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OVERVIEW

Created by the Oklahoma Territorial Legislature in 1890, the University of Oklahoma is a doctoral degree-granting research university serving the educational, cultural, economic and health care needs of the state, region and nation. The Norman campus serves as home to all of the university's academic programs except health-related fields. Both the Norman and Health Sciences Center colleges offer programs at the Schusterman Center, the site of OU-Tulsa. The OU Health Sciences Center, which is located in Oklahoma City, is one of only four comprehensive academic health centers in the nation with seven professional colleges. OU enrolls almost 30,000 students, has more than 2,000 full-time faculty members, and has 20 colleges offering 152 majors at the baccalaureate level, 160 majors at the master's level, 80 majors at the doctoral level, 38 majors at the first professional level, and 18 graduate certificates. The university's annual operating budget is \$1.2 billion. The University of Oklahoma is an equal opportunity institution. (11/15/06)

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Business Highlights

by Robert C. Dauffenbach

National Economy

AS PREVIOUS STUDIES CONDUCTED AT THE OU PRICE College Center for Economic and Management Research have indicated, the strength of the Oklahoma economy is highly dependent upon growth of the national economy. Unfortunately, the pace of growth of the national economy in the first quarter of 2007 was quite weak at only 0.6 percent. Typically, over a broad span of time, the US economy grows at an average annual rate of 3.2 percent. Thus, the experience in the first quarter was quite low relative to the long-term growth potential of the US economy.

In general, the putative judgment of economists, as indicated in the Blue-Chip Economic Forecast surveys, is that the pace of growth will pick up for the remainder of the year with the economy achieving close to its long-term potential. Overall, for the year as a whole, the expectation is that about a 2.0 percent rate of growth will obtain. Surveys of manufacturers and service producing establishments have “ticked” upward in recent months. The trade deficit has improved slightly and inflation has moderated, as well. While retail spending by households has been somewhat anemic and the housing market has yet to bottom, there are growing indications that the worst may well be behind us.

The Price College Indicators for the national economy, maintained by the Center for Economic and Management Research, provides a foreshadowing of anticipated employment trends. As shown in Figure A, the PCI are still negative territory, indicating that employment growth, which has been expanding only at a 1.5 percent pace in comparison to 1.8 percent long-term average, will continue to be slow. While the recent values of the index still register in the minus column, these recent readings have stabilized and not worsened. If this stabilization pattern continues, a recession will likely be avoided.

Housing Market

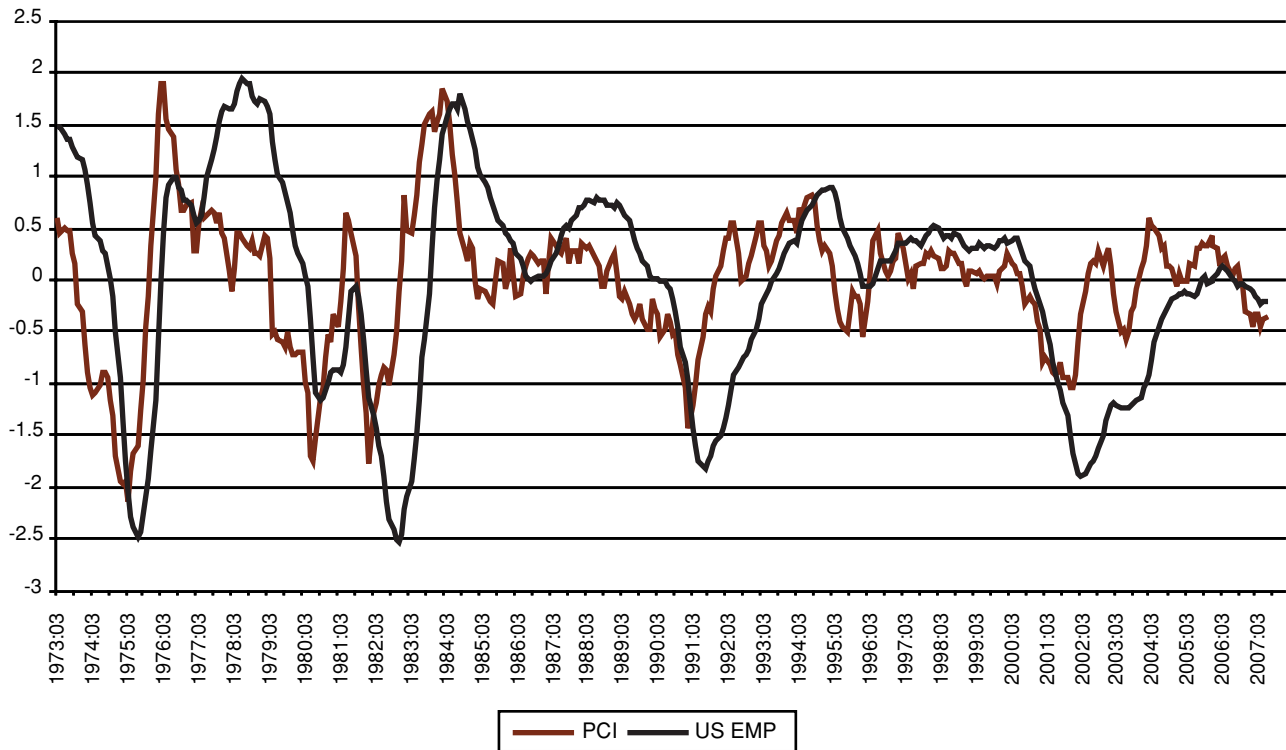
Much attention remains focused on the housing market, which continues to experience deterioration. A 12-month moving total of housing starts hit 2.084 million units in March 2006. In June 2007, this moving total was only 1.545 million units. Thus, annual new housing starts are down over one-half million units. Surprisingly the US Department of Labor (DOL) estimates that total construction employment has fallen only 11,000 workers from 7,692,000 to 7,681,000 over that same time period. Also, the DOL estimates that specialty trade construction employment, a component of total construction employment, has fallen only 21,000, from 4,902,000 to 4,881,000. It is surprising, indeed, that the volume of new housing starts can fall by about one-fourth with no deleterious impact on employment.

These numbers are hard to believe and much popular press recently has been devoted to the methodology that the DOL uses in estimating current non-farm employment. The statistical division of the DOL that actually conducts the employment survey of business establishments is called the Bureau of Labor Statistics (BLS). They don't have an easy job largely because of births of new businesses and the deaths of some older ones. Their base sample consists of 160,000 businesses.

Because new business formation has been an important contributor to total employment growth, the BLS adjusts their baseline survey results by what is known as the birth/death ratio. They use historic data, the last five-years of results, to estimate the birth/death ratio, but unfortunately, where the economy is currently on its cyclical growth path effects the true, underlying, value of the birth/death ratio. Largely, the US economy has been turning more cyclically positive in the last five years. Thus, the BLS may in fact be overestimating employment growth. Since January, Mauldin reports that “747,000 new jobs of a total projected growth of 871,000 jobs” had the birth/death ratio estimates as their source.¹

Figure A

Price College Indicator for National Employment



That is about 86 percent of the total estimated new jobs. A good proportion of these estimated new jobs may simply not exist.

Modeling Construction Employment

The author is particularly intrigued by the reported construction employment estimates which seem, *prima facie*, to be overstated. This issue provides an opportunity to acquaint the reader with a special technique widely used by economists to estimate economic relationships statistically. One such technique is the linear regression model. The economist posits a mathematical relationship between a dependent variable, “Y” and the causal factors, or independent “X” variables, impacting the dependent variable. That is, Y is a function of (X₁, X₂, †...X_k) plus an error-term. Typically, a linear model is adopted:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon,$$

Where α is a constant term, the β are slope-terms for each of the X variables, in this case three explanatory

variables, and ϵ is the random error term. The least-squared errors technique is used to estimate the parameters and if the error-term is normally distributed and independent, judgments about the statistical significance of the explanatory variables can be made.

In the case of construction employment, we are interested in the relationship between jobs and housing construction. We have data on housing starts and because houses take some time to complete it is appropriate to consider a 12-month moving total of houses started. Housing starts represent a “flow” variable or magnitudes over a span of time. Jobs, however, is a stock variable, or a variable that can be determined at a point in time. The treatment of housing starts as a 12-month moving total then gives us more of a “stock” like representation that can be more realistically compared with the average employment level over that identical 12-month period.

Unfortunately, there are other issues that must be considered. The average house today is much larger than, say, the average house built in the 1970s. On the other hand, construction techniques are now more efficient than they were in the 1970s. That is to say that there have been productivity gains in the production of houses.

Another factor that must be considered is “labor hoarding.” During recessionary periods, builders may be reluctant to layoff workers for fear of not being able to get them back when an upturn in the economy occurs.

Figure B provides a graphical representation of the moving 12-month total of housing starts in comparison with the average level of specialty-trades construction employment.

Note that in recent months employment has been rather flat while the 12-month moving total of housing starts has declined by about one-fourth. Figure C provides the ratio of the housing start data to employment. This ratio has stabilized, comparatively, since mid-1989. In late 1977, there was about an average of about one specialty-trade worker per the 12-month total of housing starts. This ratio fell to 0.4 housing starts in their 12-month total form per worker in later years. This might be a reflection of changes in the average size of houses.

Of course, not all construction employment is related to housing construction. Roads and highways, large public projects and commercial construction employment are included in the total. Data on that component of total construction that relates to housing is only partially available to 1990. Thus, the analysis will be limited to that period. The estimated linear regression equation is:

$$Y = 335.75 + 0.389 \text{ RESEMP} + 0.83 \text{ Time} + 32.72 \text{ Cycle}$$

As mentioned, the dependent variable (Y) is the 12-month moving total of monthly housing starts. RESEMP is residential construction employment, Time is a time trend variable, and Cycle is the year-over-year percentage change in national employment. The latter variable is designed to capture the labor hoarding effect. The Time variable indicates rising productivity.

Figure B

12-month Moving Total of Housing Starts in Comparison to 12-month Average Specialty-Trade Construction Employment, 1977 - Present

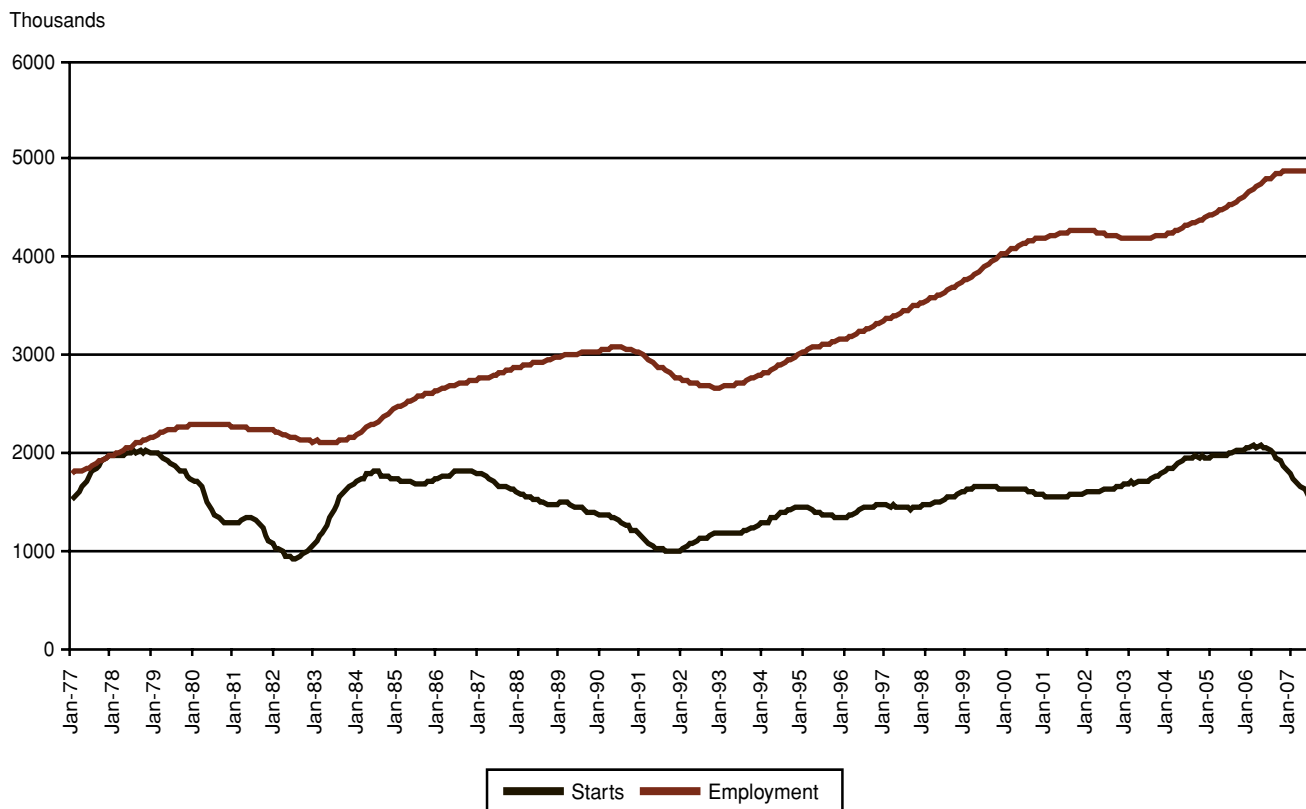
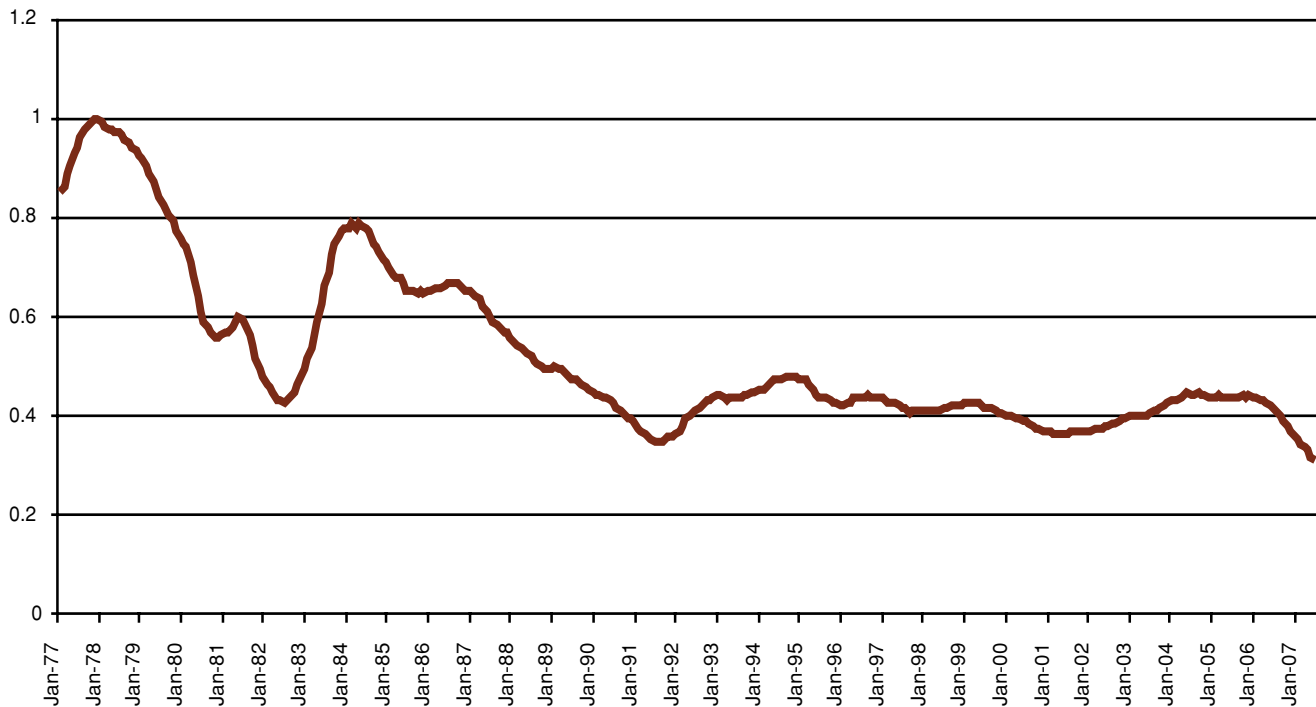


Figure C

Ratio of Annual Housing Starts to Average Annual
Construction Specialty Trades Employment
1977 - Present



Actual estimated employment for June 2007 was 3.3 million. The regression equation predicts that it should take only 2.2 million residential construction workers to produce homes at a 1.5 million annual pace. Consequently, either the Bureau of Labor Statistics is dramatically overestimating residential construction employment or the level of residential construction employment still has a great deal of distance to fall.

