Comprehensive Plan Update
Housing Assessment and Strategy
Ponca City, Oklahoma



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EXECUTIVE SUMMARY

- Executive Summary will be added after the report contents have been finalized.

INTRODUCTION

CDS Company Bio

CDS Community Development Strategies (CDS) is a leading national consulting firm headquartered in Houston, Texas, providing economic analysis, public planning, and market research services to clients in a wide variety of industries. CDS was formed in 1971 and is staffed with seasoned professionals who have training and experience in economic development, demographic research, urban planning, statistical analysis, market evaluation, and all aspects of real estate development.

Since 1971, CDS has remained at the forefront of the industry by doing three things:

1. Staying actively involved in numerous professional and trade associations.
2. Providing clear, unbiased, and up-to-date solutions by employing the most appropriate and cost-effective research methods.
3. Utilizing solution-oriented analysis teams to focus on each project assignment adapted to your needs.

The Purpose of this Study

This study contains the most recent research, analysis, and findings for improvement related to the housing market in Ponca City. The focus of this study centers on the following:

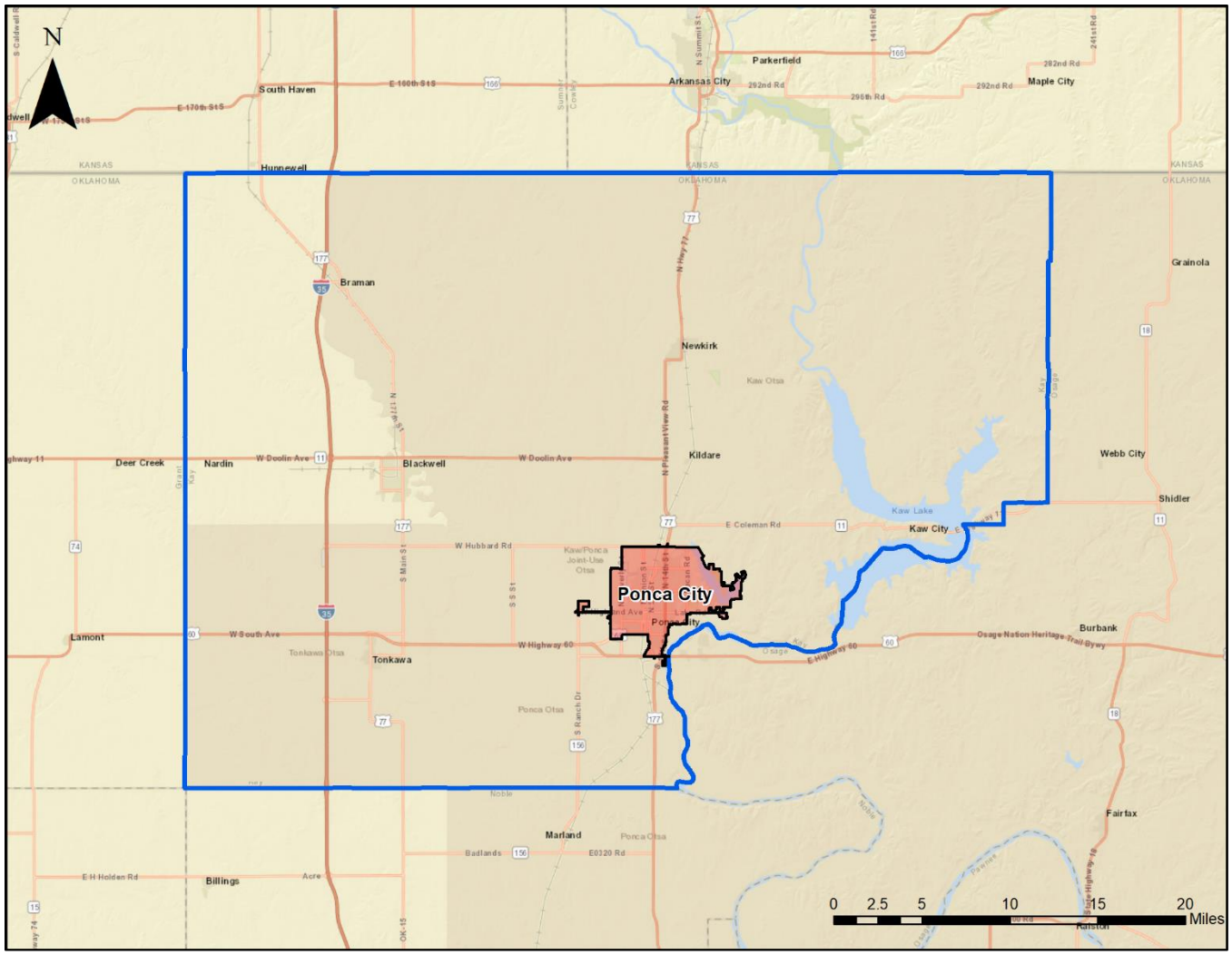
- A comprehensive assessment of current and future demand and market potential for housing (with an emphasis on attainable workforce products) that will best serve the resident population
- An analysis of the supply of housing available
- An assessment of demand / supply mismatches and recommendations for mitigating them
- The magnitude and nature of demand for all types of housing deemed to be needed in Ponca City
- Survey of local workers to identify any changes in housing needs
- Conclude the potential opportunities to fulfill current and future needs

This study required a considerable amount of participation from Ponca City's citizens, stakeholders, employers, real estate professionals, and government staff. CDS is grateful for everyone's time and effort.

Study Area Description

This housing study examines the City of Ponca City, Oklahoma. Ponca City is the largest city in Kay County and is located in the south-central part of the county, immediately across the Arkansas River from Osage County and the community of McCord. It is located in the Cherokee Strip in north-central Oklahoma. Ponca City is 105 miles from Oklahoma City, 94 miles from Tulsa, and just under 25 miles from the Oklahoma-Kansas border. The City covers a total area of 19.6 square miles.

Map of Ponca City and Kay County, OK



Population and Households

The table below provides population and household counts for 2010 and 2020, as well as estimates for 2023 and projections for 2028. It should be noted that both the 2023 estimates and 2028 projections from PCensus are based on backward-looking historical data and may not account for trends that have emerged in the Ponca City area more recently. It is best to consider this data as a historical supplement to the more recently updated information from other sources.

Table 1: Population and Households, 2010 to 2028

Population	2010 Census	2020 Census	2023 PCensus	2028 Projection	Change 2010 to 2023	% Change 2010 to 2023	Change 2023 to 2028	% Change 2023 to 2028
Ponca City	25,491	24,424	24,176	23,821	-1,315	-5.2%	-355	-1.5%
Kay County	46,563	43,700	43,266	42,775	-3,297	-7.1%	-491	-1.1%
Households	**2010 Census**	**2020 Census**	**2023 PCensus**	**2028 Projection**	**Change 2010 to 2023**	**% Change 2010 to 2023**	**Change 2023 to 2028**	**% Change 2023 to 2028**
Ponca City	10,431	9,983	9,890	9,757	-541	-5.2%	-133	-1.3%
Kay County	18,577	17,571	17,434	17,288	-1,289	-6.9%	-146	-0.8%

Source: PCensus for ArcView 2023 Estimates

- Based on the data in Table 1, the population of Ponca City has changed slightly over the past decade (2010 to 2023) by -5.2%. Kay Couty population dropped -7.1% from 2010 to 2023. Households in Ponca City and Kay County followed a similar trend, -5.2% and -6.9% respectively.
- In 2023, Ponca City's population accounts for 55.88% of Kay County's population.

Age Distribution

Table 2 has the breakdown of the population by age in Ponca City and Kay County for 2023. The population has been broken into age groups of 3-10 year intervals and into cohorts including 16 and over, 18 and over, 21 and over, and 65 and over.

- In 2023, the median age of Ponca City residents is 38.94 years old, slightly lower than Kay County's median age of 39.02 years old.

- The most populous age cohorts for Ponca City in order of share of total population:
  - age 35 to 44 – 12.47% (3,015)
  - age 25 to 34 – 11.86% (2,867)
  - age 65 to 74 – 11.58% (2,799)

Table 2: Population by Age, 2023

Age	Ponca City		Kay County	
	Count	Share	Count	Share
Total	24,176		43,266	
Age 0 to 4	1,612	6.67%	2,753	6.36%
Age 5 to 9	1,638	6.78%	2,858	6.61%
Age 10 to 14	1,747	7.23%	3,064	7.08%
Age 15 to 17	1011	4.18%	1,842	4.26%
Age 18 to 20	894	3.70%	1,792	4.14%
Age 21 to 24	1,130	4.67%	2,128	4.92%
Age 25 to 34	2,867	11.86%	5,176	11.96%
Age 35 to 44	3,015	12.47%	5,030	11.63%
Age 45 to 54	2,516	10.41%	4,490	10.38%
Age 55 to 64	2,700	11.17%	5,137	11.87%
Age 65 to 74	2,799	11.58%	5,120	11.83%
Age 75 to 84	1556	6.44%	2,722	6.29%
Age 85 and over	691	2.86%	1154	2.67%
Age 16 and over	18,845	77.95%	33,987	78.55%
Age 18 and over	18,168	75.15%	32,749	75.69%
Age 21 and over	17,274	71.45%	30,957	71.55%
Age 65 and over	5,046	20.87%	8,996	20.79%
Median Age	**38.94**		**39.02**	

Source: PCensus for ArcView 2023 Estimates

Race and Ethnicity

Table 3 displays the 2023 ethnic makeup of Ponca City and Kay County.

- The populations of both Ponca City (65.07%) and Kay County (68.61%) are predominantly white. Ponca City also has large Hispanic or Latino shares of the population – 11.09% (2,682) and American Indian/ Alaska Native – 9.89% (2,392).
- Most of the county's Black and Hawaiian/Pacific Islander populations live in Ponca City.

Table 3: Ethnic Makeup, 2023

Ethnicity	Ponca City		Kay County	
	Count	Share	Count	Share
Total Population	24,176	**100.00%**	43,266	**100.00%**
White	15,732	65.07%	29,684	68.61%
Black or African American	776	3.21%	902	2.08%
American Indian and Alaska Native	2,392	9.89%	4,499	10.40%
Asian	157	0.65%	224	0.52%
Native Hawaiian and Other Pacific Islander	191	0.79%	202	0.47%
Some Other Race	64	0.26%	111	0.26%
Two or More Races	2,182	9.03%	3,578	8.27%
Hispanic or Latino	2,682	11.09%	4,066	9.40%

Source: PCensus for ArcView 2023 Estimates

Household Size and Type

Table 4 represents the number of households organized by size and family status.

- Ponca City's average household size (2.40) is only slightly smaller than the average household size of the whole Kay County (2.42).
- 63.52% (6,282) of households in Ponca City are family households.
- The household sizes with the largest share of total households in Ponca City are 2-person households – 36.57% (3,617), followed by 1-person households with 30.11% (2,978) and 3-person households with 12.83% (1,269).

Table 4: Household Size and Type, 2023

Household Size	Ponca City		Kay County	
	Count	Share	Count	Share
Total:	**9,890**		**17,434**	
1-person household	2,978	30.11%	4,886	28.03%
2-person household	3,617	36.57%	6,647	38.13%
3-person household	1,269	12.83%	2,199	12.61%
4-person household	1,201	12.14%	1,926	11.05%
5-person household	535	5.41%	1,210	6.94%
6-person household	172	1.74%	337	1.93%
7-or-more person household	118	1.19%	229	1.31%
Average Household Size	**2.40**		**2.42**	
Family Households	**6,282**	**63.52%**	**11,534**	**66.16%**
Nonfamily Households	**3,608**	**36.48%**	**5,900**	**33.84%**

Source: PCensus for ArcView 2023 Estimates

Table 5 displays households by presence of children, family or nonfamily status, and characteristics of the householder.

- In 2023, 68.87% (6,811) households in Ponca City do not include one or more individuals under 18 years old.
- Of households in Ponca City with one or more people younger than 18, 58.88% (1,813) are married-couple families while 27.51% (847) are female householders.
- Of married-couple family households in Ponca City, an estimated 60.13% (2734) have their own children under 18 years old.

Table 5: Household Type, 2023

Households by Type	Ponca City		Kay County	
	Count	Share	Count	Share
Total Households	**9,890**		**17,434**	
With 1 or more People under Age 18	3,079	31.13%	5,510	31.60%
With No People under Age 18	6,811	68.87%	11,924	68.40%
Households with 1 or more People under Age	**3,079**		**5,510**	
Married-Couple Family	1,813	58.88%	3,384	61.42%
Other Family, Male Householder	390	12.67%	657	11.92%
Other Family, Female Householder	847	27.51%	1,410	25.59%
Nonfamily, Male Householder	25	0.81%	53	0.96%
Nonfamily, Female Householder	4	0.13%	6	0.11%
Households with No People under Age 18	**6,811**		**11,924**	
Married-Couple Family	2,734	40.14%	5,217	43.75%
Other Family, Male Householder	150	2.20%	279	2.34%
Other Family, Female Householder	351	5.15%	587	4.92%
Nonfamily, Male Householder	1,571	23.07%	2,702	22.66%
Nonfamily, Female Householder	2,005	29.44%	3,139	26.33%
Family HH Type by Presence of Own Children	**6,282**		**11,534**	
Married-Couple Family, own children	1,680	26.74%	3,101	26.89%
Married-Couple Family, no own children	2,865	45.61%	5,498	47.67%
Male Householder, own children	347	5.52%	580	5.03%
Male Householder, no own children	195	3.10%	360	3.12%
Female Householder, own children	710	11.30%	1,177	10.20%
Female Householder, no own children	485	7.72%	818	7.09%

Source: PCensus for ArcView 2023 Estimates

Table 6, below, displays past, current and future data for family households. In the bottom half of the table, families are organized by poverty status and by the presence of children.

- The number of families residing in Ponca City is predicted to decrease by 1.34% from 2023 to 2028
- Families at or above poverty were approximately 87% (3,644) of all families in Ponca City, a slightly smaller share than Kay County's family households at or above poverty status – 87.10% (10,046).
- Of Ponca City's 846 families below poverty status, 613 (72.46%) have children.

Table 6: Family Households and Poverty, 2023

Family Households	Ponca City		Kay County	
	Count	Share	Count	Share
Total Households	**9,890**	**100%**	**17,434**	**100%**
2028 Projection	9,757		17,288	
2023 Estimate	9,890		17,434	
2020 Census	9,983		17,571	
2010 Census	10,431		18,577	
Growth 2023-2028	-1.34%		-0.84%	
Growth 2020-2023	-0.93%		-0.78%	
Growth 2010-2020	-4.29%		-5.42%	
2023 Families by Poverty Status	6,282		11,534	
At or Above Poverty	5,436	86.53%	10,046	87.10%
At or Above Poverty with Children	2,384	37.95%	4,264	36.97%
Total Below Poverty				
Below Poverty	846	13.47%	1,488	12.90%
Below Poverty with Children	613	9.76%	1056	9.16%

Source: PCensus for ArcView 2023 Estimates

Educational Attainment

Table 7 provides an estimation of Ponca City and Kay County's 25-year-old and over population by level of educational attainment. This is determined by an individual's highest certification.

