

AUGUST 1970  
SEMIANNUAL ISSUE

# TEXAS BUSINESS REVIEW

BUREAU OF BUSINESS RESEARCH  
THE UNIVERSITY OF TEXAS AT AUSTIN



# TEXAS BUSINESS REVIEW

VOL. XLIV, NO. 8, AUGUST 1970

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Published monthly by the Bureau of Business Research, Graduate School of Business, The University of Texas at Austin, Austin, Texas 78712. Second-class postage paid at Austin, Texas. Content of this publication is not copyrighted and may be reproduced freely, but acknowledgment of source will be appreciated. The views expressed by authors are not necessarily those of the Bureau of Business Research. Subscription, \$4.00 a year; individual copies 35 cents.

The Bureau of Business Research is a member of the Associated University Bureaus of Business and Economic Research.



# THE BUSINESS SITUATION IN TEXAS

Joe H. Jones

The recession in the Texas economy was clearly in evidence through the first half of 1970, with prospects for a significant economic recovery within the next six months appearing unlikely. Except for the encouraging upward turn taken in urban residential building permits issued, the principal economic indicators for Texas continued to show the effect of the recession identified nationally with the decline of gross national product in the fourth quarter of 1969 and the first quarter of 1970.

Gross national product, the total market value of all goods and services produced, turned through a cyclical low during the most recent three quarters in the United States. In the fourth quarter of 1969 the seasonally adjusted gross national product in constant dollars declined 0.9 percent from the preceding quarter. Historically, this was the same relative decline in gross national product experienced in the one quarter of economic decline in 1967. For the first quarter of 1970 gross national product took a decisive drop of 2.9 percent from the last quarter of 1969. With source data on inventory investment and foreign trade incomplete on the initial release date, the preliminary figures for the second quarter of 1970 show a 0.3-percent increase in gross national product over the first quarter.

Gross-product measures, which provide commonly accepted reference values for identification of national business cycles, are available for the nation but not for Texas or other states. Directly comparable values of out-

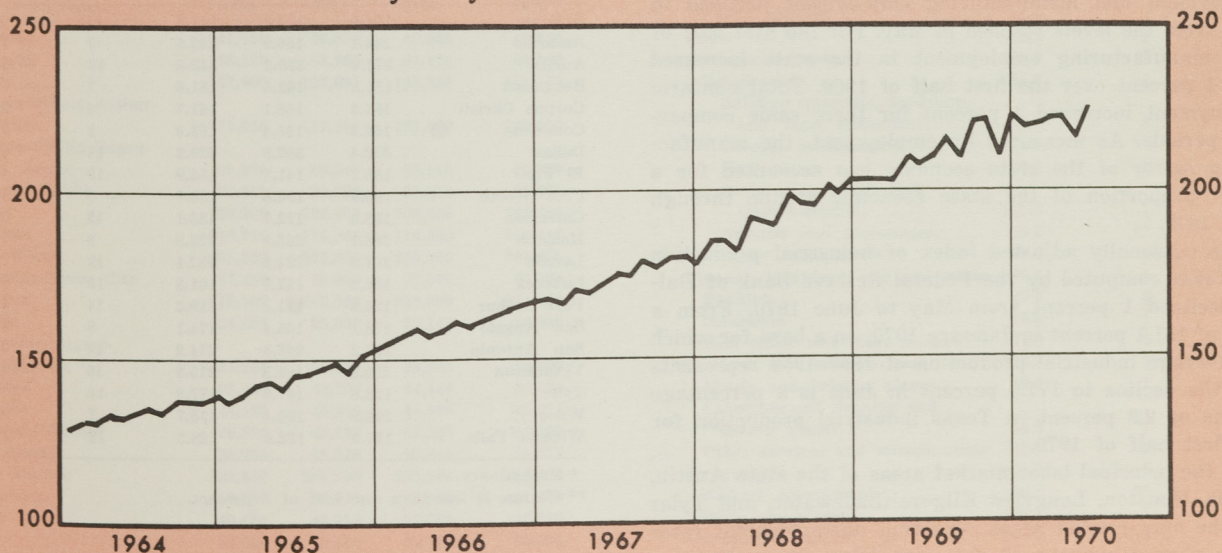
put, and, coincidentally, common reference points for state business cycles, are not available. One of the principal problems in the estimation of gross state product is the regional assignment of product for firms operating in several states. Of the income and product accounts reported by the U.S. Department of Commerce, the personal income received in a state is the most inclusive component available for comprehensive measure of state economic activity.