The housing market continues to “hang like an Albatross on the neck of the US economy.” It bears careful watching, particularly the subprime segment of that market. Financial engineering has led to a number of products that pool mortgages and, reportedly, reduce risk. These financial instruments have led to an expansion of loans to households that previously would not have qualified for home loans, the subprime market. Some of that market is now going sour. Bear-Stearns, for example, announced last week that two funds originally totaling in excess of \$1.5 Billion are now essentially worthless. Thus far, there appears to be little expansion of the subprime contagion. The US economy has shown remarkable resilience in the past and there is widespread hope that these subprime problems will not prove to be

too detrimental to continued credit expansion and economic growth.

Oklahoma Economy

Job growth in Oklahoma has been respectable, especially for the major metropolitan areas, Oklahoma City and Tulsa. In May, year-over-year, the Oklahoma City metro area experienced an increase of 16,200 jobs, a 2.9 percent gain, to 581 thousand. Tulsa grew by 4,800 jobs, a 1.1 percent gain to 428 thousand. Together these seven- and six-county regions added about 21,000 jobs, May 2006 to May 2007. Quite surprisingly, job growth for the entire state totaled only 20,000 over that same period, which implies net job loss for the remainder of the state outside the major metropolitan areas.

There are not many examples of combined major metro area employment growth exceeding total growth for the state, but they have occurred sporadically in the past. In general, such examples occurred during recovery from recessions. One can hope that this proves to be an anomaly, but we must remember that the two major metro

areas account for lion's share of total state employment, over 64 percent. In 1967, the two major metros average 56.3 percent of total state employment.

Even among the major metro areas, employment growth appears to be "topping out" somewhat in recent months. Since January, the OKC metro areas have added 6,000 jobs and the Tulsa metro has added 3,000 jobs. The long-term trend of employment growth for the state is 2.1 percent per annum from 1967 to date in 2007. For the OKC and Tulsa metro areas, the long-term trend is even stronger at 2.4 percent. However, as indicated in Table I, these rates of growth have fallen in recent years. From January 1997 through May 2007 employment in Oklahoma grew at only a 1.3 percent annual rate. Growth rates were also substantially lower in the OKC and Tulsa metro areas over shorter time intervals, and only for the 1987-2007 period is the rate of growth for the Balance of the State (exclusive of OKC and Tulsa metro areas) on a par with the overall state rate of growth. While the differences may seem small among these growth rates, these differences compound substantially over time.

Table I

Annualized Employment Growth Rates for Alternative Time Periods

| | <i>State</i> | <i>OKC</i> | <i>Tulsa</i> | <i>Balance of State</i> |
|-----------|--------------|------------|--------------|-------------------------|
| 1967-2007 | 2.1% | 2.4% | 2.4% | 1.5% |
| 1977-2007 | 1.7% | 2.0% | 1.8% | 1.3% |
| 1987-2007 | 1.7% | 1.8% | 1.9% | 1.7% |
| 1997-2007 | 1.3% | 1.5% | 1.3% | 1.0% |

From the pattern in these results, it is clear that Oklahoma is experiencing a lower growth profile in employment and that the regions outside the major metro areas have growth profiles that even lower.

Figure D

**Real Per Capita Personal Income
Oklahoma, Seven State Region, and the US, 1958-2006**

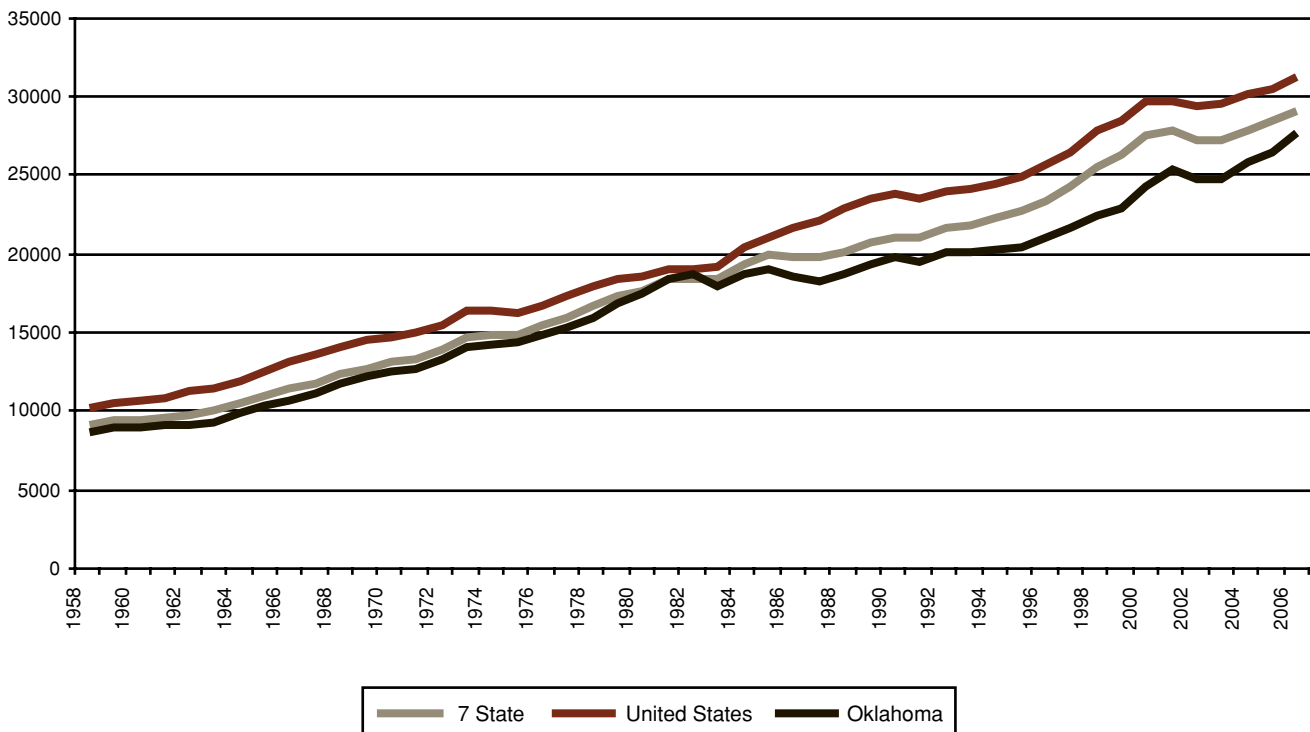
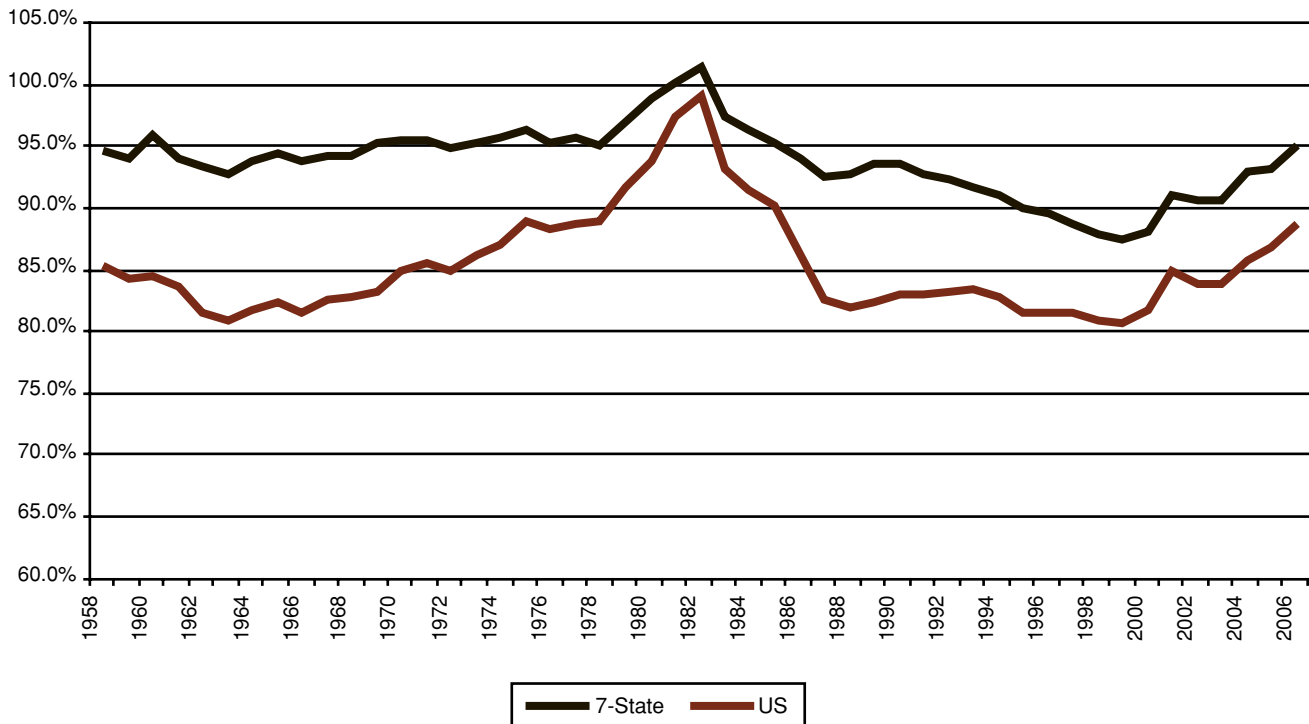


Figure E

Ratio of Oklahoma Real Per Capital Personal Income to the Seven State Region Average and the US, 1958-2006



Real Personal Income

The employment news, while respectable, has not been all that favorable. Personal income growth, however, has been solid. Indeed, in 2006, Oklahoma had the third highest rate of growth in per capita personal income in the nation with a 7.6 percent expansion in per capita personal income over 2005. As indicated in Figure D, which reports the inflation-adjusted values in year 2000 prices, real per capita personal income in the last near one-half century is seen to have more than tripled. This tripling occurred for the nation, for the seven-state average, which includes state contiguous with Oklahoma, and Oklahoma. It is easy to forget how much real standards of living have advanced in the last half-century, but clearly real growth has been substantial.

In terms of how well Oklahoma is doing on this variable in comparison to its neighbors and the nation, the recent evidence is favorable as well as in Figure E. Since 1999, Oklahoma to US ratio has expanded from 81 to 89 percent. Relative to its neighbors, the seven-state average of Oklahoma and contiguous states, the ratio has risen from 88 to 95 percent. The 95 percent level is quite

interesting in that this was about the average that Oklahoma experienced from 1958 through 1978. The energy boom and bust obviously distorted Oklahoma's personal income relationships. Those days are now largely in the past. It appears that Oklahoma has returned to its long-term per capita personal income relation with its neighbors and the nation, and one can hope for further improvements.

Note

¹John Mauldin, Weekly E-Letter, Internet Communication, July 13, 2007.

Robert C. Dauffenbach is Director of the Center for Economic and Management Research and Associate Dean for Research and Graduate Programs.

Historical Perspectives: Legal Landmarks and Legal Landmines in Applying the Americans with Disabilities Act

Thomas E. Guild, Vincent Orza, William Wardrope and Zahra Karimipour

Introduction

THE AMERICANS WITH DISABILITIES ACT OF 1990 (ADA) prohibits employers with 15 or more employees from “discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions, and privileges of employment” (Equal Employment Opportunity Commission, n.d., p. 1). Considered by some legal experts to be “the most sweeping civil rights legislation since 1964” (Solomon, 1992), it has raised many points of discussion within the legal community (Andrews, 1990-91; Cooper, 1991; Goh, 1991; Stuhlberg, 1991; Zappa, 1991). Some have taken the position that it “will be as troublesome ... as the Civil Rights Act of 1964 or the Occupational Safety and Health Act of 1970” (Head & Head, 1991). Becker (1992) calls it “a bad law that is likely to do more harm than good”. Yet its impact on employment law is undeniable: From 1997 to 2006, more than 250,000 ADA-related resolutions were handled by the Equal Employment Opportunity Commission (Equal Employment Opportunity Commission, n.d.); in 2005 alone, the EEOC resolved 15,537 cases and recovered \$44.8 million in benefits for complainants (Equal Employment Opportunity Commission, n.d.).

The vague language in the law about who is “disabled,” and which groups of workers are covered under the statute, remains a potential area of social and legal conflict. Groups as diverse as alcoholics, cancer patients and AIDS sufferers are protected. In one survey, almost half the people surveyed did not consider cancer or AIDS to be a disability; however, they did consider illiteracy (which is not covered) to be a disability (“ADA’s Effect,” 1992). Complaints filed the ADA are not limited to strictly physical issues: From the period of 1997 to 2006, there were over 16,000 cases related to depression, over 6,000 cases related to anxiety disorders, and over 3,000 cases related to alcoholism (Equal Employment Opportu-

nity Commission, n.d., a). Additional controversy has arisen in that obese workers may not, or may, be covered by the provisions of the ADA.

One area of dispute is the requirement that employers must make “reasonable accommodation” for disabled workers. This accommodation, however, must not impose an “undue hardship” on the employer. Courts will have an opportunity to rewrite and in some instances have already virtually rewritten the ADA depending on the interpretations placed on these key phrases in the law. The difference between reasonable accommodation of disabled workers and affirmative action may also help build or undermine support for the ADA among employers, affected workers, and the public. In answering these questions, the courts may create a veritable Pandora’s Box for employers and American business, or a panacea for disabled workers fighting employment discrimination (Guild, 1993).

Costs of the ADA

An estimated 12,000 chose to litigate disputes with employers the first year alone (Donlan, 1991). Advocates for the disabled justify even potentially expensive accommodations for the disabled worker as reasonable. After all, in any particular disabled individual’s life, securing and maintaining employment may be the equivalent of dignified survival. Based on empirically disproved stereotypes of handicapped workers as incapable of competing with “normals,” (Lemert, 1951), a few thousand dollars is a small price to pay for civil rights and dignity for the disabled. The cost of the associated legal fees totaled 24 million dollars the first year alone (Donlan, 1991). These costs were small compared to the cost of employment and public accommodations of one to two billion dollars a year (Kelly & Alberts, 1991) during the same time period.

