

## Still growing...growing...growing

Beata D. Kochut

In 2000 the Office of Management and Budget announced new guidelines for defining metropolitan areas. At the center of the new definitions is the concept of the Core Based Statistical Area (CBSA), defined as a county or group of counties associated with an urban core of at least 10,000 population by a “high degree of social and economic integration, as measured through commuting ties.” An employment interchange between the urban area and a surrounding county has to reach at least 25 percent for the county to be classified as a part of the Core Based Statistical Area.

The definitions divide the CBSA into two groups, based on the size of the urban core: Metropolitan Areas are centered on a core of at least 50,000 inhabitants, whereas Micropolitan Areas are based on clusters of at least 10,000 in population. Core Based Statistical Areas can be grouped together, based on economic ties, into Combined Statistical Areas (two or more Core Based Statistical Areas with employment interchange of at least 15 percent).

### Overview

According to the most recent Metropolitan Statistical Area definitions, 70 counties in Georgia have qualified as parts of the 15 Metropolitan Statistical Areas, and 28 counties qualified as parts of the 22 Micropolitan Statistical Areas. The number of metropolitan statistical areas in Georgia

almost doubled between 1990 and 2000, from 8 metro areas in 1990 to 15 in 2000. The number of metropolitan counties climbed from 42 in the 1990s to 70 in 2000. In 2003, over 90 percent of Georgia’s population lived in Core Based Statistical Areas (over 80 percent, or 6,973,801 people in metro, and over 10 percent or 871,784 people in micro areas), and only 9.7 percent (839,130) lived in non-Core Based Statistical Areas.

Core Based Statistical Areas are most concentrated across the northern half of the state, especially in the northwestern quarter, where most of the counties are classified as parts of either metropolitan or micropolitan areas. The Chattanooga and Atlanta Combined Statistical Areas span across state borders, and, together with the Dalton and Rome metro areas sandwiched between them, form a continuous string of metropolitan area counties stretching westward from Athens and Gainesville into Tennessee and Alabama.

In eastern Georgia, the Augusta MSA is separated from the contiguous metro areas of Savannah, Fort Stewart, and Brunswick by just one rural county. The five-county Savannah and Hinesville-Fort Stewart MSAs now are classified as a Combined Statistical Area, in place of just three counties (Bryan, Chatham, and Effingham) that were classified as metro counties in 1990. Directly south, and adjacent to Savannah-Hinesville-Fort Stewart, three more counties have qualified as metro counties to form the Brunswick MSA.



West from Brunswick, the string of micropolitan statistical areas of Jesup, Waycross, Douglas, Fitzgerald, Tifton, Moultrie, and Thomasville roughly follows the South Georgia Parkway and connects to the new Valdosta Metropolitan Area in the center of the state's southern edge, and to the Albany MSA. Most of these micropolitan areas experienced a population increase of at least 13 percent in the last decade. The Americus Micropolitan Statistical Area connects the Albany and Columbus MSAs, which in turn touches the southern edge of the Atlanta MSA; and only one rural county separates it from the Macon-Warner Robins-Fort Valley Combined Statistical Area to the east.

Although the metropolitan area designation is related to the urban-rural classification, the two are not equivalent. In fact, metropolitan counties centered around urban areas may themselves be rural, or suburban with large rural areas. Moreover, many metropolitan areas contain relatively small urban clusters and much larger rural areas that are bound to the urban core by commuting patterns. Metropolitan county designation may point both to the economic vitality of the urban core, but also to the lack of employment opportunities in the county itself.

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As metropolitan area designations tie together demographic and economic patterns, they reveal the outlines of fast growing areas, which derive their economic vitality from a significant degree of integration with urban cores. With at least 25 percent of employment interchange with a core county, and a generally accepted multiplier effect of 2 to 3 jobs created by any one job in the metropolitan county, over 50 percent of income in metropolitan counties stems from the integration with surrounding areas.

## **Population**

**A**mong Georgia's metropolitan areas, Atlanta is, by far, the most populous and the most densely populated. The 28-county metro area had 4,708,297 inhabitants in 2004, and registered a 10 percent increase from 2000, the third largest percentage increase among the state's MSAs. Georgia's portion of the Augusta MSA, the second largest metropolitan area in the state, with the 2004 population of 341,560, grew by only 2.6 percent since 2000. Savannah's, Columbus's, and Macon's populations ranged from 310,714 to 228,170 (Savannah grew by 5.8 percent, Macon by 2.6 percent, but Columbus shrank by -0.9 percent).

Athens, Albany, Gainesville, Chattanooga, Dalton, Warner Robins, and Valdosta ranged from 173,760 (Athens) to 123,718 (Valdosta). The one-county Gainesville MSA's population increased by 14.2 percent between 2000 and 2004, the steepest increase among the state's metropolitan areas. Warner Robins also grew quickly, jumping by 11.2 percent. Athens increased by 4.2 percent while Albany and Valdosta grew by 3.2 percent and 3.4 percent, respectively. Brunswick, Rome, and Hinesville-Fort Stewart all have populations below 100,000. Brunswick and Rome increased their populations by 5.1 percent and 3.5 percent, respectively, while the number of people in the Hinesville-Fort Stewart MSA increased by 1.5 percent.

Among the metropolitan counties, Forsyth County in the north and Henry and Newton counties in the southeastern part of the Atlanta MSA experienced the steepest growth between 2000 and 2004, and experienced population increases ranging from 31.2 percent to 29.6 percent. Paulding County in the northwestern part of the Atlanta MSA saw the fourth largest increase of 27.5 percent. Also in Atlanta MSA, Cherokee and Barrow counties increased by over 21 percent. In southern Georgia, Lee County in the Albany MSA registered 20.2 percent growth, and Effingham and Bryan counties in the Savannah MSA increased their populations by 18.1 percent and 17 percent, respectively. In contrast, the population of Chattahoochee, Muscogee, and Marion counties in the Columbus MSA dropped by 9.9 percent, 1.9 percent, and 1 percent, respectively, between 2000 and 2004. Terrell and Dougherty counties in the Albany MSA, Fulton County in the Atlanta MSA, Richmond County in the Au-

*continued on page 7*

# Georgia's Metropolitan Statistical Areas (2000 definition)

New MSA counties (2000 Census) (29)  
 Existing MSA counties (40)

