002, it was the number three priority.

² Mean ranking tables list the average to the tenths place but are sorted in absolute order. For example, while both “Making health insurance easier to get” and “Protecting open space” are rounded to 7.2, their averages are 7.24 and 7.16, respectively. They are, therefore, ranked six and seven in the priorities list.

While Putnam County residents regarded reducing taxes as a major concern five years ago, Mid-Hudson Valley residents ranked the issue as a relatively lower priority. Interest in reducing taxes has increased dramatically throughout the Mid-Hudson region over the past five years, and it is now one of the top three priorities for residents of the region as a whole.

Reducing Taxes	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	3	7.9	9	7.3
Putnam	1	8.1	3	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: Reducing taxes.

Keeping businesses in the area

Keeping businesses in the area continues to be a major concern for many Putnam County residents. It receives a mean score of 7.9 on a scale from 0 to 10 with 10 being the most important and ranks second among the nineteen priorities.

Keeping Businesses in the Area	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	2	7.9	1	7.9
Putnam	2	7.9	1	7.8

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: Keeping businesses in the area.

In 2002, county residents ranked keeping businesses in the area as the topmost priority for the community with an average score of 7.8. This issue is also the number two issue for the region as a whole.

Summary: economic priorities

Economic issues are a major concern for many Putnam County residents. Anxiety over the local tax burden is widespread, and it is now the top issue in the minds of most Putnam County residents. Many residents also continue to think the county should work to prevent local businesses from leaving the area.

Top Priorities: Health Care

Worry over health care costs has risen over the past five years, and making health care more affordable is one of the top three priorities for residents of the county.

This issue hits close to home for many households in Putnam County. While the rate of uninsured households is low in comparison to the rest of the Mid-Hudson region, the challenge of maintaining continuous health insurance coverage is felt by a considerable proportion of Putnam County households. Nearly one in six households has 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. 7% of all households have at least one member who is currently uninsured.

Many children in Putnam County lack health care coverage. Nearly one in ten households with children has at least one

child who has experienced a gap in coverage over the past year, and 5% of households include a child who is not currently insured.

Health care: affordability

As a community priority, making health care more affordable receives an average score of 7.6 among residents in Putnam County, and it ranks third in order of residents' priorities. This compares with the average rating of 7.3 it received among county residents five years ago when this issue ranked just seventh among residents of the county. Over four in ten county residents think lowering health care costs deserves the highest score of 10 a top priority.

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

Making Health Care More Affordable	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	1	8.0	3	7.7
Putnam	3	7.6	7	7.3

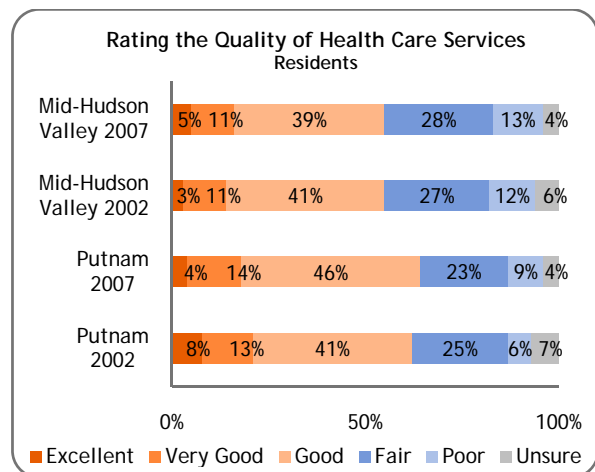
Question wording: Now I want to ask you about several issues that some communities face. Using the numbers 0 through 10 with 10 being a top priority and 0 being not a priority at all, please tell me how you would rate each one for your community. 10 is a top priority for your community and 0 is not a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

Rating health care services

About two-thirds of Putnam County residents rate the caliber of health care

services in their community favorably although only 4% believe they are of excellent quality. Nearly one third, 32%, think these services are fair or poor.

Nonetheless, people living in Putnam County continue to be the most satisfied residents in the Mid-Hudson region when it comes to rating local health care services. In contrast, 55% of Mid-Hudson Valley residents have a positive impression of the services available, while 41% do not rate them favorably.



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

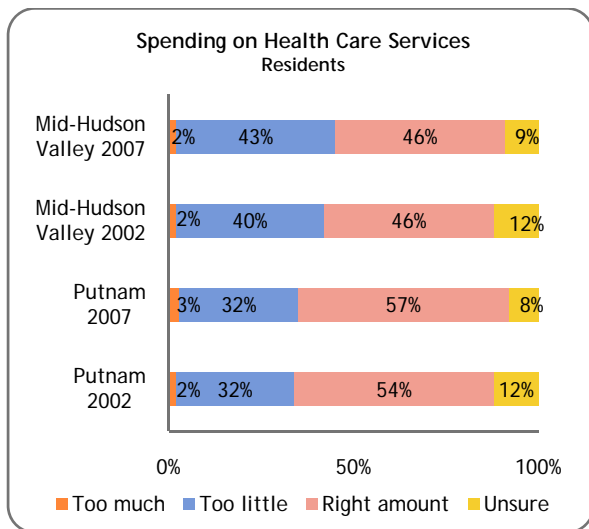
Putnam County residents are pleased with the level of local funding allocated for health care services. 57% of county residents think their community is spending enough on these services while just 32% think funding is too low. Their views have not changed considerably since 2002.

Putnam County residents are more likely than other Mid-Hudson Valley residents to believe enough monies are being provided for health care. As a whole, Mid-Hudson Valley residents divide on this issue, with 46% thinking spending is about right and 43% thinking too few dollars are being allocated toward health care.

Summary: health care

Concern about health care issues resonates with residents of Putnam County. Many consider the cost of health care to be a major priority for their community to address.