Because of tax laws, the costs will be born more by the larger companies than the smaller ones (“ADA hiring

incentives,” 1992). Kohl and Greenlaw (1992b) verified that the impact of the ADA will vary with business size. They calculated that firms with between 15 and 25 employees would require only 0.015 accommodations per year. On the other hand, those with more than 25 employees would make 0.524 accommodations per firm. Based on these calculations, a small firm would make one accommodation every 66.66 years, while a large firm would make an accommodation every 1.9 years. The EEOC will probably look at spending patterns also. Mulcahy (1992b) points out that it would be difficult for a company that spent \$10,000 on a Christmas party to argue that a \$10,000 accommodation would be a hardship.

The literature is unclear as to the costs of the ADA in many areas. Some predicted a general increase in employee costs (“Disabling legislation,” 1992). Although the effect on medical coverage is ambiguous (Esposito, 1992; Fletcher, 1992d; Gilbert, 1992; Koco, 1992), some thought the ADA would increase the costs of employee medical exams (Fletcher, 1992c). The ADA’s impact on employee benefits remains unclear (“Benefit pros’,” 1992; Gibson, 1992; Haggerty, 1992). There is also a lack of consensus as to the effect the ADA will have on the Workers’ Compensation system (Fletcher, 1992a, 1992b; Jaffe, 1991; Mangan, 1992; Mulcahy, 1992a). While there is disagreement about whether the ADA will increase employee costs, no proponent was found for the position that the ADA will reduce costs.

Who is Covered by the ADA?

The Americans with Disabilities Act of 1990 (42 U.S.C. 12101-12213) was signed into law on July 26, 1990. At that time, Congress estimated there were 43 million disabled Americans (ADA Sec 2 (a) (1)) covered by the new law. Title I of the ADA prohibits discrimination against the disabled in the area of employment, including hiring, promotion, compensation, and termination (ADA Sec 102). Title I of Section 102 of the Act protects “qualified disabled workers” against job discrimination.

The Act defines disability as a “physical or mental impairment that substantially limits one or more of the major life activities of an individual, a record of such impairment, or being regarded as having such impairment” (ADA Sec 102).

A “major life activity” is defined as “caring for one’s self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, working, and participating in community activities” (Andrews, 1990-91; H.R. Rep. No. 485). Disabilities under the statute include health

problems, such as epilepsy, cancer, heart disease, diabetes, learning disorders, communicable diseases (including AIDS), and psychoses.

In 2002 the United States Supreme Court in a unanimous decision tightened the standard under which the term disability should be analyzed (*Toyota Motor Mfg. Ky, Inc. V. Williams*, 2002). The Supreme Court held that a person is substantially limited in the major life activity of manual tasks if he has an impairment that substantially restricts him from doing activities that are of *central importance to most people’s daily lives*, not just the complainant’s daily life, such as household chores, bathing or brushing his teeth. The court held that the ADA imposes a strict standard for establishing that an individual has a disability and that for it to be substantially limiting the impairment must be severe and either permanent or long-term. This will make it more difficult for plaintiffs to win ADA cases.

An employee who is *regarded by their employer as having an impairment* is protected under the ADA. This includes discrimination which results from the employee’s record of disability (42 U.S.C. section 12102 (2) (B)). The Tenth Circuit held that the ADA protects an employee who is not suffering from a disability or impairment but who is regarded as having a disability by the employer (*McKenzie v. Dovala*, 2001). The decision held that employers must avoid discrimination and must be guided in employment cases by an individualized assessment of qualifications.

The Ninth Circuit in 2001 held that restrictions on a worker’s ability to engage in keyboarding and handwriting did not constitute substantial limitations on the major life activity of working (*Thornton v. McClatchy Newspaper, Inc.*, 2001). Her inability to perform these tasks prevented her from performing her job as a newspaper reporter but did not constitute a substantial limitation on this major life activity. She was capable of holding and had held other jobs.

The First Circuit in 2001 held that a worker who had dementia induced by chemotherapy was not substantially limited in her ability to work or to learn because her impairment was mild, reversible and short lived (*Whitney v. Greenburg, Rosenblat, Kull, and Bitsoli*, 2001).

Job Offer/Employee’s Health Condition

In a 2004 case the Tenth Circuit decided a case where the applicant was found to have a disorder that made it unsafe for him to hold the position of housekeeper. In the case (*McGeshick v. Principi*, 2004) the worker applied for a housekeeping position with the VA hospital. It required him to complete a physical examination which showed

that he had Meniere's disease. The symptoms of the disease were hearing loss, ringing in the ears and vertigo. His health raised concerns as to whether he could stand on ladders, work in stairways or wash the upper-floor windows. Physicians at the hospitals concluded he would be a safety hazard to himself and to others.

The court found that the hospital did not violate the ADA. The VA did not view him as substantially limited in his ability to perform major life activities. The hospital decided he could not safely work as a housekeeper. The VA did encourage McGeshick to apply for other jobs. Since the hospital thought he could perform other jobs they did not view him as disabled. Making a job applicant an offer may limit an employer's liability under the ADA.

What is Considered a Disability?

Obesity

One purpose of the ADA is to integrate disabled workers into American society. Some academics have proposed that courts should find an individual substantially limited only by showing more limitation in a major life activity than most people performing that activity (Zappa, 1991). Zappa believes this approach will protect only those who are truly disabled. Obesity would be a disability under this approach if the individual's obesity puts more severe restrictions on major life activities than those faced by most non-obese Americans.

Stigmatization or placing a label on the obese often results in rejection and disgrace. The obese may be subjected to worse discrimination than discrimination afforded others based on race, color, or ethnic origin (Cahnman, 1968); some think obesity is caused by self indulgence, gluttony, or laziness (DeJong, 1980). In a society that values physical health and attractiveness (Levitin, 1975); overweight individuals suffer discrimination, particularly in the area of employment. A major legal battle is brewing as obese Americans fight for protection under the ADA.

Several courts have looked at the issue of whether obesity is a disability under the ADA. In one case (*Cook v. State of Rhode Island*, 1993) the First Circuit held that a woman who was 5-feet and 2-inches and weighed more than 320 pounds was disabled under the Rehabilitation Act. The EEOC filed an amicus curie brief in favor of the woman and argued that obesity may be a disability under Section 504 of the Rehabilitation Act and also under the ADA. The ADA would only protect a worker if the

obesity constitutes impairment by being of such duration that it substantially limits a major life activity.

Other decisions denied coverage for obesity (*Clemons v. The Big Ten Conference*, 1997). A case where a 285 pound referee for the Big Ten Conference was fired after being warned by league officials that he must keep his weight down to retain his job went against the plaintiff. The court denied his claim that he was perceived to be disabled by league officials because of his obesity. He was unable to show that the officials perceived him as substantially limited in the major life activity of working. The court found that officiating football was one job rather than a class of jobs as required in the ADA regulations and that he was able to hold and had held other jobs

In another case (*Hazeldine v. Beverage Media, Inc.*, 1997), a 300 pound employee of Beverage Media magazine was fired after working for a company for 12 years in 1992. The company said she was fired to reduce costs. She testified that her boss had commented about her being a "big girl" and that there was not room for her in the new and smaller offices. The court granted the company's motion for summary judgment and found that she had failed to meet her burden of establishing that her obesity substantially limited one or more of her major life activities. She was allowed to proceed with her claim under New York law, which had a broader definition of disability than does the ADA.

Contagious Diseases

People with HIV and AIDS are clearly covered under the ADA. What about others with contagious diseases? Both the courts and the EEOC have nearly universally held that mere infection with a biological contagion may constitute a covered impairment. This is the case even if the infected individual is asymptomatic. In a U.S. Supreme Court decision (*School Board of*

Nassau County v. Arline, 1987) the court held that a teacher with tuberculosis was considered handicapped within the meaning of federal law (the Rehabilitation Act 1973). The regulations formulated by the EEOC under the ADA are nearly identical to the regulations under the rehabilitation law.

Courts have found that persons suffering from HIV who are asymptomatic are limited in such major life activities as reproduction, intimate sexual relations and caring for oneself (*Hernandez v. The Prudential Life Insurance Co*, 1997). The U.S. Supreme Court affirmed this position in 1998.

What Are “Reasonable Accommodations”?

A major area of conflict in carrying out the ADA is the statute’s mandate requiring an employer to make “reasonable accommodation” for disabled workers. This accommodation must not impose an “undue hardship” on the employer. An undue hardship requires an employer to take “an action requiring significant difficulty or expense” (ADA Sec 101 (10)(A)). To determine the reasonableness of an accommodation, a court would probably consider the nature and cost of the accommodation, the financial resources of the facility, the total resources of the employer, and the nature and location of the facility.

Cooper (1991) makes it clear that the “reasonable accommodation” requirement is quite distinct from the traditional concept of affirmative action. The legislative history explains that

“if an employer seeking a typist has two applicants, one with a disability who can type 50 words per minute, and one without a disability who can type 75 words per minute, the employer may hire the faster typist. Hiring the applicant with a disability would constitute affirmative action, because, by doing so, the employer would be adjusting its standards in order to ensure the participation in the work place of individuals with disabilities. If, on the other hand, the two applicants are both capable of typing 75 words per minute, but one is hearing-impaired and requires use of an amplified headset in order to use the telephone, the employer may not hire the non-disabled applicant merely because hiring the hearing impaired applicant would mean incurring the additional expense of purchasing the amplified headset.”

In these circumstances, not hiring the disabled worker for that reason alone would be discrimination under the ADA.

An interesting case was decided in 2001 dealing with the ADA and PGA golfer Casey Martin (*PGA Tour, Inc. v. Martin*, 2001). Martin alleged that a circulatory condition caused him to suffer more fatigue than other competitors when walking golf courses and that he should be allowed a cart as an accommodation under the ADA.

The U.S. Supreme Court found that the PGA tour was subject to Title VII’s requirement that no individual be discriminated against because of a disability in the enjoyment of public accommodations. The court held that in spite of the fact that the tour’s requirement that golfers walk the course, by allowing Martin to use a cart it would not “fundamentally alter the nature” of the sport. The court held that allowing Martin a waiver of the walking rule would not affect the outcome of PGA tournaments. The court also found that the PGA’s position was fatally flawed because it failed to analyze, on an individualized basis, the effects of allowing Martin to use a cart.

In one ADA case the issue was whether a worker’s request for a job transfer as an accommodation for his back problems was a suitable accommodation (*US Airways Inc. v. Barnett*, 2000). The transfer at issue would have violated the airline’s seniority system for transfers. The court ruled that a seniority system was not necessarily a bar to the accommodation and that the seniority system is one factor in determining if the accommodation is reasonable or would impose an undue burden on the employer. If this view is upheld it would greatly alter accommodations in the unionized workforce.

The Tenth Circuit ruled that under the ADA reassignment of a disabled employee to a vacant position in a company is one reasonable accommodation which should be considered and if appropriate offered if an employee is unable to perform his existing job (*Davoll v. Webb*, 1999). The court held that a worker’s right to reassignment to a vacant position is not absolute but it may be determined that reassignment is a reasonable accommodation under the circumstances. If this situation exists the disabled employee has a right to reassignment and not just to consideration for possible reassignment.

One circuit court held that the ADA does not require employers to offer a disabled employee special training which is not offered to other workers. The law does not mandate that employers offer special training to disabled workers which it does not offer to non-disabled workers. The law is not an affirmative action statute which requires that an employer give preference to a disabled employee merely because of disability. In other words, the ADA may require that employers redesign the workplace so that a disabled worker may cope with a disability, but it doesn’t mandate that the company train or retrain the disabled worker (*Williams v. United Insurance Company of America*, 2001).

Courts have held that an ADA plaintiff has the burden of providing a showing that a reasonable accommodation is possible (*Braunling v. Countrywide Home Loans, Inc.*, 2000).

What Are Essential Functions of the Job?

To warrant and maintain coverage under the ADA the law requires that a worker must be at all times able to perform the essential functions of the job. According to one court (*Heaser v. Toro Co.*, 2001) determining what is an essential function of a job for purposes of the ADA takes into consideration the following factors—1) the employer’s judgment as to which functions are essential, 2) written job descriptions prepared before advertising or interviewing applicants for the job, 3) the amount of time spent on the job performing the function, 4) the consequences of not requiring the employee to perform the function, and 5) the current job experience of other employees in similar jobs.

The Tenth Circuit held that an employee who took medication to control seizures was not qualified for a position operating a commercial motor vehicle. Because he needed medication to control the seizures it rendered him unable to perform the essential functions of the job and he was unable to meet a job requirement under the department of transportation’s standards (*Tate v. Farmland Industries, Inc.*, 2001).

Attendance and Punctuality

May an employer require and expect that an employee attend work regularly and on time? The answer is yes. In one case (*Barfield v. BellSouth Telecommunications*, 1995) the court found that an employee who was limited to working “when she feels like it” failed to perform an essential function of the job which is regular and predictable attendance at work. Another case (*Tyndall v. National Education Centers, Inc.*, 1994) held that regular and reliable attendance is a necessary element of most jobs. A case out of federal district court in New York (*Kotlowski v. Eastman Kodak Co.*, 1996), held that even if a worker can perform the job satisfactorily when present in the workplace that if the employee cannot satisfy the essential function of regular attendance the employee is not qualified for protection under the ADA.

In a 2000 case from the Tenth Circuit (*Cisneros v. Wilson*, 2000), the court held that attendance is usually an essential function of any job. The court went on to determine that a worker’s request for indefinite leave cannot constitute a reasonable accommodation under the ADA. The worker’s statement indicating that she expected to recover from an illness by a date certain was not sufficient to make her request for extended leave a reasonable accommodation for the illness and she was therefore not qualified for protection under the ADA. Her

doctor was not certain that she would be capable of returning to work or when.

Conduct

Employers may fire or otherwise discipline a worker with a disability for violating a workplace conduct standard, even if the misconduct resulted because of the worker’s mental disability. The workplace standard must be job-related and consistent with business necessity. For example, a worker may have a negative job action taken against him for stealing from the employer. The prohibited conduct, theft, is job related and consistent with business necessity. Another example would be if an employee has a physical altercation with a supervisor and is terminated, the employer who later learns that the employee has a mental disability, is not required to rescind the discharge. The employee’s actions by threatening the supervisor violated a conduct standard which is job-related and consistent with business necessity.

Are Hostile Work Environment and Retaliation Claims Actionable under the ADA?

In 2004 the Tenth Circuit held that hostile work environment claims under the ADA are actionable (*Lanman v. Johnson County, Kansas*, 2004). Lanman worked as a deputy sheriff. Her co-workers began making comments about her mental health and called her “nuts” and “crazy” and asked her “are you off your medication?” and “why don’t you try a different medication?” and said “let’s give her some chocolate and let’s see her go off the deep end.” She was placed on leave pending results of a psychological fitness for duty exam for allegedly driving her vehicle toward a fellow employee and making an obscene gesture toward him.

Lanman was cleared to go back to work after the psychological exam. She was again suspended for three days for yelling at other officers in front of inmates. She took about a month of sick leave. She learned that her fellow officers were told at roll call that if any had concerns about her returning to work, they should privately raise the concerns with their supervisor. She resigned and did not come back to work because she felt she faced hostility on the job. She filed a case alleging discrimination under the ADA with the EEOC and then filed a lawsuit against the county in federal district court.

The Tenth Circuit held that claims for hostile work environment are actionable under the ADA. The same

conclusion had been reached in earlier decisions by the Fourth, Fifth and Eighth Circuits. The ADA prohibits discrimination on account of an employee's "terms, conditions and privileges of employment." The court found that like under Title VII of the Civil Rights Act of 1964 one could claim hostile work environment under the ADA. She was subsequently unsuccessful on her ADA claim because of the facts in the case. The court did hold however, that hostile work environment claims are valid under the ADA.