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Miles

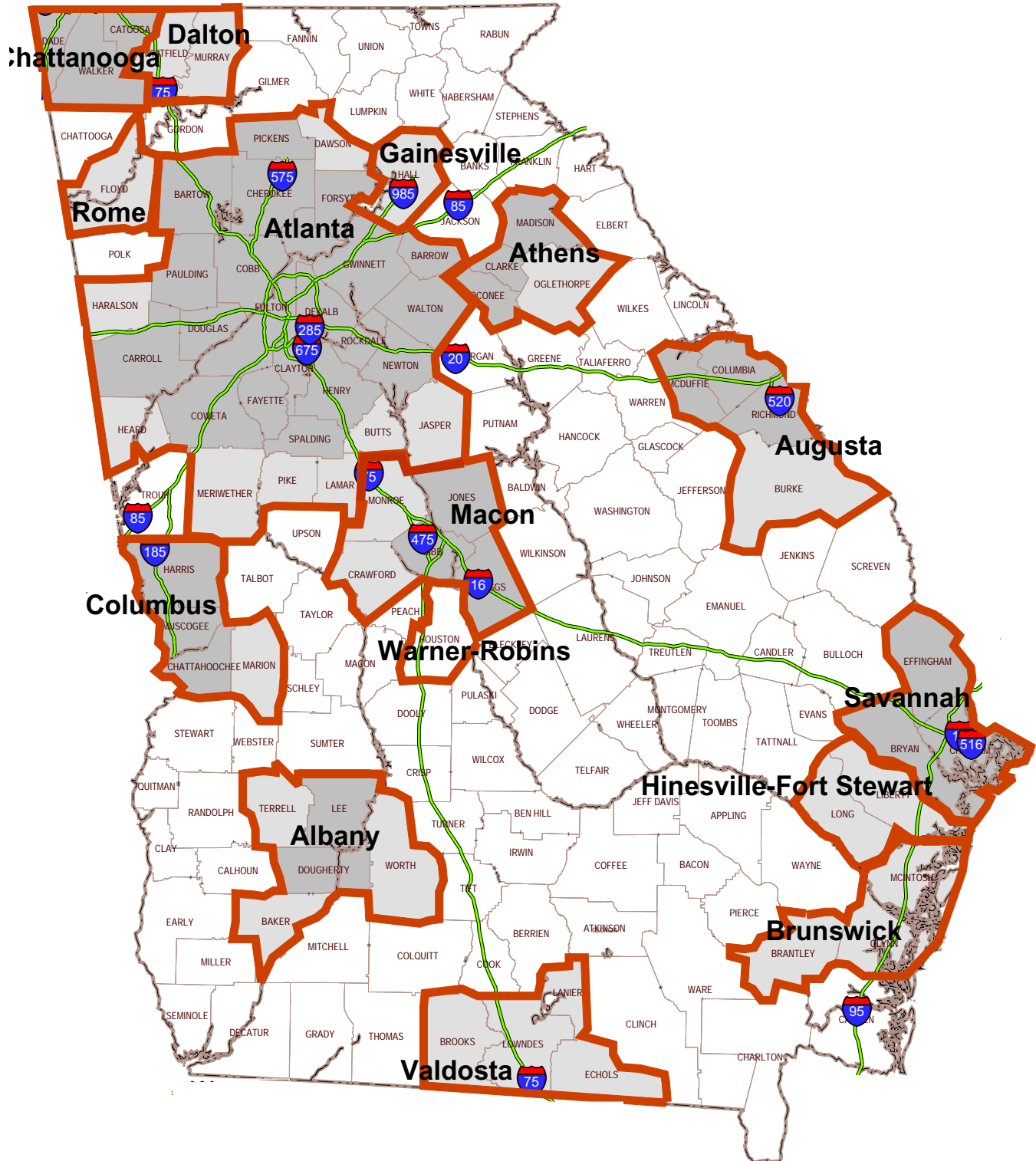


Table 1

**Georgia's Metropolitan Statistical Areas, Population by Race  
and Hispanic Origin, 2004, and Percent Change, July Estimates**

	<b>Albany</b>			<b>Athens-Clarke County</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	79,325	79,354	0.0	131,102	132,454	1.0
Black	79,912	80,750	1.0	34,577	35,023	1.3
American Indian	431	439	1.9	391	423	8.2
Asian	1,238	1,344	8.6	4,058	4,154	2.4
Native Hawaiian	41	42	2.4	65	64	-1.5
Multiracial	849	871	2.6	1,583	1,642	3.7
Non Hispanic	159,614	160,570	0.6	161,855	163,195	0.8
Hispanic	2,182	2,230	2.2	9,921	10,565	6.5
Total	161,796	162,800	0.6	171,776	173,760	1.2
	<b>Atlanta-Sandy Springs-Marietta</b>			<b>Augusta-Richmond County</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	2,984,890	3,026,593	1.4	191,603	192,432	0.4
Black	1,377,508	1,425,786	3.5	134,377	136,186	1.3
American Indian	13,896	14,407	3.7	985	967	-1.8
Asian	173,266	183,451	5.9	6,651	6,761	1.7
Native Hawaiian	2,533	2,664	5.2	390	392	0.5
Multiracial	52,724	55,396	5.1	4,730	4,822	1.9
Non Hispanic	4,238,280	4,321,556	2.0	330,414	332,940	0.8
Hispanic	357,927	386,741	8.1	8,322	8,620	3.6
Total	4,596,207	4,708,297	2.4	338,736	341,560	0.8
	<b>Brunswick</b>			<b>Chattanooga</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	71,765	72,804	1.4	130,817	132,898	1.6
Black	23,392	23,543	0.6	3,751	3,863	3.0
American Indian	280	287	2.5	429	445	3.7
Asian	517	547	5.8	849	896	5.5
Native Hawaiian	20	24	20.0	9	7	-22.2
Multiracial	818	832	1.7	1,070	1,107	3.5
Non Hispanic	93,973	94,926	1.0	135,313	137,445	1.6
Hispanic	2,815	3,111	10.5	1,598	1,771	10.8
Total	96,788	98,037	1.3	136,911	139,216	1.7

(continued)

Table 1 (Continued)