- 33.33% (5,380) of Ponca City's population holds an associate degree or higher, a larger share than Kay County residents holding an associate degree or higher - 31.68% (9,132).
- Most of Ponca City and Kay County residents are high school graduates who have not attended college.
- A large share of Ponca city residents (36.79%) have obtained an associate degree or attended college without receiving a degree.

Table 7: Educational Attainment, 2023

Educational Attainment	Ponca City		Kay County	
	Count	Share	Count	Share
Pop Age 25+	**16,144**		**28,829**	
Less than 9th grade	474	2.94%	799	2.77%
Some High School, no diploma	1,459	9.04%	2,611	9.06%
High School Graduate (or GED)	4,893	30.31%	9,386	32.56%
Some College, no degree	3,938	24.39%	6,901	23.94%
Associate Degree	2,002	12.40%	3,673	12.74%
Bachelor's Degree	2,528	15.66%	3,959	13.73%
Master's Degree	612	3.79%	1,123	3.90%
Professional School Degree	80	0.50%	155	0.54%
Doctorate Degree	158	0.98%	222	0.77%

Source: PCensus for ArcView 2023 Estimates

School District Enrollment

Table 8 shows enrollment in Kay County school districts from 2018 to 2023. Ponca City School District has eleven campuses: one preschool, seven elementary schools, two middle schools, and one high school. Also included in the data representation are three of the other larger districts in Kay County: Tonkawa, Blackwell, and Newkirk.

- Of the 7,330 students enrolled in the following districts in 2023, 62.92% (4,612) are enrolled in Ponca City schools.
- Enrollment for Ponca City School District's public schools has decreased from 2018 to 2023 by 5.2% (255 students) for all age groups, while students in grades 1-4 had the largest decrease – 9.3% (129 students). A dip in enrollment can be observed in the 2020-2021 school year for Ponca City schools and others alike, likely caused by the COVID-19 pandemic. Enrollment totals are increasing each year but have yet to return to the population seen before the drop. The exception to this trend is Tonkawa school district, which has increased by 8.5% (67 students) from 2018 to 2023.

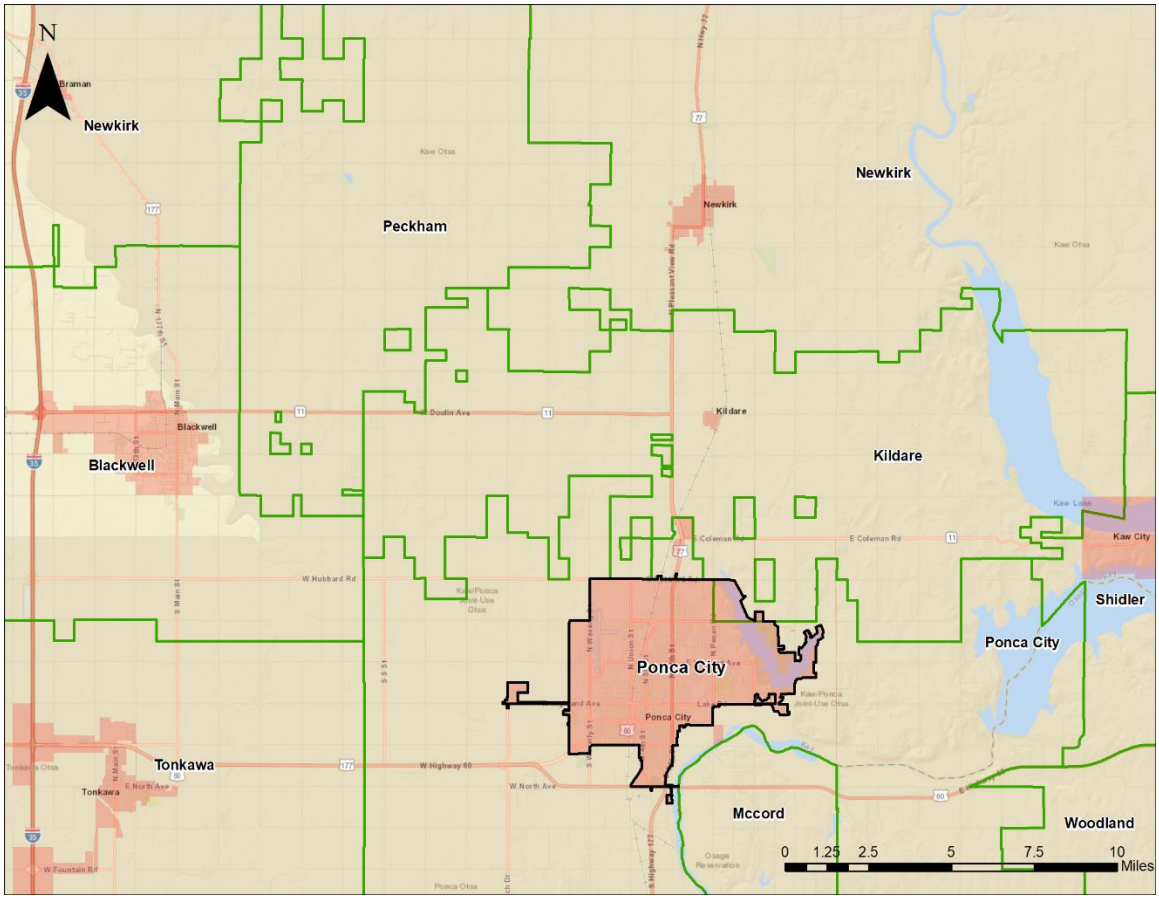
Table 8: Ponca City Area School Districts K-12 Enrollment, 2018 to 2023

Ponca City Public Schools Enrollment	18-19	19-20	20-21	21-22	22-23	Change 18-23	% Change 18-23
Pre-K and Kindergarten	609	625	543	611	585	-24	-3.9%
Elementary Grade 1 to 4	1,390	1,281	1,163	1,217	1,261	-129	-9.3%
Elementary Grade 5 to 8	1,432	1,443	1,371	1,407	1,339	-93	-6.5%
High School Grade 9 to 12	1,436	1,392	1,331	1,356	1,427	-9	-0.6%
TOTAL PONCA CITY ENROLLMENT	**4,867**	**4,741**	**4,408**	**4,591**	**4,612**	**-255**	**-5.2%**

Other District Enrollment	18-19	19-20	20-21	21-22	22-23	Change 18-23	% Change 18-23
Tonkawa	787	798	785	819	854	67	8.5%
Blackwell	1207	1129	1090	1107	1121	-86	-7.1%
Newkirk	785	749	696	716	743	-42	-5.4%
TOTAL OTHER DISTRICT ENROLLMENT	**2,779**	**2,676**	**2,571**	**2,642**	**2,718**	**-61**	**-2.2%**

Source: Oklahoma State Department of Education

Map of Ponca City Area School District Boundaries



Source: US Census Bureau

Household Income

Table 9 shows household income estimates for 2023. Each count represents one household in each income range.

Table 9: Household Income, 2023

Household Income	Ponca City		Kay County	
	Count	Share	Count	Share
Total Households	**9,890**		**17,434**	
< $15,000	1,015	10.26%	1,728	9.91%
$15,000 to $24,999	1,266	12.80%	1,935	11.10%
$25,000 to $34,999	1,090	11.02%	1,835	10.53%
$35,000 to $49,999	1,573	15.90%	2,784	15.97%
$50,000 to $74,999	1,701	17.20%	3,180	18.24%
$75,000 to $99,999	1,267	12.81%	2,293	13.15%
$100,000 to $124,999	752	7.60%	1,449	8.31%
$125,000 to $149,999	395	3.99%	779	4.47%
$150,000 to $199,999	364	3.68%	672	3.85%
$200,000 or more	467	4.72%	779	4.47%
Average Household Income	**$71,676**		**$72,584**	
Median Household Income	**$50,015**		**$53,420**	

Source: PCensus for ArcView 2023 Estimates

- Median household income in Ponca City for 2023 is estimated to be $50,015, slightly lower (6.81%) than Kay County's median of $53,420.
- The greatest household income cohorts in Ponca City are $50,000 to $74,999 with 17.20% (1,701) of households, followed by $35,000 to $49,999 with 15.90% (1,573) and $75,000 to $99,999 with 12.81% (1,267)

Table 10 shows households by income, average household and median household income projections for 2028.

- In 2028, Ponca City is estimated to decrease in number of households by 133 (1.35%). Median household income is expected to increase $5,918 (11.83%).
- The distribution of households across income cohorts is not expect to drastically change.
- Demographic projections tend to reflect the previous years growth rates and not be able to factor in the potential for changes to affect that growth. CDS believes that these projections may be on the lower end of what could be expected and don't reflect the totality of economic changes that have been seen in Ponca City in recent years.

Table 10: Household Income, 2028

Household Income	Ponca City		Kay County	
	Count	Share	Count	Share
Total Households	**9,757**		**17,288**	
< $15,000	903	9.25%	1,559	9.02%
$15,000 to $24,999	1,127	11.55%	1,726	9.98%
$25,000 to $34,999	1,072	10.99%	1,744	10.09%
$35,000 to $49,999	1,365	13.99%	2,487	14.39%
$50,000 to $74,999	1,734	17.77%	3,201	18.52%
$75,000 to $99,999	1,264	12.95%	2,288	13.23%
$100,000 to $124,999	838	8.59%	1,570	9.08%
$125,000 to $149,999	479	4.91%	950	5.50%
$150,000 to $199,999	414	4.24%	804	4.65%
$200,000 or more	561	5.75%	959	5.55%
Median Household Income	**$55,933**		**$58,810**	

Source: PCensus for ArcView 2023 Estimates

Ponca City Economy and Major Employers

Ponca City's economy has traditionally been tied to the oil and gas industry, particularly oil refining taking place at what is now the Phillips 66 refinery on the south end of the city. While oil and gas refining remains an important part of the local economy, Ponca City has seen diversification over the years. Manufacturing, distribution, and healthcare have grown to be major employers and economic drivers in Ponca City and are expected to continue as such into the foreseeable future. Table 11 displays the major employers that CDS was able to meet with for this project. Most of Ponca City's largest employers, those that provide the economic foundation of the local economy, were willing and able to provide representatives to meet with CDS for this project. CDS also met with other professionals in Ponca City that are familiar with the city's major employers and what their future plans might be. We are grateful for their time and insights.

Table 11: Major Ponca City Employers Interviewed

- Century Products
- City of Ponca City
- Garaga
- Integris Hospital
- Lopez Dorada Foods
- Phillips 66
- Ponca City City Schools

Major Employer Interview Summary and Takeaways

Based on interviews conducted with the major employers listed above, CDS concludes that there is collective demand for between 50 and 100 new jobs at major Ponca City employers over the next 3-5 years. While most major employers interviewed indicated that their workforces were likely to remain stable or grow only slightly, a few mentioned a desire to hire 20 or more new workers in the near-term. These employers were actively pursuing new employees when interviewed. Few employers indicated that they were likely to reduce their workforce by an significant amount and there was limited concern for the long-term viability of any of the city's major employers.

Nearly every employer indicated that at least some of their employees, especially new hires, had experienced challenges finding housing in recent years. This experience covered both rental and for sale housing. Nearly every company had a significant number of employees who commuted into Ponca City from outside the city, many even driving in from outside of Kay County.

It was indicated that few salaried employees, even those expecting to be employed in Ponca City for a short time, were interested in renting and nearly all would look to buy either in Ponca City or elsewhere in northern Oklahoma. Nearly every interviewed employer indicated that employees looking for housing were often dissatisfied with the condition of the housing available in Ponca City and that finding housing that met their needs on both price and condition was difficult. Again, this opinion covered both rental and for sale housing. While not a consensus opinion, several employers believed they had lost potential hires due to a lack of available appealing housing. A few employers had specific examples of this. To a lesser extent, some employers also indicated that they struggled to compete for potential hires and retain employees in positions where similar jobs were being offered in Oklahoma's larger metro areas. This was noted to be most pronounced with young, single job candidates and employees.

Occupation of Residents

Table 12 displays the number of residents age 16 and older residing in Ponca City and Kay County in 2023 organized by occupation. This data describes the work of residents who live in Ponca City and Kay County, regardless of the physical location of their employment.

- The working population over the age of 16 residing in Ponca City is approximately 43.74% of the city's total population (24,1760).
- The top three industries comprised 33.16% (3,507) of Ponca City residents:
  - Production – 12.14% (1,284)
  - Office & Administrative Support – 11.10% (1,174)
  - Sales – 9.92% (1,049)

Table 12: Occupation of Residents, 2023 Age 16 and Older

Occupation	Ponca City		Kay County	
	Count	Share	Count	Share
Civilian Employed Pop 16+ by Occupation	**10,575**		**18,504**	
Architect/Engineer	150	1.42%	246	1.33%
Arts/Entertainment/Sports	38	0.36%	120	0.65%
Building Grounds Maintenance	437	4.13%	779	4.21%
Business/Financial Operations	255	2.41%	444	2.40%
Community/Social Services	197	1.86%	322	1.74%
Computer/Mathematical	64	0.61%	122	0.66%
Construction/Extraction	704	6.66%	1,238	6.69%
Education/Training/Library	823	7.78%	1,325	7.16%
Farming/Fishing/Forestry	67	0.63%	185	1.00%
Food Prep/Serving	681	6.44%	1,079	5.83%
Healthcare Practitioner/Technician	478	4.52%	807	4.36%
Healthcare Support	381	3.60%	621	3.36%
Maintenance Repair	604	5.71%	1,021	5.52%
Legal	58	0.55%	98	0.53%
Life/Physical/Social Science	56	0.53%	126	0.68%
Management	786	7.43%	1,545	8.35%
Office/Admin. Support	1,174	11.10%	2,066	11.17%
Production	1,284	12.14%	2,181	11.79%
Protective Service	260	2.46%	570	3.08%
Sales/Related	1,049	9.92%	1,699	9.18%
Personal Care/Service	205	1.94%	392	2.12%
Transportation/Moving	369	3.49%	710	3.84%
2023 Est. Pop 16+ by Occupation				
Blue Collar	3,416	32.30%	5,958	32.20%
White Collar	5,128	48.49%	8,920	48.21%
Service & Farm	2,031	19.21%	3,626	19.60%

Source: PCensus for ArcView 2023 Estimates

Kay County Employment Data

The following section contains employment data for Kay County collected by the Oklahoma Workforce Commission's Quarterly Census of Employment and Wages (QCEW). Included in the following tables is information collected and compiled by average weekly wage, employment, number of establishments, and total wages.

The data presented in this section of the report is divided by industry using the North American Industry Classification System (NAICS) Code. This data involves jobs located within Kay County, not the employment of Kay County residents.

Table 13 shows all people employed in Kay County by year, organized by industry of employment. Industries are in order of most employees to least as of 2022.