Most federal statutes include an anti-retaliation provision which makes it illegal for an employer to discriminate against employees for pursuing their rights under civil rights laws. The ADA makes it illegal if an employee or prospective employee is retaliated against because he or she has opposed any act or practice made unlawful by this chapter, or because such individual made a charge, testified, assisted or participated in any manner in an investigation, proceeding or hearing under this chapter (ADA, section 12203(a-b), 1990). The plaintiff establishes a *prima facie* case of retaliation if he or she can show—1) there was a statutorily protected activity; 2) an adverse employment action has occurred; and 3) there was a causal link between the protected activity and the adverse employment action (*Meredith v. Beech Aircraft Corp.*, 1994; *Zinke v. Slater*, 2002).

An employee is protected against retaliation if he/she makes a charge; participates in an investigation; opposes illegal activity, like protesting or refusing to participate in a discriminatory employment practice in good faith; or exercises, claims or asserts a protected right, such as requesting a reasonable accommodation be made for him/her under the ADA. Both participation and opposition are protected activities under federal law. Some cases have held that compensatory and punitive damages in retaliation cases under the ADA are not available. The Seventh Circuit held (*Kramer v. Banc of American Securities, LLC*, 2004) that compensatory and punitive damages do not lie in lawsuits for retaliation under the ADA. The court ruled that only reinstatement, back pay and other equitable relief are available in an ADA retaliation case.

Conclusion

In view of the ambiguous requirements of the ADA, what should managers do? As pointed out in "What the ADA era will require," (1992) this is an individual decision. To make the work place accessible, Kohl and Greenlaw (1992a) offered these suggestions:

1. Employers should watch for additional information issuing from the EEOC.

2. Managers should stay apprised of changes in local and state legislation affecting the disabled.
3. Small businesses should note the special provisions for them.
4. Managers should be aware that compliance with the ADA will involve hidden and as yet unknown indirect costs.
5. Firms should prepare by undertaking job analyses to determine essential and marginal functions of jobs.

The ADA does not require written job descriptions; however, as Woolsey (1992) points out, they are a good idea. Frank Fary, manager of public relations for Cone Mills, states, "A key place to start is with job descriptions. A company's job description has to be more specific than ever before" ("Disabilities act," 1992). Job descriptions should include only relevant results. A good job description "keeps the focus on where it should be - on what a person can do to help the organization rather than what the person cannot do - which may not matter" ("ADA calls," 1991).

Job descriptions, once developed, should be used to help managers in screening position applicants. Scott and Baun (1992) emphasized that the Act limits the questions that can be asked. Managers can question an applicant concerning the ability to lift 50 pounds repetitively, but not about a bad back (Mulcahy, 1992). Dwyer (1992) gives an example of a grievance filed because an applicant on crutches was asked if he could stand on his feet eight hours a day. A job description will identify the essential job functions. Goldberg (1992) reminds us that it is illegal to refuse to hire a person who can do the essential functions of the job, but not a marginal or nonessential function.

Many accommodations have little or no cost. Verespej (1992) gives several examples. One is to put blocks under table legs so an individual in a wheelchair can reach it. Another is to rearrange shelves for easier access. Clocks and phones with extra large numbers can be used. One of Verespej's (1990) recommendations is to use a buzzer so someone can admit a person in a wheelchair instead of installing an electronic gate.

To establish a *prima facie* case under the ADA, a plaintiff or aggrieved party must prove that (1) they have a handicap within the meaning of the ADA, (2) they were otherwise qualified for the job sought, and (3) they were excluded solely because of handicap (Cooper, 1991). If the plaintiff establishes a *prima facie* case, the employer would then be required to show that one of these three requirements was not met, or that the accommodation

required for such employee would be unduly expensive or burdensome for the business.

The enforcement mechanism for a violation of the ADA is identical to a violation of Title VII of the Civil Rights Act of 1964. When an employee or prospective employee thinks his or her rights have been violated under the ADA, a complaint may be filed with the EEOC. The agency then processes the complaint, investigates, and issues a determination or a right-to-sue letter for the aggrieved (Andrews 1990-91). The aggrieved may, at this point, go to federal district court in litigation against the employer and, if successful, be entitled to injunctive relief, back pay, or both (42 U.S.C. Sec e -4(g)). In 2001 the Tenth Circuit held that even though the Eleventh Amendment bars suits for damages under the ADA against the state or a state agency, it does not bar such actions for equitable relief, including a reassignment request under the ADA (*Frazier v. Simmons*, 2001).

The EEOC filed the first ADA lawsuit when an individual was terminated “not because of his inability to do the job, but because of predictions about future health problems and because of stereotypical fears about disability” (“Disability act suit filed,” 1992). Even though this case is straight forward and precisely what the ADA was passed to prevent, the phrases “reasonable accommodation” and “undue hardship” are vague enough to leave wide latitude for greatly varying interpretations of the law. The expense resulting from litigation might have a chilling effect on employers, as far as hiring practices are concerned. It might make the costs to individuals pursuing a remedy under the ADA prohibitive. Because employers defending these lawsuits have deeper pockets than most litigants, they might ultimately prevail, but the financial burden would cut into profit margins.

Before the ADA, little attention had been devoted to the issue of HIV infection and employment. The fact that people with AIDS, or those who are seropositive, are protected under the ADA has occasionally caused a legal and social firestorm. According to the Oklahoma State Department of Health, the AIDS epidemic found about 1.0 to 1.5 million Americans infected with the HIV (Oklahoma State Department of Health, 1992).

The authors shed light on some struggles that lie ahead and some battles already resolved. A battle will continue in deciding which groups will be included for protection under the law and under what circumstances. Cancer victims and AIDS sufferers are listed for protection in the statute; however, other groups, such as obese workers may be protected under certain circumstances under the ADA. However, deciding how obese one must be to be disabled and warrant ADA protection still poses quite a conundrum.

In deciding what the “reasonable accommodation”

requirement of the ADA means, courts have generally been even handed in protecting disabled workers and have generally avoided imposing burdensome problems on employers. If courts more narrowly interpret this “reasonable accommodation” requirement by finding all but very minor accommodations to be “undue hardships,” then employers would benefit to the detriment of handicapped Americans.

In the next few years, we will continue to discover whether the ADA plays out as a panacea for disabled American workers or a Pandora’s Box for American employers. Reasonable interpretations in the interest of both affected groups involved would be in the best interest of American society.

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***Thomas E. Guild is Professor Emeritus,
University of Central Oklahoma and Visiting
Professor at Oklahoma City University.***

***Vincent Orza is Dean and Professor at
Meinders School of Business, Oklahoma City
University.***

***William Wardrope is Chair, Department of
General Business, University of Central Okla-
homa.***

***Zahra Karimipour is Visiting Assistant Profes-
sor at Oklahoma City University.***

SELECTED INDICATORS FOR OKLAHOMA

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| Crude Oil Production (000 bbl)^a | 15,831 | 17,241 | 17,199 | -8.0 | -8.2 |
| Natural Gas Production (000 mcf)^b | 432,024 | 419,001 | 433,707 | -0.4 | 3.1 |
| Rig Count | 181 | 192 | 153 | 18.3 | -5.7 |
| Permit-Authorized Construction | | | | | |
| Residential Single Family | | | | | |
| Dollar Value (\$000) | 403,974 | 499,131 | 523,896 | -22.9 | -19.1 |
| Number of Units | 2,433 | 3,178 | 3,324 | -26.8 | -23.4 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 17,118 | 12,271 | 47,300 | -63.8 | 39.5 |
| Number of Units | 251 | 194 | 681 | -63.1 | 29.4 |
| Total Construction (\$000) | 421,092 | 511,402 | 571,196 | -26.3 | -17.7 |
| Employment | | | | | |
| Total Labor Force (000) ^c | 1,733.6 | 1,724.6 | 1,710.3 | 1.4 | 0.5 |
| Total Employment (000) | 1,669.8 | 1,656.7 | 1,642.2 | 1.7 | 0.8 |
| Unemployment Rate (%) | 3.7 | 3.9 | 4.0 | -- | -- |
| Wage and Salary Employment (000) | 1,571.5 | 1,550.0 | 1,542.1 | 1.9 | 1.4 |
| Manufacturing | 150,033 | 150,000 | 147,633 | 1.6 | 0.0 |
| Mining | 44,567 | 43,333 | 37,533 | 18.7 | 2.8 |
| Construction | 71,033 | 71,067 | 68,300 | 4.0 | 0.0 |
| Retail Trade | 175,067 | 169,767 | 175,500 | -0.2 | 3.1 |
| Government | 325,867 | 308,200 | 321,933 | 1.2 | 5.7 |
| Average Weekly Hours (Per Worker) | | | | | |
| Manufacturing | 38.8 | 38.9 | 38.6 | 0.5 | -0.3 |
| Average Weekly Earnings (\$ Per Worker) | | | | | |
| Manufacturing | 579.53 | 583.60 | 570.26 | 1.6 | -0.7 |

Note: Includes revisions in some previous months.

^aFigures are for 4th Qtr 2006 and 3rd Qtr 2005.

^bSales of larger private owned utility companies.

^cLabor Force refer to place of residence, non-agricultural wage and salary employment refers to place of work.

OKLAHOMA GENERAL BUSINESS INDEX

| | Dec '06 | Preliminary Forecast Dec '05 | Dec '04 | Percentage Change | |
|-------------------|---------|---------------------------------|---------|-------------------|----------------|
| | | | | '06/'05 Dec | '06/'04 Dec |
| State | 143.5 | 139.2 | 135.2 | 3.1 | 6.1 |
| Oklahoma City MSA | 144.7 | 145.4 | 140.1 | -0.5 | 3.3 |
| Tulsa MSA | 148.2 | 143.6 | 137.1 | 3.2 | 8.1 |

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---|---------------|---------------|---------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| OKLAHOMA CITY MSA | | | | | |
| Durable Goods | 729,061,488 | 738,285,999 | 718,088,123 | 1.5 | -1.2 |
| Lumber, Building Materials and Hardware | 258,476,904 | 262,664,945 | 276,558,873 | -6.5 | -1.6 |
| Auto Accessories and Repair | 102,607,129 | 99,779,240 | 96,453,019 | 6.4 | 2.8 |
| Furniture | 90,388,303 | 91,952,771 | 87,436,580 | 3.4 | -1.7 |
| Computer, Electronics and Music Stores | 103,870,255 | 109,255,811 | 93,873,866 | 10.6 | -4.9 |
| Miscellaneous Durables | 156,079,737 | 156,772,259 | 146,293,286 | 6.7 | -0.4 |
| Used Merchandise | 17,639,159 | 17,860,973 | 17,472,499 | 1.0 | -1.2 |
| Nondurable Goods | 1,908,959,363 | 1,973,053,511 | 1,876,599,697 | 1.7 | -3.2 |
| General Merchandise | 695,635,306 | 687,817,951 | 645,154,131 | 7.8 | 1.1 |
| Food Stores | 232,485,409 | 230,758,692 | 237,850,188 | -2.3 | 0.7 |
| Apparel | 119,799,623 | 119,195,886 | 112,496,785 | 6.5 | 0.5 |
| Eating and Drinking Places | 432,514,509 | 437,428,476 | 421,690,111 | 2.6 | -1.1 |
| Drug Stores | 42,847,588 | 42,241,100 | 41,438,420 | 3.4 | 1.4 |
| Liquor Stores | 29,491,578 | 28,269,301 | 25,349,272 | 16.3 | 4.3 |
| Miscellaneous Nondurables | 112,340,118 | 114,087,815 | 104,612,347 | 7.4 | -1.5 |
| Gasoline | 243,845,232 | 313,254,290 | 288,008,443 | -15.3 | -22.2 |
| Total Retail Trade | 2,638,020,852 | 2,711,339,509 | 2,594,687,820 | 1.7 | -2.7 |
| TULSA MSA | | | | | |
| Durable Goods | 505,631,729 | 503,323,432 | 484,356,651 | 4.4 | 0.5 |
| Lumber, Building Materials and Hardware | 173,382,996 | 176,382,776 | 174,573,586 | -0.7 | -1.7 |
| Auto Accessories and Repair | 63,393,879 | 61,559,475 | 60,264,815 | 5.2 | 3.0 |
| Furniture | 59,875,034 | 60,002,056 | 57,684,695 | 3.8 | -0.2 |
| Computer, Electronics and Music Stores | 87,652,852 | 84,115,418 | 85,640,705 | 2.3 | 4.2 |
| Miscellaneous Durables | 108,466,830 | 108,742,329 | 93,590,513 | 15.9 | -0.3 |
| Used Merchandise | 12,860,138 | 12,521,379 | 12,602,338 | 2.0 | 2.7 |
| Nondurable Goods | 1,442,094,438 | 1,500,694,653 | 1,423,077,084 | 1.3 | -3.9 |
| General Merchandise | 469,805,109 | 464,883,226 | 440,047,407 | 6.8 | 1.1 |
| Food Stores | 209,251,978 | 205,729,446 | 201,213,767 | 4.0 | 1.7 |
| Apparel | 91,367,950 | 92,267,097 | 84,334,138 | 8.3 | -1.0 |
| Eating and Drinking Places | 281,417,202 | 280,957,186 | 270,778,516 | 3.9 | 0.2 |
| Drug Stores | 35,632,782 | 35,492,886 | 33,177,308 | 7.4 | 0.4 |
| Liquor Stores | 22,163,217 | 21,406,986 | 21,125,523 | 4.9 | 3.5 |
| Miscellaneous Nondurables | 80,627,242 | 78,571,877 | 75,116,478 | 7.3 | 2.6 |
| Gasoline | 251,828,958 | 321,385,950 | 297,283,947 | -15.3 | -21.6 |
| Total Retail Trade | 1,947,726,167 | 2,004,018,086 | 1,907,433,735 | 2.1 | -2.8 |
| LAWTON MSA | | | | | |
| Durable Goods | 49,789,773 | 46,413,444 | 46,808,710 | 6.4 | 7.3 |
| Lumber, Building Materials and Hardware | 21,363,553 | 20,323,381 | 21,511,794 | -0.7 | 5.1 |
| Auto Accessories and Repair | 7,038,382 | 6,788,352 | 6,472,986 | 8.7 | 3.7 |
| Furniture | 5,639,743 | 5,524,387 | 3,913,950 | 44.1 | 2.1 |
| Computer, Electronics and Music Stores | 5,751,575 | 4,060,462 | 4,559,521 | 26.1 | 41.6 |
| Miscellaneous Durables | 8,366,045 | 8,278,991 | 8,725,822 | -4.1 | 1.1 |
| Used Merchandise | 1,630,473 | 1,437,870 | 1,624,635 | 0.4 | 13.4 |

