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THE UNIVERSITY OF OKLAHOMA
GRADUATE COLLEGE

A STUDY OF PERSONAL INCOME IN OKLAHOMA, WITH
IMPLICATIONS FOR THE SECONDARY CURRICULUM

A DISSERTATION
SUBMITTED TO THE GRADUATE FACULTY
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degree of
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1972

A STUDY OF PERSONAL INCOME IN OKLAHOMA, WITH
IMPLICATIONS FOR THE SECONDARY CURRICULUM

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A STUDY OF PERSONAL INCOME IN OKLAHOMA, WITH
IMPLICATIONS FOR THE SECONDARY CURRICULUM

CHAPTER I

THE PROBLEM

Introduction

As early as 1938, the Educational Policies Commission of the National Education Association declared economic efficiency one of the four broad aims of education.¹ Later, in 1961, the Educational Policies Commission agreed with the National Task Force on Economic Education that time devoted to economics in the secondary-school curriculum be increased.² In spite of these urgings, only a very few high school students are exposed to any formal economics, and "only 25 per cent of the students who enter American colleges take a course in economics."³

¹Educational Policies Commission, Report of the Commission, The Purposes of Education in American Democracy (Washington, D. C.: National Education Association, 1938), pp. 47-108.

²Educational Policies Commission, Report of the Commission, The Central Purpose of American Education (Washington, D. C.: National Education Association, 1961), pp. 4-12.

³Anne Scott Daughtrey, Methods of Basic Business and Economic Education (Cincinnati: South-Western Publishing Co., 1965), p. 381.

Many individuals and groups are concerned about the low level of economic literacy that exists among Americans today. More and more secondary teachers are becoming receptive to economic instruction for all students.¹

The National Task Force on Economic Education, appointed in 1960 by the American Economics Association, receives much credit for the current emphasis on economics. Other organizations, such as the Joint Council on Economic Education and the National Council for the Social Studies, have worked in furthering economic education.²

That economic understanding is essential for the welfare of the nation is evidenced by the following statement:

Under our economic and political system, we have respect for the dignity and ability of individuals and entrust responsibility to individuals to make independent judgments on personal and social economic decisions.³

The teaching of economics is not restricted to formal classes in economics. Business education contributes to economic education through subjects that are classified as basic business. The social studies departments of many schools regard economics as part of their curricula.

¹Edwin Fenton, Teaching the New Social Studies in Secondary Schools (New York: Holt, Rinehart and Winston, Inc., 1966), p. 340.

²Ibid., p. 339.

³George L. Ferish, "The Need for Economic Understanding," The Emerging Content and Structure of Business Education, Eighth Yearbook of the National Business Education Association (Washington, D.C.: National Business Education Association, 1970), p. 90.

In the high school, two approaches have generally been taken in the teaching of economics: (1) the factual and theoretical approach used in the college courses in principles of economics, and (2) the pragmatic approach that emphasizes principles of economics that the consumer needs when he acts independently as either a wage earner, a buyer, an investor, or a borrower.

Hall sees two major weaknesses resulting from these different approaches to economic education:

The theoretical approach has failed to help students understand the relationship of economic principles to their daily lives. As a result, this kind of economics has been of little or no interest to high school students. The practical, or consumer, approach has failed to give students a depth of understanding. It has seldom gone beyond the viewpoint of the individual.¹

The study of personal income on the state level may serve as a compromise between the theoretical and the pragmatic approach. Inasmuch as the state is viewed as a subset of the whole economy, the individual may be viewed as a subset of the state. Just as the wealth of an individual is measured by his personal income, the wealth of the nation is measured in terms of per capita personal income, and the wealth of a state is measured in the same way.

¹J. Curtis Hall, "Weaknesses of the Past and Present," Business Education: An Evaluative Inventory, Sixth Yearbook of the National Business Education Association (Washington, D.C.: National Business Education Association, 1968), p. 177.

A study of personal income on the state level can increase the student's understanding of his state's economy, characteristics, goals, strengths, weaknesses, and problems.

Statement of the Problem

The problem of this study was (1) to isolate reliable sources of current data on personal income relating to Oklahoma, (2) to ascertain sources for future reference, and (3) to construct a model for teaching on the secondary school level the concepts concerning personal income in Oklahoma.

Purpose of the Study

The purpose of this study was to analyze, synthesize, and organize data pertaining to personal income in Oklahoma and to present the data in a form that the secondary teacher can use to aid students in developing an understanding of personal income.

Delimitations

The scope of this study entailed personal income data as defined by the United States Department of Commerce. Only reliable data that relate to personal income were used in this study.

Source of Data

Historical literature pertaining to national and personal income was reviewed to provide a basis to begin the study of personal income in Oklahoma.

The source of data for the study of personal income in Oklahoma included current United States Department of Commerce data on both income and census. In addition, data were included from the State Department of Education, the Oklahoma Employment Security Commission, the Bureau of Business and Economic Research at the University of Oklahoma, the Research and Policy Committee of the Committee for Economic Development, the Oklahoma Industrial Development and Park Department, and the State Department of Institutions, Social and Rehabilitative Services.

Nature of the Data

The analysis concerning personal income in Oklahoma encompassed the following:

1. Per capita personal income in Oklahoma, 1950-1970.
2. The income gap between Oklahoma and the United States covering the period, 1950-1970.
3. The Oklahoma per capita personal income as a percentage of the United States average for each year from 1950 through 1970.
4. A comparison of per capita personal income in Oklahoma with the other forty-nine states.
 - a. rank order
 - b. relative position
5. A comparison of personal income in Oklahoma with the neighboring states.
6. Major sources of personal income in Oklahoma.
7. A percentage comparison of the components of personal income in Oklahoma with the components of the total United States personal income.

8. Distribution of personal income in Oklahoma.
 - a. per capita personal income in Oklahoma by county for 1970
 - b. comparison by counties between the 1960 and the 1970 per capita personal income
9. Major factors affecting personal income.
 - a. education
 - b. population
 - c. labor force
 - d. unemployment
 - e. industry

Procedure

The first step in this study was to develop a background from available literature about personal income in general.

The second step consisted of a comprehensive search of literature relating to personal income in Oklahoma.

The third step consisted of analyzing and synthesizing the data relating to personal income.

The fourth step entailed the presentation of the data relating to personal income in Oklahoma in a form that might be utilized by the secondary school teacher.

The fifth step was to write instructions that may be used in the future updating of the data.

The sixth step consisted of the actual preparation of the formal report.

Definition of Terms

The following definitions of terms were ascertained from United States Department of Commerce literature.

Personal Income. The income received by persons from all sources during the calendar year. Two major aspects of personal income should be noted:

1. Personal income is a before-tax measure.
2. Allowance is made for nonmonetary income, or income received in kind rather than cash.

Per Capita Personal Income. Total income divided by total population. Per capita income makes adjustment for geographic differences in size of population and population change.

State Personal Income. The current income received by residents of the state from all sources, inclusive of transfers from government and business but exclusive of transfers among persons.

Income Gap. The difference between the per capita personal income for a geographic area (region, state, or county) and the per capita personal income of the United States.

Standard Metropolitan Statistical Area (SMSA). A county or group of contiguous counties which contains at least one city of 50,000 inhabitants or more, or "twin cities" with a combined population of at least 50,000. In addition to the county, or counties, containing such a city or cities, contiguous counties are included in an SMSA if, according to certain criteria, they are socially and economically integrated with the central city. There are three SMSA's in Oklahoma:

1. Oklahoma City SMSA includes Oklahoma County, Cleveland County, and Canadian County.
2. Tulsa SMSA includes Tulsa County, Creek County, and Osage County.
3. Lawton SMSA consists of only Comanche County.

Personal Income Components. The division of personal income into (1) wages and salaries, (2) income of proprietors of unincorporated enterprises, (3) property income, and (4) transfer payments.

Wage and Salary Income Components. The division of wages and salaries into (1) agriculture, (2) mining, (3) contract construction, (4) manufacturing, and (5) government.

The wage and salary component of each state's personal income comprises payments made in every branch of private industry--manufacturing, public utilities, trade, services, farming, and by the Federal, State, and local governments, including military disbursements received in the state.

Wages and salaries have constituted, in round numbers, 60 to 70 per cent of the national flow of personal income in the long span of years since 1929.

Property Income. Income from rent, dividends, and personal interest income. The definitions of these three components are discussed below.

1. Rental income of persons. Includes (1) net monetary earnings of persons (except professional real estate operators) from the rental of real property, as well as from royalties on patents, copyrights, and rights to natural resources; and (2) the imputed net rental returns to owner-occupants of nonfarm dwellings.
2. Dividends. Measures cash dividend disbursements by corporations organized for profit (whether domestic or foreign) to persons residing in the state. Dividends paid by savings and loan associations and other mutual financial institutions are not included inasmuch as they are classified in personal interest income.
3. Personal interest income. Measures the total interest, monetary and imputed, accruing to residents of the state.

Proprietor's Income. The income received by owners of unincorporated enterprises, including net farm income, income of professional persons, and income received by persons involved in services, foods, and contracting.

Farmers, independent professional practitioners (such as physicians, dentists, and lawyers), entrepreneurs in nonfarm business, and others in a self-employment status are covered by the proprietors' income measure.

Transfer Payments. Comprised, in general, of receipts of persons from government and business (other than government interest) for which no services are rendered currently.

1. Government transfers. Federal, state, and local government payments to (1) individuals not in return for current services and (2) private nonprofit institutions such as hospitals, charitable and welfare organizations. Under the first category are included old-age and survivors benefits, unemployment benefits, pensions under public employee retirement systems, direct relief, and pension, disability, and related payments to former members of the military.
2. Business transfers. Distributions of business output to persons for which no services are received. Included are such items as individuals' bad debts to business, corporate gifts to private nonprofit institutions, cash prizes, and personal injury payments by business other than to employees.

Organization of the Report

Chapter I of the formal report includes the problem, purpose, delimitations, source of data, nature of the data, procedure, definition of terms, and organization.

Chapter II is comprised of the review of literature.

Chapter III presents the methodology used to collect the data, explanations of the calculations involved in the presentation of the data, and sources for future reference.

Chapter IV consists of the presentation of the data.

Chapter V contains the summary and implications.

CHAPTER II

REVIEW OF RELATED LITERATURE

The review of literature for this study includes a brief historical background of income studies, a listing of recognized uses of state income estimates, a discussion of social characteristics affecting personal income, and a review of pertinent Oklahoma studies.

Historical Background

Estimates of national income have been made for several centuries. Studenski traces the development of the concept of national income to the seventeenth century when the concept was first formulated by Sir William Petty in England and by Pierre le Pesant Sieur de Boisguillehert in France.¹

The true originator of the concept of national income, according to Studenski, was William Petty (1623-1687).² Petty and Gregory King in England and Boisguillehert and Seignour Sebastien le Prestre de Vauban in France broke away from the mercantilist school of thought that was popular in their countries during the sixteenth and seventeenth

¹Paul Studenski, The Income of Nations (New York: New York University Press, 1958), p. 11.

²Ibid., p. 13.

centuries and constructed fiscal and economic theories and programs for their countries that were far in advance of their time.

Petty's immediate successor, Gregory King (1648-1712) was the first truly scientific estimator of national income.¹

King, who was more a statistician than an economist, made estimates and analysis of national income more precise and elaborate than Petty's. He prepared separate estimates of per capita income, expenditures, and savings for each social and economic class in England. The total of the three items gave an estimate of the distribution of national income.

The comprehensive production concept of national income advanced by Petty and King became the basis of a whole series of income estimates made by others in eighteenth-century England.

Vauban (1633-1707) and Boisguillebert (1646-1714) in France introduced the concept of a measurable national income by initiating the first estimates of France's national income.

Boisguillebert defined national income as a flow of money incomes consisting of two approximately equal parts, income from property and income from labor.

The physiocrats of eighteenth-century France advanced a narrow materialistic concept of national income. The physiocrats maintained that agriculture was the only occupation that was truly productive.

¹Ibid.

The physiocrats, however, made a new and lasting contribution toward a sounder and more realistic concept of national production and national income by emphasizing the role of capital in the formation of national income.

Adam Smith (1723-1790) formulated the theory of material production. Although his book Wealth of Nations shows the influence of the physiocratic thought, Adam Smith criticized the physiocrats for disregarding in "production" all labor engaged in the production of material goods.

Adam Smith classified as productive laborers those engaged in the manufacturing, the commerce, and the transportation of goods, as well as those engaged in agriculture. Because Adam Smith considered the national product to be constituted solely of commodities and the national income to be composed of wages, rent, and profit derived from the production of these articles, he considered the civil and military government personnel, the professions, and those engaged in services as nonproductive labor.

Adam Smith's concept of production was adopted by many political economists and rapidly displaced the other doctrines.

Criticisms of Adam Smith's material concept of production appeared in several countries soon after his book was published. Eventually, the result of the criticisms was a return to a comprehensive production concept.

The Smithian doctrine received powerful support from Karl Marx (1818-1883) in the nineteenth century. Marx

maintained that Adam Smith was correct in drawing a distinction between productive and unproductive labor.

National income, according to Marx, consisted of wages, profits, interests, and rent created by the laboring class alone, not by entrepreneurs.

The present century sees contrasting treatments of the production concept. The countries and the economists who are not advocates of Marxism subscribe to the comprehensive production concept.

With the entrance of the United Nations into the field of national income, the comprehensive production concept became the international standard.

Palmer says that the first estimate of national income in the United States seems to have been the work of Professor George Tucker of the University of Virginia.¹ Tucker's estimate was made in 1843 and was based on the census of 1840, the first census in which comprehensive economic data were collected.

Tucker estimated the per capita income to be \$62 in 1840. In his second estimate based on the 1850 census, he estimated the per capita income to be \$87.²

Income studies continued on an individual basis until the 1920's. Some of the names appearing on income studies

¹Edgar Z. Palmer, The Meaning and Measurement of the National Income (Lincoln: University of Nebraska Press, 1966), p. 23.

²Ibid.

of that period were Scott Nearing, Charles B. Spahr, Willford I. King, and Oswald W. Knauth.

The National Bureau of Economic Research, chartered in 1920, undertook as one of its first studies the computation of the national income. In 1922, under the editorship of Wesley C. Mitchell, the Bureau published Income in the United States, Its Amount and Distribution, 1909-1919.

The Department of Commerce began national income studies in 1932. The first income report from the Department was published in 1934 and covered the years, 1929 to 1932. Simon Kuznets of the National Bureau of Economic Research directed the report. Robert R. Martin, who later compiled a classic study on national income prior to 1929, also worked on the Department of Commerce report.

Official figures on income in the various states were first published by the Department of Commerce in 1939, covering the years 1929-1937. The Department of Commerce has continued to prepare state income estimates annually. These estimates are published each year in the Survey of Current Business.

Herman Miller, chief of the Population Division at the Bureau of the Census, relates the history of the collection of financial information in the population census. According to Miller, the collection of information on personal income was included for the first time in the 1940 census. Protests arose from the press and Congress against the Census Bureau

for asking personal income questions. However, very few people objected to the questions or refused to answer them.

When personal income questions were again added in the 1950 census, the Truman administration was charged with "police state" methods in instructing census takers to ask individuals the amount of their income. Protest articles appeared in newspapers and organized protests by citizen groups were prevalent. However, when questions were asked, the information was provided with very little objection.

By 1960, no organized opposition was evident to the inclusion of income questions in the census. Today, the collection of personal income information is regarded as one of the key facts collected in the census.¹

Uses of State Income Estimates

The Department of Commerce recognizes a wide range of uses for the state personal income estimates.

1. Business establishments use the estimates as essential data for market analysis.
2. State government agencies, to an increasing degree, employ the estimates in the estimation of tax revenue and the formulation of taxation and fiscal policies.
3. The Federal Government uses the state income figures for research underlying administrative decisions and policy recommendations, and also as a basis for allocation of Federal grants-in-aid.

¹Herman P. Miller, Rich Man, Poor Man (New York: Thomas Y. Crowell Company, 1971), pp. 28-29.

4. Organizations and individual researchers employ the estimates in the analyses of a variety of economic problems.
5. Numerous organizations, particularly university bureaus of business research, State Government departments, and private research and marketing agencies utilize the state estimates as a framework in making annual estimates of income by counties and other local areas or monthly or quarterly estimates on a State basis.¹

Social Characteristics Affecting Personal Income

Several social characteristics affecting personal income were discussed in the literature reviewed in this study. The more common characteristics are discussed in this section.

The literature clearly reveals that the social characteristics presented in this part of the study cannot always be viewed as separate, distinct factors. They are interrelated a great deal. However, most studies tend to equate the extraneous variables with one another in order to measure the effects of any one particular characteristic.

Education

Many studies have shown that there is a close connection between education and income. Masse reports that for 1969 families headed by a college graduate 25 years old or older had a median income of \$14,650 or twice as high as the

¹U.S. Department of Commerce, Personal Income by States, a Supplement to the Survey of Current Business (Washington, D.C.: Government Printing Office, 1956), p. 49.

median income for families headed by a person who only completed elementary school (\$7,480), and very much higher than the median for families headed by a high school graduate.¹

Von Stroh found during 1968, males with eight grades or less of education averaged \$5,000 a year. Males over 18 with four years or less of high school earned \$7,050. Those who had some college education averaged \$7,500. College graduates averaged \$10,350 a year.²

Mayhew found that a high degree of association between level of educational attainment and earnings is attributable in large part to differences in earnings within occupations.³

Mayhew concludes that for most men who did not go to college, less than half--and in many cases considerably less--of the advantage in earnings associated with additional years of schooling derives from entry into higher-paying occupations.

She suggests that education has different occupational and income effects for those who attend college and for those who do not. The returns to investment in education will vary considerably according to occupations as well as to those factors that determine occupation. "Education does not by

¹Benjamin L. Masse, "Rich, Poor and In Between," America, February 6, 1971, p. 121.