Residents feel positively about the health care services in their area but they are not overly enthusiastic about them. Most Putnam County residents are satisfied with the amount of monies set aside for health care services in their area.



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

Top Priorities: Education

The quality of public education for children is important to residents of Putnam County. Nearly four in ten county households have at least one school age child age five to eighteen.

Improving public schools

For residents of Putnam County, improving the quality of public schools is among their top priorities. This issue now ranks fourth, overall, among county residents, and its average score is 7.5 out of 10.

The public schools were a top concern five years ago, as well. Improving the caliber of the public schools yielded a mean score of 7.6 in 2002 and ranked second in priority.

Residents throughout the Mid-Hudson region find education to be a major concern, as well. It ranks fourth among the region's residents, and it receives a mean score of 7.8.

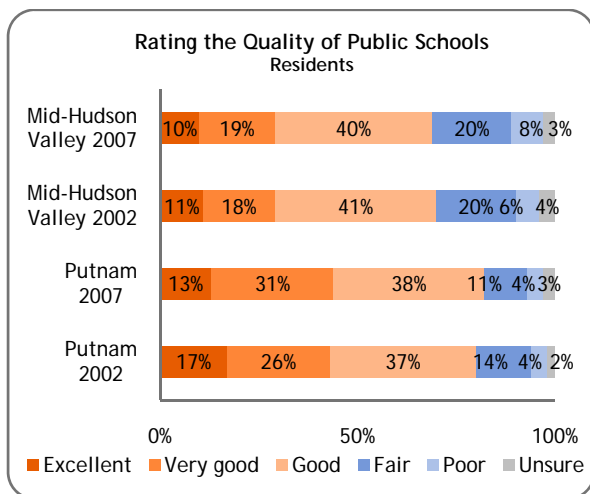
Improving the Quality of the Public Schools	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	4	7.8	2	7.8
Putnam	4	7.5	2	7.6

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: Improving the quality of the public schools.

Rating the quality of public schools

Overall, Putnam County residents have a favorable impression of the caliber of schools in their community although just 13% rates their quality as excellent. However, at the other extreme, only 4% of residents describe the quality of their public schools as poor.

Putnam County residents' assessment of their public schools has remained fairly constant since 2002. County residents continue to be more positive about the quality of their schools than people living in the other Mid-Hudson Valley counties.



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?

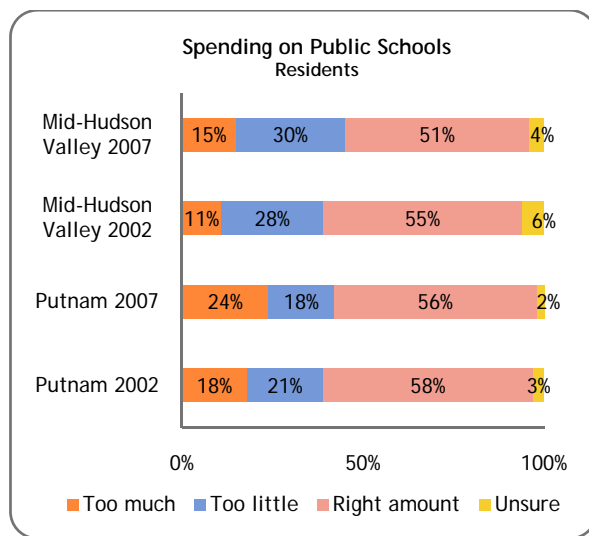
Spending on public schools

When it comes to the resources expended on public education, a majority of Putnam County residents are happy with the level of funding their community allocates toward improving public schools. Still, about one in four believes too much money

is being spent on the public schools, and 18% of residents think their community does not spend enough on education.

While a majority of Mid-Hudson Valley residents believes that spending on schools is adequate, Putnam County residents are more likely than the average Mid-Hudson Valley resident to think too much money is being allocated toward public education. On the same note, Putnam County residents are less likely than people living in the region as a whole to believe more needs to be spent on schools.

There has been a modest shift in opinion among Putnam County residents since 2002. Five years ago, just 18% of residents thought their community was spending too much on public schools compared with 24% today.



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

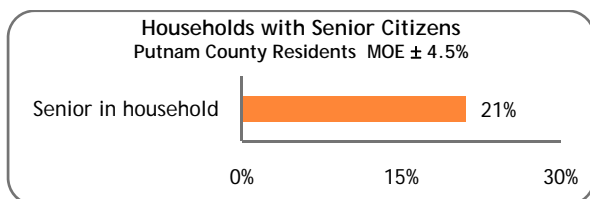
Summary: education as a priority

Like residents of the region as a whole, Putnam County residents are 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. Still, many residents think funding for local schools is too high.

Top Priorities: Services for senior citizens

Providing services for senior citizens

One in five Putnam County households includes a resident over the age of sixty-five. It is not surprising that providing services for senior citizens ranks among the top tier of priorities in this county.



Question wording: Including yourself, how many people including adults and children, live in your household? How many are adults over the age of 65?

In fact, when queried about whether or not senior services should be a community priority, one in four Putnam County residents give this issue the highest rating a 10 on a scale from 0 to 10. On average, this issue receives a score of 7.3 from Putnam County residents, and its rank as the number five issue in the county remains unchanged from five years ago.