Table 13: Employment by Industry – Yearly Average – Kay County*

In Order of 2022 - Largest to Smallest

Industry	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Manufacturing	2,084	2,036	1,951	1,674	2,258	2,226	2,118	1,947	2,012	2,233
Retail Trade	2,149	2,159	2,188	2,178	2,103	2,061	2,053	2,074	2,119	2,161
Health Care and Social Assistance	2,194	2,223	2,186	2,207	2,255	2,050	2,126	2,041	1,947	1,933
Accommodation and Food Services	1,554	1,565	1,596	1,512	1,535	1,580	1,549	1,537	1,585	1,634
Public Administration	1,041	1,055	1,221	1,299	1,319	1,281	1,302	1,350	1,333	1,358
Construction	1,485	1,345	1,119	1,267	1,068	1,179	1,054	1,032	1,016	962
Administrative and Support and Waste Management and Remediation Services	956	719	86	674	780	895	852	837	824	766
Transportation and Warehousing	551	522	566	512	530	567	608	625	691	683
Wholesale Trade	408	490	369	366	321	364	393	410	395	428
Finance and Insurance	486	469	444	419	395	374	373	390	384	381
Other Services (except Public	297	334	335	316	342	319	319	298	316	334
Mining, Quarrying, and Oil and Gas Extraction	535	544	433	289	338	448	321	226	237	285
Utilities	74	73	78	75	73	76	78	79	176	170
Arts, Entertainment, and Recreation	183	179	167	161	153	144	89	92	143	152
Information	318	292	321	282	247	175	153	137	112	118
Real Estate and Rental and Leasing	148	131	151	134	110	104	109	97	93	92
Agriculture, Forestry, Fishing and Hunting	54	44	31	31	30	27	46	72	54	47
Professional, Scientific, and Technical Services	10	9	9	11	10	9	10	10	10	10
Educational Services	1,499	1,474	1,419	1,398	26	23	13	1,267	8	6
Management of Companies and	-	-	-	-	-	-	-	-	-	-
Total, All Industries	**16,026**	**15,663**	**14,670**	**14,805**	**13,893**	**13,902**	**13,566**	**14,521**	**13,455**	**13,753**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Employment: Missing Private Data: NAICS 56 Administrative and support and waste management 2015; Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 51 Information 2013-2014, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Table 14 displays the number of establishments in each industry by year. Industries are sorted from greatest to least by 2022 totals.

Table 14: Establishments by Industry – Kay County*

In Order of 2022 - Largest to Smallest

Industry	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Retail Trade	180	178	174	175	169	162	164	171	164	180
Construction	119	125	127	122	116	117	118	119	126	128
Health Care and Social Assistance	142	141	136	140	140	130	121	117	120	124
Accommodation and Food Services	104	100	103	102	108	106	103	108	105	105
Professional, Scientific, and Technical Services	104	98	100	99	99	94	93	89	90	102
Finance and Insurance	83	84	86	89	83	83	81	80	80	80
Other Services (except Public Administration)	75	75	72	74	76	74	73	72	73	72
Public Administration	59	58	58	59	60	61	64	64	64	64
Administrative and Support and Waste Management and Remediation Services	61	66	69	73	71	69	65	65	64	62
Manufacturing	67	64	62	62	61	54	58	60	58	61
Wholesale Trade	45	56	54	53	52	55	54	51	54	60
Transportation and Warehousing	45	44	46	43	43	41	43	44	45	46
Real Estate and Rental and Leasing	43	39	37	39	35	39	38	37	38	35
Mining, Quarrying, and Oil and Gas Extraction	39	39	37	40	36	34	34	32	27	26
Arts, Entertainment, and Recreation	21	21	19	20	21	19	18	20	22	22
Information	25	24	23	21	18	21	22	21	19	21
Agriculture, Forestry, Fishing and Hunting	9	10	9	9	10	9	12	15	16	15
Educational Services	14	14	14	13	14	14	13	13	13	15
Utilities	14	13	13	13	14	15	15	14	13	13
Management of Companies and Enterprises	4	5	6	7	8	9	8	7	7	7
Total, All Industries	**1,253**	**1,254**	**1,245**	**1,253**	**1,234**	**1,206**	**1,197**	**1,199**	**1,198**	**1,238**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Establishments: Missing Local Govt Data: NAICS 44-45 Retail trade 2013-2020

Table 15 shows each industry's estimated average weekly wage per employee. The approximation has been calculated by averaging the weekly wages for government and private employeess for each industry. The industries in the table are sorted by highest average weekly wage to lowest.

Table 15: Average Weekly Wages by Industry – Kay County*

In Order of 2022 - Largest to Smallest

Industry	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Mining, Quarrying, and Oil and Gas Extraction	$1,127	$1,288	$1,187	$1,151	$1,288	$1,411	$1,249	$1,186	$1,298	$1,436
Utilities	$1,178	$1,186	$1,199	$1,273	$1,279	$1,331	$1,408	$1,465	$1,287	$1,322
Wholesale Trade	$1,347	$1,376	$1,026	$1,030	$1,108	$1,077	$1,078	$1,060	$1,181	$1,252
Professional, Scientific, and Technical Services	$1,233	$1,158	$1,190	$1,170	$1,108	$1,114	$1,165	$1,233	$1,174	$1,175
Construction	$947	$989	$951	$1,010	$1,010	$1,070	$1,056	$1,097	$1,151	$1,146
Transportation and Warehousing	$981	$1,030	$948	$1,015	$992	$958	$1,054	$1,057	$1,005	$1,101
Finance and Insurance	$789	$778	$815	$823	$830	$869	$910	$956	$1,019	$1,089
Manufacturing	$878	$915	$954	$971	$965	$1,052	$1,008	$1,051	$1,021	$1,015
Public Administration	$712	$730	$740	$721	$722	$748	$799	$825	$848	$898
Other Services (except Public Administration)	$615	$662	$665	$664	$652	$745	$700	$665	$703	$867
Educational Services	$517	$550	$568	$563	$172	$225	$297	$691	$409	$807
Health Care and Social Assistance	$591	$609	$618	$641	$655	$664	$671	$714	$749	$785
Real Estate and Rental and Leasing	$587	$691	$677	$662	$668	$682	$686	$650	$689	$762
Information	$744	$755	$678	$691	$685	$590	$643	$645	$655	$671
Administrative and Support and Waste Management and Remediation Services	$535	$489	$614	$553	$558	$533	$528	$563	$594	$665
Agriculture, Forestry, Fishing and Hunting	$616	$639	$665	$663	$624	$718	$579	$561	$555	$626
Retail Trade	$447	$473	$485	$486	$514	$511	$502	$539	$572	$591
Arts, Entertainment, and Recreation	$223	$223	$221	$246	$280	$285	$336	$460	$500	$532
Accommodation and Food Services	$233	$240	$240	$243	$245	$256	$269	$286	$311	$325
Management of Companies and Enterprises	-	-	-	-	-	-	-	-	-	-
Average, All Industries	**$664**	**$693**	**$680**	**$681**	**$710**	**$744**	**$737**	**$754**	**$786**	**$824**

Source: U.S Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Average Weekly Wage: Missing Private Data: NAICS 56 Administrative and support and waste management 2015; Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Industry Sectors

- The three industries with the most employees make up 46.00% (6,327) of all jobs in Kay County. The three largest industry sectors by employment in Kay County are:
    - Manufacturing
    - Retail Trade
    - Health Care and Social Assistance

The 1,238 establishments in Kay County had 13,753 employees in 2022. The average weekly wage for all employees was $824.

Table 16: Industries Ranked by 2022 Employment – Kay County*

Rank	Industry	Employees	Share of Employment	Avg. Weekly Wage	Establishments
1	Manufacturing	2,233	16.24%	$1,015	61
2	Retail Trade	2,161	15.71%	$591	180
3	Health Care and Social Assistance	1,933	14.06%	$785	124
4	Accommodation and Food Services	1,634	11.88%	$325	105
5	Public Administration	1,358	9.87%	$898	64
6	Construction	962	6.99%	$1,146	128
7	Administrative and Support and Waste Management and Remediation Services	766	5.57%	$665	62
8	Transportation and Warehousing	683	4.97%	$1,101	46
9	Wholesale Trade	428	3.11%	$1,252	60
10	Finance and Insurance	381	2.77%	$1,089	80
11	Other Services (except Public Administration)	334	2.43%	$867	72
12	Mining, Quarrying, and Oil and Gas Extraction	285	2.07%	$1,436	26
13	Utilities	170	1.24%	$1,322	13
14	Arts, Entertainment, and Recreation	152	1.11%	$532	22
15	Information	118	0.86%	$671	21
16	Real Estate and Rental and Leasing	92	0.67%	$762	35
17	Agriculture, Forestry, Fishing and Hunting	47	0.34%	$626	15
18	Professional, Scientific, and Technical Services	10	0.07%	$1,175	102
19	Educational Services	6	0.04%	$807	15
20	Management of Companies and Enterprises	-	-	-	7
	Total, All Industries	**13,753**	**100.00%**	**$824**	**1,238**

Source: U.S Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Average Weekly Wage: Missing Local Govt Data: NAICS 61 Educational services 2021-2022; Establishments: Missing Local Govt Data: NAICS 44-45 Retail trade 2013-2020; Establishments: Missing Local Govt Data: NAICS 44-45 Retail trade 2013-2020

Table 17 illustrates growth and change by industry over the periods covering the last 3, 5, and 10-year periods. According to table 17, below, industries in Kay County over the last 10 years saw an overall increase in employment at a rate of 14% (2,273) employees.

Since 2020, the net largest numbers of employees were added in:

- Manufacturing
- Accommodation and Food Services

Note that much of the employment data provided by the U.S. B.L.S. for the Utilities industry is non-disclosable from 2013-2020, likely causing a noticeable increase.

The most notable employment loss in the last 10 years came in Educational Services, Construction and Health Care and Social Assistance. The decrease in Educational Services' employment may be attributed to the absence of non-disclosable data from the U.S. Bureau of Labor Statistics.

Table 17: Employment Growth by Industry – Kay County*

In Order of 2013-2022 Largest Total Growth

	Total Growth			Growth Rate		
Industry	2020-2022	2018-2022	2013-2022	2020-2022	2018-2022	2013-2022
Public Administration	8	77	317	1%	6%	30%
Manufacturing	286	7	149	15%	0%	7%
Transportation and Warehousing	58	116	132	9%	20%	24%
Utilities	91	94	96	115%	124%	130%
Accommodation and Food Services	97	54	80	6%	3%	5%
Other Services (except Public Administration)	36	15	37	12%	5%	12%
Wholesale Trade	18	64	20	4%	18%	5%
Retail Trade	87	100	12	4%	5%	1%
Professional, Scientific, and Technical Services	0	1	0	0%	11%	0%
Agriculture, Forestry, Fishing and Hunting	-25	20	-7	-35%	74%	-13%
Arts, Entertainment, and Recreation	60	8	-31	65%	6%	-17%
Real Estate and Rental and Leasing	-5	-12	-56	-5%	-12%	-38%
Finance and Insurance	-9	7	-105	-2%	2%	-22%
Administrative and Support and Waste Management and Remediation Services	-71	-129	-190	-8%	-14%	-20%
Information	-19	-57	-200	-14%	-33%	-63%
Mining, Quarrying, and Oil and Gas Extraction	59	-163	-250	26%	-36%	-47%
Health Care and Social Assistance	-108	-117	-261	-5%	-6%	-12%
Construction	-70	-217	-523	-7%	-18%	-35%
Educational Services	-1261	-17	-1493	-100%	-74%	-100%
Total, All Industries	**-768**	**-149**	**-2273**	**-5%**	**-1%**	**-14%**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Employment: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 51 Information 2013-2014, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Table 18 displays each industry's share of the total number of people employed in Kay County by year. Also shown is the growth in number of employees from 2013 to 2022.

Table 18: Employment by Industry Share of Total Employment – Kay County*

In Order of 2022 - Largest to Smallest

Industry	2022	2020	2018	2013	2013-2022
Manufacturing	16%	13%	16%	13%	3%
Retail Trade	16%	14%	15%	13%	2%
Health Care and Social Assistance	14%	14%	15%	14%	0%
Accommodation and Food Services	12%	11%	11%	10%	2%
Public Administration	10%	9%	9%	6%	3%
Construction	7%	7%	8%	9%	-2%
Administrative and Support and Waste Management and Remediation Services	6%	6%	6%	6%	0%
Transportation and Warehousing	5%	4%	4%	3%	2%
Wholesale Trade	3%	3%	3%	3%	1%
Finance and Insurance	3%	3%	3%	3%	0%
Other Services (except Public Administration)	2%	2%	2%	2%	1%
Mining, Quarrying, and Oil and Gas Extraction	2%	2%	3%	3%	-1%
Utilities	1%	1%	1%	0%	1%
Arts, Entertainment, and Recreation	1%	1%	1%	1%	0%
Information	1%	1%	1%	2%	-1%
Real Estate and Rental and Leasing	1%	1%	1%	1%	0%
Agriculture, Forestry, Fishing and Hunting	<1%	<1%	<1%	<1%	0%
Professional, Scientific, and Technical Services	<1%	<1%	<1%	<1%	0%
Educational Services	<1%	9%	<1%	9%	-9%
Management of Companies and Enterprises	-	-	-	-	-

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Employment: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 51 Information 2013-2014, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Wage Profile and Projected Growth

Table 19 organizes all industries by weekly wage growth from 2013-2022. Across all industries, the average weekly wage in Kay County increased approximately $160 (24%) from 2013 to 2022.

Table 19: Average Weekly Wage Growth by Industry – Kay County*

In Order of 2013-2022 Total Growth Largest to Smallest

	Total Growth			Growth Rate		
Industry	2020-2022	2018-2022	2013-2022	2020-2022	2018-2022	2013-2022
Mining, Quarrying, and Oil and Gas Extraction	$250	$25	$309	21%	2%	27%
Arts, Entertainment, and Recreation	$72	$247	$309	16%	87%	139%
Finance and Insurance	$133	$220	$300	14%	25%	38%
Educational Services	$116	$582	$290	17%	259%	56%
Other Services (except Public Administration)	$202	$122	$252	30%	16%	41%
Construction	$49	$76	$199	4%	7%	21%
Health Care and Social Assistance	$71	$121	$194	10%	18%	33%
Public Administration	$73	$150	$186	9%	20%	26%
Real Estate and Rental and Leasing	$112	$80	$175	17%	12%	30%
Utilities	($143)	($9)	$144	-10%	-1%	12%
Retail Trade	$52	$80	$144	10%	16%	32%
Manufacturing	($36)	($37)	$137	-3%	-4%	16%
Administrative and Support and Waste Management and Remediation Services	$102	$132	$130	18%	25%	24%
Transportation and Warehousing	$44	$143	$120	4%	15%	12%
Accommodation and Food Services	$39	$69	$92	14%	27%	39%
Agriculture, Forestry, Fishing and Hunting	$65	($92)	$10	12%	-13%	2%
Professional, Scientific, and Technical Services	($58)	$61	($58)	-5%	5%	-5%
Information	$26	$81	($73)	4%	14%	-10%
Wholesale Trade	$192	$175	($95)	18%	16%	-7%
Management of Companies and Enterprises	-	-	-	-	-	-
Average, All Industries	**$70**	**$80**	**$160**	**9%**	**11%**	**24%**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Average Weekly Wage: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Table 20 sorts all industries' total wage growth in order of most to least growth from 2013 to 2022. Seven out of twenty-one industries increased their total wages paid out by 25% since 2013.

The sharp decrease in the educational services and information industries' total wages in the figure can be attributed to the holes in the reports by the U.S. Bureau of Labor Statistics. Additionally, the increase in total wages for the utilities industry may be due to missing data in the same reports.

