



## Texas Agricultural Extension Service

# Understanding Your Local Economy: Nonemployment Income in Texas Counties

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Understanding local economic resources and activity is important to developing a successful economic development strategy. Frequently, income from sources such as investments, pension plans, social security and other types of government payments is overlooked. This nonemployment income often represents a major portion of a local economy's assets.

Nonemployment income will become even more important because of increasing life expectancy and aging of the "baby boom" generation. Since most of this income accrues to retirees, more and more dollars will be controlled by this segment of the population. Retirees and their nonemployment income represent a growth sector that can have a substantial impact on local economies, particularly in smaller, rural communities.

Retirement income can create additional jobs in a community. Retirees spend dollars received from investments, pension plans and social security payments for goods and services. This increases dollars flowing into the economy, which stimulates economic growth and job creation. In fact, research indicates that compared to other sources of income, far fewer dollars in retirement income are needed to generate one job. The reasons for this great difference in effectiveness are that retirees spend more of their income in the local economy and less of this income is taxed.

However, these dollars must be spent locally to benefit the local economy. Communities can take action to insure maximum benefit is received from this potentially vast source of spendable income.

More retirement dollars can be captured in the local economy if merchants cater to the unique needs of this population segment. A simple market analysis can determine which goods and services are purchased by retirees. Many communities have met the needs of retirees through a variety of creative marketing efforts, such as home delivery of goods and services, or housing developments specifically for retirees.

Retirees also control a large pool of potential investment capital. With the appropriate mechanisms and projects, a portion of these could be invested locally to further enhance the local economy. In some communities, economic developers have worked with bankers, investors and entrepreneurs to establish local capital funds that increase the flow of investment dollars within the economy.

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To assist with evaluations of nonemployment income in the local economy, the estimated total dollars from nonemployment income and the percentage contribution to total personal income are given for Texas counties in the table. Both measures are pertinent to local economic development efforts. Note that some counties have billions of dollars in nonemployment income, while others have over half of the county's total personal income coming from this source.