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---|---------------|---------------|---------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| LAWTON MSA | | | | | |
| Nondurable Goods | 163,653,018 | 167,478,992 | 158,255,340 | 3.4 | -2.3 |
| General Merchandise | 74,116,030 | 73,398,717 | 70,038,684 | 5.8 | 1.0 |
| Food Stores | 15,392,547 | 14,637,056 | 14,557,126 | 5.7 | 5.2 |
| Apparel | 10,068,349 | 9,850,675 | 9,480,603 | 6.2 | 2.2 |
| Eating and Drinking Places | 31,118,370 | 31,049,090 | 29,637,511 | 5.0 | 0.2 |
| Drug Stores | 2,325,700 | 2,278,709 | 2,160,146 | 7.7 | 2.1 |
| Liquor Stores | 1,979,642 | 1,982,356 | 1,548,434 | 27.8 | -0.1 |
| Miscellaneous Nondurables | 8,587,832 | 8,341,648 | 7,123,302 | 20.6 | 3.0 |
| Gasoline | 20,064,546 | 25,940,742 | 23,709,535 | -15.4 | -22.7 |
| Total Retail Trade | 213,442,790 | 213,892,436 | 205,064,049 | 4.1 | -0.2 |
| ENID MICROSA | | | | | |
| Durable Goods | 32,933,802 | 30,641,595 | 31,349,619 | 5.1 | 7.5 |
| Lumber, Building Materials and Hardware | 12,552,921 | 12,183,471 | 12,312,094 | 2.0 | 3.0 |
| Auto Accessories and Repair | 5,850,124 | 5,598,191 | 5,394,708 | 8.4 | 4.5 |
| Furniture | 2,959,641 | 2,798,569 | 2,764,127 | 7.1 | 5.8 |
| Computer, Electronics and Music Stores | 4,947,676 | 3,754,198 | 4,452,234 | 11.1 | 31.8 |
| Miscellaneous Durables | 5,768,412 | 5,660,392 | 5,494,519 | 5.0 | 1.9 |
| Used Merchandise | 855,028 | 646,774 | 931,938 | -8.3 | 32.2 |
| Nondurable Goods | 101,030,315 | 103,699,606 | 98,384,432 | 2.7 | -2.6 |
| General Merchandise | 37,479,986 | 37,736,605 | 35,404,486 | 5.9 | -0.7 |
| Food Stores | 16,334,745 | 15,568,703 | 15,559,711 | 5.0 | 4.9 |
| Apparel | 4,823,822 | 4,811,242 | 4,301,181 | 12.2 | 0.3 |
| Eating and Drinking Places | 18,430,514 | 18,087,048 | 17,269,838 | 6.7 | 1.9 |
| Drug Stores | 2,623,340 | 2,487,485 | 2,726,842 | -3.8 | 5.5 |
| Liquor Stores | 906,354 | 855,217 | 811,942 | 11.6 | 6.0 |
| Miscellaneous Nondurables | 5,618,921 | 5,002,539 | 4,806,889 | 16.9 | 12.3 |
| Gasoline | 14,812,633 | 19,150,766 | 17,503,543 | -15.4 | -22.7 |
| Total Retail Trade | 133,964,117 | 134,341,201 | 129,734,051 | 3.3 | -0.3 |
| OKLAHOMA | | | | | |
| Durable Goods | 1,956,573,117 | 1,906,259,855 | 1,924,940,453 | 1.6 | 2.6 |
| Lumber, Building Materials and Hardware | 696,479,019 | 706,269,761 | 728,438,879 | -4.4 | -1.4 |
| Auto Accessories and Repair | 332,229,879 | 329,802,756 | 311,719,905 | 6.6 | 0.7 |
| Furniture | 213,844,270 | 213,970,183 | 205,815,254 | 3.9 | -0.1 |
| Computer, Electronics and Music Stores | 76,559,486 | 78,939,220 | 72,391,851 | 5.8 | -3.0 |
| Miscellaneous Durables | 359,374,032 | 361,033,604 | 331,100,186 | 8.5 | -0.5 |
| Used Merchandise | 51,412,418 | 45,502,831 | 51,124,480 | 0.6 | 13.0 |
| Nondurable Goods | 5,544,709,543 | 5,768,422,913 | 5,464,727,675 | 1.5 | -3.9 |
| General Merchandise | 1,941,019,287 | 1,922,824,734 | 1,812,634,229 | 7.1 | 0.9 |
| Food Stores | 807,547,595 | 793,029,339 | 789,182,004 | 2.3 | 1.8 |
| Apparel | 286,740,060 | 281,345,023 | 264,203,710 | 8.5 | 1.9 |
| Eating and Drinking Places | 1,086,532,482 | 1,062,552,920 | 1,027,271,432 | 5.8 | 2.3 |
| Drug Stores | 114,408,225 | 107,611,094 | 105,443,455 | 8.5 | 6.3 |
| Liquor Stores | 75,230,889 | 75,283,087 | 66,479,484 | 13.2 | -0.1 |
| Miscellaneous Nondurables | 293,234,734 | 310,484,723 | 288,754,470 | 1.6 | -5.6 |
| Gasoline | 939,996,271 | 1,215,291,993 | 1,110,758,891 | -15.4 | -22.7 |
| Total Retail Trade | 7,501,282,660 | 7,674,682,768 | 7,389,668,127 | 1.5 | -2.3 |

ADJUSTED RETAIL TRADE FOR SELECTED CITIES (\$ Seasonally Adjusted)

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|------------------------------|----------------------|----------------------|----------------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| Ada | 66,520,917 | 65,954,673 | 63,439,150 | 4.9 | 0.9 |
| Altus | 46,445,155 | 47,846,924 | 46,769,891 | -0.7 | -2.9 |
| Alva | 15,435,011 | 15,725,069 | 14,964,392 | 3.1 | -1.8 |
| Anadarko | 16,310,678 | 16,985,241 | 17,156,211 | -4.9 | -4.0 |
| Ardmore | 88,204,432 | 89,675,275 | 87,190,148 | 1.2 | -1.6 |
| Bartlesville | 102,827,797 | 101,945,742 | 98,079,608 | 4.8 | 0.9 |
| Blackwell | 11,238,168 | 11,367,821 | 11,369,716 | -1.2 | -1.1 |
| Broken Arrow | 182,132,624 | 188,104,838 | 177,369,188 | 2.7 | -3.2 |
| Chickasha | 47,639,922 | 46,899,504 | 42,517,981 | 12.0 | 1.6 |
| Clinton | 23,412,155 | 24,317,753 | 23,506,447 | -0.4 | -3.7 |
| Cushing | 19,324,611 | 19,744,687 | 19,072,852 | 1.3 | -2.1 |
| Del City | 44,245,172 | 42,574,427 | 22,413,206 | 97.4 | 3.9 |
| Duncan | 61,743,530 | 61,152,282 | 59,523,390 | 3.7 | 1.0 |
| Durant | 61,459,552 | 63,744,839 | 57,313,960 | 7.2 | -3.6 |
| Edmond | 228,340,909 | 219,182,413 | 207,571,845 | 10.0 | 4.2 |
| El Reno | 32,019,189 | 32,535,351 | 31,259,361 | 2.4 | -1.6 |
| Elk City | 51,486,913 | 51,509,297 | 46,702,533 | 10.2 | 0.0 |
| Enid | 206,045,678 | 257,911,103 | 215,857,434 | -4.5 | -20.1 |
| Guthrie | 22,128,192 | 22,757,190 | 22,197,368 | -0.3 | -2.8 |
| Guymon | 28,106,619 | 28,895,276 | 30,066,440 | -6.5 | -2.7 |
| Henryetta | 15,179,303 | 16,545,607 | 14,951,911 | 1.5 | -8.3 |
| Hobart | 6,541,904 | 6,698,637 | 6,435,166 | 1.7 | -2.3 |
| Holdenville | 9,629,184 | 9,395,804 | 8,849,060 | 8.8 | 2.5 |
| Hugo | 18,332,352 | 18,951,566 | 18,204,231 | 0.7 | -3.3 |
| Idabel | 21,697,876 | 21,845,186 | 21,300,752 | 1.9 | -0.7 |
| Lawton | 290,472,474 | 286,721,824 | 276,796,892 | 4.9 | 1.3 |
| McAlester | 77,818,607 | 75,496,297 | 71,917,074 | 8.2 | 3.1 |
| Miami | 33,379,326 | 33,389,240 | 33,328,223 | 0.2 | 0.0 |
| Midwest City | 131,065,484 | 130,965,189 | 133,353,259 | -1.7 | 0.1 |
| Moore | 94,413,416 | 92,838,171 | 89,743,745 | 5.2 | 1.7 |
| Muskogee | 114,708,630 | 114,253,569 | 113,867,377 | 0.7 | 0.4 |
| Norman | 277,057,204 | 274,440,528 | 269,562,718 | 2.8 | 1.0 |
| Oklahoma City | 1,418,350,226 | 1,438,445,371 | 1,367,342,144 | 3.7 | -1.4 |
| Okmulgee | 33,316,255 | 34,012,012 | 33,875,775 | -1.7 | -2.0 |
| Pauls Valley | 23,181,997 | 24,124,154 | 23,468,801 | -1.2 | -3.9 |
| Pawhuska | 8,115,196 | 8,751,830 | 8,363,705 | -3.0 | -7.3 |
| Ponca City | 70,334,946 | 70,089,128 | 66,907,533 | 5.1 | 0.4 |
| Poteau | 38,329,648 | 38,457,895 | 37,575,368 | 2.0 | -0.3 |
| Sand Springs | 59,496,087 | 60,325,411 | 58,555,816 | 1.6 | -1.4 |
| Sapulpa | 52,209,656 | 53,562,238 | 50,971,773 | 2.4 | -2.5 |
| Seminole | 24,016,450 | 24,895,564 | 24,195,858 | -0.7 | -3.5 |
| Shawnee | 100,545,994 | 100,423,092 | 97,850,916 | 2.8 | 0.1 |
| Stillwater | 123,348,272 | 121,534,296 | 117,767,144 | 4.7 | 1.5 |
| Tahlequah | 56,589,299 | 56,559,140 | 55,858,432 | 1.3 | 0.1 |
| Tulsa | 1,250,695,919 | 1,259,522,309 | 1,220,869,362 | 2.4 | -0.7 |
| Watonga | 6,339,390 | 6,501,790 | 6,554,451 | -3.3 | -2.5 |
| Weatherford | 32,890,125 | 33,989,840 | 31,566,918 | 4.2 | -3.2 |
| Wewoka | 3,557,031 | 3,633,256 | 3,609,949 | -1.5 | -2.1 |
| Woodward | 52,241,429 | 53,018,478 | 46,902,897 | 11.4 | -1.5 |
| Total Selected Cities | 5,798,920,906 | 5,878,217,125 | 5,604,888,370 | 3.5 | -1.3 |

SELECTED INDICATORS FOR THE ENID AND LAWTON MSA'S AND MUSKOGEE MA

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| ENID MICROMSA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 28,855 | 28,515 | 28,490 | 1.3 | 1.2 |
| Total Employment | 28,037 | 27,643 | 27,555 | 1.7 | 1.4 |
| Unemployment Rate (%) | 2.8 | 3.1 | 3.3 | -- | -- |
| LAWTON MSA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 45,698 | 45,815 | 44,947 | 1.7 | -0.3 |
| Total Employment | 43,894 | 43,925 | 43,043 | 2.0 | -0.1 |
| Unemployment Rate (%) | 4.0 | 4.1 | 4.2 | -- | -- |
| Wage and Salary Employment | 41,533 | 41,300 | 40,900 | 1.5 | 0.6 |
| Manufacturing | 3,833 | 3,900 | 3,933 | -2.5 | -1.7 |
| Construction and Mining | 1,667 | 1,667 | 1,600 | 4.2 | 0.0 |
| Wholesale and Retail Trade | 5,933 | 5,833 | 5,867 | 1.1 | 1.7 |
| Government | 13,000 | 12,733 | 12,967 | 0.3 | 2.1 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 4,466 | 10,738 | 4,233 | 5.5 | -58.4 |
| Number of Units | 28 | 67 | 33 | -15.2 | -58.2 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 0 | 525 | 0 | -- | -- |
| Number of Units | 0 | 10 | 0 | -- | -- |
| Total Construction (\$000) | 4,466 | 11,263 | 4,233 | 5.5 | -60.3 |
| MUSKOGEE MA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 28,737 | 28,730 | 29,164 | -1.5 | 0.0 |
| Total Employment | 27,238 | 27,257 | 27,671 | -1.6 | -0.1 |
| Unemployment Rate (%) | 5.2 | 5.1 | 5.1 | -- | -- |
| Water Transportation | | | | | |
| Port of Muskogee | | | | | |
| Tons In | 173,394 | 181,525 | 137,092 | 26.5 | -4.5 |
| Tons Out | 32,492 | 50,887 | 32,225 | 0.8 | -36.1 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR THE TULSA MSA

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| Employment (Number) | | | | | |
| Labor Force ^a | 454,448 | 453,295 | 444,862 | 2.2 | 0.3 |
| Total Employment | 438,594 | 436,384 | 427,605 | 2.6 | 0.5 |
| Unemployment Rate (%) | 3.5 | 3.7 | 3.9 | -- | -- |
| Wage and Salary Employment | | | | | |
| Manufacturing | 50,367 | 49,867 | 47,900 | 5.2 | 1.0 |
| Mining | 6,300 | 6,233 | 5,400 | 16.7 | 1.1 |
| Construction | 22,100 | 21,733 | 20,667 | 6.9 | 1.7 |
| Wholesale and Retail Trade | 64,333 | 62,433 | 62,933 | 2.2 | 3.0 |
| Government | 54,000 | 49,400 | 53,700 | 0.6 | 9.3 |
| Average Weekly Earnings | | | | | |
| Manufacturing (\$ Per Worker) | 677.32 | 691.78 | 738.94 | -8.3 | -2.1 |
| Air Transportation | | | | | |
| Passengers Enplaning (Number) | 397,104 | 411,125 | 400,062 | -0.7 | -3.4 |
| Passengers Deplaning (Number) | 392,796 | 413,040 | 398,379 | -1.4 | -4.9 |
| Freight (Tons) | 15,023 | 14,549 | 13,625 | 10.3 | 3.3 |
| Water Transportation | | | | | |
| Tulsa Port of Catoosa | | | | | |
| Tons In | 257,845 | 254,412 | 203,930 | 26.4 | 1.3 |
| Tons Out | 319,507 | 267,488 | 186,352 | 71.5 | 19.4 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 156,141 | 193,234 | 178,610 | -12.6 | -19.2 |
| Number of Units | 945 | 1,165 | 1,164 | -18.8 | -18.9 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 7,450 | 661 | 24,428 | -69.5 | E |
| Number of Units | 99 | 6 | 319 | -69.0 | E |
| Total Construction | 163,591 | 193,895 | 203,038 | -19.4 | -15.6 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR OKLAHOMA CITY MSA

| | 4th Qtr '06 | 3rd Qtr '06 | 4th Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 4th Qtr | 4th Qtr '06 3rd Qtr '06 |
| Employment (Number) | | | | | |
| Labor Force ^a | 583,147 | 578,300 | 576,315 | 1.2 | 0.8 |
| Total Employment | 562,290 | 556,067 | 554,033 | 1.5 | 1.1 |
| Unemployment Rate (%) | 3.6 | 3.8 | 3.9 | -- | -- |
| Wage and Salary Employment | 575,133 | 564,167 | 566,200 | 1.6 | 1.9 |
| Manufacturing | 37,967 | 37,933 | 38,967 | -2.6 | 0.1 |
| Mining | 13,667 | 13,233 | 11,333 | 20.6 | 3.3 |
| Construction | 26,867 | 26,867 | 26,233 | 2.4 | 7.4 |
| Wholesale and Retail Trade | 87,200 | 85,133 | 86,033 | 1.4 | 2.4 |
| Government | 114,833 | 107,867 | 115,600 | -0.7 | 6.5 |
| Average Weekly Earnings | | | | | |
| Manufacturing (\$ Per Worker) | 668.85 | 677.85 | 657.94 | 1.7 | -1.3 |
| Air Transportation | | | | | |
| Passengers Enplaning (Number) | 450,220 | 463,537 | 455,334 | -1.1 | -2.9 |
| Passengers Deplaning (Number) | 444,945 | 474,197 | 448,967 | -0.9 | -6.2 |
| Freight Enplaned (Tons) | 3,955 | 4,053 | 4,297 | -8.0 | -2.4 |
| Freight Deplaned (Tons) | 5,411 | 5,121 | 4,944 | 9.4 | 5.7 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 208,447 | 248,954 | 293,634 | -29.0 | -16.3 |
| Number of Units | 1,225 | 1,595 | 1,832 | -33.1 | -23.2 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 5,519 | 7,666 | 10,248 | -46.1 | -28.0 |
| Number of Units | 89 | 122 | 163 | -45.4 | -27.0 |
| Total Construction (\$000) | 213,966 | 256,620 | 303,882 | -29.6 | -16.6 |

Note: Includes revisions.