**Georgia's Metropolitan Statistical Areas, Population by Race  
and Hispanic Origin, 2004, July Estimates**

	<b>Columbus</b>			<b>Dalton</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	123,843	124,224	0.3	120,561	122,862	1.9
Black	96,296	97,044	0.8	3,909	4,040	3.4
American Indian	824	859	4.2	559	592	5.9
Asian	3,729	4,072	9.2	1,145	1,227	7.2
Native Hawaiian	522	559	7.1	122	139	13.9
Multiracial	3,368	3,498	3.9	1,107	1,157	4.5
Non Hispanic	219,310	220,769	0.7	100,800	101,080	0.3
Hispanic	9,272	9,487	2.3	26,603	28,937	8.8
Total	228,582	230,256	0.7	127,403	130,017	2.1

	<b>Gainesville</b>			<b>Hinesville-Fort Stewart</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	140,616	144,899	3.0	36,992	38,381	3.8
Black	11,216	11,421	1.8	29,629	30,174	1.8
American Indian	651	640	-1.7	448	474	5.8
Asian	2,249	2,282	1.5	1,222	1,277	4.5
Native Hawaiian	565	589	4.2	329	321	-2.4
Multiracial	1,064	1,094	2.8	1931	2049	6.1
Non Hispanic	120,403	122,138	1.4	65,546	67,365	2.8
Hispanic	35,958	38,787	7.9	5,005	5,311	6.1
Total	156,361	160,925	2.9	70,551	72,676	3.0

	<b>Macon</b>			<b>Rome</b>		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	126,311	126,403	0.1	78,460	78,776	0.4
Black	96,171	97,318	1.2	12,642	12,751	0.9
American Indian	489	499	2.0	332	334	0.6
Asian	2,312	2,516	8.8	1,105	1,227	11.0
Native Hawaiian	18	23	27.8	192	207	7.8
Multiracial	1,356	1,411	4.1	695	714	2.7
Non Hispanic	223,441	224,805	0.6	87,327	87,668	0.4
Hispanic	3,216	3,365	4.6	6,005	6,341	5.6
Total	226,657	228,170	0.7	93,332	94,009	0.7

(continued)

Table 1 (Continued)

**Georgia's Metropolitan Statistical Areas, Population by Race  
and Hispanic Origin, 2004, July Estimates**

	Savannah			Valdosta		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	188,595	191,978	1.8	78,217	79,347	1.4
Black	106,828	108,440	1.5	40,793	41,144	0.9
American Indian	937	954	1.8	519	539	3.9
Asian	5,203	5,584	7.3	1,375	1,415	2.9
Native Hawaiian	194	216	11.3	58	67	15.5
Multiracial	3,338	3,542	6.1	1,195	1,206	0.9
Non Hispanic	297,862	302,731	1.6	117,872	119,112	1.1
Hispanic	7,169	7,983	11.4	4,285	4,606	7.5
Total	305,031	310,714	1.9	122,157	123,718	1.3

	Warner Robins			Georgia		
	2003	2004	Percent Change 2003-2004	2003	2004	Percent Change 2003-2004
White	84,097	85,824	2.1	5,787,064	5,862,978	1.3
Black	31,358	33,048	5.4	2,553,649	2,612,936	2.3
American Indian	437	456	4.3	26,550	27,457	3.4
Asian	2,210	2,358	6.7	217,281	229,741	5.7
Native Hawaiian	110	118	7.3	6,429	6,768	5.3
Multiracial	1,858	1,949	4.9	85,487	89,503	4.7
Non Hispanic	115,875	119,218	2.9	8,120,258	8,231,061	1.4
Hispanic	4,195	4,535	8.1	556,202	598,322	7.6
Total	120,070	123,753	3.1	8,676,460	8,829,383	1.8

Note: MSA totals compiled from county data by the Selig Center for Economic Growth, Terry College of Business, The University of Georgia, and include Georgia parts of MSAs only.

Source: U.S. Census Bureau, Population Estimates.



Table 2

**Population of Georgia Metropolitan Statistical Areas, In Order  
of Population Size, 2000 and 2004**

<b>MSA</b>	<b>2000</b>	<b>2004</b>	<b>2000-2004 Percent Change</b>
Atlanta-Sandy Springs-Marietta	4,281,592	4,708,297	10.0
Augusta-Richmond County	332,952	341,560	2.6
Savannah	293,619	310,714	5.8
Columbus	232,428	230,256	-0.9
Macon	222,430	228,170	2.6
Athens-Clarke County	166,691	173,760	4.2
Albany	157,778	162,800	3.2
Gainesville	140,919	160,925	14.2
Chattanooga	129,991	139,216	7.1
Dalton	120,926	130,017	7.5
Warner Robins	111,254	123,753	11.2
Valdosta	119,650	123,718	3.4
Brunswick	93,268	98,037	5.1
Rome	90,814	94,009	3.5
Hinesville-Fort Stewart	71,626	72,676	1.5

Note: MSA totals compiled from county data by the Selig Center for Economic Growth, Terry College of Business, The University of Georgia, and include Georgia parts of MSAs only.

Source: U.S. Bureau of the Census, Population Estimates.

*continued from page 2*

gusta MSA, Twigs County in the Macon MSA, and Brooks County in the Valdosta MSA also experienced population decreases between 2000 and 2004.

Although Georgia's population historically has been mostly white, with a large black minority, it now has one of the largest and fastest growing Hispanic populations in the country. In addition, though still relatively small in number, the Asian population has become the third largest group in Georgia.

Albany, Macon, Columbus, Hinesville, and Augusta, and have the largest black population among Georgia's metro areas, ranging from 49.6 percent of total population in Albany to 39.9 percent in Augusta. In the northwest metropolitan counties, the black population makes up less than 3 percent of the total in Chattanooga, 3.1 percent in Dalton, and 7.1 percent in Gainesville. Gainesville and Dalton, however, have the state's largest percentages of Hispanic population (24.1 percent in Gainesville and 22.3 percent in Dalton). Atlanta and Athens, on the other hand, have the largest concentration of Asians, almost 4 percent in Atlanta, and over 2 percent in Athens.

## Labor Force and Unemployment

Atlanta's labor force of 2,454,115 accounts for more than half of the labor force in Georgia in 2004. Georgia's portion of the Augusta MSA has the second largest labor force, (162,519) followed closely by Savannah's 155,061. The Savannah-Hinesville-Fort Stewart Combined Statistical Area, however, has a labor force of 181,911, second only to Atlanta. Macon has a labor force of 106,855 and Columbus lists 102,143 workers. Both are centers of combined statistical areas. Athens, Gainesville, Chattanooga (Georgia portion only), and Albany range from 95,181 (Athens) to 72,439 (Albany), while Dalton, Valdosta, Warner Robins, Brunswick, and Rome, and Hinesville-Fort Stewart fall within the range of 63,925 to 26,850.

