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ECONOMIC CONDITIONS AND TRENDS
IN RURAL OKLAHOMA
(7th Edition)

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ABSTRACT

This paper provides a comprehensive overview of the economic conditions of rural Oklahoma. Information provided includes population, employment, income, and retail sales. Trends are examined for the state, including metropolitan and non-metropolitan portions, as well as for the four service districts of the Oklahoma Cooperative Extension Service.

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Table of Contents

List of Tables

List of Figures

ECONOMIC CONDITIONS AND TRENDS IN RURAL OKLAHOMA

INTRODUCTION

At the end of 2001, most economists were predicting a slow down in the Oklahoma economy for 2002. Forecasts included net employment losses in Oklahoma's manufacturing, construction, mining (energy sector), and transportation, communications and public utilities (TCPU) sectors. Many of these forecasts have come to fruition. For example, in January 2002, Halliburton announced lay-offs at their facility in Duncan; in May 2002, SBC Communications, Inc. announced that it would lay off 5,000 workers, including some in Oklahoma. Other examples include the over 1,000 WorldCom employees in Tulsa that have lost their jobs since June 2002, and the more than 300 employees that were left jobless after the Wrangler plant in Coalgate, OK closed in December 2002.

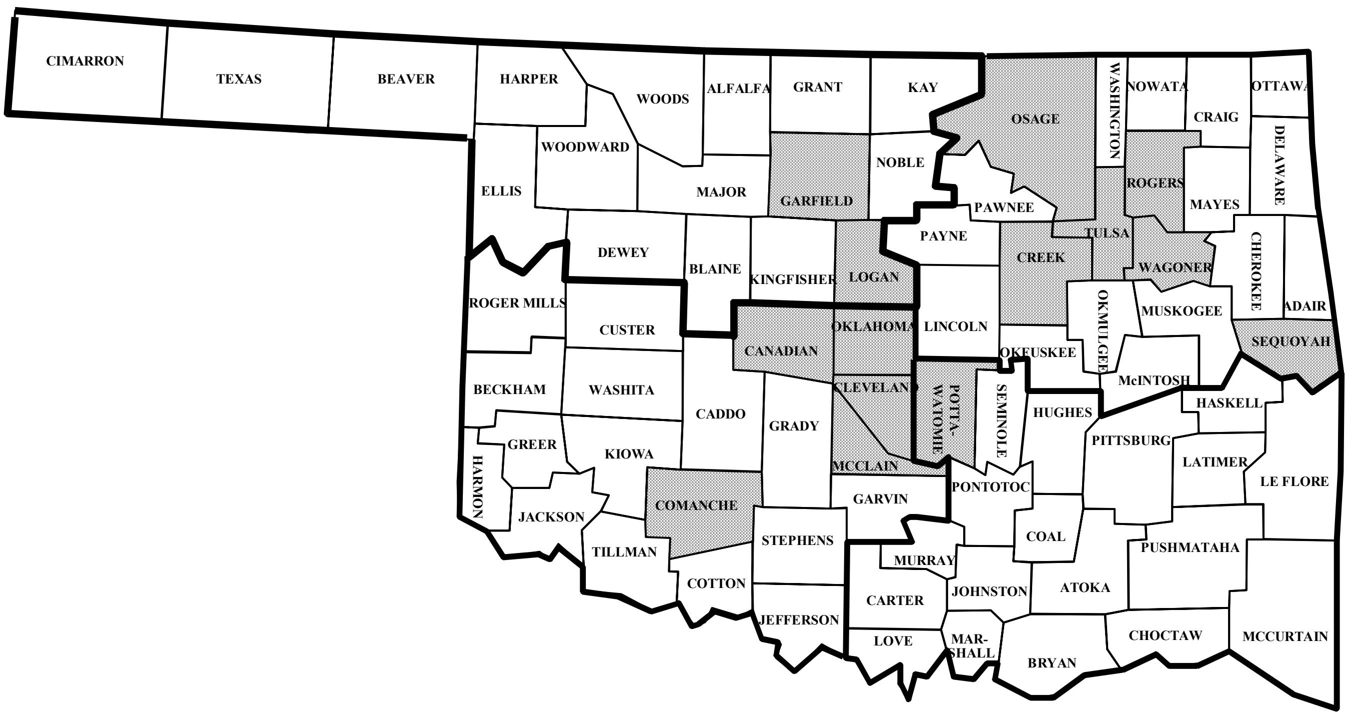
Nationwide, retail sales have been sluggish. Reports from November 2002 indicate that retail sales remained steady from October to November, following a 1.3 percent decline in September. Consumer confidence levels hit a nine-year low in October—driven down partly by concerns about possible war with Iraq. In Oklahoma, the story is pretty much the same. Some measures show Oklahoma retail sales down slightly from FY2001 to FY2002.

Education has also taken a hard hit in Oklahoma. Secondary school districts across the state have been notified of cuts in funding for the 2002-03 school year. Many of them are cutting athletic programs to help save money, and field trips are out of the question. Some schools districts are being forced to borrow money in order to keep their doors open. Tulsa Public Schools has begun training volunteer substitute teachers and hopes to save thousands of dollars in payroll.

This report is designed to provide an overview of demographic and economic conditions and trends in Oklahoma. Clearly, the slow economy is the number one trend for 2002, both in Oklahoma and nationwide, and this trend will manifest itself in the data presented in this report. Specifically, trends in population, employment, income and retail sales will be examined.

This is the seventh edition of this report on economic trends in rural Oklahoma. It was first published by the Oklahoma Cooperative Extension Service in December of 1996 and has been updated each year since. The report continues to examine the economic trends for the state as a whole and provide a comparison between metropolitan and non-metropolitan portions of Oklahoma. Figure 1 shows the 14 metropolitan counties in Oklahoma. The report will also examine the economic trends in the four service districts of the Oklahoma Cooperative Extension Service (OCES). Only data for the non-metropolitan counties in each of the four districts are reported. Detailed data for all counties by district are provided in the companion to this report, ***Appendixes Containing Detailed Data Tables for Economic Conditions and Trends in Rural Oklahoma***.

Figure 1. Metropolitan Counties of Oklahoma



STATE, METROPOLITAN, AND NON-METROPOLITAN ECONOMIC CONDITIONS AND TRENDS

The first section of this report examines the economic conditions and demographic trends in Oklahoma. Conditions in the 14 metropolitan counties of the state are compared to those in the remaining 63 non-metropolitan counties. This type of comparison highlights the contrasts that exist between the "metro" and "rural" parts of the state. A later section will examine economic trends in the four OCES districts, specifically the northeast, northwest, southeast, and southwest regions of the state.

Population Trends

In 1990, the population of the state of Oklahoma was 3,145,576. (See Table 1 and Figure 2.) Approximately 59 percent of the population lived in metropolitan counties, while 41 percent lived in non-metropolitan counties. By 2000, the state's population had increased to 3,450,654--a 9.7 percent increase from 1990, and the portion living in metro areas increased to nearly 61 percent (60.81%). The population living in non-metropolitan counties, however, declined by nearly 2 percent over the same 10-year time span, with just over 39 percent of the state's population living in non-metropolitan counties.

From 2000 to 2001, the state's population increased by an estimated 0.3 percent to 3,460,097. Even for just this one year, the trend was still for population to grow faster in metropolitan portions of the state than in non-metropolitan portions. In 2001, 61.04 percent of the state's population were estimated to live in metropolitan counties. Unlike the 1990-2000 span, the growth rate for non-metro population was negative at -0.30 percent. The growth rate in metro Oklahoma was positive at 0.65 percent. (See Figure 3.)

Table 1
Population Statistics for State, Metropolitan, and Non-metropolitan Areas - 1990, 2000, and 2001

Total Population for All Ages

Year	State	Metropolitan Areas	Nonmetropolitan Areas
1990	3,145,576	1,869,842	1,275,734
1990 % of Total	100.00%	59.44%	40.56%
2000	3,450,654	2,098,362	1,352,292
2000 % of Total	100.00%	60.81%	39.19%
2001	3,460,097	2,111,910	1,348,187
2001% of Total	100.00%	61.04%	38.96%
1990-2000 % Change	9.70%	12.22%	6.00%
2000-2001 % Change	0.27%	0.65%	-0.30%

Population for Age 65 and Over

Year	State	Metropolitan Areas	Nonmetropolitan Areas
1990	424,408	210,928	213,480
1990 % of Total State, Metro, & Non-metro, respectively	13.49%	11.28%	16.73%
2000	455,950	243,869	212,081
% of Area's Population in this Age Category	13.21%	11.62%	15.68%
2001	Not	available for	2001
1990-2000 % Change	7.43%	15.62%	-0.66%

Population for Under Age 15

Year	State	Metropolitan Areas	Nonmetropolitan Areas
1990	706,685	425,846	280,839
1990 % of Total State, Metro, & Non-metro, respectively	22.47%	22.78%	22.01%
2000	732,907	453,847	279,060
% of Area's Population in this Age Category	21.24%	21.63%	20.64%
2001	Not	available for	2001
1990-2000 % Change	3.71%	6.58%	-0.63

Source: U.S. Census Bureau

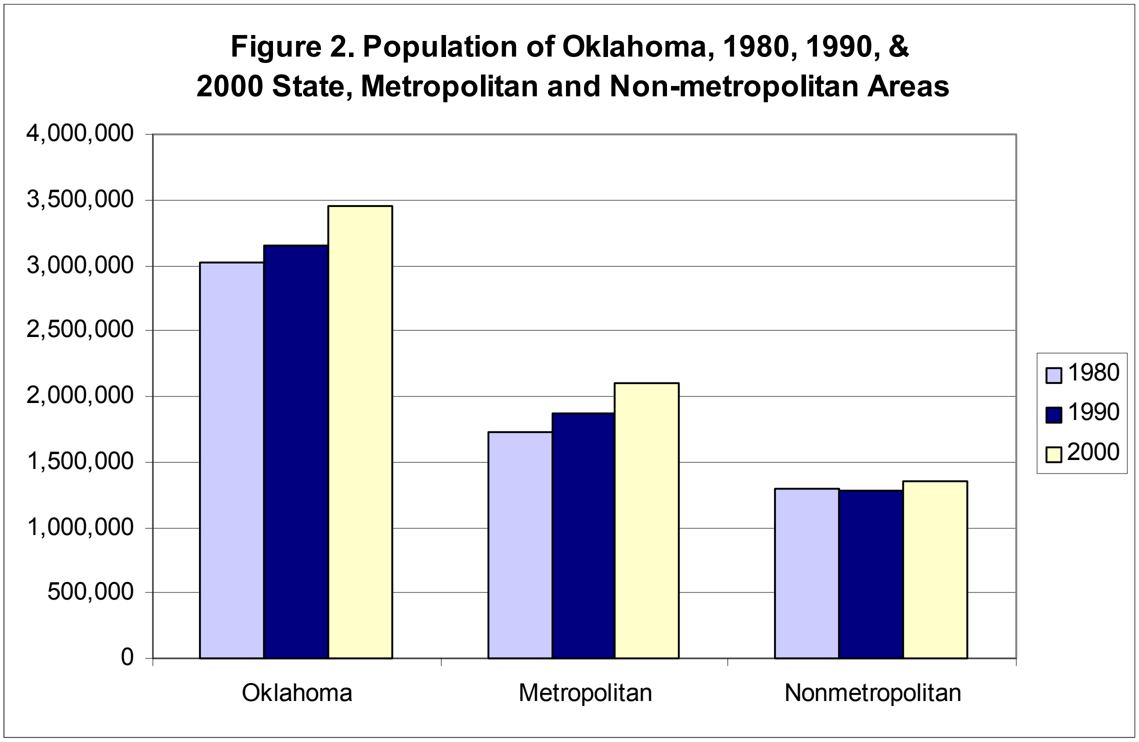


Figure 2. Population of Oklahoma, 1980, 1990, &
2000 State, Metropolitan and Non-metropolitan Areas
4,000,000
3,500,000
3,000,000
2,500,000
2,000,000
1,500,000
1,000,000
500,000
0
Oklahoma
Metropolitan
Nonmetropolitan
1980
1990
2000

