

North Central Region Household Survey Report

Findings from the NCR-Stat: Baseline Survey 2024

Compiled by the North Central Regional Center for Rural Development
Michael D. Wilcox, Zuzana Bednarik, DeAndre Malone, and Mary Breidenbach

December 2025



ABOUT THIS REPORT

This regional report presents findings from the NCR-Stat: Baseline Survey 2024, a comprehensive household survey conducted across the twelve states of the North Central Region. Developed by the North Central Regional Center for Rural Development (NCRCRD) in collaboration with Regional Rural Development Center partners, this report provides essential data related to household, business, and community well-being.

The report organizes findings into NCRCRD's three thematic areas: Promoting Community Health & Wellness, Creating Resilient Communities & Economies, and Developing Leadership & Civic Engagement. Each section presents index measures that synthesize multiple survey questions into meaningful indicators of household and community well-being. These indices enable comparisons between rural and urban areas across the North Central Region, providing benchmarks for tracking changes over time.

This initiative supports NCRCRD's mission to enhance research and educational outreach capacity across the region's land-grant universities while directly supporting Extension programming through evidence-based insights for program development, stakeholder engagement, and grant applications.

NCR-STAT: BASELINE SURVEY 2024

The NCR-Stat: Baseline Survey 2024 is a 20-minute online survey that collected data from 4,383 households across the North Central Region. The design of the Baseline Survey 2024 sample was based on quota sampling nested within states focusing on the household types, gender, age, rural/urban location, and race/ethnicity.



Survey topics include household demographics and income, workforce participation, entrepreneurship, broadband access, caregiving, housing, migration patterns, civic engagement, community belonging, health status and care, food security, substance misuse, quality of life and well-being, recreation economy, and environmental concerns. The survey builds upon the 2022 NCR-Stat: Baseline Survey, with selected questions cross-walked to enable trend analysis over time.



[NCR-Stat: Baseline Survey 2024](#)
or access by scanning QR code

NCR-STAT: BASELINE SURVEY 2024 RESPONDENT DEMOGRAPHICS (N=4,383)

Residence (% of respondents)	
Rural	35.2%
Urban	64.8%

Higher Education* (% of respondents)	
Region	60.5%
Rural	50.5%
Urban	66.5%

Gender (% of respondents)	
Male	44.1%
Female	55.9%

Mean Age (years)	
Region	50.9
Rural	50.9
Urban	51.1

Mean Income (\$)	
Region	\$60,224
Rural	\$51,480
Urban	\$65,320

*Note: Higher education encompasses a wide range of educational opportunities beyond high school.



EXECUTIVE SUMMARY

Introduction and Respondent Demographics

The NCR-Stat: Baseline Survey 2024 collected insights from 4,383 households across the twelve-state North Central Region. Reflecting the North Central Regional Center for Rural Development's mission, the sample is 35% from rural communities and 65% from urban areas. Respondents averaged 50.9 years of age with balanced gender representation. Economic disparities emerged: rural households reported the total household income of \$51,480 compared to \$65,320 for urban households, while 50.5% of rural respondents have education beyond high school compared to 66.5% urban respondents.

Regional Takeaways

Creating Resilient Communities & Economies

- The Financial Stress Index (2.75) indicates moderate to moderately-high financial stress, with frustration about finances reported frequently.
- In the Recovery Friendly Index, over two-thirds of respondents report employer support for substance use disorder treatment and recovery (0.69).
- The Community Satisfaction Index (3.63) shows both rural and urban residents valued access to internet service, reliable cellphone coverage, and medical care, yet persistent concerns included limited affordable housing and restricted employment opportunities.
- Environmental concerns (Pollution Index 2.42, Extreme Weather Index 2.36) centered on litter, waste dumping, and extreme temperatures.

Developing Leadership & Civic Engagement

- The Civic Engagement Index (2.33) indicates modest but steady participation, strongest in religious/spiritual groups and voluntary service.
- The Community Trust Index (3.74) shows highest trust for people at places of worship and healthcare providers, lowest for neighbors and coworkers. Institutional Trust Index (3.29) was highest for local police, lowest for news media and government.
- Community inclusivity measures (Welcoming Index 3.49, Equity Index 3.65) scored moderately, with challenges in integrating newcomers and ensuring equal employment opportunities.