²Gordon E. Von Stroh, "Education, How It Pays Off Economically," Oklahoma Business Bulletin, January, 1970, p. 13.

³Anne Mayhew, "Education, Occupation, and Earnings," Industrial and Labor Relations Review, XXIV (January, 1971), 216-25.

itself enable entry into higher-paying occupations for a large part of the population."¹

Berliner finds a low rate of return for those who have limited college experience. He found by studying those who had completed two years of college that potential for the future, as shown by capacity to grow, does not seem to have been transmitted to, or inherent in, those with two years of college. He did determine, however, that the group with some college is superior to the noncollege group.²

Von Stroh noted that the completion of certain levels of schooling, such as eighth grade, high school, and college, yields a greater return than any of the years leading up to the level. He says this difference reflects a selection on the basis of ability and application between those who do and those who do not complete their schooling. According to Von Stroh, the difference between the average income per person completing eight grades of school and the one completing less than eight grades is about \$1,700. The difference between those completing high school and those having some high school was found to be approximately \$1,000. College graduates received \$3,000 more than those with some college education.³

¹Ibid., p. 224.

²Herman Berliner, "Real Economic Benefits of Higher Education," Personnel Journal, 1 (February, 1971), 127.

³Von Stroh, "Education, How It Pays Off Economically," pp. 13-14.

Miller carried this analogy one step further and found that in 1966 men who held the doctorate or professional degree had median annual earnings that were \$3,800 higher than the men who held only a bachelor's degree.¹

The quality of the college that a person selects to attend also affects his future income. Miller shows that men who were graduated from a low-ranking college had median earnings in 1966 of \$7,900; those who graduated from median-ranking colleges had median earnings of \$9,800; and those who graduated from a high-ranking college had median earnings of \$11,700--about \$3,800 higher than the earnings of men who graduated from a low-ranking college.²

Robinson correlates per capita personal income with educational expenditures. Oklahoma ranked forty-fifth in per pupil expenditure for the 1969-1970 school year while ranking thirty-fifth in per capita personal income.³

Von Stroh compared the 1968 per capita income of the states with the 1967-1968 per pupil expenditures for elementary and secondary education. He shows that of the top twenty-five states in per capita income, twenty-one of these ranked in the top one-half in per pupil expenditures for education.⁴

¹Miller, Rich Man, Poor Man, p. 171.

²Ibid., p. 172.

³Jack L. Robinson, "Expenditures on Education: Per Pupil Versus Per Capita Measures," Oklahoma Business Bulletin, March, 1971, pp. 22-27.

⁴Von Stroh, "Education, How It Pays Off Economically," p. 16.

Homan sums up the importance of education to the economy of a state as follows:

The underlying strength of a state's overall technological capability stems from its whole educational system, the quality of which reflects the state's ability to implement new technology and to attract advanced-technology industry.¹

The Secretary of Labor, George P. Shultz, sees a great need for more education in this technological age. He makes the following prediction:

In the decade between 1965 and 1975, employment among professional and technical workers is expected to soar by 45.2 percent, while job opportunities for unskilled nonfarm workers will drop by 3 percent. With this outlook, the years ahead hold very little promise for today's young people who have not prepared themselves for the technological society in which we will all be living.²

Shultz emphasizes the following statement:

If the citizens of the future are to reap the benefits of the technological advances which this Nation has already made, they must be prepared--with as much education as they can possibly get--to hold their own in a technological society.³

Race

Studies show that the minority racial groups, as a rule, receive lesser incomes than the whites. Differences

¹A. Gerlof Homan, "Planning for the Future of the Oklahoma Economy, 1970-1980," Oklahoma Business Bulletin, June, 1969, p. 15.

²George P. Shultz, "The Need for Education in This Technological Age," Occupational Outlook Quarterly, XIII (Fall, 1969), 1.

³Ibid.

in education appear to be the principal source of variation between the whites and nonwhites; however, discrimination is reportedly a factor.

The minority racial groups in the United States include Negroes, American Indians, Mexican-Americans, Puerto Ricans, Cubans, Japanese-Americans, and Chinese-Americans.

Most studies involving racial minorities emphasize the Negroes, the largest racial minority in the United States. Data on other groups are inadequate.

The Bureau of Labor Statistics admits that, in the past, Negroes and other minority groups were not given equal consideration for jobs for which they qualify.¹

Posner discovered that for each additional year of schooling beyond college, blacks tend to earn higher incomes than whites. He also found, by contrast, that high grades help whites but not blacks to earn a higher income.²

Galbraith, Kuh, and Thurow report the worst discrimination against the minority groups is not in entry-level jobs but in the better jobs beyond.

In the better salary brackets of business corporations, blacks, Spanish-speaking citizens, and American Indians have only token representation. For all practical purposes, the

¹Melvin Fountain, ed., "Education and Occupations Go Hand-in-hand," Occupational Outlook Quarterly, XIV (Fall, 1970), 27.

²James Robert Posner, "Income and Occupation of Negro and White College Graduates: 1931-1966" (unpublished Ph.D. dissertation, Princeton University, 1970).

high paying jobs are monopolized by white males. "In 1969, white males accounted for only 52 per cent of all wage-and-salary earners in private and public employment. They had 96 per cent of the jobs paying more than \$15,000 a year."¹

Masse reported that in 1969 the median income of families headed by a Negro was \$5,999, whereas the median income of white families was \$9,794. His study included a breakdown for different sections of the country.

In the Northeast, the median income of white families was \$10,265; of Negro families, \$6,911. In the West, the respective figures were \$10,197 and \$7,682; in the North Central region, \$10,194 and \$7,726; in the South, \$8,764 and \$4,987.²

According to the Bureau of Labor Statistics, the national unemployment rate for Negroes was more than double that of the white workers in 1968: 6.7 per cent as against 3.2 per cent. Negroes did make significant progress during 1969. Overall Negro employment increased by approximately 3 per cent. The number of Negroes employed in white-collar jobs arose about 10 per cent.³

Young laments that, whenever economic conditions slow down, Negro workers are affected more severely than white.

¹John Kenneth Galbraith, Edwin Kuh, and Lester C. Thurow, "The Galbraith Plan to Promote the Minorities," The New York Times Magazine, August 22, 1971, p. 35.

²Masse, "Rich, Poor and In Between," p. 121.

³Melvin Fountain, ed., "Special Labor Force Reports," Occupational Outlook Quarterly, XIV (Fall, 1970), 32.

She found the unemployment rate for Negro male high school graduates 16 to 21 years old not in school increased more than for the whites in this category in 1970, rising from 11 per cent to 18 per cent, while the rate for the whites rose from 6 per cent to 11 per cent.¹

Because education is the key factor involved in different incomes for whites and blacks, Johnston sees a narrowing of the income gap simultaneously with the educational gap.

. . . the 1950 census disclosed a gap of 3.3 years in the median educational attainment of white workers 25 and over (10.3 years) and of the corresponding "Negro and other" group (7.0 years). By 1965 this gap had narrowed to 2.3 years (12.2 years among white adult workers and 9.9 years among the "Negro and other" group). The projections presented in this report reflect the assumption that this convergence will continue, so that by 1985, white workers 25 and over are expected to have a median educational attainment of 12.6 years, and Negro and other workers an attainment of 12.3 years--with a remaining "gap" of only 0.3 years.²

Age

The age of an individual has a strong influence on his income. A person's earning power apparently increases as he grows older, up to a certain age. Palmer suggests that, for work that requires strength and vigor, the maximum may be

¹Anne M. Young, "Employment of High School Graduates and Dropouts," Monthly Labor Review XCIV (May, 1971), 34.

²Denis F. Johnston, "Education of Adult Workers: Projections to 1985," Monthly Labor Review, XCIII (August, 1970), 43.

reached early; for other skills, the maximum may never be reached, and income may increase throughout life.¹

Linden found age an important factor in the 4.7 million, or 9 per cent of the nation's families, who received incomes under \$3,000 in 1970. The group consisted largely of retired persons who live on fixed stipends. In fact, two out of every five families in this group were headed by persons 65 and over. Young households headed by persons under 25 were also heavily represented. Many of these young people were working part time and attending school. Some had dropped out of school and were employed in relatively low-paying occupations.²

Masse reported that 41 per cent of all families with less than \$3,000 in 1969 were headed by persons 65 years old or older. He compares this figure with the 23 per cent of the low-income families in 1949 who had elderly heads and sees both a trend and a change in family-income patterns.³

Two-fifths of the aged families received incomes of \$3,000 or less in 1966, according to Tongren. Tongren warns that income alone does not always provide a true indication of the economic conditions of elderly persons, because both

¹Palmer, The Meaning and Measurement of the National Income, p. 338.

²Fabian Linden, "Income by Age--1980," The Conference Board Record, VIII (May, 1971), 44.

³Masse, "Rich, Poor and In Between," p. 121.

their needs and desires for many kinds of goods and services diminish as their ages increase.¹

Morgan and others point out that age differences in a cross section do not, of course, reflect what happens to an individual over time. For one thing, advancing price levels and levels of real income mean that people generally have an income that continues to increase until they retire. Today's age groups represent several generations, each of which have had different experiences. Some lived during the great depression and experienced unemployment at a time when they would ordinarily be advancing most; some found themselves beyond the desirable age group when the postwar opportunities for new and better jobs opened up.²

Spengler and Kreps give little hope for the plight of the aged. "In a society based upon a Labor Standard, the aged are particularly vulnerable to rising monetary and real costs."³

Johnston predicts an increase in total income because of a major shift in the age distribution of the Nation's adult work force.

¹Hale Nuckolls Tongren, "Income Characteristics of the Over-65 Age Group" (unpublished D.B.A. dissertation, George Washington University, 1968).

²James N. Morgan, et. al., Income and Welfare in the United States (New York: McGraw-Hill Book Company, Inc., 1962), p. 50.

³Joseph J. Spengler and Juanita M. Kreps, "Equity and Social Credit for the Retired," in Employment, income, and Retirement Problems of the Aged, ed. by Juanita M. Kreps (Durham: Duke University Press, 1963), p. 219.

. . . In 1965, workers 25 to 34, whose average educational attainment is higher than that of older workers, amounted to 24 percent of the civilian labor force 25 and over. By 1985, this younger and relatively better educated group will make up 34 percent of the workers 25 and over—a rise in number from 14.2 million in 1965 to 28.3 million in 1985. Their attitudes, values, and even life styles, shaped by exposure to the educational milieu of the sixties and early seventies, are bound to have a strong effect on work during the 1980's and beyond.¹

Sex

That men earn more than women is one of the best established and least satisfactorily explained aspects of the American labor market, according to Fuchs.²

Fuchs goes on to explain that women now constitute over one-third of the labor force and, for equal years of schooling, the female-male differential in hourly earnings is much greater than the differential between whites and blacks. The differential is large. On the average, women earn only 60 per cent as much as men.³

Galbraith, Kuh, and Thurow found that in 1969 women made up approximately 30 per cent of the full-time labor force; however, only 2 per cent had yearly incomes over \$15,000.⁴

¹Johnston, "Education of Adult Workers," p. 43.

²Victor R. Fuchs, "Differences in Hourly Earnings Between Men and Women," Monthly Labor Review, XCIV (May, 1971), 9.

³Ibid.

⁴Galbraith, Kuh and Thurow, "The Galbraith Plan," p. 35.

Of the male labor force in 1969, 8 per cent had jobs as salaried managers and officials. Only 2 per cent of the female labor force had jobs of those types. Of the male managers and officials, 30 per cent earned more than \$15,000 yearly. Of the women managers and officials, only 4 per cent earned \$15,000.¹

According to Galbraith, Kuh, and Thurow, the various levels of government give women and minorities a better break than private corporations; although, they say the government is no model of equality.

The following paragraphs express the feelings of Galbraith and his associates:

We see no reason why anyone should try to suppress his indignation over these figures. They are appalling. They show that the American economy is run by--and extensively for the benefit of--a white male elite. We accept it only because, as was once true of segregated lunch counters, and Jim Crow hotels, it has existed for so long. But there is also good reason to consider the practical consequences. The people subject to this discrimination are no longer mute or helpless; one can hardly imagine that they will permanently and peacefully accept their subordinate status.

We propose that the Congress now enact legislation declaring it to be national policy that employment of women, blacks, American Indians and Spanish-speaking minorities be in accord, throughout the various salary brackets in industry and government, with the numbers in the working force.²

Morgan and others admit that women have a narrower range of available jobs, and less physical stamina for heavy work. They also admitted that women face discrimination in some

¹Ibid.

²Ibid.

occupations. Some of the observed differential in wages between male and female spending unit heads, according to Morgan and others, could be because of the female compromise between job and family needs or failure to establish a marketable job skill.¹

Newsweek reported in January, 1971, that employment trends were changing. Companies were expecting to hire fewer male graduates and more female graduates. With this trend, however, lower starting salaries were also reported.²

Men and women's starting salaries, effective in 1971, were compared:

In accounting, men's starting salaries averaged \$845 per month compared with \$793 for women; in economics and finance, \$768 vs. \$700. Many companies indicated that women were paid the same starting rate as men.³

America compares women in the professions in the United States with women in professions in other countries:

In Finland, Israel, and the Phillippines nearly a quarter of all physicians are women. Women are a sizable minority of doctors in West Germany (20 per cent), England (16 per cent) and France (13 per cent). Of the twenty-nine nations reporting to the Tenth Congress of the Medical Women's International Assn., only South Vietnam, Madagascar and Spain had smaller proportions of women among their physicians than did the United States (which reported a mere 7 per cent).

¹Morgan, et al., Income and Welfare in the United States, p. 51.

²"Employment: Women's Gains," Newsweek, January 11, 1971, p. 70.

³Ibid.

Women make up only 2 per cent of our dentists, 3 per cent of our lawyers, 9 per cent of our architects and less than one per cent of our engineers.

We were aware—having long supported equal pay for equal work—that American women are often underpaid, and, even more often, denied opportunities of advancement. That executive suites are dominantly a male monopoly is common knowledge. (Even the federal government, which has set an admirable example of nondiscrimination in pay, does not employ many women in the highest rated civil service jobs.)¹

Regardless of seemingly lower salaries for women, more continue to enter the labor force. The Bureau of Labor Statistics predicts that by 1980 more than four out of every ten women will be working.²

Oklahoma Studies

A search of literature reveals that the University of Oklahoma is the leader in studies relating to personal income in Oklahoma. Information is presented here from pertinent related studies.

The Peach, Poole, and Tarver Study

The purpose of this three-year project was to analyze and compile statistics concerning 564 counties in a six-state area. Oklahoma was included in the study. The statistics of the economic structure of the 77 counties in Oklahoma were

¹"Women Go Marching On," America, CXXIV (January, 23, 1971), pp. 60-61.

²Melvin Fountain, ed., "Tomorrow's Economy," Occupational Outlook Quarterly, XIV (Fall, 1970), 2.

published in one volume.¹ Data on personal income and population are presented on an annual basis for the period 1950-1962. Included are data on agriculture, mining, wholesale trade, retail trade, manufacturing, banking, and data on social characteristics such as education, housing, age, and race distribution.

The Choate Study

The major effort of this study was to formulate a proposed economic development program for Oklahoma. Personal income was considered in appraising the economic development. Choate gives five reasons for using personal income to gauge underdevelopment in Oklahoma:

1. Personal income reports the total experience of all individuals and is an additive on an individual, area, state, or regional basis.
2. Personal income provides an index for comparisons of individual and area underemployment.
3. Personal income provides, in a uniform manner, the magnitude of individual average loss or gain of money per year.
4. Personal income provides an easily understood economic objective against which public expenditures can be gauged and an indication of inadequate, inappropriate and untimely investments for economic development purposes.
5. Personal income provides a basis for benefit cost analysis that can indicate inadequate,

¹W. Nelson Peach, Richard W. Poole, and James D. Tarver, County Building Block Data for Regional Analysis: Oklahoma (Stillwater: Research Foundation, Oklahoma State University, 1965).

inappropriate and untimely investments for economic development purposes.¹

The Liang Study

The Liang study was concerned with the projection of county personal income for Oklahoma. Liang's projection of county personal income was based on the historical income data that were available for the period, 1950-1967.

Liang summarizes the trends in Oklahoma personal income as follows:

1. Oklahoma's county personal income grew in a stable manner. A majority of counties witnessed declines in their shares of State personal income. Between 1950 and 1967, there were 19 counties which experienced gains in shares of State personal income; all of these counties had above average increases in total personal income.
2. There are two major characteristics of county personal income trends. First is the continuity in trend which has prevailed over the entire period of 1950-1967. The second feature of the county personal income trends in Oklahoma is the dominant influence of particular counties with relatively big shares of the State's total personal income. Most of the growth in income and population has been in the State's three SMSA's.
3. Wage and salary components of personal income were an important source of growth for the counties with above average increases in income.
4. All the counties in the State experienced decreases in the importance of the agricultural sector. A majority of the counties which formerly relied most heavily on agriculture as a source of income have shifted to the government and private nonfarm sectors.

¹Pat Choate, "An Economic Development Program for Oklahoma" (unpublished Ph.D. dissertation, University of Oklahoma, 1969), p. 53.

5. Income created by the government sector has become increasingly important for most counties in the State. Public spending such as expenditures on the public school system, defense programs, government-financed construction projects, and welfare programs have significant effects on a county's growth. Most of the counties with below average increases in income and with losses of population receive a higher share of personal income from transfer payments.
6. The share of personal income derived from proprietorship declined in almost all of the counties in the State. In the majority of counties, the shares of wage and salary components of personal income have increased, reflecting the shifting of formerly self-employed workers. Generally, the relative importance of wage and salary disbursements and other labor income is higher in the more industrialized counties than in the sparsely populated and farm-oriented counties. The share of proprietor's income is relatively larger in the areas where the major activities are agricultural in character.
7. Geographically, the more developed counties are located on the diagonal drawn from Ottawa County to Jackson County. The State's three SMSA's generated more than half of the State's personal income in 1967. Most of the slow growth counties are located on the State's borders. In the eastern portion, the forthcoming Arkansas River Navigation System may bring forth a new source of growth.¹

The Homan and Dikeman Study

This study was the result of a contract between Ozarks Regional Commission and the University of Oklahoma Research Institute. Results of the study was published as a monograph by the Bureau for Business and Economic Research at the University of Oklahoma.