Although the unemployment rate in Georgia fell from 4.7 percent in 2003 to 4.6 percent annual average in 2004, six of the state's metropolitan areas saw their unemployment levels rise. The unemployment rate inched up by 0.1 percent to 0.3 percent in Hinesville, Macon, Albany, Warner Robins, and Augusta (Georgia portion only). The rates for Chattanooga, Columbus, Rome, and Valdosta stayed at the 2003 levels,

while Atlanta, Dalton, Gainesville, Brunswick, and Savannah saw slight unemployment rate decreases, compared with the 2003 annual averages. In 2004, Athens and Valdosta had the lowest annual average unemployment rates among the state's metropolitan areas (3.4 and 3.5 percent, respectively), while Hinesville, Augusta, Albany, and Columbus saw unemployment rates at or above 5 percent.

The average unemployment rates in the first nine months of 2005 rose in all of Georgia's metropolitan areas, compared both to the 2004 average annual unemployment rates, and to the first nine months of 2004. The year-over-year unemployment rate increase ranged from 0.9 percent in Warner Robins and Macon, to 0.5 percentage increase in Albany and Columbus.

## Income and Earnings

Not surprisingly, metro Atlanta's per capita personal income (PCPI), or the portion of the area's total income averaged by one person, outweighs the state's average. Atlanta's 2003 PCPI of \$33,308 exceeds the average PCPI of \$30,784 in Georgia's metropolitan areas, towers over the state average of \$29,000, and totally overshadows the state's non-metropolitan counties' average of \$21,763. Among metropolitan areas, Savannah's, and Columbus's

(Georgia portion) PCPI (\$28,844 and \$28,410, respectively) fall slightly below the state's average. Macon, Brunswick, Warner Robins, and the Georgia portion of Augusta MSA fall within the \$27,554-\$26,082 range, while Rome, Gainesville, Dalton, and Athens registered PCPI between \$25,337 and \$24,420, respectively. The 2003 PCPI in Valdosta, Albany, and Hinesville ranged between \$23,375 (Valdosta) and \$18,723 (Hinesville), much closer to—or actually below—the non-metro average of \$21,763.

On the other hand, some of the smaller metropolitan areas saw their per capita income increase faster between 2002 and 2003 than their larger counterparts and the state as a whole, with the steepest gain registered in Hinesville (6.3 percent), and the third largest gain in Valdosta (3.2 percent). The second highest PCPI increase (5.8 percent) occurred in Columbus (Georgia portion) while Savannah's PCPI climbed by 3 percent. Augusta, Athens, Brunswick, Dalton, Gainesville, Albany, and Macon saw their per capita income rise at or above the state average increase of 1 percent, while Rome, Warner Robins, and the Atlanta MSA fell below the state's average.

Compared to other MSAs in Georgia, the largest portion of personal income in Atlanta comes from earnings, so the area's income responds quickly to the employment market's

*continued on page 18*

## The Multicultural Economy 2005

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Table 3

**Labor Force, Employment, and Unemployment  
in Georgia's Metropolitan Areas, 2004**

MSA	County	Labor Force	Employment	Number	Unemployment Rate	Rank*
<b>Albany</b>						
	Baker County	1,824	1,748	76	4.2	34
	Dougherty County	41,128	38,683	2,445	5.9	4
	Lee County	14,763	14,289	474	3.2	67
	Terrell County	4,565	4,299	266	5.8	7
	Worth County	10,159	9,652	507	5.0	18
	MSA Total	72,439	68,671	3,768	5.2	3
<b>Athens-Clarke County</b>						
	Clarke County	57,199	55,163	2,036	3.6	54
	Madison County	14,980	14,444	536	3.6	54
	Oconee County	15,766	15,355	411	2.6	70
	Oglethorpe County	7,236	6,981	255	3.5	61
	MSA Total	95,181	91,943	3,238	3.4	15
<b>Atlanta-Sandy Springs-Marietta</b>						
	Barrow County	27,718	26,539	1,179	4.3	33
	Bartow County	43,031	40,879	2,152	5.0	18
	Butts County	9,682	9,195	487	5.0	18
	Carroll County	48,059	45,804	2,255	4.7	26
	Cherokee County	91,823	88,540	3,283	3.6	54
	Clayton County	133,263	125,840	7,423	5.6	10
	Cobb County	368,324	352,951	15,373	4.2	34
	Coweta County	52,169	50,172	1,997	3.8	48
	Dawson County	9,852	9,493	359	3.6	54
	DeKalb County	371,973	352,206	19,767	5.3	13
	Douglas County	54,548	52,012	2,536	4.6	29
	Fayette County	51,044	49,284	1,760	3.4	64
	Forsyth County	67,310	65,216	2,094	3.1	68
	Fulton County	416,408	394,163	22,245	5.3	13
	Gwinnett County	375,143	360,226	14,917	4.0	43
	Haralson County	12,672	12,047	625	4.9	22
	Heard County	4,942	4,683	259	5.2	15
	Henry County	79,947	76,753	3,194	4.0	43
	Jasper County	6,066	5,780	286	4.7	26
	Lamar County	7,829	7,398	431	5.5	11
	Meriwether County	9,898	9,269	629	6.4	3
	Newton County	37,655	35,820	1,835	4.9	22
	Paulding County	52,958	50,865	2,093	4.0	43
	Pickens County	13,711	13,213	498	3.6	54
	Pike County	7,251	6,915	336	4.6	29
	Rockdale County	37,770	35,965	1,805	4.8	24
	Spalding County	28,014	26,366	1,648	5.9	4
	Walton County	35,055	33,594	1,461	4.2	34
	MSA Total	2,454,115	2,341,188	112,927	4.6	6

(continued)

Table 3 (Continued)