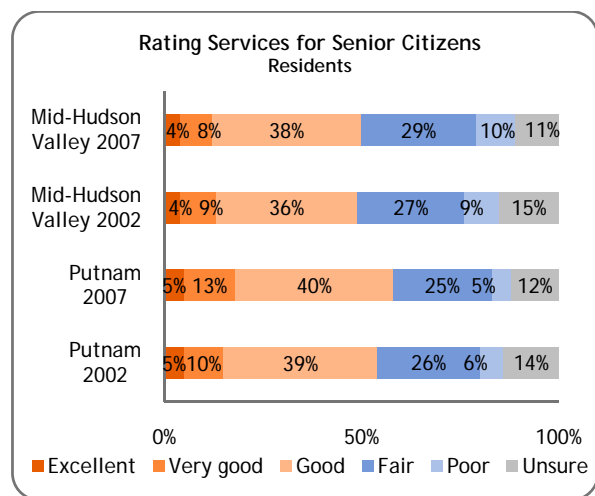
Providing Services for Senior Citizens	2007		2002	
	Rank	Mean	Rank	Mean
Mid-Hudson Valley	7	7.6	4	7.5
Putnam	5	7.3	5	7.4

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: Providing services for senior citizens.

Providing services for senior citizens is a major priority for residents of the Mid-Hudson region as a whole, but the issue does not rank among residents' top five priorities as it does in Putnam County.

Rating services for senior citizens

Nearly six in ten residents of Putnam County favorably assess services offered to senior citizens in their community.



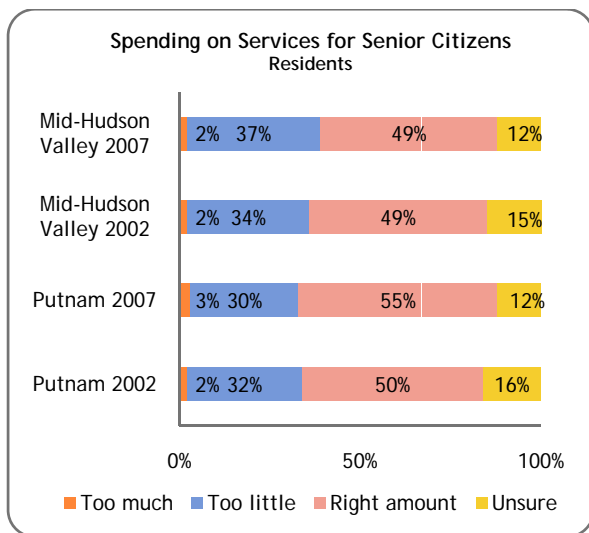
Question wording: Would you rate each of the following in your community as excellent, very good, good, (positive) fair, or poor (negative): Services for senior citizens?

58% rate these services as at least good while 30% consider them to be of fair or poor quality. These sentiments closely reflect attitudes in the county five years ago when 54% felt positively about the quality of services available to senior citizens in their community, and 32% did not.

Putnam County is one of only two counties in the Mid-Hudson Valley where a majority of residents positively rate senior citizens services in the community.

Spending on services for senior citizens

More than half, 55%, of all Putnam County residents find funding levels for senior citizens' services in their community adequate while 30% think they are too low. Residents' views have not changed much over the past five years.



Question wording: Does your community spend too much, too little, or about the right amount on services for senior citizens?

Putnam County residents are more upbeat about the current level of spending on services for senior citizens than the average Mid-Hudson Valley resident. Among residents of the region as a whole, 49% believe funding is on target, and 37% think too little is being spent.

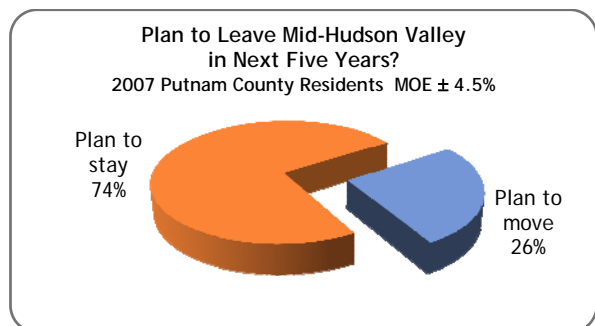
Summary: services for senior citizens

Overall, many Putnam County residents want attention focused on the services provided to senior citizens in their community. They rate the quality of services offered to senior citizens favorably, and they feel positively about the level of funding directed toward this issue.

Plans for the Future

Residents who intend to leave

74% of Putnam County residents have no plans to leave the region, but 26% 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 Mid-Hudson Valley residents who intend to move out of the region in the next five years.

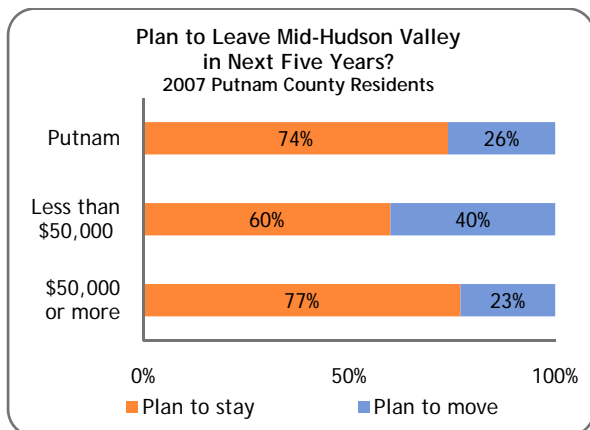


Question wording: Thinking about five years from now, do you plan to stay in the Hudson Valley or do you plan to move someplace else?

There are differences based on income. Four in ten residents of Putnam County with household incomes of less than \$50,000 a year plan to move someplace else in the next five years compared with 23% of residents living in households with a higher household income.

What prompts a Putnam County resident to consider leaving the area? A large portion of those that are leaving say it is an economic imperative.