¹Shu-Jan Liang, "A method for Projecting County Income in Oklahoma" (unpublished Ph.D. dissertation, University of Oklahoma, 1969), pp. 94-97.

The task undertaken by Homan and Dikeman was to allocate Oklahoma personal income among the 77 counties. Then a comparison of county incomes was made.

Income was found to have increased in all counties in Oklahoma between 1960 and 1968, although in varying degrees. Increases in county income were found to vary from 179 per cent in Sequoyah County to 1.6 per cent in Cimarron County. Total gains in 24 counties equaled or surpassed the state average, whereas totals of the remaining 53 counties did not reach the state average. Income in two of the state's three metropolitan areas (Oklahoma City and Lawton) increased more rapidly during the period 1960-1968 than in the state as a whole. The increase in income in the Tulsa SMSA was less than the state average.

The Oklahoma total and per capita personal income for the period 1960-1968 was compared with the United States, Texas, Kansas, Missouri, and Arkansas. The increase in total personal income in Oklahoma was average in comparison with the rates of the four neighboring states. Two of the four states showed a greater increase in personal income than did Oklahoma; Arkansas increased 87.5 per cent, while Texas increased 79.4 per cent for the 1960-1968 period. Oklahoma increased 66.9 per cent, whereas Missouri increased 64.7 per cent and Kansas increased 60.7 per cent. The United States increase in total personal income for the period was 71.5 per cent.

The rise in Oklahoma personal income for the 1960-1968 period was the result of an increase of 109.4 per cent in property income, 104.4 per cent in transfer payments, 72.2 per cent in wages and salaries, and 15.5 per cent in proprietors' income. The rise in personal contributions for Social Security of 113.5 per cent was deducted to show a total growth of 69 per cent for the 1960-1968 period.¹

Summary

Income studies have been made for several centuries. In the seventeenth century, the concept of national income was originated by William Petty and Gregory King in England and Boisguillehert and Vauban in France.

Gregory King was the first truly scientific estimator of national income. King and Petty's comprehensive production concept of national income became the basis of a whole series of income estimates made by others later.

Different concepts of national income were formed. The physiocrats advanced a materialistic concept which maintained agriculture was the only productive occupation. Adam Smith formulated the theory of material production which regarded all labor engaged in the production of material goods as productive labor. Karl Marx later supported the Smithian doctrine.

¹A. G. Homan and N. J. Dikeman, Jr., County Personal Income in Oklahoma, 1969-70, Monograph 13 (Norman: Bureau for Business and Economic Research, 1971).

The comprehensive production concept became the international standard upon the entrance of the United Nations into the field of national income.

The first estimate of national income in the United States was made by George Tucker at the University of Virginia. Tucker's estimate was made in 1843 and was based on the census of 1840.

Income studies continued on an individual basis until the 1920's. The National Bureau of Economic Research undertook income studies in the early 1920's. The Department of Commerce began national income studies in 1932. State figures on income covering the years 1929-1937 were published by the Department of Commerce in 1939.

State income estimates are widely used by business establishments, individuals, state government agencies, and the Federal Government.

Several social characteristics affecting personal income were discussed in the review of literature.

Studies show that education is a major factor in the amount of income that a person receives. Each level of educational achievement pays increasingly greater returns.

Race enters into the income picture. Studies verify that minority racial groups generally receive lesser incomes than whites. Education appears to be the principal source of variation; however, studies show that discrimination is also a source of variation.

Age has an influence on the amount of income earned or received. Many of the nation's poverty-level families are headed by persons 65 years old or older or by persons under 25.

Sex makes a difference in income earned, according to many studies. Female workers with comparable education often receive lesser salaries than male workers in the same occupations. Few female workers attain the \$15,000 yearly salary level.

Several Oklahoma studies relate to the study of personal income. Peach, Poole, and Tarver analyzed and compiled statistics of the economic structure of the 77 counties in Oklahoma. Data on personal income and population are presented on an annual basis for the period 1950-1962.

The Choate study considered personal income in appraising the economic development of Oklahoma.

The Liang study was concerned with the projection of county personal income for Oklahoma. The projection was based on historical income data. Trends in Oklahoma personal income were studied.

The Homan and Dikeman study included county comparisons of personal income in Oklahoma as well as comparisons between Oklahoma and other states for the 1960-1968 period.

CHAPTER III

METHODOLOGY, SOURCES, AND CALCULATIONS

The problem of this study was primarily to select and analyze personal income data pertaining to Oklahoma. In the opinion of the researcher, the data presented in Chapter IV were considered suitable for classroom presentation on the secondary level.

This chapter will explain the method of research, collection of data, available sources, and explanations of the calculations involved in analyzing the data.

Method of Research

The descriptive method of research was used in this study. McGrath, Jelinek, and Wochner indicate that the term "descriptive" is used both as a technique and as a method. The data derived in descriptive research can be meaningful and helpful in either diagnosing a situation or in proposing a new and better program.¹ Van Dalen points out that this type of research may combine the historical, documentary, and survey techniques.²

¹G. D. McGrath, James J. Jelinek, and Raymond E. Wochner, Educational Research Methods (New York: The Ronald Press Company, 1963), pp. 78-81.

²Deobold B. Van Dalen, Understanding Educational Research (New York: McGraw-Hill Book Co., 1962), pp. 206-10.

Collection of Data

Data for this study were obtained from the United States Department of Commerce through the Superintendent of Documents, Washington, D. C., and from the United States Department of Commerce Field Office in Dallas, Texas.

Additional data were collected through visits to the Bureau for Business and Economic Research at the University of Oklahoma, the Oklahoma Employment Security Commission, the Oklahoma State Department of Education, and the Department of Institutions, Social and Rehabilitative Services.

Available Sources

Through the Office of Business Economics, the United States Department of Commerce releases state personal income estimates in the August issues of the Survey of Current Business. Total annual personal income and per capita personal income, dating back to 1929, are included for each state and the United States. Personal income by major and broad industrial sources is given for the preceding three years.

Single copies of the Survey of Current Business may be ordered for \$1 from the Superintendent of Documents, Washington, D. C.

The Oklahoma Business Bulletin contains analytical and interpretive articles pertaining to personal income in Oklahoma. The Bureau for Business and Economic Research at the

University of Oklahoma publishes, on a monthly basis, the Oklahoma Business Bulletin. At the present time, the subscription price is \$6 yearly.

In addition to the Oklahoma Business Bulletin, the Bureau for Business and Economic Research publishes monographs pertaining to the Oklahoma economy.

The Oklahoma Employment Security Commission publishes free materials that may be utilized in the study of personal income in Oklahoma.

Oklahoma Economic Indicators is published monthly by the Economic and Demographic Statistical Unit of the Research and Planning Division of the Oklahoma Employment Security Commission.

The Oklahoma Labor Market is also published monthly by the Oklahoma Employment Security Commission. This publication is designed to present data concerning the trends and conditions of employment, unemployment, and related economic factors throughout Oklahoma.

The Oklahoma Employment Security Commission also releases special reports and handbooks for use in analyzing the Oklahoma economy.

The Bureau of Labor Statistics publishes information about the Nation's work force in a series of Special Labor Force Reports. These reports are based on special surveys of worker characteristics made six or eight times yearly. The reports are published first in the Bureau's Monthly

Labor Review and then are reprinted for free distribution.

A special section in the summer Occupational Outlook Quarterly is devoted to the summarization of recent reports. Copies of these reports are available from the Bureau of Labor Statistics, United States Department of Labor, Washington, D. C. 20212.

Finance Facts is provided as a public service by the Finance and Loan Companies of the United States and is published by the National Consumer Finance Association. Personal income topics are included in this monthly publication. Names may be added to the Finance Facts mailing list by writing National Consumer Finance Association, Educational Services Division, 701 Solar Building, 1000 Sixteenth Street, Northwest, Washington, D. C. 20036.

General business conditions are summarized by the Economics Department of the First National City Bank of New York and published in the Monthly Economic Letter. One may become a regular recipient of this free publication by writing to Monthly Economic Letter, Box 993, Church Street Station, New York, New York 10008.

For nominal costs, the Joint Council on Economic Education will supply booklets pertaining to personal economics. These booklets were designed for the classroom teacher's use. A checklist of available publications may be obtained by writing the Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

Calculations

Rank order, measures of central tendency, and percentage comparisons were utilized in analyzing the data presented in Chapter IV.

The income gap between Oklahoma and the United States for the years 1950 to 1970 was obtained by subtracting the per capita personal income in Oklahoma for each year from the per capita personal income in the United States for each year.

The per capita personal income in Oklahoma as a percent of the United States per capita personal income was calculated for a particular year by dividing the per capita personal income in Oklahoma by the per capita personal income in the United States.

The rank order of Oklahoma personal income with the other states was determined from the United States Department of Commerce estimates.

The rate of increase in personal income for the period 1960 to 1970 was obtained by dividing the amount of increase by the 1960 per capita personal income. The rate of increase was calculated for the United States, Oklahoma, Texas, Kansas, Missouri, Arkansas, New Mexico, and Colorado. Percentage comparisons were then made among these states.

The percentage contribution of each income component to the total personal income was calculated by dividing the dollar amount of the income component by the total personal

income. Calculations of the per cent of contribution of each component to the total personal income were made for both Oklahoma and the total United States. The percentage contribution of each component to the total personal income was then compared between Oklahoma and the United States.

The per capita personal income for each of the seventy-seven counties in Oklahoma was calculated by dividing the total personal income of each county by the total population of each county.

The per cent of increase in per capita personal income in each county for the 1960-1970 period was found by dividing the net amount of increase in each county by the 1960 per capita personal income for each county.

The percentage of either increase or decrease in population in each county for the 1960 through 1970 period was calculated by finding the increase or decrease in population in each county for the ten-year period, then dividing the increase or decrease by the 1960 population figure for each county.

CHAPTER IV

PERSONAL INCOME IN OKLAHOMA

Personal income is considered a principal measure for assessing economic progress.¹ Since 1929, the United States Department of Commerce has published detailed estimates of annual personal income by states.

The primary components of personal income are wage and salary disbursements, other labor income, proprietor's income, property income, and transfer payments.

The purpose of this chapter is to present an analysis of personal income in Oklahoma. The presentation of data will be divided into the following sections:

- A. Per Capita Personal Income in Oklahoma, 1950 to 1970
- B. Comparison of Personal Income in Oklahoma with the United States
- C. Major Sources of Personal Income in Oklahoma
- D. Distribution of Income in Oklahoma
- E. Major Factors Affecting Personal Income

Per Capita Personal Income in Oklahoma, 1950 to 1970

In 1970, per capita personal income in Oklahoma was \$3,312.

¹W. Nelson Peach, Richard W. Poole, and James D. Tarver, County Building Block Data for Regional Analysis: Oklahoma (Stillwater: Oklahoma State University Research Foundation, 1965), p. 5.

With the exception of 1954, per capita personal income in Oklahoma has increased yearly throughout the period 1950 to 1970 (Table 1). From 1950 to 1970, per capita personal income in Oklahoma increased \$2,169 or 189.8 per cent, which exceeded the 162.1 per cent increase in the nation.

From 1960 to 1970, the per capita personal income in Oklahoma increased 77.9 per cent. The increase in per capita personal income in the nation amounted to 76.9 per cent for the same period.

The 62.9 per cent increase in per capita personal income in Oklahoma for the 1950 to 1960 period was much greater than the 48.1 per cent increase in the nation for that period.

Comparison of Personal Income in Oklahoma
with the United States

Although the increase in per capita personal income in Oklahoma has been greater than the increase in the United States for the last two decades, the per capita income in Oklahoma has been less than the average per capita personal income in the United States.

As Table 2 shows, Oklahoma per capita personal income in 1960 was only \$353 below that of the United States average, whereas in 1970, the gap had extended to \$609. In 1958, the gap was narrowed to \$306, the closest Oklahoma came to the United States per capita personal income in the twenty year period.

TABLE 1
PER CAPITA PERSONAL INCOME IN OKLAHOMA
1950-1970

Year	Per Capita Income	Year	Per Capita Income
1950	\$1,143	1960	\$1,862
1951	1,284	1961	1,912
1952	1,391	1962	1,932
1953	1,467	1963	2,001
1954	1,445	1964	2,134
1955	1,507	1965	2,319
1956	1,580	1966	2,504
1957	1,641	1967	2,678
1958	1,762	1968	2,880
1959	1,805	1969	3,083
		1970	3,312

Source: U.S. Department of Commerce, Office of Business Economics, Survey of Current Business, August, 1971, p. 31.

TABLE 2
PER CAPITA PERSONAL INCOME COMPARISON
OKLAHOMA AND UNITED STATES
1950-1970

Year	United States	Oklahoma	Gap	Okla. as a Percentage of U.S.
1950	\$1,496	\$1,143	\$353	76.4
1951	1,652	1,284	368	77.7
1952	1,733	1,391	342	80.3
1953	1,804	1,467	337	81.3
1954	1,785	1,445	340	81.0
1955	1,876	1,507	369	80.3
1956	1,975	1,580	395	80.0
1957	2,045	1,641	394	80.2
1958	2,068	1,762	306	85.2
1959	2,161	1,805	356	83.5
1960	2,216	1,862	354	84.0
1961	2,265	1,912	353	84.4
1962	2,370	1,932	438	81.5
1963	2,456	2,001	455	81.5
1964	2,590	2,134	456	82.4
1965	2,770	2,319	451	83.7
1966	2,987	2,504	483	83.8
1967	3,169	2,678	491	84.5
1968	3,436	2,880	556	83.8
1969	3,705	3,083	622	83.2
1970	3,921	3,312	609	84.5

Calculated from: U.S. Department of Commerce, Office of Business Economics, Survey of Current Business, August, 1971, p. 31.

The income gap is significant in that the gap "is a measure of the effectiveness of the state toward achieving adequate economic development."¹

Oklahoma Personal Income as a Per cent
of the Average Personal Income in
the United States

Oklahoma per capita personal income was 76.4 per cent of the United States per capita personal income in 1950. In 1960, Oklahoma per capita personal income had increased to 84.0 per cent of the per capita personal income in the United States. As shown in Table 2, little fluctuation has occurred in Oklahoma per capita personal income as a percentage of the United States per capita personal income in the last ten years.

Oklahoma Per Capita Personal Income Compared
with the Other Forty-nine States

Oklahoma ranked in the lower one-third of all the states in per capita personal income in 1970. Thirty-four states had higher per capita personal incomes than Oklahoma; fifteen states had lower per capita personal incomes (Table 3).

Oklahoma fell \$609 below the United States average in per capita personal income in 1970. However, only fifteen of the fifty states were above average.

The relative position of Oklahoma per capita personal income with the other states has changed little in the past

¹Pat Choate, "An Economic Development Program for Oklahoma" (unpublished Ph.D. dissertation, University of Oklahoma, 1969), p. 58.

TABLE 3

1970 PER CAPITA PERSONAL INCOME BY STATE
(IN DOLLARS)

Rank		Per Capita Income	Rank	State	Per Capita Income
1	Connecticut	4,856	26	Florida	3,642
2	New York	4,769	27	Virginia	3,607
3	New Jersey	4,598	28	Arizona	3,591
4	Alaska	4,592	29	New Hampshire	3,590
5	Nevada	4,562	30	Wyoming	3,556
6	Hawaii	4,527	31	Texas	3,531
7	Illinois	4,502	32	Vermont	3,465
8	California	4,426	33	Montana	3,379
9	Massachusetts	4,360	34	Georgia	3,332
10	Delaware	4,324	35	Oklahoma	3,312
11	Maryland	4,225	36	Maine	3,257
12	Michigan	4,059	37	Idaho	3,240
13	Washington	3,993	38	Utah	3,213
14	Ohio	3,972	39	North Carolina	3,207
15	Pennsylvania	3,927	40	South Dakota	3,165
16	Rhode Island	3,902	41	New Mexico	3,131
17	Minnesota	3,824	42	Tennessee	3,085
18	Kansas	3,823	43	Kentucky	3,073
19	Colorado	3,816	44	Louisiana	3,049
20	Indiana	3,781	45	West Virginia	3,021
21	Nebraska	3,751	46	North Dakota	2,995
22	Oregon	3,705	47	South Carolina	2,936
23	Missouri	3,704	48	Alabama	2,853
24	Wisconsin	3,693	49	Arkansas	2,791
25	Iowa	3,688	50	Mississippi	2,575
		U.S. Average:		3,921	

Source: Survey of Current Business, August, 1971, p. 31.

twenty years. In 1950, Oklahoma ranked thirty-ninth; in 1960, Oklahoma ranked thirty-fourth; and, in 1970, Oklahoma ranked thirty-fifth. An analysis of the relative position of Oklahoma with the other states over the past ten years shows no indication of change (Table 4).