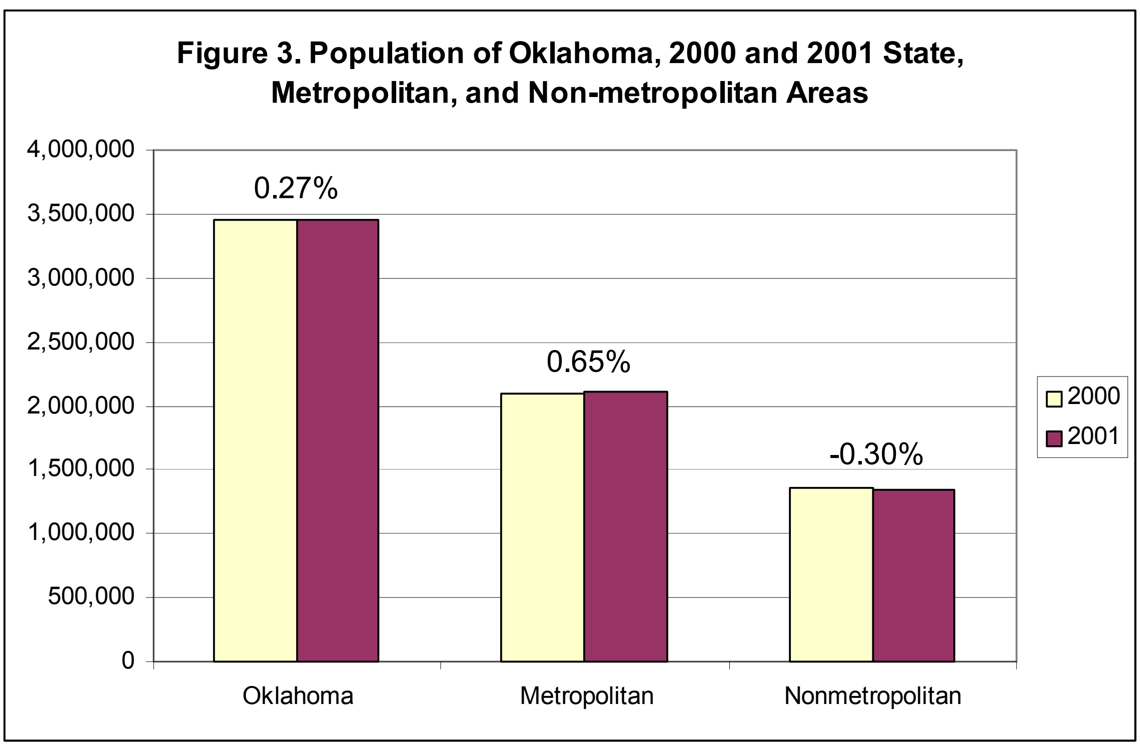


Figure 3. Population of Oklahoma, 2000 and 2001 State,
Metropolitan, and Non-metropolitan Areas
4,000,000
3,500,000
3,000,000
2,500,000
2,000,000
1,500,000
1,000,000
500,000
0
0.27%
0.65%
-0.30%
Oklahoma
Metropolitan
Nonmetropolitan
2000
2001

Table 1 also contains limited population data that is age specific. Unfortunately, the Census Bureau will not release 2001 age estimates at the county level this year. In 1990, 13.5 percent of the state's population was aged 65 or over. By 2000, the percentage had declined a bit to 13.2. Most of the population growth in the state, in terms of those aged 65 and over, has taken place in metropolitan areas. The growth rate from 1990 to 2000 in metropolitan areas of those 65 and over was 15.6 percent, compared to –0.7 percent in the non-metropolitan counties.

The population for those under age 15 is also examined in Table 1. For the state, the growth rate for this demographic group was 3.7 percent from 1990-2000. All the growth, however, occurred in the metropolitan counties. The non-metropolitan counties experienced negative growth of their youth population during the time span, decreasing by –0.6 percent from 1990-2000.

The fraction of the state's population that is younger than 15 has been declining since 1990. In that year, 22.5 percent of the state's population was less than 15 years of age. In 2000, 21.2 percent was less than 15. This is a trend that holds true for both metro and non-metro portions of the state.

Employment Trends

Labor force data from the Oklahoma Employment Security Commission (OESC) are located in Figure 4 and indicate that total employment in the state was 1,601,935 in 2001. This represents a 12.2 percent increase from 1990. In metropolitan areas, total employment was 1,021,184 in 2001--an increase of 13.5 percent from 1990. Employment in non-metro areas increased at a slower rate of 9.9 percent. Total employment in non-metropolitan counties equaled 580,871 in 2001; therefore, 36.3

percent of the state's total employment was located in non-metro counties (which contain about 39 percent of the state's population).

Figure 5 presents unemployment rates, as calculated from OESC labor force data, for the state, metropolitan areas, and non-metropolitan areas. In 2000, all three areas show unemployment rates that are at historical lows, but the rates all turn upward for 2001. Non-metropolitan areas tend to have the highest rates of unemployment in the state, and metropolitan areas tend to have the lowest rates of unemployment in the state. All three areas consistently show the same cyclical pattern for their unemployment rates, but interestingly, the gap appears to be getting smaller.

Table 2 presents employment by industry statistics from the Bureau of Economic Analysis (BEA); 2000 is the latest year available for BEA data. In 2000, there were 2,030,436 full- and part-time jobs in Oklahoma--up 11.9 percent from 1995. Of those jobs, 1,341,026, or 66.0 percent, were in metro counties, and 689,410 jobs (34.0 percent) were in rural counties.

Overall job growth in the state was driven by finance, insurance and real estate (FIRE) jobs, which grew at a rate of 29.7 percent, and also by service jobs, which increased by 20.3 percent from 1995 to 2000. (Construction and transportation and public utilities were also strong, both showing over 18 percent growth.) Across the state, job losses equal to –9.8 percent were felt in the mining sector. For the most part, metropolitan counties duplicate state trends. Large job gains are visible in the FIRE sector (27.5 percent), the service sector (22.6 percent), and the transportation and public utilities sector (23.6 percent). Job losses (-11.1 percent) were felt in the mining sector. In the non-metropolitan portions of the state, job growth appears to have been the strongest in the finance, insurance, and real estate sector (34.9 percent), and in agricultural services (11.6 percent).

Figure 4. Oklahoma Employment, 1990-2001
State, Metropolitan, & Nonmetropolitan Areas

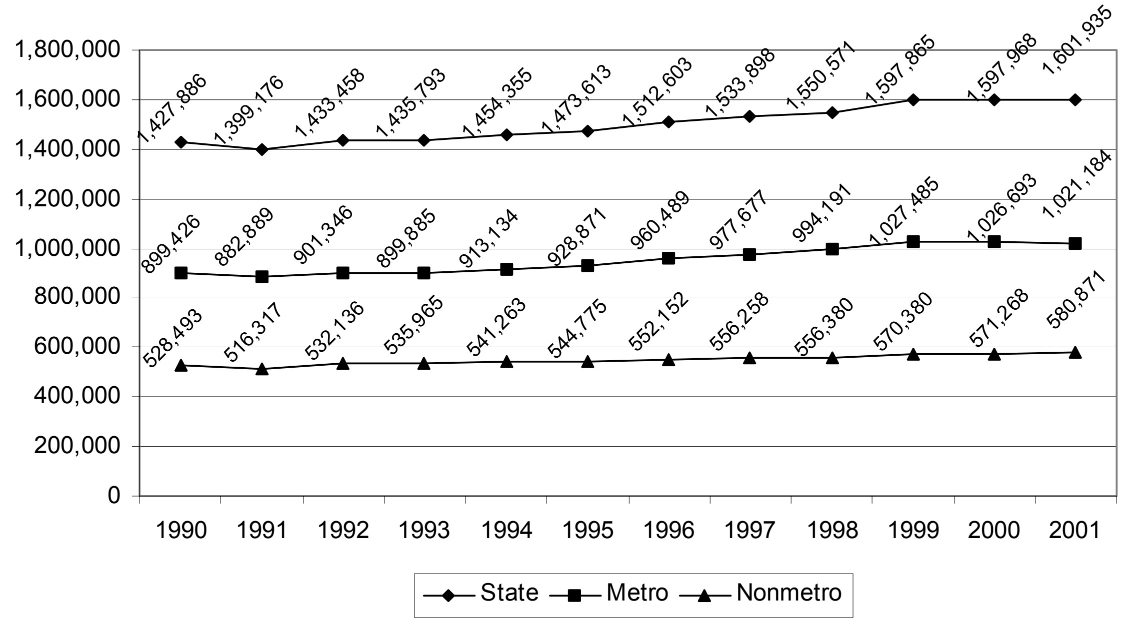


Figure 5. Oklahoma Unemployment Rates, 1990 to 2001
State, Metropolitan, & Nonmetropolitan Areas

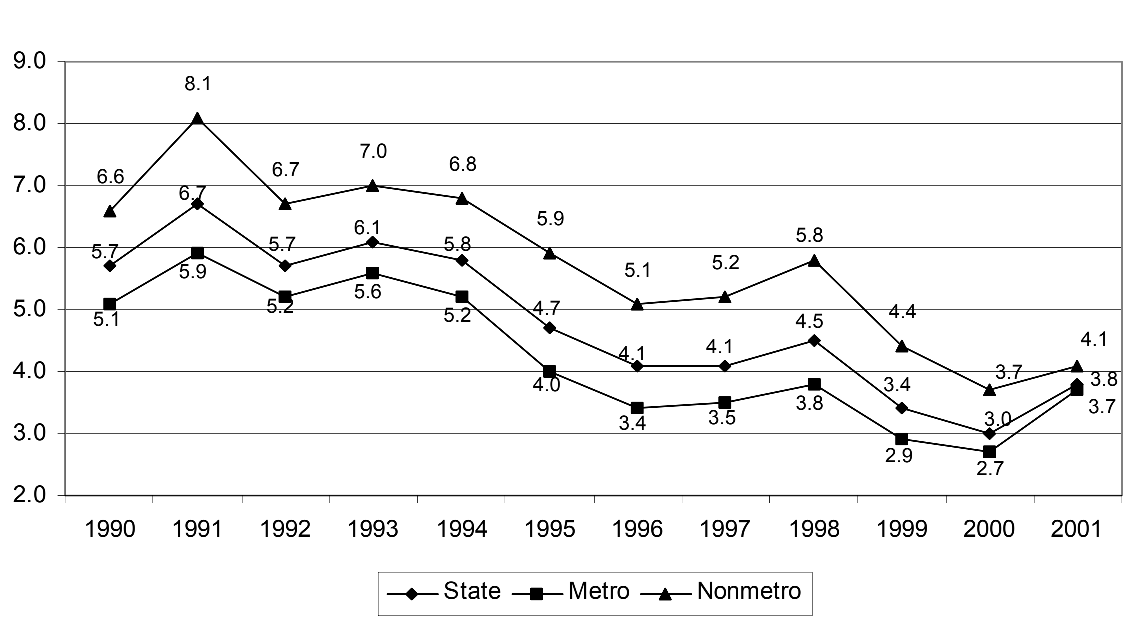


Table 2
Employment by Industry for State, Metropolitan, and Non-metropolitan Oklahoma, 1995-2000

	Oklahoma			Metropolitan Areas			Nonmetropolitan Areas		
	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00
Farm employment	93,184	98,270	5.46%	19,110	20,390	6.70%	74,074	77,880	5.14%
Ag. services, forestry, fishing, & other 3/	21,000	22,818	8.66%	10,951	11,607	5.99%	10,049	11,211	11.56%
Mining	62,804	56,641	-9.81%	35,905	31,932	-11.07%	26,899	24,709	-8.14%
Construction	88,068	104,492	18.65%	57,477	69,685	21.24%	29,950	32,506	8.53%
Manufacturing	178,810	189,830	6.16%	116,236	121,068	4.16%	62,544	68,762	9.94%
Transportation and public utilities	87,177	103,327	18.53%	61,550	76,072	23.59%	24,788	25,898	4.48%
Wholesale trade	71,140	75,880	6.66%	53,816	57,682	7.18%	17,230	16,853	-2.19%
Retail trade	309,328	335,337	8.41%	206,297	226,806	9.94%	103,031	108,531	5.34%
Finance, insurance, and real estate	103,525	134,244	29.67%	77,307	98,554	27.48%	26,092	35,194	34.88%
Services	488,562	587,930	20.34%	347,826	426,443	22.60%	140,736	145,366	3.29%
Government and government enterprises	311,344	321,667	3.32%	195,261	199,748	2.30%	116,083	121,919	5.03%
Total full-time and part-time employment	1,814,942	2,030,436	11.87%	1,181,736	1,341,026	13.48%	633,206	689,410	8.88%

Note: Because disclosures are avoided in some industries, some of the totals above may be less than actual.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Total Personal Income and Per Capita Income

According to the Bureau of Economic Analysis (BEA), total personal income for the state was more than $81 billion in 2000. (Refer to Figure 6.) That represented a 29.0 percent increase from 1995. About 67.6 percent of the state's total income accrued to the metropolitan counties, and total income in those counties equaled $55.2 billion in 2000—a 30.6 percent increase from 1995. About one-third of the state's total income was earned in rural portions of the state—amounting to $26.4 billion. Income in the non-metropolitan counties increased by about 25.5 percent since 1995.