Table 20: Total Wages Paid, Growth by Industry – Kay County*

In Order of 2011-2021 Total Growth Largest to Smallest

	Total Growth			Growth Rate		
Industry	2020-2022	2018-2022	2013-2022	2020-2022	2018-2022	2013-2022
Public Administration	$5,389	$13,507	$24,783	9%	27%	64%
Manufacturing	$11,384	($3,986)	$22,678	11%	-3%	24%
Retail Trade	$8,267	$11,637	$16,444	14%	21%	33%
Health Care and Social Assistance	$3,072	$8,150	$11,458	4%	12%	17%
Transportation and Warehousing	$4,712	$10,860	$11,029	14%	38%	39%
Accommodation and Food Services	$4,801	$6,602	$8,808	21%	31%	47%
Utilities	$5,662	$6,428	$7,166	94%	122%	159%
Other Services (except Public Administration)	$4,743	$2,693	$5,571	46%	22%	59%
Arts, Entertainment, and Recreation	$2,012	$2,070	$2,075	92%	97%	98%
Administrative and Support and Waste Management and Remediation Services	$2,164	$1,851	$1,952	8%	7%	7%
Finance and Insurance	$2,225	$4,678	$1,653	11%	28%	8%
Professional, Scientific, and Technical Services	($51)	$70	$2	-8%	13%	0%
Agriculture, Forestry, Fishing and Hunting	($597)	$500	($223)	-28%	49%	-13%
Wholesale Trade	$3,095	$7,477	($716)	13%	37%	-3%
Real Estate and Rental and Leasing	$357	($38)	($873)	11%	-1%	-19%
Information	($471)	($1,262)	($8,179)	-10%	-23%	-67%
Mining, Quarrying, and Oil and Gas Extraction	$7,307	($11,581)	($10,061)	52%	-35%	-32%
Construction	($1,612)	($8,287)	($15,753)	-3%	-13%	-22%
Educational Services	($45,278)	($13)	($42,328)	-99%	-5%	-99%
Total, All Industries	**$17,181**	**$51,356**	**$35,486**	**8%**	**15%**	**19%**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)
*Total Wages: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 51 Information 2013-2014, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Table 21 displays the share of total wages paid out in selected years by industry. Eleven of the twenty-one industries listed experienced a positive change in total wages paid from 2013 to 2022.

Similar to the discrepancies in table 20, the figure below has missing data from the U.S. Bureau of Labor Statistics that can be responsible for irregular trends.

Table 21: Total Wages Paid, Shares by Industry – Kay County

In Order of 2013-2022 Change Largest to Smallest

Industry	2022	2019	2017	2013	2013-2022 Change
Public Administration	10.72%	10.17%	9.63%	6.94%	3.78%
Manufacturing	19.94%	21.33%	22.03%	17.13%	2.81%
Retail Trade	11.24%	10.30%	10.92%	9.00%	2.24%
Transportation and Warehousing	6.62%	6.41%	5.31%	5.05%	1.56%
Accommodation and Food Services	4.68%	4.16%	3.80%	3.39%	1.29%
Health Care and Social Assistance	13.35%	14.24%	14.92%	12.14%	1.21%
Utilities	1.98%	1.10%	0.94%	0.81%	1.16%
Other Services (except Public Administration)	2.55%	2.23%	2.25%	1.71%	0.84%
Arts, Entertainment, and Recreation	0.71%	0.30%	0.43%	0.38%	0.33%
Finance and Insurance	3.65%	3.39%	3.32%	3.59%	0.06%
Administrative and Support and Waste Management and Remediation Services	4.83%	4.87%	4.75%	4.79%	0.04%
Professional, Scientific, and Technical Services	0.10%	0.12%	0.12%	0.11%	-0.01%
Agriculture, Forestry, Fishing and Hunting	0.26%	0.26%	0.19%	0.31%	-0.06%
Real Estate and Rental and Leasing	0.62%	0.74%	0.74%	0.81%	-0.20%
Wholesale Trade	4.71%	4.23%	3.60%	5.14%	-0.43%
Information	0.70%	0.98%	1.71%	2.21%	-1.52%
Mining, Quarrying, and Oil and Gas Extraction	3.60%	4.01%	4.40%	5.64%	-2.04%
Construction	9.70%	11.12%	10.89%	13.16%	-3.46%
Educational Services	0.04%	0.04%	0.04%	7.67%	-7.63%
Management of Companies and Enterprises	-	-	-	-	-

Source U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)
*Total Wages: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 51 Information 2013-2014, NAICS 56 Administrative and support and waste management 2013-2014, NAICS 61 Educational services 2017-2019 and 2021-2022

Table 22 shows the top ten largest industries that employ the greatest workers in Kay County and the 2022 County average weekly wage they paid.

- The ten largest industry sectors employ 91.17% of the 13,753 workers in Kay County.
- The ten largest industries by employment have an average weekly wage of $808, about 2% lower than the wage for all industries, which is $824.

Table 22: Kay County Top Ten Industries by Employment and Average Weekly Wage, 2022*

Industry	Employment	Avg. Weekly Wage	2020-2022 Job Growth
Manufacturing	2,233	$1,015	149
Retail Trade	2,161	$591	12
Health Care and Social Assistance	1,933	$785	-261
Accommodation and Food Services	1,634	$325	80
Public Administration	1,358	$898	317
Construction	962	$1,146	-523
Administrative and Support and Waste Management and Remediation	766	$665	-190
Transportation and Warehousing	683	$1,101	132
Wholesale Trade	428	$1,252	20
Finance and Insurance	381	$1,089	-105
Total/Average	**12,539**	**$808**	**-369**

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Employment: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 61 Educational services 2021-2022
Average Weekly Wage: Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 61 Educational services 2021-2022

Table 23 highlights the employment trends of the industries paying more than the average weekly wage for Kay County. The highest paying industries in the County, those that all pay greater than the average weekly wage, have grown slightly since 2019 on the whole, though some have experienced moderate decreases.

- 9 of the 21 industries in Kay County pay higher than the average weekly wage. These industries employ 47.34% of all employees in the county.
- The average weekly wage of the highest paying industries is $1,065, 29% higher than the average weekly wage across all industries - $824.

Table 23: Kay County Industries Paying Greater Than Average Weekly Wage, 2022*

Industry	Avg. Weekly Wage	Employees	2019-2022 Job Growth
Mining, Quarrying, and Oil and Gas Extraction	$1,436.00	285	59
Utilities	$1,322.00	170	91
Wholesale Trade	$1,252.00	428	18
Professional, Scientific, and Technical Services	$1,175.00	10	0
Construction	$1,146.00	962	-70
Transportation and Warehousing	$1,101.00	683	58
Finance and Insurance	$1,089.00	381	-9
Manufacturing	$1,015.00	2,233	286
Public Administration	$898.00	1,358	8
Total/Average	**$1,065.58**	**6,510**	**441**

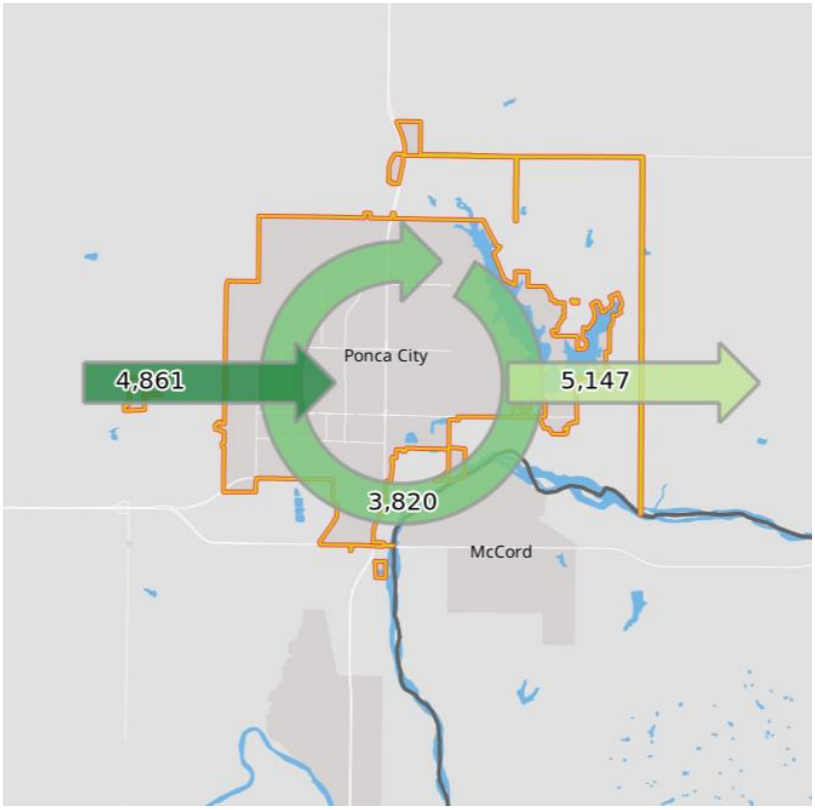
Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (QCEW)

*Employment: Missing Private Data: NAICS 54 Professional, scientific, and technical services 2013-2022; Missing Local Govt Data: NAICS 22 Utilities 2013-2020, NAICS 61 Educational services 2017-2019 and 2021-2022
Average Weekly Wage: Missing Local Govt Data: NAICS 61 Educational services 2021-2022

Job Inflow and Outflow

The figure below shows the direction in 2021 of job inflow and outflow of those employed in Ponca City. The dark green arrow indicates workers employed in Ponca City living outside the city limits who commute into the City for work (4,861). Shown by the lighter circular arrow are the residents of Ponca City who also work in Ponca City (3,820). The lightest green arrow shows the number of those living in Ponca City yet employed outside of the City (5,147).

Ponca City – LEHD Job Inflow and Outflow Map



Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Table 24 shows breaks apart the 2021 Ponca City job inflow and outflow data to highlight the population living in Ponca City and the population working in Ponca City. Figures for 2021 are the most recent year data available. The share of those living and working in Ponca City should be relatively unchanged.

Table 24: Ponca City LEHD Inflow/Outflow Job Counts, 2021

Inflow/Outflow Job Counts (All Jobs)	Count	Share
Employed in the Selection Area	**8,681**	**100%**
Employed in the Selection Area but Living Outside	4,861	56.00%
Employed and Living in the Selection Area	3,820	44.00%
Living in the Selection Area	**8,967**	**100%**
Living in the Selection Area but Employed Outside	5,147	57.40%
Living and Employed in the Selection Area	3,820	42.60%

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Ponca City Jobs and Employed Residents by Location

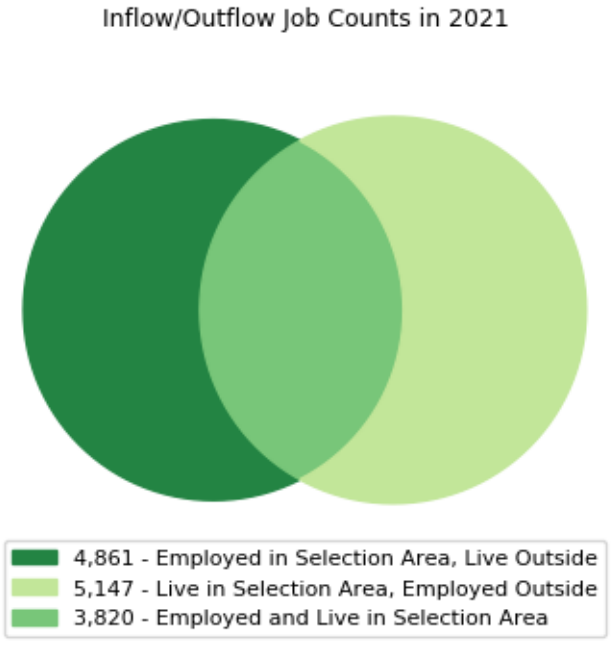


Table 25 shows the breakdown of distance travelled to work in Ponca City. These are from the employment counts in Table 24. Most those working in Ponca City, 4,599 (53%), reside less than 10 miles from their place of work. Many experts and much research find that the number one driver of demand for housing is employment. Therefore, people working in Ponca City yet living outside of the city present a prime potential driver of housing demand in Ponca City.

Table 26 is a breakdown of the cities where Ponca City employees live. 44.00% (3,820) of employees live in Ponca City, presenting a large opportunity for the city to capture new residents. A considerable share of Ponca City employees 2,266 (26.1%) live greater than 50 miles from Ponca City as shown in Table 26. This share travelling over 50 miles could be accounted for by any of the Ponca City employees residing in Enid, Oklahoma City, Tulsa, or All Other Locations in Table 26.

Table 25: Distance – To Ponca City for Work, Employed in Ponca City

Distance Home to Work	Count	Share
Total All Jobs	**8,681**	**100%**
Less than 10 miles	4,599	53.0%
10 to 24 miles	1,101	12.7%
25 to 50 miles	715	8.2%
Greater than 50 miles	2,266	26.1%

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

Table 26: Cities Where Ponca City Employees Live

Job Counts by Places	Ponca City	
	Count	Share
All Places	**8,681**	**100.00%**
Ponca City, OK	3,820	44.00%
Blackwell, OK	336	3.87%
Enid, OK	280	3.23%
Stillwater, OK	222	2.56%
Oklahoma City, OK	206	2.37%
Tulsa, OK	203	2.34%
Newkirk, OK	149	1.72%
McCord, OK	156	1.80%
Tonkawa, OK	144	1.66%
Fairfax, OK	107	1.23%
All Other Locations	3,058	35.23%

Source: US Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics (LEHD), OnTheMap

The share of residents working in Ponca City yet living outside Ponca City provides an opportunity to understand their housing and quality of life preferences, and then work to capture them as new residents within the city. This is particularly true of those who commute more than 50 miles to Ponca City for work.

Housing Characteristics

The following tables present characteristics and trends of housing in Ponca City and Kay County. CDS collected the following data from PCensus 2023, which bases current estimates on past trends from U.S. Census Bureau and the American Community Survey, and in some cases, self-reported data.

While this can generate minor anomalies (such as are present in the data on age of housing stock or housing values), the information presented in this section still provides a valuable overview of the housing stock in the City. One important note to make is that the total housing unit number used in this section is an estimate.

Table 27 shows the number of housing units in Ponca City and Kay County by type. Also shown is occupancy status and tenure of occupied housing units.

- An estimated 79% (9,227) of Ponca City's housing units are single family detached.
- Single-unit detached units make up the largest share of the housing stock in Ponca City – 78.72% (9,227).
- The housing stock in Ponca City is slightly more diverse than that of Kay County in 2023. While Kay County has larger shares of single-family detached (79.79%) and mobile homes (6.64%) compared to Ponca City, Ponca City's percentage of attached single-family (2.63%), duplex (3.03%), triplex/four-plex (3.57%), and other multifamily (9.26%) units is greater.

Table 27: Housing Types, 2023

	Ponca City		Kay County	
	Count	Share	Count	Share
1 Unit Attached	308	2.63%	396	1.89%
1 Unit Detached	9,227	78.72%	16,711	79.79%
2 Units	355	3.03%	482	2.30%
3 or 4 Units	418	3.57%	542	2.59%
5 to 19 Units	642	5.48%	825	3.94%
20 to 49 Units	220	1.88%	323	1.54%
50 or More Units	224	1.91%	263	1.26%
Mobile Home or Trailer	322	2.75%	1,391	6.64%
Boat, RV, Van, etc.	6	0.05%	10	0.05%
Total Units	**11,722**		**20,943**	
Owner Occupied Units	6,032	60.99%	11,536	66.17%
Renter Occupied Units	3,858	39.01%	5,898	33.83%
Total Occupied Units	**9,890**		**17,434**	
Unoccupied Units	**1,832**	**15.63%**	**3,509**	**16.76%**

Source: PCensus for ArcView 2023 Estimates

Table 28 shows the age of the existing housing stock in Ponca City and Kay County as of 2023.