**Labor Force, Employment, and Unemployment  
in Georgia's Metropolitan Areas, 2004**

MSA	County	Labor Force	Employment	Number	Unemployment Rate	Rank*
<b>Augusta-Richmond County</b>						
	Burke County	9,813	9,147	666	6.8	1
	Columbia County	52,686	50,750	1,936	3.7	52
	McDuffie County	10,320	9,729	591	5.7	9
	Richmond County	89,700	84,409	5,291	5.9	4
	MSA Total	162,519	154,035	8,484	5.2	2
<b>Brunswick</b>						
	Brantley County	7,400	7,053	347	4.7	26
	Glynn County	37,737	36,285	1,452	3.8	48
	McIntosh County	5,099	4,871	228	4.5	32
	MSA Total	50,236	48,209	2,027	4.0	10
<b>Chattanooga</b>						
	Catoosa County	32,681	31,588	1,093	3.3	65
	Dade County	8,232	7,908	324	3.9	46
	Walker County	31,674	30,357	1,317	4.2	34
	MSA Total	72,587	69,853	2,734	3.8	13
<b>Columbus</b>						
	Chattahoochee County	3,270	3,047	223	6.8	1
	Harris County	13,794	13,288	506	3.7	52
	Marion County	3,277	3,113	164	5.0	18
	Muscogee County	81,802	77,607	4,195	5.1	16
	MSA Total	102,143	97,055	5,088	5.0	4
<b>Dalton</b>						
	Murray County	20,155	19,370	785	3.9	46
	Whitfield County	43,770	41,924	1,846	4.2	34
	MSA Total	63,925	61,294	2,631	4.1	8
<b>Gainesville</b>						
	Hall County	78,439	75,456	2,983	3.8	48
	MSA Total	78,439	75,456	2,983	3.8	11
<b>Hinesville-Fort Stewart</b>						
	Liberty County	21,677	20,417	1,260	5.8	7
	Long County	5,173	4,963	210	4.1	41
	MSA Total	26,850	25,380	1,470	5.5	1
<b>Macon</b>						
	Bibb County	71,353	67,729	3,624	5.1	16
	Crawford County	5,985	5,698	287	4.8	24
	Jones County	12,755	12,225	530	4.2	34
	Monroe County	12,159	11,662	497	4.1	41
	Twiggs County	4,603	4,356	247	5.4	12
	MSA Total	106,855	101,670	5,185	4.9	5

(continued)

Table 3 (Continued)

**Labor Force, Employment, and Unemployment  
in Georgia's Metropolitan Areas, 2004**

MSA	County	Labor Force	Employment	Number	Unemployment Rate	Rank*
<b>Rome</b>						
	Floyd County	48,664	46,437	2,227	4.6	29
	MSA Total	48,664	46,437	2,227	4.6	7
<b>Savannah</b>						
	Bryan County	13,601	13,147	454	3.3	65
	Chatham County	118,919	113,898	5,021	4.2	34
	Effingham County	22,541	21,742	799	3.5	61
	MSA Total	155,061	148,787	6,274	4.0	9
<b>Valdosta</b>						
	Brooks County	7,992	7,708	284	3.6	54
	Echols County	2,117	2,054	63	3.0	69
	Lanier County	3,612	3,482	130	3.6	54
	Lowndes County	47,888	46,226	1,662	3.5	61
	MSA Total	61,609	59,470	2,139	3.5	14
<b>Warner Robins</b>						
	Houston County	59,586	57,321	2,265	3.8	48
	MSA Total	59,586	57,321	2,265	3.8	11
<b>Georgia</b>		4,390,395	4,188,271	202,124	4.6	

Note: MSA totals compiled from county data by the Selig Center for Economic Growth, Terry College of Business, The University of Georgia.

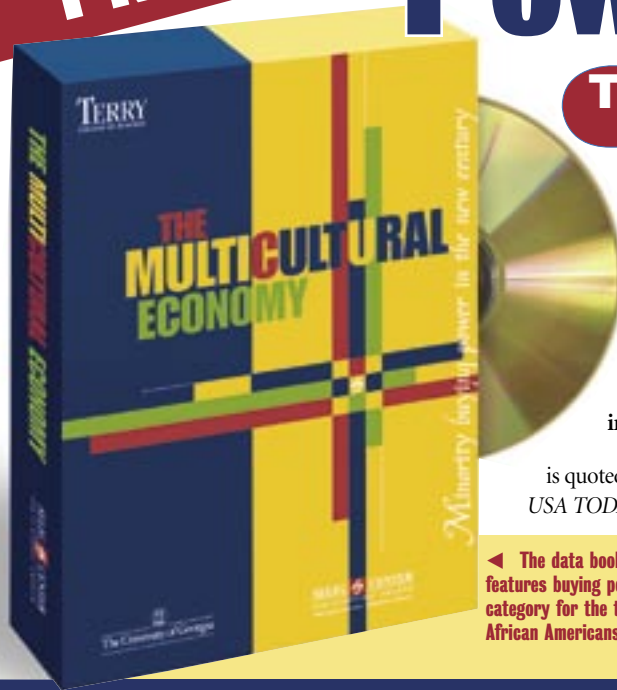
\*Rank among the 78 counties, which are parts of metropolitan areas. MSA Total rank refers to the 15 Metropolitan Statistical Areas in Georgia, Georgia Parts only.

Source: U.S. Bureau of Labor Statistics, 2004.