For the most recent three quarters, during which gross national product expressed in constant dollars passed through a cyclical low, personal income in current dollars for Texas and the United States continued to increase moderately. For the two quarters ending in March 1970 state personal income increased 1.3 percent in each quarter over the preceding quarter. Nationally, the last quarter of personal income for the United States in 1969 was 1.4 percent over the preceding quarter, with the first quarter of personal income showing an increase of 1.9 percent. Preliminary estimates of personal income made for Texas by the Bureau of Business Research indicate an increase for the second quarter of less than 1 percent over the first quarter of 1970. National figures released by the Department of Commerce show personal income for the second quarter of 1970 exceeding the first quarter value by over 2 percent.

The consumer price index measures changes in prices paid for goods and services purchased by urban wage and salary workers to maintain a given standard of living.

## ESTIMATED PERSONAL INCOME, TEXAS

*Index Adjusted for Seasonal Variation — 1957-1959=100*



SOURCE: Quarterly measures of Texas personal income made by the Office of Business Economics, U.S. Department of Commerce. Monthly allocations of quarterly measures, and estimates of most recent months, made by the Bureau of Business Research with regression relationships of time, bank debits, and manufacturing employment.



As such, the consumer price index does not reflect price changes in all products purchased out of all personal income. Nevertheless, changes in the consumer price index do measure a significant, if restricted, class of purchases made from personal income. With the consumer price index for the nation continuing to advance at an annual rate exceeding 5 percent, the quarterly growth in personal income would need to be at least 1.5 percent greater than in the preceding quarter simply to maintain the same purchasing power over those goods and services grouped in the consumer price index. A separate consumer price index for Texas is not available, but on the reasonable assumption that the prices in the Texas urban wage and salary "market basket" have advanced at the same rate as the national average prices, state personal income in constant dollars has declined in terms of this restricted category of goods and services. The rate of personal-income growth for the state has undoubtedly lagged behind the rate of growth in the national consumer price index for the last quarter of 1969 and for the first two quarters of 1970.

The national business cycle, as commonly measured in terms of gross national product in constant dollars, cannot be confirmed for Texas by direct reference to a similar state product account. Reference to changes in state personal income, the largest level of economic aggregation available for Texas, and comparison of state income changes with national averages of consumer price changes, show with sufficient conclusiveness that recession in the national economy has had a comparable effect on the economy of Texas.

For the second quarter of 1970, which is identified tentatively as the beginning period of real increases in gross national product following a cyclical low in the first quarter, unemployment in Texas increased significantly to 4.5 percent of the labor force in June. The real growth in nonagricultural employment which was typical of the first five months of this year did not continue through June. On a seasonally adjusted basis both total nonfarm employment and manufacturing employment declined in June from the levels reached in May. For the first half of 1970 manufacturing employment in the state increased only 1 percent over the first half of 1969. Total nonfarm employment increased 4 percent for these same comparable periods. As measured by employment, the manufacturing sector of the state economy has accounted for a major proportion of the state economic decline through June 1970.

The seasonally adjusted index of industrial production for Texas computed by the Federal Reserve Bank of Dallas declined 1 percent from May to June 1970. From a high of 181.1 percent in January 1970, on a base for which the average industrial production of 1957-1959 represents 100, the decline to 177.0 percent in June is a percentage decline of 2.3 percent in Texas industrial production for the first half of 1970.

Of the principal labor-market areas of the state Austin, Dallas, Houston, Longview-Kilgore-Gladewater, and Tyler are the only market areas reporting unemployment rates lower than 4 percent of the area labor force. From a statewide low of 3.1 percent reported for Austin, the unemployment rate ranges to over 8 percent for Texarkana and Brownsville-Harlingen-San Benito and to 11.2

# SELECTED BAROMETERS OF TEXAS BUSINESS (Indexes—Adjusted for seasonal variation—1957-1959=100)

Index	June 1970	May 1970	Year-to-date average 1970	Percent change	
				June 1970 from May 1970	Year-to-date average 1970 from 1969
Estimated personal income .....	224.3*	215.5*	220.5	4	7
Crude-petroleum production .....	112.2*	124.1*	121.4	— 2	9
Crude-oil runs to stills .....	140.3	136.4	133.4	3	**
Total electric-power use .....	257.6*	256.9*	255.1	**	8
Industrial electric-power use .....	232.8*	228.3*	231.9	2	8
Bank debits .....	314.6	287.0	298.8	10	10
Urban building permits issued .....	204.5	206.2	184.0	— 1	— 4
New residential .....	184.2	156.5	140.1	18	—13
New nonresidential .....	231.3	298.5	256.5	—23	4
Total industrial production .....	177.0*	179.1*	178.6	— 1	5
Total nonfarm employment .....	150.4*	150.8*	150.2	**	4
Manufacturing employment .....	151.6*	152.5*	154.0	— 1	1
Total unemployment .....	118.6	97.7	88.5	21	26
Insured unemployment .....	75.5	68.2	65.4	11	57
Average weekly earnings—manufacturing .....	149.0*	149.7*	149.1	**	5
Average weekly hours—manufacturing .....	98.5*	99.3*	99.4	— 1	— 2

\* Preliminary.