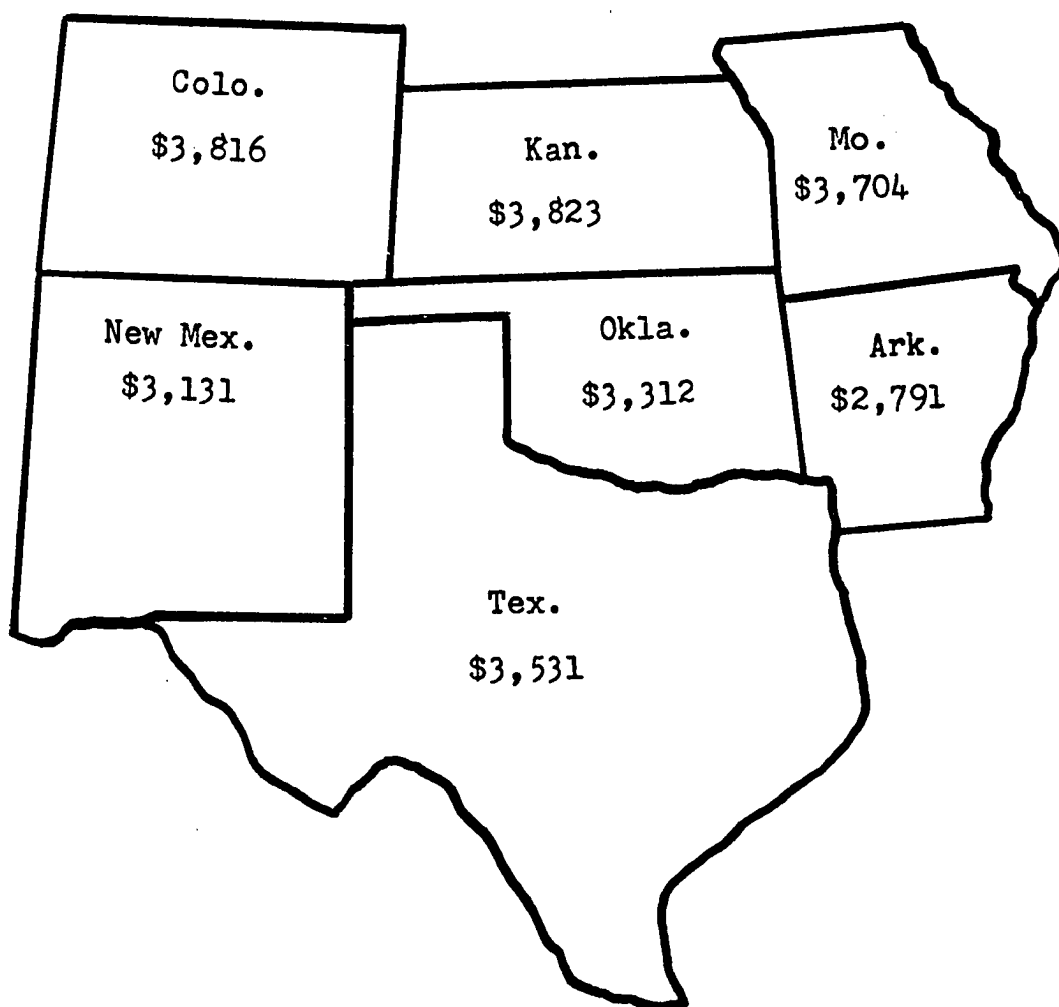
TABLE 4
RANK ORDER OF OKLAHOMA PER CAPITA INCOME
WITH THE OTHER STATES
1960-1970

Year	Rank
1960	34
1961	35
1962	39
1963	38
1964	36
1965	36
1966	34
1967	34
1968	34
1969	35
1970	35

Oklahoma Per Capita Personal Income
Compared with Neighboring States

Per capita personal income in Oklahoma during 1970 was higher than the per capita personal income in Arkansas and New Mexico, but lower than the per capita personal income in Texas, Kansas, Missouri, and Colorado (Figure 1). All of these states, however, were below the average United States per capita personal income for 1970.

Fig. 1.--Map of Oklahoma, Texas, Kansas, Missouri, Arkansas, New Mexico, and Colorado, with per capita personal income figures for 1970.



Per capita personal income increased at a greater rate in Arkansas and Texas from 1960 to 1970 than in Oklahoma. The rate of increase in Kansas, Missouri, New Mexico, and Colorado was less for the 1960 to 1970 period than the increase in Oklahoma (Table 5).

From 1960 to 1970, Arkansas increased its per capita personal income 103.1 per cent, the largest increase of the seven states. Texas was second highest with an 83.3 per cent increase, while Oklahoma was third with an increase of 77.9 per cent.

The 77.2 per cent increase in Kansas was only slightly less than the increase in Oklahoma. Colorado and New Mexico had the smallest increases in per capita personal income of the seven states with 67.9 per cent and 65.8 per cent respectively (Table 5).

Kansas outranked the other six states in dollar amount of per capita personal income in 1970, while Arkansas was at the bottom of the seven states in per capita personal income.

In 1960, Colorado ranked at the top of the seven states in dollar amount of per capita personal income, while Arkansas ranked last. Oklahoma, in 1960, ranked above only last-ranking Arkansas among the neighboring states.

In 1960, Colorado was the only state of the seven states that was above the United States average in per capita personal income. In 1970, however, all seven states were below the United States average.

TABLE 5

OKLAHOMA PER CAPITA INCOME, 1960-1970, COMPARED WITH
THE U.S., TEXAS, KANSAS, MISSOURI,
ARKANSAS, NEW MEXICO, COLORADO
(IN DOLLARS)

Region	1960	1961	1962	1963	1964	1965
U.S.	2,216	2,265	2,370	2,458	2,590	2,770
Oklahoma	1,862	1,912	1,932	2,001	2,134	2,319
Texas	1,926	1,991	2,041	2,125	2,245	2,399
Kansas	2,158	2,231	2,321	2,399	2,523	2,729
Missouri	2,115	2,166	2,270	2,368	2,482	2,678
Arkansas	1,374	1,496	1,564	1,655	1,785	1,888
New Mexico	1,888	1,941	2,013	2,054	2,104	2,243
Colorado	2,273	2,332	2,404	2,454	2,532	2,671
Region	1966	1967	1968	1969	1970	1970 % Over 1960
U.S.	2,987	3,169	3,436	3,705	3,921	76.9
Oklahoma	2,504	2,678	2,880	3,083	3,312	77.9
Texas	2,632	2,826	3,069	3,303	3,531	83.3
Kansas	2,994	3,133	3,389	3,633	3,823	77.2
Missouri	2,843	3,043	3,296	3,471	3,704	75.1
Arkansas	2,105	2,228	2,418	2,649	2,791	103.1
New Mexico	2,365	2,464	2,672	2,882	3,131	65.8
Colorado	2,843	2,986	3,237	3,516	3,816	67.9

Source: Survey of Current Business, August, 1971, p. 31.

Major Sources of Personal Income in Oklahoma

Total personal income in Oklahoma in 1970 reached \$8,488,000,000. As indicated in Table 6, almost 62 per cent of the total was income from wage and salary disbursements.

The largest single source of personal income to Oklahoma residents was the government. State and local government payrolls contributed 7.83 per cent of the total personal income, while federal civilian payrolls amounted to 6.32 per cent and federal military amounted to 3.47 per cent.

Property income (15.24 per cent) was the second highest source of personal income in Oklahoma in 1970. Included in property income are rent, royalties, dividends, interest, and some additional relatively small categories of property income.¹

Transfer payments amounted to 11.54 per cent of the total personal income. The large number on the Oklahoma welfare roles accounted for a major portion of the transfer payments.

Other major sources of personal income were manufacturing, 11.41 per cent; proprietor's income, 11.08 per cent; and wholesale and retail trade, 9.99 per cent.

¹Peach, Poole, and Tarver, County Building Block Data, p. 10.

TABLE 6

PERSONAL INCOME COMPONENTS

Amount and Percentage of Contribution,
Major Sources of Income Received
by Persons in Oklahoma, 1970

Income Component	Amount (in Millions of Dollars)	Percentage Contribution
Wage and Salary Disbursements	5,266	61.95
Farms	34	.40
Mining	355	4.18
Contract Construction	284	3.34
Manufacturing	970	11.41
Wholesale and Retail Trade	849	9.99
Finance, Insurance, and Real Estate	230	2.71
Transportation, Communications, and Public Utilities	441	5.19
Services	592	6.96
Government	1,498	17.62
Other Industries	15	.18
Other Labor Income	276	3.25
Proprietor's Income	942	11.08
Farm	311	3.66
Nonfarm	631	7.42
Property Income	1,295	15.24
Transfer Payments	981	11.54

Calculated from: Survey of Current Business, August, 1971,
p. 35.

Comparisons of Sources of Personal Income
Between Oklahoma and United States

An analysis of national and Oklahoma income sources indicates several favorable and unfavorable comparisons (Table 7).

Wage and salary disbursements comprised a smaller share of the total personal income in Oklahoma than in the entire nation. During 1970, wage and salary disbursements comprised approximately 62 per cent of the total personal income in Oklahoma, whereas wage and salary disbursements comprised approximately 66.5 per cent of the United States personal income.

Normally, wage and salary disbursements are expected to comprise approximately two-thirds of total personal income.¹

The greatest difference in amount contributed to total personal income by major source between Oklahoma and the United States is in manufacturing. During 1970, manufacturing in the entire nation accounted for 19.61 per cent of personal income. In Oklahoma, the corresponding figure was 11.41 per cent.

Income from farming in the state was almost twice as large as the national average, while income from mining was almost six times greater than the national average.

¹Peach, Poole, and Tarver, County Building Block Data, p. 5.

TABLE 7

PERSONAL INCOME COMPONENTS

Percentage Contribution, Major Sources
of Income Received by Persons
United States and Oklahoma
1970

Income Component	Oklahoma Per cent Contribution	United States Per cent Contribution
Wage and Salary Disbursements	61.95	66.47
Farms	.40	.40
Mining	4.18	.72
Contract Construction	3.34	4.01
Manufacturing	11.41	19.61
Wholesale and Retail Trade	9.99	11.02
Finance, Insurance, and Real Estate	2.71	3.34
Transportation, Communications, and Public Utilities	5.19	4.97
Services	6.96	8.63
Government	17.62	13.63
Other Industries	.18	.13
Other Labor Income	3.25	3.82
Proprietor's Income	11.08	8.28
Farm	3.66	1.96
Nonfarm	7.42	6.32
Property Income	15.24	13.99
Transfer Payments	11.54	9.85

Calculated from: Survey of Current Business, August, 1971,
pp. 32, 35.

Transfer payments were greater in Oklahoma than the national average as was income derived from property.

Oklahoma derived more salaries and wages from government (national, state, and local) than did the entire nation. The government wages and salaries in Oklahoma accounted for 17.62 per cent of personal income, whereas the national average was only 13.63 per cent.

From 1960 to 1970, Oklahoma showed a greater percentage increase in wage and salary disbursements (103.1 per cent) than the percentage increase of the entire nation (99.4 per cent). The 89.5 per cent increase in wage and salary disbursements in Oklahoma during the 1950 to 1960 period was only slightly less than the 90.4 per cent increase in the entire nation.

The per cent of increase in proprietor's income during the 1960 to 1970 decade in Oklahoma was much less than the increase in the nation. For this period, the increase in proprietor's income in the nation was 44.3 per cent, whereas the increase in Oklahoma was only 17.2 per cent.

From 1950 to 1960, however, proprietor's income in Oklahoma increased 53.1 per cent while proprietor's income in the nation increased only 26.6 per cent.

Property income increased more in Oklahoma during the 1960 to 1970 period than in the entire United States. The increase in Oklahoma was 144.3 per cent, while the corresponding figure for the United States was 117.2 per cent. During the 1950 to

1960 decade, the increase in property income throughout the entire nation was approximately 20 per cent greater than the 100 per cent increase in Oklahoma for the same period.

Although the percentage contribution to total personal income of transfer payments is higher in Oklahoma than the national average, the increase during the 1960 to 1970 period has been less than the national average. Oklahoma increased transfer payments 156.1 per cent, whereas the average increase nationally was 173.9 per cent.

Distribution of Personal Income in Oklahoma

Per capita personal income in Oklahoma in 1970 ranged from an estimated \$5,503 in Washington County, where highly developed oil resources contribute to the economy, to an estimated \$1,205 in Delaware County, which lies in the historically low economic area of Southwestern Oklahoma.

The average per capita personal income in Oklahoma for 1970 was \$3,312. Only nine counties had per capita personal incomes above the state average.

Per capita personal income in Major County fell at the median of all the counties (Table 8). In other words, thirty-eight counties had per capita personal incomes greater than the \$2,429 in Major County, and thirty-eight counties had per capita personal incomes of less than that in Major County.

A comparison of the county per capita personal incomes in Oklahoma with the average personal income in the United States for 1970 is somewhat unfavorable. Only five counties in Oklahoma ranked above the \$3,921 national average.

TABLE 8
1970 PER CAPITA INCOME IN OKLAHOMA, BY COUNTY
(IN DOLLARS)

Rank	County	Per Capita Income	Rank	County	Per Capita Income
1	Washington	5,503	21	Kingfisher	2,876
2	Tulsa	4,460	22	Cimarron	2,870
3	Oklahoma	4,432	23	Harper	2,861
4	Washita	4,032	24	Garvin	2,808
5	Comanche	3,993	25	Jackson	2,784
6	Kay	3,713	26	Blaine	2,753
7	Pittsburg	3,449	27	Beaver	2,732
8	Alfalfa	3,429	28	Beckham	2,731
9	Stephens	3,343	29	Craig	2,720
10	Garfield	3,285	30	Pontotoc	2,717
11	Texas	3,212	31	Payne	2,641
12	Woods	3,126	32	Dewey	2,615
13	Ottawa	3,108	33	Kiowa	2,556
14	Noble	3,106	34	Okmulgee	2,519
15	Grant	3,027	35	Murray	2,518
16	Carter	3,012	36	Grady	2,511
17	Woodward	3,001	37	Caddo	2,509
18	Custer	2,986	38	Ellis	2,486
19	Muskogee	2,972	39	Major	2,429
20	Tillman	2,899	40	Cleveland	2,396

TABLE 8--Continued

Rank	County	Per Capita Income	Rank	County	Per Capita Income
41	Seminole	2,394	60	Latimer	1,824
42	Roger Mills	2,306	61	Okfuskee	1,812
43	Bryan	2,244	62	Leflore	1,775
44	Harmon	2,234	63	Cherokee	1,741
45	Pottowatomie	2,212	64	Coal	1,662
46	Lincoln	2,175	65	Rogers	1,646
47	Greer	2,166	66	Johnston	1,643
48	Nowata	2,139	67	Pawnee	1,596
49	Logan	2,119	68	McClain	1,585
50	Canadian	2,106	69	Sequoyah	1,560
51	Marshall	2,102	70	Love	1,538
52	Hughes	2,016	71	McIntosh	1,513
53	Mayes	2,013	72	Atoka	1,462
54	Osage	1,998	73	Haskell	1,370
55	Jefferson	1,977	74	Pushmataha	1,350
56	Choctaw	1,944	75	Wagoner	1,349
57	Cotton	1,906	76	Adair	1,235
58	Creek	1,846	77	Delaware	1,205
59	McCurtain	1,841			

Note: State average = \$3,312.

Calculated from: U.S. Department of Commerce, Bureau of the Census, 1970 Census of Population, Number of Inhabitants, Oklahoma (Washington: U.S. Government Printing Office), pp. 16, 17, and Bureau for Business and Economic Research, University of Oklahoma, County Total Personal Income Table.

Per capita personal incomes were generally higher in the metropolitan areas of Oklahoma. The counties with the lowest per capita incomes in 1970 are located in Eastern Oklahoma (Figure 2).

Table 9 shows the comparisons of the 1970 per capita personal income with the 1960 per capita personal income and gives the dollar amount and percentage increase for each county.

The five counties making the greatest dollar increase in per capita personal income over the ten-year period were Washita, \$2,351; Washington, \$2,247; Pittsburg, \$2,156; Comanche, \$2,065; and Oklahoma County, \$1,996.

The five counties showing the greatest percentage increase in per capita personal income over the same period were Pittsburg, 166.74 per cent; Sequoyah, 160.43 per cent; McCurtain, 146.45 per cent; Latimer, 143.20 per cent; and Washita, 139.85 per cent.

Counties ranking at the bottom of the scale in dollar increase in per capita personal income from 1960 to 1970 were Rogers, \$464; Delaware, \$478; Love, \$506; Pawnee, \$537; and Cimarron, \$564.

Counties ranking at the bottom of the scale percentage-wise were Cimarron, 24.45 per cent; Rogers, 39.25 per cent; Canadian, 47.78 per cent; Nowata, 48.13 per cent; and Love, 49.03 per cent.

Fig. 2.—Map of Oklahoma showing 1970 per capita personal income figures in each county.