Figure 7 illustrates that per capita income in the state has risen from $19,144 in 1995 to $23,650 in 2000. With a per capita income of $19,520 in 2000, the rural areas of Oklahoma have a PCI that is 82.5 percent that of the state's and just 74.2 percent of the metro counties'. The rural counties fared only slightly better in 1995, when PCI was 83.3 percent of the state average and 75.0 percent of the metro average. The low PCI in rural Oklahoma has been the topic of much discussion for many years, but instead of improving, the non-metropolitan counties have actually lost ground since 1995.

Total personal income by major source is presented in Table 3 for the state of Oklahoma, metropolitan counties, and non-metropolitan counties for the years 1995 and 2000. The largest source of personal income is wage and salary disbursements. From 1995 to 2000 this source increased by 32.8 percent for the state. Notice that adjustments for residence are negative in metropolitan counties and positive in rural counties. The negative adjustment for residence in the metro counties means that workers earn income in these counties but take the money with them when they commute home to other counties. Since two-thirds of the state's jobs are in the metro counties, it makes sense that people are commuting to these counties to work. Conversely, the adjustment for residence in non-metropolitan counties is expected to be positive as residents bring home their paychecks earned in the metro counties. Transfer payments are also shown in Table 3. Transfer payments were greater to metropolitan counties, and grew at a faster rate than in non-metropolitan counties. In 1995, 54 percent of all transfer payments in the state went to the metropolitan counties. That fraction increased to 56 percent in 2000.

Transfer payments are typically thought of as "welfare payments." Actually, only a small portion of transfer payments consists of what most people consider welfare. Table 4 presents transfer payments by category. For the state of Oklahoma, income maintenance benefits, which include food stamps, family assistance, and Supplemental Security Income, only accounted for about 9.0 percent of all transfer payments in 2000. For metropolitan Oklahoma, the fraction was 8.1 percent, and for non-metropolitan Oklahoma it was 9.9 percent. Retirement and disability insurance is the largest category of transfer payments for the state. Medical payments are the second largest category for all areas and the fastest growing category from 1995 to 2000 for metro areas and for the state overall. Payments to non-profit institutions was the fastest growing category in the non-metropolitan counties.

Indicative of the unemployment rates that are still rather low statewide, state unemployment insurance benefits declined from 1995-2000 by –4.7 percent. A decline of –11.2 percent is shown for the non-metropolitan areas. Metropolitan areas showed a slight increase in unemployment payments (0.15 percent).

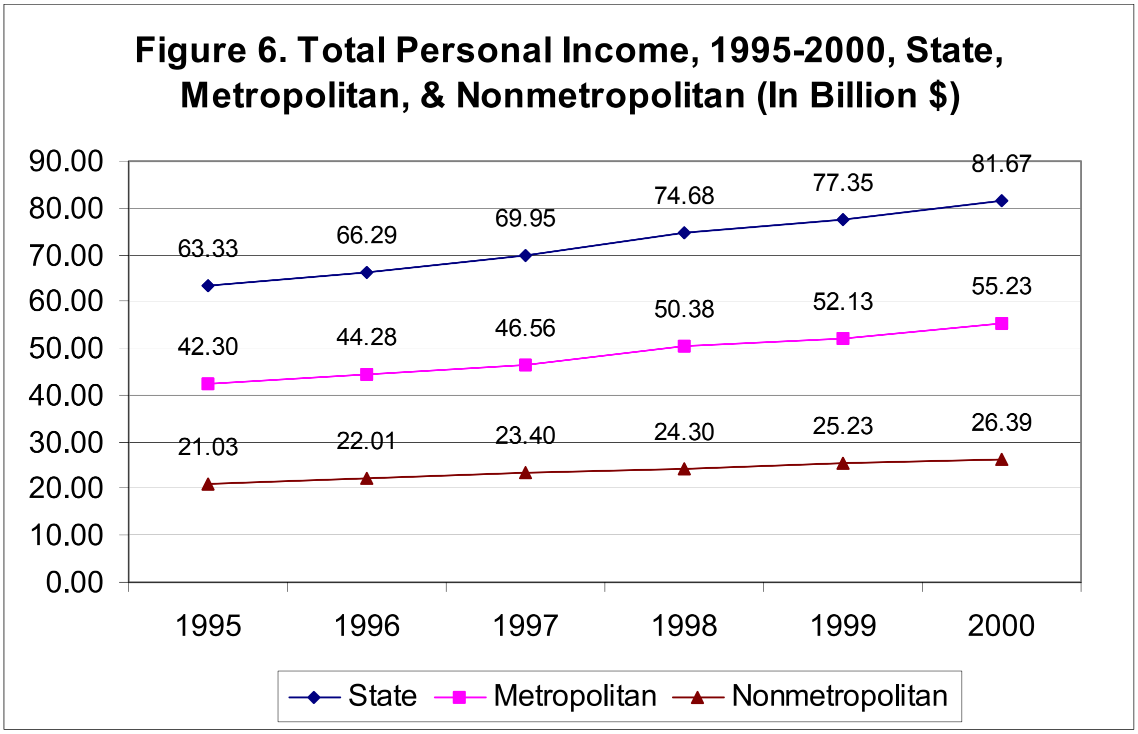


Figure 6. Total Personal Income, 1995-2000, State, Metropolitan, & Nonmetropolitan (In Billion $)
90.00
80.00
70.00
60.00
50.00
40.00
30.00
20.00
10.00
0.00
63.33
66.29
69.95
74.68
77.35
81.67
42.30
44.28
46.56
50.38
52.13
55.23
21.03
22.01
23.40
24.30
25.23
26.39
1995
1996
1997
1998
1999
2000
State
Metropolitan
Nonmetropolitan

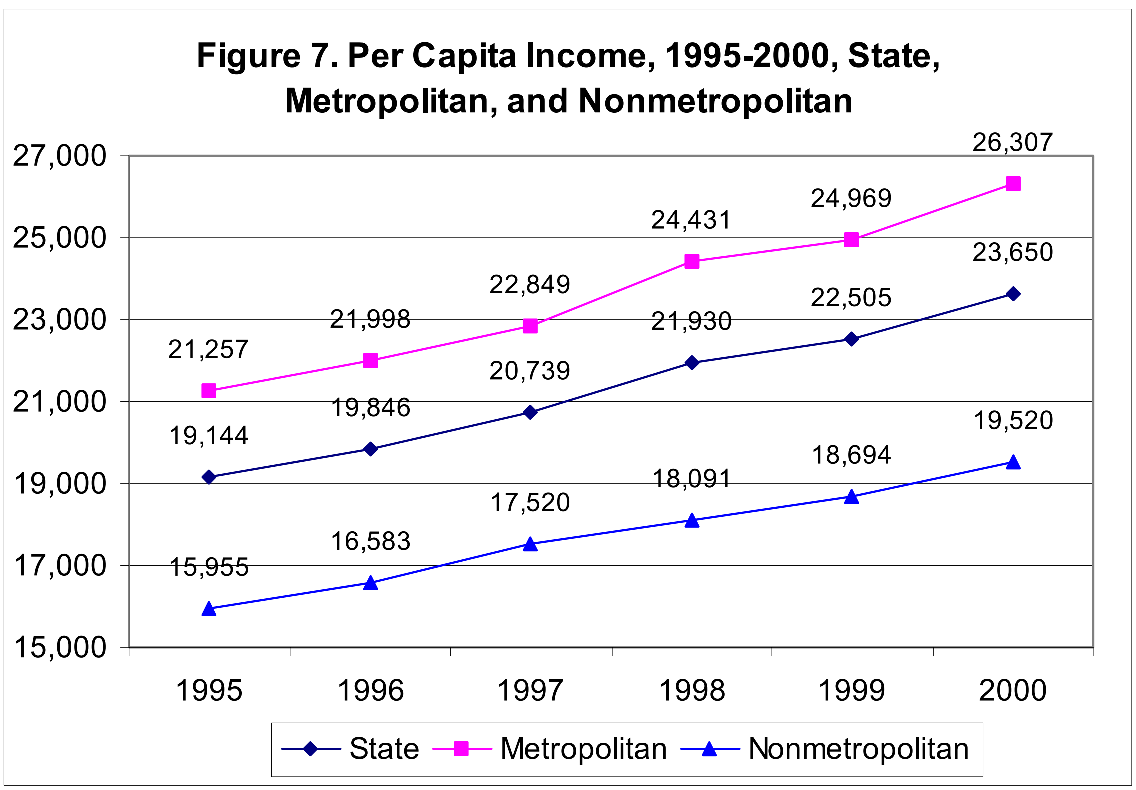


Figure 7. Per Capita Income, 1995-2000, State, Metropolitan, and Nonmetropolitan
27,000
25,000
23,000
21,000
19,000
17,000
15,000
21,257
21,998
22,849
24,431
24,969
26,307
19,144
19,846
20,739
21,930
22,505
23,650
15,955
16,583
17,520
18,091
18,694
19,520
1995
1996
1997
1998
1999
2000
State
Metropolitan
Nonmetropolitan

Table 3
Total Personal Income by Major Source
(Thousands of Dollars)

	Oklahoma			Metropolitan Areas			Non-metropolitan Areas		
	1995	***2000***	***% Change 1995-2000***	***1995***	***2000***	***% Change 1995-2000***	***1995***	***2000***	***% Change 1995-2000***
Earnings by Place of Work	43,409,247	57,052,353	31.43%	31,689,533	41,840,808	32.03%	11,719,714	15,211,545	29.79%
Wage and salary disbursements	31,587,506	41,943,474	32.79%	23,148,503	31,240,281	34.96%	8,439,003	10,703,193	26.83%
Proprietors' income	6,381,865	9,517,317	49.13%	4,452,617	6,505,714	46.11%	1,929,248	3,011,603	56.10%
Other labor income	5,439,876	5,591,562	2.79%	4,088,413	4,094,813	0.16%	1,351,463	1,496,749	10.75%
Plus: Adjustment for residence	727,187	901,451	23.96%	-482,692	-624,487	29.38%	1,209,879	1,525,938	26.12%
Plus: Dividends, interest, and rent	11,364,195	14,437,830	27.05%	7,337,501	9,470,727	29.07%	4,026,694	4,967,103	23.35%
Plus: Transfer payments	10,464,294	12,612,245	20.53%	5,664,563	7,076,669	24.93%	4,799,731	5,535,576	15.33%
Less: Personal cont. for social insurance	2,631,622	3,335,683	26.75%	1,906,541	2,486,405	30.41%	725,081	849,278	17.13%
Total Personal Income ($000)	63,333,301	81,668,196	28.95%	42,302,364	55,277,312	30.67%	21,030,937	26,390,884	25.49%

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 4
Transfer Payments
(Thousands of Dollars)

	Oklahoma			Metro Areas			Non-metro Areas		
	1995	***2000***	***% Change 1995-00***	***1995***	***2000***	***% Change 1995-00***	***1995***	***2000***	***% Change 1995-00***
Ret. & disab. insurance benefits	4,678,000	5,418,004	15.82%	2,576,779	3,020,314	17.21%	2,101,221	2,397,690	14.11%
Medical payments	3,423,151	4,496,409	31.35%	1,794,013	2,573,975	43.48%	1,629,138	1,922,434	18.00%
Income maintenance benefits	1,047,391	1,141,112	8.95%	549,635	594,140	8.10%	497,756	546,972	9.89%
Unemployment insurance benefits	131,619	125,499	-4.65%	75,994	76,105	0.15%	55,625	49,394	-11.20%
Veterans benefit payments	491,564	606,777	23.44%	266,602	329,176	23.47%	224,962	277,601	23.40%
Fed educ & trng. asst. pay. (excl. vets)	144,228	151,777	5.23%	75,553	78,640	4.09%	68,675	73,137	6.50%
Other payments to individuals	21,234	14,725	-30.65%	10,543	7,429	-29.54%	10,691	7,296	-31.76%
Payments to nonprofit institutions	299,038	391,972	31.08%	178,958	236,453	32.13%	120,080	155,519	29.51%
Business payments to individuals	228,069	265,970	16.62%	136,486	160,437	17.55%	91,583	105,533	15.23%
Total transfer payments ($000)	10,464,294	12,612,245	20.53%	5,664,563	7,076,669	24.93%	4,799,731	5,535,576	15.33%

