

**ECONOMIC CONDITIONS AND TRENDS
IN RURAL OKLAHOMA**

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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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ECONOMIC CONDITIONS AND TRENDS IN RURAL OKLAHOMA

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ECONOMIC CONDITIONS AND TRENDS IN RURAL OKLAHOMA

INTRODUCTION

It is commonly recognized that the population of the United States is aging. The median age of the U.S. population increased from 30 in 1980 to 32.9 in 1990 to 35.5 in 1999. Furthermore, the non-metro population is older than the metro population. In 1998, the older population (age 60 and older) accounted for 18 percent of the total population in non-metro counties compared to 15 percent in metro counties across the U.S. This holds true in Oklahoma, as well. In 1999, 16 percent of the population of non-metro areas was 65 and over compared to 12 percent in metro areas.

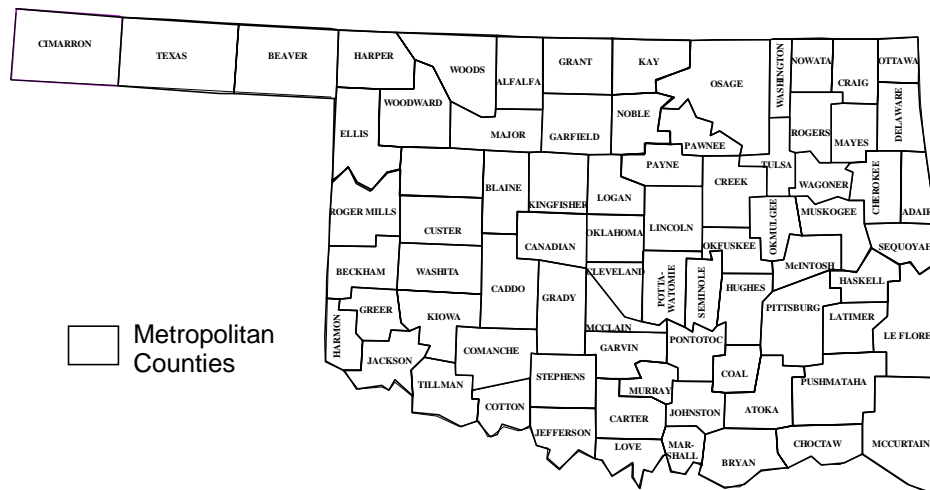
The distribution of the older population is, however, changing. Issues such as availability of medical services and long term care have become major issues for this population and drive their changing distribution. According to the U.S. Census, metro counties across the nation have experienced a greater rate of increase in the older population than non-metro counties. Among non-metro counties, the increase has been greater for counties with large urban populations and for counties adjacent to metro counties (Rogers, 1999). This trend is evident in Oklahoma, as large increases in the 65 and over population have taken place in the metro and metro-adjacent counties in the Northeast especially.

According to Rowley and Freshwater (1999), since 1990 there has been a trend for Americans, in general, to move from the city to the country--and to the rural South in particular. Most of the gain to these non-metro counties goes to counties next to metro areas, but non-metro counties with natural amenities such as lakes, beaches and mountains are also experiencing in-migration. On the other hand, non-metro counties

that have been primarily dependent on mining and farming have experienced net out-migration. Once again, these patterns are evident within the state of Oklahoma. The urban counties of the northeast and the scenic counties of the southeast have experienced substantial population growth since 1990. The farm-dependent counties of the northwest, however, have been suffering from substantial loss of population.

This report is designed to provide an overview of demographic and economic conditions and trends in Oklahoma. Specifically, trends in population, employment, income and retail sales will be examined. The report examines the economic trends for the state as a whole and provides 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 *Appendixes Containing Detailed Data Tables for Economic Conditions and Trends in Rural Oklahoma*, AE-00112.

Figure 1. Metropolitan Counties in 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 1980, the population of the state of Oklahoma was 3,025,487. (See Table 1 and Figure 2.) Approximately 57 percent of the population lived in metropolitan counties, while 43 percent lived in non-metropolitan counties. By 1990, the state's population had increased to 3,145,576--a 4 percent increase from 1980, and the portion living in metro areas increased to more than 59 percent. The rural population, however, declined by nearly 2 percent over the same 10-year time span, with just over 40 percent of the state's population living in non-metropolitan counties.

From 1990-1999, the state's population increased by an estimated 6.75 percent to 3,358,044. Once again, the trend was for population to grow faster in metropolitan portions of the state than in non-metropolitan portions. In 1999, over 60 percent of the state's population were estimated to live in metropolitan counties. Unlike the 1980-90 span, the growth rate for rural population was positive at 3.8 percent. Even so, the growth rate in metro Oklahoma was more than twice as great at 8.8 percent. (See Figure 3.)

Table 1
Population Statistics for State, Metropolitan, and Non-metropolitan Areas - 1980, 1990, and 1999

Total Population for All Ages

Year	State	Metropolitan Areas	Nonmetropolitan Areas
1980	3,025,487	1,724,167	1,301,320
1980 % of Total	100.00%	56.99%	43.01%
1990	3,145,576	1,869,842	1,275,734
1990 % of Total	100.00%	59.44%	40.56%
1999	3,358,044	2,033,861	1,324,183
1999 % of Total	100.00%	60.57%	39.43%
1980-90 % Change	3.97%	8.45%	-1.97%
1990-99 % Change	6.75%	8.77%	3.80%

Population for Age 65 and Over

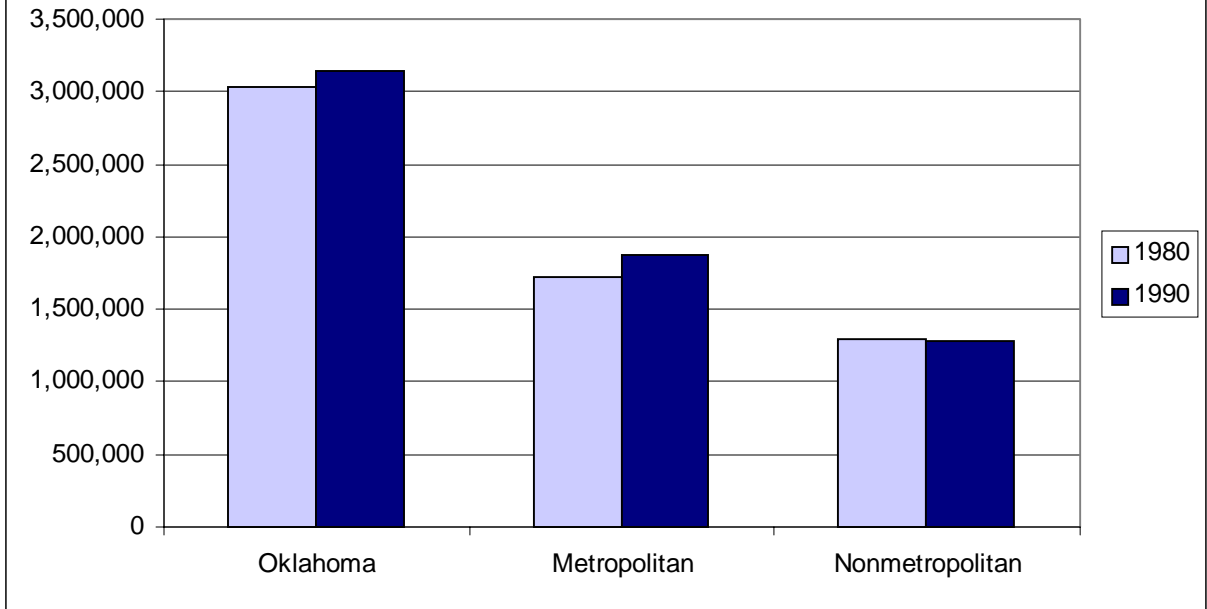
Year	State	Metropolitan Areas	Nonmetropolitan Areas
1980	376,126	171,994	204,132
1980 % of Total State, Metro, & Non-metro, respectively	12.43%	9.98%	15.69%
1990	424,408	210,928	213,480
1990 % of Total State, Metro, & Non-metro, respectively	13.49%	11.28%	16.73%
1999	448,696	239,623	209,073
1999 % of Total State, Metro, & Non-metro, respectively	13.36%	11.78%	15.79%
	12.84%	22.64%	4.58%
1980-90 % Change	5.72%	13.60%	-2.06%
1990-99 % Change			

Population for Under Age 15

Year	State	Metropolitan Areas	Nonmetropolitan Areas
1980	692,677	400,978	291,699
1980 % of Total State, Metro, & Non-metro, respectively	22.89%	23.26%	22.42%
1990	706,685	425,846	280,839
1990 % of Total State, Metro, & Non-metro, respectively	22.47%	22.78%	22.01%
1999	720,944	442,969	277,975
1999 % of Total State, Metro, & Non-metro, respectively	21.47%	21.78%	20.99%
	2.02%	6.20%	-3.72%
1980-90 % Change	2.02%	4.02%	-1.02%
1990-99 % Change			

Source: U.S. Census Bureau

**Figure 2. Population of Oklahoma, 1980 & 1990
State, Metropolitan and Non-metropolitan Areas**



**Figure 3. Population of Oklahoma, 1990 & 1999
State, Metropolitan, and Non-metropolitan Areas**

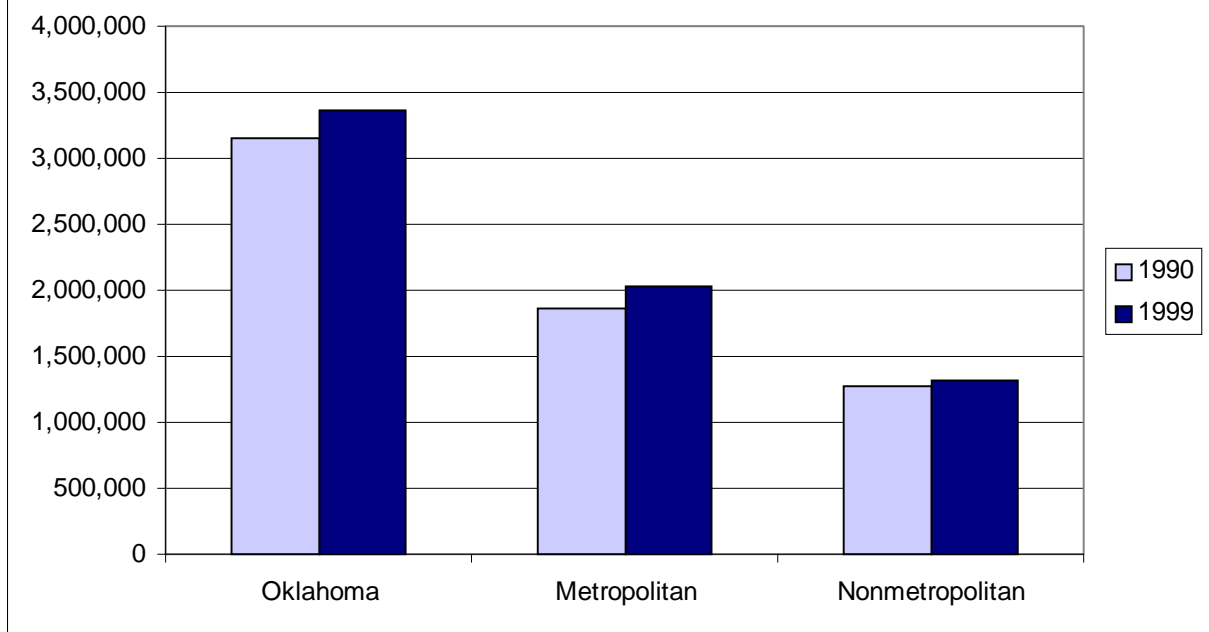


Table 1 also contains population data that is age specific. For example, in 1980, 12.4 percent of the state's population was aged 65 or over. By 1990, the percentage had increased to 13.5. The percentage remained fairly stable through 1999, equaling 13.4. Most of the population growth in the state, in terms of those aged 65 and over, has taken place in metropolitan areas. The growth rate from 1980 to 1990 of those 65 and over was 22.6 percent, compared to just 4.6 percent in the non-metropolitan counties. From 1990 to 1999, the growth rate of this demographic group was 13.6 percent compared to a *declining* rate of -2.1 percent in rural areas.