Promoting Community Health & Wellness

- The Mental Health Index (3.07) indicates residents generally experience fewer severe symptoms, with anxiety reported more frequently than depression.
- The Loneliness Index (2.33) suggests moderate loneliness, with lack of companionship more common than feeling left out.
- Over one-third of households reported cutting meal sizes or skipping meals due to insufficient money (Food Security Index 0.37).
- The Social Balance Index (4.31) indicates low discrimination experiences overall, with age and political affiliation as most common sources.

Rural-Urban Differences

Creating Resilient Communities & Economies exhibits the largest rural-urban differences.

- Despite comparable overall satisfaction, urban residents rated their communities notably higher (rural 3.48, urban 3.71).
- Rural residents experienced higher financial stress (rural 2.82, urban 2.72), while urban workers were somewhat more likely to report supportive workplace recovery policies (rural 0.65, urban 0.71).
- Environmental concerns reversed, with urban residents expressing greater worry about pollution (rural 2.30, urban 2.48) and extreme weather (rural 2.30, urban 2.39).

Developing Leadership & Civic Engagement demonstrates the smallest differences.

- Civic engagement was virtually identical (rural 2.32, urban 2.33), with minimal variation in trust and inclusivity measures.

Promoting Community Health & Wellness shows minimal variation.



- Both populations described similar mental health concerns and moderate loneliness.
- Food insecurity appeared slightly more common in rural households (rural 0.39, urban 0.35).

Conclusions



Results underscore continuing rural-urban disparities in economic conditions while pointing to shared strengths in civic engagement and community cohesion. Economic conditions show the largest disparities; social capital and civic engagement show virtually no variation; health challenges affect both communities similarly.

CREATING RESILIENT COMMUNITIES & ECONOMIES



Financial Stress Index

Description	Region's Scores	1 = Minimum Stress	5 = Maximum Stress
Measures how financial difficulties impact emotional, physical, and social well-being through nine comprehensive survey questions covering symptoms from sadness and worry to job performance interference and relationship disruption. Range: 1-5	Region: 2.75 Rural: 2.82 Urban: 2.72	 Least frequently reported symptoms were "sensitive to noise" and "more frequent muscle pain because of their financial situation."	 Respondents identified maximum stress symptoms of "frustrated" and "worrying a lot" because of their financial situation.



Recovery-Friendly Index

Description	Region's Scores	1 = Support Provided	0 = Support Not Provided
Assesses workplace support for substance misuse prevention, treatment, and recovery through employer policies on awareness programs, confidential treatment access, and recovery support services. Range: 1-0	Region: 0.69 Rural: 0.65 Urban: 0.71	 More reported that employer supports treatment for and recovery from substance use disorders.	 Fewer reported that employers tell employees they can seek treatment confidentially without jeopardizing their jobs.



Community Satisfaction Index


Description	Region's Scores	5 = Maximum Satisfaction	1 = Minimum Satisfaction
Measures resident satisfaction across fifteen community dimensions, including healthcare, education, housing, employment, recreation, and environmental quality. Range: 5-1	Region: 3.63 Rural: 3.48 Urban: 3.71	 Most favorable community characteristics: Availability of internet; cellphone service; easy access to medical care.	 Least favorable community characteristics: Supply and affordability of housing, employment opportunities and arts/cultural opportunities.


Pollution Index

Description	Region's Scores	1 = Minimum Concern	4 = Maximum Concern
Measures personal concern about four pollution types: air quality, water body contamination, drinking water safety, and litter/waste issues. Range: 1-4	Region: 2.42 Rural: 2.30 Urban: 2.48	 Respondents worried least about air pollution.	 Respondents worried most about litter and waste dumping.

Extreme Weather Events Index



Description	Region's Scores	1 = Minimum Concern	4 = Maximum Concern
Measures concern about five climate hazards: soil erosion, extreme temperatures, drought, and flooding conditions. Range: 1-4	Region: 2.36 Rural: 2.30 Urban: 2.39	 Respondents worried least about soil loss/erosion.	 Respondents worried most about extreme high temperatures.

 Indicates a positive contribution or favorable characteristic identified.



 Signals an area of concern or challenge that may warrant attention.

DEVELOPING LEADERSHIP & CIVIC ENGAGEMENT



Civic Engagement Index

Description	Region's Scores	1 = Maximum Engagement	3 = Minimum Engagement
Measures community participation through five activities: collaborative problem-solving, voluntary service, group membership, fundraising, and religious involvement. Range: 1-3	Region: 2.33 Rural: 2.32 Urban: 2.33	 Respondents indicated higher participation in religious/spiritual groups and voluntary community service.	 Respondents indicated lowest participation in community fundraising activities and in solving a community problem with other individuals.