\*\* Change is less than one half of 1 percent.

## BUSINESS-ACTIVITY INDEXES FOR 20 SELECTED TEXAS CITIES (Adjusted for seasonal variation and changes in the price level—1957-1959=100)

Index	June* 1970	May 1970	Year-to-date average 1970	Percent change	
				June 1970 from May 1970	Year-to-date average 1970 from 1969
Abilene .....	152.8	136.8	141.8	12	**
Amarillo .....	204.1	186.9	202.5	9	7
Austin .....	372.4	338.2	342.5	10	— 4
Beaumont .....	181.3	169.5	181.6	7	— 7
Corpus Christi .....	164.3	158.1	161.7	4	2
Corsicana .....	158.5	155.4	163.0	2	1
Dallas .....	352.4	302.9	329.3	16	6
El Paso .....	168.2	141.1	155.9	19	4
Fort Worth .....	186.0	196.8	185.7	— 5	5
Galveston .....	138.3	122.7	133.1	13	5
Houston .....	286.1	265.8	273.8	8	7
Laredo .....	267.6	224.8	252.1	19	7
Lubbock .....	182.2	157.7	161.8	16	— 5
Port Arthur .....	126.3	111.2	119.3	14	4
San Angelo .....	178.1	165.4	174.1	8	4
San Antonio .....	228.2	200.8	214.2	14	6
Texarkana .....	230.2	199.3	215.9	16	—13
Tyler .....	192.6	167.0	177.8	15	**
Waco .....	208.9	194.4	198.7	7	9
Wichita Falls .....	137.0	122.0	129.2	12	— 7

\* Preliminary.

\*\* Change is less than one half of 1 percent.

percent for Laredo. The relatively low unemployment rates in the manufacturing centers of Dallas and Houston indicate that the local effects of the state decline in manufacturing employment have been somewhat selective.



Interest rates continue to hold at historic highs for the majority of funds markets. The rates on short-term Treasury issues have declined significantly, but rates on state and municipal bonds have decreased relatively little. With large numbers of potential debt issues withheld from the market during the peak period of interest rates last winter, the demand for funds and the pressure on interest rates will continue to be high. There is little prospect that declines in long-term interest rates will occur in the foreseeable future. Apparently, the housing recovery is in part attributable to consumer recognition of this fact of our current economic life.

In four major retailing centers of Texas in the first half of 1970 retail sales increased strongly only in the Houston metropolitan area. As reflected in the report issued by the Federal Reserve Bank of Dallas for weekly department-store sales, retail sales in Houston for the first six months of 1970 exceeded those in the first six months of 1969 by 6 percent. On a comparable basis, de-



#### NONAGRICULTURAL EMPLOYMENT SELECTED LABOR-MARKET AREAS

Labor-market area	Anticipated			
	June 1970	May 1970	June 1969	Sept 1970
Abilene	41,050	40,975	40,365	41,350
Amarillo	63,170	63,380	61,120	64,100
Austin	127,800	127,600	123,850	124,900
Beaumont-Port Arthur-Orange	119,000	119,900	121,000	120,900
Brownsville-Harlingen-San Benito	38,070	39,940	38,140	40,350
Corpus Christi	91,050	90,820	90,810	91,560
Dallas	726,200	726,600	708,800	733,400
El Paso	116,715	115,805	114,560	116,415
Fort Worth	305,200	305,200	298,000	305,900
Galveston-Texas City	67,450	65,900	57,900	64,000
Houston	875,000	868,000	820,900	884,100
Laredo	24,800	25,000	25,140	25,050
Longview-Kilgore-Gladewater	35,260	35,390	34,805	35,700
Lubbock	63,430	63,295	64,440	64,190
McAllen	44,560	45,580	44,930	42,970
Midland-Odessa	60,880	62,330	62,225	62,800
San Angelo	23,785	23,920	23,545	24,215
San Antonio	288,300	291,900	292,900	291,350
Texarkana	40,680	40,940	42,960	41,000
Tyler	40,620	40,210	37,780	41,300
Waco	59,530	59,640	59,385	59,530
Wichita Falls	48,215	47,880	50,405	48,850
Total, labor-market areas	3,300,765	3,300,205	3,213,460	3,323,930

Source: Texas Employment Commission.