- Ponca City contains approximately 55.97% of Kay County's existing housing stock.
- Both Study Areas saw similar a distribution of their housing by age. However, Kay County has a considerably larger share of its housing built before 1939 (18.15%).
- Existing older homes that can be maintained and revitalized will create a positive impact to providing adequate housing to the community.
- Some older housing may need to be replaced, which could provide opportunity and demand for new housing construction.
- Roughly two-thirds of Ponca City's housing is over 50 years old, nearly 30% is over 70 years old.
- Approximately 95.40% of Ponca City housing units were built before 2000.

Table 28: Age of Existing Housing Stock, 2023

	Ponca City		Kay County	
	Count	Share	Count	Share
Total Housing Units	**11,722**		**20,943**	
Built 2014 or Later	121	1.03%	258	1.23%
Built 2010 to 2013	92	0.78%	177	0.85%
Built 2000 to 2009	326	2.78%	985	4.70%
Built 1990 to 1999	647	5.52%	1,384	6.61%
Built 1980 to 1989	1,423	12.14%	2,308	11.02%
Built 1970 to 1979	2,093	17.86%	3,483	16.63%
Built 1960 to 1969	1,658	14.14%	2,616	12.49%
Built 1950 to 1959	2,690	22.95%	3,936	18.79%
Built 1940 to 1949	1,281	10.93%	1,995	9.53%
Built 1939 or Earlier	1,391	11.87%	3,801	18.15%
Dominant Year Structure Built	**1950 to 1959**		**1950 to 1959**	

Source: PCensus for ArcView 2023 Estimates

Housing Value Trends

Table 29 contains data not based on actual transaction or appraisal data but based on owners' opinion of housing unit value. In some cases, owners may tend to over or undervalue homes for several reasons. Nevertheless, the data overall can provide some estimate of the value of owner-occupied units.

- An estimated 2,229 (36.95%) of the self-reported values of owner-occupied homes in Ponca City are below $100,000.
- This stock of homes represents in some cases blighted or perhaps unlivable structures that could be the focus of a blight abatement and neighborhood revitalization programs.
- Mapping and targeting neighborhoods with lower valued units could provide increased opportunities for new infill housing, infrastructure and amenities investments in core neighborhoods, as well as housing renovation or rebuilding on existing lots and infrastructure which can play a vital role in providing more affordably priced for-sale and rental units.
- In Ponca City, the cohort of values with the largest share of housing units is $100,000 to $149,000 with 24.70% (1,490).

Table 29: Housing Value, 2023

Housing Value Range	Ponca City		Kay County	
	Count	Share	Count	Share
2023 Est. Owner Occupied Housing Units by Value	**6,032**		**11,536**	
Value Less than $20,000	307	5.09%	589	5.11%
Value $20,000 to $39,999	475	7.87%	930	8.06%
Value $40,000 to $59,999	402	6.66%	941	8.16%
Value $60,000 to $79,999	463	7.68%	1,014	8.79%
Value $80,000 to $99,999	582	9.65%	1,061	9.20%
Value $100,000 to $149,999	1,490	24.70%	2,286	19.82%
Value $150,000 to $199,999	988	16.38%	1,634	14.16%
Value $200,000 to $299,999	747	12.38%	1,489	12.91%
Value $300,000 to $399,999	275	4.56%	686	5.95%
Value $400,000 to $499,999	159	2.64%	500	4.33%
Value $500,000 to $749,999	100	1.66%	260	2.25%
Value $750,000 to $999,999	28	0.46%	89	0.77%
Value $1,000,000 to $1,499,999	6	0.10%	29	0.25%
Value $1,500,000 to $1,999,999	2	0.03%	13	0.11%
Value $2,000,000 or more	8	0.13%	15	0.13%
2023 Est. Median Owner-Occupied Housing Unit Value	**$126,409**		**$126,969**	

Source: PCensus for ArcView 2023 Estimates

Household Income Profiles

Table 30 represents all households in Ponca City, organized by age cohort then by household income.

According to 2022 American Community Survey (ACS) estimates there were 9,343 households in Ponca City.

The largest householder cohort by age is 25-44 years with 34.70% (3,245) of households followed by 45-64 years old with 31.50% (2,943).

The two largest householder cohorts by age and income in Ponca City are:

- 65 and older with incomes between $25,000 and $49,999 (9.76%).
- 25 to 44 years with incomes between $25,000 to $49,999 (8.90%).

The cohort with the highest incomes $100,000 or more is 45 to 64 with 28.58%.

The two cohorts with the largest percentage of incomes between $25,000 and $49,999 are:

- 65 and older with 33.80%
- Under 25 years with 31.90%.

Census data utilized here and throughout this report is the most recent available data. However, it trails the present year by 2 years it should be understood that housing cost burden and demand for affordable housing may be much greater than shown in this report due to circumstances that have occurred since 2021

Table 30: 2022 Household Income by Age of Householder

	Ponca City	
	Count	Share
Total Households	**9,343**	**100%**
Median Income	**$51,367**	
Under 25 Years	**455**	**4.90%**
Less than $25,000	177	38.90%
$25,000 to $49,999	145	31.90%
$50,000 to $74,999	41	9.00%
$75,000 to $99,999	35	7.70%
$100,000 to $149,999	36	7.90%
$150,000 or more	21	4.60%
25-44 Years	**3,245**	**34.70%**
Less than $25,000	547	16.90%
$25,000 to $49,999	832	25.60%
$50,000 to $74,999	679	20.90%
$75,000 to $99,999	570	17.50%
$100,000 to $149,999	390	12.00%
$150,000 or more	227	7.00%
45-64 Years	**2,943**	**31.50%**
Less than $25,000	565	19.20%
$25,000 to $49,999	602	20.40%
$50,000 to $74,999	496	16.90%
$75,000 to $99,999	439	14.90%
$100,000 to $149,999	294	10.00%
$150,000 or more	547	18.60%
65 Years and Older	**2,700**	**28.90%**
Less than $25,000	757	28.00%
$25,000 to $49,999	912	33.80%
$50,000 to $74,999	400	14.80%
$75,000 to $99,999	299	11.10%
$100,000 to $149,999	231	8.60%
$150,000 or more	101	3.70%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates**

Table 31 shows Ponca City households organized into cohorts of household income based on tenure. Also shown is the average household income by tenure.

According to the 2022 Community Survey, median household income for all households in Ponca City was $51,367.

The median household income for renter-occupied households ($36,601) in Ponca City is less than the household income for owner-occupied households ($66,391) by about 45%.

The cohorts with the greatest number of households in Ponca City by income and tenure are:

- Owner-occupied households earning from $25,000 to $49,999 – 14.34% (1,340).
- Renter-occupied households earning less than $25,000 – 13.21% (1,234)

Table 31: 2022 Household Income by Tenure

	Ponca City	
	Count	Share
Total Households	**9,343**	**100%**
Median Income	**$51,367**	
Owner-Occupied	**5,752**	**61.60%**
Less than $25,000	812	14.10%
$25,000 to $49,999	1,340	23.30%
$50,000 to $74,999	1,093	19.00%
$75,000 to $99,999	997	17.30%
$100,000 to $149,999	686	11.90%
$150,000 or more	824	14.30%
Median Income	**$66,391**	
Renter-Occupied	**3,591**	**38.40%**
Less than $25,000	1,234	34.40%
$25,000 to $49,999	1,151	32.00%
$50,000 to $74,999	523	14.60%
$75,000 to $99,999	346	9.60%
$100,000 to $149,999	265	7.40%
$150,000 or more	72	2.00%
Median Income	**$36,601**	

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Housing Cost-Burdened Households

Table 32 displays data showing age of householder by monthly owner costs and gross rent as a share of household income. The figure highlights the portion of households whose monthly housing costs exceed 30.0% of household income, also known as cost-burden.

50.50% (2,905) of all owner-occupied households have a householder aged 35 to 64 years old. The least populous cohort by age and tenure is homeowners aged 15 to 24 – 137.

The age cohorts with largest share of householders whose housing costs exceed 30% of income are:

- Renters 65 years and older – 66.56% (416)
- Renters 15 to 24 years old – 40.90% (130)
- Renters 25 to 34 years old – 40.31% (343)

Table 32: 2022 Ponca City Housing Costs as a Percentage of Household Income by Age

Ponca City	Renter-Occupied		Owner-Occupied	
	Count	Share	Count	Share
Total	**3,591**	**100%**	**5,752**	**100%**
Householder 15 to 24 years	318	8.90%	137	2.40%
Less than 20.0 percent	87	27.40%	92	67.20%
20.0 to 24.9 percent	22	6.90%	0	0.00%
25.0 to 29.9 percent	48	15.10%	11	8.00%
30.0 to 34.9 percent	**0**	**0.00%**	**2**	**1.50%**
35.0 percent or more	**130**	**40.90%**	**21**	**15.30%**
Not computed	31	9.70%	11	8.00%
Householder 25 to 34 years	851	23.70%	635	11.00%
Less than 20.0 percent	263	30.90%	399	62.80%
20.0 to 24.9 percent	106	12.50%	91	14.30%
25.0 to 29.9 percent	97	11.40%	18	2.80%
30.0 to 34.9 percent	**91**	**10.70%**	**67**	**10.60%**
35.0 percent or more	**252**	**29.60%**	**60**	**9.50%**
Not computed	42	4.90%	0	0.00%
Householder 35 to 64 years	1,797	50.00%	2,905	50.50%
Less than 20.0 percent	546	30.40%	1,972	67.90%
20.0 to 24.9 percent	341	19.00%	295	10.10%
25.0 to 29.9 percent	130	7.20%	186	6.40%
30.0 to 34.9 percent	**116**	**6.40%**	**145**	**5.00%**
35.0 percent or more	**506**	**28.20%**	**307**	**10.60%**
Not computed	158	8.80%	0	0.00%
Householder 65 years and over	625	17.40%	2,075	36.10%
Less than 20.0 percent	78	12.50%	1,336	64.40%
20.0 to 24.9 percent	11	1.80%	188	9.10%
25.0 to 29.9 percent	68	10.90%	156	7.50%
30.0 to 34.9 percent	**67**	**10.70%**	**57**	**2.70%**
35.0 percent or more	**349**	**55.80%**	**338**	**16.30%**
Not computed	52	8.30%	0	0.00%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 33 shows levels of housing cost burden Ponca City for homeowners. Housing cost burdened households are defined as paying greater than 30% of household income toward housing costs alone.

Lower-income owner occupied households had the greatest shares of households with housing cost burdens.

Housing cost burden for homeowners was most prevalent in the households earning less than $20,000 in Ponca City.

Table 33: 2022 Housing Costs as a Percentage of Household Income – Owner-Occupied Housing by Income

	Ponca City	
	Count	Share
Total Housing Units	**9,343**	**100%**
Owner-Occupied housing units	**5,752**	**61.60%**
Less than $20,000	640	11.10%
Less than 20 percent	151	23.60%
20 to 29 percent	47	7.30%
30 percent or more	**442**	**69.10%**
$20,000 to $34,999	679	11.80%
Less than 20 percent	214	31.50%
20 to 29 percent	187	27.50%
30 percent or more	**278**	**41.00%**
$35,000 to $49,999	822	14.30%
Less than 20 percent	480	58.40%
20 to 29 percent	208	25.30%
30 percent or more	**134**	**16.30%**
$50,000 to $74,999	1,093	19.00%
Less than 20 percent	643	58.80%
20 to 29 percent	361	33.00%
30 percent or more	**89**	**8.20%**
$75,000 or more	2,507	43.60%
Less than 20 percent	2,311	92.20%
20 to 29 percent	142	5.70%
30 percent or more	**54**	**2.10%**
Zero or negative income	11	0.20%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 34 shows owner households that paid 30% and greater in each income bracket.

Table 34: 2022 Ponca City Affordable For Sale Housing Need by Income Range

Income Range	# Cost-Burdened Households	For-Sale Price Needed
Less than $20,000	442	$50,000
$20,000 to $34,999	278	$50,000 to $100,000
$35,000 to $49,999	134	$100,000 to $150,000
Total	**854**	-

Source: US Census Bureau American Community Survey 2022 5-Year Estimate

As with homeowners, low-income renters tend to be considerably more cost-burdened than higher-income renters.

There are zero households earning $75,000 or more that experience rent-burden.

In Ponca City, there were 2,158 renter households that made $50,000 or less. This represented a share of 23.10% of all households, and 60.09% of renter households. Of these, 1,472 or 68.21% were cost-burdened.

Of the 1,527 City renter households making $34,999 and less 1,314 (86.05%) were housing cost burdened.

Table 35: 2022 Housing Costs as a Percentage of Household Income – Renter-Occupied Housing by Income

	Ponca City	
	Count	Share
Total Housing Units	**9,343**	**100%**
Renter-Occupied housing units	**3,591**	**38.40%**
Less than $20,000	910	25.30%
Less than 20 percent	9	1.00%
20 to 29 percent	121	13.30%
30 percent or more	**780**	**85.70%**
$20,000 to $34,999	617	17.20%
Less than 20 percent	0	0.00%
20 to 29 percent	83	13.50%
30 percent or more	**534**	**86.50%**
$35,000 to $49,999	631	17.60%
Less than 20 percent	109	17.30%
20 to 29 percent	364	57.70%
30 percent or more	**158**	**25.00%**
$50,000 to $74,999	507	14.10%
Less than 20 percent	268	52.90%
20 to 29 percent	200	39.40%
30 percent or more	**39**	**7.70%**
$75,000 or more	643	17.90%
Less than 20 percent	588	91.40%
20 to 29 percent	55	8.60%
30 percent or more	**0**	**0.00%**
Zero or negative income	93	2.60%
No cash rent	190	5.30%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 36 below shows renter households that paid 30% and greater in each income bracket.

Table 36: 2022 Ponca City Affordable Rental Housing Need by Income Range

	# Cost-Burdened Households	Monthly Rent Range Needed
Less than $20,000	780	Under $500
$20,000 to $34,999	534	$500 to $875
$35,000 to $49,999	158	$875 to $1,250
Total	**1,472**	-

Source: US Census Bureau American Community Survey 2022 5-Year Estimates

Owners

Table 37 shows the owner-occupied households in Ponca City by monthly housing costs. Housing costs are shown as a percentage of homeowners' income.

About 589 (21.3%) with a mortgage and 408 or 13.7% without a mortgage in Ponca City paid 30% or more of their income on housing.

Typically shares of housing cost burden occur at lower rates for households without a mortgage as what is typically the largest cost for owned housing is no longer a concern.

78.71% (2,178) of homeowners with a mortgage paid less than 30% of their income in housing costs and 86.33% (2,577) without a mortgage paid less than 30%.