The population for those under age 15 is also examined in Table 1. For the state, the growth rate for this demographic group remained constant at 2.02 percent from 1980-90 and from 1990-99. All the growth, however, occurred in the metropolitan counties. The non-metropolitan counties experienced negative growth during both time spans, decreasing by -3.7 percent from 1980-90 and by -1.0 percent from 1990-99.

The fraction of the state's population that is younger than 15 has been declining since 1980. In that year, 22.9 percent of the state's population was less than 15 years of age. In 1990, 22.5 percent was less than 15, and in 1999, 21.5 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 1,590,944 in 1999. This represents an 11.4 percent increase from 1990. In metropolitan areas, total employment was 1,023,628 in 1999--an increase of 13.8 percent from 1990. Employment in non-metro areas increased much slower at a rate of 7.4 percent. Total

employment in non-metropolitan counties equaled 567,342 in 1999; therefore, 35.7 percent of the state's total employment was located in non-metro counties (which contain about 40 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 1999, all three areas show unemployment rates that are at historical lows. 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.

Table 2 presents employment by industry statistics from the Bureau of Economic Analysis (BEA); 1998 is the latest year available for BEA data. In 1998, there were 1,969,570 full- and part-time jobs in Oklahoma--up 13.9 percent from 1993. Of those jobs, 1,292,669, or 65.6 percent, were in metro counties, and 676,901 jobs (34.4 percent) were in rural counties.

Overall job growth in the state was driven by construction and service jobs which increased by 26.8 percent and 25.1 percent, respectively, from 1993 to 1998. Across the state, job losses equal to -12.2 percent were felt in the mining sector. For the most part, metropolitan counties duplicate state trends. Large job gains are visible in the construction sector (28.1 percent) and the service sector (26.2 percent). Job losses (-14.5 percent) were felt in the mining sector and also slightly in the government sector (-1.6 percent). Values were too low to allow for full disclosure in the non-metropolitan portions of the state, but job growth appears to have been the strongest in the finance, insurance, and real estate sector (19.5 percent), retail trade sector (15.9 percent), and construction

Figure 5. Oklahoma Unemployment Rates, 1990 to 1999
State, Metropolitan, & Nonmetropolitan Areas

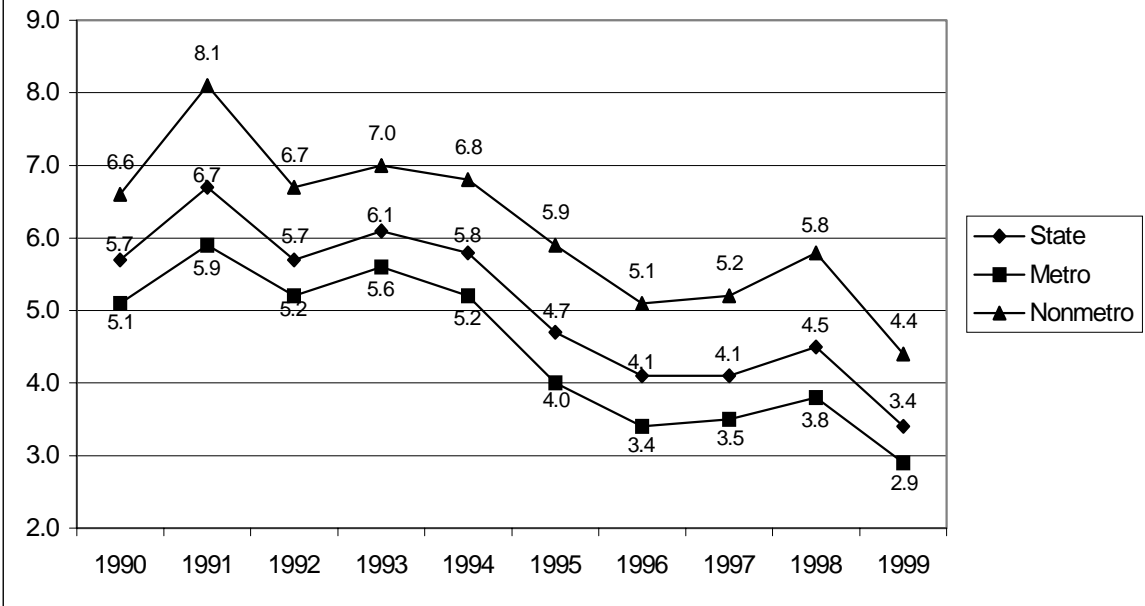


Figure 4. Oklahoma Employment, 1990-1999
State, Metropolitan, & Nonmetropolitan Areas

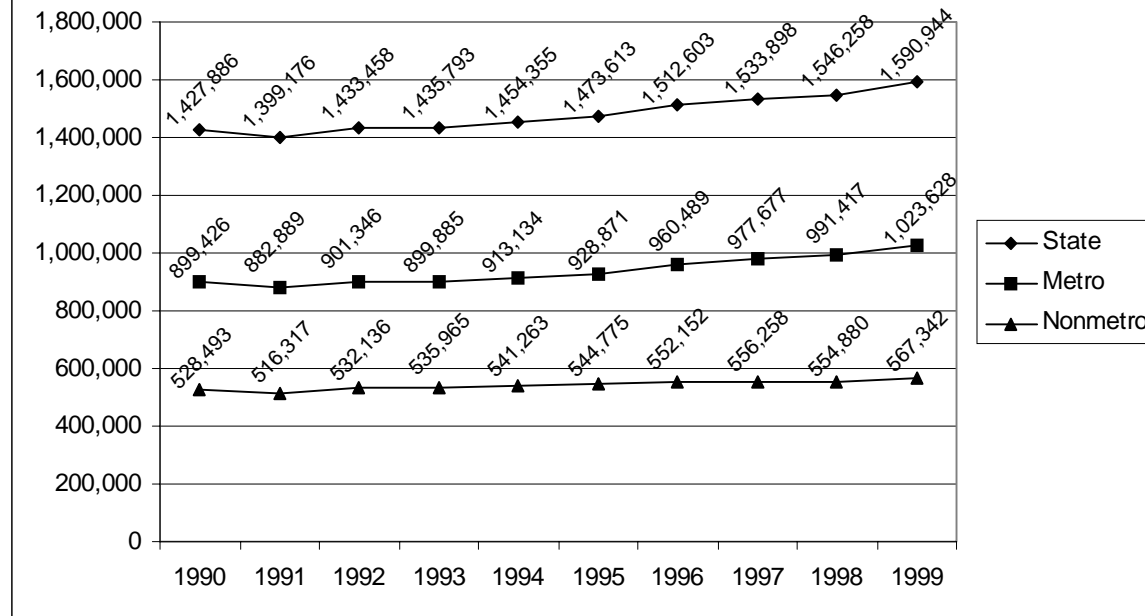


Table 2
Employment by Industry for State, Metropolitan, and Non-metropolitan Oklahoma, 1993-98

	Oklahoma			Metropolitan Areas			Nonmetropolitan Areas		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Farm employment	92,439	95,881	3.7%	18,648	19,921	6.8%	73,791	75,960	2.9%
Ag. services, forestry, fishing, & other	19,355	23,008	18.9%	9,787	11,639	18.9%	9,256	(D)	NA
Mining	66,999	58,802	-12.2%	39,169	33,475	-14.5%	(D)	(D)	NA
Construction	78,095	99,056	26.8%	50,813	65,087	28.1%	26,722	30,762	15.1%
Manufacturing	175,206	194,991	11.3%	113,421	125,158	10.3%	61,785	63,819	3.3%
Transportation and public utilities	84,280	97,086	15.2%	60,258	71,154	18.1%	23,668	24,965	5.5%
Wholesale trade	65,726	74,137	12.8%	49,222	56,766	15.3%	16,348	16,818	2.9%
Retail trade	284,933	332,261	16.6%	189,576	221,782	17.0%	95,357	110,479	15.9%
Finance, insurance, and real estate	97,853	116,631	19.2%	73,352	87,220	18.9%	24,501	29,280	19.5%
Services	450,939	564,265	25.1%	320,957	405,106	26.2%	(D)	(D)	NA
Government and government enterprises	312,995	313,452	0.1%	197,893	194,694	-1.6%	115,102	118,758	3.2%
Total full-time and part-time employment	1,728,820	1,969,570	13.9%	1,123,096	1,292,669	15.1%	605,724	676,901	11.8%

Note: Because disclosures are avoided in some industries, some of the totals above may be less than actual.
(D): Disclosure avoided to protect confidentiality.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Sector (15.1%). Based on state and metropolitan data, it is safe to say that mining jobs in the non-metropolitan areas of the state decreased by about 2,500 jobs.

Total Personal Income and Per Capita Income

According to the Bureau of Economic Analysis (BEA), total personal income for the state was more than \$73.3 billion in 1998. (Refer to Figure 6.) That represented a 25.6 percent increase from 1993. About 67 percent of the state's total income accrued to the metropolitan counties, and total income in those counties equaled \$49.1 billion in 1998--a 26.9 percent increase from 1993. About one-third of the state's total income was earned in rural portions of the state--amounting to \$24.3 billion. Income in the non-metropolitan counties increased by about 23 percent since 1993.

Figure 7 illustrates that per capita income in the state has risen from \$18,085 in 1993 to \$21,964 in 1998. With a per capita income of \$18,371 in 1998, the rural areas of Oklahoma have a PCI that is 83.6 percent of the state's, and just 75.5 percent of the metro counties'. The rural counties fared somewhat better in 1993, when PCI was 84.8 percent of the state average and 77.0 percent of the metro average.