#### ESTIMATES OF NONAGRICULTURAL EMPLOYMENT IN TEXAS

Industry	Employment (thousands) June 1970	Percent change	
		June 1970 from May 1970	June 1970 from June 1969
<b>TOTAL NONAGRICULTURAL EMPLOYMENT</b>	3,741.2	**	3
<b>MANUFACTURING</b>	740.0	**	-2
Durable goods	408.9	**	-4
Lumber and wood products	22.3	2	-4
Furniture and fixtures	16.9	2	-2
Stone, clay, and glass products	30.7	3	-2
Primary-metal industries	35.7	1	1
Fabricated-metal products	54.0	2	1
Machinery, except electrical	71.3	-1	-2
Oilfield machinery	28.9	**	-2
Electrical machinery, equipment, and supplies	53.6	-2	-7
Transportation equipment	97.1	**	-6
Aircraft and parts	71.0	**	-3
Instruments and related products	11.4	-3	-2
Other durable goods	15.9	-2	-27
Nondurable goods	331.1	1	1
Food and kindred products	86.1	2	2
Meat products	18.1	1	2
Malt liquors	2.7	**	29
Textile-mill products	7.3	**	-6
Apparel and other finished textile products	59.7	**	-1
Paper and allied products	17.4	2	-1
Printing, publishing, and allied industries	39.9	**	3
Chemicals and allied products	63.6	1	-1
Industrial chemicals	30.9	2	4
Petroleum and coal products	39.5	1	5
Petroleum refining	37.0	1	5
Leather and leather products	4.4	**	**
Other nondurable goods	13.2	**	-1
<b>NONMANUFACTURING</b>	3,001.2	**	4
Mining	105.2	3	-2
Crude petroleum and natural gas	98.3	3	-2
Metal, coal, and other mining	6.9	3	-1
Contract construction	250.3	2	5
Transportation, communication, and public utilities	270.3	1	4
Interstate railroads	29.7	1	-3
Other transportation	139.7	2	7
Communication	54.8	**	7
Public utilities	46.1	3	**
Trade	893.1	1	5
Wholesale trade	258.2	1	4
Retail trade	634.9	1	5
Building materials, hardware, and farm equipment	33.8	3	1
General merchandise	131.9	**	7
Food stores	100.3	-1	6
Automotive dealers and service stations	101.8	1	4
Apparel and accessories	38.9	**	3
Other retail trade	228.2	1	6
Finance, insurance, and real estate	196.6	2	5
Banking	49.0	2	7
Insurance	76.6	1	4
Real estate and other finance	71.0	2	5
Services and miscellaneous	626.9	1	5
Hotels and lodging places	42.3	1	-1
Laundries and cleaning and dyeing plants	36.8	1	-3
Other services and miscellaneous	547.8	2	7
Government	658.8	-2	2
Federal government	166.1	**	-2
State government	129.3	-1	4
Local government	363.4	-4	4

\* Preliminary.

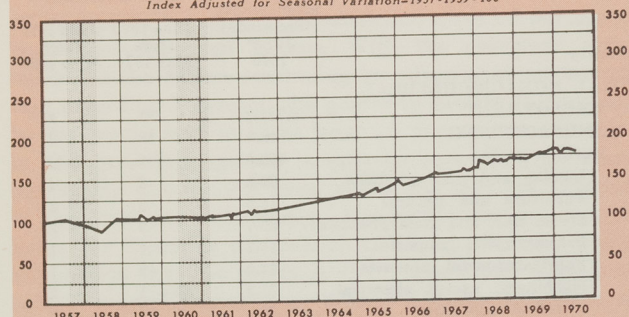
\*\* Change is less than one half of 1 percent.

Source: Texas Employment Commission in cooperation with the Bureau of Labor Statistics, U.S. Department of Labor.



## INDUSTRIAL PRODUCTION, TEXAS\*

Index Adjusted for Seasonal Variation—1957-1959=100



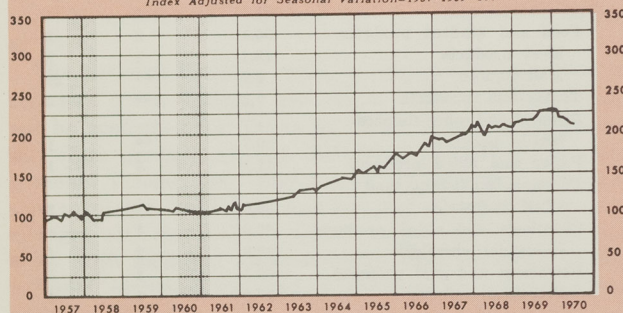
\*Manufactures and minerals (including crude-oil and natural-gas production).