Table 37: 2022 Monthly Owner Costs as a Share of Household Income

	Ponca City	
	Count	Share
Total Owner-Occupied	**5,752**	**100%**
Housing units with a mortgage	**2,767**	**48.10%**
Less than 10.0 percent	411	14.90%
10.0 to 14.9 percent	520	18.80%
15.0 to 19.9 percent	498	18.00%
20.0 to 24.9 percent	415	15.00%
25.0 to 29.9 percent	334	12.10%
30.0 to 34.9 percent	201	7.30%
35.0 to 39.9 percent	26	0.90%
40.0 to 49.9 percent	156	5.60%
50.0 percent or more	206	7.40%
Not computed	0	0.00%
30.0 percent or more	**589**	**21.30%**
Housing units without a mortgage	**2,985**	**59.10%**
Less than 10.0 percent	1,484	49.70%
10.0 to 14.9 percent	604	20.20%
15.0 to 19.9 percent	282	9.50%
20.0 to 24.9 percent	159	5.30%
25.0 to 29.9 percent	37	1.20%
30.0 to 34.9 percent	70	2.30%
35.0 to 39.9 percent	59	2.00%
40.0 to 49.9 percent	54	1.80%
50.0 percent or more	225	7.50%
Not computed	11	0.40%
30.0 percent or more	**408**	**13.70%**

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 38 displays owner-occupied households by household income. Also highlighted are the shares of each income cohort with housing costs over 30% of household income. The table indicates that the share of homeowners paying 30% or more of income for housing falls as household incomes increase.

- There were 2,152 (37.41%) owner-occupied households in income ranges less than $50,000. Of these, 854 households (39.68%) paid 30% or more on housing.

Table 38: 2022 Monthly Owner Costs Greater Than 30 Percent of Household Income by Income

Owner-Occupied	Ponca City	
	Count	Share
Total Owner-Occupied Households	**5,752**	**100%**
Total In Income Range		
Less than $10,000	240	4.20%
$10,000 to $19,999	411	7.20%
$20,000 to $34,999	679	11.80%
$35,000 to $49,999	822	14.30%
$50,000 to $74,999	1,093	19.00%
$75,000 to $99,999	997	17.30%
$100,000 or more	1,510	26.20%
30% or more of Income	**997**	**17.30%**
Less than $10,000	229	94.40%
$10,000 to $19,999	213	51.80%
$20,000 to $34,999	278	40.90%
$35,000 to $49,999	134	16.30%
$50,000 to $74,999	89	8.10%
$75,000 to $99,999	38	3.80%
$100,000 or more	16	1.10%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 39 shows owner-occupied households by age of householder. The figure also highlights the share of those age groups whose owner costs reach 30% or more of household income.

- Approximately 13% (772) of homeowners are under 35 years old. Of those, 19.43% (150) are cost-burdened.
- This shows that for the youngest age groups for-sale housing appears difficult to attain.
- This may be due to lack of supply of acceptable home quality and/or price, ability to qualify for home financing, employment and wage gaps or lack of attractiveness or opportunities for homeownership enticing to these ages.

Table 39: 2022 Monthly Owner Costs Greater Than 30% Percent of Household Income by Age

	Ponca City	
	Count	Share
Total Owner-Occupied Households	**5,752**	**100%**
Total In Age Range		
Householder 15 to 24 years	137	2.40%
Householder 25 to 34 years	635	11.00%
Householder 35 to 64 years	2,905	50.50%
Householder 65 years and over	2,075	36.10%
30% or more of Income	**997**	**17.30%**
Householder 15 to 24 years	23	16.79%
Householder 25 to 34 years	127	20.00%
Householder 35 to 64 years	452	15.56%
Householder 65 years and over	395	19.04%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Renters

Table 40 shows the renter-occupied households in Ponca City organized by percentage of income allocated to rent costs.

- 23.84% (856) of renter households spent 40% or more of their income on housing. 15.71% (564) spent 50% or more of their income on housing.
- Further investigation into which rental units and properties in the city could be contributing to the share of renters paying 50% or more of their income on rent may lead to suggestions regarding the mitigation of certain causes of severely cost-burdened rental units.
- These could be blighted, inefficient single family or multifamily properties that may also be charging more than their true value given their condition due to a lack of new or recent market rate rental units.

Table 40: 2022 Gross Rent as a Percentage of Household Income

	Ponca City	
	Count	Share
Total Renter-Occupied Households	**3,591**	**100%**
Less than 10.0 percent	209	5.80%
10.0 to 14.9 percent	441	12.30%
15.0 to 19.9 percent	324	9.00%
20.0 to 24.9 percent	480	13.40%
25.0 to 29.9 percent	343	9.60%
30.0 to 34.9 percent	274	7.60%
35.0 to 39.9 percent	381	10.60%
40.0 to 49.9 percent	292	8.00%
50.0 percent or more	564	15.70%
Not computed	283	7.90%
30.0 percent or more	**1,511**	**42.10%**
Median gross rent as a percentage of household income	**27.90%**	

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 41 organizes renter-occupied households in Ponca City by age of householder. The renters whose housing costs exceed 30% of household income are cost-burdened.

- The share of renters in Ponca City paying 30% or greater of their income on housing costs is most prevalent in renters aged 65 and older. The 416 cost-burdened renters in this age group make up 66.56% of renters in the age group and 11.58% of all renters in Ponca City.
- Renters 35 to 64 (559) are the least cost-burdened in the city, though not by a wide margin; as this is the category with the largest number of householders, those on the high end of this age range could provide enough renters for a Senior housing/Active adult project which would include renters age 55+.

Table 41: 2022 Monthly Renter Costs Greater Than 30% Percent of Household Income by Age

Renter-Occupied	Ponca City	
	Count	Share
Total Renter-Occupied Households	**3,591**	**100%**
Total In Age Range		
Householder 15 to 24 years	318	8.90%
Householder 25 to 34 years	851	23.70%
Householder 35 to 64 years	1,797	50.00%
Householder 65 years and over	625	17.40%
30% or more of Income	**1,511**	**42.10%**
Householder 15 to 24 years	130	40.90%
Householder 25 to 34 years	343	40.30%
Householder 35 to 64 years	622	34.60%
Householder 65 years and over	416	66.60%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 42 groups renter-occupied households by income, then highlights the share of those households whose rent costs make up 30% of household income.

- 1,314 households made less than $35,000 and experienced cost burden in 2022. This share makes up for 77.20% of renter-occupied households in this income cohort and 36.59% of all renter-occupied households.
- 86.96% (1,314) of cost-burdened renter-occupied households earned less than $35,000 in 2022.
- This data appears to signal demand for rental units affordable to lower income renter household incomes.

Table 42: 2022 Monthly Renter Costs Greater Than 30% Percent of Household Income by Income

Renter-Occupied	Ponca City	
	Count	Share
Total Renter-Occupied Households	**3,591**	**100%**
Total In Income Range		
Less than $10,000	300	8.40%
$10,000 to $19,999	732	20.40%
$20,000 to $34,999	670	18.60%
$35,000 to $49,999	683	19.00%
$50,000 to $74,999	523	14.60%
$75,000 to $99,999	346	9.60%
$100,000 or more	337	9.40%
30% or more of Income	**1,511**	**42.10%**
Less than $10,000	198	66.00%
$10,000 to $19,999	582	79.50%
$20,000 to $34,999	534	79.70%
$35,000 to $49,999	158	23.10%
$50,000 to $74,999	39	74.60%
$75,000 to $99,999	0	0.00%
$100,000 or more	0	0.00%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates

Table 43 illustrates the maximum prices of rental and for-sale housing that meet the 30% of income threshold at the median income levels in several different categories.

Table 43: Maximum Housing Cost at 30% of Median Income

Income Type	Income	Maximum Rent	Maximum For-Sale
2023 PCensus Ponca City Median Household Income	$50,015	$1,250	$130,000
2023 PCensus Kay County Median Household Income	$53,420	$1,336	$142,000
2022 QCEW Kay County Avg. Weekly Wage	$42,848	$1,071	$90,000
2022 ACS Ponca City Med. HH Income	$51,367	$1,284	$132,000
2022 ACS Ponca City Owner Median Income	$66,391	$1,660	$201,000
2022 ACS Ponca City Renter Median Income	$36,601	$915	$70,000
2022 ACS Kay County Med. HH Income	$53,746	$1,344	$145,000
2022 ACS Kay County Owner Median Income	$65,013	$1,625	$197,000
2022 ACS Kay County Renter Median Income	$38,625	$966	$80,000

HOUSING SUPPLY ASSESSMENT

Existing Home Market – Rental Units

This section examines the latest market trends for rental units in Ponca City, looking specifically at local data gathered through field research by CDS regarding existing rental units and properties. Both single family rental houses and multifamily complexes were examined. About 39% of Ponca City households (3,858) rent their home, according to the 2023 PCensus estimates.

Single Family Detached Rental Units

While 39% of Ponca City households rent their home, only around 9% of housing units (1,086) in Ponca City are in multifamily structures (5 to over 50 units), suggesting that 30% of Ponca City households (about 3,800) rent a single family house or a duplex/quadplex unit of some type. Quantifying the exact number of single family rental houses in any market is tremendously difficult, as is assembling rent and occupancy data in a near-comprehensive or truly representative way. Given these issues, CDS instead conducted several interviews with owners and managers of single family rental properties, as well as with others familiar with the rental housing in Ponca City, in order to get a sense of the single family rental market's opportunities and challenges.

Here are the key takeaways from these interviews:

- Occupancies are very healthy and units are rented very quickly once they become available.
- Many renters are long-term residents of these properties and units do not regularly become available.
- Many single family rentals rent for under $1,000 per month, some older properties will rent for $750 or even less.
- Rents over $1,500 are uncommon and the few properties that rent at this level are often the hardest vacancies to fill, regardless of the size or amenities they may offer.
- Higher rent properties see more turnover than lower rent properties.
- The presence of short-term rentals has put some pressure on the availability and price of rental homes.
- Rising insurance costs have had a large impact on rental rates, especially in the last 3 years.
- It is estimated that rents are double what they were 20 years ago, with an outsized portion of that increase coming during the last 3 years.
- 2 Bedroom / 1 Bathroom and 3 bedroom / 2 Bathroom homes are the most common floor plan types. Very few 4 bedroom homes are available for rent.
- Most rental single family houses are more than 50 years old, several are over 100 years old.
- Much of the rental housing inventory requires work when it is acquired or turning over to a new tenant, largely due to its age.
- Much of Ponca City's hourly wage workforce rents single family homes for less than $1,100 per month, those on the lower end of the hourly wage scale look for rents below $850.
- There is a preference to rent on the northeast side of Ponca City.

Multifamily Housing Supply

Multifamily units account for a small share of housing in Ponca City, just an estimated 9.3% (1,086) of the 11,722 housing units in the City, according the 2023 PCensus estimates. Based on research and other data sources, CDS was able to identify 1,290 existing apartment units located in 21 different apartment complexes with 5 to over 50 units in Ponca City.

The average market rent in Ponca City is $531 per unit with units ranging from $249 to $1,127. The vacancy is low at 6.3%. There are 135 units under construction with another 62 units being brought back online from renovation.

The unit mix of apartments in Ponca City consists of 2% studios, 35% one bedrooms, 60% two bedrooms, and 3% three bedrooms.

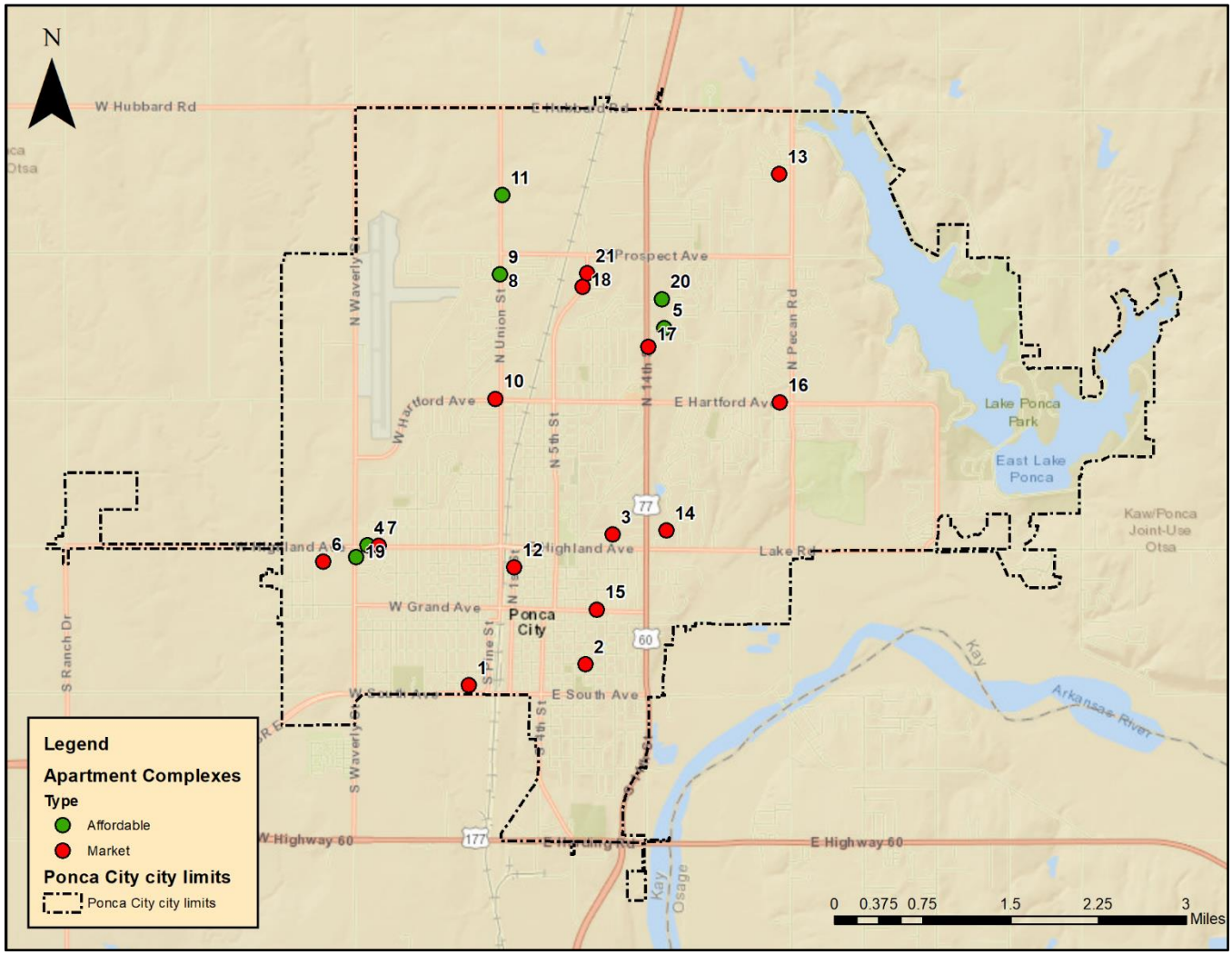
The table below shows the data CDS was able to assemble on these apartment complexes and their unit mixes.