Total personal income by major source is presented in Table 3 for the state of Oklahoma, metropolitan areas, and non-metropolitan areas for the years 1993 and 1998. The largest source of personal income is wage and salary disbursements. From 1993 to 1998, this source increased by 28.7 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

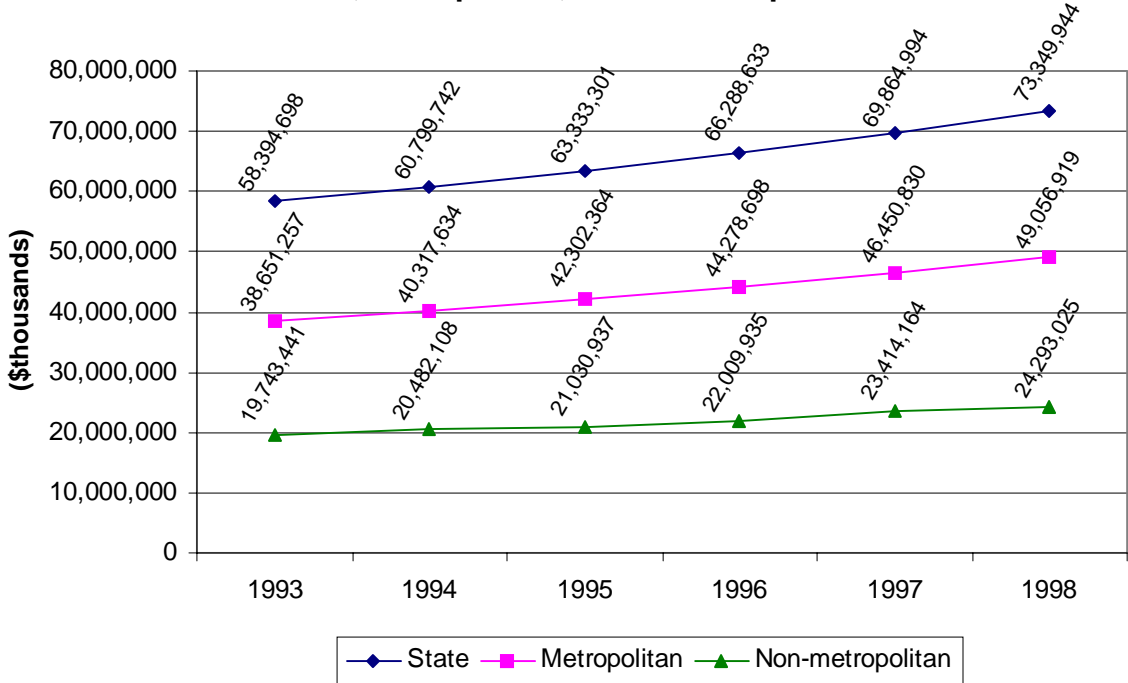
people are commuting to these counties to work. Conversely, the adjustment for residence in non-metropolitan counties is expected to be positive as residents bring home their paychecks earned in the metro counties. Transfer payments are also shown in Table 3. Transfer payments were greater to metropolitan counties and grew at a faster rate in metropolitan counties relative to non-metropolitan counties.

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 9.1 percent of all transfer payments. For metropolitan Oklahoma, that fraction was 8.6 percent, and for non-metropolitan Oklahoma it was 9.7 percent. Retirement and disability insurance is the largest category of transfer payments for the state. Medical payments are the second largest.

The fastest growing category of transfer payments from 1993 to 1998 for the state and for the metro counties was "other payments to individuals." This category includes items such as disaster relief, compensation of crime victims, compensation of survivors of public safety officers, Bureau of Indian Affairs payments, and compensation for Japanese internment. For the non-metropolitan counties, the fastest growing category of transfer payments was "medical payments", although "other payments" was the second fastest growing.

Indicative of the low unemployment rates statewide, unemployment insurance benefits declined markedly from 1993 to 1998 for all portions of the state. In metropolitan Oklahoma, unemployment benefits fell by -51.8 percent. In non-metropolitan Oklahoma,

**Figure 6. Total Personal Income, 1993-1998
State, Metropolitan, & Non-metropolitan**



**Figure 7. Per Capita Income, 1993-1998
State, Metropolitan, & Non-metropolitan**

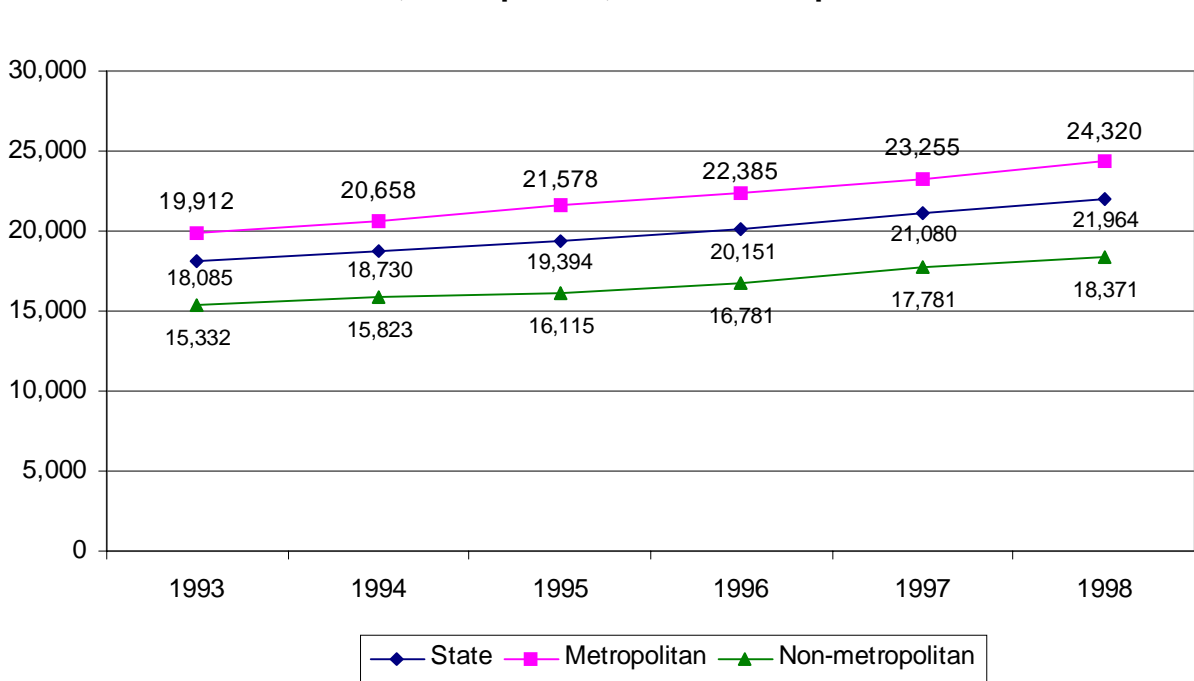


Table 3
Total Personal Income by Major Source
(Thousands of Dollars)

	Oklahoma			Metropolitan Areas			Nonmetropolitan Areas		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Earnings by Place of Work									
Wage and salary disbursements	29,346,584	37,773,383	28.7%	21,495,596	28,001,911	30.3%	7,850,988	9,771,472	24.5%
Proprietors' income	6,548,048	7,725,050	18.0%	4,221,193	5,275,619	25.0%	2,326,855	2,449,431	5.3%
Other labor income	5,176,731	5,597,803	8.1%	3,816,025	4,104,318	7.6%	1,360,706	1,493,485	9.8%
Plus: Adjustment for residence	650,216	835,747	28.5%	-455,305	-588,377	29.2%	1,105,521	1,424,124	28.8%
Plus: Dividends, interest, and rent	9,993,373	13,005,206	30.1%	6,426,894	8,297,390	29.1%	3,566,479	4,707,816	32.0%
Plus: Transfer payments	9,070,201	11,445,430	26.2%	4,884,967	6,206,805	27.1%	4,185,234	5,238,625	25.2%
Less: Personal cont. for social insurance	2,390,455	3,032,675	26.9%	1,738,113	2,240,747	28.9%	652,342	791,928	21.4%
Total Personal Income (\$000)	58,394,698	73,349,944	25.6%	38,651,257	49,056,919	26.9%	19,743,441	24,293,025	23.0%

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 4
Transfer Payments
(Thousands of Dollars)

	Oklahoma			Metropolitan Areas			Nonmetropolitan Areas		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Ret. & disab. insurance benefit payments	4,133,067	5,059,468	22.4%	2,245,948	2,796,472	24.5%	1,887,119	2,262,996	19.9%
Medical payments	2,741,738	3,911,324	42.7%	1,442,149	2,068,351	43.4%	1,299,589	1,842,973	41.8%
Income maintenance benefit payments	918,795	1,040,868	13.3%	478,271	531,868	11.2%	440,524	509,000	15.5%
Unemployment insurance benefit payments	216,359	111,692	-48.4%	132,072	63,644	-51.8%	84,287	48,048	-43.0%
Veterans benefit payments	443,237	550,488	24.2%	231,646	297,625	28.5%	211,591	252,863	19.5%
Fed educ. & trng. asst. pay. (excl. vets)	147,035	173,092	17.7%	74,949	89,799	19.8%	72,086	83,293	15.5%
Other payments to individuals	13,257	19,655	48.3%	6,620	10,470	58.2%	6,637	9,185	38.4%
Payments to nonprofit institutions	258,932	337,237	30.2%	154,952	203,082	31.1%	103,980	134,155	29.0%
Business payments to individuals	197,781	241,606	22.2%	118,360	145,494	22.9%	79,421	96,112	21.0%
Total transfer payments (\$000)	9,070,201	11,445,430	26.2%	4,884,967	6,206,805	27.1%	4,185,234	5,238,625	25.2%

Source: Regional Economic Information Service, Bureau of Economic Analysis

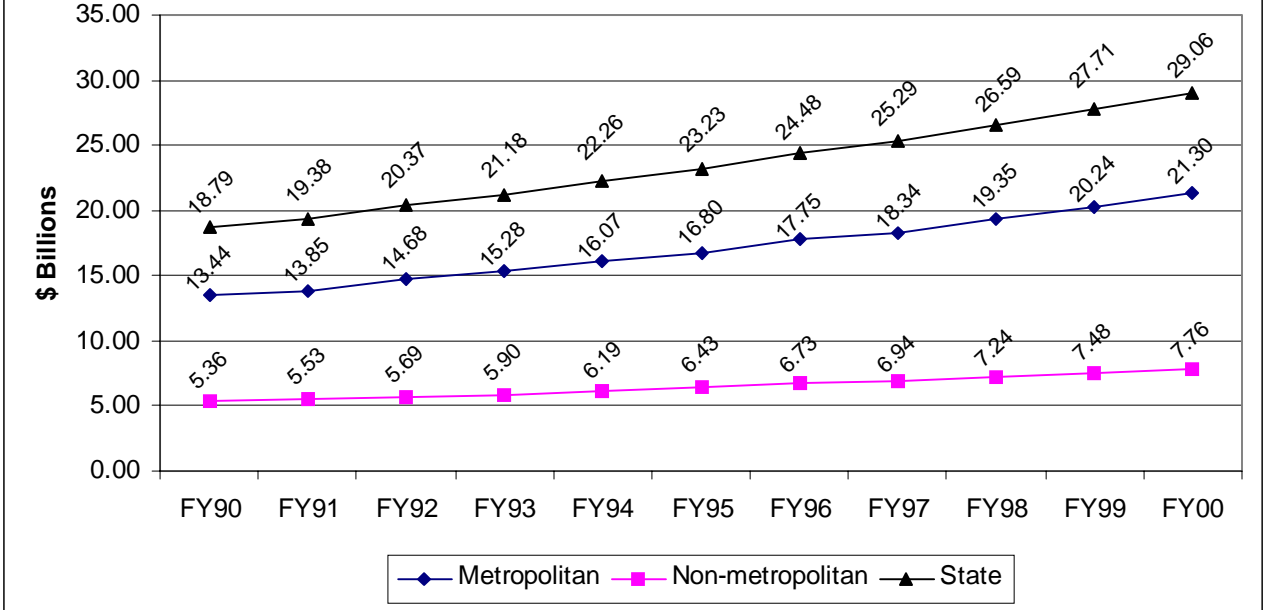
unemployment benefits fell by -43.0 percent. For the state overall, the decline was -48.4 percent.

Trends in Retail Sales

Figure 8 shows sales subject to sales tax, or retail sales, for fiscal years 1990 through 2000 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 \$18.79 billion in FY 1990 to \$29.06 billion in FY 2000--an increase of 54.7 percent. In FY 2000, the volume of retail sales in metro areas totaled \$21.30 billion, or 73.3 percent of the state total. The remaining 26.7 percent--or \$7.76 billion--took place in non-metro areas of the state. From FY 1990 to FY 2000, retail sales increased by 58.5 percent in metro Oklahoma and by 27.0 percent in rural Oklahoma.