NOTE: Shaded areas indicate periods of decline of total business activity in the United States.

SOURCE: Federal Reserve Bank of Dallas.

## INDUSTRIAL PRODUCTION DURABLE MANUFACTURES, TEXAS

Index Adjusted for Seasonal Variation—1957-1959=100

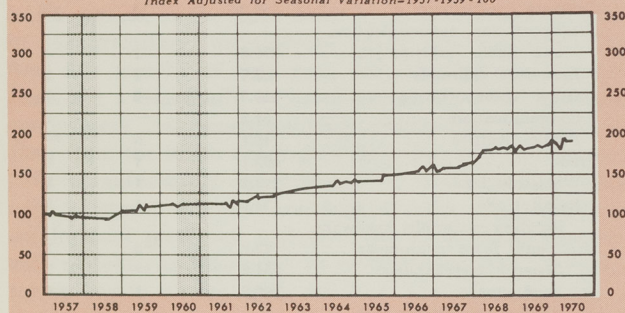


NOTE: Shaded areas indicate periods of decline of total business activity in the United States.

SOURCE: Federal Reserve Bank of Dallas.

## INDUSTRIAL PRODUCTION NONDURABLE MANUFACTURES, TEXAS

Index Adjusted for Seasonal Variation—1957-1959=100

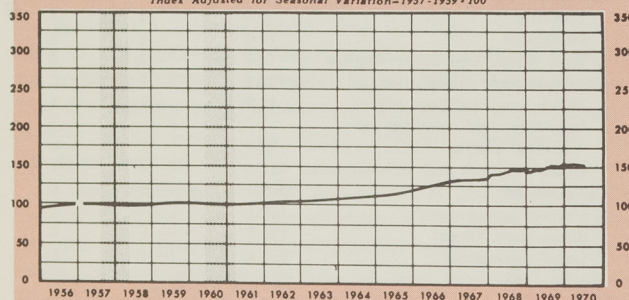


NOTE: Shaded areas indicate periods of decline of total business activity in the United States.

SOURCE: Federal Reserve Bank of Dallas.

## MANUFACTURING EMPLOYMENT, TEXAS

Index Adjusted for Seasonal Variation—1957-1959=100



NOTE: Shaded areas indicate periods of decline of total business activity in the United States.

SOURCE: Texas Employment Commission. Data adjusted for seasonal variation by the Bureau of Business Research.

partment-store sales in Dallas and El Paso for 1970 increased only 2 percent over the first six months of 1969. In San Antonio sales for the first half of 1970 declined 1 percent from the sales levels reached in the first six months of 1969.

As represented by these four major market areas, the annual rate of increase in department-store sales in the state has not matched the annual rate of increase in Texas personal income from 1969 through 1970. In this period of stringent capital demands the increased savings rates have been a boon to the hard-pressed savings and loan institutions, but apparently not without some cost to the retailing sector.

The increased rate of consumer savings placed in savings accounts is explained in part by current economic uncertainties and contributes to the economic uncertainties of recovery from the current economic downturn.

The uncertainties of short-term employment prospects evidently constitute a basis for concern which has prompted increased consumer savings in the current period. With work-force reductions in a number of industries, the precautionary motive has undoubtedly prompted some increased rate of savings of those now employed.

The sharp price and trading variations in the stock markets has encouraged large-scale withdrawal of small-fund investors from the market. Combined with declines in short-term interest rates, the decline of the equity markets has prompted recourse to the liquidity and safety of savings deposits.

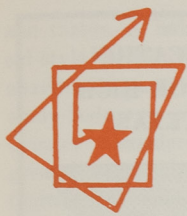
Expectations for an upturn from the current cyclical lows are dependent in part on the disposition of these accumulated savings. Given the economic stimuli which could foster consumer confidence in the economic future, spending from these savings coupled with consumption expenditures of third- and fourth-quarter surtax cuts could provide a significant start on recovery in the second half of 1970.

The prospects for such a recovery are problematical. Despite the slight second-quarter gain made in gross national product expressed in constant dollars, the declines of key monthly indicators continued to cast shadows on prospects for economic recovery in late 1970. The third monthly decline in the Federal Reserve Board index of industrial production for the United States discourages optimism for a strong recovery of production in the second half of 1970. The index of industrial production for Texas reflected a similar downturn in June, and revealed a continued softness in the state economy.