Table 44: Ponca City Area Apartment Complexes

Number	Type	Complex	Address	Year Built	Units	Rent/Mo.	Avg. SF
1	Market	406 W Cherry Ave	406 W Cherry Ave	1940	6		680
2	Market	603 S 8th St	603 S 8th St	1964	7		680
3	Market	80 Elmwood Ave	80 Elmwood Ave	1975	7		680
4	Affordable	Copper Ridge Apartments	1515 W Highland Ave	2001	54	$688	913
5	Affordable	East Terrace Apartments	1501 Bradley Ave	1984	60	$600	787
6	Market	Highland Park Family	531 Airline Dr	2016	34		
7	Market	Highlander Place West	1407 W Highland Ave	1968	53	$502	734
8	Market	Kay County Mobile Home Park	2900 N Union St	2009	23		
9	Affordable	Meadowbrook Village	2900 N Union St	1971	167	$249	1,000
10	Market	Paladin Apartments	301 W Hartford Ave	1978	200	$463	680
11	Affordable	Paradise Corner Apartments	3501 N Union St	1968	60	$777	702
12	Market	Peach Tree Landing	501 N 1st St	1933	6		
13	Market	Pecan Place Apartments	3550 Springwood St	1984	160	$507	817
14	Market	Pioneer Place Apartments	715 Monument Rd	1963	62	$437	718
15	Market	The Grand Apartments	901 E Grand Ave	1925	12		
16	Market	The Meadows	2505 E Hartford Ave	1963	24		1,000
17	Market	Timbers North Apartments	2201 N 14th St	1970	100	$523	925
18	Market	Village Green Apartments	2700 N 5th St	1983	63	$1,127	748
19	Affordable	Waverly Estates	601 N Waverly St	2014	48	$463	848
20	Affordable	Willow Creek Villas	1501 Princeton Ave	2001	88	$637	803
21	Market	Windsor Park Apartments	2600 N 5th St	1983	56	$552	850

Source: CDS, CoStar, interviews and data made available by the apartment complexes themselves

Map of Ponca City Area Apartment Complexes



Source: CDS, CoStar

As with single family rentals, CDS also conducted interviews with managers of apartment complexes and units and made multiple site visits to apartment complexes in Ponca City, including all of the large market rate complexes. These are the key takeaways from these interviews:

- Occupancies are high at most ever apartment complex.
- Most apartment renters are employed in service and blue-collar industries in Ponca City, including those living in income-restricted complexes. Many are teachers and nurses as well. Some complexes have a significant number of residents who work at the Osage casino in McCord, but this is not widespread.
- A handful of apartment units are held on retainer by local employers.
- Lopez Dorada was the most commonly mentioned employer of apartment residents based on these interviews.
- Turnover was reported at 10% or less in most instances, most complexes had a large share of residents who had been there for many years.
- On-site laundry facilities were much more common than internal washer/dryer hookups, though some of the newer apartment complexes had them.
- About half of the complexes visited and interviewed reported waiting lists.
- Basketball courts and playgrounds were common amenities offered at Ponca City apartment complexes.

Existing Home Market – Single Family, For-Sale Homes

According to 2023 PCensus estimates for Ponca City there were 11,722 total housing units and 9,890 occupied housing units. Owner occupied units made up 61% (6,032) of the units and renter occupied units made up 39% (3,858). Over three-quarters of all housing units in the city are single family detached units, or rather, single family homes that do not share a wall with other housing units. Mobile homes are not uncommon in Ponca City, representing 2.8% of all housing units (322). It is believed that nearly all of the estimated 6,032 households that own their home in Ponca City own a single family home of some kind, an overwhelming majority of those owning a single family detached house.

Existing Single Family Supply and Inventory

Single Family sales activity in Ponca City increased after 2019, peaking in 2020. Increased demand for single family homes both in Ponca City and nationally since the beginning of the COVID-19 pandemic in early 2020 was widely discussed in CDS' interviews in Ponca City and the jump in sales activity seen during that time would indicate that this is true. Both 2020 and 2021 saw sales well over 10% greater than in 2019. 2023 was the first year since 2019 to have seen fewer sales than 2019.

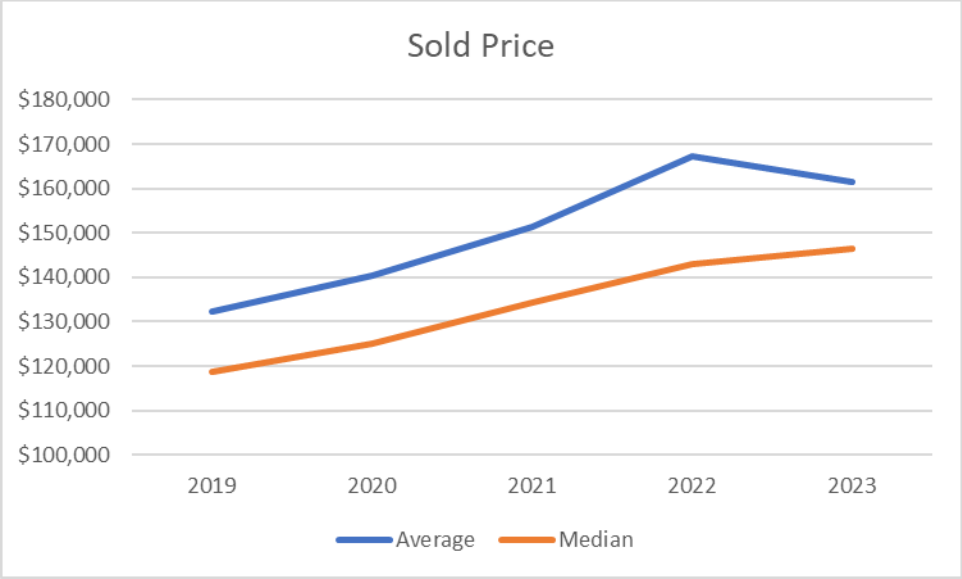
Home Sales 2019-2023



Source: MLS Technology, Inc. and the North Central Board of REALTORS®, All homes have Ponca City Addresses

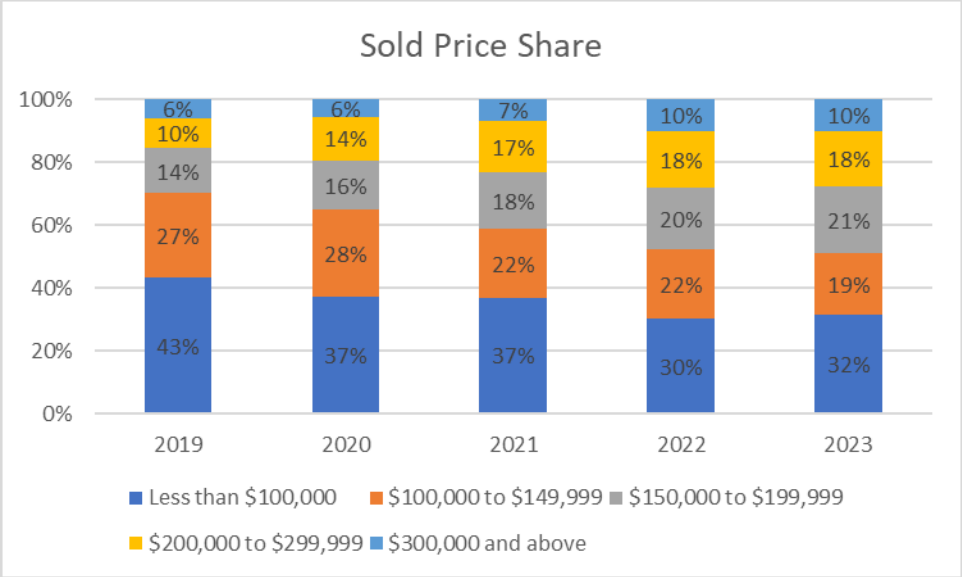
Along with increased sales activity, another proof of the notable demand for single family housing in Ponca City are the sales price trends. Median home sales prices have spiked since 2020 across the Ponca City area. The median price in 2023 is nearly $30,000 higher than it was in 2019, an increase of 24%. The median sales price in 2023 topped $150,000 in Ponca City for the second year in a row. Year-over-year price increases topped 5% each year from 2020 through 2022. Houses sold for under $100,000 made up over 40% of the Ponca City market in 2019 and now account for less than one third of sales. Nearly 30% of houses in Ponca City have sold for more than $200,000 in 2023 and 10% have sold for more than $300,000, a price segment that made up only around 6% of sales from in 2019.

Sold Price 2019-2023



Source: MLS Technology, Inc. and the North Central Board of REALTORS®, All homes have Ponca City Addresses

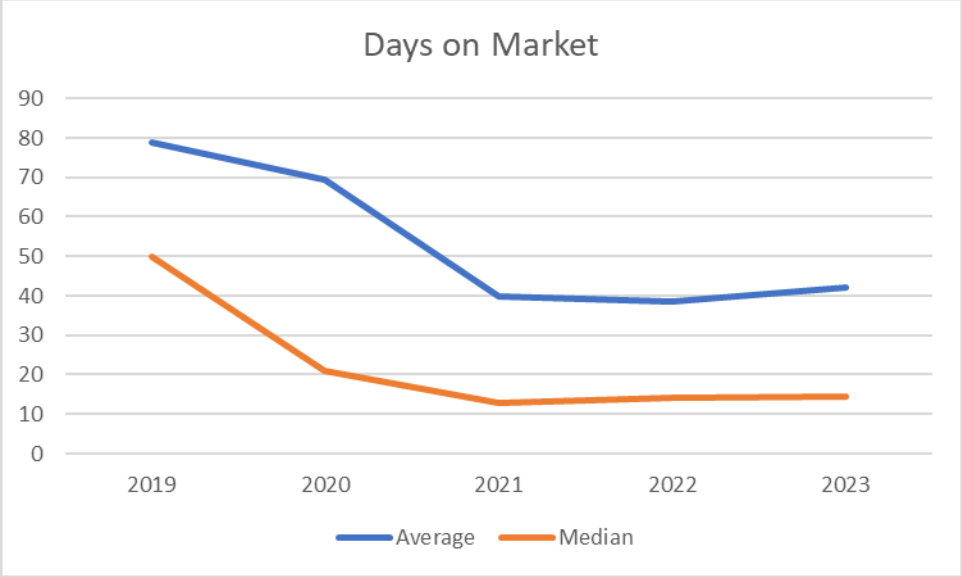
Home Sales by Price Range 2019-2023



Source: MLS Technology, Inc. and the North Central Board of REALTORS®, All homes have Ponca City Addresses

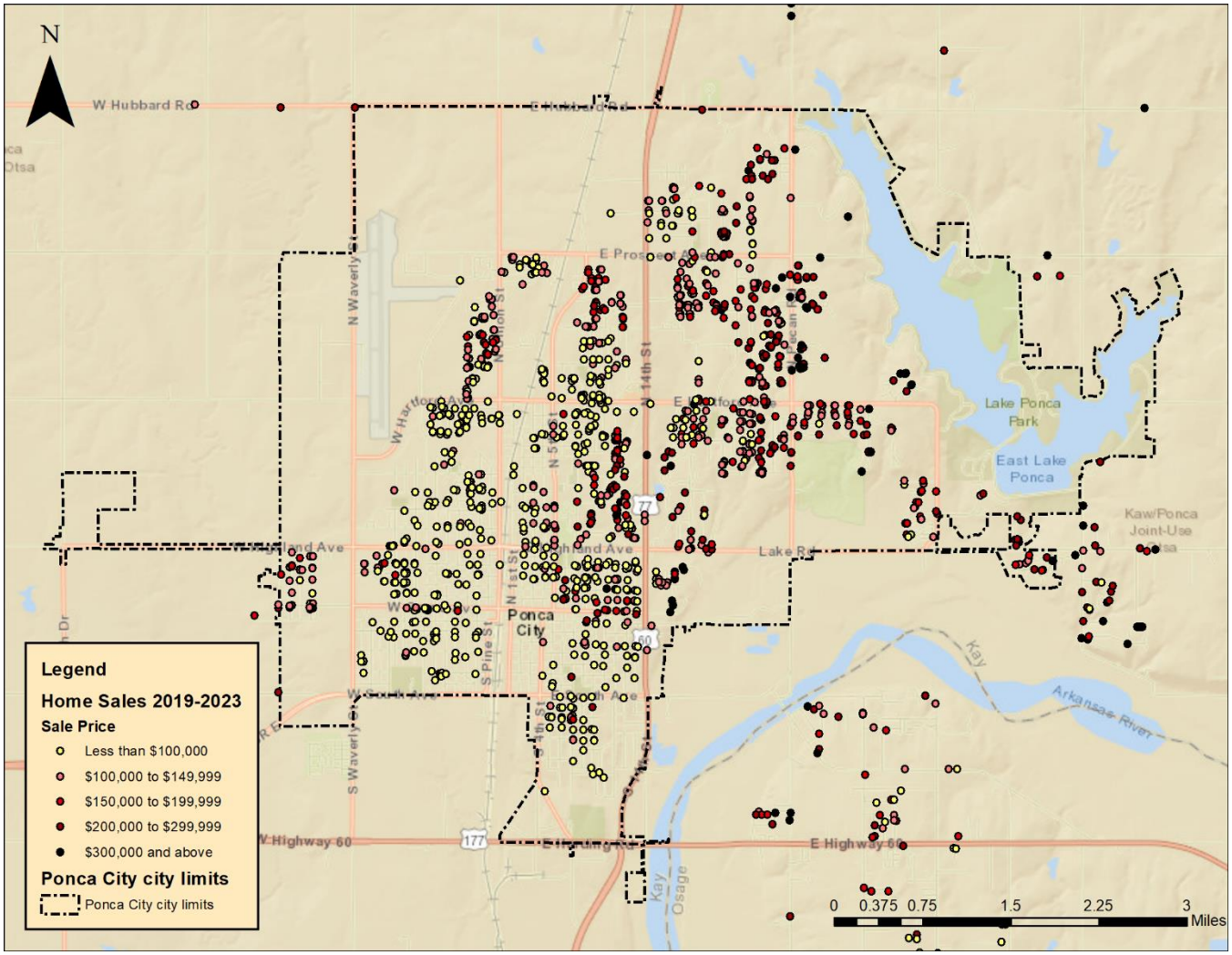
In 2023, the average number of days a house is on the market is 46% lower than it was in 2019. This is, perhaps, the most notable sign of the high demand for single family housing in Ponca City. Transactions occurring so quickly indicates that there is significant competition or significant fear of competition for purchasing homes, due to high demand and/or low inventory.

Average Days on Market 2019-2023



Source: MLS Technology, Inc. and the North Central Board of REALTORS®, All homes have Ponca City Addresses

Map of Homes Sold 2019-2023



Source: MLS Technology, Inc. and the North Central Board of REALTORS®, All homes have Ponca City Addresses

CDS conducted a group interview with several Ponca City realtors, organized by the North Central Board of REALTORS®. CDS is very grateful for the help that the North Central Board of REALTORS® provided to this project, both through this interview and for providing the MLS data analyzed above. CDS also interviewed local developers working in the Ponca City housing market. The following is a summary of the thoughts expressed in these interviews:

- An extreme lack of inventory has put pressure on demand and driven up prices on homes in Ponca City.
- Only about 60 houses are generally on the market at a given time, a situation seen in the last two years. Prior to the last two years, more than twice as many homes were generally on the market.
- The local homebuilding "ecosystem" has a shortage of some of its key components and out of town homebuilders have largely not been present in the Ponca City Market in over a decade.
- The lack of "move up" housing has kept higher income buyers in older homes that were once prime candidates for first-time home buyers.
- The age and condition of much of Ponca City's housing stock is an issue for many buyers, particularly when coupled with the recent price increases. Many people who could afford a home in subpar condition will not purchase it because the price is high enough that they will not have the money to fix and update the home to meet their standards after buying it.
- Many houses for sale in Ponca City do not qualify for federal loans (such as those offered by the VA and FHA) due to the condition they are in.
- Many sellers are uninterested in bringing their houses up to VA or FHA standards as there exists significant demand for homes from buyers who can qualify for conventional loans that have no requirements or from buyers who can pay cash.
- Spiking insurance costs have also strained affordability for both existing residents and potential new buyers. Insurance costs have risen 35% to 50% in the past few years alone.
- Housing priced between $100,000 and $150,000 moves very quickly while homes priced at over $250,000 will often sit on the market for a while.
- New construction single family homes with 3 bedrooms and 2 bathrooms, sized between 1,500 and 1,800 square feet, and price below $250,000 would be popular sellers.
- One story houses are much easier to sell than two story houses.
- New patio homes and other types of homes that can be placed on a smaller infill lot in an existing neighborhood could prove popular with buyers, provided they are 1 story with 3 bedrooms and 2 bathrooms and priced below $250,000.

