

## Variations in Income and Levels of Living of Oklahoma People

JAMES D. TARVER,\* Oklahoma Agricultural and Mechanical College

Oklahoma is comprised of distinct rural social, economic, and cultural regions with marked variations in type and size of farm machinery used, size of farms, annual rhythms of farm work, density of population, size of towns, and in the attitudes and values of the people. Likewise, various sections of the State differ greatly in respect to levels of living and income. The differences are most apparent in such matters as the size and state of repair of farm dwellings, the distribution of certain home conveniences, and in proportions of families with automobiles.

The purpose of this paper is, therefore to determine: *first*, the regional variations in the incomes of Oklahoma farm people; *second*, geographic differentials in levels of living of farm people; and *third*, disparities by areas in incomes and levels of living of Oklahoma farm and nonfarm people.

### VARIATIONS IN INCOME

According to the 1950 Census, the median (approximately the net) income of all Oklahoma families in 1949 was \$2,387. The median income of Oklahoma farm families was \$1,555, compared to \$2,010 for rural-nonfarm and \$2,980 for urban families.<sup>1</sup> To make meaningful comparisons, one should standardize those figures for purchasing power of the respective dollars of each group as well as for family size in adult equivalents. Yet, the crude differentials suggest probable significance.

Variations in the incomes of farm people are distinguishable throughout Oklahoma (Figure 1). The median income of farm families is lowest in eastern and southeastern parts of the State. In general, as one goes from this area to northwestern Oklahoma, the average income rises.

Careful observers traveling extensively over the State have noted that, on the whole, in eastern Oklahoma incomes are lower for farm than for other people, while the reverse is true in western Oklahoma. With certain exceptions, this generalization is correct (Figure 2.) In thirty counties, all in central or western Oklahoma, except Cherokee, Coal, Johnston, and those bordering on the Red River from Marshall westward, the median income of farm families was higher than that for all other people. In nine other counties, Woodward, Garfield, Canadian, Grady, Comanche, Pottawatomie, Bryan, Pushmataha, and Sequoyah, average incomes were higher in 1949 for farm than for rural-nonfarm people.<sup>2</sup>

### VARIATIONS IN LEVELS OF LIVING

Also, levels of living of Oklahoma farm people differ greatly. These variations have been analyzed by Duncan in terms of Hagood's 1950 county level of living index which was based upon the following four factors: (1) Percentage of farms with electricity; (2) Percentage of farms with telephones; (3) Percentage of farms with automobiles; and (4) Average value of products sold or traded in 1949.<sup>3</sup>

\* This paper is published as a contribution of the Oklahoma Agricultural Experiment Station.

<sup>1</sup> 1950 United States Census of Population, Oklahoma, P-326, p. 46. County Census data report income for only "families and unrelated individuals." Hence the text employs "family" for this category.

<sup>2</sup> The Census counted college students as residents of the places in which they were attending school in 1950. Since many were unemployed and others were part-time workers, this had the effect of lowering the median income of rural-nonfarm and urban people in Cherokee, Payne, and Cleveland Counties. This probably accounts for the fact that farm families had higher incomes than did all other families in 1949.

In 1950, about 53 percent of all dwelling units in the State had a private toilet and bath, and hot running water. While 75 per cent of all urban dwelling units had these facilities, only 39 per cent of the rural-nonfarm, and 16 per cent of farm dwellings had these conveniences. And, in every county, larger proportions of rural-nonfarm and urban than of farm dwellings had complete plumbing systems.

The level of living of Oklahoma farm families, as measured by the percentage of farm dwelling units with a private toilet and bath, and hot running water, correlates closely with family income (compare Figure 3 with Figure 1). This should be obvious, because families with high net incomes have more money available for family living expenditures, meaning also a capacity for satisfying a greater range of wants, than those with low incomes.

Two other indexes, the percentage of dwelling units having central heating systems and those equipped with kitchen sinks, indicate similar variations in the level of living of farm families. The relative frequency of each of these factors is highest in northwestern Oklahoma and decreases in passing to eastern and southeastern counties.

Since, in thirty Oklahoma counties, the median incomes of farm families in 1949 were higher than those of all others, one might expect them to have relatively more household facilities and conveniences than other families. However, in each of the seventy-seven counties, larger proportions of rural-nonfarm and urban than of farm dwelling units had complete plumbing systems (Figure 4).

There are two major reasons why relatively fewer farm than rural-nonfarm and urban dwellings have complete plumbing systems, as well as other conveniences. First, and perhaps most important, is the higher cost of some home conveniences on farms. For example, the installation of telephone and electric lines are somewhat greater for farm than for urban homes, since farm dwellings are the more spatially dispersed.

Again, a complete plumbing system which meets FHA standards costs about \$800 in a typical urban home. This includes initial cost of equipment and connection to water and sewer lines. However, to drill a new well, and to provide a farm home with the same type of plumbing facilities costs around \$1,400, or \$600 more than in town. On a farm, the cost of an FHA-approved septic tank approximates \$350, a well and pump about \$250, and other equipment—pipe and fixtures, a hot water tank, kitchen sink, bath and toilet—around \$800, with installation charges.<sup>4</sup> Allowing equal quality of fixtures and connections, plumbing labor costs will be higher on a farm than in a city.