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Table 4

**Per Capita Income in Georgia's Metropolitan Statistical Areas,  
2002-2003 with percent change and rankings**

MSA	County	2002 PCPI	2003 PCPI	Percent change from previous year	2003 Rank*
<b>Albany</b>					
	Baker County	20,184	19,708	-2.4	64
	Dougherty County	24,032	24,399	1.5	29
	Lee County	21,998	21,811	-0.9	52
	Terrell County	20,467	20,519	0.3	60
	Worth County	21,736	22,249	2.4	48
	MSA Total	23,029	23,258	1.0	13
<b>Athens-Clarke County</b>					
	Clarke County	22,752	23,125	1.6	41
	Madison County	23,275	24,349	4.6	30
	Oconee County	29,246	29,922	2.3	12
	Oglethorpe County	21,962	22,979	4.6	44
	MSA Total	23,820	24,420	2.5	11
<b>Atlanta-Sandy Springs-Marietta</b>					
	Barrow County	23,343	23,360	0.1	39
	Bartow County	26,195	26,265	0.3	24
	Butts County	21,863	21,898	0.2	51
	Carroll County	22,753	22,476	-1.2	45
	Cherokee County	29,998	30,059	0.2	9
	Clayton County	21,689	21,569	-0.6	55
	Cobb County	35,940	36,175	0.7	3
	Coweta County	27,012	26,869	-0.5	20
	Dawson County	27,970	28,010	0.1	16
	DeKalb County	34,269	34,745	1.4	4
	Douglas County	26,459	26,273	-0.7	23
	Fayette County	37,256	37,185	-0.2	2
	Forsyth County	31,312	30,555	-2.4	7
	Fulton County	47,879	48,647	1.6	1
	Gwinnett County	30,414	30,277	-0.5	8
	Haralson County	21,626	21,742	0.5	53
	Heard County	18,776	19,172	2.1	67
	Henry County	26,958	26,468	-1.8	21
	Jasper County	22,337	22,211	-0.6	49
	Lamar County	22,684	23,004	1.4	42
	Meriwether County	20,273	20,730	2.3	58
	Newton County	22,922	22,458	-2.0	46
	Paulding County	23,502	23,191	-1.3	40
	Pickens County	27,587	27,730	0.5	17
	Pike County	23,486	23,561	0.3	36
	Rockdale County	28,476	28,343	-0.5	15
	Spalding County	23,991	24,058	0.3	33
	Walton County	23,868	23,925	0.2	34
	MSA Total	33,270	33,308	0.1	1

(continued)

Table 4 (Continued)

**Per Capita Income in Georgia's Metropolitan Statistical Areas,  
2002-2003 with percent change and rankings**

MSA	County	2002 PCPI	2003 PCPI	Percent change from previous year	2003 Rank*
<b>Augusta-Richmond County</b>					
	Burke County	18,644	19,215	3.1	66
	Columbia County	30,596	31,562	3.2	6
	McDuffie County	24,341	24,777	1.8	28
	Richmond County	23,820	24,320	2.1	31
	MSA Total	25,408	26,082	2.7	7
<b>Brunswick</b>					
	Brantley County	18,990	19,589	3.2	65
	Glynn County	29,424	30,032	2.1	10
	McIntosh County	19,281	19,783	2.6	63
	MSA Total	26,600	27,202	2.3	5
<b>Chattanooga</b>					
	Catoosa County	23,227	23,543	1.4	38
	Dade County	21,156	21,648	2.3	54
	Walker County	21,877	22,286	1.9	47
	MSA Total	22,361	22,747	1.7	14
<b>Columbus</b>					
	Chattahoochee County	13,382	20,163	50.7	62
	Harris County	31,750	32,173	1.3	5
	Marion County	20,928	22,008	5.2	50
	Muscogee County	27,824	28,724	3.2	14
	MSA Total	26,853	28,410	5.8	3
<b>Dalton</b>					
	Murray County	20,287	20,579	1.4	59
	Whitfield County	26,652	27,072	1.6	18
	MSA Total	24,689	25,054	1.5	10
<b>Gainesville</b>					
	Hall County	24,866	25,132	1.1	27
	MSA Total	24,866	25,132	1.1	9
<b>Hinesville-Fort Stewart</b>					
	Liberty County	17,898	19,064	6.5	68
	Long County	15,991	16,831	5.3	69
	MSA Total	17,612	18,723	6.3	15

(continued)



Table 4 (Continued)

**Per Capita Income in Georgia's Metropolitan Statistical Areas,  
2002-2003 with percent change and rankings**

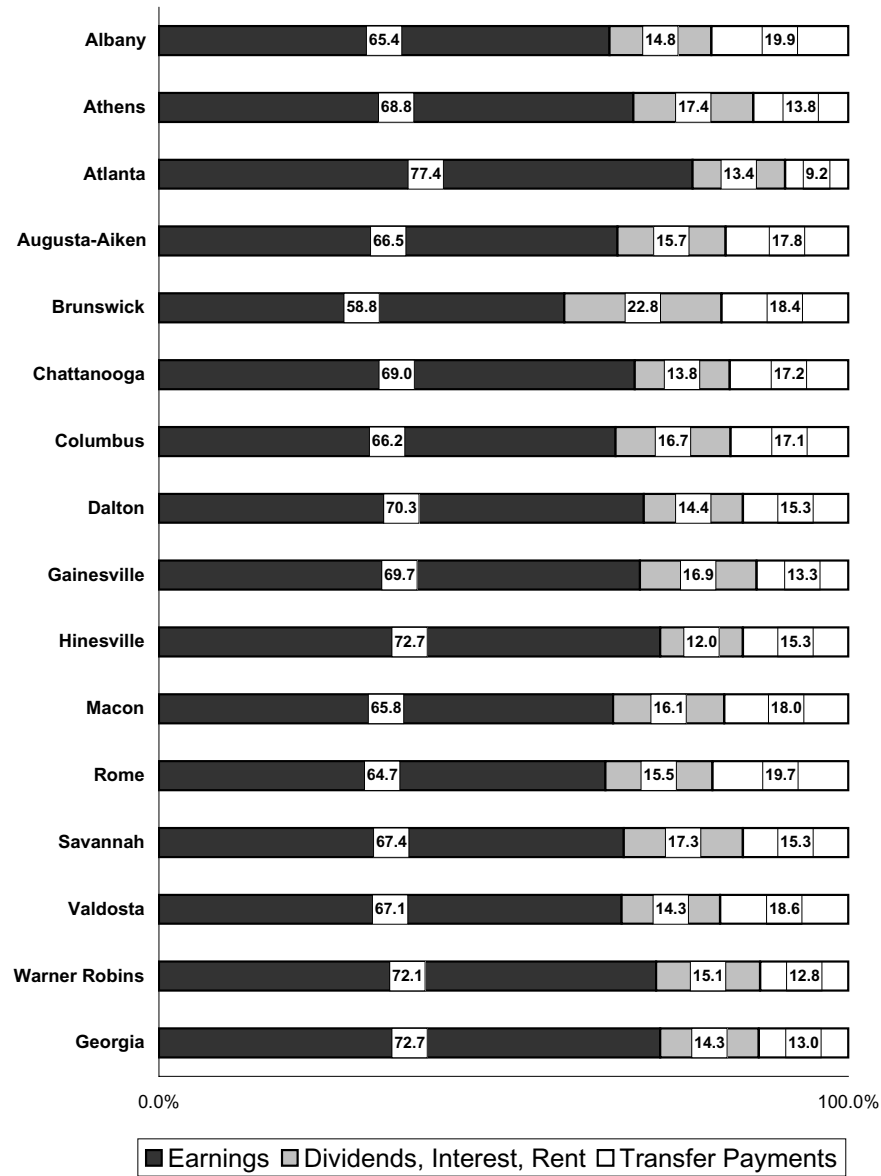
MSA	County	2002 PCPI	2003 PCPI	Percent change from previous year	2003 Rank*
<b>Macon</b>					
	Bibb County	29,176	29,405	0.8	13
	Crawford County	21,871	22,999	5.2	43
	Jones County	23,660	23,761	0.4	35
	Monroe County	24,905	25,207	1.2	26
	Twiggs County	19,738	20,252	2.6	61
	MSA Total	27,289	27,554	1.0	4
<b>Rome</b>					
	Floyd County	25,102	25,337	0.9	25
	MSA Total	25,102	25,337	0.9	8
<b>Savannah</b>					
	Bryan County	26,074	26,871	3.1	19
	Chatham County	29,115	30,022	3.1	11
	Effingham County	22,748	23,553	3.5	37
	MSA Total	27,994	28,844	3.0	2
<b>Valdosta</b>					
	Brooks County	20,473	21,345	4.3	56
	Echols County	15,913	16,030	0.7	70
	Lanier County	20,365	20,818	2.2	57
	Lowndes County	23,472	24,236	3.3	32
	MSA Total	22,642	23,375	3.2	12
<b>Warner Robins</b>					
	Houston County	26,235	26,379	0.5	22
	MSA Total	26,235	26,379	0.5	6
<b>Georgia</b>					
		28,689	29,000	1.1	