In FY 1990, per capita retail sales (average retail dollars spent per person) was \$5,973 for the state, \$7,188 for metro areas, and \$4,202 non-metro areas. In FY 2000, per capita retail sales totaled \$8,654 for the state, \$10,473 for metro areas, and \$5,860 for non-metro areas. In FY 1990, non-metro areas lagged behind metro areas by \$2,986 per person. In FY 2000, the gap had widened to \$4,816.

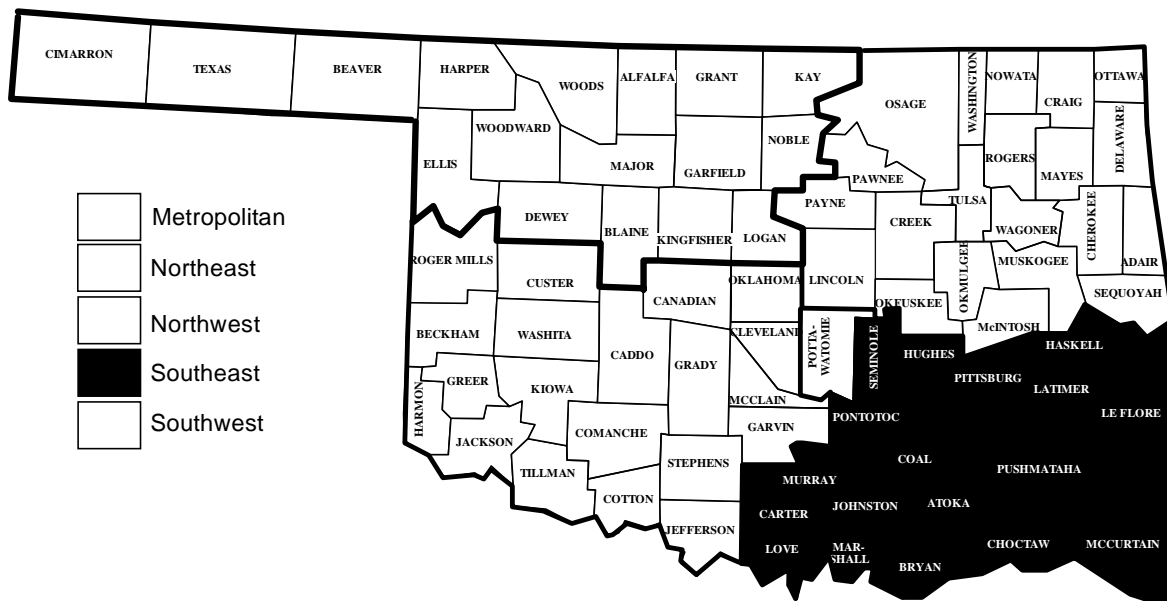
Figure 8. Oklahoma Retail Sales, Fiscal Years 1990 to 2000
State, Metropolitan, and Non-metropolitan Areas



ECONOMIC CONDITONS AND TRENDS IN THE FOUR OCES DISTRICTS

This section of the report examines the economic conditions and trends 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 1980 to 1990, the state's population increased by about 4 percent. During the same time frame, population increased in just one of the four OCES service districts. The population in the non-metropolitan counties of the Northeast district increased by 1.25 percent. The other three districts reported a decline in population from 1980 to 1990. The population declined by -8.54 percent in the Northwest district, -4.21 percent in the Southwest district, and -0.81 percent in the Southeast district. In 1980, 43.01 percent of the population lived in non-metropolitan portions of the state. Of that 43.01 percent, 14.88 percent lived in the Northeast district, 12.40 percent lived in the Southeast district, 9.52 percent lived in the Southwest district, and 6.21 percent lived in the Northwest district.

In 1990, 40.56 percent of the state's population lived in non-metropolitan counties. The largest portion of that amount continued to live in the Northeast district (14.49 percent), while 11.83 percent lived in the Southeast district, 8.77 percent lived in the Southwest district, and 5.46 percent lived in the Northwest district.

The state's population increased by 6.8 percent from 1990 to 1999. Of the four OCES districts, the Northeast district continued to show the fastest rate of growth at 7.40 percent, compared to 4.63 percent growth for the Southeast, and 0.85 percent growth for the Southwest. The Northwest district was the only district to continue to post a negative population growth rate at -2.83 percent. In 1999, 39.43 percent of the state's population lived in non-metropolitan counties. Of that amount, 14.58 percent resided in the Northeast district, 11.59 percent in the Southeast district, 8.29 percent in the Southwest district, and 5.04 percent in the Northwest district.

Table 5
Population Statistics for State and Four OCES Districts - 1990, 1990, and 1999

Total Population for All Ages

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1980	3,025,487	187,931	450,184	288,149	375,056
1980 % of Total	100%	6.21%	14.88%	9.52%	12.40%
1990	3,145,576	171,876	455,825	276,006	372,027
1990 % of Total	100%	5.46%	14.49%	8.77%	11.83%
1999	3,358,044	167,004	489,566	278,364	389,249
1999 % of Total	100%	5.04%	14.58%	8.29%	11.59%
1980-90 % Change	3.97%	-8.54%	1.25%	-4.21%	-0.81%
1990-99 % Change	6.75%	-2.83%	7.40%	0.85%	4.63%

Population for Age 65 and Over

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1980	376,126	30,283	64,925	47,034	61,890
1980 % of Total State, & Each District, respectively	12.43%	16.11%	14.42%	16.32%	16.50%
1990	424,408	30,146	72,203	46,924	64,207
1990 % of Total State & Each District, respectively	13.49%	17.54%	15.84%	17.00%	17.26%
1999	448,696	28,088	74,844	43,557	62,584
1999 % of Total State & Each District, respectively	13.36%	16.82%	15.29%	15.65%	16.08%
1980-90 % Change	12.84%	-0.45%	11.21%	-0.23%	3.74%
1990-99 % Change	5.72%	-6.83%	3.66%	-7.18%	-2.53%

Population for Under Age 15

Year	State	Northwest District	Northeast District	Southwest District	Southeast District
1980	692,677	42,181	98,581	65,433	85,504
1980 % of Total State, & Each District, respectively	22.89%	22.44%	21.89%	22.71%	22.80%
1990	706,685	38,626	98,117	62,879	81,217
1990 % of Total State & Each District, respectively	22.47%	22.47%	21.53%	22.78%	21.83%
1999	720,944	36,309	99,336	61,819	80,511
1999 % of Total State & Each District, respectively	21.47%	21.74%	20.29%	22.21%	20.68%
1980-90 % Change	2.02%	-8.43%	-0.47%	-3.90%	-5.01%
1990-99 % Change	2.02%	-6.00%	1.24%	-1.69%	-0.87%

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. For example, there is a definite decline in the portion of the 65 and over population living in non-metropolitan Oklahoma. In 1980, 54.27 percent of the state's population of those aged 65 and over lived in non-metro Oklahoma. By 1990 the percentage had fallen to 50.30, and by 1999 it had fallen to 46.60 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 1980, however, it had the smallest percentage of elderly residents among the four districts at just 14.42 percent. This compared to 16.11 percent in the Northwest, 16.32 percent in the Southwest, and 16.50 percent in the Southeast. For the state overall, the fraction of elderly residents was 12.43 percent in 1980.

By 1990, 13.49 percent of the state's population was 65 or over, and from 1980 to 1990 the state's population of those aged 65 and over increased by 12.84 percent. During the same time frame, the elderly population actually decreased in two of the four OCES districts. The decline was by -0.45 percent in the Northwest district and -0.23 percent in the Southwest district. The eastern half of the state continued to see an increase in this population as the Southeast district posted a gain of 3.74 percent and the Northeast district posted a large gain of 11.21 percent.

In 1999, 13.36 percent of the state's population was aged 65 and over. From 1990 to 1999 the state posted a 5.72 percent increase in this population. The growth of this population in the 1990s has been positive, but considerably slower than the growth of the 1980s. Following the state trend, all four districts saw a definite decline in the rate of growth of the elderly population. In fact, the Northeast district was the only district to

post positive growth from 1990 to 1999 at a rate of 3.66 percent. The biggest declines were in the western half of the state with a loss of -7.18 percent in the Southwest and a loss of -6.83 percent in the Northwest. The Southeast also suffered a loss of -2.53 percent.

As a percentage of the state's total population, the portion of the population under the age of 15 has been declining since 1980. In that year, 22.89 percent of the state's population was under age 15. By 1990, the percentage had dropped slightly to 22.47 percent, and by 1999, the percentage had dropped a full percentage point to 21.47. The growth *rate* for this segment of the population remained constant at 2.02 percent from both 1980 to 1990 and from 1990 to 1999. The four service districts followed the same basic trend. The percentage of young people fell slightly for two of the districts from 1980 to 1990 (Northeast and Southeast), but fell for all four of the districts from 1990 to 1999. In 1999, the percentage of the population under the age of 15 was fairly consistent for the four districts when compared to the state: 21.47 percent for the state, 21.74 percent for the Northwest, 20.29 percent for the Northeast, 22.21 percent for the Southwest, and 20.68 percent for the Southeast.

From 1980 to 1990 the actual population of those under the age of 15 declined for all four service districts. The declines were by -8.43 percent, -0.47 percent, -3.90 percent, and -5.01 percent for the Northwest, Northeast, Southwest, and Southeast districts, respectively. From 1990 to 1999, three of the four districts suffered losses in the actual population of those under age 15. The Northwest lost -6.00 percent, while the Southwest lost -1.69 percent, and the Southeast lost -0.87 percent. Posting the only gain, the Northeast district saw this population increase by 1.24 percent.