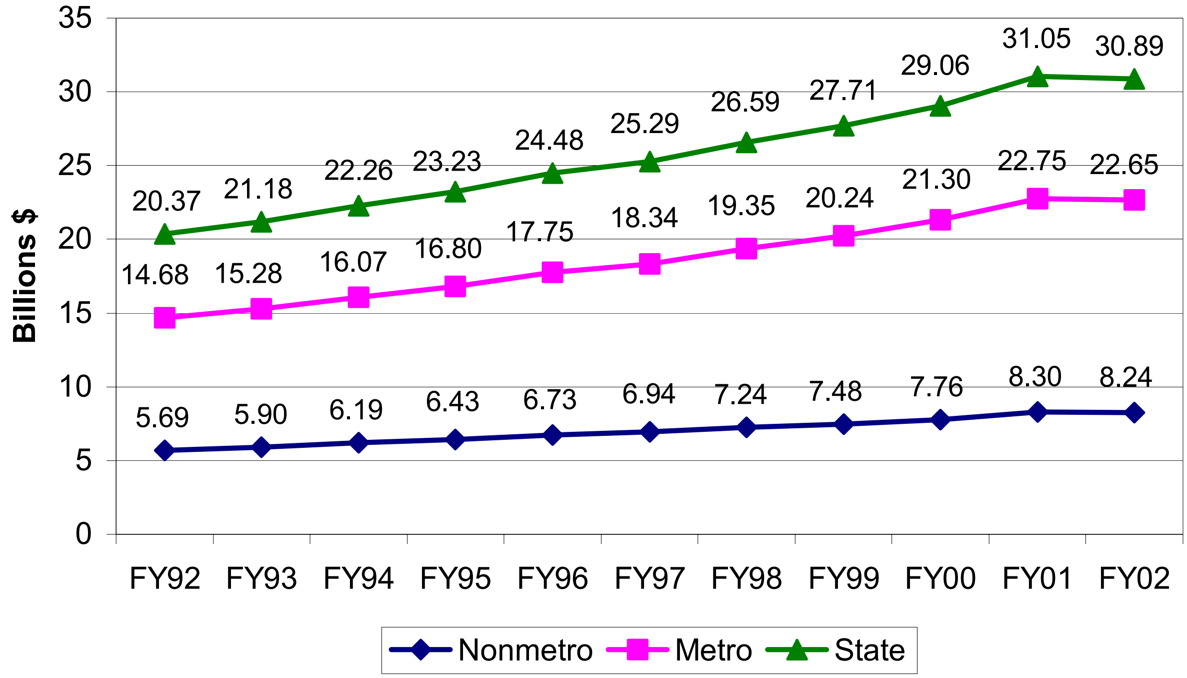
Source: Regional Economic Information Service, Bureau of Economic Analysis

Trends in Retail Sales

Figure 8 shows sales subject to sales tax, or retail sales, for fiscal years 1992-2002 for the state of Oklahoma, as well as for metro versus non-metro portions of the state. This information is available from the Oklahoma Tax Commission. For the state, retail sales increased from $20.37 billion in FY 1992 to $31.05 billion in FY 2001—an increase of 52.4 percent. Sales are down a bit for FY 2002 at $30.89 billion. In FY 2002, the volume of retail sales in metro areas totaled $22.65 billion, or 73.3 percent of the state total. The remaining 26.7 percent—or $8.24 billion—took place in non-metro areas of the state. From FY 1992 to FY 2002, retail sales increased by 54.3 percent in metro Oklahoma and by 44.8 percent in rural Oklahoma.

In FY 1992, per capita retail sales (average retail dollars spend per person) averaged $6,357 for the state, $7,636 for metro areas, and $4,438 for non-metro areas. In FY 2002, per capita retail sales totaled $8,928 for the state, $10,724 for metro areas, and $6,113 for non-metro areas. The widening gap between retail sales in metro areas and retail sales in non-metro areas has a tremendous implication for rural communities. For many small communities, sales tax collections on retail sales (often groceries) represent a large source of municipal income. Loss of funding means reduced provision of services, which gives local residents further reason to move toward the metropolitan areas. It is something of a vicious cycle for these troubled towns.

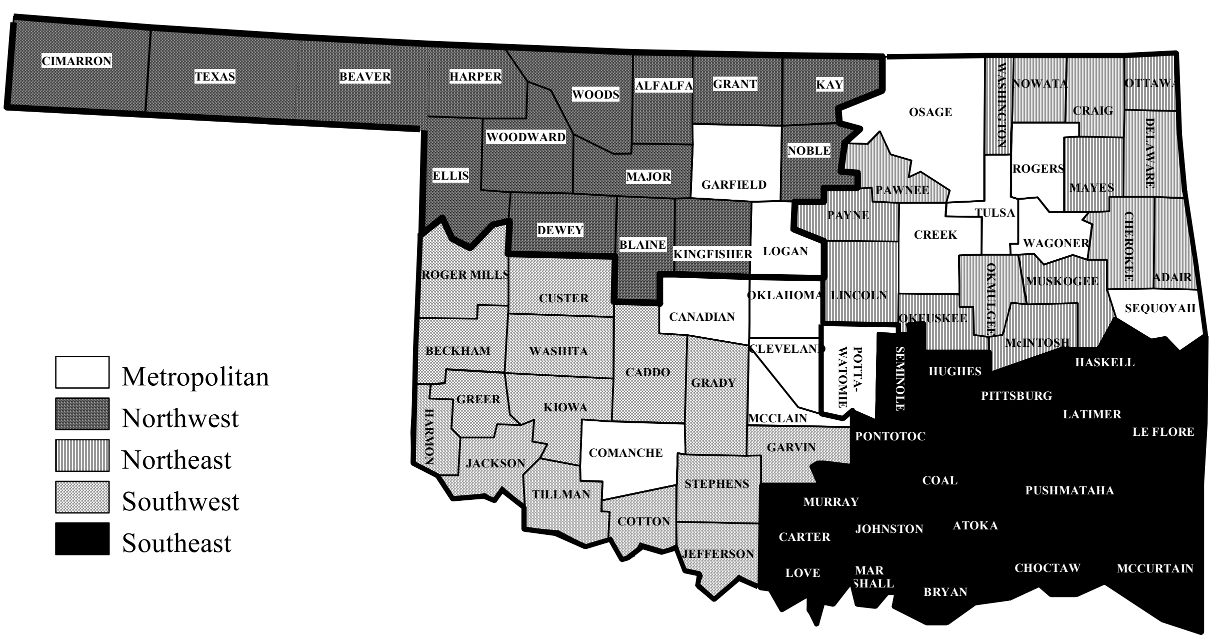
Figure 8 - Sales Subject to Tax (Retail Sales) for Fiscal Years 1992-2002: State, Metro, and Non-metro Areas



ECONOMIC CONDITIONS AND TRENDS IN THE FOUR OCES DISTRICTS

This section of the report examines the economic conditions and trend in the four service districts of the Oklahoma Cooperative Extension Service (OCES). This allows local community groups to gain a better understanding of economic situations in their regions. A map of the four OCES district boundaries is provided in Figure 9. The boundaries divide the state almost along the major interstates, and thus clearly denote four quadrants: Northeast, Northwest, Southeast, and Southwest. Only data for the non-metropolitan counties in each of the four districts are reported.

Figure 9. Oklahoma Cooperative Extension Service Districts



Population Trends

From 1990 to 2000, the state's population increased by 9.7 percent. During the same time frame, population increased in all of the four OCES service districts, but growth was definitely fastest in the Northeast district at a rate of 10.6%. The non-metropolitan counties of the Southeast district were next with a growth rate of 6.8 percent. The Northwest and Southwest districts had less than one percent growth for the decade. In 1990, 40.6 percent of the population lived in non-metropolitan portions of the state. Of that 40.6 percent, 14.5 percent lived in the Northeast district, 11.8 percent lived in the Southeast district, 8.8 percent lived in Southwest district, and 5.5 percent lived in the Northwest district.

In 2000, 39.2 percent of the state's population lived in non-metropolitan counties. Of that 39.2 percent, the largest portion (14.6 percent) continued to live in the Northeast district (non-metro counties only), while 11.5 percent lived in the Southeast district, 8.1 percent lived in the Southwest district, and 5.0 percent lived in the Northwest district.

The state's population increased by 0.27 percent from 2000 to 2001. Of the four OCES districts, the Northeast district is the only one to show positive growth for the year at 0.29%. The Northwest declined by –1.3 percent, compared to -0.9 percent in the Southwest, and –0.2 in the Southeast. In 2001, 39.0 percent of the state's population lived in non-metropolitan counties. Of that amount, 4.9 percent lived in the Northwest district, 14.6 percent lived in the Northeast district, 8.0 percent lived in the Southwest district, and 11.5 percent lived in the Southeast district.

Table 5
Population Statistics for State and Four OCES Districts - 1990, 2000, and 2001

Total Population for All Ages

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1990	3,145,576	171,876	455,825	276,006	372,027
1990 % of Total	100%	5.46%	14.49%	8.77%	11.83%
2000	3,450,654	173,254	504,002	277,672	397,364
2000 % of Total	100%	5.02%	14.61%	8.05%	11.52%
2001	3,460,097	171,056	505,469	275,129	396,533
2001% of Total	100%	4.94%	14.61%	7.95%	11.46%
1990-2000 % Change	9.70%	0.80%	10.57%	0.60%	6.81%
2000-2001 % Change	0.27%	-1.27%	0.29%	-0.92%	-0.21%

Population for Age 65 and Over

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1990	424,408	30,146	72,203	46,924	64,207
% of District's Population in this Age Category	13.49%	17.54%	15.84%	17.00%	17.26%
2000	455,950	27,116	75,439	45,957	63,569
% of District's Population in this Age Category	13.21%	15.65%	14.98%	16.55%	16.00%
2001	Data	not	available	for	2001.
1990-2000 % Change	7.43%	-10.05%	4.48%	-2.06%	-0.99%

Population for Under Age 15

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1990	706,685	38,626	98,117	62,879	81,217
% of District's Population in this Age Category	22.47%	22.47%	21.53%	22.78%	21.83%
2000	732,907	34,124	103,078	59,403	82,455
% of District's Population in this Age Category	21.24%	19.70%	20.45%	21.39%	20.75%
2001	Data	not	available	for	2001.
1990-2000 % Change	3.71%	-11.66%	5.06%	-5.52%	1.46%

Note: Metropolitan Counties within the district's boundaries have been excluded.
Source: U.S. Census Bureau

Table 5 also examines the population in the four OCES districts based on age distribution. (Unfortunately, the Census Bureau will not be releasing age data for 2001 this year.) For example, there is a decline in the portion of the 65 and over population living in non-metropolitan Oklahoma. In 1990, 50.3 percent of the state's population of those aged 65 and over lived in non-metropolitan Oklahoma. By 2000 the percentage had fallen to 46.5 percent.

The Northeast district is the largest district in terms of both actual total population and actual population of those aged 65 and over. In 1990, however, it had the smallest percentage of elderly residents among the four districts at just 15.8 percent. To clarify, the Northeast district's total population in 1990 was 455,825. It's over 65 population totaled 72,203, thus 15.8 percent of the district's population was over 65. This compared to 17.5 percent in the Northwest, 17.0 percent in the Southwest, and 17.3 percent in the Southeast. For the state overall, the fraction of elderly residents was 13.5 percent in 1990.

In 2000, 13.2 percent of the state's population was 65 or over (down a bit from 1990), and from 1990 to 2000 the state's population of those aged 65 and over increased by 7.4 percent. During the same time frame, the elderly population actually decreased in three of the four OCES districts. The decline was by –10.1 percent in the Northwest district, -1.0 percent in the Southeast district, and –2.1 percent in the Southwest district. Only the Northeast saw an increase in this population as that district posted a gain of 4.5 percent.