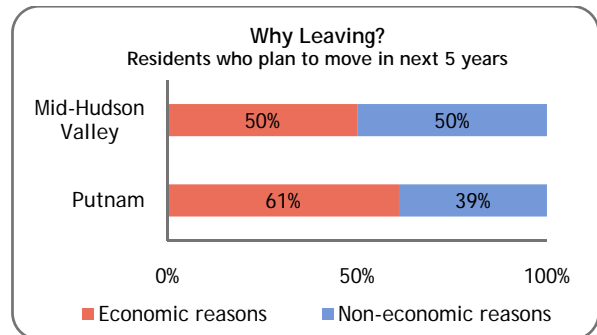
Overall, Putnam County residents are more likely to plan to leave the area for economic reasons than the average Mid-Hudson Valley resident. In particular the tax burden is mentioned as an impetus for leaving. In fact, among all Mid-Hudson Valley residents who intend to leave the region in the next five years, those living in Putnam County are most likely to cite economic concerns.



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?

61% of county residents who intend to leave plan to do so because of economic reasons.

26% of residents planning to relocate cite taxes, 20% point to the cost of living, and 11% mention housing costs.



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

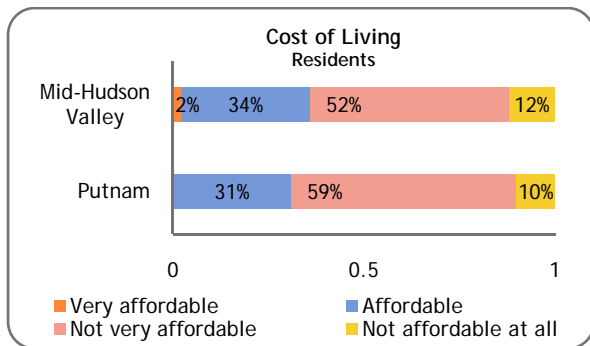
	Putnam County	Mid-Hudson Valley
Why Leaving?		
Taxes	26%	17%
Cost of living	20%	17%
Housing costs	11%	4%
Climate	7%	8%
Overcrowded	6%	6%
Quality of life	6%	6%
Move near family	5%	5%
Retirement	5%	5%
Jobs	4%	12%
Time for a change	2%	7%
Location	2%	1%
Other	6%	12%

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

There is a consensus among the residents of Putnam County that the region is not an affordable place to live.



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?

69% say the Mid-Hudson region is unaffordable including one out of ten residents who describes the region as not affordable at all.

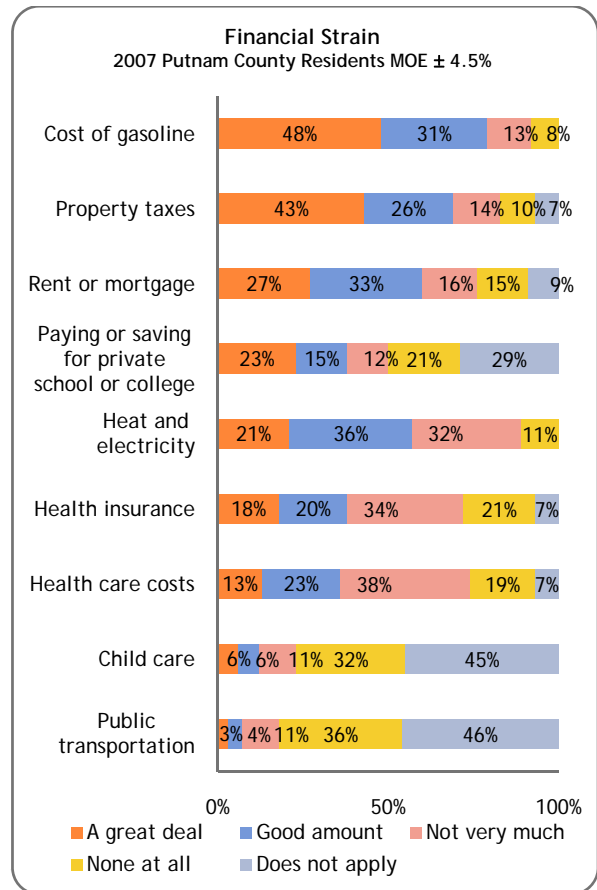
Of the seven counties in the Mid-Hudson Valley, Putnam County residents are most likely to describe the area as too expensive. Overall, 64% of Mid-Hudson Valley residents regard the region as unaffordable.

Managing the family budget

Many residents of Putnam County point to a variety of expenses that place financial strain on their monthly budgets. The cost of gasoline is by far most often cited. 79% of Putnam County residents have difficulty paying for gasoline. This includes 48% of county residents who say paying for gasoline strains their budgets a great deal and an additional 31% who feel a good deal of pressure from the higher cost.

Most Putnam County residents experience financial pressure paying for their property taxes. 69% of county residents report these expenses cause economic strain on their

household budget including 43% who characterize it as a great deal of financial pressure.



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.

While property taxes are a major strain for residents living throughout the Mid-Hudson Valley, a larger share of Putnam County residents is financially stressed by property

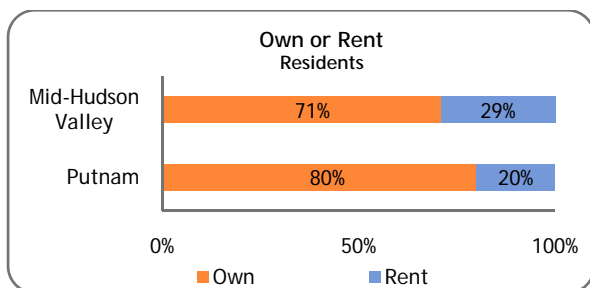
taxes than residents in other parts of the Mid-Hudson region. This is likely due to the high rate of homeownership in Putnam County.

60% of county residents are also financially stressed to meet their rent or mortgage payment. More than one-quarter of Putnam County residents report being financially burdened a great deal by this monthly expense, and another 33% report it places a good deal of strain on their household budget.

38% of county residents are financially stressed by having to pay or save for private school or college. A majority of Putnam County residents experience pressure paying for the cost of utilities, such as heat and electricity including more than one in five who report a great deal of financial strain.