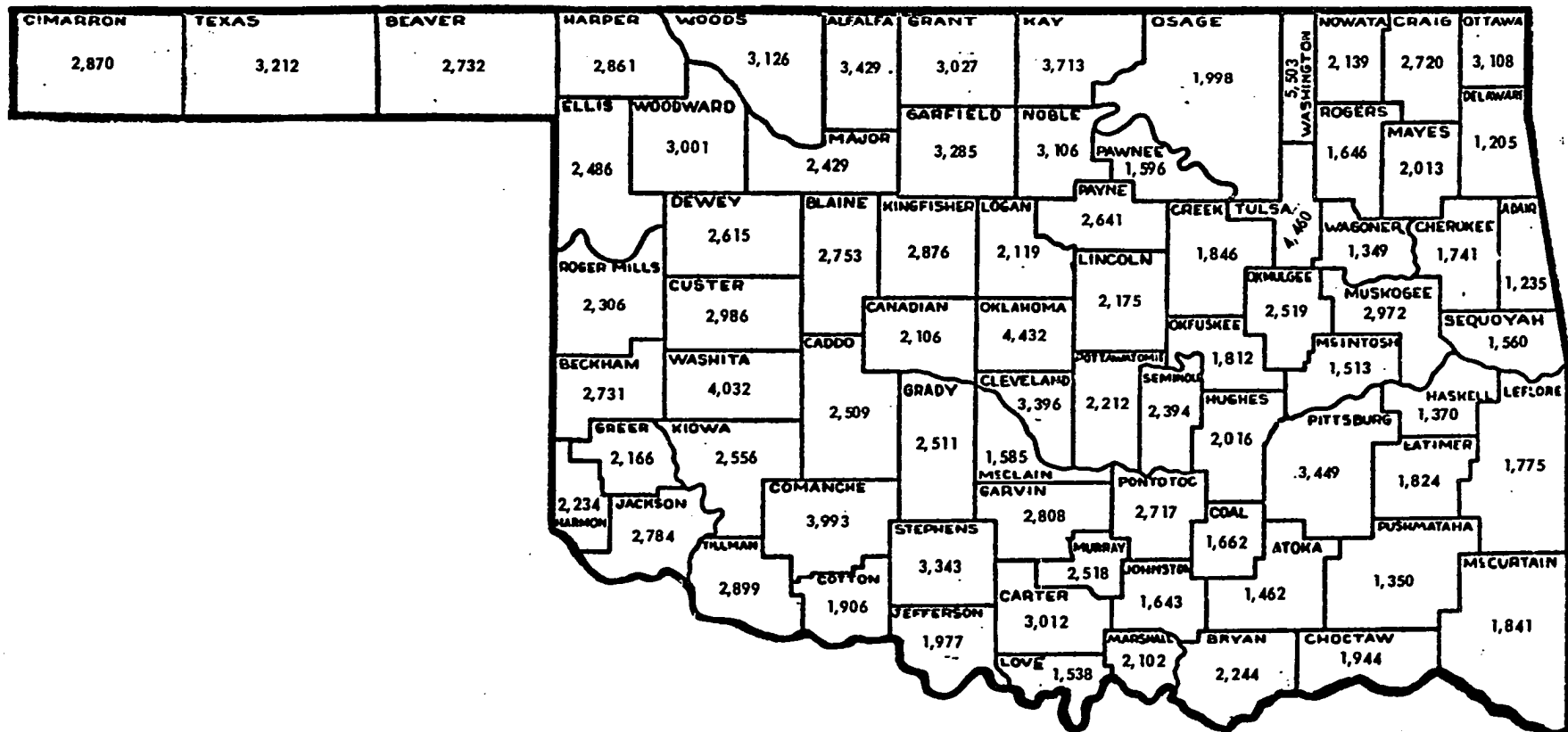


TABLE 9

PER CAPITA PERSONAL INCOME IN OKLAHOMA, BY COUNTY
 1960 AND 1970, WITH PERCENTAGE INCREASE
 (INCOME IN DOLLARS)

County	1960 Per Capita Income	1970 Per Capita Income	Increase	Percentage Increase
Adair	645	1,235	590	91.47
Alfalfa	1,938	3,429	1,491	76.93
Atoka	705	1,462	757	107.37
Beaver	1,821	2,732	911	50.02
Beckham	1,519	2,731	1,212	79.78
Blaine	1,396	2,753	1,357	97.20
Bryan	1,073	2,244	1,171	109.13
Caddo	1,307	2,509	1,202	91.96
Canadian	1,425	2,106	681	47.78
Carter	1,622	3,012	1,390	85.69
Cherokee	728	1,741	1,013	139.14
Choctaw	842	1,944	1,102	130.87
Cimarron	2,306	2,870	564	24.45
Cleveland	1,924	3,396	1,472	76.50
Coal	843	1,662	819	97.15
Comanche	1,928	3,993	2,065	107.10
Cotton	1,113	1,906	793	71.24
Craig	1,276	2,720	1,444	113.16
Creek	1,155	1,846	691	59.82
Custer	1,573	2,986	1,413	89.82
Delaware	727	1,205	478	65.74
Dewey	1,363	2,615	1,252	91.85
Ellis	1,501	2,486	985	65.62
Garfield	1,828	3,285	1,457	79.70
Garvin	1,397	2,808	1,411	101.00
Grady	1,352	2,511	1,159	85.72
Grant	1,712	3,027	1,315	76.81
Greer	1,174	2,166	992	84.49

TABLE 9—Continued

County	1960 Per Capita Income	1970 Per Capita Income	Increase	Percentage Increase
Harmon	1,439	2,234	795	55.24
Harper	1,580	2,861	1,281	81.07
Haskell	763	1,370	607	79.55
Hughes	991	2,016	1,025	103.43
Jackson	1,603	2,784	1,181	73.67
Jefferson	1,143	1,977	834	72.96
Johnston	887	1,643	756	85.23
Kay	1,963	3,713	1,750	89.14
Kingfisher	1,675	2,876	1,201	71.70
Kiowa	1,365	2,556	1,191	87.25
Latimer	750	1,824	1,074	143.20
LeFlore	866	1,775	909	104.96
Lincoln	1,214	2,175	961	79.15
Logan	1,179	2,119	940	79.72
Love	1,032	1,538	506	49.03
McClain	1,008	1,585	577	57.24
McCurtain	747	1,841	1,094	146.45
McIntosh	823	1,513	690	83.83
Major	1,309	2,429	1,120	85.56
Marshall	1,209	2,102	893	73.86
Mayes	1,160	2,013	853	73.53
Murray	1,191	2,518	1,327	111.41
Muskogee	1,498	2,972	1,474	98.39
Noble	1,630	3,106	1,476	90.55
Nowata	1,444	2,139	695	48.13
Okfuskee	922	1,812	890	96.52
Oklahoma	2,436	4,432	1,996	81.93
Okmulgee	1,454	2,519	1,065	73.24
Osage	1,096	1,998	902	82.29
Ottowa	1,569	3,108	1,539	98.08
Pawnee	1,059	1,596	537	50.70
Payne	1,429	2,641	1,212	84.81
Pittsburg	1,293	3,449	2,156	166.74
Pontotoc	1,472	2,717	1,245	84.57
Pottawatomie	1,376	2,212	836	60.75
Pushmataha	722	1,350	628	86.98

TABLE 9—Continued

County	1960 Per Capita Income	1970 Per Capita Income	Increase	Percentage Increase
Roger Mills	1,339	2,306	967	72.21
Rogers	1,182	1,646	464	39.25
Seminole	1,216	2,394	1,178	96.87
Sequoyah	599	1,560	961	160.43
Stephens	1,850	3,343	1,493	80.70
Texas	2,030	3,212	1,182	58.22
Tillman	1,520	2,899	1,379	90.72
Tulsa	2,875	4,460	1,585	55.13
Wagoner	719	1,349	630	87.62
Washington	3,256	5,503	2,247	69.01
Washita	1,681	4,032	2,351	139.85
Woods	1,659	3,126	1,467	88.42
Woodward	1,668	3,001	1,333	79.91
State Total	1,845	3,312	1,467	79.51

Calculated from: U.S. Department of Commerce, Bureau of the Census, 1970 Census of Population, Number of Inhabitants, Oklahoma (Washington: U.S. Government Printing Office), pp. 16, 17, and Bureau for Business and Economic Research, University of Oklahoma, County Total Personal Income Table, and 1960 Per Capita Personal Income Table.

Forty-nine of the seventy-seven counties were above the state average in percentage growth (Table 10). Nine of these counties were also above the state dollar increase for the ten-year period (Table 11). Thirty-six counties, therefore, had an above average percentage growth but not an above average dollar growth.

The above average percentage growth accompanied with below average dollar growth is indicative of those counties that had a much lower per capita personal income in 1960 than the state average. A small dollar increase for these low income counties resulted in an above average percentage increase because of the low 1960 base.

Because of differences in population, land area, and other factors, the income distribution among counties is highly unequal (Table 12). In 1970, the smallest county personal income share was 0.10 per cent (Coal County and Love County) as compared to the largest share of 27.51 per cent (Oklahoma County).

In 1970, almost one-half of the total personal income in Oklahoma was generated in Oklahoma County and Tulsa County.

The total personal income in the three Standard Metropolitan Statistical Areas in Oklahoma made up 59.46 per cent of the total personal income in Oklahoma for 1970. These areas supplied 57.0 per cent of the state's total personal income in 1960 and 47.6 per cent in 1950.

TABLE 10
COUNTIES SHOWING ABOVE AVERAGE¹ PERCENTAGE GROWTH
IN PER CAPITA PERSONAL INCOME
1960 TO 1970

County	Percentage Increase 1960 to 1970	County	Percentage Increase 1960 to 1970
Pittsburg	166.74	Noble	90.55
Sequoyah	160.43	Custer	89.82
McCurtain	146.45	Kay	89.14
Latimer	143.20	Woods	88.42
Washita	139.85	Wagoner	87.62
Cherokee	139.14	Kiowa	87.25
Choctaw	130.87	Pushmataha	86.98
Craig	113.16	Grady	85.72
Murray	111.14	Carter	85.69
Bryan	109.13	Major	85.56
Atoka	107.37	Johnston	85.23
Comanche	107.10	Payne	84.81
LeFlore	104.96	Pontotoc	84.57
Hughes	103.43	Greer	84.49
Garvin	101.00	McIntosh	83.83
Muskogee	98.39	Osage	82.29
Ottawa	98.08	Oklahoma	81.93
Blaine	97.20	Harper	81.07
Coal	97.15	Stephens	80.70
Seminole	96.87	Woodward	79.91
Okfuskee	96.52	Beckham	79.78
Caddo	91.96	Logan	79.72
Dewey	91.85	Garfield	79.70
Adair	91.47	Haskell	79.55
Tillman	90.72		

¹State average, 79.51 per cent.

TABLE 11
COUNTIES SHOWING ABOVE AVERAGE¹ DOLLAR GROWTH
IN PER CAPITA PERSONAL INCOME
1960 TO 1970

County	Dollar Increase 1960 to 1970
Washita	2,351
Washington	2,247
Pittsburg	2,156
Comanche	2,065
Oklahoma	1,996
Kay	1,750
Tulsa	1,585
Ottowa	1,539
Stephens	1,493
Alfalfa	1,491
Noble	1,476
Muskogee	1,474
Cleveland	1,472

¹Average State growth, \$1,467.

TABLE 12
TOTAL PERSONAL INCOME IN OKLAHOMA, BY COUNTY

Amount and Percentage of Contribution
to Total State Personal Income
1970

County	Amount (in Thousands of Dollars)	Percentage of Contribution
Adair	18,704	.22
Alfalfa	24,769	.29
Atoka	16,039	.18
Beaver	17,165	.20
Beckham	43,030	.50
Blaine	32,474	.38
Bryan	57,326	.67
Caddo	72,602	.85
Canadian	67,918	.80
Carter	112,520	1.32
Cherokee	40,344	.47
Choctaw	29,438	.34
Cimarron	11,898	.14
Cleveland	277,887	3.27
Coal	9,185	.10
Comanche	431,768	5.08
Cotton	13,022	.15
Craig	40,051	.47
Creek	84,048	.99
Custer	67,689	.79
Delaware	21,406	.25
Dewey	14,790	.17
Ellis	12,750	.15
Garfield	181,852	2.14
Garvin	69,857	.82
Grady	73,718	.86
Grant	21,541	.25
Greer	17,283	.20

TABLE 12--Continued

County	Amount (in Thousands of Dollars)	Percentage of Contribution
Harmon	11,475	.13
Harper	14,739	.17
Haskell	13,120	.15
Hughes	26,666	.31
Jackson	86,026	1.01
Jefferson	14,083	.16
Johnston	12,928	.15
Kay	181,147	2.13
Kingfisher	36,979	.43
Kiowa	32,026	.37
Latimer	15,690	.18
LeFlore	57,050	.67
Lincoln	42,375	.49
Logan	41,618	.49
Love	8,667	.10
McClain	22,440	.26
McCurtain	52,725	.62
McIntosh	18,872	.22
Major	18,289	.21
Marshall	16,148	.19
Mayes	46,909	.55
Murray	26,868	.31
Muskogee	176,977	2.08
Noble	31,193	.36
Nowata	20,909	.24
Okfuskee	19,362	.22
Oklahoma	2,335,049	27.51
Okmulgee	89,066	1.04
Osage	59,428	.70
Ottawa	92,626	1.09
Pawnee	18,092	.21
Payne	133,775	1.57
Pittsburg	129,413	1.52
Pontotoc	75,717	.89
Pottawatomie	95,424	1.12
Pushmataha	12,674	.14

TABLE 12--Continued

County	Amount (in Thousands of Dollars)	Percentage of Contribution
Roger Mills	10,266	.12
Rogers	46,784	.55
Seminole	60,193	.70
Sequoyah	36,464	.42
Stephens	120,019	1.41
Texas	52,525	.61
Tillman	37,396	.44
Tulsa	1,791,333	21.10
Wagoner	29,891	.35
Washington	232,650	2.74
Washita	48,955	.57
Woods	37,257	.43
Woodward	46,634	.54
State Total	8,488,000	100.00

Calculated from: Bureau for Business and Economic Research,
University of Oklahoma, County Total
Personal Income Table, 1970.

Major Factors Affecting Personal Income

Personal income is affected by a vast number of factors. Five major factors seemed especially pertinent to the study of personal income in Oklahoma. They are education, population, labor force, unemployment, and industry.

Education

Many studies have recognized the importance of education in relationship to income. In fact, the observation that average personal incomes or earnings rise as the level of education increases has been taken by educators and economists as sufficient reason to treat education as the most important variable affecting earnings.

Education is instrumental in promoting the wealth of individuals as well as areas, by helping to reduce unemployment, by increasing earnings, by augmenting productivity, and by encouraging occupational and geographic mobility and, in addition, by providing more employment opportunities.

Not all variations in income can be attributed directly to differences in educational attainment; however, the number of years spent in school appear to have an important effect upon future earning power.

The Bureau of the Census found as a result of a recent study that from age 18 onward, an average elementary school graduate can expect a lifetime income of approximately \$247,000; a high school graduate, \$341,000; a college graduate,

\$508,000; and a person with one or more years of graduate study, \$587,000.¹

In other words, an average college graduate can look forward to half again as much income as a high school graduate who fails to enter college. The person with a bachelor's degree can expect more than twice as much personal income as a man who leaves school after completing the eighth grade. A person who has completed five or more years of college can anticipate an income of more than three times that of the elementary school dropout.

Table 13 shows the advantages of a good education. Although the income of all segments of the population has grown in the past few years, the greatest increases have occurred at the highest educational levels. For example, between 1961 and 1966, the income of the average male elementary school graduate 25 years of age or over rose from approximately \$4,200 to \$4,900, while the income of the high school graduate rose from about \$5,900 to \$7,500; and the income of the college graduate rose from approximately \$9,300 to \$11,100 (Table 13).

The Committee for Economic Development calls for increased public expenditures for education. This committee believes that there is strong evidence that education does pay and increased public expenditures on education are justified. The measurement problems involved are extraordinarily

¹U.S. Department of Commerce, Bureau of the Census, Lifetime Income and Educational Attainment of Males in the United States: 1955 to 1966.

TABLE 13
ANNUAL INCOME OF MEN 25 YEARS OLD AND OVER,
BY YEARS OF SCHOOL COMPLETED,
1958 to 1966
(IN DOLLARS)

Years of School Completed	1958	1961	1964	1966
Elementary:				
Less than 8 years	2,530	2,998	3,298	3,520
8 years	3,677	4,206	4,520	4,867
High School:				
1 to 3 years	4,452	5,161	5,653	6,294
4 years	5,257	5,946	6,738	7,494
College:				
1 to 3 years	6,272	7,348	7,907	8,783
4 years	7,565	9,342	9,757	11,135
4 years or more	8,643	9,817	10,284	11,739
5 years or more	9,178	9,987	11,004	12,563

Source: U.S. Department of Health, Education, and Welfare,
Office of Education, Digest of Educational Statistics
(Washington, D. C.: Government Printing Office,
1970), p. 17.

complex, and the results of the studies are not conclusive or final, "but the accumulating evidence that education does pay is very strong, stronger than can be marshalled behind a large part of all public expenditure."¹

Oklahoma falls far below the national average among the states in expenditure per pupil in the public elementary and secondary schools. During the 1970-71 school year, Oklahoma spent \$623 per pupil (Table 14) to educate the elementary and secondary pupils in the public schools of Oklahoma, or \$216 less per pupil than the \$839 national average. The per pupil expenditure in Oklahoma was only 74.3 per cent of the United States average (Table 14).

As illustrated in Table 14, the per pupil expenditure in 1970-71 ranged from \$1,429 in Alaska to \$489 in Alabama. The median amount was \$779 per pupil. Oklahoma fell \$150 below the median. In fact, only six of the fifty states spent less per pupil in 1970-71 than Oklahoma.

The ranking of Oklahoma in per pupil expenditure corresponds with the ranking in per cent of personal income spent on education in 1970-71 (Table 15). Only four of the states spent smaller percentages of their personal income for education than Oklahoma did in 1970-71.

Table 15 compares the percentage of personal income spent on education in 1961-62 with the percentage spent on

¹Committee for Economic Development, A Statement of National Policy, Raising Low Incomes Through Improved Education (New York: Committee for Economic Development, 1965), p. 20.

TABLE 14

CURRENT EXPENDITURES PER PUPIL IN AVERAGE DAILY ATTENDANCE,
PUBLIC ELEMENTARY AND SECONDARY SCHOOL, BY STATE
1970-1971

State	Expenditure Per Pupil (In Dollars)	Percentage of U.S. Average
Alaska	1,429	170.3
New York	1,370	163.3
New Jersey	1,088	129.7
Vermont	1,088	129.7
Hawaii	1,050	125.1
Iowa ¹	1,004	119.7
Connecticut	997	118.8
Wisconsin	988	117.8
Maryland	974	116.1
Delaware	954	113.7
Rhode Island	951	113.3
Pennsylvania	948	113.0
Illinois	937	111.7
Oregon	935	111.4
Wyoming	927	110.5
Washington	873	104.1
Minnesota	864	103.0
Michigan	858	102.3
Montana	858	102.3
Arizona	825	98.3
Louisiana	808	96.3
Nevada	804	95.8
Virginia	800	95.4
California	799	95.2
Colorado	780	93.0
Ohio	778	92.7
Kansas	771	91.9
Florida	765	91.2

¹The Iowa figure includes expenditures for area vocational schools and junior colleges.