Figure 10. Percentage Population Growth, 1980-1990

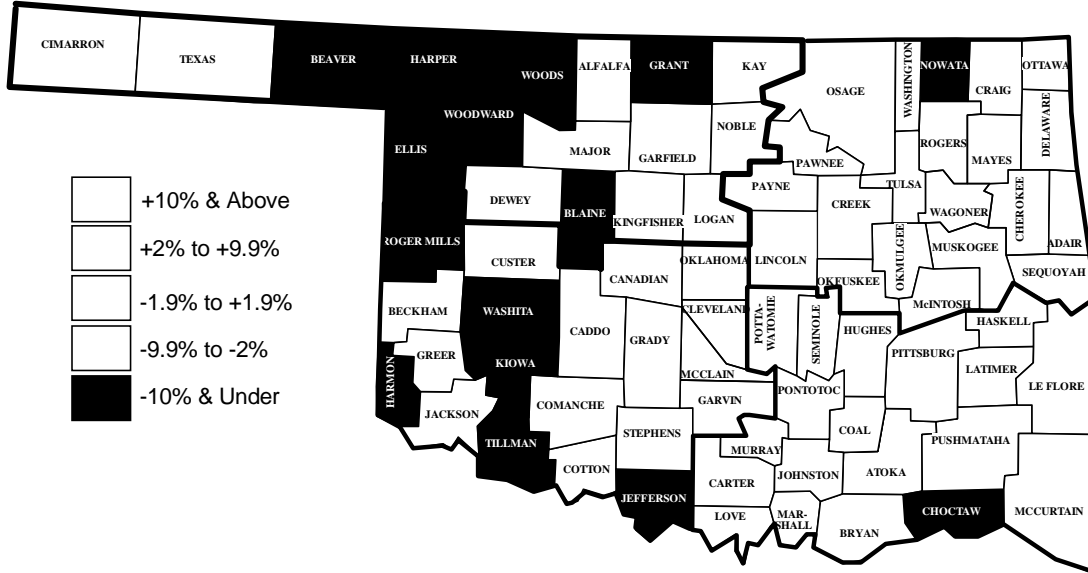
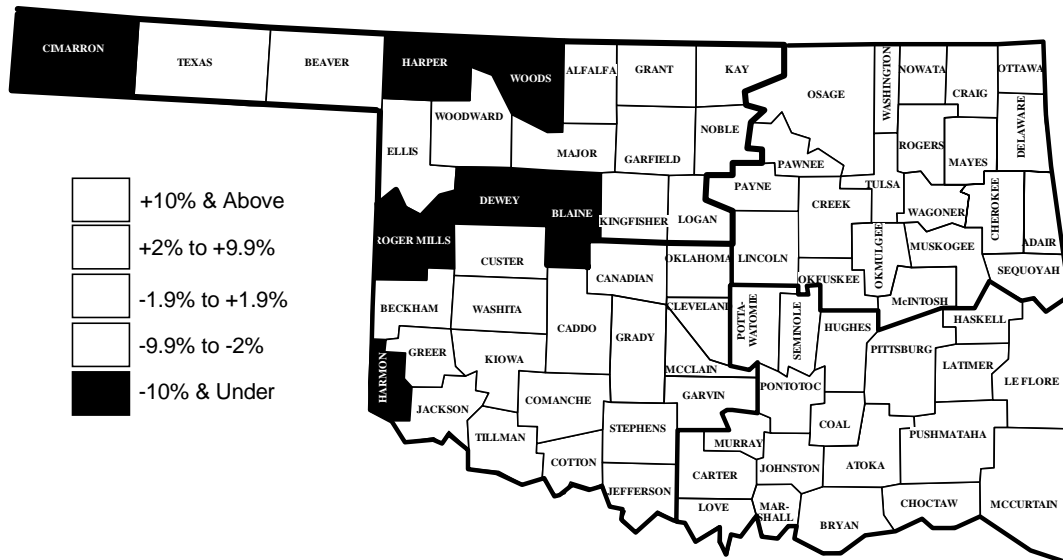
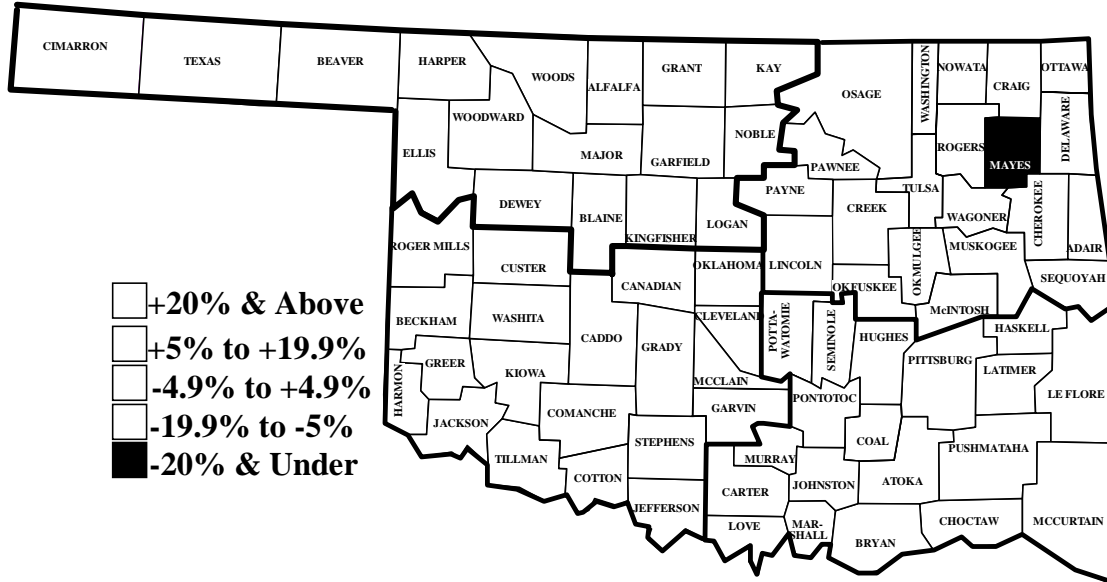


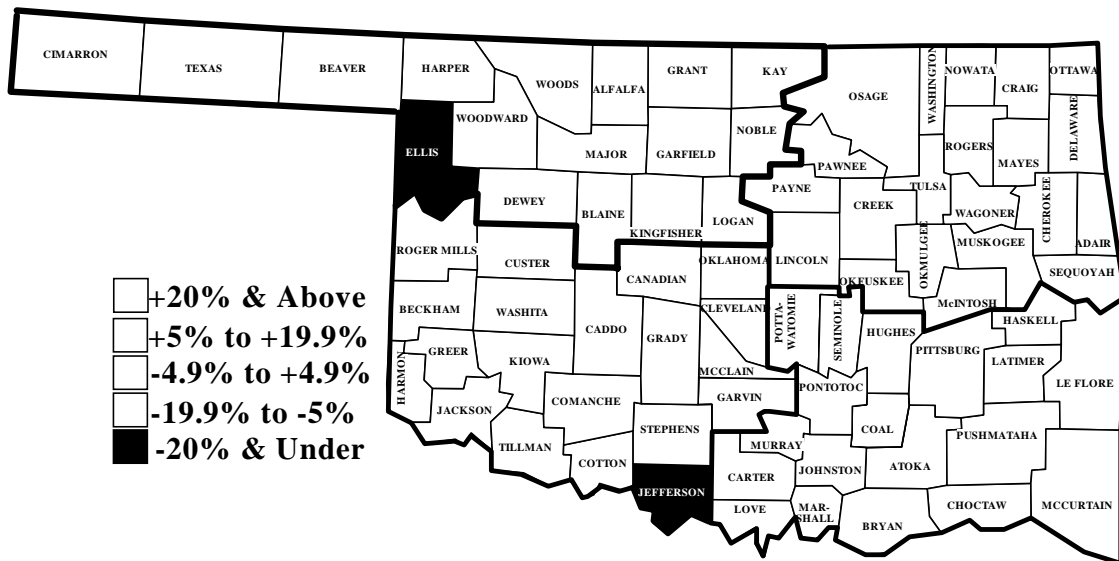
Figure 11. Percentage Population Growth, 1990-1999



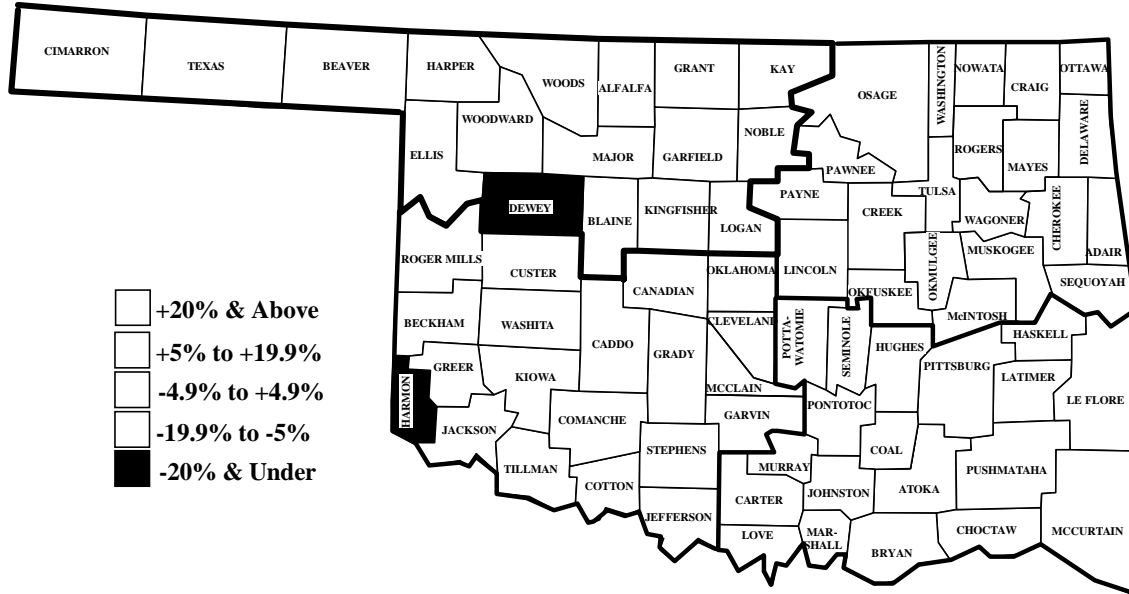
**Figure 12. Percentage Population Growth, 1980 to 1990
Age 65 and Over**



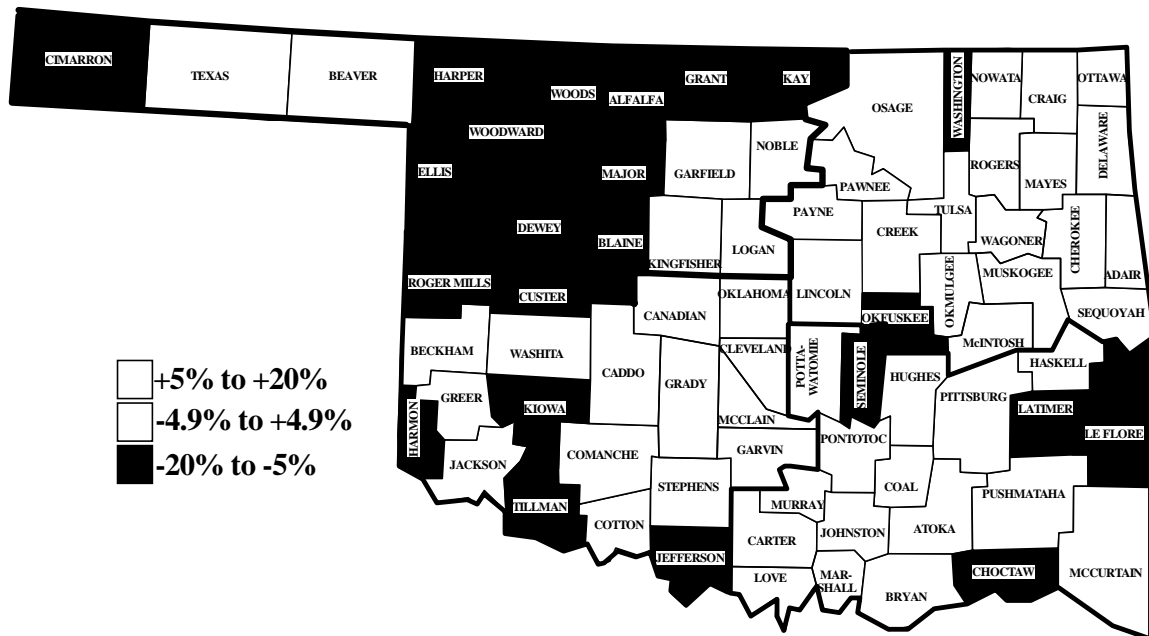
**Figure 13. Percentage Population Growth, 1980 to 1990
Under Age 15**



**Figure 14. Percentage Population Growth, 1990 to 1999
Age 65 and Over**



**Figure 15. Percentage Population Growth, 1990 to 1999
Under Age 15**



Figures 10 and 11 are maps showing the percent growth for each county in Oklahoma from 1980 to 1990 and from 1990 to 1999, respectively. During both time periods, a great deal of the growth in population for Oklahoma occurred in the eastern half of the state, especially the northeastern quadrant.