Note: MSA totals compiled from county data by the Selig Center for Economic Growth, Terry College of Business, The University of Georgia.

\*Rank among the 78 counties, which are parts of metropolitan areas. MSA Total rank refers to the 15 Metropolitan Statistical Areas in Georgia, Georgia Parts only.

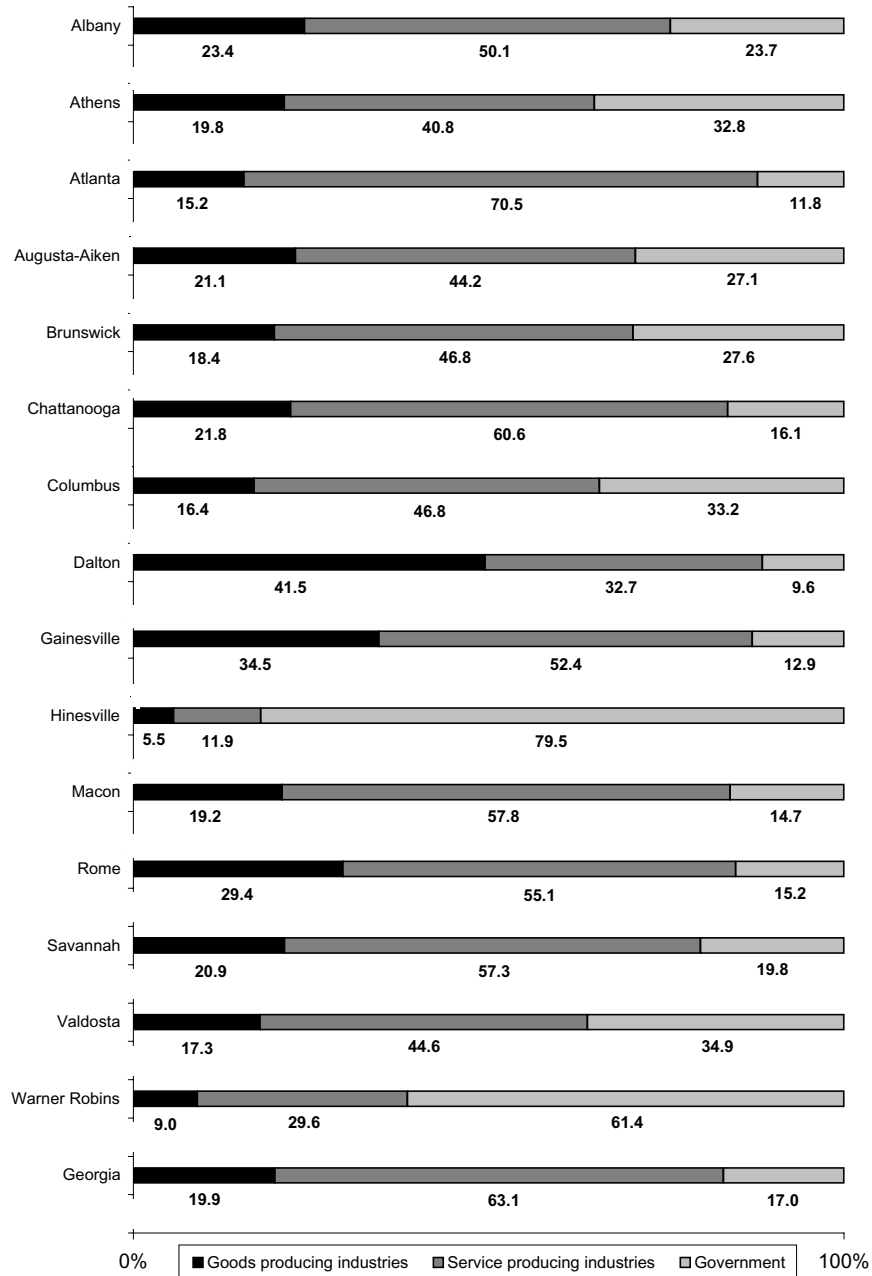
Source: Bureau of Economic Analysis, Regional Economic Information System, May 2005.

**Percent Distribution of Total Personal Income  
for Georgia's MSAs, by Source, 2003**



Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System, May 2005; Selig Center for Economic Growth, Terry College of Business, The University of Georgia.

### Percent Distribution of Earnings by Major Industry Group, 2003



Percentages may not add to 100% because of withheld sectoral detail and/or rounding.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, REIS, May 2005; Selig Center for Economic Growth, Terry College of Business, The University of Georgia.

ups and downs. Atlanta's earnings are remarkably evenly distributed among several large sectors, with a relatively small government sector providing 12 percent of earnings, professional and technical services providing 10.9 percent, and manufacturing, trade, information, financial services, healthcare and social assistance, and construction each providing between 6.2 and 9 percent. All of these sectors were especially vulnerable during the post-2001 economic slowdown, and some of them, such as manufacturing and information, were still losing jobs between September of 2004 and August 2005. The trend was reversed in the professional services and health care sectors, however, with 2 and 3.1 percent job growth, respectively. Job creation also continued in the construction sector, which had a 1.9 percent job growth between September 2004 and September 2005.