As a percentage of the state's total population, the portion under the age of 15 has declined since 1990. In that year, 22.5 percent of the state's population was under age 15. By 2000, the percentage had dropped to 21.2 percent. In 2000, the percentage of the population under the age of 15 was fairly consistent for the four districts when compared to the state: 21.2 percent for the state, 20. 5 percent for the Northeast, 21.4 percent for the

Southwest, and 20.8 percent for the Southeast. The Northwest has the smallest percentage at 19.7 percent.

From 1990 to 2000 the actual population of those under the age of 15 declined for two of the four service districts. During that time, only the eastern half of the state saw positive growth of this population. The Northeast saw an increase of 5.1 percent and the Southeast saw an increase of 1.5 percent. The Southwest district saw a decline of -5.5 percent, while the Northwest saw a decline of -11.7 percent.

Figure 10. Percentage Population Growth 1990-2000

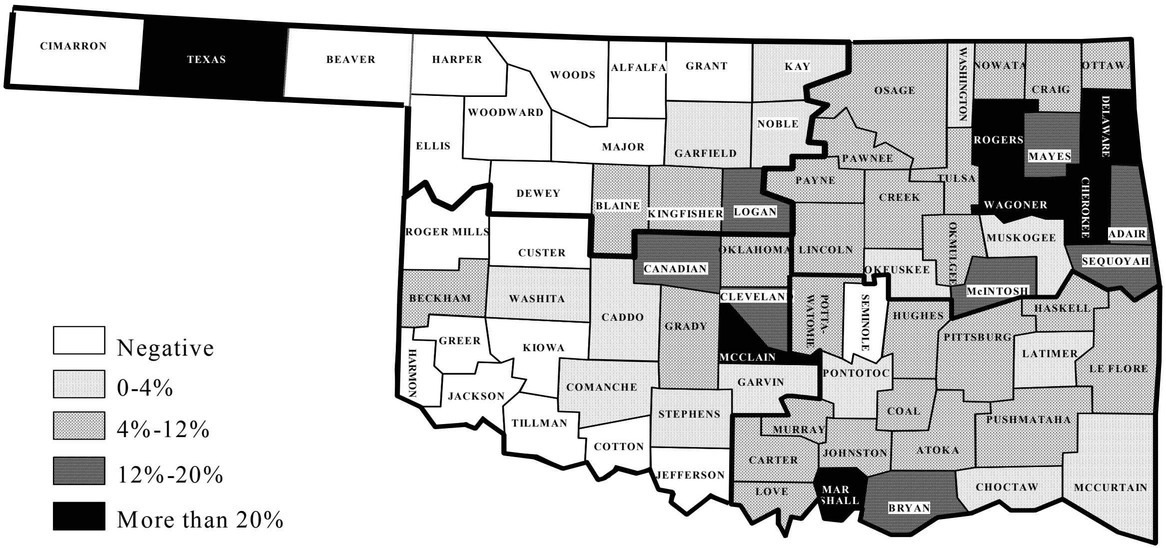
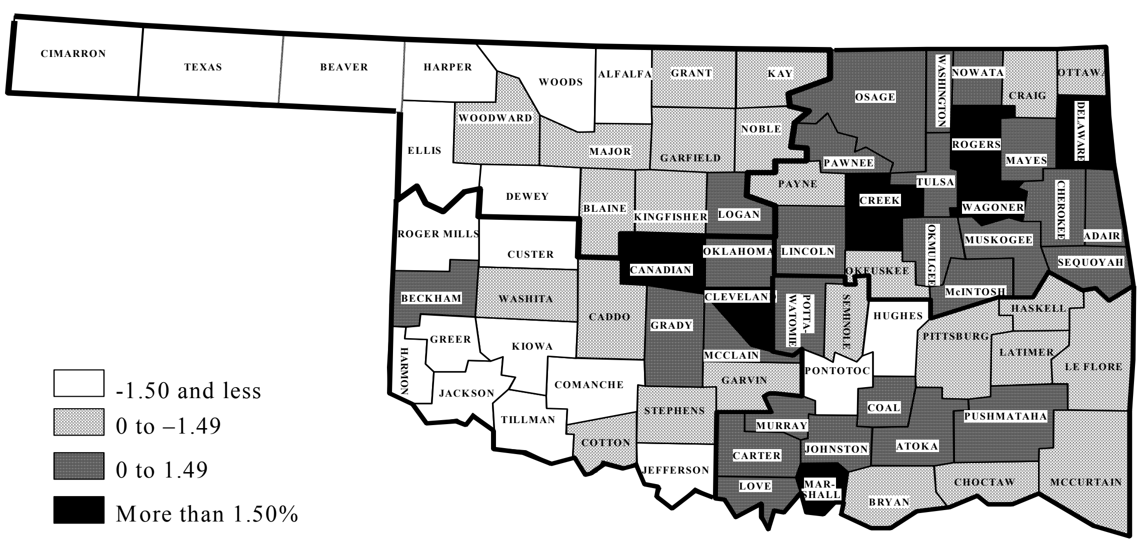


Figure 11. Percentage Population Growth 2000-01



State average 1 year growth = 0.27%

Figure 12. Percentage Population Growth, 1990-2000, Age 65 and Over

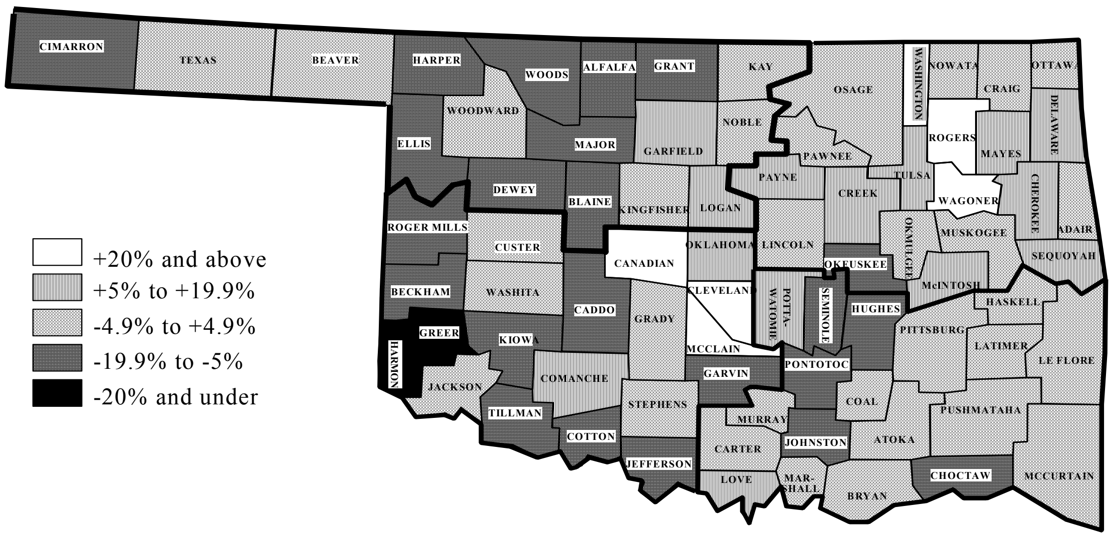
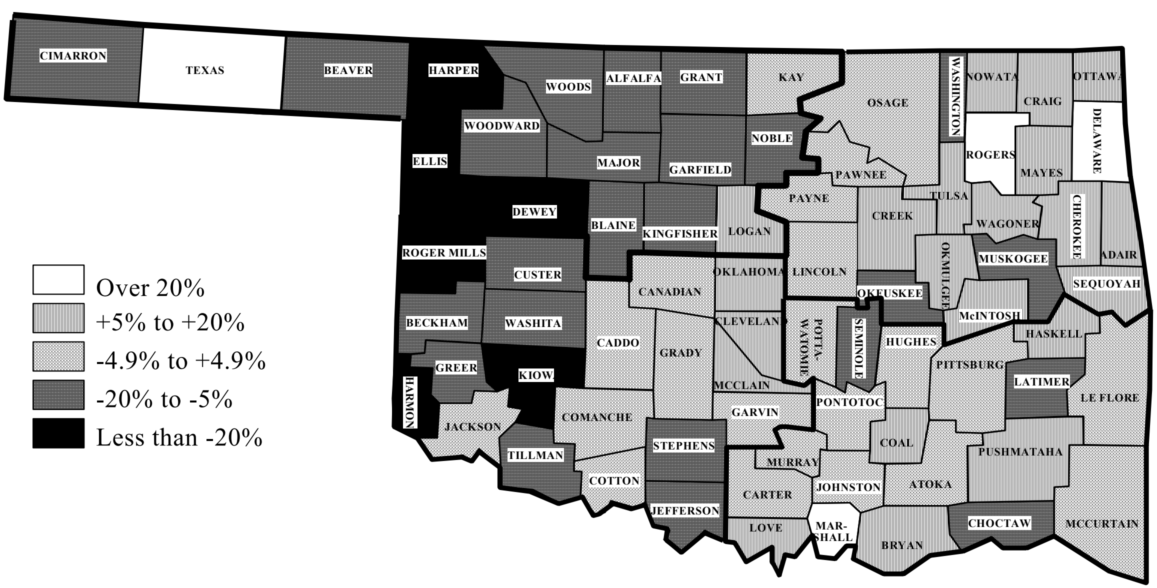


Figure 13. Percentage Population Growth, 1990-2000, Under Age 15



Figures 10 and 11 are maps showing the percent growth for each county in Oklahoma from 1990 to 2000 and from 2000 to 2001, respectively. During both time periods, a great deal of the growth in the population for Oklahoma occurred in the eastern half of the state, especially the northeastern quadrant.

Figures 12 and 13 show population growth from 1990 to 2000 in Oklahoma for residents aged 65 and over and residents under the age of 15. From 1990 to 2000, the elderly population grew significantly in 19 counties, 12 of which were metropolitan counties. With respect to the younger population, 24 counties saw substantial growth, 8 of which were metropolitan counties. In both cases, most of the growth occurred in central or northeast Oklahoma. The following counties exhibited substantial growth in both populations: Logan, Oklahoma, Cleveland, McClain, Creek, Tulsa, Mayes, Rogers, Wagoner, McIntosh, Love, Sequoyah, Cherokee, and Delaware. Of the 30 counties that experienced substantial *loss* of the under 15 population from 1990 to 2000, 19 also experienced substantial loss of the 65 and over population. The counties with major population losses tend to be located in the western part of the state.

Although 1980 to 1990 maps are not pictured, it is still interesting to note that the following counties experienced substantial gains in both populations from 1980 to 1990 *and* from 1990 to 2000: Cleveland, McClain, Tulsa, Rogers, Cherokee, and Delaware. The following rural counties experienced major losses in both populations from 1980 to 1990 *and* from 1990 to 2000: Greer, Woods, Alfalfa, Grant, Blaine, Roger Mills, Harmon, Tillman, and Jefferson.

Employment Trends

Unemployment rates and employment figures as provided by the Oklahoma Employment Security Commission (OESC) are provided in Table 6 for the non-metropolitan counties of the four OCES service districts and as well as for the state, metropolitan, and non-metropolitan areas. The greatest growth in rural employment from 1996 to 2001 occurred in the eastern half of the state. Employment in the Southeast district increased by 8.0 percent and employment in the Northeast district increased by 5.3 percent from 1996 to 2001. Employment also grew in the western half of the state, although at slower rates. Employment grew by 3.6 percent in the Northwest district and by 2.2 percent in the Southwest district. Across the state, the greatest growth in employment from 1996-2001 was actually in the Southeast district (8.0 percent), which is even greater than the growth that occurred in metropolitan areas (6.3 percent). The average growth for the state was 5.9 percent. Employment in non-metropolitan Oklahoma increased by 5.2 percent during the same time frame.

In 1996, the state unemployment rate was 4.07 percent. By 2001, it had dropped to 3.81 percent. In general, metropolitan areas tend to report lower rates of unemployment compared to the state average, and non-metropolitan areas tend to report higher unemployment rates. This was true for Oklahoma in both 1996 and 2001. The Southeast district tends to have the highest rates of unemployment—6.63 percent in 1996 and 4.81 percent in 2001. These values are greater than even the non-metropolitan averages of 5.14 in 1996 and 4.10 in 2001. Of the four OCES districts, the lowest unemployment rates are reported in the Northwest district, which had a rate of 3.95 percent in 1996 and 3.33 percent in 2001. Figure 14 illustrates the unemployment rates for the four OCES districts and for metropolitan areas of Oklahoma from 1990 to 2001.