TABLE 14--Continued

State	Expenditure Per Pupil (In Dollars)	Percentage of U.S. Average
Maine	763	90.0
Missouri	761	90.7
Indiana	741	88.3
Massachusetts	735	87.6
New Hampshire	729	86.9
New Mexico	713	85.0
North Dakota	689	82.1
South Dakota	688	82.0
West Virginia	684	81.5
Nebraska	683	81.4
South Carolina	656	78.2
Texas	646	77.0
Utah	643	76.6
North Carolina	642	76.5
Georgia	634	75.6
Oklahoma	623	74.3
Kentucky	621	74.0
Idaho	595	70.9
Tennessee	590	70.3
Arkansas	578	68.9
Mississippi	521	62.1
Alabama	489	58.3
United States	839	100.0

Source: National Education Association, Committee on Educational Finance, Financial Status of the Public Schools, 1971 (Washington, D.C.: National Education Association, 1971), p. 30.

TABLE 15
STATE AND LOCAL REVENUES FOR SCHOOLS AS A
PERCENTAGE OF TOTAL PERSONAL INCOME
1961-62 AND 1970-71

State	1961-62		1970-71	
	Percentage	Rank	Percentage	Rank
Alabama	3.6	35	3.8	50
Alaska	3.6	35	7.6	1
Arizona	4.8	10	5.6	11
Arkansas	3.8	30	4.0	46
California	4.6	12	4.4	37
Colorado	4.4	16	5.4	17
Connecticut	3.4	43	5.1	24
Delaware	4.4	16	5.9	5
Florida	2.8	50	4.4	37
Georgia	3.9	29	4.3	41
Hawaii	3.2	46	5.5	13
Idaho	4.2	22	4.7	32
Illinois	3.5	41	4.8	31
Indiana	4.1	24	5.4	17
Iowa	4.5	13	5.9	5
Kansas	4.4	16	5.3	21
Kentucky	3.6	35	4.2	42
Louisiana	5.1	2	5.4	17
Maine	3.7	31	5.5	13
Maryland	3.6	35	5.4	17
Massachusetts	2.9	48	4.0	46
Michigan	4.4	16	5.1	24
Minnesota	4.9	5	5.9	5
Mississippi	4.9	5	4.4	37
Missouri	3.6	35	4.2	42
Montana	5.0	3	5.9	5
Nebraska	3.7	31	4.0	46
Nevada	3.7	31	4.5	35

TABLE 15--Continued

State	1961-62		1970-71	
	Percentage	Rank	Percentage	Rank
New Hampshire	3.0	47	4.6	33
New Jersey	3.5	41	5.1	24
New Mexico	4.5	13	5.8	10
New York	4.0	26	5.5	13
North Carolina	4.3	20	4.5	35
North Dakota	4.9	5	5.6	11
Ohio	3.7	31	4.4	37
Oklahoma	4.0	26	4.0	46
Oregon	5.0	3	5.9	5
Pennsylvania	3.6	35	5.1	24
Rhode Island	2.9	48	4.2	42
South Carolina	4.5	13	5.2	23
South Dakota	4.8	10	5.0	29
Tennessee	3.3	45	4.1	45
Texas	4.2	22	4.6	33
Utah	5.4	1	6.0	4
Vermont	4.1	24	7.2	2
Virginia	3.4	43	4.9	30
Washington	4.9	5	5.5	13
West Virginia	4.3	20	5.1	24
Wisconsin	4.0	26	6.4	3
Wyoming	4.9	5	5.3	21
United States	4.0		4.9	

Source: National Education Association, Committee on Educational Finance, Financial Status of the Public Schools, 1971 (Washington, D.C.: National Education Association, 1971), p. 38.

education in 1970-71. Oklahoma spent 4.0 per cent of personal income on education in 1961-62 and ranked twenty-sixth in the percentage amount spent among the states. The per cent of personal income spent on education in Oklahoma remained the same in 1970-71, but the ranking in percentage amount spent dropped to forty-sixth among the states.

Oklahoma is also unfavorably ranked among the states in educational instructional salaries (Table 16). In 1960-61, Oklahoma ranked twenty-ninth among the states in average salary paid to instructional staff. The state's rank dropped to forty-second in 1970-71.

The average instructional salary in Oklahoma for the school year 1970-71 was \$7,650, or 79.0 per cent of the national average (Table 16). In 1960-61, the average instructional salary paid in Oklahoma was \$4,904, or 90.0 per cent of the national average.

A comparison of classroom teachers' salaries by regions and states for the 1970-71 school year (Table 17) shows Oklahoma at the bottom among the states in the Southwest region.

The average teacher in Oklahoma earned \$7,360 for the 1970-71 school term. The average high school teacher in Oklahoma earned \$7,500, whereas the average elementary teacher earned only \$7,260 (Table 17).

Oklahoma compares favorably with the national average in the per cent of high school graduates going on to a college or university. From the 36,293 students who graduated

TABLE 16
AVERAGE SALARIES OF INSTRUCTIONAL STAFF,¹
1960-61 AND 1970-71

State	1960-61			1970-71		
	Dollar Amount	Rank	Percentage of U.S. Average	Dollar Amount	Rank	Percentage of U.S. Average
Alabama	4,300	40	78.9	7,525	45	77.7
Alaska	7,000	2	128.5	14,025	1	144.8
Arizona	5,900	10	108.3	9,550	20	98.6
Arkansas	3,398	51	62.4	6,841	50	70.6
California	7,025	1	128.9	11,650	3	120.2
Colorado	5,300	24	97.3	8,650	32	88.8
Connecticut	6,177	5	113.4	9,908	15	102.3
Delaware	5,994	9	110.0	10,212	11	105.4
District of Columbia	6,650	4	122.0	11,289	4	116.8
Florida	5,214	26	95.7	9,206	24	95.0
Georgia	4,200	43	77.1	7,940	41	81.9
Hawaii	5,540	19	101.7	10,323	9	106.6
Idaho	4,538	36	83.3	7,393	47	76.3
Illinois	6,109	7	112.1	10,500	8	108.4
Indiana	5,781	13	106.1	9,860	17	101.8
Iowa	4,721	33	86.6	9,449	22	97.5
Kansas	4,792	30	87.9	8,248	39	85.1
Kentucky	4,200	43	77.1	7,550	43	77.9
Louisiana	5,230	25	96.0	8,600	32	88.8
Maine	4,289	41	78.7	8,650	29	89.3
Maryland	5,880	11	107.9	10,670	6	110.1
Massachusetts	5,750	15	105.5	10,244	10	105.7
Michigan	6,125	6	112.4	10,875	5	112.2
Minnesota	5,425	22	99.6	9,900	16	102.2
Mississippi	3,561	50	65.4	6,173	51	63.7
Missouri	4,765	32	87.4	8,608	32	88.8
Montana	4,775	31	87.6	8,437	37	87.1
Nebraska	4,225	42	77.5	8,400	38	86.7

¹Includes principals, supervisors, teachers, librarians, and related instructional workers.

TABLE 16—Continued

State	1960-61			1970-71		
	Dollar Amount	Rank	Percentage of U.S. Average	Dollar Amount	Rank	Percentage of U.S. Average
Nevada	5,866	12	107.7	9,990	14	103.1
New Hampshire	4,654	34	85.4	8,656	29	89.3
New Jersey	6,065	8	113.3	10,560	7	109.0
New Mexico	5,634	18	103.4	10,150	12	104.8
New York	6,800	3	124.8	12,000	2	123.9
North Carolina	4,310	39	79.1	8,466	36	87.4
North Dakota	4,100	46	75.2	7,200	48	74.3
Ohio	5,450	20	100.0	9,100	25	93.9
Oklahoma	4,904	29	90.0	7,650	42	79.0
Oregon	5,774	14	106.0	9,539	21	98.5
Pennsylvania	5,441	21	99.9	9,400	23	97.0
Rhode Island	5,700	17	104.6	9,750	19	100.6
South Carolina	3,762	49	69.0	7,150	49	73.8
South Dakota	3,850	48	70.7	7,500	46	77.4
Tennessee	4,137	45	75.9	7,550	43	77.9
Texas	4,621	35	84.8	8,646	31	89.2
Utah	5,100	28	93.6	8,500	35	87.7
Vermont	4,540	36	83.3	8,700	28	89.8
Virginia	4,520	38	83.0	9,000	26	92.9
Washington	5,750	15	105.5	10,000	13	103.2
West Virginia	4,100	46	75.2	8,100	40	83.6
Wisconsin	5,330	23	97.8	9,850	18	101.7
Wyoming	5,185	27	95.2	8,919	27	92.1
U.S. Average	5,449		100.0	9,689		100.0

Source: National Education Association Committee on Educational Finance, Financial Status of the Public Schools, 1971 (Washington, D.C.: National Education Association, 1971), p. 14.

TABLE 17
AVERAGE ANNUAL SALARIES OF CLASSROOM TEACHERS
BY REGIONS AND STATES, 1970-1971
(IN DOLLARS)

Region and State	Elementary	Secondary	All Teachers
New England	9,135	9,523	9,315
Connecticut	9,381	9,823	9,600
Maine	7,920	8,530	8,127
Massachusetts	9,503	9,730	9,613
New Hampshire	8,164	8,459	8,297
Rhode Island	9,425	9,460	9,442
Vermont	8,120	8,940	8,420
Mideast ¹	10,072	10,531	10,317
Delaware	9,598	9,963	9,780
Maryland	9,980	10,212	10,091
New Jersey	9,875	10,250	10,050
New York	10,700	11,400	11,100
Pennsylvania	9,200	9,400	9,300
Southeast	7,682	8,025	7,835
Alabama	7,298	7,451	7,376
Arkansas	6,550	6,779	6,668
Florida	8,668	8,941	8,805
Georgia	7,582	8,068	7,778
Kentucky	7,060	7,370	7,190
Louisiana	8,180	8,540	8,340
Mississippi	5,911	6,134	6,008
North Carolina	8,110	8,290	8,168
South Carolina	6,850	7,275	7,000
Tennessee	7,130	7,800	7,400
Virginia	8,400	9,000	8,700
West Virginia	7,600	8,000	7,800
Great Lakes	9,473	10,096	9,765
Illinois	9,900	10,600	10,233
Indiana	9,050	9,500	9,272
Michigan	10,500	10,800	10,647
Ohio	8,489	9,249	8,798
Wisconsin	9,320	10,000	9,640

¹Washington D. C. is included in the Mideast average.

TABLE 17--Continued

Region and State	Elementary	Secondary	All Teachers
Plains	8,205	8,912	8,530
Iowa	8,756	9,493	9,129
Kansas	7,906	8,151	8,034
Minnesota	9,000	9,520	9,271
Missouri	8,218	8,561	8,373
Nebraska	7,640	8,680	8,120
North Dakota	6,740	7,620	7,060
South Dakota	6,300	7,800	6,793
Southwest	8,159	8,376	8,270
Arizona	9,000	9,950	9,285
New Mexico	8,214	8,214	8,214
Oklahoma	7,260	7,500	7,360
Texas	8,184	8,437	8,325
Rocky Mountains	7,951	8,207	8,078
Colorado	8,200	8,325	8,260
Idaho	6,938	7,107	7,059
Montana	7,774	8,679	8,173
Utah	8,020	8,130	8,073
Wyoming	8,530	8,862	8,687
Far West	10,298	11,129	10,633
California	10,620	11,654	11,022
Nevada	9,411	9,646	9,511
Oregon	9,123	9,533	9,298
Washington	9,180	9,940	9,520
Alaska	13,538	13,622	13,570
Hawaii	10,120	10,200	10,140

Source: National Education Association, Research Division, Estimates of School Statistics, 1970-71, Research Report 1970-R15 (Washington, D. C.: National Education Association, 1970), p. 33.

from high schools in Oklahoma in the spring of 1970, 56 per cent enrolled in a college or university. The national average was approximately 42 per cent.¹

In addition to the 56 per cent entering a college or university, 12 per cent of the Oklahoma graduates of 1970 entered a business or vocational school, 27 per cent went into the work force, and 5 per cent went into the military.²

Population

Population and personal income are related factors. Better incomes and available jobs attract people. Population in itself generates income in that the provision of necessities and wants creates job opportunities.

Growth in the labor force depends upon growth in the population of the 18 to 64 age bracket, the major source of the labor force.

State

According to the 1970 census figures, the population of Oklahoma was 2,559,253, an increase of 9.9 per cent over 1960.

Almost half of the state's population lives in the Standard Metropolitan Statistical areas. The population of the Oklahoma City Standard Metropolitan Statistical Area

¹Finance Division, State Department of Education (unpublished data from the office of Charles L. Weber, Finance Director).

²Ibid.

(Oklahoma, Cleveland, and Canadian counties) makes up one-fourth of the state's total population.

The trend toward growth of the Standard Metropolitan Statistical areas in the United States has been upward for many years. Oklahoma, however, has not kept pace with the nation in this respect. By 1930, more than half of the United States population lived in the metropolitan areas. Recent figures reveal that 68 per cent of the present United States population reside in the Standard Metropolitan Statistical areas.

Significant changes have occurred in Oklahoma's population since 1890. Table 18 gives the total Oklahoma population by decade from 1890 to 1970 and gives the proportion of urban and rural population for each year presented.

Until 1910, the population growth in Oklahoma was due primarily to migration. From 1910 to 1930, natural increase (excess of births over deaths) accounted for most of the population growth. Between 1930 and 1950, migration from Oklahoma exceeded natural increase and the population declined. Since 1950, the population in Oklahoma has grown, as natural increase in population exceeded migration from the state.¹

The rural population outnumbered the urban population in Oklahoma until 1950. As Table 18 indicates, the rural

¹Richard W. Poole and James D. Tarver, Oklahoma Population Trends (Stillwater: Oklahoma State University, College of Business, Research Series No. 4, Oklahoma State University Press, 1968), p. 2.

TABLE 18
OKLAHOMA URBAN AND RURAL POPULATION
BY DECADE, 1890-1970

Year	Total Population	Urban ¹ Population	Urban Percentage	Rural Population	Rural Percentage
1890	258,657	9,484	3.7	249,173	96.3
1900	790,391	53,417	6.8	736,974	93.2
1910	1,657,155	320,155	19.3	1,337,000	80.7
1920	2,028,283	538,017	26.5	1,490,266	73.5
1930	2,396,040	821,681	34.3	1,574,359	65.7
1940	2,335,434	879,663	37.7	1,456,771	62.3
1950	2,233,351	1,107,252	49.6	1,126,099	50.4
1960	2,328,284	1,419,793	70.0	908,491	30.0
1970	2,559,253	1,713,295	67.0	845,934	33.0

NEW URBAN DEFINITION,² 1950, 1960, 1970

1950	2,233,351	1,139,481	51.0	1,093,870	49.0
1960	2,328,284	1,464,786	62.9	863,498	37.1
1970	2,559,253	1,740,137	68.0	819,092	32.0

¹The old urban definition defines an urban area as including cities and other incorporated places having 2,500 inhabitants or more. In addition, the old definition included unincorporated political subdivisions with a population of 10,000 or more and a population density of 1,000 or more per square mile.

²The new definition was initially used in the 1950 census to include not only residents of incorporated places that have a population of at least 2,500, but also those living in the closely settled urban fringes surrounding cities that have a population of 50,000 or more.

population has steadily decreased since 1890. In 1970, a little more than two-thirds of the population lived in urban areas.

County

Thirty-nine counties showed a population increase in 1970 over the 1960 figures. (Robinson reports that during the period 1950 to 1960, only 13 counties showed an increase in population.¹) Table 19 shows the 1960 and 1970 population figures for Oklahoma by county in alphabetical order with the per cent of increase or decrease for the ten-year period.

As previously mentioned, the increase in population in Oklahoma for the 1960 to 1970 period for the entire state was 9.9 per cent. Twenty-one counties showed greater increases than the state average. Table 20 lists the counties with above average increases in descending order from the largest percentage increase to the near average increases.

The over-65 age group with correspondingly low incomes is on the rise in Oklahoma. The population of persons 65 and over in Oklahoma has risen from 220,000 in 1955 to nearly 300,000 in 1971, over 10 per cent of the total population.²

¹Jack L. Robinson, "An Analysis of Oklahoma's Population Growth, 1960 to 1970," Oklahoma Business Bulletin, August, 1970, p. 5.

²Oklahoma Department of Institutions, Social and Rehabilitative Services, Annual Report for the Fiscal Year 1970-1971, p. 21.