Albany, Athens, Macon, Rome, and Savannah are characterized by a large portion of earnings provided by the government, manufacturing, and health care sectors, with Rome distinguished among this group by large portions of earnings provided by the manufacturing and health service sectors (24 percent and 18 percent, respectively). Rome's PCPI of \$25,337 ranks eighth among the 15 Georgia MSAs, and its 4.6 percent unemployment rate is the same as the state average. Compared to the other MSAs, Rome derives the second highest portion of its personal income from transfer payments, which consist largely of medical benefits (Medicare), income maintenance payments (such as family assistance and food stamps), general assistance benefits to low income families, unemployment insurance benefits, veterans' benefits, and other government and business payments to individuals and nonprofit organizations.

The Athens MSA derives 33 percent of its earnings from government employment. Its relatively low PCPI ranks eleventh among the metropolitan areas, but the area enjoys consistently low unemployment—an average of 3.4 percent in 2004. But this rate rose to 4 percent in the first nine months of 2005. Personal income in Athens includes a relatively large portion provided by dividends, interest, and rent, which include payments by retirement plans, and other investment and property income. The portion provided by transfer payments is relatively low. Albany, on the other hand, ranks thirteenth in per capita personal income, has one of the highest unemployment rates among Georgia's metropolitan areas, and derives 19.9 percent of income from transfer payments.

In contrast, Savannah's and Macon's PCPI rank second and fourth, respectively, among Georgia's MSAs. While Savannah retained its high PCPI rank, Macon slipped one place since 2002. The slip was also reflected in unemployment rates. Savannah's unemployment rate consistently falls well below the state average, but the 4.9 percent average annual unemployment rate in Macon in 2004 surpassed the state's average of 4.6 percent. The dividends, interest, and rent portion of personal income in Savannah is the third highest in the state, behind Brunswick and Athens.

Hinesville and Warner Robins are notable because over half of their earnings is provided by the government sector—82 percent and 61 percent respectively. In addition to government, Warner Robins derives a relatively large portion (6.2 percent) of its earnings from professional and technical services. While the \$26,379 PCPI in Warner Robins ranks sixth among the MSAs, Hinesville is dead last at \$18,723, well below the state, metro, and even non-metro area average. Compared to other metropolitan areas in Georgia, however, Hinesville experienced the steepest 2002-2003 PCPI increase (6.3 percent). Earnings make up the second and third highest portions of income in Hinesville and Warner Robins, compared to other metropolitan areas in the state. But, while unemployment in Warner Robins is among the lowest in the state, unemployment in Hinesville-Fort Stewart was higher than in any other metropolitan area in Georgia in the first nine months of 2005.

Manufacturing provides the largest portion of earnings in Dalton and Gainesville (39.4 percent and 26.9 percent, respectively). Manufacturing earnings per job are relatively low in both areas, however. On the other hand, Dalton follows Atlanta with the second highest portion of earnings derived from the well-paid professional and technical services sector, while Gainesville's relatively large government and health care sectors each provide 13 percent of the area's earnings. Gainesville and Dalton rank ninth and tenth, respectively in PCPI among the state's 15 metropolitan areas. The unemployment rates in both of these metro areas fell well below the state average in 2004, and remained lower than average in the first nine months of 2005, despite inching up by 0.6 percent and 0.8 percent, respectively.

Columbus's large government sector provides 33 percent of earnings, and the manufacturing sector provides 12 percent, which is relatively low among metropolitan areas in Georgia. Finance and insurance provides over 7 percent of earnings—one of the highest portions among the state's MSAs, and the percentage of earnings from the information sector is—in relative size—second only to Atlanta's. Columbus's professional and technical services sector provides almost 6 percent of earnings, also a relatively large portion among metropolitan statistical areas. The area's PCPI ranks third in the state, but the 2004 average unemployment level of 5 percent ranks fourth highest among Georgia's MSAs. The 5.7 percent average unemployment rate in the first nine months of 2005 is the third highest among the state's metropolitan areas, however.

Like Columbus, Augusta's government sector provides a relatively large—27 percent—portion of earnings. Manufacturing provides 14 percent of earnings, and administrative and waste services comprise 12 percent of earnings, by far the largest among Georgia's MSAs. Augusta's PCPI ranks seventh among the state's 15 metropolitan areas, the lowest among the larger MSAs. Augusta's Columbia County, however, has one of the state's highest per capita personal incomes. Conversely the MSA has the second highest unemployment rate among the state's metropolitan areas.

In Brunswick and Valdosta, a relatively large portion of earnings is derived from government employment (28 percent in Brunswick and 35 percent in Valdosta), and the rest of earnings comes from a diverse set of industries, with manufacturing, health care, and retail trade providing between 9 percent and 13 percent of earnings each, and the smaller sectors supplying the rest. Valdosta's PCPI ranks relatively low among the metropolitan areas in Georgia, with only three MSAs ranked lower. A relatively small percentage of income in Valdosta comes from earnings, and a relatively high portion is derived from transfer payments. Typically for an area with a large government employment, Valdosta's unemployment rate averaged 3 percent in 2003, and 2.4 percent between January and September of 2004, which is by far the lowest in the state.

Brunswick, the capital of the Golden Isles, derives over 9 percent of earnings from the accommodations and food services sector, by far the highest proportion among metropolitan areas in Georgia. The construction sector provided almost 7 percent of the earnings, the third highest portion among the metropolitan areas in the state. Brunswick has the fifth highest PCPI among Georgia's MSAs, and, compared to other areas, derives the smallest portion of income from earnings. The size of the dividends, interest and rent portion of income, however, is the highest compared to other metropolitan areas in the state. On the opposite side of the spectrum, Brunswick's transfer payments provide the fourth largest portion of income compared to other Georgia MSAs. The unemployment rate here is relatively low (4 percent average in 2004, and 4.6 percent in the first three quarters of 2005). Accordingly, while the PCPI in Brantley and McIntosh counties is below the state—and even non-metropolitan area—average, per capita income in Glynn County is among the highest in Georgia. ■