Table 7 provides information on employment by industry for the non-metropolitan counties of the four OCES service districts in 1995 and 2000. Beginning with the Northeast district, the top three industries that provided the greatest number of jobs in 2000 were services, government and government enterprises, and retail trade, respectively. From 1995 to 2000, growth in employment by industry was greatest in finance, insurance, and real estate (FIRE) at 36.4 percent, services at 18.7 percent, and construction at 17.3 percent.

In the Northwest district, the top three industries that provided the most jobs in 2000 were farm employment, retail trade, and government and government enterprises. From 1995 to 2000, the greatest job growth occurred in FIRE (26.3 percent), followed by services (23.7 percent). During this time, job losses were evident in wholesale trade (-3.7 percent).

The three major employers in the Southeast district in 2000 were services, government and government enterprises, and retail trade, respectively. The greatest job growth from 1995 to 2000 occurred in FIRE (39.6 percent), construction (16.1 percent), and services (15.3 percent). No losses were evident. The "(D)" entries represent values that were too small to report and still protect confidentiality. These amounts *are* included in district totals.

Finally, in the Southwest district the three top employers in 2000 were services, government and government enterprises, and retail trade, respectively. From 1995 to 2000, growth in employment by industry was greatest in FIRE (33.4 percent), retail trade (8.8 percent), and services (6.9 percent). Losses were evident in the government and government enterprises sector (-0.32 percent).

Total Personal Income and Per Capita Income

Table 8 presents income data as provided by the Bureau of Economic Analysis for the years 1995 to 2000. Total personal income in the non-metropolitan counties of the state increased from $21.0 billion in 1995 to $26.4 billion in 2000—an increase of 25.5 percent. In the metro counties of the state, personal income increased by 30.7 percent, from $42.3 billion to $55.3 billion. Personal income statewide increased from $63.3 billion in 1995 to $81.7 billion in 2000, and increase of 29.0 percent.

Among the four OCES districts, the area with the greatest personal income in 2000 was the Northeast district; however, the Northwest district experienced the greatest growth from 1995-2000 as personal income increased from $3.1 billion to $4.0 billion (29.5 percent growth). The Southwest experienced the slowest income growth across the state, growing by 22.3 percent from 1995-2000. During that time, income grew from $4.4 billion to $5.4 billion. The Southeast district's income increased by 25.3 percent from $5.8 billion to $7.3 billion.

Per capita income levels tend to be higher in metropolitan areas than in non-metropolitan areas. In metropolitan Oklahoma, per capita income was $21,257 in 1995 and $26,307 in 2000. For non-metropolitan Oklahoma, per capita income was $15,955 in 1995 and $19,520 in 2000. State averages fall in between with per capita income of $19,144 in 1995 and $23,650 in 2000. Figure 15 illustrates per capita income for the four OCES service districts and for metropolitan areas in Oklahoma.

The Northwest district has shown per capita income levels very similar to those for the state recently. In 1995, the Northwest district lagged the state by $1,300 per capita. In 2000, the deficit for the Northwest district was just $646. Of the four districts, the Southeast has traditionally had the lowest per capita income. In 1995, its per capita income was $15,024, which lagged the state average by $4,120. By 2000, the gap had widened to $5,313. The Northeast district lagged the state by $2,981 in 1995 and by $4,292 in 2000. Similarly losing ground, the Southwest district lagged the state by $3,420 in 1995 and by $4,311 in 2000.

Table 6
Employment and Unemployment Rate for State, Metropolitan, Non-metropolitan, and the Four OCES Districts - 1996-2001

	Employment			Unemployment Rate	
Area	1996	2001	% Change 1996-01	1996	2001
Northeast District	202,391	213,182	5.33%	4.95%	4.11%
Northwest District	80,694	83,634	3.64%	3.95%	3.33%
Southeast District	154,117	166,451	8.00%	6.63%	4.81%
Southwest District	114,951	117,509	2.23%	4.24%	3.59%
State	1,512,603	1,601,917	5.90%	4.07%	3.81%
Metropolitan	960,489	1,021,157	6.32%	3.44%	3.65%
Non-metropolitan	552,153	580,776	5.18%	5.14%	4.10%

Note: District totals exclude metropolitan counties within its boundaries.
Source: Oklahoma Employment Security Commission

Table 7
Employment by Industry for State and Four OCES Districts, 1995-2000

	State			Northeast District			Northwest District		
	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00
Farm employment	93,184	98,270	5.46%	20,596	21,607	4.91%	15,789	16,604	5.16%
Ag. serv., forestry, fishing, and other	21,000	22,818	8.66%	2,313	(D)	(D)	1,623	(D)	(D)
Mining	62,804	56,641	-9.81%	(D)	(D)	(D)	4,809	(D)	(D)
Construction	88,068	104,492	18.65%	10,872	12,753	17.30%	4,933	(D)	(D)
Manufacturing	178,810	189,830	6.16%	22,802	23,023	0.97%	8,034	(D)	(D)
Transportation and public utilities	87,177	103,327	18.53%	8,072	9,187	13.81%	4,597	4,812	4.68%
Wholesale trade	71,140	75,880	6.66%	5,236	6,089	16.29%	3,102	2,987	-3.71%
Retail trade	309,328	335,337	8.41%	37,599	39,592	5.30%	15,606	15,652	0.32%
Finance, insurance, and real estate	103,525	134,244	29.67%	9,349	12,754	36.42%	4,307	5,439	26.28%
Services	488,562	587,930	20.34%	46,077	54,672	18.65%	10,787	13,346	23.72%
Government and government enterprises	311,344	321,667	3.32%	43,458	47,067	8.30%	14,591	15,219	4.30%
Total full- and part-time employment	1,814,942	2,030,436	11.87%	220,308	243,925	10.72%	99,074	106,354	7.35%

(D): Disclosure avoided in order to protect confidentiality. No estimates are available.
Note: Because disclosures are avoided in some industries, some of the district totals above may be less than actual. Metropolitan counties within the district's boundaries have been excluded.
Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 7 (continued)
Employment by Industry for State and Four OCES Districts, 1995-2000

	State			Southeast District			Southwest District		
	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00	1995	2000	%Change 1995-00
Farm employment	93,184	98,270	5.46%	20,631	21,822	5.77%	17,058	17,847	4.63%
Ag. serv., forestry, fishing, and other	21,000	22,818	8.66%	2,527	(D)	(D)	2,748	(D)	(D)
Mining	62,804	56,641	-9.81%	(D)	(D)	(D)	(D)	(D)	(D)
Construction	88,068	104,492	18.65%	8,379	9,726	16.08%	(D)	(D)	(D)
Manufacturing	178,810	189,830	6.16%	20,180	22,031	9.17%	(D)	(D)	(D)
Transportation and public utilities	87,177	103,327	18.53%	7,115	7,768	9.18%	(D)	(D)	(D)
Wholesale trade	71,140	75,880	6.66%	5,108	5,236	2.51%	(D)	(D)	(D)
Retail trade	309,328	335,337	8.41%	28,760	30,355	5.55%	21,066	22,928	8.84%
Finance, insurance, and real estate	103,525	134,244	29.67%	6,642	9,275	39.64%	5,794	7,726	33.34%
Services	488,562	587,930	20.34%	41,597	47,957	15.29%	27,501	29,391	6.87%
Government and government enterprises	311,344	321,667	3.32%	31,735	33,419	5.31%	26,299	26,214	-0.32%
Total full- and part-time employment	1,814,942	2,030,436	11.87%	180,154	197,647	9.71%	133,670	141,484	5.85%

Note: Because disclosures are avoided in some industries, some of the district totals above may be less than actual. Metropolitan counties within the district's boundaries have been excluded.
Source: Regional Economic Information System, Bureau of Economic Analysis

Table 8
Total Personal and Per Capita Income for State, Metropolitan, Non-metropolitan, And the Four OCES Districts – 1995 - 2000

Area	Total Personal Income (Thousands of $) 1995	2000	% Change 1995-00	Per Capita Income 1995	2000
Northwest District	3,071,091	3,975,844	29.50%	17,844	23,004
Northeast District	7,760,377	9,766,132	25.85%	16,163	19,358
Southwest District	4,384,780	5,362,076	22.29%	15,724	19,339
Southeast District	5,815,689	7,286,832	25.30%	15,024	18,337
State	63,333,301	81,668,196	28.95%	19,144	23,650
Metropolitan	42,302,364	55,277,312	30.67%	21,257	26,307
Non-metropolitan	21,030,937	26,390,884	25.49%	15,955	19,520

Note: District totals exclude metropolitan counties within its boundaries.
Source: Regional Economic Information System, Bureau of Economic Analysis

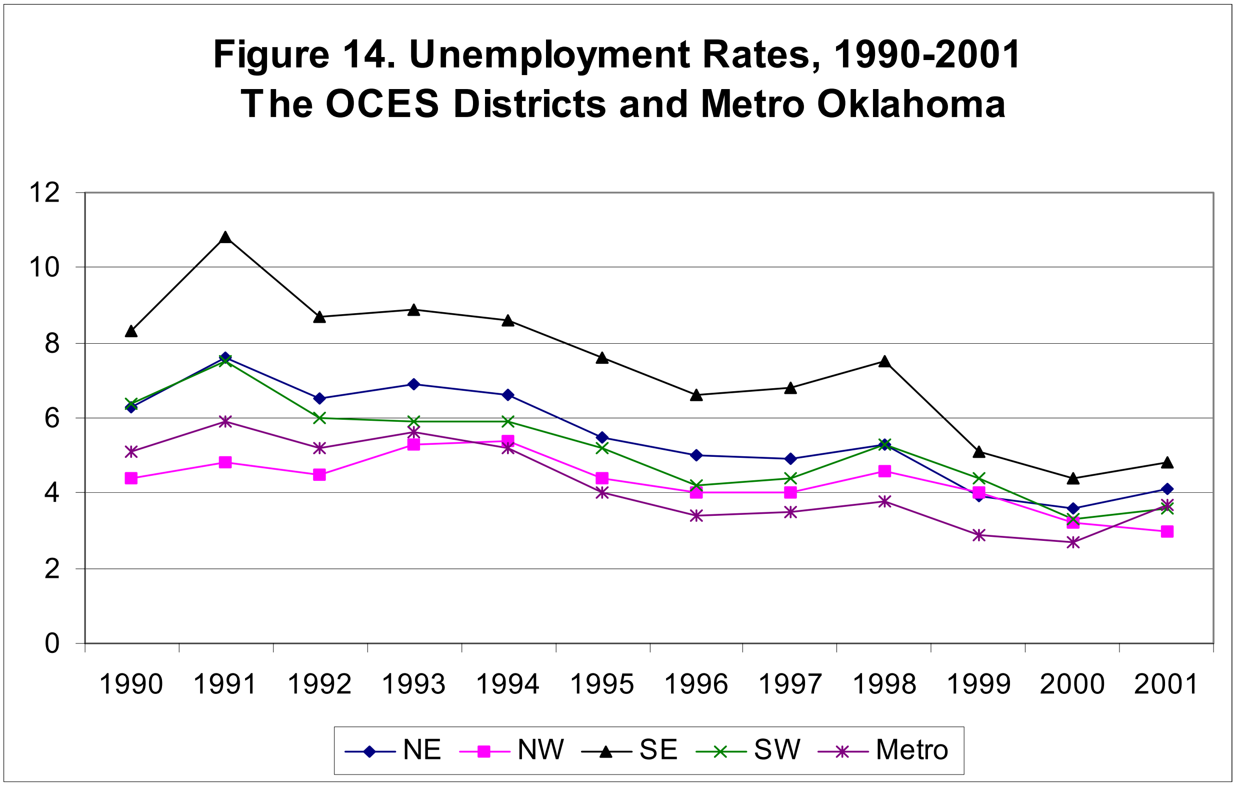


Figure 14. Unemployment Rates, 1990-2001
The OCES Districts and Metro Oklahoma
12
10
8
6
4
2
0
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
NE
NW
SE
SW
Metro