TABLE 19
COUNTY POPULATION IN OKLAHOMA, 1960 AND 1970
WITH PERCENTAGE INCREASE OR DECREASE

County	Population		Change, 1960 to 1970	
	1970	1960	Number	Percentage
Adair	15,141	13,112	2,029	15.5
Alfalfa	7,224	8,445	-1,221	-14.5
Atoka	10,972	10,352	620	6.0
Beaver	6,282	6,965	-683	-9.8
Beckham	15,754	17,782	-2,028	-11.4
Blaine	11,794	12,077	-283	-2.3
Bryan	25,552	24,252	1,300	5.4
Caddo	28,931	28,621	310	1.1
Canadian	32,245	24,727	7,518	30.4
Carter	37,349	39,044	-1,695	-4.3
Cherokee	23,174	17,762	5,412	30.5
Choctaw	15,141	15,637	-496	-3.2
Cimarron	4,145	4,496	-351	-7.8
Cleveland	81,839	47,600	34,239	71.9
Coal	5,525	5,546	-21	-0.4
Comanche	108,144	90,803	17,341	19.1
Cotton	6,832	8,031	-1,199	-14.9
Craig	14,722	16,303	-1,581	-9.7
Creek	45,532	40,495	5,037	12.4
Custer	22,665	21,040	1,625	7.7
Delaware	17,767	13,198	4,569	34.6
Dewey	5,656	6,051	-395	-6.5
Ellis	5,129	5,457	-328	-6.0
Garfield	56,343	52,975	3,368	6.4
Garvin	24,874	28,290	-3,416	-12.1
Grady	29,354	29,590	-236	-0.8
Grant	7,117	8,140	-1,023	-12.6
Greer	7,979	8,877	-898	-10.1

TABLE 19—Continued

County	Population		Change, 1960 to 1970	
	1970	1960	Number	Percentage
Harmon	5,136	5,852	-716	-12.2
Harper	5,151	5,956	-805	-13.5
Haskell	9,578	9,121	457	5.0
Hughes	13,228	15,144	-1,916	-12.7
Jackson	30,902	29,736	1,166	3.9
Jefferson	7,125	8,192	-1,067	-13.0
Johnston	7,870	8,517	-647	-7.6
Kay	48,791	51,042	-2,251	-4.4
Kingfisher	12,857	10,635	2,222	20.9
Kiowa	12,532	14,825	-2,293	-15.5
Latimer	8,601	7,738	863	11.2
LeFlore	32,137	29,106	3,031	10.4
Lincoln	19,482	18,783	699	3.7
Logan	19,645	18,662	983	5.3
Love	5,637	5,862	-225	-3.8
McClain	14,157	12,740	1,417	11.1
McCurtain	28,642	25,851	2,791	10.8
McIntosh	12,472	12,371	101	0.8
Major	7,529	7,808	-279	-3.6
Marshall	7,682	7,263	419	5.8
Mayes	23,302	20,073	3,229	16.1
Murray	10,669	10,622	47	0.4
Muskogee	59,542	61,866	-2,324	-3.8
Noble	10,043	10,376	-333	-3.2
Nowata	9,773	10,848	-1,075	-9.9
Okfuskee	10,683	11,706	-1,023	-8.7
Oklahoma	527,717	439,506	88,211	20.1
Okmulgee	35,358	36,945	-1,587	-4.3
Osage	29,750	32,441	-2,691	-8.3
Ottawa	29,800	28,301	1,499	5.3
Pawnee	11,338	10,884	454	4.2
Payne	50,654	44,231	6,423	14.5
Pittsburg	37,521	34,360	3,161	9.2
Pontotoc	27,867	28,089	-222	-0.8
Pottawatomie	43,134	41,486	1,648	4.0
Pushmataha	9,385	9,088	297	3.3

TABLE 19--Continued

County	Population		Change, 1960 to 1970	
	1970	1960	Number	Percentage
Roger Mills	4,452	5,090	-638	-12.5
Rogers	28,425	20,614	7,811	37.9
Seminole	25,144	28,066	-2,922	-10.4
Sequoyah	23,370	18,001	5,369	29.8
Stephens	35,902	37,990	-2,088	-5.5
Texas	16,352	14,162	2,190	15.5
Tillman	12,901	14,654	-1,753	-12.0
Tulsa	399,982	346,038	53,944	15.6
Wagoner	22,163	15,673	6,490	41.4
Washington	42,302	42,347	-45	-0.1
Washita	12,141	18,121	-5,980	-33.0
Woods	11,920	11,932	-12	-0.1
Woodward	15,537	13,902	1,635	11.8
State Total	2,559,253	2,328,284	230,969	9.9

Source: U.S. Department of Commerce, Bureau of the Census,
1970 Census of Population, Number of Inhabitants,
Oklahoma, pp. 16-17.

TABLE 20
COUNTIES SHOWING ABOVE AVERAGE¹ POPULATION GROWTH
1960 TO 1970

County	Percentage Increase 1960 to 1970
Cleveland	71.9
Wagoner	41.4
Rogers	37.9
Delaware	34.6
Cherokee	30.5
Canadian	30.4
Sequoyah	29.8
Kingfisher	20.9
Oklahoma	20.1
Comanche	19.1
Mayes	16.1
Tulsa	15.6
Adair	15.5
Texas	15.5
Payne	14.5
Creek	12.4
Woodward	11.8
Latimer	11.2
McClain	11.1
McCurtain	10.8
LeFlore	10.4

¹State average, 9.9 per cent.

Poole and Tarver explain why Oklahoma has a large percentage of elderly people:

There are four basic explanations for the rapid increase in the number of elderly people in Oklahoma. First, thousands of young adults moved into the State during the territorial period and early statehood, and the survivors and the children of this large migratory stream have greatly increased the number of persons in the advanced ages. Second, declining death rates and an extension of life expectancy have contributed to the rising numbers living beyond the age of 65. Third, the great exodus of young persons from the State has resulted in a proportional increase of old people living in Oklahoma. Fourth, a net migration of aged persons into Oklahoma during 1930 to 1940 and 1950 to 1960 increased the total population of 65 years of age and over.¹

A larger percentage of the Oklahoma population 65 and over draw old-age assistance payments than the United States population 65 and over. In 1971, 24 per cent of the Oklahoma population 65 and over was receiving old-age benefits, while only 11 per cent of the total United States population 65 and over was receiving such benefits.²

Statistics indicate the over-65 age group in Oklahoma is presently more financially independent than previous over-65 age groups. In 1955, 95,000 of the over-65 age group in Oklahoma were receiving old-age assistance. The figure was reduced to 72,000 in 1971. During 1957, 17 per cent of the United States population 65 and over was receiving old-age

¹Poole and Tarver, Oklahoma Population Trends, p. 53.

²Oklahoma Department of Institutions, Social and Rehabilitative Services, Annual Report, p. 21.

assistance benefits, whereas 42 per cent of the Oklahoma elderly was receiving assistance.¹

Labor Force

The 1970 civilian labor force in Oklahoma averaged about 1,040,000, an increase of 16,300 over 1969.² The total surpassed the one million mark for the first time in 1969.

Nonfarm wage and salary jobs averaged 761,600 in 1970, a gain of approximately one per cent over 1969.

The government continued to be the state's largest employing division with an estimated 188,000 federal, state, and local employees. The total was up 2,700 from 1969 inasmuch as expansion in the state and local sectors offset a reduction of 1,800 federal personnel. In other words, growing state and local manpower needs in health-welfare services and public education more than outweighed large-scale cutbacks at defense installations.

Throughout the United States, the rate of government jobs opened and filled in the last decade was almost twice that in private industry, according to the National Consumer Finance Association.³ Between 1960 and 1970, the number of

¹Ibid.

²Milton W. Tinney and O. V. Richardson, "Economic Review," Oklahoma Labor Market, January, 1971, pp. 9-18.

³"Job Growth Rate," Finance Facts, December, 1971, p. 1.

federal, state, and local government workers increased 50 per cent, from 8.4 million to 12.6 million, compared to a 27 per cent job growth rate in private industry.

Of the new government job openings, 90 per cent was provided by the state and local sectors. Of the total 4.2 million increase throughout the decade, 3.8 million were on the state and local level.

Impetus to the government job growth rate has been provided by a greater rise in government job salaries. In 1970, government workers as a whole received annual salaries averaging \$7,965, or \$500 more yearly than private sector employees.¹

Wholesale and retail trade, the second largest wage and salary division in Oklahoma, had 167,400 employees in 1970, with 2,400 additional jobs in the retail sector. The increase in this division continued an upward employment trend dating back to 1957; however, the increase in 1970 was the smallest yearly increase since the 1963-64 period.

The service division in Oklahoma employed 109,500 in 1970, an increase of 1,600 jobs over the 1969 figure. The greatest advance was made in medical and health services, which rose 2,100 over the 1969 count. A decrease of 500 jobs over 1969 was observed in personal services in 1970, while a decrease of 400 jobs was tabulated in the hotel and other

¹Ibid.

lodging segment. The overall service expansion of 1.5 per cent in 1970 was substantially less than the 3 per cent gain in 1969 when 3,700 new jobs were created in the service sector.

Contract construction decreased by 500 jobs during 1970. Some of the decrease stemmed from project completions on the Arkansas River Navigation Project and the interstate highway system.

Finance, insurance, and real estate showed an increase of 900 workers during 1970.

Manufacturing employment averaged 132,400 in Oklahoma for 1970, an increase of approximately 2,400 above the preceding year. About 1,700 new jobs were added in the non-durable goods sector, where such segments as other nondurable goods, rubber and plastics, printing and publishing, apparel products, and food added from 400 to 600 new jobs each. Electrical machinery, nonelectrical machinery, and fabricated metal products were among the durable segments that increased. A significant loss occurred in transportation equipment, mainly aircraft and parts, where 2,800 fewer jobs were recorded.

Mining and public utilities both trimmed their payrolls during 1970. The mining industry decreased by 2,100 workers from the 1969 total, whereas the public utilities decreased the number employed in that sector only a fractional amount. During 1968 and 1969, a total of 1,400 new employees were added to the utilities workforce in Oklahoma.

The remaining employment categories, agriculture and domestic services, both experienced job reductions in 1970. Farm workers averaged 117,500 in 1970, a reduction of 1,200 workers from the 1969 average, while the domestic service group recorded a drop of 100 to 115,200 workers.

The Oklahoma City Metropolitan Statistical Area and the Tulsa Metropolitan Statistical Area accounted for more than half of the statewide employment total. The Oklahoma City area averaged an estimated 287,800 employees in 1970, while the Tulsa area averaged an estimated 205,900.¹

Unemployment

Total employment has been generally rising in Oklahoma; nearly every year a new record is set. At the same time, however, unemployment has been on the uptrend. The total labor force has been growing more rapidly than the number of jobs.

Young people entering the labor force and certain minority groups find jobs hard to get—especially when they have little education and little skill.

The average annual unemployment rate in Oklahoma in 1970 was 4.3 per cent of the civilian labor force. An estimated 45,200 workers were unemployed, some 10,700 more than in 1969 when the unemployment rate was 3.3 per cent of the total labor force.

A comparison of unemployment rates between the United States and Oklahoma shows that Oklahoma was suffering almost

¹Ibid.

as much from unemployment during 1968 and 1969 as was the whole nation. In 1970, the rise in Oklahoma unemployment was not as evident as for the nation (Table 21).

Preliminary data show that 52,600 workers were unemployed in Oklahoma during 1971. The average unemployment rate had risen to 5.0 per cent of the total labor force.¹

Unemployment seemed to be increasing in Oklahoma during 1971 at about the rate of the total nation. However, as a result of the slower pace during 1970, the unemployment rate in Oklahoma remained substantially below the United States level of over 6.0 per cent.

A comparison of minority unemployment with the unemployment of the total labor force in Oklahoma shows that the unemployment rate of the minority groups was much higher than the rate of unemployment of the total labor force. During 1971, minority unemployment in Oklahoma averaged 8.7 per cent of the minority labor force, while the unemployment rate of the total labor force was only 5.0 per cent.²

Statistics indicate that people with low education suffer much more unemployment, on the average, than people with higher education.³ The people with little education have,

¹Oklahoma Employment Security Commission, "Total Labor Force Data for Metropolitan Areas and Counties of Oklahoma, 1971." (Mimeographed.)

²Ibid.

³Committee for Economic Development, Raising Low Incomes Through Improved Education, pp. 45-48.

TABLE 21
COMPARISONS OF UNEMPLOYMENT RATES¹
UNITED STATES AND OKLAHOMA

Month	1968				1969				1970			
	Rate Unadjusted		Seasonally Adjusted		Rate Unadjusted		Seasonally Adjusted		Rate Unadjusted		Seasonally Adjusted	
	U.S.	Okla.	U.S.	Okla.	U.S.	Okla.	U.S.	Okla.	U.S.	Okla.	U.S.	Okla.
Jan.	4.0	3.6	3.6	3.4	3.6	3.2	3.4	3.0	4.2	3.6	3.9	3.4
Feb.	4.2	3.7	3.8	3.4	3.7	3.3	3.3	3.0	4.7	3.7	4.2	3.4
Mar.	3.8	3.6	3.7	3.5	3.5	3.2	3.4	3.1	4.6	3.9	4.4	3.8
Apr.	3.2	3.4	3.5	3.5	3.2	3.2	3.5	3.3	4.3	4.1	4.7	4.2
May	2.9	3.4	3.6	3.5	2.9	3.2	3.5	3.3	4.1	4.2	4.9	4.3
June	4.5	4.3	3.7	3.7	4.1	4.0	3.4	3.5	5.6	5.1	4.8	4.4
July	4.0	3.7	3.7	3.5	3.8	3.6	3.5	3.4	5.3	4.7	5.0	4.4
Aug.	3.5	3.5	3.5	3.5	3.5	3.3	3.5	3.3	5.0	4.5	5.1	4.5
Sep.	3.3	3.3	3.5	3.6	3.7	3.2	3.8	3.5	5.2	4.3	5.4	4.7
Oct.	3.2	3.1	3.5	3.6	3.5	3.1	3.8	3.6	5.1	4.3	5.5	5.0
Nov.	3.3	3.5	3.4	3.6	3.3	3.5	3.5	3.6	5.5	4.8	5.9	4.9
Dec.	3.1	3.1	3.3	3.3	3.2	3.2	3.5	3.4	5.6	4.6	6.2	4.9
Annual Average	3.6	3.5			3.5	3.3			4.9	4.3		

¹Per cent of civilian labor force.

Source: Oklahoma Employment Security Commission, Labor Market, December, 1971, p. 33.

in general, little skill. Their production is low; consequently, they can only be employed at wages that are correspondingly low. The minimum wage rates keep moving ahead of the productivity of the person with little skills. As the minimum wage increases, the incentive for hiring and training the unskilled worker is reduced.

Statistics reveal that women, teenagers, and nonwhites, and especially nonwhite teenagers are subjected to increased unemployment by the rise in the minimum wage. Before 1956, when the minimum wage was 75 cents, the national unemployment rate among the nonwhite teenagers ranged between 13 per cent and 18 per cent, several percentage points above the unemployment rate among the white teenagers. Within two years, after the minimum wage rose 33 per cent, the unemployment rate for white teens rose to 14 per cent, while the rate for nonwhite teens rose to 27 per cent. Three more increases in the minimum wage were accompanied by rises in nonwhite teenage unemployment to the present rate of over 30 per cent, more than twice that for white teenagers.¹

Of course, not all of the rise in the teenage unemployment rate since the middle and late 1950's can be attributed to the minimum wage law. Part of the rise in the teenage unemployment rate is attributable to the accelerated growth of the teenage labor force, as the postwar baby crop reached working age. Part of the relatively high teenage unemployment

¹Monthly Economic Letter, December, 1971, pp. 8-9.

rates today are partly due to the considerable slack in the economy. Some of the increased unemployment can be attributed to changing cultural values which resulted in new attitudes toward work and leisure among the teenagers. On the other hand, not all of the rise in teenage unemployment in the past fifteen years can be ascribed to these demographic, cyclical, and cultural forces.

The econometric research on the impact of the minimum wage clearly associates a rise in the minimum wage with a large and negative effect on nonwhite teenage employment.

Unemployment is a complex matter. Economists do not agree on all the causes, as they have grown more complicated as our economy has changed. A considerable amount of unemployment is inevitable in a free society because there are people whose jobs are seasonal, people in between jobs, and people moving in and out of the labor force, "frictional unemployment."

Industry

The effects of industry upon personal income are exemplified in the comparison of per capita personal income in Washington County with the per capita personal income in Delaware County. Washington County with an industrial-based economy enjoyed a per capita personal income in 1970 of \$5,503, while Delaware County with an agricultural-based economy had a per capita personal income of only \$1,205.

Historically, those areas that have depended upon agriculture as the main source of income have been below average in per capita personal income.

Before 1940, the economy of Oklahoma was based primarily on natural resources. Around 1940, Oklahoma entered into the beginning stage of a period of transition into an economy moving toward an enlarging industrial and commercial base.

During the past three decades, Oklahoma has continued the shift from a natural-resources based economy to a commercial, urban economy. The government sector is now the largest employer in the state, whereas the agriculture sector was the largest employer in the 1930's. Farm employment has declined rapidly and employment in the extractive industries has also steadily declined.

Manufacturing employment in Oklahoma as a proportion of the total employment is about half the United States average. As mentioned previously, the greatest difference in amount contributed to total personal income by major source between Oklahoma and the United States is in manufacturing. Thus, Oklahoma should have room to further industrialize.

Organized efforts have been made and are presently being exerted toward bringing new industry into Oklahoma. The Governor, the Oklahoma Industrial Development Department, the utility companies, the civic organizations, and many others are promoting new industry.

In recent years, the efforts to add new industry to the Oklahoma economy have yielded good results. Manufacturing employment has increased at an annual 3,300 new jobs in the past ten years. The best year in new manufacturing employment in Oklahoma was 1968 when 4,000 new jobs were added. Since 1960, industrial production in Oklahoma has averaged an annual increase of 6 per cent, which compares favorably with the 6 per cent increase for the nation.

No research studies have been made as to the specific types of industry best suited to Oklahoma. New manufacturing industries that use mostly Oklahoma-made inputs and in return export a large portion of their output, by applying a high level of technology seem to be the most desired industries because of their multiplier effect upon the economy.

The business climate in Oklahoma has been improved in an effort to attract new industry. Tax incentives and low-interest loans to new companies, as well as free industrial sites, are common enticements.

The industrial sites in Oklahoma have been improved in recent years in order to give every convenience available to prospective companies. The new navigable Arkansas Waterway affords power and shipping to all industries built on or near the shoreline. This inexpensive means of transportation is expected to attract more industries to Oklahoma.

The prospective employees of industry in Oklahoma are becoming more educated as evidenced by the increasing college enrollments.

Manpower training facilities have been increased in recent years in Oklahoma. New industries may be attracted by the technical-vocational training that is now available throughout the state.

Free assistance to industries with technical and managerial problems and assistance in the preliminary work that is required in the formation of new enterprises in Oklahoma are available through the Oklahoma Economic Development Foundation.

New jobs must be created or Oklahoma is bound to fall further behind the United States average in per capita personal income. New industry can help to hold a large portion of the Oklahoma college graduates who are potentially high wage earners.

Oklahoma has only five industries that employ more than 5,000 people (Table 22). Three of the five are located in the Oklahoma City area. As Table 22 illustrates, much of the industry in Oklahoma is located in the metropolitan areas.