Community Trust Index

Description	Region's Scores	5 = Maximum Trust	1 = Minimum Trust
Measures interpersonal trust across six community contexts, including neighbors, coworkers, religious communities, local businesses, educators, and healthcare providers. Range: 5-1	Region: 3.74 Rural: 3.71 Urban: 3.77	 Respondents indicated the people they trusted most were people at their religious community and the people who provide health care.	 Respondents indicated the people they trusted least were people in their neighborhood, those who work in the stores where they shop, and the people they work with.



Community Equity Index


Description	Region's Scores	5 = Maximum Equity	1 = Minimum Equity
Measures equal access across six areas: safety, employment, housing, education, healthcare, and civic participation for residents of all backgrounds. Range: 5-1	Region: 3.65 Rural: 3.61 Urban: 3.67	 Respondents agreed most with the statements that their community provides equal access to healthcare for residents of all backgrounds."	 Respondents agreed least with statements "provides "equal employment opportunities" and "welcomes residents to participate in local government."


Welcoming Community Index

Description	Region's Scores	5 = Maximum Welcoming	1 = Minimum Welcoming
Assesses community inclusivity through six dimensions: welcoming all residents, supporting integration, valuing diversity, cultural respect, fair treatment, and overall acceptance. Range: 5-1	Region: 3.49 Rural: 3.39 Urban: 3.54	 Respondents rated their community highest in "making all residents feel welcomed."	 Respondents rated their community lowest in "helping new residents feel connected and integrated."

Institutional Trust Index

Description	Region's Scores	5 = Maximum Trust	1 = Minimum Trust
Evaluates trust in three key local institutions: government, news media, and police services. Range: 5-1	Region: 3.29 Rural: 3.23 Urban: 3.32	 Respondents rated their trust highest for police in their local community.	 Respondents rated their trust lowest for local government.

 Indicates a positive contribution or favorable characteristic identified.

 Signals an area of concern or challenge that may warrant attention.

PROMOTING COMMUNITY HEALTH & WELLNESS

Mental Health Index

Description	Region's Scores	4 = Minimum Symptoms	1 = Maximum Symptoms
Measures three common psychological symptoms: lack of interest in activities, depression, and anxiety over a three-month period. Range: 4-1	Region: 3.07 Rural: 3.02 Urban: 3.09	✔ Respondents reported feeling down, depressed, or hopeless less frequently.	⚠ Respondents reported feeling anxious, nervous, on edge with greater frequency.

Loneliness Index

Description	Region's Scores	3 = Minimum Loneliness	1 = Maximum Loneliness
Assesses social isolation through three dimensions: lack of companionship, feeling excluded, and feeling isolated from others. Range: 3-1	Region: 2.33 Rural: 2.29 Urban: 2.35	✔ Respondents reported feeling left out less frequently.	⚠ Respondents reported feeling anxious, nervous, on edge with greater frequency.

Food Security Index

Description	Region's Scores	0 = Maximum Food Security	1 = Minimum Food Security
This index uses USDA methodology to measure household food access from worry about food supplies to severe hunger and food deprivation experiences. Range: 0-1	Region: 0.37 Rural: 0.39 Urban: 0.35	✔ Households more frequently reported "eating less than they felt they should" and "cutting the size of their meals or skipping meals" because there was not enough money in the last twelve months.	⚠

Social Balance Index

Description	Region's Scores	5 = Minimum Discrimination	1 = Maximum Discrimination
Measures personal discrimination experiences across eight identity dimensions, including age, gender, race, religion, politics, ability, national origin (birth country), and sexual orientation. Range: 5-1	Region: 4.31 Rural: 4.35 Urban: 4.29	✔ Respondents reported experiencing discriminations of "sexual orientation or gender identity" and "national origin (birth country)" least.	⚠ Respondents reported experiencing discriminations of "age" and "political affiliation" more.

✔ Indicates a positive contribution or favorable characteristic identified.

⚠ Signals an area of concern or challenge that may warrant attention.