^aCivilian Labor Force.

SELECTED INDICATORS FOR OKLAHOMA

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| Crude Oil Production (000 bbl)^a | 17,241 | 16,955 | 16,206 | 6.4 | 1.7 |
| Natural Gas Production (000 mcf)^b | 419,001 | 443,419 | 406,696 | 3.0 | -5.5 |
| Rig Count | 192 | 178 | 154 | 24.7 | 7.9 |
| Permit-Authorized Construction | | | | | |
| Residential Single Family | | | | | |
| Dollar Value (\$000) | 499,131 | 609,328 | 600,928 | -16.9 | -18.1 |
| Number of Units | 3,178 | 3,859 | 3,897 | -18.5 | -17.6 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 12,270 | 27,242 | 29,613 | -58.6 | -55.0 |
| Number of Units | 194 | 675 | 525 | -63.0 | -71.3 |
| Total Construction (\$000) | 511,401 | 636,570 | 630,541 | -18.9 | -19.7 |
| Employment | | | | | |
| Total Labor Force (000) ^c | 1,724.6 | 1,722.9 | 1,710.0 | 0.9 | 0.1 |
| Total Employment (000) | 1,656.7 | 1,653.3 | 1,637.8 | 1.2 | 0.2 |
| Unemployment Rate (%) | 3.9 | 4.0 | 4.2 | -- | -- |
| Wage and Salary Employment (000) | 1,550.0 | 1,554.9 | 1,512.3 | 2.5 | -0.3 |
| Manufacturing | 150,000 | 148,100 | 145,633 | 3.0 | 1.3 |
| Mining | 43,333 | 41,433 | 36,467 | 18.8 | 4.6 |
| Construction | 71,067 | 70,833 | 68,300 | 4.1 | 0.3 |
| Retail Trade | 169,767 | 170,467 | 169,367 | 0.2 | -0.4 |
| Government | 308,200 | 319,700 | 301,333 | 2.3 | -3.6 |
| Average Weekly Hours (Per Worker) | | | | | |
| Manufacturing | 38.9 | 41.7 | 40.1 | -3.0 | -6.7 |
| Average Weekly Earnings (\$ Per Worker) | | | | | |
| Manufacturing | 583.60 | 607.21 | 587.45 | -0.7 | -3.9 |

Note: Includes revisions in some previous months.

^aFigures are for 2nd Qtr 2005 and 1st Qtr 2004.

^bSales of larger private owned utility companies.

^cLabor Force refer to place of residence, non-agricultural wage and salary employment refers to place of work.

OKLAHOMA GENERAL BUSINESS INDEX

| | Sep '06 | Preliminary Forecast | | Percentage Change | |
|-------------------|---------|----------------------|---------|-------------------|----------------|
| | | Sep '05 | Sep '04 | '06/'05 Sep | '06/'04 Sep |
| State | 143.3 | 138.1 | 133.2 | 3.8 | 7.6 |
| Oklahoma City MSA | 144.0 | 143.0 | 138.3 | 0.7 | 4.1 |
| Tulsa MSA | 146.3 | 142.4 | 136.1 | 2.7 | 7.5 |

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---|---------------|---------------|---------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| OKLAHOMA CITY MSA | | | | | |
| Durable Goods | 738,285,999 | 734,624,300 | 689,218,332 | 7.1 | 0.5 |
| Lumber, Building Materials and Hardware | 262,664,945 | 270,683,629 | 260,426,208 | 0.9 | -3.0 |
| Auto Accessories and Repair | 99,779,240 | 100,332,647 | 94,530,609 | 5.6 | -0.6 |
| Furniture | 91,952,771 | 90,835,555 | 86,882,732 | 5.8 | 1.2 |
| Computer, Electronics and Music Stores | 109,255,811 | 102,534,067 | 84,600,065 | 29.1 | 6.6 |
| Miscellaneous Durables | 156,772,259 | 152,544,123 | 145,795,521 | 7.5 | 2.8 |
| Used Merchandise | 17,860,973 | 17,694,277 | 16,983,196 | 5.2 | 0.9 |
| Nondurable Goods | 1,973,053,511 | 1,944,748,003 | 1,848,422,132 | 6.7 | 1.5 |
| General Merchandise | 687,817,951 | 671,521,107 | 633,654,401 | 8.5 | 2.4 |
| Food Stores | 230,758,692 | 239,519,862 | 234,526,720 | -1.6 | -3.7 |
| Apparel | 119,195,886 | 115,568,499 | 112,199,343 | 6.2 | 3.1 |
| Eating and Drinking Places | 437,428,476 | 422,232,620 | 407,816,427 | 7.3 | 3.6 |
| Drug Stores | 42,241,100 | 43,188,640 | 39,879,793 | 5.9 | -2.2 |
| Liquor Stores | 28,269,301 | 27,344,894 | 24,714,549 | 14.4 | 3.4 |
| Miscellaneous Nondurables | 114,087,815 | 107,801,737 | 98,519,746 | 15.8 | 5.8 |
| Gasoline | 313,254,290 | 317,570,645 | 297,111,152 | 5.4 | -1.4 |
| Total Retail Trade | 2,711,339,509 | 2,679,372,303 | 2,537,640,463 | 6.8 | 1.2 |
| TULSA MSA | | | | | |
| Durable Goods | 503,323,432 | 498,728,191 | 466,494,687 | 7.9 | 0.9 |
| Lumber, Building Materials and Hardware | 176,382,776 | 172,792,173 | 163,851,295 | 7.6 | 2.1 |
| Auto Accessories and Repair | 61,559,475 | 61,891,895 | 61,107,739 | 0.7 | -0.5 |
| Furniture | 60,002,056 | 60,077,340 | 56,566,272 | 6.1 | -0.1 |
| Computer, Electronics and Music Stores | 84,115,418 | 83,577,173 | 79,698,575 | 5.5 | 0.6 |
| Miscellaneous Durables | 108,742,329 | 107,607,812 | 92,755,482 | 17.2 | 1.1 |
| Used Merchandise | 12,521,379 | 12,781,797 | 12,515,324 | 0.0 | -2.0 |
| Nondurable Goods | 1,500,694,653 | 1,482,601,312 | 1,404,086,885 | 6.9 | 1.2 |
| General Merchandise | 464,883,226 | 457,059,078 | 433,713,345 | 7.2 | 1.7 |
| Food Stores | 205,729,446 | 206,071,830 | 197,422,089 | 4.2 | -0.2 |
| Apparel | 92,267,097 | 90,142,203 | 81,587,385 | 13.1 | 2.4 |
| Eating and Drinking Places | 280,957,186 | 273,763,139 | 261,326,406 | 7.5 | 2.6 |
| Drug Stores | 35,492,886 | 34,338,859 | 32,224,234 | 10.1 | 3.4 |
| Liquor Stores | 21,406,986 | 21,350,224 | 20,569,291 | 4.1 | 0.3 |
| Miscellaneous Nondurables | 78,571,877 | 73,833,001 | 72,363,528 | 8.6 | 6.4 |
| Gasoline | 321,385,950 | 326,042,979 | 304,880,607 | 5.4 | -1.4 |
| Total Retail Trade | 2,004,018,086 | 1,981,329,504 | 1,870,581,572 | 7.1 | 1.1 |
| LAWTON MSA | | | | | |
| Durable Goods | 46,413,444 | 44,302,824 | 43,259,567 | 7.3 | 4.8 |
| Lumber, Building Materials and Hardware | 20,323,381 | 20,058,657 | 19,586,133 | 3.8 | 1.3 |
| Auto Accessories and Repair | 6,788,352 | 6,690,828 | 6,673,481 | 1.7 | 1.5 |
| Furniture | 5,524,387 | 4,987,428 | 3,893,092 | 41.9 | 10.8 |
| Computer, Electronics and Music Stores | 4,060,462 | 3,642,910 | 3,590,551 | 13.1 | 11.5 |
| Miscellaneous Durables | 8,278,991 | 7,724,838 | 8,109,209 | 2.1 | 7.2 |
| Used Merchandise | 1,437,870 | 1,198,164 | 1,407,102 | 2.2 | 20.0 |

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---|---------------|---------------|---------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| LAWTON MSA | | | | | |
| Nondurable Goods | 167,478,992 | 163,316,578 | 157,430,643 | 6.4 | 2.5 |
| General Merchandise | 73,398,717 | 71,784,052 | 69,942,096 | 4.9 | 2.2 |
| Food Stores | 14,637,056 | 14,720,047 | 14,509,585 | 0.9 | -0.6 |
| Apparel | 9,850,675 | 9,349,311 | 9,215,837 | 6.9 | 5.4 |
| Eating and Drinking Places | 31,049,090 | 29,566,928 | 29,471,048 | 5.4 | 5.0 |
| Drug Stores | 2,278,709 | 2,169,854 | 2,218,947 | 2.7 | 5.0 |
| Liquor Stores | 1,982,356 | 1,919,167 | 1,352,267 | 46.6 | 3.3 |
| Miscellaneous Nondurables | 8,341,648 | 7,537,429 | 6,127,171 | 36.1 | 10.7 |
| Gasoline | 25,940,742 | 26,269,791 | 24,593,691 | 5.5 | -1.3 |
| Total Retail Trade | 213,892,436 | 207,619,401 | 200,690,210 | 6.6 | 3.0 |
| ENID MICROSA | | | | | |
| Durable Goods | 30,641,595 | 30,008,051 | 28,751,013 | 6.6 | 2.1 |
| Lumber, Building Materials and Hardware | 12,183,471 | 11,882,285 | 11,400,470 | 6.9 | 2.5 |
| Auto Accessories and Repair | 5,598,191 | 5,588,903 | 5,333,951 | 5.0 | 0.2 |
| Furniture | 2,798,569 | 2,768,463 | 2,583,382 | 8.3 | 1.1 |
| Computer, Electronics and Music Stores | 3,754,198 | 3,612,679 | 3,256,729 | 15.3 | 3.9 |
| Miscellaneous Durables | 5,660,392 | 5,655,764 | 5,480,760 | 3.3 | 0.1 |
| Used Merchandise | 646,774 | 499,958 | 695,722 | -7.0 | 29.4 |
| Nondurable Goods | 103,699,606 | 102,583,988 | 97,075,606 | 6.8 | 1.1 |
| General Merchandise | 37,736,605 | 37,309,459 | 34,207,452 | 10.3 | 1.1 |
| Food Stores | 15,568,703 | 15,584,635 | 15,492,510 | 0.5 | -0.1 |
| Apparel | 4,811,242 | 4,673,358 | 3,967,014 | 21.3 | 3.0 |
| Eating and Drinking Places | 18,087,048 | 17,520,980 | 16,951,558 | 6.7 | 3.2 |
| Drug Stores | 2,487,485 | 2,378,960 | 2,869,296 | -13.3 | 4.6 |
| Liquor Stores | 855,217 | 835,241 | 842,522 | 1.5 | 2.4 |
| Miscellaneous Nondurables | 5,002,539 | 4,887,691 | 4,588,928 | 9.0 | 2.3 |
| Gasoline | 19,150,766 | 19,393,663 | 18,156,326 | 5.5 | -1.3 |
| Total Retail Trade | 134,341,201 | 132,592,038 | 125,826,619 | 6.8 | 1.3 |
| OKLAHOMA | | | | | |
| Durable Goods | 1,906,259,855 | 1,886,727,297 | 1,758,243,693 | 8.4 | 1.0 |
| Lumber, Building Materials and Hardware | 706,269,761 | 723,219,854 | 685,531,055 | 3.0 | -2.3 |
| Auto Accessories and Repair | 329,802,756 | 328,126,245 | 297,139,787 | 11.0 | 0.5 |
| Furniture | 213,970,183 | 216,807,245 | 199,421,308 | 7.3 | -1.3 |
| Computer, Electronics and Music Stores | 249,680,719 | 227,513,690 | 212,690,261 | 17.4 | 9.7 |
| Miscellaneous Durables | 361,033,604 | 352,793,997 | 319,441,543 | 13.0 | 2.3 |
| Used Merchandise | 45,502,831 | 38,266,265 | 44,019,739 | 3.4 | 18.9 |
| Nondurable Goods | 5,768,422,913 | 5,712,521,340 | 5,422,736,837 | 6.4 | 1.0 |
| General Merchandise | 1,922,824,734 | 1,882,608,251 | 1,806,316,939 | 6.5 | 2.1 |
| Food Stores | 793,029,339 | 803,525,984 | 790,171,104 | 0.4 | -1.3 |
| Apparel | 281,345,023 | 277,777,632 | 261,166,259 | 7.7 | 1.3 |
| Eating and Drinking Places | 1,062,552,920 | 1,047,751,612 | 1,002,672,775 | 6.0 | 1.4 |
| Drug Stores | 107,611,094 | 104,073,939 | 99,744,982 | 7.9 | 3.4 |
| Liquor Stores | 75,283,087 | 72,961,000 | 68,803,362 | 9.4 | 3.2 |
| Miscellaneous Nondurables | 310,484,723 | 293,118,009 | 241,674,815 | 28.5 | 5.9 |
| Gasoline | 1,215,291,993 | 1,230,704,911 | 1,152,186,601 | 5.5 | -1.3 |
| Total Retail Trade | 7,674,682,768 | 7,599,248,636 | 7,180,980,530 | 6.9 | 1.0 |

ADJUSTED RETAIL TRADE FOR SELECTED CITIES (\$ Seasonally Adjusted)