Figures 12 and 13 show population growth from 1980 to 1990 in Oklahoma for those residents aged 65 and over and for those under the age of 15. Comparing the two maps, 36 counties experienced substantial growth in elderly population, while only 13 counties had significant growth in the under 15 population. From 1980 to 1990, 11 counties exhibited major growth of both populations: Canadian, Cleveland, McClain, Payne, Lincoln, Tulsa, Rogers, Cherokee, Delaware, Latimer and Pontotoc. Of 35 counties that experienced substantial loss of the under 15 population from 1980 to 1990, 12 also experienced substantial loss of the 65 and over population. These counties were located primarily in the western half of the state.

Figures 14 and 15 show population growth from 1990 to 1999 in Oklahoma for residents aged 65 and over and residents under the age of 15. From 1990 to 1999, the elderly population grew significantly in 16 counties, 10 of which were metropolitan counties. With respect to the younger population, 12 counties saw substantial growth, 5 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: Canadian, Cleveland, McClain, McIntosh, Wagoner, Cherokee, Delaware, and Rogers. Of 22 counties that experienced substantial loss of the under 15 population, from 1990 to 1999, 18 also experienced substantial loss of the 65 and over

population, the counties with major population losses tend to be located on the western edge of the state.

The following counties experienced substantial gains in both populations from 1980 to 1990 *and* from 1990 to 1999: Canadian, Cleveland, McClain, Rogers, Cherokee, and Delaware. The following rural counties experienced major losses in both populations from 1980 to 1990 *and* from 1990 to 1999: 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 as well as for the state, metropolitan areas, and non-metropolitan areas. The greatest growth in rural employment from 1990 to 1999 occurred in the eastern half of the state. Employment in the Southeast district increased by 11.3 percent and employment in the Northeast district increased by 9.9 percent from 1990 to 1999. Employment also grew in the western half of the state, although at slower rates. Employment grew by 2.4 percent in the Northwest district and by 1.4 percent in the Southwest district. Across the state, the greatest growth in employment from 1990 to 1999 occurred in metropolitan areas (13.8 percent), while the average growth for the state was 11.4 percent. Employment in non-metro Oklahoma increased by 7.4% during the same time frame. Note, however, that employment growth in the Southeast district (11.3 percent) was about par with the state average (11.4 percent).

In 1990, the state unemployment rate was 5.7 percent. By 1999, it had dropped to a low 3.4 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 1990 and 1999. The Southeast district tends to have the highest rates of unemployment--8.3 percent in 1990 and 5.1 percent in 1999. These values are greater than even the non-metropolitan averages of 6.6 in 1990 and 4.4 percent in 1999. At 6.4 percent in 1990 and 4.4 percent in 1999, unemployment rates in the Southwest district are very similar to the averages for non-metropolitan areas of the state. Of the four OCES districts, the lowest unemployment rates are reported in the Northeast and Northwest districts. In 1990, the lowest rate was reported by the Northwest district at 4.4 percent (Northeast district's rate was 6.3 percent), and in 1999 the lowest rate was reported by the Northeast district at 3.9 percent. Close behind was the Northwest district with a 1999 rate of 4.0 percent. Figure 16 illustrates the unemployment rates for the four OCES districts and for metropolitan areas of Oklahoma from 1990 to 1999.

Table 7 provides information on employment by industry for the non-metropolitan counties of the four OCES services districts from 1993 to 1998. Beginning with the Northeast district, the top three industries that provided the greatest number of jobs in 1998 were services, government and government enterprises, and retail trade, respectively. From 1993 to 1998, growth in employment by industry was greatest in construction (27.1 percent), services (26.3 percent), and finance, insurance and real estate (17.9 percent). Losses during this time were felt in mining (-49.0 percent), and agricultural services (-35.8 percent).

In the Northwest district, the top three industries that provided the most jobs in 1998 were retail trade, farm employment, and government and government enterprises. From 1993 to 1998, the greatest job growth occurred in the following industries: finance, insurance and real estate (16.5 percent), retail trade (15.8 percent), and services (14.0 percent). During this time, job losses occurred in the following industries: agricultural services (-40.4 percent), mining (-8.0 percent), transportation and public utilities (-5.3 percent), and wholesale trade (-2.4 percent).

The three major employers in the Southeast district in 1998 were services, government and government enterprises, and retail trade, respectively. The greatest job growth from 1993 to 1998 occurred in services (23.8 percent), finance, insurance and real estate (21.5 percent), and retail trade (19.5 percent). Losses were felt in agricultural services (-42.4 percent), mining (-8.2 percent), and wholesale trade (-0.7 percent).

Finally, in the Southwest district, the three top employers in 1998 were services, government and government enterprises, and retail trade, respectively. From 1993 to 1998, growth in employment by industry was greatest in finance, insurance and real estate (22.2 percent), services (20.9 percent), and retail trade (14.0 percent). Losses were felt in agricultural services (-33.3 percent), mining (-5.1 percent), construction (-3.6 percent), transportation and public utilities (-0.5 percent), government and government enterprises (-0.3 percent), and wholesale trade (-0.3 percent).

Total Personal Income and Per Capita Income

Table 8 presents income data as provided by the Bureau of Economic Analysis for the years 1993 and 1998. Total personal income in the non-metropolitan counties of the state increased from \$19.7 billion in 1993 to \$24.3 billion in 1998--an increase of 23.0 percent.

Table 6
 Employment and Unemployment Rate for State, Metropolitan, Non-metropolitan,
 and the Four OCES Districts - 1990-1999

Area	Employment			Unemployment Rate	
	1990	1999	% Change 1990-99	1990	1999
Northeast District	192,158	211,145	9.9%	6.3	3.9
Northwest District	79,079	80,940	2.4%	4.4	4
Southeast District	144,814	161,207	11.3%	8.3	5.1
Southwest District	112,443	114,049	1.4%	6.4	4.4
State	1,427,886	1,590,944	11.4%	5.7	3.4
Metropolitan	899,426	1,023,628	13.8%	5.1	2.9
Non-metropolitan	528,493	567,342	7.4%	6.6	4.4

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, 1993-1998

	State			Northeast District			Northwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Farm employment	92,439	95,881	3.7%	20,582	21,080	2.4%	15,785	16,148	2.3%
Ag. serv., forestry, fishing, and other	19,355	23,008	18.9%	2,326	1,493	-35.8%	1,652	985	-40.4%
Mining	66,999	58,802	-12.2%	3,450	1,761	-49.0%	4,948	4,553	-8.0%
Construction	78,095	99,056	26.8%	9,667	12,284	27.1%	4,537	5,000	10.2%
Manufacturing	175,206	194,991	11.3%	22,886	23,289	1.8%	7,021	7,310	4.1%
Transportation and public utilities	84,280	97,086	15.2%	7,089	8,006	12.9%	4,546	4,305	-5.3%
Wholesale trade	65,726	74,137	12.8%	4,715	5,310	12.6%	2,955	2,884	-2.4%
Retail trade	284,933	332,261	16.6%	35,155	40,156	14.2%	14,528	16,818	15.8%
Finance, insurance, and real estate	97,853	116,631	19.2%	8,803	10,379	17.9%	4,145	4,828	16.5%
Services	450,939	564,265	25.1%	41,726	52,706	26.3%	10,967	12,504	14.0%
Government and government enterprises	312,995	313,452	0.1%	43,067	45,469	5.6%	14,473	15,029	3.8%
Total full- and part-time employment	1,728,820	1,969,570	13.9%	210,474	236,635	12.4%	96,165	106,935	11.2%

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, 1993-1998

	State			Southeast District			Southwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Farm employment	92,439	95,881	3.7%	20,325	21,333	5.0%	17,099	17,399	1.8%
Ag. serv., forestry, fishing, and other	19,355	23,008	18.9%	2,275	1,310	-42.4%	3,003	2,002	-33.3%
Mining	66,999	58,802	-12.2%	6,253	5,742	-8.2%	5,602	5,317	-5.1%
Construction	78,095	99,056	26.8%	7,218	8,369	15.9%	5,300	5,109	-3.6%
Manufacturing	175,206	194,991	11.3%	20,119	20,735	3.1%	11,751	12,485	6.2%
Transportation and public utilities	84,280	97,086	15.2%	6,765	7,412	9.6%	5,268	5,242	-0.5%
Wholesale trade	65,726	74,137	12.8%	4,918	4,883	-0.7%	3,751	3,741	-0.3%
Retail trade	284,933	332,261	16.6%	26,095	31,186	19.5%	19,579	22,319	14.0%
Finance, insurance, and real estate	97,853	116,631	19.2%	6,195	7,527	21.5%	5,358	6,546	22.2%
Services	450,939	564,265	25.1%	38,011	47,059	23.8%	25,608	30,962	20.9%
Government and government enterprises	312,995	313,452	0.1%	31,520	32,290	2.4%	26,042	25,970	-0.3%
Total full- and part-time employment	1,728,820	1,969,570	13.9%	170,550	192,531	12.9%	128,535	140,800	9.5%

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 8
Total Personal and Per Capita Income for State, Metropolitan, Non-metropolitan,
And the Four OCES Districts - 1993-1998

Area	Total Personal Income (Thousands of \$)			Per Capita Income	
	1993	1998	% Change 1993-98	1993	1998
Northwest District	3,029,739	3,614,061	19.3%	17,937	21,479
Northeast District	7,148,228	8,990,947	25.8%	15,350	18,486
Southwest District	4,186,552	5,040,718	20.4%	15,163	18,021
Southeast District	5,378,922	6,647,299	23.6%	14,267	17,132
State	58,394,698	73,349,944	25.6%	18,085	21,964
Metropolitan	38,651,257	49,056,919	26.9%	19,912	24,320
Non-metropolitan	19,743,441	24,293,025	23.0%	15,332	18,371

Note: District totals exclude metropolitan counties within its boundaries.