REGIONAL OVERVIEW

- = Regional index score
- = Regional leader
- = Area of concern

INDICES: REGION & STATE

Indices	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Financial Stress Index	2.75	2.84	2.81	2.83	2.90	2.89	2.70	2.78	2.54	2.34	2.91	2.12	2.76
Recovery-Friendly Index	0.69	0.65	0.68	0.70	0.66	0.61	0.73	0.72	0.70	0.78	0.66	0.68	0.76
Community Satisfaction Index	3.63	3.67	3.56	3.56	3.52	3.59	3.66	3.58	3.70	3.82	3.63	3.80	3.67
Pollution Index	2.42	2.47	2.46	2.36	2.40	2.52	2.45	2.41	2.29	2.25	2.46	2.28	2.46
Extreme Weather Events Index	2.36	2.40	2.32	2.37	2.50	2.37	2.32	2.39	2.34	2.23	2.32	2.30	2.32
Civic Engagement Index	2.33	2.36	2.30	2.29	2.27	2.43	2.28	2.32	2.38	2.30	2.42	2.33	2.29
Community Trust Index	3.74	3.71	3.70	3.71	3.68	3.61	3.77	3.64	3.89	4.12	3.67	4.08	3.79
Community Equity Index	3.65	3.67	3.59	3.63	3.54	3.59	3.57	3.62	3.77	3.93	3.65	3.89	3.68
Welcoming Community Index	3.49	3.55	3.45	3.42	3.39	3.42	3.42	3.49	3.58	3.70	3.49	3.65	3.52
Institutional Trust Index	3.29	3.31	3.16	3.22	3.24	3.21	3.30	3.14	3.37	3.75	3.23	3.65	3.34
Mental Health Index	3.07	3.07	3.01	3.06	2.94	3.03	3.09	3.03	3.19	3.25	3.00	3.38	3.07
Loneliness Index	2.33	2.33	2.33	2.33	2.23	2.32	2.29	2.33	2.43	2.44	2.30	2.54	2.30
Food Security Index	0.37	0.36	0.40	0.39	0.40	0.38	0.37	0.40	0.28	0.23	0.39	0.21	0.39
Social Balance Index	4.31	4.30	4.27	4.38	4.26	4.32	4.22	4.32	4.50	4.40	4.32	4.42	4.22

NCR-STAT: BASELINE SURVEY 2024 RESPONDENT DEMOGRAPHICS (N=4,383)

	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
No. of Respondents	4,383	420	419	419	418	420	419	422	203	206	419	199	419
Female (%)	55.9%	54.8%	55.6%	55.6%	57.4%	55.5%	58.7%	55.9%	60.1%	51.5%	55.4%	54.3%	55.6%
Rural Households	35.2%	28.3%	37.0%	39.3%	34.1%	36.4%	34.3%	36.1%	37.0%	34.6%	33.7%	37.9%	35.2%
Urban Households	64.8%	71.7%	63.0%	60.7%	65.9%	63.6%	65.7%	63.9%	63.0%	65.4%	66.3%	62.1%	64.8%

Mean income (\$)	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Region/State	\$60,224	\$66,553	\$59,728	\$56,569	\$59,681	\$53,208	\$61,741	\$56,128	\$62,314	\$71,691	\$52,882	\$69,358	\$64,623
Rural	\$51,480	\$58,960	\$52,980	\$51,114	\$56,974	\$49,070	\$55,035	\$42,736	\$50,506	\$48,571	\$39,629	\$57,986	\$57,042
Urban	\$65,320	\$69,835	\$64,486	\$60,685	\$61,423	\$56,395	\$65,288	\$64,224	\$69,140	\$83,740	\$59,558	\$75,614	\$69,360

Mean age (years)	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Region/State	50.9	52.3	50.4	50.6	49.9	52.2	51.5	51.8	48.0	47.5	52.0	48.1	52.3
Rural	50.9	51.7	48.9	50.9	51.5	51.8	52.1	50.3	47.6	54.4	50.6	51.4	50.9
Urban	51.1	52.7	51.6	50.5	49.2	52.6	51.6	52.7	48.3	44.1	53.0	45.9	53.4

Higher education *	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Region/State	60.5%	61.6%	52.6%	56.5%	66.2%	58.0%	66.4%	59.8%	64.7%	70.7%	53.5%	71.9%	57.8%
Rural	50.5%	48.7%	43.8%	51.2%	60.3%	45.6%	57.0%	49.7%	51.4%	59.2%	39.9%	56.0%	50.3%
Urban	66.5%	67.0%	59.1%	60.2%	68.9%	66.0%	71.0%	66.0%	72.4%	76.9%	61.2%	81.3%	63.3%

* Note: Higher education encompasses a wide range of educational opportunities beyond high school.