Buoyed by retailers' orders for consumer durables, new orders for durable goods made minor increases in June over the May orders for 1970. However, orders for machinery and capital goods, significant components of durable-goods orders, declined from the May levels. Orders for producers' durables are accepted as leading indicators of other investment and production expectations.

Significantly, for the sixth consecutive month, the value of shipments from factories in the United States exceeded orders to factories. This decline in the backlog of orders will serve to dampen the effects of any initial recovery surges which may be experienced in the national economy.





## TEXAS IN THE SEVENTIES

# DEMOCRATIC FULFILLMENT THROUGH EDUCATION

## 6. PART TWO--THE NEW LOOK, 1980

Graham Blackstock\*

The development of educated, self-supporting Texas citizens and continuing educational opportunities for Texans of any age, ethnic group, or social and economic level requires considerable modifications of current school plants and teaching methods, with special attention to the problems of urban education and of financing. Schools and colleges and universities must take on a new look.

### The New School Plant

*Back to the One-Room Schoolhouse?* Fluidity and flexibility of curriculum and schedule require a highly adaptable physical structure. The most flexible and adaptable area is an open space. So schools of the next decade, and beyond, will be trending toward one large expansive room, adapted to large groups, small groups, or individuals, by means of partial, easily movable dividers, such as book-cases and cabinets. The seventies will thus see the return of the "one-room schoolhouse." Located strategically within this expansive single area, in which numerous groups and individuals are working with teams of teachers or single instructors, will be the learning center, the modern resource facility, containing books, records, tapes, pictures, and other learning aids.

Several new school plants in Texas have received official commendation from the Department of Health, Education, and Welfare for their innovative architecture. Among the outstanding new school buildings are two one-room schools in Arlington, with a third planned, other innovative schools at Hurst, Del Rio, Burleson, Fort Worth, and San Antonio, and the Samuel Clemens High School in the Schertz-Cibolo-Universal City Independent School District. The school building which HEW called the most innovative

school in Texas is the John H. Glenn Junior High School, in San Angelo, an open-space, relaxed-atmosphere, centrally oriented school built in circles.

The 120,000-square-foot structure was completed in ten months, at a cost of \$10.75 per square foot, and dedicated in October 1967. It accommodates to the latest concepts of flexible scheduling, team teaching, and individualized instruction, with enough adaptability left over for adjustment to future innovations. The academic circle contains the huge learning mall (150 feet in diameter), which, combined with the surrounding large-group instruction ring, comprises 55,000 square feet.

Lift jacks in the large instruction areas, the student center, and the learning mall—all in the academic circle—control separate amplifier and microphone to project the voice of the instructor to all students—all speakers but one being "lifted" from the master programming system. Included in the student center are the snack bar, the cafeteria, and the stage—half outside for use with the garden theater. No corridors or covered walkways are needed, since all interior spaces are easily accessible in the central arrangement. No teaching areas are single-purpose; few areas are fixed in size or furniture arrangement. Future expansion, when needed, can be achieved by the addition of satellite-type structures, similar in design.

The second, or physical-education, circle contains the gymnasium, with movable seating and a self-contained public-address system, which can be hooked up with the master-control programming system. It contains also the vocational area and the music area—separated from the gymnasium and each other by floor levels, corridors, and insulated partition buffers—and the arts-and-crafts area, which has easy access to the garden, water, and glassed areas.

A brick garden wall, in sweeping convoluted line, surrounds the two circles, uniting them in a limited garden area with space for small but well-kept landscaped sub-areas, walks, the science garden, the future planetarium, and outdoor classes.

Such schools are considered pilot operations at this time, but innovative elements are being incorporated, in varying degree, into every new school built in Texas. With such a pleasant working environment and such freedom to progress in his own direction at his own speed, a child finds satisfaction in learning. He thinks imaginatively, develops self-confidence, explores the resources of his school and his own nature, and comes to realize that subject-matter skills are tools to use in solving problems.