Source: Regional Economic Information System, Bureau of Economic Analysis

Figure 16. Unemployment Rates, 1990-1999
The OCES Districts and Metro Oklahoma

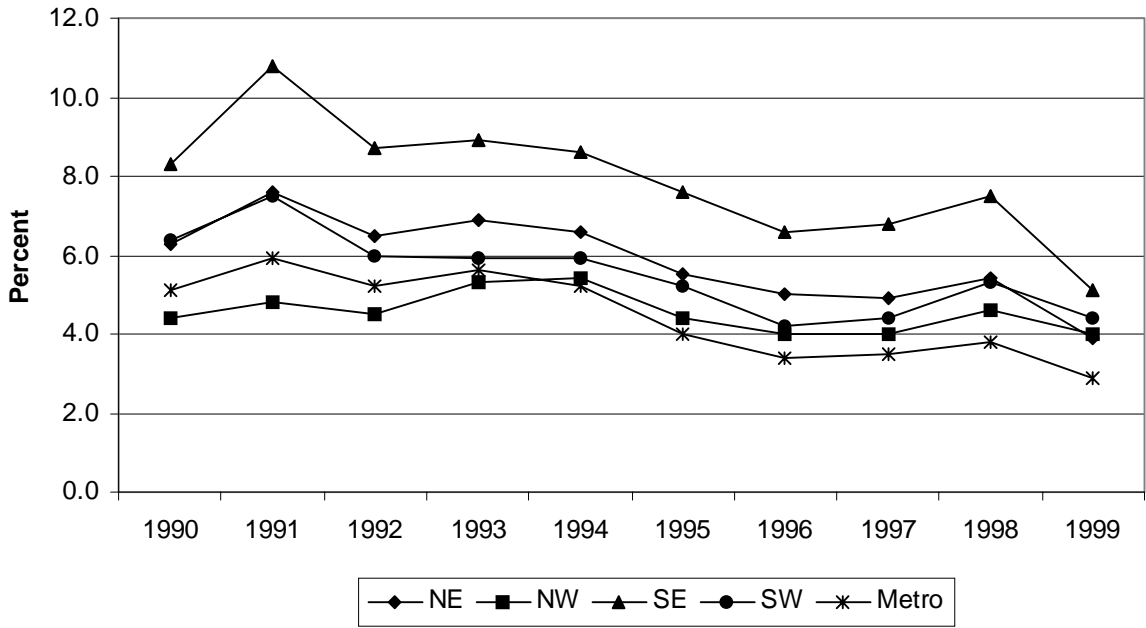
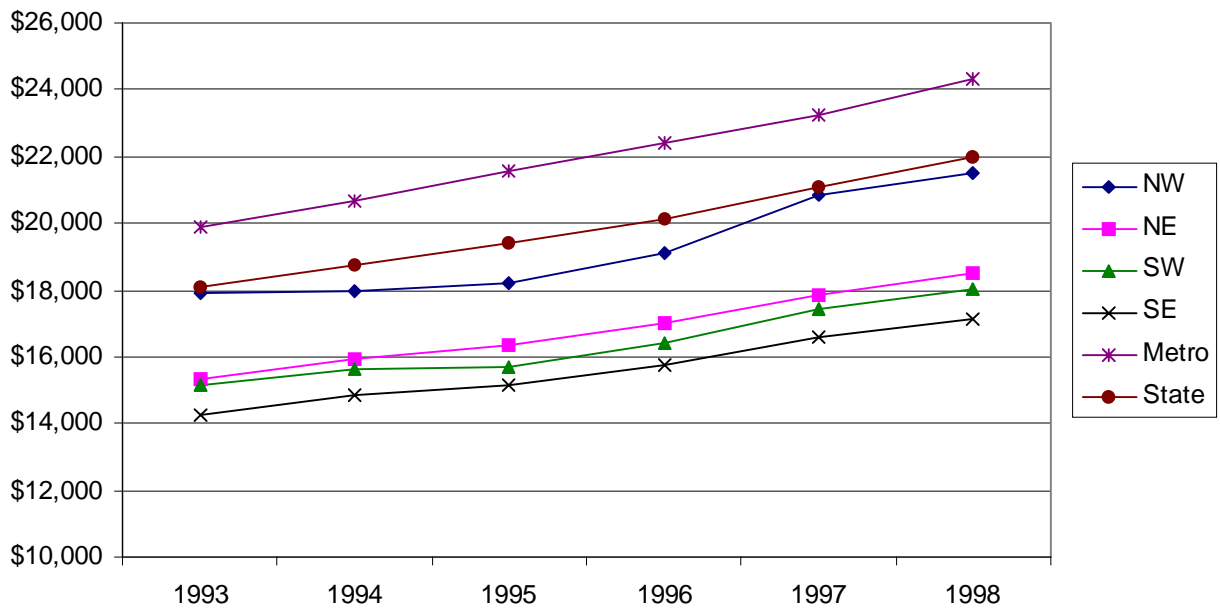


Figure 17. Per Capita Income for the OCES Districts, State & Metropolitan Areas, 1993-1998



In the metro counties of the state, personal income increased by 26.9 percent, from \$38.7 billion to \$49.1 billion. Personal income statewide increased from \$58.4 billion in 1993 to \$73.3 billion in 1998, an increase of 25.6 percent.

Among the four OCES districts, the area with the greatest personal income in 1998 was the Northeast district. This district also experienced the greatest growth from 1993 to 1998 as personal income increased from \$7.1 billion to \$9.0 billion (25.8 percent growth). The Southeast district also experienced income growth greater than the non-metro average as income increased by 23.6 percent from 1993 to 1998 (\$5.4 billion to \$6.6 billion).

The western half of the state experienced slower income growth from 1993 to 1998. In the Northwest district, personal income increased by 19.3 percent, from \$3.0 billion to \$3.6 billion. In the Southwest district, personal income increased by 20.4 percent, from \$4.2 billion to \$5.0 billion.

Per capita income levels tend to be higher in metropolitan areas than in non-metropolitan areas. In metropolitan Oklahoma, per capita income was 19,912 in 1993 and 24,320 in 1998. For non-metropolitan Oklahoma, per capita income was 15,332 in 1993 and 18,371 in 1998. State averages fall in between with per capita income of 18,085 in 1993 and 21,964 in 1998. Figure 17 illustrates per capita income for the four OCES districts and for metropolitan areas in Oklahoma.

The Northwest district has show per capita income levels very similar to those for the state. In 1993, the Northwest district lagged the state by just \$148 per capita. In 1998, the deficit for the Northwest district was \$485. Of the four districts, the Southeast has

traditionally had the lowest per capita income. In 1993, its per capita income was 14,267, which lagged the state average by \$3,818. By 1998, the gap had widened to \$4,832. The Northeast district lagged the state by \$2,735 in 1993 and by \$3,478 in 1998. Similarly, the Southwest district lagged the state by \$2,922 in 1993 and by \$3,943 in 1998. The gap between the state's per capita income and the per capita income of the non-metropolitan counties continues to widen in all districts.

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 1993 and 1998. Beginning with the Northeast district, total personal income increased by 25.8 percent (compared to 25.6 percent for the state) from 1993 to 1998. Major sources of income growth for the district, over the time frame, include: dividends, interest, and rent (34.7 percent), adjustment for residence (33.6 percent), and transfer payments (28.4 percent).

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 Northwest district the largest category of transfers is retirement and disability insurance. The fastest growing category of transfers from 1993 to 1999 was payments to nonprofit institutions. Unemployment benefits declined by -48.8 percent, and medical payments declined by -28.9 percent.

In the Northwest district, total personal income increased by 19.3 percent, compared to 25.6 percent for the state. Major sources of increased income in the district include

adjustment for residence (189.7 percent) which went from a negative to a positive value, dividends, interest and rent (30.9 percent), and wage and salary disbursement (22.1 percent). Transfer payments in the Northwest district increased by 21.2 percent from 1993 to 1998. Retirement and disability insurance is the largest source of transfer payments for the district. The categories of transfers with the greatest growth over the time period were "other payments to individuals" (204.5 percent), medical payments (36.9 percent), and federal education and training assistance payments (27.0 percent). Unemployment benefits declined by 38.3 percent from 1993 to 1998.

Total personal income increased by 23.6 percent in the Southeast district from 1993 to 1998, compared to 25.6 percent for the state. Major sources of income growth include dividends, interest and rent (30.0 percent), wage and salary disbursements (25.7 percent), and adjustment for residence (25.7 percent). Transfer payments increased by 25.6 percent for the district. The largest category of transfer payments for the Southeast district in 1998 was retirement and disability insurance. The fastest growing categories of transfer payments from 1993 to 1998 were medical payments (42.5 percent), "other payments to individuals" (37.9 percent), and "payments to nonprofit institutions" (29.1 percent). Unemployment benefits declined by -41.1 percent over the time period.

In the Southwest district, total personal income increased by 20.4 percent from 1993 to 1998. The major sources of income growth were dividends, interest and rent (30.9 percent), wage and salary disbursements (22.8 percent), and transfer payments (21.5 percent). The largest source of transfers for the district in 1998 was retirement and disability insurance. "Other payments to individuals" increased by 85.7 percent, medical

Table 9
Total Personal Income by Major Source for the State and the Four OCES Districts, 1993-1998
(Thousands of Dollars)

	Oklahoma			Northeast District			Northwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Earnings by Place of Work									
Wage and salary disbursements	29,346,584	37,773,383	28.7%	2,863,165	3,595,110	25.6%	1,294,408	1,580,305	22.1%
Proprietors' income	6,548,048	7,725,050	18.0%	659,043	697,641	5.9%	517,146	528,169	2.1%
Other labor income	5,176,731	5,597,803	8.1%	489,174	546,632	11.7%	212,487	220,485	3.8%
Plus: Adjustment for residence	650,216	835,747	28.5%	636,789	850,521	33.6%	-736	660	189.7%
Plus: Dividends, interest, and rent	9,993,373	13,005,206	30.1%	1,260,612	1,697,442	34.7%	619,016	810,479	30.9%
Plus: Transfer payments	9,070,201	11,445,430	26.2%	1,467,837	1,884,083	28.4%	498,033	603,779	21.2%
Less: Personal cont. for social insurance	2,390,455	3,032,675	26.9%	228,392	280,482	22.8%	110,615	129,816	17.4%
Total Personal Income (\$000)	58,394,698	73,349,944	25.6%	7,148,228	8,990,947	25.8%	3,029,739	3,614,061	19.3%

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, 1993-1998
 (Thousands of Dollars)

	Oklahoma			Southeast District			Southwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Earnings by Place of Work									
Wage and salary disbursements	29,346,584	37,773,383	28.7%	2,107,450	2,649,095	25.7%	1,585,965	1,946,962	22.8%
Proprietors' income	6,548,048	7,725,050	18.0%	628,952	691,389	9.9%	521,714	532,232	2.0%
Other labor income	5,176,731	5,597,803	8.1%	363,840	401,517	10.4%	295,205	324,851	10.0%
Plus: Adjustment for residence	650,216	835,747	28.5%	255,313	320,853	25.7%	214,155	252,090	17.7%
Plus: Dividends, interest, and rent	9,993,373	13,005,206	30.1%	888,599	1,155,039	30.0%	798,252	1,044,856	30.9%
Plus: Transfer payments	9,070,201	11,445,430	26.2%	1,317,088	1,654,088	25.6%	902,276	1,096,675	21.5%
Less: Personal cont. for social insurance	2,390,455	3,032,675	26.9%	182,320	224,682	23.2%	131,015	156,948	19.8%
Total Personal Income (\$000)	58,394,698	73,349,944	25.6%	5,378,922	6,647,299	23.6%	4,186,552	5,040,718	20.4%

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, 1993-1998
(Thousands of Dollars)

	Oklahoma			Northeast District			Northwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Ret. & disab. insurance benefit payments	4,133,067	5,059,468	22.4%	665,930	817,543	22.8%	272,421	312,951	14.9%
Medical payments	2,741,738	3,911,324	42.7%	433,430	308,381	-28.9%	141,580	193,767	36.9%
Income maintenance benefit payments	918,795	1,040,868	13.3%	148,340	171,996	15.9%	31,478	38,983	23.8%
Unemployment insurance benefit payments	216,359	111,692	-48.4%	30,784	15,774	-48.8%	8,538	5,271	-38.3%
Veterans benefit payments	443,237	550,488	24.2%	79,488	96,433	21.3%	14,543	16,508	13.5%
Fed educ. & trng. asst. pay. (excl. vets)	147,035	173,092	17.7%	40,300	45,392	12.6%	4,596	5,839	27.0%
Other payments to individuals	13,257	19,655	48.3%	3,068	3,949	28.7%	247	752	204.5%
Payments to nonprofit institutions	258,932	337,237	30.2%	37,701	49,397	31.0%	13,673	17,144	25.4%
Business payments to individuals	197,781	241,606	22.2%	28,796	35,393	22.9%	10,444	12,280	17.6%
Total transfer payments (\$000)	9,070,201	11,445,430	26.2%	1,467,837	1,884,083	28.4%	498,033	603,779	21.2%

Note: District totals exclude metropolitan counties within its boundaries.