Housing Matters

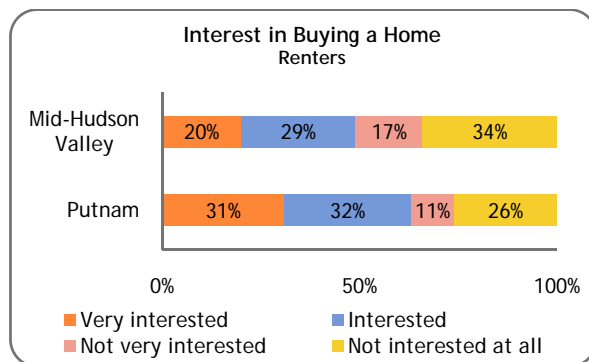
Putnam County has the highest rate of homeownership in the Mid-Hudson region. 80% of Putnam County residents own their home compared with 20% who rent.



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

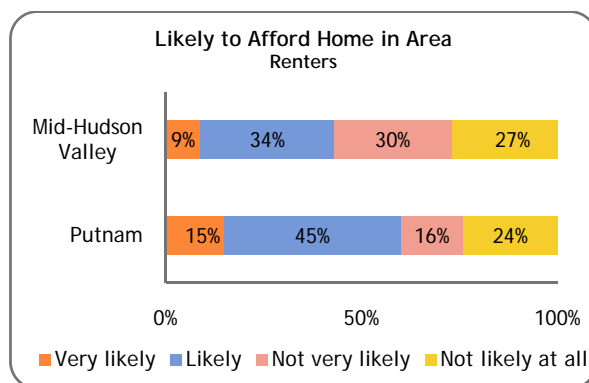
Renting but hoping to own

Most renters living in Putnam County are interested in buying a home. 63% express interest in homeownership someday. 37% do not.



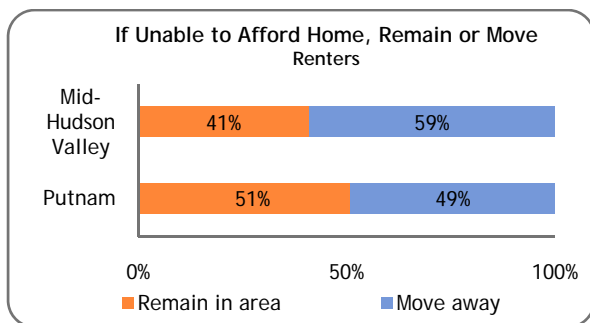
Question wording: Are you very interested, interested, not very interested, or not interested at all in buying a home in this area?

Compared with renters across the Mid-Hudson Valley, people who rent their home in Putnam County are more interested in buying a home.



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?

Most renters in Putnam County think it is likely that they will be able to afford a home in the future. Six in ten believe homeownership is an attainable goal. Putnam County renters are considerably less likely to feel priced out of homeownership than the average Mid-Hudson Valley renter.



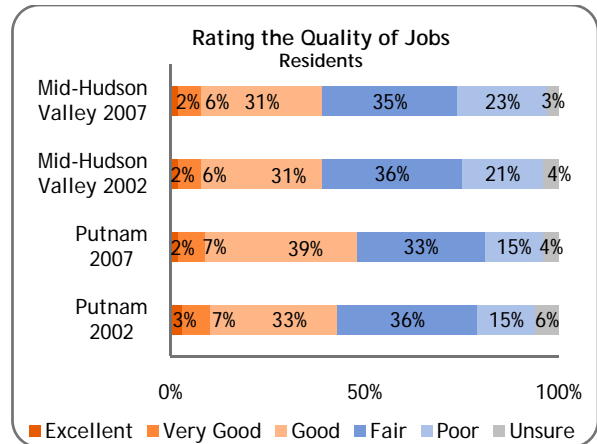
Question wording: If you cannot afford to buy a home here, are you likely to remain living in the Hudson Valley, or are you likely to move away?

Renters living in Putnam 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. 51% of Putnam 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.

Working in the Mid-Hudson Valley

Residents of Putnam County evenly divide in their assessments of the jobs available in their community. 48% describe the jobs available locally in positive terms, and 48% do not rate them highly. Despite Putnam County residents' mixed feelings about the quality of jobs in their area, they are more

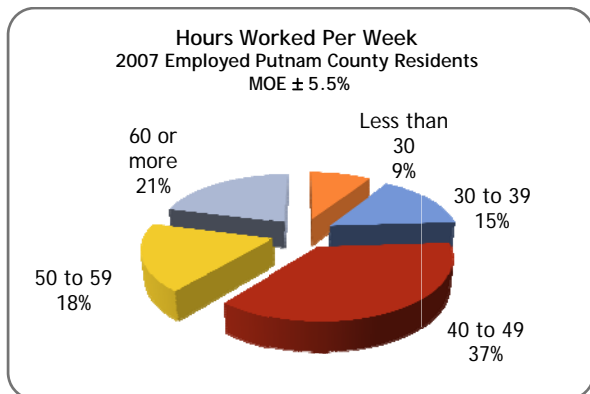
satisfied than the average Mid-Hudson Valley resident.



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?

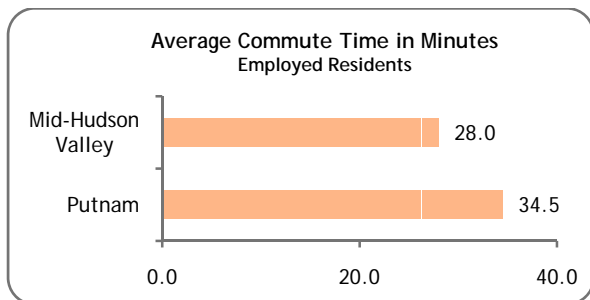
In order to keep up with the cost of living, many Putnam County residents are working harder. A look at the household level indicates that a majority, 61%, of Putnam County households hold two or more jobs. This includes households where two adult earners work as well as those households where one adult holds more than one job. This pattern of multiple jobs per households is not unique to Putnam County, rather, it is found throughout the Mid-Hudson region.