\* The author is grateful to numerous educators for their assistance in the collection of information for this article. Special thanks are due Mr. J. A. Anderson, chief consultant, School Plant Section, and Mr. Jerry Barton, director of research, Texas Education Agency; Dr. Eloise Jones, chief consultant, Instructional Services, and Mr. Don Partridge, director, Division of Special Education, Texas Education Agency; Mr. Ray A. Fowler, deputy commissioner, Coordinating Board, Texas College and University System; Dr. Clyde C. Colvert, consultant in junior-college administration and professor of educational administration, Dr. Clark C. Gill, professor of curriculum and instruction, and Dr. Wayne H. Holtzman, dean, College of Education, The University of Texas at Austin; Dr. C. Victor Bunderson, director, Computer-Assisted Instruction Laboratory, Dr. Oliver H. Bown, codirector, Research and Development Center for Teacher Education, and Dr. Leon O. Morgan, director, Research and Development Center for College Instruction of Science and Mathematics, all three agencies at The University of Texas at Austin. The author acknowledges with deep appreciation also the assistance of Mr. Ben McAndrew, research associate, Bureau of Business Research, The University of Texas at Austin, in the collection of statistical data.

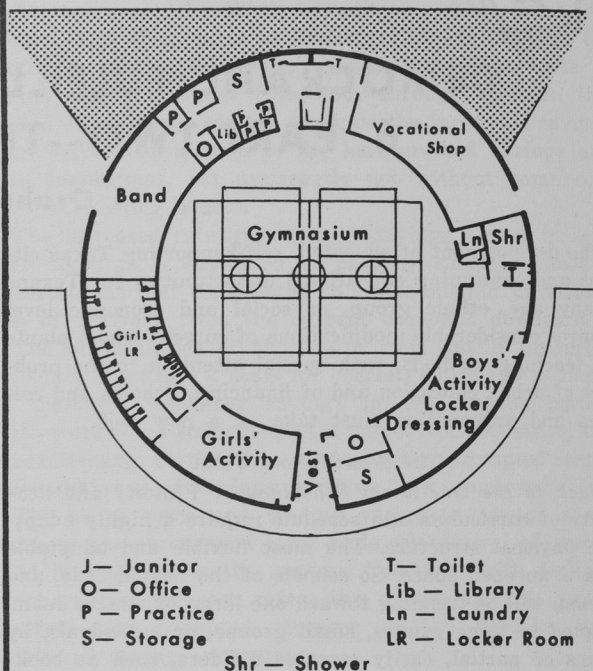


*College Campuses, 1980.* The changing goals, curriculum, and techniques of the new education will change also the physical form of college campuses. By 1980 libraries more than ever will be the heart of the colleges. The hordes of students seeking undergraduate degrees and graduate and professional studies will swamp conventional libraries, where something must be done quickly to supply materials and storage space. The remedy is radical—a change in concept. From a mere depository of books the library will become a medium for obtaining information in many forms and from many scattered places, gathered by the library through technological means to meet student need.

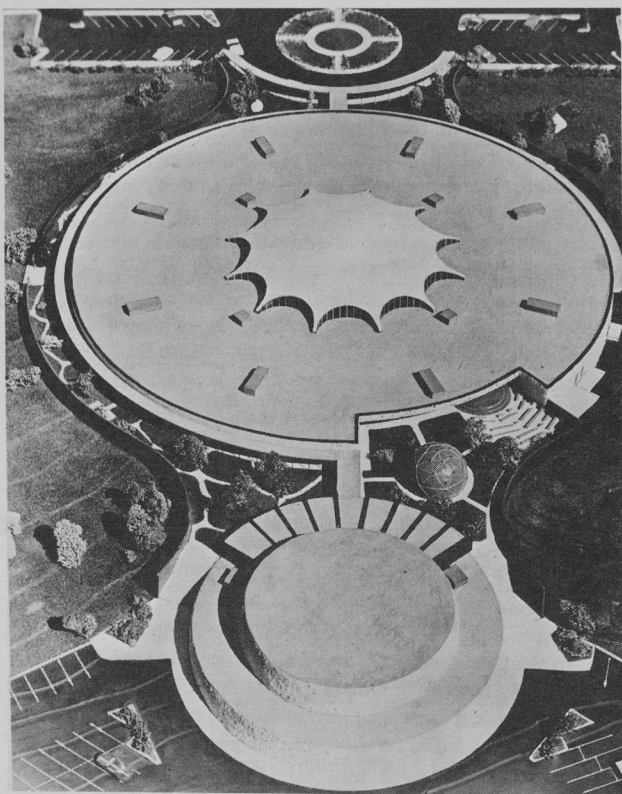
Acquisition, circulation, ordering, and serials control will be automated; new technical departments will reproduce materials by such methods as Xerography; inventories of microfilm will be expanded; facsimile transmission will be accomplished by video; networks of information will be enlarged, with transmission by mail, radio, telephone, teletype, and TV, and with reproduction by printout facilities at the receiving end. The great libraries of the world will be linked by communications satellite.