CONCLUSIONS AND RECOMMENDATIONS

CDS believes there to be demonstrable immediate demand for new housing in Ponca City, largely in single family for sale housing with some multifamily demand as well. This demand is proved out in the observation of significant rent and price increases, increasing sales transactions, high occupancies, and low numbers of days spent on the market. It is also indicated by the large share of workers employed in Ponca City who not only live outside of the city, but live 25 or more miles away. Additionally, it was said to CDS by some of the employers interviewed that there are new jobs that could be filled quickly if suitable housing was found for potential employees. In particular, CDS expects a lot of demand for new housing to come from existing Ponca City residents interested in moving out of older housing and housing that is in substandard condition. CDS also conducted a survey of people who are employed in Ponca City (see Appendix A following this section), with respondents citing their preferences for housing prices, types, and locations and noting their interest in moving and new housing. Based on the research conducted for this project through interviews, statistical examination, and the survey, CDS has determined potential near-term (over the next 5-10 years) housing demand. This forecast demand will be laid out in the demand scenarios at the end of this section.

Multifamily and Rental Housing

With nearly 200 apartment units being brought online either through new construction or renovation, any immediate and much of the near-term multifamily demand in Ponca City is likely to be met when these units become available later in 2024 and early in 2025. CDS does believe that additional demand for apartment units in market rate and affordable complexes is likely to exist in a few years, but it is not recommended that another large apartment complex be built until the market has stabilized from the lease-up of these new and renovated units coming online soon.

Multifamily and Rental Housing Affordability

Estimating the magnitude of affordable housing demand requires the establishment of standards for affordable rent levels and home purchase prices. This is relatively straightforward for rental housing, as household income levels can be directly translated into affordable monthly rents at a maximum of 30% of gross income. It should be noted that considerations such as security deposits, incarceration records, credit scores, family size, willingness to share with roommates, and other household expenses (medical payments, transportation expenses, student loan debt, etc.) are obviously important in determining the affordability levels for individual households, but are beyond the basic analysis provided in this report as summarized in the table below.

Table 45: Affordable Rent Calculation

Annual income	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000	$55,000	$60,000	$65,000	$70,000	$75,000
Hourly wage rate	$7.21	$9.62	$12.02	$14.42	$16.83	$19.23	$21.63	$24.04	$26.44	$28.85	$31.25	$33.65	$36.06
Weekly wage	$288	$385	$481	$577	$673	$769	$865	$962	$1,058	$1,154	$1,250	$1,346	$1,442
Monthly income	$1,250	$1,667	$2,083	$2,500	$2,917	$3,333	$3,750	$4,167	$4,583	$5,000	$5,417	$5,833	$6,250
Max. Rent	**$375**	**$500**	**$625**	**$750**	**$875**	**$1,000**	**$1,125**	**$1,250**	**$1,375**	**$1,500**	**$1,625**	**$1,750**	**$1,875**

Note: Hourly wage rate based on 2,080 hours/yr.

Median income in Ponca City is $50,015, which would allow for affordability at rents of up to nearly $1,300 per month. However, most of Ardmore's renters earn under the median income. Nearly 50% of households earn less than $35,000, necessitating rents under $875 per month to avoid being housing cost burdened. Much of Ponca City's existing rental housing does meet this price point but it may be a challenge for new construction rental housing to do so without substantial subsidies.

Multifamily and Rental Housing Opportunities and Recommendations

Small multifamily housing such as duplex and quad/four-plex units are generally successful in Ponca City and the current supply, based on the limited data CDS was able to obtain, is presently near capacity. Due to their similarity to single family houses, these types of small multifamily units can help alleviate pressure on the single family rental market in Ardmore, which is currently being squeezed by rising rents. CDS believes that these units could rent for up to $1.00/sf, perhaps slightly more if there are amenities such as covered parking, washer and dryer, or large yard space. They would be most successful if they could be rented for just under $1.00/sf. To reach affordability for many renters at these per square foot rates, new construction units may have to be under 1,000 sf. Additionally, the city finding ways to facilitate the repair of blighted single family homes that have not reached condemned status could add presently unused or underused housing back into the market, especially the affordable single family rental market. Multifamily units in larger complexes will mostly need to rent for under $1,000 regardless of their size, with units under $800 likely to prove quickest to absorb.

Single Family For Sale

Single family for sale homes are the most demanded type of housing in Ponca City at this time and CDS believes the near-term demand for single family homes could be well into the hundreds, mostly in the service of replacing existing aging homes. Notable increases in sales transactions and prices, coupled with a significant drop in the average number of days on the market indicate that there is both immediate and near-term demand for quality new construction single family housing in Ponca City. In the employee survey, nearly 80% of respondents expressing interest in moving indicated that they would like to own their next home, though most respondents' expectations for home pricing were a bit below what the housing market has seen in the past three years and will likely see into the near future for new construction homes, though they do largely line up with the prices of many existing houses in Ponca City.

Single Family Affordability

Estimation of affordable home purchase prices is more involved than for rental housing, and requires additional assumptions regarding the type of mortgage, interest rates, property taxes, and other expenses such as property insurance.

Many home buyers in moderate price categories, especially first-time homebuyers, are utilizing programs such as Federal Housing Administration (FHA) mortgage insurance, which reduces the required down payment to as low as 3.5% of purchase price.

The following tables describe an FHA mortgage scenario and other assumptions to arrive at the income levels needed for an estimated monthly housing cost below the 30% standard. The calculations indicate that a new construction home purchase for households with incomes under $45,000 is a challenging proposition. Also, it should be noted that this analysis does not consider that potential buyers may have other current debt that effectively reduces their qualifying income.

Table 46: Affordable For-Sale Home Price Calculation (FHA Mortgage)

Home price	$135,000	$170,000	$200,000	$225,000	$250,000	$275,000	$285,000	$300,000	$325,000	$350,000
Down payment	$4,725	$5,950	$7,000	$7,875	$8,750	$9,625	$9,975	$10,500	$11,375	$12,250
Closing costs	$5,400	$6,800	$8,000	$9,000	$10,000	$11,000	$11,400	$12,000	$13,000	$14,000
Total up-front costs	$10,125	$12,750	$15,000	$16,875	$18,750	$20,625	$21,375	$22,500	$24,375	$26,250
FHA Loan amount	$132,555	$166,921	$196,378	$220,925	$245,472	$270,019	$279,838	$294,566	$319,113	$343,661
Monthly mortgage	$564	$710	$835	$939	$1,044	$1,148	$1,190	$1,252	$1,357	$1,461
Monthly MIP	$94	$118	$139	$156	$174	$191	$198	$209	$226	$243
Monthly home insurance	$125	$125	$125	$125	$125	$125	$125	$125	$125	$125
Monthly taxes	$136	$172	$202	$227	$252	$277	$288	$303	$328	$353
Total PITI with MIP	$919	$1,124	$1,301	$1,448	$1,595	$1,742	$1,801	$1,889	$2,036	$2,183
Required monthly gross income	$3,062	$3,748	$4,336	$4,826	$5,316	$5,806	$6,002	$6,296	$6,786	$7,276
Required annual income	**$36,748**	**$44,979**	**$52,034**	**$57,913**	**$63,793**	**$69,672**	**$72,024**	**$75,551**	**$81,430**	**$87,310**
Hourly wage equivalent @ 2,080 hours	$17.67	$21.62	$25.02	$27.84	$30.67	$33.50	$34.63	$36.32	$39.15	$41.98

Note: Hourly wage rate based on 2,080 hours/yr.

The estimated 2023 median household income in Ponca City was $50,015. The correlating maximum affordable home price to Ardmore's median household income is just under $200,000 from the table above. Based on what was relayed to CDS in its interviews with realtors and developers, homes in this price range currently move very quickly and several interviewees expressed the opinion that "move up" housing that was new and priced just above this price range could prove attractive to many of those currently earning above median income.

Single Family Challenges

While the demand is significant and demonstrable, single family home construction also faces the most significant challenges among the housing types CDS examined and considered in this project. Land and construction prices have increased significantly in just the last few years, making it challenging to build homes priced in the $170,000 to $250,000 range, affordable for households earning the $45,000-$65,000 annually that many of the jobs in the city pay. Additionally, most survey respondents, especially those earning at or slightly above median income, indicated that they would be unwilling to pay more than $1,250 per month in total housing costs. This monthly cost would require a price point under $200,000, challenging to achieve in today's housing market for new construction without some sacrifice on home size, lot size, or materials and finishes. This means there will likely have to be some adjustment to buyer expectations to un-anchor consumers from historical new home pricing levels that are unlikely to be realistically achievable now.

A particularly large challenge to new development has arisen in the past few years in the form of high interest rates. High rates have dampened lending to both homebuyers and housing developers. Additional challenges come from a limited number of remaining vacant infill lots. While this challenge can be abated to some extent by removing aged and blighted existing homes, the city has not recently had the funding capacity to remove as many of these structures as they did in the recent past. About 65 homes per year were being torn down a decade ago, now only about 35 per year are being demolished. Developers have, thus far, not been as interested in removing unusable existing homes from infill lots. Further challenges come from the city's weakened builder/developer "ecosystem", with limited recent development leading to small pools for the labor, trades, and materials necessary to build housing.

Single Family Opportunities and Recommendations

Many of these challenges can be met and overcome, however, especially as the city has significant infrastructure capacity. Water and sewer infrastructure lines are already built through much of the city's existing road grid, making certain areas in the city quite open for new development, notably in and around the Rec Plex on the west side of the city along N. Waverly St. In the opinion of CDS, the city's current housing incentive program is an excellent program and should prove very effective if brought before the right developers, helping to alleviate costs that can be slightly higher for new construction than in other parts of Oklahoma with more active recent home construction. From interviews conducted with realtors and developers, the city government has a solid reputation and is conserved to be accommodating and relatively easy to work with. While the city has not been able to demolish as many condemned properties as they would like to in recent years, they have nevertheless being actively enforcing codes and demolishing unusable housing structures where they can, potentially freeing up valuable infill lots for redevelopment.

The path of least resistance for new single family construction is infill development on existing lots within Ponca City that are currently connected to city infrastructure. By moving as aggressively as possible on removing condemned housing, the city can help bring additional infill lots online. The city can also assist developers in putting more affordable housing on the ground by allowing smaller multifamily housing such as duplexes and quadplexes to be built on former single family lots, perhaps with easier paths for rezoning such property. A strong program to assist the improvement of existing older properties with exterior improvements will help improve market acceptability for new homes on infill sites.

Many survey respondents indicated a willingness to buy relatively small houses; roughly half indicated they would be willing to buy a house that is under 1,800 sf. Housing of this size can be placed on smaller lots and is more likely to be affordable for middle income households. It will also come closer to meeting the price point that most survey respondents expect.

Demand Scenarios

Considering a variety of factors, CDS has prepared three scenarios for near-term housing demand. Near-term in the case of these scenarios covers the next 5-10 years. The major factors considered when calculating these scenarios include employment trends in Ponca City and Kay County, trends in commute patterns for those working in Ponca City, consideration for how much additional rental housing would be required to bring high occupancies to a healthier place (usually in the low-to-mid 90% range), and the age and condition of existing housing that may need replacement. Additionally, CDS considers the results of the employee survey, the insight offered to CDS in the many interviews conducted for this project, and other findings from our visit to Ponca City in mid-February and makes adjustments to the calculations accordingly. While the general expectation is that this demand should be met with new housing construction, large-scale and significant renovation of existing homes could also be considered as a way to meet the demand presented in these scenarios.

Major Factors and Assumptions

Presently planned and under construction housing, such as the 197 multifamily units planned for delivery over the next year, was considered in these scenarios and is not reflected in these demand scenarios. For the purposes of this exercise, it is already considered to be delivered and the forecast demand for multifamily housing is affected as such in each scenario. As for the mix of housing types, it is expected that a split similar to what is presently seen in Ponca City will continue, with about 70%-80% of housing being in single family or small multifamily (duplex, etc.) units.

Employment in Kay County has been fairly stagnant in recent years, though some growth has occurred in jobs paying above median wage. Thus, these scenarios place very little of their demand coming from job growth.

Much of the demand is expected to be driven by replacing aged housing, nearly two-thirds of the housing units in Ponca City are over 50 years old and nearly 30% are over 70 years old. That is over 7,500 and nearly 3,500 units respectively. These shares and totals will increase dramatically over the next decade without significant new housing construction. Replacing even small percentages of this existing housing produces demand for hundreds of units in all scenarios.

Additional demand could come from people who work in Ponca City but presently commute a great distance to do so. Over one third of those employed in Ponca City (34.3%) live over 25 miles away, with a majority of those living over 50 miles away. A total of 26.1% of all employees commute greater than 50 miles to work in Ponca City, up from 23.6% a decade ago. Over 40% of all who are employed in Ponca City do not live in Kay County, up from 37% a decade ago. Again, bringing even small shares of these workers to homes in Ponca City can produce demand for a sizable number of new housing units.

Conservative Demand Scenario

The conservative demand scenario calls for the replacement of a small share of homes currently 70 years old and older, a little over 5%, as well as bringing in about 5% of those who presently commute 50 or miles to work Ponca City. This scenario calls for near-term demand of 200 new housing units, all in single family or small multifamily units.

Moderate Demand Scenario

The moderate demand scenario increases the expected replacement share of homes 70 years old and older to around 10%. In addition to the 5% of current workers who lie 50 or more miles away from Ponca City, the scenario also includes around 5% of those working 25 to 50 miles away. A nominal amount of job growth is also considered in this scenario. All factors considered, forecast demand in the moderate scenario is for around 350 single family or small multifamily units, with as many as 50 units in a larger multifamily complex.

Aggressive Demand Scenario

The aggressive demand scenario is the most optimistic scenario in regards to job growth, assuming the capture of 45% (the present share of those who work in Ponca City that also live in the city) of the employment added in a 5% increase in employment in Ponca City. This scenario also assumes a capture of just over 5% of those presently working in but living outside of Ponca City (regardless of commute distance). The scenario also aggressively replaces aged housing, around 15% of homes 70 years old and older and 5% of those presently in the 50- to 70-year-old range. In total, the aggressive demand scenario calls for demand of 750 single family and small multifamily units, with about 130 multifamily units in a larger complex.



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