Overall, workers in Putnam County put in more hours than the average Mid-Hudson Valley worker. On average, Putnam County workers clock 45.4 hours each week compared with 43.1 for the average Mid-Hudson Valley worker. 76% of employed Putnam County residents work forty hours or more each week including 39% of workers who work at least fifty hours weekly.



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

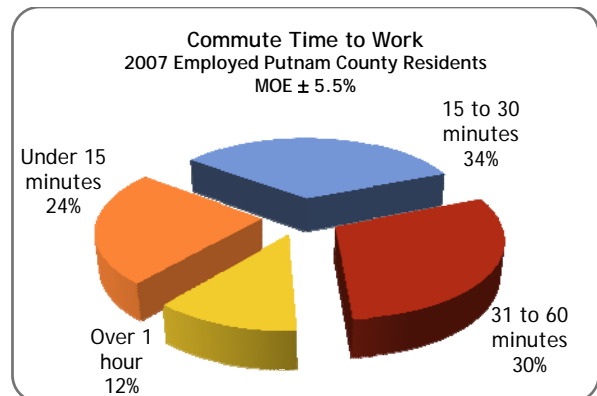
Employed Putnam County residents have the longest average commute to work among the seven counties in the region. Putnam County workers typically travel an average of just under thirty-five minutes one way to work each day. This compares with the regional average of 28 minutes.



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

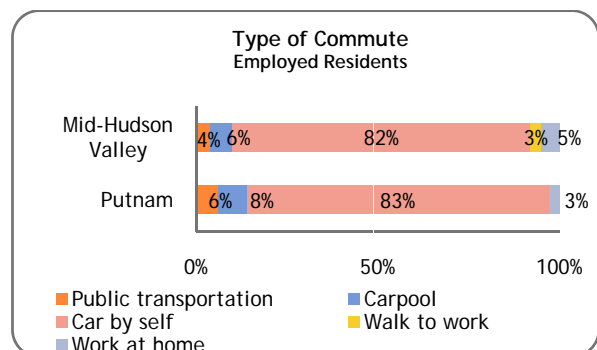
About a quarter of employed Putnam County residents commute less than fifteen minutes and about a third travel between fifteen and thirty minutes one way to get to work daily. Three in ten workers experience travel times between thirty-one minutes and an hour, and 12% travel over

an hour away from their homes to their jobs.



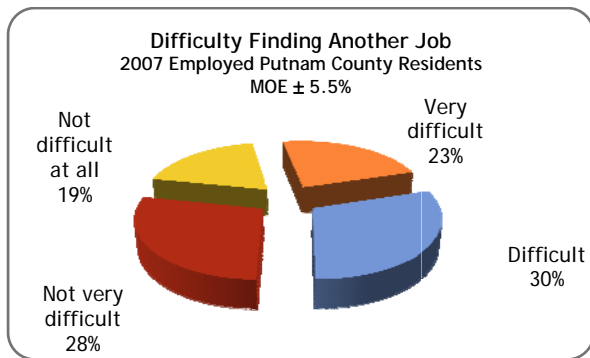
Question wording: In minutes, how long does it take you to get one way from home to work?

Like most workers in the region as a whole, many employed Putnam 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?

53% of Putnam County residents who are employed think it would not be easy to obtain similar work within the same distance from their home as their current position if they were to lose their job. This includes nearly one in four working residents who say it would be very difficult to do so.

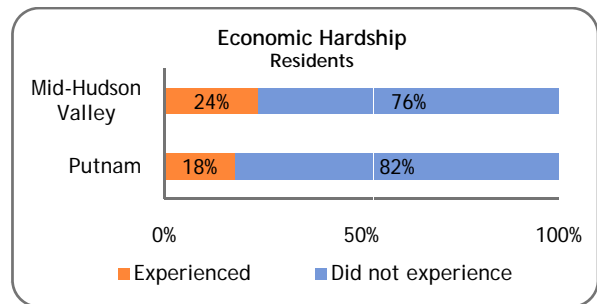


Question wording: If you were to lose your job, would it be very difficult, difficult, not very difficult, or not difficult at all to find another similar position about the same distance from your home?

Even though a majority of employed Putnam County residents believe it would be difficult to secure a new job if they lost their current one, they are the most confident workers in the region about their chances of finding another job as close to home.

People doing without

While people living in Putnam County tend to face fewer economic hardships than Mid-Hudson Valley residents as a whole, a considerable proportion of Putnam 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 82% of Putnam County residents have not experienced any of these economic hardships, nearly one in five residents mention at least one.



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?

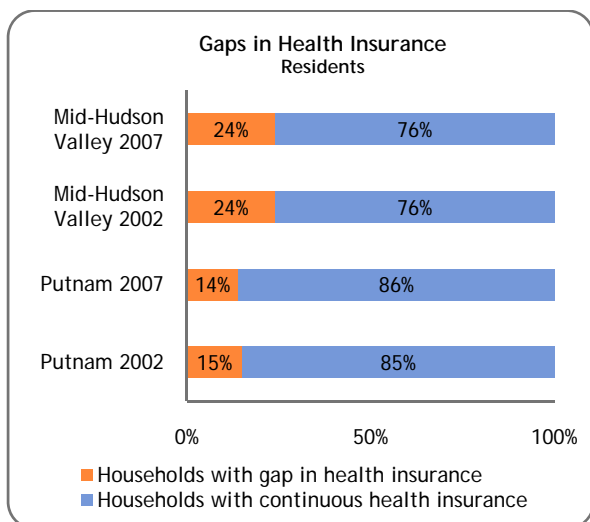
Health Matters

Households with gaps in health insurance coverage

Putnam County has the highest rate of continuously insured households in the Mid-Hudson region. Still, maintaining continuous health insurance coverage throughout the year is a challenge for a considerable proportion of Putnam County households. Nearly one in six households in Putnam County has 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 4,830 of the estimated 34,484 households in the county face the challenge of maintaining uninterrupted health coverage for all household members.³