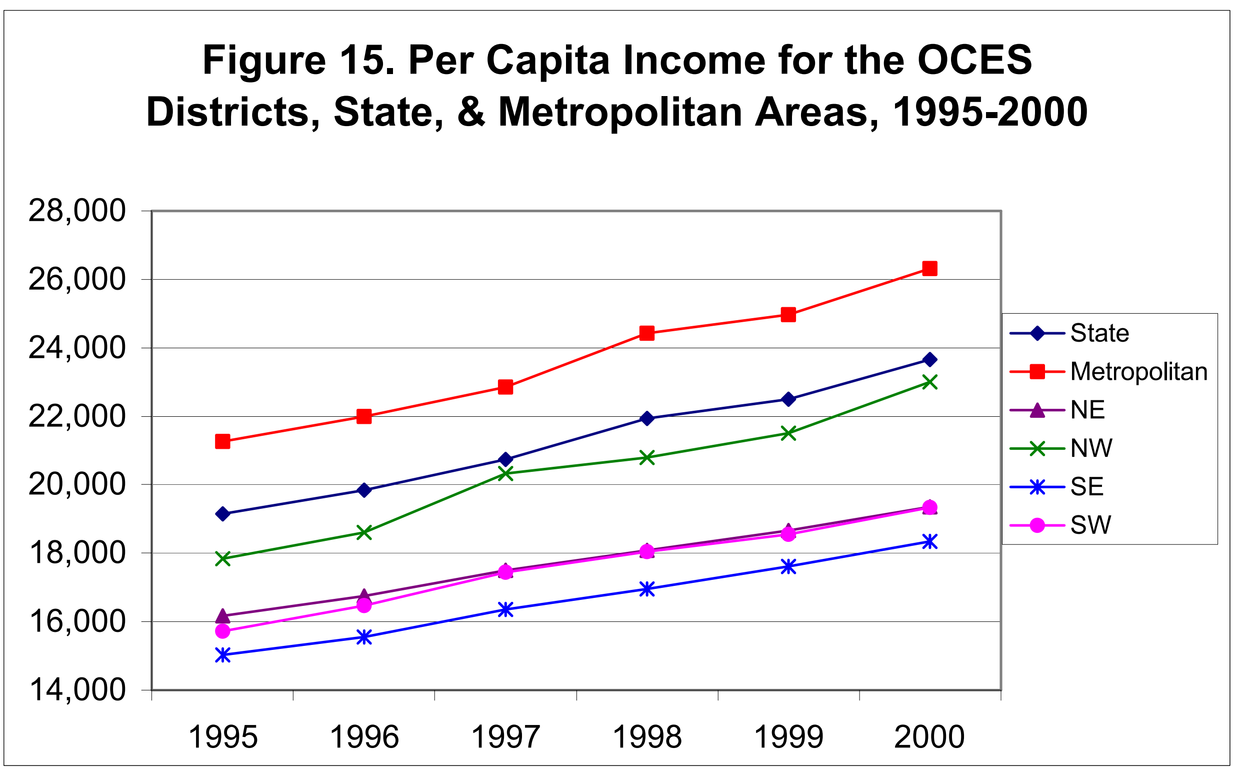


Figure 15. Per Capita Income for the OCES Districts, State, & Metropolitan Areas, 1995-2000
28,000
26,000
24,000
22,000
20,000
18,000
16,000
14,000
1995
1996
1997
1998
1999
2000
State
Metropolitan
NE
NW
SE
SW

The Northwest district was the only district that did not widen its gap between district per capita income and state per capita income from 1995 to 2000.

Table 9 provides data showing total personal income by major source for the state and the non-metropolitan counties of the four OCES service districts for the years 1995 to 2000. Beginning with the Northeast district, total personal income increased by 25.9 percent, compared to 29.0 percent for the state, from 1995 to 2000. Major sources of income growth for the district, over the time frame, include: proprietors' income (32.9 percent), wage and salary disbursements (29.8 percent), and adjustment for residence (27.2 percent). The growth in the adjustment for residence indicates that more income is earned by people who work outside of the district, but who bring their paycheck home. Transfer payments in the Northeast increased by 17.3 percent. Among the four districts, this is the greatest increase in transfer payments, but it is still less than the 20.5% growth rate experienced by the state overall.

Transfer payments include "welfare payments" or income maintenance benefits, but they also include a variety of other payments by the government. Table 10 shows a breakdown of the various categories of transfer payments received in the state and in the non-metropolitan counties of the four OCES districts. For the Northeast district the largest category of transfers is retirement and disability insurance. The fastest growing category of transfers from 1995 to 2000 was payments to nonprofit institutions (31.6 percent). Unemployment insurance benefits declined by –9.3 percent.

In the Northwest district, total personal income increased by 29.5 percent, compared to 29.0 percent for the state. Major sources of the increased income in the district from 1995 to 2000 include proprietors' income (110.1 percent), wage and salary disbursements (24.0 percent), and adjustments for residence (19.0 percent). Transfer payments in the Northwest district increased by 12.3 percent. Retirement and disability insurance benefits are the largest source of transfer payments in the district. The categories of transfers with the greatest growth over the time period were payments to nonprofit institutions (26.5 percent), medical payments (16.8 percent), which includes Medicare, Medicaid, and medical care for dependents of active and retired military personnel, and income maintenance benefits (15.6 percent). Unemployment benefits increased by 5.2 percent in the Northwest district from 1995 to 2000.

Total personal income increased by 25.3 percent in the Southeast district from 1995 to 2000, compared to 29.0 percent for the state. Major sources of income growth include proprietors' income (43.2 percent), wage and salary disbursements (27.3 percent), and dividends, interest and rent (26.4 percent). Transfer payments increased by 17.0 percent for the district. The largest category of transfer payments for the Southeast district is retirement and disability insurance. The fastest growing categories of transfer payments from 1995 to 2000 were payments to non-profit institutions (29.6 percent), veterans benefit payments (22.0 percent), and medical payments (21.6 percent). Unemployment benefits decreased by 17.0 percent over the time frame. Other payments to individuals also decreased (-21.8 percent), which consist largely of Bureau of Indian Affairs payments, compensation to survivors of public safety officers, compensation to crime victims, disaster relief payments, and compensation for Japanese internment.

In the Southwest district, total personal income increased by 22.3 percent from 1995 to 2000. The major sources of growth were proprietors' income (61.9 percent), adjustment for residence (24.6 percent), and wage and salary disbursements (22.9 percent). Transfer payments increased by 11.3 percent, and the largest category of transfers in 2000 was retirement and disability insurance. The fastest growing categories of transfer payments from 1995 to 2000 were veterans' benefits payments (30.4 percent), payments to non-profit institutions (27.7 percent), and business payments to individuals (13.6 percent), which consist largely of personal injury payments to individuals. Unemployment benefits decreased by 12.0 percent over the time period.

To summarize the transfer payment information, the state's transfer payments have grown by 20.5 percent since 1995. They are not increasing nearly as fast in the four non-metropolitan districts. As noted in a previous section, the metropolitan counties receive a larger percentage of the state's total transfer payments, and that percentage is increasing.

When looking at the different kinds of transfer payments statewide and in the four districts, the biggest growth discrepancy is in the medical payments category. From 1995 to 2000 these increased 31.4 percent statewide, yet the highest percentage increase for any of the four districts was 21.6 percent in the Southeast.

Table 9
Total Personal Income by Major Source for the State and the Four OCES Districts, 1995-2000
(Thousands of Dollars)

	Oklahoma			Northeast District			Northwest District		
	1995	*2000*	*% Change 1995-00*	*1995*	*2000*	*% Change 1995-00*	*1995*	*2000*	*% Change 1995-00*
Earnings by Place of Work	43,409,247	57,052,353	31.43%	4,186,198	5,374,398	28.38%	1,910,458	2,638,124	38.09%
Wage and salary disbursements	31,587,506	41,943,474	32.79%	3,086,885	4,007,942	29.84%	1,348,855	1,673,168	24.04%
Proprietors' income	6,381,865	9,517,317	49.13%	609,640	810,418	32.93%	359,864	755,949	110.07%
Other labor income	5,439,876	5,591,562	2.79%	489,673	556,038	13.55%	201,739	209,007	3.60%
Plus: Adjustment for residence	727,187	901,451	23.96%	694,482	883,402	27.20%	9,138	10,873	18.99%
Plus: Dividends, interest, and rent	11,364,195	14,437,830	27.05%	1,432,848	1,818,650	26.93%	700,309	823,382	17.57%
Plus: Transfer payments	10,464,294	12,612,245	20.53%	1,701,964	1,995,676	17.26%	567,966	637,974	12.33%
Less: Personal cont. for social insurance	2,631,622	3,335,683	26.75%	255,115	305,994	19.94%	117,780	134,509	14.20%
Total Personal Income ($000)	63,333,301	81,668,196	28.95%	7,760,337	9,766,132	25.85%	3,070,091	3,975,844	29.50%

Note: District totals exclude metropolitan counties within its boundaries.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 9 (continued)
Total Personal Income by Major Source for the State and the Four OCES Districts, 1995-2000
(Thousands of Dollars)

	Oklahoma			Southeast District			Southwest District		
	1995	*2000*	*% Change 1995-00*	*1995*	*2000*	*% Change 1995-00*	*1995*	*2000*	*% Change 1995-00*
Earnings by Place of Work	43,409,247	57,052,353	31.43%	3,244,890	4,164,943	28.35%	2,378,168	3,034,080	27.58%
Wage and salary disbursements	31,587,506	41,943,474	32.79%	2,298,528	2,926,650	27.33%	1,704,735	2,095,433	22.92%
Proprietors' income	6,381,865	9,517,317	49.13%	581,417	832,750	43.23%	378,327	612,486	61.89%
Other labor income	5,439,876	5,591,562	2.79%	364,945	405,543	11.12%	295,106	326,161	10.52%
Plus: Adjustment for residence	727,187	901,451	23.96%	278,721	348,273	24.95%	227,538	283,390	24.55%
Plus: Dividends, interest, and rent	11,364,195	14,437,830	27.05%	990,143	1,251,406	26.39%	903,394	1,073,665	18.85%
Plus: Transfer payments	10,464,294	12,612,245	20.53%	1,508,492	1,765,222	17.02%	1,021,309	1,136,704	11.30%
Less: Personal cont. for social insurance	2,631,622	3,335,683	26.75%	206,557	243,012	17.65%	145,629	165,763	13.83%
Total Personal Income ($000)	63,333,301	81,668,196	28.95%	5,815,689	7,286,832	25.30%	4,384,780	5,362,076	22.29%

Note: District totals exclude metropolitan counties within its boundaries.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 10
Transfer Payments for the State and the Four OCES Districts, 1995-2000
(Thousands of Dollars)

	Oklahoma			Northeast District			Northwest District		
	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00
Ret. & disab. insurance benefit payments	4,678,000	5,418,004	15.82%	751,891	873,855	16.22%	297,065	325,458	8.56%
Medical payments	3,423,151	4,496,409	31.35%	557,340	672,732	20.70%	177,486	207,239	16.76%
Income maintenance benefit payments	1,047,391	1,141,112	8.95%	169,059	185,101	9.49%	37,807	43,720	15.64%
Unemployment insurance benefit payments	131,619	125,499	-4.65%	19,966	18,117	-9.26%	5,409	5,689	5.18%
Veterans benefit payments	491,564	606,777	23.44%	85,865	105,670	23.07%	15,218	17,215	13.12%
Fed educ. & trng. asst. pay. (excl. vets)	144,228	151,777	5.23%	36,581	40,102	9.63%	(L)	(L)	(L)
Other payments to individuals	21,234	14,725	-30.65%	4,142	3,438	-17.00%	(L)	(L)	(L)
Payments to nonprofit institutions	299,038	391,972	31.08%	43,752	57,585	31.62%	15,530	19,646	26.50%
Business payments to individuals	228,069	265,970	16.62%	33,368	39,076	17.11%	11,846	13,331	12.54%
Total transfer payments	10,464,294	12,612,245	20.53%	1,701,964	1,995,676	17.26%	567,966	637,974	12.33%

Note: District totals exclude metropolitan counties within its boundaries.