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## Nonemployment Income\*

County	Net (\$1,000)	% of Income	County	Net (\$1,000)	% of Income	County	Net (\$1,000)	% of Income	County	Net (\$1,000)	% of Income
ANDERSON	181,908	38	DONLEY	22,450	43	KAUFMAN	203,405	30	REAL	15,890	55
ANDREWS	50,324	25	DUVAL	43,332	36	KENDALL	100,248	42	RED RIVER	74,097	49
ANGELINA	285,771	35	EASTLAND	104,876	50	KENEDY	3,787	48	REEVES	43,306	31
ARANSAS	93,669	45	ECTOR	419,118	25	KENT	6,472	52	REFUGIO	57,396	46
ARCHER	31,180	28	EDWARDS	11,808	51	KERR	300,375	55	ROBERTS	5,382	40
ARMSTRONG	13,575	39	ELLIS	253,373	25	KIMBLE	27,832	50	ROBERTSON	75,088	48
ATASCOSA	99,951	35	EL PASO	1,615,973	31	KING	1,043	34	ROCKWALL	81,451	20
AUSTIN	118,521	39	ERATH	134,767	40	KINNEY	14,284	51	RUNNELS	71,829	46
BAILEY	39,686	37	FALLS	87,950	50	KLEBERG	113,175	33	RUSK	208,478	37
BANDERA	52,766	42	FANNIN	120,815	43	KNOX	30,863	52	SABINE	57,171	59
BASTROP	133,699	35	FAYETTE	136,172	46	LAMAR	197,925	37	SAN AUGUSTINE	40,622	49
BAYLOR	31,833	47	FISHER	26,188	44	LAMB	80,911	35	SAN JACINTO	50,667	41
BEE	86,737	33	FLOYD	44,479	49	LAMPASAS	74,201	48	SAN PATRICIO	195,311	31
BELL	575,796	28	FOARD	13,600	52	LA SALLE	19,631	50	SAN SABA	36,843	51
BEXAR	4728397	32	FORT BEND	480,790	17	LAVACA	120,029	51	SCHLEICHER	13,424	38
BLANCO	32,145	42	FRANKLIN	31,139	33	LEE	60,113	36	SCURRY	88,619	35
BORDEN	2,553	20	FREESTONE	74,639	41	LEON	75,431	47	SHACKELFORD	21,660	42
BOSQUE	92,326	50	FRIO	45,691	44	LIBERTY	192,791	33	SHELBY	109,090	43
BOWIE	354,961	35	GAINES	41,026	30	LIMESTONE	97,169	41	SHERMAN	15,270	21
BRAZORIA	558,795	22	GALVESTON	809,004	27	LIPSCOMB	21,892	41	SMITH	685,117	32
BRAZOS	336,546	28	GARZA	23,601	44	LIVE OAK	39,002	37	SOMERVELL	16,237	27
BREWSTER	33,387	43	GILLESPIE	126,811	52	LLANO	111,877	61	STARR	63,211	42
BRISCOE	16,336	51	GLASSCOCK	5,476	27	LOVING	1,584	70	STEPHENS	49,306	42
BROOKS	27,105	41	GOLIAD	30,039	44	LUBBOCK	805,353	29	STERLING	5,820	36
BROWN	165,912	41	GONZALES	89,839	42	LYNN	32,246	41	STONEWALL	13,347	46
BURLESON	64,320	46	GRAY	144,550	38	MCCULLOCH	53,423	53	SUTTON	19,015	35
BURNET	179,010	55	GRAYSON	459,443	35	MCLENNAN	803,369	35	SWISHER	47,299	42
CALDWELL	104,314	37	GREGG	504,292	35	MCMULLEN	5,855	40	TARRANT	3,793,385	22
CALHOUN	67,199	30	GRIMES	81,782	43	MADISON	53,575	40	TAYLOR	525,367	32
CALLAHAN	50,092	37	GUADALUPE	236,536	34	MARION	40,546	44	TERRELL	8,184	35
CAMERON	724,183	39	HALE	149,929	37	MARTIN	20,893	35	TERRY	57,700	36
CAMP	47,364	35	HALL	27,362	50	MASON	22,122	51	THROCKMORTON	13,453	43
CARSON	30,962	31	HAMILTON	51,155	51	MATAGORDA	152,027	24	TITUS	108,991	39
CASS	130,087	39	HANSFORD	30,470	24	MAVERICK	72,292	38	TOM GREEN	435,989	34
CASTRO	28,216	28	HARDEMAN	35,328	46	MEDINA	105,038	38	TRAVIS	2132011	26
CHAMBERS	60,938	27	HARDIN	151,620	31	MENARD	15,410	49	TRINITY	56,594	49
CHEROKEE	178,662	38	HARRIS	9,953,365	23	MIDLAND	522,018	28	TYLER	87,473	41
CHILDRESS	40,231	54	HARRISON	210,285	33	MILAM	108,215	39	UPSHER	123,222	35
CLAY	46,929	38	HARTLEY	15,129	26	MILLS	29,316	52	UPTON	16,413	28
COCHRAN	18,441	37	HASKELL	41,751	46	MITCHELL	46,042	46	UVALDE	98,755	42
COKE	19,978	45	HAYS	184,292	27	MONTAGUE	102,543	49	VAL VERDE	112,864	34
COLEMAN	57,180	49	HEMPHILL	27,836	41	MONTGOMERY	527,264	24	VAN ZANDT	166,158	36
COLLIN	613,160	16	HENDERSON	224,547	37	MOORE	58,984	23	VICTORIA	312,261	31
COLLINGSWORTH	22,792	52	HIDALGO	970,858	39	MORRIS	65,245	40	WALKER	164,727	31
COLORADO	121,344	48	HILL	143,633	46	MOTLEY	9,985	52	WALLER	87,734	33
COMAL	274,613	37	HOCKLEY	88,515	33	NACOGDOCHES	202,846	35	WARD	55,382	32
COMANCHE	77,272	49	HOOD	127,536	33	NAVARRO	189,279	40	WASHINGTON	160,905	41
CONCHO	16,540	46	HOPKINS	126,355	37	NEWTON	42,063	37	WEBB	264,428	32
COOKE	147,984	42	HOUSTON	109,777	39	NOLAN	86,360	42	WHARTON	180,702	37
CORYELL	141,709	23	HOWARD	158,421	36	NUECES	1097425	30	WHEELER	41,941	46
COTTLE	16,604	49	HUDSPETH	6,764	26	OCHILTREE	41,766	31	WICHITA	585,621	34
CRANE	19,641	32	HUNT	248,622	31	OLDHAM	9,252	21	WILBARGER	89,740	42
CROCKETT	21,202	37	HUTCHINSON	124,802	32	ORANGE	286,284	29	WILLACY	50,396	41
CROSBY	34,997	38	IRION	7,366	26	PALO PINTO	120,185	40	WILLIAMSON	365,259	24
CULBERSON	9,462	29	JACK	38,601	44	PANOLA	97,190	35	WILSON	67,508	32
DALLAM	29,977	39	JACKSON	70,647	43	PARKER	198,862	25	WINKLER	36,826	37
DALLAS	7463574	23	JASPER	133,355	39	PARMER	42,750	26	WISE	120,871	29
DAWSON	77,618	44	JEFF DAVIS	9,720	51	PECOS	44,407	29	WOOD	158,680	45
DEAF SMITH	71,262	27	JEFFERSON	1,194,591	36	POLK	146,762	47	YOAKUM	28,863	25
DELTA	24,225	47	JIM HOGG	23,175	45	POTTER	441,457	33	YOUNG	117,532	41
DENTON	612,484	17	JIM WELLS	137,915	38	PRESIDIO	19,584	43	ZAPATA	32,388	56
DE WITT	107,277	47	JOHNSON	300,406	26	RAINS	25,118	36	ZAVALA	27,836	40
DICKENS	16,187	54	JONES	85,818	40	RANDALL	326,778	24			
DIMMIT	29,850	44	KARNES	59,123	46	REAGAN	12,708	25			

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