Until the past few years, the location of large industries was generally expected only in the urban areas. The recent location of new industries in certain low-income rural areas of Oklahoma has given new hopes to the people of those areas.

TABLE 22
SIXTY-FOUR LARGEST INDUSTRIES IN OKLAHOMA
BY EMPLOYMENT SIZE

Number of Employees and Name of Industry	Location
<u>5,000 Employees and Over:</u>	
Phillips Petroleum Company	Bartlesville
Oklahoma City Air Material Area (Tinker Air Force Base)	Oklahoma City
Southwestern Bell Telephone Company	Oklahoma City
Western Electric	Oklahoma City
American Airlines	Tulsa
<u>3,000 to 5,000 Employees:</u>	
Federal Aviation Administration	Oklahoma City
Continental Oil Company	Ponca City
North American Rockwell Corp.	Tulsa, Norman, Bethany, McAlester
<u>1,000 to 3,000 Employees:</u>	
Halliburton Services	Duncan
U.S. Naval Ammunition Depot	McAlester
B. F. Goodrich Tire Company	Miami
General Electric Company	Oklahoma City
Kerr-McGee Corporation	Oklahoma City
Oklahoma Gas and Electric Company	Oklahoma City
Oklahoma Publishing Company	Oklahoma City
Sequoyah Industries, Incorporated	Oklahoma City
Wilson and Company	Oklahoma City
Cities Service Oil Company	Tulsa

TABLE 22--Continued

Number of Employees and Name of Industry	Location
<u>1,000 to 3,000 Employees--(Continued)</u>	
McDonnell Douglas Corporation	Tulsa
National Tank Company	Tulsa
Oklahoma Natural Gas Company	Tulsa
Sunray DX Oil Company	Tulsa
Westinghouse Electric Company ¹	Norman
Weyerhaeuser, Dierks Division	Wright City, Broken Bow, Craig, and Valiant
<u>500 to 1,000 Employees:</u>	
Brockway Glass, Incorporated	Ada, Muskogee
Stromberg Carlson, Ardmore Division	Ardmore
National Zinc Company, Incorporated	Bartlesville
Reda Pump Company, Incorporated	Bartlesville
Blackwell Zinc Company	Blackwell
Kellwood Company	Clinton, Altus, Idabel
Haggar Company	Duncan, Temple, Lawton, Oklahoma City
Champlin Petroleum Company	Enid
Wabco, Drilling Equipment Division	Enid
Oklahoma Furniture Manufacturing Co.	Guthrie
Swift and Company	Guymon, Ardmore, Oklahoma City, Muskogee
Pittsburgh Plate Glass Company	Henryetta
Guy H. James Industries, Inc.	Midwest City

¹Tentative plans are to open in 1972.

TABLE 22--Continued

Number of Employees and Name of Industry	Location
<u>500 to 1,000 Employees--(Continued)</u>	
Apco Oil Corporation	Oklahoma City
Black, Sivalls and Bryson, Inc.	Oklahoma City
Continental Baking Company	Oklahoma City, Tulsa
Macklanburg Duncan Company	Oklahoma City
Oklahoma Division Milk Producers	Oklahoma City
Scrivner-Boogaart, Incorporated	Oklahoma City
Star Manufacturing Company of Oklahoma	Oklahoma City
Unit Parts Company	Oklahoma City
Armco Steel Corporation	Sand Springs
Liberty Glass Company	Sapulpa
Blue Bell, Incorporated	Seminole, Ada, Coalgate
CCI Corporation	Tulsa
Crane Carrier Company	Tulsa
Crescent Precision Products	Tulsa
Dorsett Electronics, Incorporated	Tulsa
Dover Corporation, Norris-Obannon Division	Tulsa
Flint Steel Corporation	Tulsa
Insulation Services, Incorporated	Tulsa
Jackson, Bryan Pump Division of Borg Warner Corporation	Tulsa
Midwestern Instruments, Incorporated	Tulsa
Newspaper Printing Corporation	Tulsa
Spartan Aviation, Incorporated	Tulsa
Tandy Industries, Incorporated	Tulsa
The Telex Corporation	Tulsa
Unit Rig and Equipment Company	Tulsa

TABLE 22--Continued

Number of Employees and Name of Industry	Location
<u>500 to 1,000 Employees--(Continued)</u>	
Yuba Heat Transfer Division	Tulsa
Zebco, Division of Brunswick Corporation	Tulsa

Note: Exact employment size of individual companies which report to state agencies is confidential. City, state, and federal employees have not been included except where manufacturing has taken place.

Source: Oklahoma Industrial Development and Park Department, Division of Research and Planning.

CHAPTER V

SUMMARY AND IMPLICATIONS

Summary

Purpose of the Study

The primary purpose of this study was to analyze, synthesize, and organize data pertaining to personal income in Oklahoma in order to present the data in a form that can be used by the secondary school teacher to aid students in developing an understanding of personal income.

A secondary purpose of this study was to make the secondary teacher cognizant of some of the readily available sources of data that can be utilized in the study of personal income.

Sources of Data

To provide a basis for the study of personal income in Oklahoma, historical literature pertaining to national and personal income was reviewed.

The sources of data for the analysis of personal income in Oklahoma included current United States Department of Commerce data on income and census. Additional data were obtained from visits to the Bureau of Business and Economic Research at the University of Oklahoma as well as the State Department of

Education, the Oklahoma Employment Security Commission, the Oklahoma Industrial Development and Park Department, and the State Department of Institutions, Social and Rehabilitative Services. Data were requested and obtained from the Research and Policy Committee of the Committee for Economic Development, the National Consumer Finance Association, and the Joint Council on Economic Education. Additional miscellaneous data were obtained from various other organizations and businesses.

Review of Related Literature

A review of the literature revealed that income studies have been made for several centuries. William Petty and Gregory King in England and Boisguillehert and Vauban in France originated the concept of national income in the seventeenth century.

The first truly scientific estimator of national income was Gregory King in England. King and Petty's comprehensive production concept of national income became the basis of a whole series of income estimates made by others later.

Not all concepts of national income were the same. The physiocrats advanced a materialistic concept in which agriculture was thought to be the only truly productive occupation. The theory of material production was formulated by Adam Smith. This theory regarded all labor engaged in the production of material goods as productive labor. Karl Marx later advanced the Smithian doctrine.

With the entrance of the United Nations into the field of national income, the comprehensive production concept soon became the international standard.

George Tucker at the University of Virginia made the first estimate of national income in the United States. His estimate was made in 1843 and was based on the census of 1840.

Until the 1920's, income studies continued on an individual basis in the United States. The National Bureau of Economic Research began income studies in the early 1920's. National income studies, which dated back to 1929, were begun by the United States Department of Commerce in 1932. State figures on income covering the period 1929 to 1937 were published by the Department of Commerce in 1939.

Many uses are made of the Department of Commerce income estimates. Business establishments, individuals, state government agencies, and the Federal Government make use of the state income estimates.

Several social characteristics and their relationship to personal income were discussed in the review of literature.

Education is the major factor in the amount of income that a person receives during a lifetime. Each level of educational achievement pays increasingly greater returns.

Studies show that race is a major factor in personal income. Minority racial groups generally receive lower incomes than whites. Education is thought to be the principal source of variation; however, studies conclude that discrimination is also a source of variation in income.

The amount of income either earned or received is generally influenced by age. Statistics verify that many of the nation's poverty-level families are headed either by persons 65 years old or older or by persons under 25.

According to many studies, sex makes a difference in the amount of income earned and in employment opportunities. Female workers with comparable education often receive lower salaries than male workers in the same occupations. Very few females reach the \$15,000 yearly salary level.

Several research studies relate specifically to the study of personal income in Oklahoma. Peach, Poole, and Tarver analyzed and compiled statistics on the economic structure of the seventy-seven counties in Oklahoma. Personal income and population data are presented on an annual basis for the period 1950 through 1962.

The Choate study discussed personal income in appraising the economic development of Oklahoma.

Liang made a study which was concerned with the projection of county personal income in Oklahoma. His study included trends in Oklahoma personal income as a basis for the projection.

The Homan and Dikeman study included county comparisons of personal income in Oklahoma, as well as comparisons of Oklahoma personal income with the other states for the 1960 to 1968 period.

Analysis of Personal Income in Oklahoma

The primary components of personal income are wage and salary disbursements, other labor income, proprietor's income, property income, and transfer payments.

The 1970 per capita personal income in Oklahoma was \$3,312, an increase of \$229 over the preceding year.

With the exception of 1954, per capita personal income in Oklahoma has increased yearly from 1950 to 1970. The 189.8 per cent increase in per capita personal income in Oklahoma for the 1950 to 1970 period exceeded the 162.1 per cent increase in the nation for the same period.

During the ten-year period, 1960 to 1970, per capita personal income in Oklahoma increased 77.9 per cent, while per capita personal income in the nation increased 76.9 per cent.

Although Oklahoma has increased per capita personal income at a greater rate than the average increase in the United States for the last two decades, the state has consistently reported below-average per capita incomes compared to the United States averages.

The income gap between per capita personal income in Oklahoma and per capita personal income in the United States has continued to widen. Oklahoma per capita income in 1960 was only \$353 below that of the United States, whereas in 1970, the gap had extended to \$609.

Little fluctuation has occurred in Oklahoma per capita personal income as a percentage of United States per capita personal income during the last ten years. In 1960, Oklahoma per capita personal income was 84.0 per cent of the United States per capita income. In 1970, the Oklahoma per capita personal income was 84.5 per cent of the United States average.

The relative national position of Oklahoma per capita personal income has changed little during the past twenty years. In 1950, Oklahoma ranked thirty-ninth among the states in per capita personal income; in 1960, thirty-fourth; and in 1970, thirty-fifth.

In comparing the per capita personal income in Oklahoma with that of the neighboring states in 1970, Oklahoma's per capita personal income was found higher than the per capita personal incomes in Arkansas and New Mexico, but lower than the per capita personal incomes in Texas, Kansas, Missouri, and Colorado.

Almost 62 per cent of the \$8,488,000,000 personal income in Oklahoma in 1970 was income from wage and salary disbursements. The government was the largest single source of personal income to Oklahoma residents. Government wages and salaries contributed 17.62 per cent of the total personal income in 1970.

Property income, the second highest source of personal income in Oklahoma in 1970, contributed 15.24 per cent of the total personal income.

Transfer payments contributed 11.54 per cent of the total personal income. Manufacturing accounted for 11.41 per cent; proprietor's income, 11.08 per cent; and wholesale and retail trade, 9.99 per cent.

Oklahoma received a smaller percentage of personal income from wage and salary disbursements in 1970 than the United States average. In 1970, wage and salary disbursements comprised approximately 66.5 per cent of the United States personal income, whereas wage and salary disbursements in Oklahoma were only 62 per cent of the total personal income. Wage and salary disbursements are normally expected to comprise approximately two-thirds of total personal income.

The greatest difference between the United States and Oklahoma in the amount contributed to total personal income by major source is in manufacturing. Manufacturing accounted for 19.61 per cent of the total personal income in the entire nation in 1970. In Oklahoma, manufacturing accounted for only 11.41 per cent of the 1970 personal income.

Oklahoma derived more salaries and wages from the government sector than did the United States in 1970. Government wages and salaries nationally averaged 13.63 per cent of personal income, while government wages and salaries in

Oklahoma amounted to 17.62 per cent of the total personal income.

Because of differences in population, land area, and other factors, the distribution of personal income in Oklahoma in 1970 was highly uneven among the counties. Per capita income ranged from an estimated \$5,503 in Washington County to an estimated \$1,205 in Delaware County.

Only nine counties reported per capita personal incomes above the \$3,312 state average in 1970. Only five counties in Oklahoma ranked above the \$3,921 national average.

The five counties making the greatest dollar increase in per capita personal income over the past ten years were Washita, Washington, Pittsburg, Comanche, and Oklahoma County.

Counties ranking at the bottom of the scale in dollar increase in per capita personal income from 1960 to 1970 were Rogers, Delaware, Love, Pawnee, and Cimarron.

Comparing the percentage increases in personal income over the ten-year period shows that forty-nine of the seventy-seven counties were above the state average in percentage growth.

The three Standard Metropolitan Statistical areas in Oklahoma generated 59.46 per cent of the total personal income in Oklahoma in 1970.

Although personal income is affected by a vast number of factors, five major factors warranted special attention in the analysis of personal income in Oklahoma.

Education is recognized as the most important factor in determining the amount of personal income that an individual earns in his lifetime. An average college graduate can look forward to half again as much income as a high school graduate who fails to enter college.

Oklahoma falls far below the national average among the states in expenditure per pupil in the public elementary and secondary schools. During the 1970-71 school year, Oklahoma spent \$623 per pupil to educate the elementary and secondary pupils in the public schools of Oklahoma, while the average spent nationally was \$839. The per pupil expenditure in Oklahoma was only 74.3 per cent of the United States average. Only six of the fifty states spent less per pupil in 1970-71 than Oklahoma.

Oklahoma also ranked low among the states in the per cent of personal income spent on education. In 1970-71, only four of the fifty states spent smaller percentages of their personal income for education than Oklahoma spent. Oklahoma spent 4.0 per cent of personal income on education in 1961-62 and ranked twenty-sixth among the states in amount spent on education that year. In 1970-71, Oklahoma again spent 4.0 per cent of personal income on education; however, the ranking in percentage amount spent on education among the states dropped to forty-sixth.

Oklahoma is also unfavorably ranked among the states in educational instructional salaries. In 1970-71, the state

ranked forty-second among the states in amount spent on educational instructional salaries.

The average instructional salary in Oklahoma for the school year 1970-71 was \$7,650, or 79.0 per cent of the national average.

Population and personal income are related factors. Growth in the labor force depends upon growth in the population of the 18 to 64 age bracket, the major source of the labor force.

Almost one-half of the population in Oklahoma now lives in the Standard Metropolitan Statistical areas. The trend toward growth of these areas has been upward for many years.

Significant changes have occurred in Oklahoma's population since 1890. Up to 1910, the population growth in the state was due primarily to migration. From 1910 to 1930, natural increase accounted for most of the population growth. Between 1930 and 1950, migration from Oklahoma exceeded natural increase and the population declined. Since 1950, the population in Oklahoma has grown, as natural increase in population exceeded migration from the state.

Thirty-nine counties showed population increases in 1970 over 1960. The over-65 age group makes up over 10 per cent of the total population in Oklahoma.

The labor force in Oklahoma averaged approximately 1,040,000 in 1970. The total surpassed the one million mark for the first time in 1969.

Significant increases in the number of jobs in 1970 over 1969 were shown in the government, wholesale and retail trade, services, and manufacturing sectors. Sectors reporting decreases in the number of jobs over the 1969 figures were construction, mining, public utilities, agriculture, and domestic services.

The Oklahoma City Metropolitan Statistical Area and the Tulsa Metropolitan Statistical Area accounted for more than one-half of the statewide employment total.

Inasmuch as the total labor force has been growing more rapidly than the number of jobs, the unemployment rate in Oklahoma has been generally rising.

Young people entering the labor force and certain minority groups find jobs hard to get--especially when they have little education and little skill.

The annual average unemployment rate in Oklahoma in 1970 was 4.3 per cent. The rate had risen to 5.0 per cent in 1971.

The unemployment rate among the minority groups in Oklahoma was much higher than the rate of unemployment of the total labor force.

The econometric research on the impact of minimum wages clearly associates a rise in the minimum wage with a large and negative effect on nonwhite teenage employment.

During the past three decades, Oklahoma has continued to shift from a natural-resources based economy to a

commercial-urban economy. Organized efforts have succeeded in bringing new industry into the state.

Manufacturing employment has increased at an annual 3,300 new jobs per year in the past ten years. The best year for the state in new manufacturing employment was in 1968 when 4,000 new jobs were added.

The business climate in Oklahoma has been improved in an effort to attract industry. Common enticements are tax incentives, low-interest loans, and free industrial sites.

The location of large industries has been generally expected only in the urban areas. Recently, however, new industries have selected certain low-income rural areas of Oklahoma as industrial sites.

New jobs are needed in Oklahoma if the state is not to fall further behind the United States average in per capita personal income. Hopefully, new industry can help hold the Oklahoma college graduates who are potentially high wage earners.

Implications

The study of personal income in Oklahoma has the following implications for the secondary school curriculum:

1. The secondary school student can gain from an independent study of personal income in Oklahoma, as well as from a structured presentation.
2. The study of personal income in Oklahoma can be incorporated into present offerings in the secondary

schools, such as personal or consumer economics, general business, social studies, and traditional economic courses.

3. The student can gain an appreciation for his own state through a study of personal income. At the same time, he should become aware of his own responsibilities toward raising the level of personal income in Oklahoma.
4. The student can become aware of the relative income position of Oklahoma compared with the other states. Through trend studies, the student can identify major weaknesses, as well as possible solutions to present problems.
5. The major sources of personal income in Oklahoma can be analyzed and compared with those of other states. As a result, the student can better understand the basis of his own economy.
6. A study of personal income on the county level serves to point out weaknesses and strengths in the economy. Moreover, the student may feel that a study of his county is a relevant study.
7. The study of major factors affecting personal income can be beneficial to the student. The student, himself, will profit from recognizing the importance of education in relationship to income. A student may hesitate to drop school after analyzing the effects

of education upon the well being of the individual. Increased emphasis upon the importance of education seems justified, particularly with secondary school students who are presently setting educational goals.

8. A study of population trends can help the student visualize the possible environment that the secondary students of today will enter as adults.
9. An analysis of the labor force in Oklahoma can serve to make the student cognizant of the employment opportunities, as well as the competition that the student will face upon entering the labor market.
10. The study of unemployment can be especially related to the secondary student through an analysis of the teenage unemployment problems.
11. Inasmuch as Oklahoma is an emerging industrial state, the study of the effects of industry upon the economy is particularly applicable to the secondary school students of Oklahoma.

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