(L): Less than $50,000, but estimates for this item are included in the totals.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 10 (continued)
Transfer Payments for the State and the Four OCES Districts, 1995-2000
(Thousands of Dollars)

	Oklahoma			Southeast District			Southwest District		
	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00	1995	2000	% Change 1995-00
Ret. & disab. insurance benefit payments	4,678,000	5,418,004	15.82%	612,520	710,510	16.00%	439,745	487,867	10.94%
Medical payments	3,423,151	4,496,409	31.35%	526,878	640,532	21.57%	367,434	401,931	9.39%
Income maintenance benefit payments	1,047,391	1,141,112	8.95%	186,718	202,493	8.45%	104,172	115,658	11.03%
Unemployment insurance benefit payments	131,619	125,499	-4.65%	19,019	15,779	-17.04%	11,124	9,791	-11.98%
Veterans benefit payments	491,564	606,777	23.44%	80,685	98,397	21.95%	43,194	56,319	30.39%
Fed educ. & trng. asst. pay. (excl. vets)	144,228	151,777	5.23%	17,416	18,295	5.05%	9,508	(L)	(L)
Other payments to individuals	21,234	14,725	-30.65%	2,914	2,280	-21.76%	(L)	(L)	(L)
Payments to nonprofit institutions	299,038	391,972	31.08%	35,342	45,788	29.56%	25,456	32,500	27.67%
Business payments to individuals	228,069	265,970	16.62%	26,955	31,071	15.27%	19,414	22,055	13.60%
Total transfer payments ($000)	10,464,294	12,612,245	20.53%	1,508,492	1,765,222	17.02%	1,021,309	1,136,704	11.30%

Note: District totals exclude metropolitan counties within its boundaries.

(L): Less than $50,000, but estimates for this item are included in the totals.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Trends in Retail Trade

Table 11 contains retail sales data for fiscal years 1992 and 2002, as available from the Oklahoma Tax Commission. In rural Oklahoma, the largest growth in retail sales from FY 1992 to 2002 was in the eastern half of the state. Retail sales in the Northeast district increased from about $2.05 billion in 1992 to $3.14 billion in 2002—growth of about 53.2 percent. Retail sales in the Southeast district increased from about $1.58 billion to $2.28 billion, an increase of 44.6 percent. Retail sales in the Southwest district increased by 35.6 percent from $1.22 billion to $1.66 billion, while retail sales in the Northwest increased 38.2 percent from $0.84 billion to $1.16 billion.

Across the state, retail sales increased from $20.4 billion in FY 1992 to nearly $31 billion in FY 2002 for a growth rate of 51.7 percent. Metropolitan retail sales increased a bit faster at a rate of 54.3 percent. Total metro sales increased from $14.7 billion in FY 1992 to $22.6 billion in FY 2002. Rural retail sales increased from $5.7 billion to $8.2 billion (an increase of 44.8 percent).

Per capita retail sales dollars (average retail dollars spent per person) in non-metropolitan counties of the Northeast district went from $4,436 in FY 1992 to $6,214 in FY 2002. This compares to an increase for the state of $6,357 to $8,928. The gap between per capita retail sales for the state and non-metro counties in the Northeast district widened from $1,921 to $2,714 in the ten-year time span.

Per capita retail sales in the Northwest district increased from $4,951 to $6,804, and the gap between the district and the state widened from $1,406 to $2,124. In the Southeast district, per capita retail sales increased from $4,209 to $5,748. The gap between the district and the state widened from $2,148 to $3,180. Finally in the Southwest district, per capita retail sales increased from $4,438 to $6,025, and the gap between the state and the district increased from $1,919 to $2,903. Figure 16 plots per capita retail sales for the four OCES districts, the state, and metropolitan areas of Oklahoma from FY 1992 to FY 2002.

Note that all four non-metropolitan districts widened their per capita retail gap relative to the state. This is a telling indicator concerning the state of the economy in rural Oklahoma. When comparing metro versus non-metro counties, income gaps are widening, retail sales gaps are widening, and population is shifting in favor of the metropolitan areas.

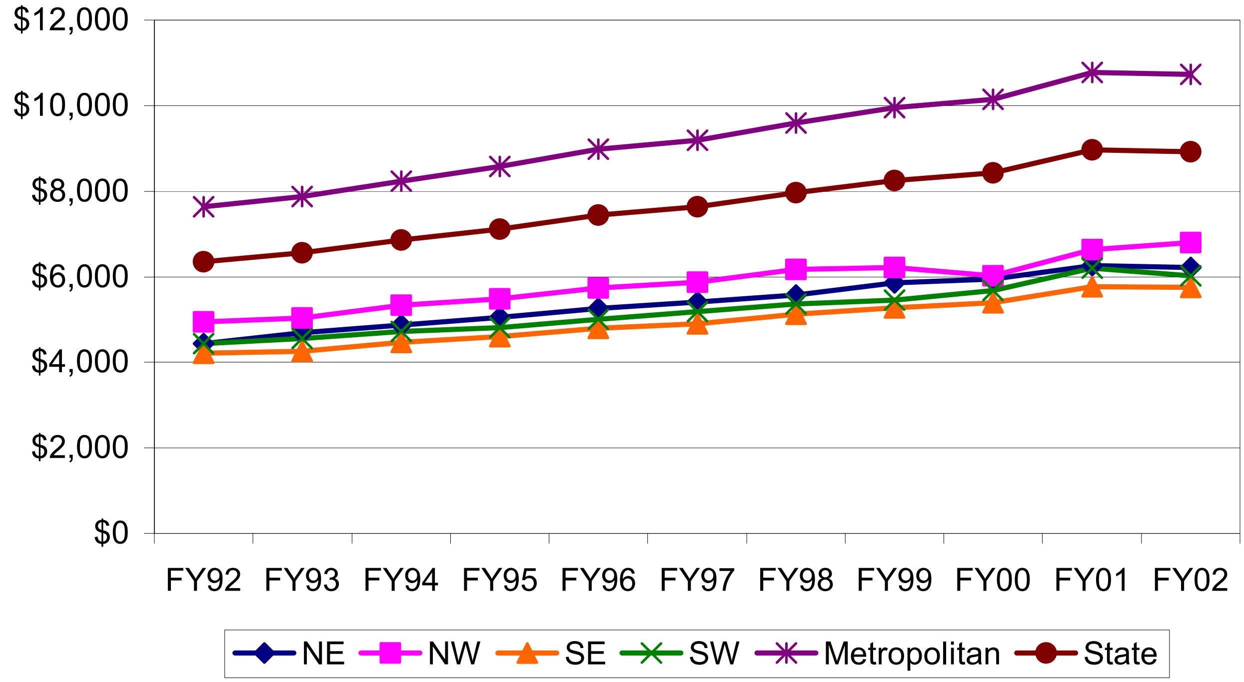
Table 11
Total Retail Sales and Per Capita Retail Sales for State, Metropolitan, Non-metropolitan, And the Four OCES Districts - Fiscal Years 1992 to 2002

	Total Retail Sales			Per Capita Retail Sales	
Area	FY 1992	FY 2002	% Change 1992-2002	1992	2002
Northeast District	$2,050,387,310	$3,141,023,103	53.2%	$4,436	$6,214
Northwest District	$842,311,235	$1,163,864,126	38.2%	$4,951	$6,804
Southeast District	$1,576,123,011	$2,279,156,968	44.6%	$4,209	$5,748
Southwest District	$1,222,701,013	$1,657,703,372	35.6%	$4,438	$6,025
Non-metropolitan	$5,691,522,568	$8,241,747,569	44.8%	$4,438	$6,113
Metropolitan	$14,675,856,862	$22,648,461,526	54.3%	$7,636	$10,724
State	$20,367,379,430	$30,890,209,095	51.7%	$6,357	$8,928

Note: District totals exclude metropolitan counties within its boundaries.

Source: Oklahoma Tax Commission

Figure 16. Per Capita Retail Sales for the Four OCES Districts, Metropolitan Oklahoma, and the State for Fiscal Years 1992-2002



Summary

The following highlights summarize the observations made in this paper concerning the variables of population, employment, income, and retail sales for the state of Oklahoma, metro versus non-metro regions of the state, and the four OCES service districts.

Metropolitan and Non-metropolitan Oklahoma

- From 1990 to 2000, non-metropolitan population increased by 6.0%, and from 2000 to 2001, population fell by 0.3%. The metropolitan population increased by 12.2% from 1990 to 2000, and increased by 0.65% from 2000 to 2001.
- There appears to be a shift of the state's total population and the state's elderly population toward the metropolitan areas. From 1990 to 2000, the state's non-metropolitan population of those aged 65 and over declined by -0.7%. In metropolitan Oklahoma this population increased by 15.6% during the same time frame.
- The major employment growth industries for non-metropolitan Oklahoma from 1995 to 2000 were finance, insurance and real estate (FIRE), agricultural services and manufacturing. The major sources of employment growth for metropolitan Oklahoma were finance, insurance and real estate, transportation and public utilities, and services. Both areas of the state lost mining jobs.
- Total personal income in non-metro Oklahoma in 2000 was 32% of the state total.
- In 2000, per capita income for non-metro Oklahoma was only 74.2% of the per capita income for metro Oklahoma and just 82.5% of the state's average. Five years ago, in 1995, PCI in non-metro Oklahoma was 83.3% of the state average. Rural Oklahoma is losing ground in terms of PCI.
- Metropolitan counties received 54% of the states total transfer payments in 1995. That percentage increased to 56% in 2000.
- In 2002, per capita retail sales equaled $6,113 for non-metro Oklahoma, $8,928 for the state, and $10,724 for metro-Oklahoma. Over the last 10 years, the gap between non-metro counties and the rest of the state has widened appreciably.

The Four OCES Districts

- In the Northwest district, 10 counties *significantly* lost population from 1990-2000. Texas County was the only county in the Northwest to show positive population growth greater than 20% from 1990-2000. From 2000-01, however, Texas County shows a loss in population. In terms of the elderly population (age 65 and over), 9 counties suffered *major* loss from 1990-2000. In addition, 14 counties suffered *substantial* population loss of those under the age of 15 from 1990-2000. Only Texas County experienced *major* population growth of young people from 1990-2000.
- In the Northeast district, 18 counties experienced *substantial* population growth from 1990-2000 (all counties except Washington, Okfuskee, and Muskogee). No counties showed population decline. From 2000-01, Rogers, Wagoner, and Delaware Counties continued their strong growth rates. From 1990-2000, 3 counties experienced more than 20% growth in the elderly population, and 2 counties experienced greater than 20% growth of the under 15 population from 1990-2000.
- In the Southwest district, 9 counties experienced major population loss in 1990-2000. The metropolitan counties of Canadian, Cleveland, and McClain experienced population growth

greater than 12%. Of those 3, Canadian and Cleveland show the fastest growth for 2000-2001. Furthermore, the same three counties experienced greater than 20% population growth among the elderly during the same time period. McClain, Cleveland and Oklahoma Counties experienced greater than 5% population growth among those under the age of 15 from 1990-2000.

- In the Southeast district from 1990-2000, 14 counties experienced *substantial* growth. Only Seminole County posted significant negative growth. For 1990-2000 and 2000-01, Marshall County continues to be the fastest growing county in the district. While total population has grown in this district, the growth has not been in terms of the elderly population. Only 2 counties located in the Southeast district posted significant increases in the elderly population from 1990-2000. Six counties posted substantial gain in the under 15 population from 1990-2000, while 3 counties lost significant population of this group.
- Unemployment rates across the state in 2000 were low; however, the rates for the non-metropolitan OCES districts were all slightly higher than the state average of 3.0%. The Northwest district was the only district or area in the state to show an even lower unemployment rate for 2001. Other areas saw a slight increase.
- Employment in the OCES districts grew substantially in the following sectors from 1995-2000:
  - Northeast: finance, insurance and real estate.
  - Northwest: finance, insurance and real estate and services.
  - Southeast: finance, insurance and real estate.
  - Southwest: finance, insurance and real estate.
- Employment in the OCES districts declined in the following sectors from 1995-2000:
  - Northeast: none evident.
  - Northwest: wholesale trade.
  - Southeast: none evident.
  - Southwest: government and government enterprises.
- Total personal income in the non-metropolitan counties of the Northwest, Northeast, Southwest and Southeast districts in 2000 was 5%, 12%, 7%, and 9% of the state total, respectively.
- Per capita income in 2000 in the non-metropolitan counties of the OCES districts lagged the state by the following amounts per capita:
  - Northeast: $4,298
  - Northwest: $646
  - Southeast: $5,313
  - Southwest: $4,311
- In FY 2002, per capita retail sales in the non-metropolitan counties of the OCES districts equaled the following:
  - Northeast: $6,214
  - Northwest: $6,804
  - Southeast: $5,748
  - Southwest: $6,025

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