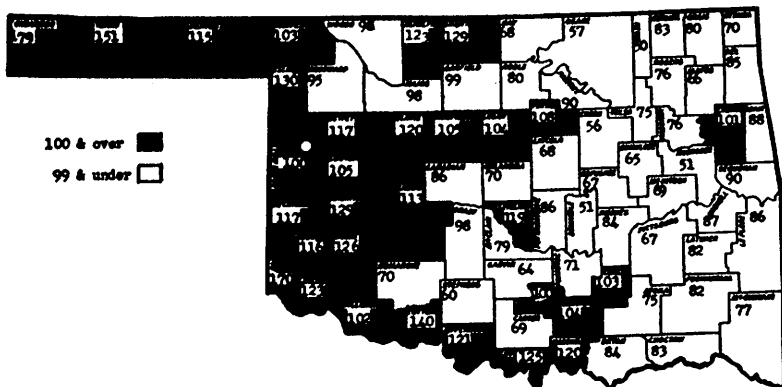
In addition to the higher costs of similar home conveniences in farm than in city homes, the monthly utility bills also are greater for equal consumption. Maintenance and overhead costs (including repair of equipment) are also greater on farms than in cities since more accessories and equipment are necessary for farm than for urban homes in order to provide equal service. As a result, the median incomes must be somewhat higher for farm than for urban families before their respective abilities to have similar modern conveniences become wholly comparable.

That social change usually comes at a slower rate in rural than in urban areas is another factor explaining rural and urban differentiations in home conveniences, in spite of incomes. Farmers accept, or adopt, new gadgets and equipment less quickly than urban people, irrespective of ability to purchase these things. Whether this arises in an inherent conservatism of

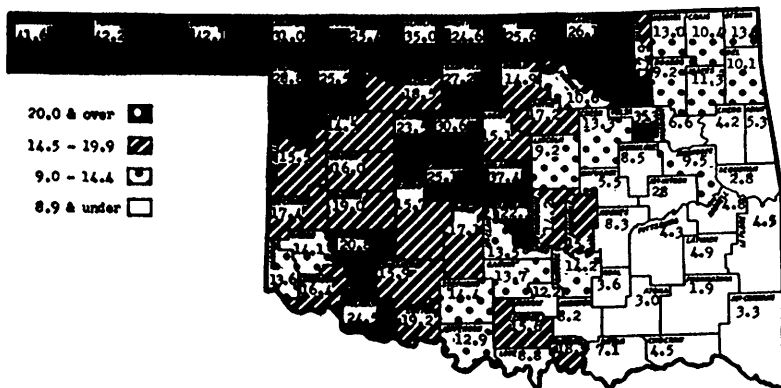
<sup>3</sup> O. D. Duncan, *Factors Related to Levels of Living of Oklahoma Farm Families*, Oklahoma Agricultural Experiment Station Bulletin No. B-429, July, 1954, p. 10.

<sup>4</sup> These estimates apply to Oklahoma as a whole and were furnished by Bradley's Plumbing, Electric, and Tin Shop, Stillwater, Oklahoma.



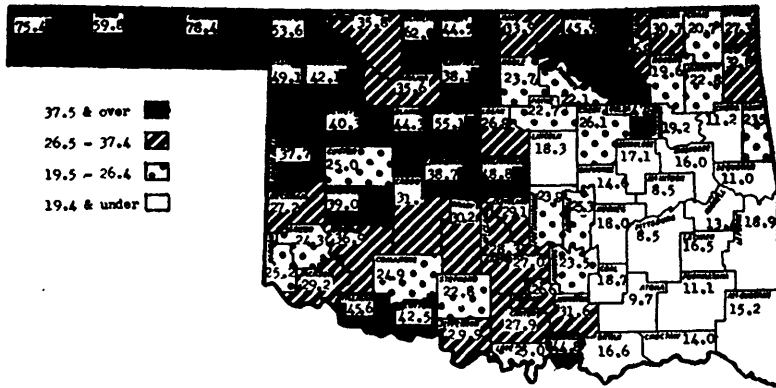


**Fig. 2.** Ratio of Median Income of Rural-Farm Families and Unrelated Individuals to that for Rural-Nonfarm and Urban Families and Unrelated Individuals, by Counties, 1949.



Sources: 1950 United States Census of Housing, Oklahoma, Bulletin H-436, pp. 75-79.

**Fig. 8.** Percentage of Farm Dwellings Equipped With a Private Toilet and Bath, and Hot Running Water, by Counties, 1950.



Source: 1950 United States Census of Housing, Oklahoma, Bulletin H-436, pp. 41-45 and 75-79.

Fig. 4. Ratio of Percentage of Farm Dwellings Equipped with a Private Toilet and Bath, and Hot Running Water to that for Rural-Non-farm and Urban Dwellings, by Counties, 1950.