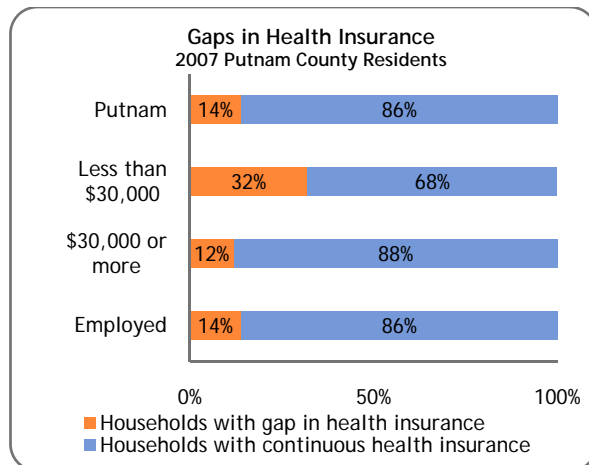
Question wording: Do the adults/children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when an adult/child in your household did not have any health insurance or a health plan?

There has been no progress in reducing this proportion since 2002. At that time, 15% of Putnam County residents were without health insurance or experienced a gap in their plan.

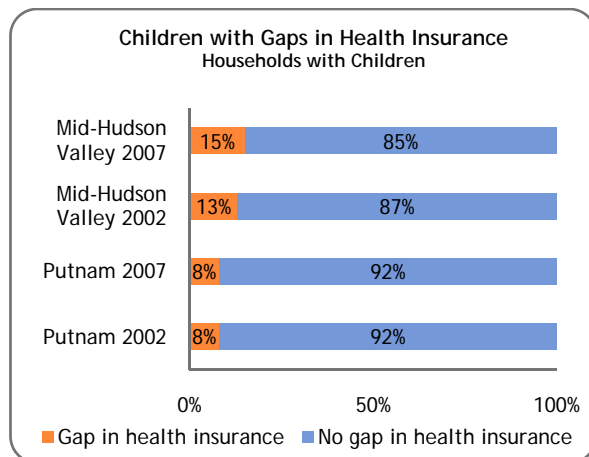
This problem is particularly prevalent among low income residents. About one third of Putnam County households with an annual income of less than \$30,000 a year have a member who has experienced a gap in health care coverage over the past year. Employment does not guarantee coverage. 14% of those county residents who are

³ Population estimates for households are based on the American Community Survey, Census 2005.

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?



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 any health insurance or a health plan?

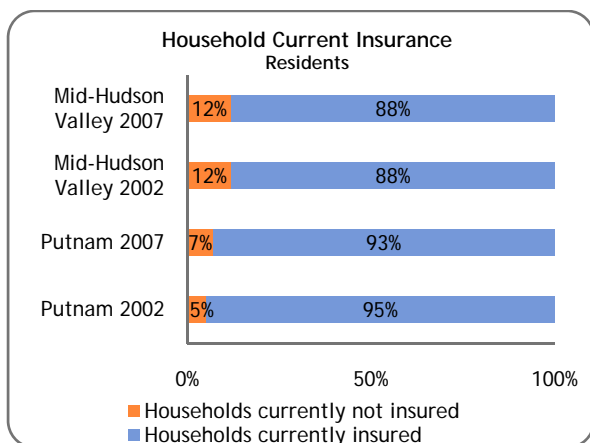
Children are also vulnerable. 8% of households with children in Putnam County include at least one child who has not had the benefit of continuous health insurance.

There has been no progress over the past five years. In 2002, the rate also was 8%.

Despite the rate of county households with children who have had a break in their health care coverage, Putnam County is home to the greatest proportion of continuously insured children in the Mid-Hudson region.

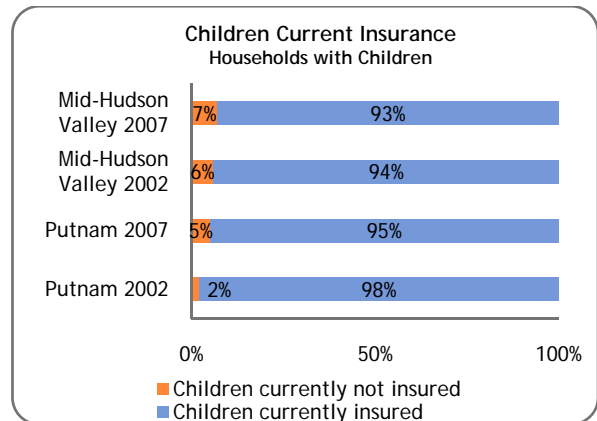
Households currently without health insurance

7% of households in Putnam County include at least one member, adult or child, who is currently without health insurance. Using the U.S. Census, approximately 2,415 households of the estimated 34,484 households in the region have at least one adult or child who does not have health insurance. In spite of these numbers, Putnam County is home to the smallest proportion of uninsured households in the region.