Source: Regional Economic Information Service, Bureau of Economic Analysis

Table 10 (continued)
 Transfer Payments for the State and the Four OCES Districts, 1993-1998
 (Thousands of Dollars)

	Oklahoma			Southeast District			Southwest District		
	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98	1993	1998	% Change 1993-98
Ret. & disab. insurance benefit payments	4,133,067	5,059,468	22.4%	549,709	667,503	21.4%	399,059	464,999	16.5%
Medical payments	2,741,738	3,911,324	42.7%	418,405	596,329	42.5%	306,174	404,671	32.2%
Income maintenance benefit payments	918,795	1,040,868	13.3%	168,312	192,117	14.1%	92,394	105,904	14.6%
Unemployment insurance benefit payments	216,359	111,692	-48.4%	28,662	16,869	-41.1%	16,284	10,112	-37.9%
Veterans benefit payments	443,237	550,488	24.2%	78,192	89,858	14.9%	39,368	50,064	27.2%
Fed educ. & trng. asst. pay. (excl. vets)	147,035	173,092	17.7%	17,756	20,884	17.6%	9,089	10,991	20.9%
Other payments to individuals	13,257	19,655	48.3%	2,102	2,898	37.9%	666	1,237	85.7%
Payments to nonprofit institutions	258,932	337,237	30.2%	30,518	39,403	29.1%	22,088	28,211	27.7%
Business payments to individuals	197,781	241,606	22.2%	23,309	28,227	21.1%	16,872	20,212	19.8%
Total transfer payments (\$000)	9,070,201	11,445,430	26.2%	1,317,088	1,654,088	25.6%	902,276	1,096,675	21.5%

Note: District totals exclude metropolitan counties within its boundaries.

Source: Regional Economic Information Service, Bureau of Economic Analysis

payments increased by 32.2 percent, and "payments to nonprofits" increased by 27.7 percent. Unemployment benefits declined by 37.9 percent.

Trends in Retail Trade

Table 11 contains retail sales data for fiscal years 1990 and 2000, as available from the Oklahoma Tax Commission. In rural Oklahoma, the largest growth in retail sales from FY 1990 to 2000 was in the eastern half of the state. Retail sales in the Northeast district increased from about \$2 billion to about \$3 billion (51.2 percent). Retail sales in the Southeast district increased from about \$1.4 billion to over \$2.1 billion, an increase of 48.9 percent. Retail sales in the Southwest district increased by 35.8 percent from \$1.1 billion to \$1.5 billion, while retail sales in the Northwest increased 34.2 percent from about \$803 million to over \$1 billion.

Across the state, retail sales increased from \$18.8 billion in FY 1990 to over \$29 billion in FY 2000 for a growth rate of 54.6 percent. Metropolitan retail sales increased slightly faster at a rate of 58.5 percent. Total metro sales increased from \$13.4 billion to \$21.3 billion. Rural retail sales increased from \$5.4 billion to about \$7.8 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 \$4,344 in FY 1990 to \$6,116 in FY 2000. This compares to an increase for the state of \$5,975 to \$8,654. The gap between per capita retail sales for the state and non-metro counties in the Northeast district widened from \$1,631 to \$2,538 in the ten-year time span.

Per capita retail sales in the Northwest district increased from \$4,672 to \$6,454, and the gap between the district and the state widened from \$1,303 to \$2,200. In the

Southeast district, per capita retail sales increased from \$3,866 to \$5,503. The gap between the district and the state widened from \$2,109 to \$3,151. Finally, in the Southwest district, per capita retail sales increased from \$4,119 to \$5,545, and the gap between the state and the district increased from \$1,856 to \$3,109. Figure 18 plots per capita retail sales for the four OCES districts, the state, and metropolitan areas of Oklahoma from FY 1990 to FY 2000.

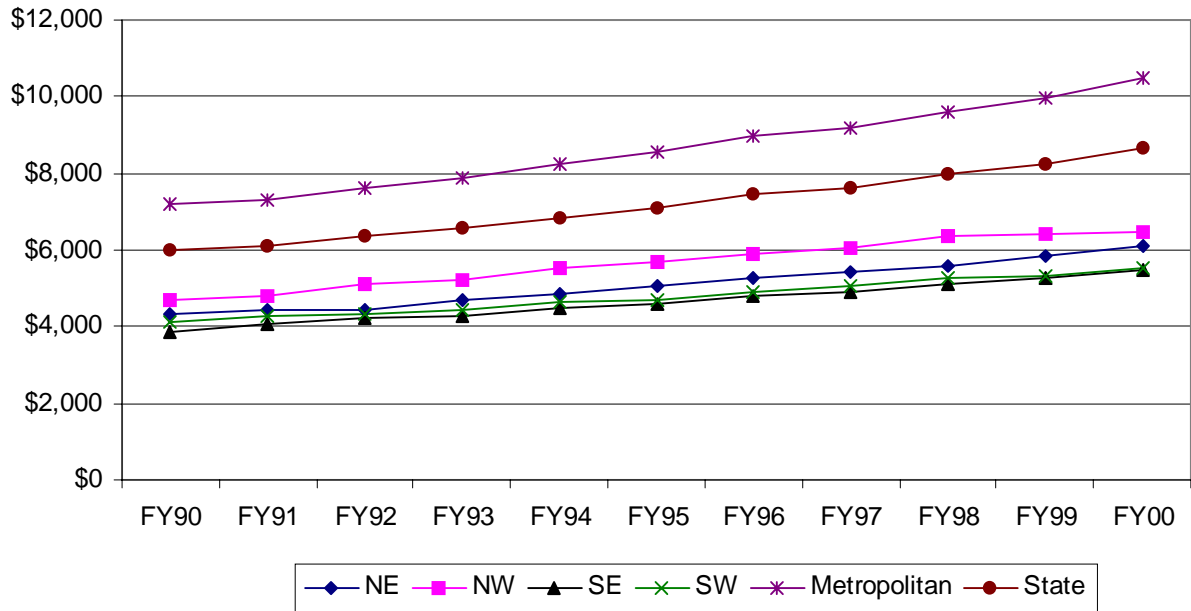
Table 11
Total Retail Sales and Per Capita Retail Sales for State, Metropolitan, Non-metropolitan,
And the Four OCES Districts - Fiscal Years 1990 to 2000

Area	Total Retail Sales			Per Capita Retail Sales	
	FY 1990	FY 2000	% Change 1990-2000	1990	2000
Northeast District	\$1,980,049,519	\$2,994,024,349	51.2%	\$4,344	\$6,116
Northwest District	\$802,949,825	\$1,077,855,223	34.2%	\$4,672	\$6,454
Southeast District	\$1,438,162,669	\$2,141,909,500	48.9%	\$3,866	\$5,503
Southwest District	\$1,136,869,860	\$1,543,482,961	35.8%	\$4,119	\$5,545
State	\$18,794,687,445	\$29,059,469,400	54.6%	\$5,975	\$8,654
Metropolitan	\$13,436,655,572	\$21,302,197,367	58.5%	\$7,186	\$10,474
Non-metropolitan	\$5,358,031,873	\$7,757,272,033	44.8%	\$4,200	\$5,858

Note: District totals exclude metropolitan counties within its boundaries.

Source: Oklahoma Tax Commission

Figure 18. Per Capita Retail Sales for the Four OCES Districts and Metropolitan Areas of Oklahoma, FY 1990 to FY 2000



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 1999, non-metropolitan population increased by 3.8%, following a nearly 2% decrease from 1980 to 1990. The metropolitan population increased by 8.8% from 1990 to 1999.
- 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 1999, the state's non-metropolitan population of those aged 65 and over declined by more than 2%. In metropolitan Oklahoma this population increased by 13.6% during the same time frame.
- The major employment growth industries for non-metropolitan Oklahoma from 1993 to 1998 were finance, insurance and real estate, retail trade, and construction. The major sources of employment growth for metropolitan Oklahoma were construction and services. Both areas of the state lost mining jobs.
- Total personal income in non-metro Oklahoma in 1998 was 33% of the state total.
- In 1998, per capita income for non-metro Oklahoma was only 76% of the per capita income for metro Oklahoma and just 84% of the state's average.
- In 1998, per capita retail sales equaled \$5,858 for non-metro Oklahoma, \$8,654 for the state, and \$10,474 for metro-Oklahoma.

The Four OCES Districts

- In the Northwest district, 11 counties significantly lost population from both 1980-90 and from 1990-99. Texas County was the only county in the Northwest to show positive population growth greater than 10% from 1990-99. In terms of the elderly population (age 65 and over), 5 counties experienced substantial loss from 1980-90 and 11 suffered major loss from 1990-99. In addition, 13 counties suffered substantial population loss of those under the age of 15 from 1980-90, and 11 suffered substantial loss from 1990-99. Only Texas County experienced major population growth of young people from 1990-99.
- In the Northeast district, 12 counties experienced substantial population growth from 1980-90, and 17 experienced substantial growth from 1990-99. From 1980-90, 8 counties experienced more than 20% growth in the elderly population, and 3 counties experienced similar growth from 1990-99. There were no counties in the Northeast that exhibited greater than 20% growth of the under 15 population from 1980-90; however, 5 counties did exhibit such growth from 1990-99.
- In the Southwest district, 6 counties experienced major population loss in both 1980-90 and 1990-99. The metropolitan counties of Canadian, Cleveland, and McClain experienced population growth greater than 10% in both time periods. Furthermore, Canadian and Cleveland counties experienced greater than 20% population growth

among the elderly during both time periods. The same two counties also experienced major population growth among those under the age of 15 during both time periods.

- The Southeast district has seen substantial population growth in the last decade. From 1990-99, 15 counties experienced substantial growth--compared to just 7 counties in 1980-90. Only Seminole County posted significant negative growth in both time frames. While total population has grown in this district, the growth has not been in terms of the elderly population or the under 15 population. No counties located in the Southeast district posted significant increases in the elderly population from 1990-99. Only 2 counties posted substantial gain in the under 15 population from 1990-99, while 3 counties lost significant population of this group.
- Unemployment rates across the state in 1999 were low; however, the rates for the non-metropolitan OCES districts were all slightly higher than the state average of 3.4%.
- Employment in the OCES districts grew substantially in the following sectors from 1993-98:
 - Northeast: construction and services.
 - Northwest: finance, insurance and real estate, retail trade, and services.
 - Southeast: services and finance, insurance and real estate.
 - Southwest: finance, insurance and real estate and services.
- Employment in the OCES districts declined in the following sectors from 1993-98:
 - Northeast: mining and agricultural services.
 - Northwest: mining, agricultural services, transportation and public utilities, and wholesale trade.
 - Southeast: mining, agricultural services, and wholesale trade.
 - Southwest: mining, agricultural services, transportation and public utilities, construction, government and government enterprises, and wholesale trade.
- Total personal income in the non-metropolitan counties of the Northwest, Northeast, Southwest and Southeast districts in 1998 was 5%, 12%, 7%, and 9% of the state total, respectively.
- Per capita income in 1998 in the non-metropolitan counties of the OCES districts lagged the state by the following amounts per capita:
 - Northeast: \$3,478
 - Northwest: \$485
 - Southeast: \$4,832
 - Southwest: \$3,943
- In FY 2000, per capita retail sales in the non-metropolitan counties of the OCES districts equaled the following:
 - Northeast: \$6,116
 - Northwest: \$6,454
 - Southeast: \$5,503
 - Southwest: \$5,545

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