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|-----------------------|---------------|---------------|---------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| Ada | 65,954,673 | 68,560,312 | 62,592,689 | 5.4 | -3.8 |
| Altus | 47,846,924 | 47,969,379 | 46,202,896 | 3.6 | -0.3 |
| Alva | 15,725,069 | 15,767,791 | 14,789,438 | 6.3 | -0.3 |
| Anadarko | 16,985,241 | 17,346,253 | 17,613,085 | -3.6 | -2.1 |
| Ardmore | 89,675,275 | 90,253,322 | 85,791,155 | 4.5 | -0.6 |
| Bartlesville | 101,945,742 | 103,236,248 | 96,878,591 | 5.2 | -1.3 |
| Blackwell | 11,367,821 | 11,492,091 | 11,141,410 | 2.0 | -1.1 |
| Broken Arrow | 188,104,838 | 185,236,713 | 169,468,240 | 11.0 | 1.5 |
| Chickasha | 46,899,504 | 46,612,143 | 41,760,508 | 12.3 | 0.6 |
| Clinton | 24,317,753 | 24,444,215 | 23,382,057 | 4.0 | -0.5 |
| Cushing | 19,744,687 | 19,937,415 | 19,028,355 | 3.8 | -1.0 |
| Del City | 42,574,427 | 38,339,937 | 21,648,362 | 96.7 | 11.0 |
| Duncan | 61,152,282 | 61,642,727 | 58,881,044 | 3.9 | -0.8 |
| Durant | 63,744,839 | 64,118,029 | 56,543,513 | 12.7 | -0.6 |
| Edmond | 219,182,413 | 217,770,168 | 204,249,915 | 7.3 | 0.6 |
| El Reno | 32,535,351 | 33,198,591 | 30,282,546 | 7.4 | -2.0 |
| Elk City | 51,509,297 | 51,459,607 | 45,575,092 | 13.0 | 0.1 |
| Enid | 257,911,103 | 257,174,261 | 251,587,979 | 2.5 | 0.3 |
| Guthrie | 22,757,190 | 23,242,137 | 22,094,222 | 3.0 | -2.1 |
| Guymon | 28,895,276 | 29,181,876 | 28,569,650 | 1.1 | -1.0 |
| Henryetta | 16,545,607 | 16,149,914 | 15,324,490 | 8.0 | 2.5 |
| Hobart | 6,698,637 | 6,713,318 | 6,311,839 | 6.1 | -0.2 |
| Holdenville | 9,395,804 | 9,509,798 | 8,916,598 | 5.4 | -1.2 |
| Hugo | 18,951,566 | 18,853,141 | 18,263,978 | 3.8 | 0.5 |
| Idabel | 21,845,186 | 21,626,788 | 21,281,331 | 2.6 | 1.0 |
| Lawton | 286,721,824 | 279,463,908 | 271,659,624 | 5.5 | 2.6 |
| McAlester | 75,496,297 | 76,064,716 | 71,812,805 | 5.1 | -0.7 |
| Miami | 33,389,240 | 33,864,910 | 33,047,443 | 1.0 | -1.4 |
| Midwest City | 130,965,189 | 130,057,474 | 127,995,248 | 2.3 | 0.7 |
| Moore | 92,838,171 | 93,566,808 | 86,744,254 | 7.0 | -0.8 |
| Muskogee | 114,253,569 | 117,554,072 | 112,555,704 | 1.5 | -2.8 |
| Norman | 274,440,528 | 279,943,849 | 265,576,131 | 3.3 | -2.0 |
| Oklahoma City | 1,438,445,371 | 1,435,483,498 | 1,340,081,759 | 7.3 | 0.2 |
| Okmulgee | 34,012,012 | 34,239,319 | 33,556,182 | 1.4 | -0.7 |
| Pauls Valley | 24,124,154 | 24,658,026 | 23,501,806 | 2.6 | -2.2 |
| Pawhuska | 8,751,830 | 9,051,623 | 8,187,358 | 6.9 | -3.3 |
| Ponca City | 70,089,128 | 70,177,465 | 67,291,083 | 4.2 | -0.1 |
| Poteau | 38,457,895 | 38,475,234 | 36,903,374 | 4.2 | 0.0 |
| Sand Springs | 60,325,411 | 61,403,864 | 57,549,591 | 4.8 | -1.8 |
| Sapulpa | 53,562,238 | 54,085,434 | 51,008,892 | 5.0 | -1.0 |
| Seminole | 24,895,564 | 25,325,066 | 23,533,232 | 5.8 | -1.7 |
| Shawnee | 100,423,092 | 102,129,948 | 96,099,472 | 4.5 | -1.7 |
| Stillwater | 121,534,296 | 121,256,723 | 116,434,082 | 4.4 | 0.2 |
| Tahlequah | 56,559,140 | 57,251,576 | 55,222,223 | 2.4 | -1.2 |
| Tulsa | 1,259,522,309 | 1,273,624,690 | 1,200,666,083 | 4.9 | -1.1 |
| Watonga | 6,501,790 | 6,485,047 | 6,662,279 | -2.4 | 0.3 |
| Weatherford | 33,989,840 | 34,463,471 | 31,793,751 | 6.9 | -1.4 |
| Wewoka | 3,633,256 | 3,717,391 | 3,453,420 | 5.2 | -2.3 |
| Woodward | 53,018,478 | 51,954,615 | 46,101,178 | 15.0 | 2.0 |
| Total Selected Cities | 5,878,217,125 | 5,894,134,905 | 5,545,615,956 | 6.0 | -0.3 |

SELECTED INDICATORS FOR THE ENID AND LAWTON MSA'S AND MUSKOGEE MA

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| ENID MICROSA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 28,515 | 28,956 | 28,312 | 0.7 | -1.5 |
| Total Employment | 27,643 | 28,060 | 27,161 | 1.8 | -1.5 |
| Unemployment Rate (%) | 3.1 | 3.1 | 3.5 | -- | -- |
| LAWTON MSA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 45,815 | 45,904 | 45,348 | 1.0 | -0.2 |
| Total Employment | 43,925 | 43,960 | 43,341 | 1.3 | 0.1 |
| Unemployment Rate (%) | 4.1 | 4.2 | 4.4 | -- | -- |
| Wage and Salary Employment | 41,300 | 41,933 | 40,133 | 2.9 | -1.5 |
| Manufacturing | 3,900 | 3,800 | 3,900 | 0.0 | 2.6 |
| Construction and Mining | 1,667 | 1,700 | 1,600 | 4.2 | -1.9 |
| Wholesale and Retail Trade | 5,833 | 5,900 | 5,633 | 3.6 | -1.1 |
| Government | 12,733 | 13,267 | 12,100 | 5.2 | -4.0 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 10,738 | 11,048 | 5,140 | 108.9 | -2.8 |
| Number of Units | 67 | 72 | 41 | 63.4 | -6.9 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 525 | 4,878 | 0 | -- | -89.2 |
| Number of Units | 10 | 238 | 0 | -- | -95.8 |
| Total Construction (\$000) | 11,263 | 15,926 | 5,140 | 119.1 | -29.3 |
| MUSKOGEE MA | | | | | |
| Employment (Number) | | | | | |
| Labor Force ^a | 28,730 | 28,602 | 29,473 | -2.5 | 0.4 |
| Total Employment | 27,257 | 27,137 | 27,832 | -2.1 | 0.4 |
| Unemployment Rate (%) | 5.1 | 5.1 | 5.5 | -- | -- |
| Water Transportation | | | | | |
| Port of Muskogee | | | | | |
| Tons In | 181,525 | 147,599 | 180,017 | 0.8 | 23.0 |
| Tons Out | 50,887 | 41,640 | 36,607 | 39.0 | 22.2 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR THE TULSA MSA

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| Employment (Number) | | | | | |
| Labor Force ^a | 453,295 | 450,266 | 447,429 | 1.3 | 0.7 |
| Total Employment | 436,384 | 432,878 | 429,124 | 1.7 | 0.8 |
| Unemployment Rate (%) | 3.7 | 3.8 | 4.1 | -- | -- |
| Wage and Salary Employment | 422,733 | 425,100 | 412,667 | 2.4 | -0.6 |
| Manufacturing | 49,867 | 48,767 | 46,933 | 6.3 | 2.3 |
| Mining | 6,233 | 6,167 | 5,333 | 16.9 | 1.1 |
| Construction | 21,733 | 21,400 | 20,767 | 4.7 | 1.6 |
| Wholesale and Retail Trade | 62,433 | 62,567 | 61,000 | 2.3 | -0.2 |
| Government | 49,400 | 53,500 | 49,667 | -0.5 | -7.7 |
| Average Weekly Earnings | | | | | |
| Manufacturing (\$ Per Worker) | 691.78 | 708.45 | 718.21 | -3.7 | -2.4 |
| Air Transportation | | | | | |
| Passengers Enplaning (Number) | 411,125 | 425,444 | 410,900 | 0.1 | -3.4 |
| Passengers Deplaning (Number) | 413,040 | 419,885 | 418,230 | -1.2 | -1.6 |
| Freight (Tons) | 14,549 | 13,319 | 13,495 | 7.8 | 9.2 |
| Water Transportation | | | | | |
| Tulsa Port of Catoosa | | | | | |
| Tons In | 254,412 | 281,391 | 192,298 | 32.3 | -9.6 |
| Tons Out | 267,488 | 330,629 | 230,432 | 16.1 | -19.1 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 193,235 | 217,988 | 198,076 | -2.4 | -11.4 |
| Number of Units | 1,165 | 1,351 | 1,330 | -12.4 | -13.8 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 661 | 170 | 5,978 | -88.9 | 288.8 |
| Number of Units | 6 | 2 | 76 | -92.1 | 200.0 |
| Total Construction | 193,896 | 218,158 | 204,054 | -5.0 | -11.1 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR OKLAHOMA CITY MSA

| | 3rd Qtr '06 | 2nd Qtr '06 | 3rd Qtr '05 | Percentage Change | |
|---------------------------------------|-------------|-------------|-------------|--------------------|----------------------------|
| | | | | '06/'05 3rd Qtr | 3rd Qtr '06 2nd Qtr '06 |
| Employment (Number) | | | | | |
| Labor Force ^a | 578,300 | 575,723 | 576,683 | 0.3 | 0.4 |
| Total Employment | 556,067 | 552,843 | 553,274 | 0.5 | 0.6 |
| Unemployment Rate (%) | 3.8 | 4.0 | 4.0 | -- | -- |
| Wage and Salary Employment | | | | | |
| Manufacturing | 37,933 | 38,433 | 38,733 | -2.1 | -1.3 |
| Mining | 13,233 | 12,567 | 10,733 | 23.3 | 5.3 |
| Construction | 26,867 | 26,833 | 26,033 | 3.2 | 0.1 |
| Government | 107,867 | 114,067 | 107,500 | 0.3 | -5.4 |
| Wholesale and Retail Trade | 85,133 | 84,200 | 83,033 | 2.5 | 1.1 |
| Average Weekly Earnings | | | | | |
| Manufacturing (\$ Per Worker) | 677.85 | 665.14 | 607.96 | 11.5 | 1.9 |
| Air Transportation | | | | | |
| Passengers Enplaning (Number) | 463,537 | 479,101 | 465,436 | -0.4 | -3.2 |
| Passengers Deplaning (Number) | 474,197 | 475,043 | 476,879 | -0.6 | -0.2 |
| Freight Enplaned (Tons) | 4,053 | 3,746 | 4,076 | -0.6 | 8.2 |
| Freight Deplaned (Tons) | 5,121 | 4,761 | 4,720 | 8.5 | 7.6 |
| Permit-Authorized Construction | | | | | |
| Residential-Single Family | | | | | |
| Dollar Value (\$000) | 248,954 | 336,756 | 354,184 | -29.7 | -26.1 |
| Number of Units | 1,595 | 2,156 | 2,230 | -28.5 | -26.0 |
| Residential-Multi Family | | | | | |
| Dollar Value (\$000) | 7,666 | 6,056 | 8,981 | -14.6 | 26.6 |
| Number of Units | 122 | 97 | 216 | -43.5 | 25.8 |
| Total Construction (\$000) | 256,620 | 342,812 | 363,165 | -29.3 | -25.1 |

Note: Includes revisions.

^aCivilian Labor Force.

SELECTED INDICATORS FOR OKLAHOMA

| | 2006 | 2005 | Percentage Change |
|---|-----------|-----------|-------------------|
| | | | '06/'05 |
| Crude Oil Production (000 bbl)^a | 67,120 | 66,624 | 0.7 |
| Natural Gas Production (000 mcf) ^a | 1,674,224 | 1,667,588 | 0.4 |
| Rig Count (Average) | 179 | 153 | 17.0 |
| Permit-Authorized Construction | | | |
| Residential Single Family | | | |
| Dollar Value (\$000) | 2,098,275 | 2,208,476 | -5.0 |
| Number of Units | 13,158 | 14,450 | -8.9 |
| Residential-Multi Family | | | |
| Dollar Value (\$000) | 96,859 | 161,541 | -40.0 |
| Number of Units | 1,851 | 2,568 | -27.9 |
| Total Construction (\$000) | 2,195,134 | 2,370,017 | -7.4 |
| Employment | | | |
| Total Labor Force (000) ^b | 1,719.6 | 1,705.0 | 0.9 |
| Total Employment (000) | 1,650.9 | 1,629.2 | 1.3 |
| Unemployment Rate (%) | 4.0 | 4.5 | -- |
| Wage and Salary Employment (000) | 1,551.9 | 1,512.4 | 2.6 |
| Manufacturing | 149,100 | 144,482 | 3.2 |
| Mining | 42,133 | 35,967 | 17.1 |
| Government | 318,317 | 311,933 | 2.0 |
| Contract Construction | 70,358 | 66,075 | 6.5 |
| Retail Trade | 170,783 | 169,775 | 0.6 |
| Average Weekly Hours (Per Worker) | | | |
| Manufacturing | 40.0 | 39.4 | 1.5 |
| Average Weekly Earnings (\$ Per Worker) | | | |
| Manufacturing | 589.84 | 573.09 | 2.9 |

Note: Includes revisions in some previous months.

^aCrude oil includes condensate. Natural gas includes casinghead gas. Figures are for 11 months.

^bLabor Force refer to place of residence, non-agricultural wage and salary employment refers to place of work.