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

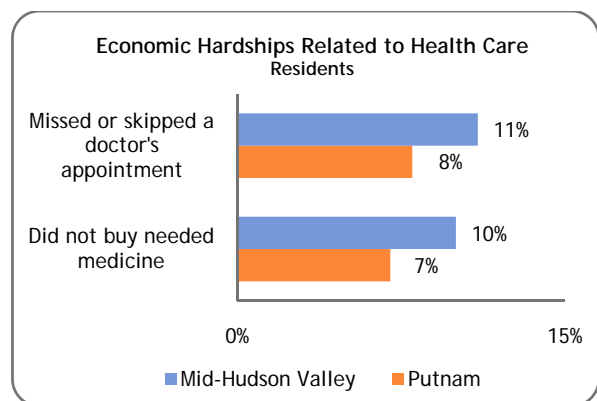
The rate of uninsured children is one in twenty as 5% of all county households with children have at least one uninsured child.



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

Going without because of cost

A small minority of Putnam County residents consider the cost of medical expenses to be so burdensome they need to forgo basic health care needs.



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?

8% of Putnam County residents did not visit a doctor because they could not pay for it in the past year. 7% did not buy needed medicine because they could not afford it. These proportions are consistent with the overall regional proportions for the Mid-Hudson Valley. However, of the seven counties included in the larger study, Putnam County has the lowest rate of residents who have experienced such difficulties.

Conclusion

Putnam County is the second southernmost county in the Mid-Hudson Valley. Putnam County is middle-sized in terms of population in the region as a whole. About one in ten Mid-Hudson Valley residents lives in Putnam County. Residents of Putnam County are more likely to be satisfied with life in their community than the average Mid-Hudson Valley resident, and they are more upbeat about many issues facing the region.

In many respects, the residents of Putnam County tend to be better off financially than residents of other counties in the region. Incomes are higher. Households with children are less likely than households with children across the region to be in a low income bracket. Putnam County residents are more likely to own their homes, and those who rent tend to be more optimistic about the prospect of buying a home in the future. Residents of Putnam County also are less likely than residents in the region as a whole to go without health

insurance or to experience major financial need.

Putnam County residents are the most satisfied in the region about the quality of available jobs. Workers are also least likely to worry about the prospect of having to find a similar job with a comparable commute if they were to lose their current position. But, Putnam County residents work hard. 61% of households in the county rely on income from more than one job. This is the highest proportion reported in the region. In an average workweek, a majority of employed county residents put in more than forty hours. They have a much longer average commute than the typical worker in the region. Among those who intend to leave the area, Putnam County residents are most likely to mention economic reasons than other Mid-Hudson Valley residents.

For the most part, the issues Putnam County residents identify as important have not changed in the past five years. Reducing taxes, retaining local businesses, improving the quality of the public schools, and services for senior citizens were all in the top five priorities for residents in 2002. It is noteworthy that Putnam County residents are now much more concerned about health care costs today, as are most residents across the region. Despite the fact that Putnam County residents are the least likely in the region to struggle with maintaining health insurance coverage, making health care more affordable has risen from seven to the third on the list of priorities.

One of the largest changes since the last study has been in Mid-Hudson residents' views on the responsiveness of community leaders. In most counties, many residents were divided about whether or not their community leaders were in sync with public opinion. In 2002, Putnam County's residents were divided about whether their local leaders mostly viewed things the way the public did, or not. Now, only about one third of county residents feel individuals who are in positions to make decisions for their community are in step with public opinion. Similarly, now many Mid-Hudson Valley residents are likely to think there is a difference between the views of decision makers and the public.

The residents of Putnam County, while enjoying a better economic profile and feeling more satisfied about the area and services available to them, voice concern that their local decision makers are out of step with public opinion. Although they may benefit from a higher standard of living, they are concerned with reducing the tax burden and the cost of health care. These worries are not unique to Putnam County. They echo throughout the Mid-Hudson region.

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. 501 residents living in Putnam 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
Mid-Hudson Valley		
County		
Columbia	4%	5%
Dutchess	27%	26%
Greene	3%	3%
Orange	34%	34%
Putnam	9%	9%
Sullivan	7%	7%
Ulster	16%	16%

	2007 Survey	2005 Census
Mid-Hudson Valley		
Gender		
Men	49%	49%
Women	51%	51%
Race		
White non-Latino	80%	80%
Non-white	20%	20%
Income		
Less than \$50,000	42%	43%
\$50,000 or more	58%	57%
Age		
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	2005 Census
Putnam County		
Gender		
Men	49%	49%
Women	51%	51%
Race		
White non-Latino	86%	86%
Non-white	14%	14%
Income		
Less than \$50,000	23%	24%
\$50,000 or more	77%	76%
Age		
Under 45	43%	48%
Over 45	57%	52%

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 Putnam 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 Putnam 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 Valley residents is $\pm 1.5\%$ for percentages near 50% at a confidence level of 95%. The margin of error for Putnam 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, 48% of Putnam County residents surveyed report that the cost of gasoline strains their household budget a great deal. 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 52.5% and 43.5%, $\pm 4.5\%$. 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 Putnam 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 9th, 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 10th through June 19th, 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.

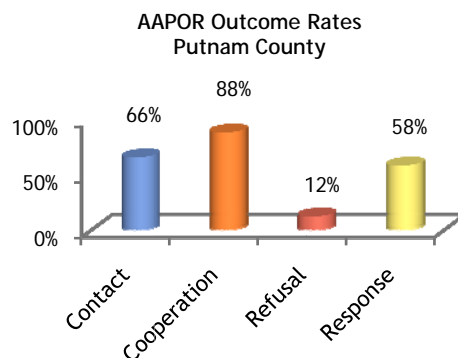
Outcome rates

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), 2006.⁴

- 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 Putnam County, the contact rate is 66%, meaning that for two thirds of the phone records in the county it

⁴ This report may be found at: http://www.aapor.org/uploads/standarddefs_4.pdf

was established that the phone number was a valid household phone number. The remaining 34% 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, 88%. 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 12%. In order to compute the response rate, the contact rate, 66%, is multiplied by the cooperation rate, 88%. The total response rate for the Putnam County survey is 58%.

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%.