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 2006 | 2005 | Percentage Change '06/'05 |
|--|----------------------|----------------------|------------------------------|
| OKLAHOMA CITY MSA | | | |
| Durable Goods | 2,934,298,835 | 2,781,525,813 | 5.5 |
| Lumber, Bldg. Mat. & Hardware | 1,074,729,130 | 1,041,463,211 | 3.2 |
| Auto Accessories and Repair | 400,451,970 | 379,872,698 | 5.4 |
| Furniture | 362,904,083 | 344,504,332 | 5.3 |
| Computer, Electronics and Music Stores | 414,042,489 | 359,941,085 | 15.0 |
| Miscellaneous Durables | 610,721,603 | 586,664,626 | 4.1 |
| Used Merchandise | 71,449,560 | 69,079,860 | 3.4 |
| Nondurable Goods | 7,701,936,232 | 7,230,957,939 | 6.5 |
| General Merchandise | 2,695,558,085 | 2,522,764,217 | 6.8 |
| Food Stores | 945,823,590 | 954,339,276 | -0.9 |
| Apparel | 468,441,891 | 450,061,357 | 4.1 |
| Eating and Drinking Places | 1,720,540,388 | 1,633,233,881 | 5.3 |
| Drug Stores | 170,152,377 | 161,047,300 | 5.7 |
| Liquor Stores | 111,946,120 | 99,046,950 | 13.0 |
| Miscellaneous Nondurables | 436,834,611 | 389,638,332 | 12.1 |
| Gasoline | 1,152,639,170 | 1,020,826,627 | 12.9 |
| Total Retail Trade | 10,636,235,066 | 10,012,483,752 | 6.2 |
| TULSA MSA | | | |
| Durable Goods | 2,008,223,492 | 1,878,392,255 | 6.9 |
| Lumber, Bldg. Mat. & Hardware | 700,900,010 | 660,822,176 | 6.1 |
| Auto Accessories and Repair | 246,667,867 | 242,684,668 | 1.6 |
| Furniture | 239,636,544 | 226,795,060 | 5.7 |
| Computer, Electronics and Music Stores | 342,204,724 | 322,004,624 | 6.3 |
| Miscellaneous Durables | 427,498,710 | 375,224,770 | 13.9 |
| Used Merchandise | 51,315,637 | 50,860,956 | 0.9 |
| Nondurable Goods | 5,853,528,032 | 5,491,281,978 | 6.6 |
| General Merchandise | 1,834,628,547 | 1,752,671,598 | 4.7 |
| Food Stores | 829,891,482 | 809,382,952 | 2.5 |
| Apparel | 360,817,102 | 329,683,224 | 9.4 |
| Eating and Drinking Places | 1,110,882,138 | 1,059,527,068 | 4.8 |
| Drug Stores | 137,831,189 | 130,168,649 | 5.9 |
| Liquor Stores | 85,895,768 | 80,515,785 | 6.7 |
| Miscellaneous Nondurables | 309,687,070 | 280,329,279 | 10.5 |
| Gasoline | 1,183,894,736 | 1,049,003,424 | 12.9 |
| Total Retail Trade | 7,861,751,524 | 7,369,674,234 | 6.7 |
| ENID MICROSA | | | |
| Durable Goods | 125,165,118 | 118,472,823 | 5.6 |
| Lumber, Bldg. Mat. & Hardware | 49,312,391 | 47,672,164 | 3.4 |
| Auto Accessories and Repair | 22,419,306 | 21,203,893 | 5.7 |
| Furniture | 11,486,492 | 10,588,853 | 8.5 |
| Computer, Electronics and Music Stores | 16,588,368 | 13,957,630 | 18.8 |
| Miscellaneous Durables | 22,587,090 | 22,011,596 | 2.6 |
| Used Merchandise | 2,771,471 | 3,038,686 | -8.8 |

ADJUSTED RETAIL TRADE FOR METRO AREAS AND STATE (\$ Seasonally Adjusted)

| | 2006 | 2005 | Percentage Change '06/'05 |
|--|----------------|----------------|------------------------------|
| ENID MICROSA | | | |
| Nondurable Goods | 407,497,397 | 381,549,118 | 6.8 |
| General Merchandise | 149,643,295 | 139,684,937 | 7.1 |
| Food Stores | 63,436,440 | 62,665,455 | 1.2 |
| Apparel | 18,963,234 | 16,151,444 | 17.4 |
| Eating and Drinking Places | 71,466,331 | 67,807,231 | 5.4 |
| Drug Stores | 9,974,453 | 11,316,190 | -11.9 |
| Liquor Stores | 3,406,926 | 3,409,434 | -0.1 |
| Miscellaneous Nondurables | 20,249,991 | 18,232,496 | 11.1 |
| Gasoline | 70,356,726 | 62,281,931 | 13.0 |
| Total Retail Trade | 532,662,515 | 500,021,941 | 6.5 |
| LAWTON MSA | | | |
| Durable Goods | | | |
| Lumber, Bldg. Mat. & Hardware | 187,181,243 | 174,906,266 | 7.0 |
| Auto Accessories and Repair | 83,647,548 | 78,529,679 | 6.5 |
| Furniture | 26,982,018 | 26,611,996 | 1.4 |
| Computer, Electronics and Music Stores | 20,269,736 | 15,236,718 | 33.0 |
| Miscellaneous Durables | 18,030,815 | 16,213,652 | 11.2 |
| Used Merchandise | 32,270,367 | 32,258,790 | 0.0 |
| | 5,980,760 | 6,055,430 | -1.2 |
| Nondurable Goods | | | |
| General Merchandise | 650,632,557 | 615,200,131 | 5.8 |
| General Merchandise | 288,110,089 | 276,729,215 | 4.1 |
| Food Stores | 59,640,497 | 58,899,338 | 1.3 |
| Apparel | 38,695,978 | 36,622,143 | 5.7 |
| Eating and Drinking Places | 121,038,936 | 118,463,715 | 2.2 |
| Drug Stores | 8,916,708 | 8,728,761 | 2.2 |
| Liquor Stores | 7,423,981 | 5,691,792 | 30.4 |
| Miscellaneous Nondurables | 31,504,280 | 25,700,834 | 22.6 |
| Gasoline | 95,302,089 | 84,364,332 | 13.0 |
| Total Retail Trade | 837,813,800 | 790,106,397 | 6.0 |
| OKLAHOMA | | | |
| Durable Goods | | | |
| Lumber, Bldg. Mat. & Hardware | 7,715,290,881 | 7,127,818,743 | 8.2 |
| Auto Accessories and Repair | 2,894,280,519 | 2,705,806,077 | 7.0 |
| Furniture | 1,311,374,508 | 1,206,404,800 | 8.7 |
| Computer, Electronics and Music Stores | 858,065,658 | 798,868,669 | 7.4 |
| Miscellaneous Durables | 1,051,800,393 | 951,766,418 | 10.5 |
| Used Merchandise | 1,415,500,666 | 1,286,869,292 | 10.0 |
| | 184,269,138 | 178,103,487 | 3.5 |
| Nondurable Goods | | | |
| General Merchandise | 22,533,966,810 | 21,131,099,871 | 6.6 |
| General Merchandise | 7,607,000,855 | 7,174,980,109 | 6.0 |
| Food Stores | 3,213,635,428 | 3,251,497,997 | -1.2 |
| Apparel | 1,116,891,132 | 1,044,202,132 | 7.0 |
| Eating and Drinking Places | 4,232,841,171 | 4,015,843,271 | 5.4 |
| Drug Stores | 432,351,975 | 406,699,973 | 6.3 |
| Liquor Stores | 292,420,271 | 270,105,136 | 8.3 |
| Miscellaneous Nondurables | 1,174,049,886 | 1,015,414,692 | 15.6 |
| Gasoline | 4,464,776,091 | 3,952,356,559 | 13.0 |
| Total Retail Trade | 30,249,257,691 | 28,258,918,614 | 7.0 |

ADJUSTED RETAIL TRADE FOR SELECTED CITIES (\$ Seasonally Adjusted)

| | 2006 | 2005 | Percentage Change '06/'05 |
|-----------------------|----------------|----------------|------------------------------|
| Ada | 266,636,735 | 244,767,562 | 8.9 |
| Altus | 189,027,219 | 184,386,656 | 2.5 |
| Alva | 62,547,084 | 58,067,655 | 7.7 |
| Anadarko | 67,369,681 | 68,768,592 | -2.0 |
| Ardmore | 355,603,482 | 341,067,070 | 4.3 |
| Bartlesville | 408,059,715 | 387,807,839 | 5.2 |
| Blackwell | 45,460,342 | 44,164,174 | 2.9 |
| Broken Arrow | 734,342,552 | 661,124,509 | 11.1 |
| Chickasha | 187,252,410 | 162,842,630 | 15.0 |
| Clinton | 95,217,781 | 90,093,688 | 5.7 |
| Cushing | 78,330,534 | 74,434,646 | 5.2 |
| Del City | 148,884,786 | 89,090,615 | 67.1 |
| Duncan | 244,468,569 | 231,705,006 | 5.5 |
| Durant | 249,978,903 | 219,355,783 | 14.0 |
| Edmond | 876,868,498 | 813,656,477 | 7.8 |
| El Reno | 128,997,620 | 118,226,585 | 9.1 |
| Elk City | 202,840,452 | 177,737,303 | 14.1 |
| Enid | 948,786,874 | 905,952,269 | 4.7 |
| Guthrie | 90,683,682 | 86,155,237 | 5.3 |
| Guymon | 115,006,207 | 108,808,851 | 5.7 |
| Henryetta | 62,879,944 | 58,057,899 | 8.3 |
| Hobart | 26,448,423 | 24,929,010 | 6.1 |
| Holdenville | 37,582,904 | 35,677,393 | 5.3 |
| Hugo | 74,280,114 | 71,277,771 | 4.2 |
| Idabel | 85,987,434 | 83,085,889 | 3.5 |
| Lawton | 1,127,870,525 | 1,101,269,139 | 2.4 |
| McAlester | 278,858,970 | 278,082,715 | 0.3 |
| Miami | 133,957,281 | 131,696,472 | 1.7 |
| Midwest City | 526,524,468 | 512,838,057 | 2.7 |
| Moore | 371,492,636 | 346,471,952 | 7.2 |
| Muskogee | 460,951,673 | 452,342,341 | 1.9 |
| Norman | 1,104,282,749 | 1,067,383,103 | 3.5 |
| Oklahoma City | 5,693,922,562 | 5,339,163,895 | 6.6 |
| Okmulgee | 135,287,765 | 132,386,857 | 2.2 |
| Pauls Valley | 95,779,729 | 90,303,618 | 6.1 |
| Pawhuska | 34,286,603 | 31,560,262 | 8.6 |
| Ponca City | 278,928,325 | 269,065,202 | 3.7 |
| Poteau | 152,595,516 | 146,038,152 | 4.5 |
| Sand Springs | 240,543,110 | 228,334,022 | 5.3 |
| Sapulpa | 212,095,077 | 199,921,433 | 6.1 |
| Seminole | 98,575,616 | 92,398,360 | 6.7 |
| Shawnee | 402,894,253 | 387,002,494 | 4.1 |
| Stillwater | 487,302,732 | 458,127,953 | 6.4 |
| Tahlequah | 225,287,213 | 219,637,890 | 2.6 |
| Tulsa | 5,015,326,644 | 4,782,566,032 | 4.9 |
| Watonga | 25,639,351 | 24,999,956 | 2.6 |
| Weatherford | 134,252,531 | 126,859,389 | 5.8 |
| Wewoka | 14,463,012 | 13,687,391 | 5.7 |
| Woodward | 205,445,542 | 182,315,078 | 12.7 |
| Total Selected Cities | 23,240,105,827 | 21,955,692,871 | 5.9 |

SELECTED INDICATORS FOR THE ENID AND LAWTON MSA'S AND MUSKOGEE MA

| | 2006 | 2005 | Percentage Change '06/'05 |
|---------------------------------------|---------|---------|------------------------------|
| ENID MICROSA | | | |
| Employment (Number) | | | |
| Labor Force ^a | 28,650 | 28,335 | 1.1 |
| Total Employment | 27,757 | 27,327 | 1.6 |
| Unemployment Rate (%) | 3.1 | 3.6 | -- |
| LAWTON MSA | | | |
| Employment (Number) | | | |
| Labor Force ^a | 45,595 | 45,317 | 0.6 |
| Total Employment | 43,676 | 43,289 | 0.9 |
| Unemployment Rate (%) | 4.2 | 4.5 | -- |
| Wage and Salary Employment | 41,392 | 40,550 | 2.1 |
| Manufacturing | 3,833 | 3,883 | -1.3 |
| Construction and Mining | 1,658 | 1,550 | 7.0 |
| Wholesale and Retail Trade | 5,833 | 5,733 | 1.7 |
| Government | 13,000 | 12,425 | 4.6 |
| Permit-Authorized Construction | | | |
| Residential-Single Family | | | |
| Dollar Value (\$000) | 34,107 | 18,778 | 81.6 |
| Number of Units | 215 | 149 | 44.3 |
| Residential-Multi Family | | | |
| Dollar Value (\$000) | 5,403 | 0 | -- |
| Number of Units | 248 | 0 | -- |
| Total Construction (\$000) | 39,510 | 18,778 | 110.4 |
| MUSKOGEE MicroSA | | | |
| Employment (Number) | | | |
| Labor Force ^a | 28,682 | 29,251 | -1.9 |
| Total Employment | 27,186 | 27,519 | -1.2 |
| Unemployment Rate (%) | 5.2 | 5.9 | -- |
| Water Transportation | | | |
| Port of Muskogee | | | |
| Tons In | 664,431 | 578,321 | 14.9 |
| Tons Out | 164,935 | 170,886 | -3.5 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR THE TULSA MSA

| | 2006 | 2005 | Percentage Change '06/'05 |
|---------------------------------------|-----------|-----------|------------------------------|
| Employment (Number) | | | |
| Labor Force ^a | 450,302 | 443,258 | 1.6 |
| Total Employment | 433,143 | 424,084 | 2.1 |
| Unemployment Rate (%) | 3.8 | 4.3 | -- |
| Wage and Salary Employment | 424,225 | 410,867 | 3.3 |
| Manufacturing | 49,417 | 46,825 | 5.5 |
| Mining | 6,100 | 5,133 | 18.8 |
| Construction | 21,525 | 19,925 | 8.0 |
| Wholesale and Retail Trade | 62,575 | 60,842 | 2.8 |
| Government | 52,667 | 51,800 | 1.7 |
| Average Weekly Earnings | | | |
| Manufacturing (\$ Per Worker) | 698.06 | 718.31 | -2.8 |
| Air Transportation | | | |
| Passengers Enplaning (Number) | 1,586,543 | 1,566,408 | 1.3 |
| Passengers Deplaning (Number) | 1,582,173 | 1,569,254 | 0.8 |
| Freight (Tons) | 56,028 | 53,578 | 4.6 |
| Water Transportation | | | |
| Tulsa Port of Catoosa | | | |
| Tons In (Number) | 1,021,220 | 929,928 | 9.8 |
| Tons Out (Number) | 1,298,418 | 890,607 | 45.8 |
| Permit-Authorized Construction | | | |
| Residential-Single Family | | | |
| Dollar Value (\$000) | 781,954 | 736,807 | 6.1 |
| Number of Units | 4,775 | 4,910 | -2.7 |
| Residential-Multi Family | | | |
| Dollar Value (\$000) | 22,059 | 45,605 | -51.6 |
| Number of Units | 368 | 639 | -42.4 |
| Total Construction | 804,013 | 782,412 | 2.8 |

Note: Includes revisions.

^aCivilian Labor Force.

E = Exceeds 600 percent.

SELECTED INDICATORS FOR OKLAHOMA CITY MSA

| | 2006 | 2005 | Percentage Change '06/'05 |
|---------------------------------------|-----------|-----------|------------------------------|
| Employment (Number) | | | |
| Labor Force ^a | 576,967 | 574,445 | 0.4 |
| Total Employment | 554,424 | 549,635 | 0.9 |
| Unemployment Rate (%) | 3.9 | 4.3 | --- |
| Wage and Salary Employment | 566,833 | 555,475 | 2.0 |
| Manufacturing | 38,275 | 38,617 | -0.9 |
| Mining | 12,858 | 10,525 | 22.2 |
| Construction | 26,667 | 25,200 | 5.8 |
| Wholesale and Retail Trade | 22,275 | 21,708 | 2.6 |
| Government | 112,825 | 112,183 | 0.6 |
| Average Weekly Earnings | | | |
| Manufacturing (\$ Per Worker) | 669.36 | 601.17 | 11.3 |
| Air Transportation | | | |
| Passengers Enplaning (Number) | 1,802,318 | 1,785,204 | 1.0 |
| Passengers Deplaning (Number) | 1,810,258 | 1,790,477 | 1.1 |
| Freight Enplaned (Tons) | 15,775 | 16,093 | -2.0 |
| Freight Deplaned (Tons) | 19,953 | 18,851 | 5.8 |
| Permit-Authorized Construction | | | |
| Residential-Single Family | | | |
| Dollar Value (\$000) | 1,101,599 | 1,274,292 | -13.6 |
| Number of Units | 6,950 | 8,176 | -15.0 |
| Residential-Multi Family | | | |
| Dollar Value (\$000) | 34,038 | 62,688 | -45.7 |
| Number of Units | 584 | 999 | -41.5 |
| Total Construction (\$000) | 1,135,637 | 1,336,980 | -15.1 |

Note: Includes revisions.

^aCivilian Labor Force.