The library building, too, will change in function, becoming a place of individual study, with numerous carrels as office and home base for individual students, especially commuters. These carrels will be supplied with learning equipment, ranging from the simple—earphones and jacks for portable radios and TV sets, eight-millimeter movie projectors, tape recorders, and filmstrip viewers—to the sophisticated and highly mechanized—

# FLOOR PLAN, PHYSICAL-EDUCATION CIRCLE, JOHN H. GLENN JUNIOR HIGH SCHOOL, SAN ANGELO, TEXAS.



SOURCE: Texas Education Agency.



Model of the John H. Glenn Junior High School, San Angelo, Texas. Courtesy Texas Education Agency.

dial-access systems for ordering programs of the student's choice from off-campus centers by way of built-in radio and TV receivers. By 1968 about a hundred such systems had been installed in libraries across the country.

An outstanding example of this kind of development in Texas is the Academic Center on the Austin campus of The University of Texas, where undergraduate students have the individual use of listening laboratories, music rooms, special collections, and gracious lounges, and where books are available on open shelves. The new building for the Humanities Research Center, now under construction on the same campus, affords many of these innovative advantages, making more fully available to students the valuable collections assembled there.

Radically changed modes of instruction, with emphasis on individualized study and technology-oriented instruction, and with much work off campus, will reduce the need for traditional classroom space and increase the need for library space, resulting in a new library-college concept. Basic space arrangements will be made for the individual learner, with about 80 percent allocated to single seating, 60 percent of that in the form of carrels. Large reading rooms, functional only as reminders of a past era, will disappear.

Colleges and universities will become increasingly responsive during the seventies to their obligation for providing favorable living environment for students. The residential component, providing a complex of services and facilities, on and off campus, will offer a diversity of living patterns meeting a wide range of student needs



and tastes. A balanced mix of housing types will include old-style dormitories and the new-style living complexes, apartments, and modified apartments (groups of single study-bedrooms clustered around a farmhouse kitchen). Greater consideration for the student will result in greater emphasis on the amenities of living; on opportunities for choice in the degree of privacy and sociability, the sense of community; on a shift from public to private use of common space, with more numerous and smaller reception rooms and floor lounges instead of the mammoth, impersonal, lobbylike reception rooms of old.

Learning dormitories, with classrooms, multimedia consoles in student rooms, facilities for TV lectures and demonstrations in lounges, and numerous instructional devices, including language laboratories and computers, are already in service in Texas, and will be common. Residential colleges will counter the impersonal bigness of multiversities.

A new college-university architecture will be establishing itself during the seventies. Buildings will be "flowed" on computers and designed from printouts by the architects. Space will be the crucial element. Being increasingly scarce and precious, it must be planned for adaptability to multifunctions and for easy rearrangement. Walls, floors, and ceilings must provide the "vascular system" for present-day utilities and for potential new-energy lines in the future. Laboratories must be structured to flow into generalized space for use by various disciplines which continue during the next decade to blur into unified compound disciplines. The new needs will produce new silhouettes against the campus sky—large flowing curves of shells, domes, arches—quite unlike the traditional "Cartesian boxes whipped out by T-squares." Field houses, built on the principle of the arch, without view-obstructing pillars, will replace traditional gymnasiums. With land running short in supply, play fields will be artificially put together inside buildings, where currently out-of-doors sports, now played under primitive conditions of mud, snow, rain, and smog, will become intramural sports without the problems of weather.

Not all colleges will utilize these ideas by 1980. A few will remain exclusively traditional; a few will have achieved the new-look, new-function status in high degree; most—mainly because of money shortages—will be gradually striving toward the new library-living room concept and the new architecture to provide the new housing for the new higher education.

#### The New Teacher and His New Techniques

Learning, rather than teaching, development of the individual mind and personality, rather than the transmission of information, is the new emphasis on an ancient objective. The new focus for the teacher's activity is on humanizing and democratizing education through developing each individual's unique potential.

**Student Responsibility.** Under this concept of personalized instruction the student becomes responsible for his continuing progress, advised and guided and inspired by his teacher in his efforts to fulfill his potential for achievement. He follows a tri-level learning pattern, with small

discussion groups, with large groups for demonstrations and other mass presentations, and in individual study pursuing his own projects.

The individual moves from group to group, according to his achievement level in various skill and subject-matter areas. Age offers no real advantage as a basis for classifying students in the learning process. The same student may work with various groups, according to varying skill level in different aspects, obtaining thus numerous advantages from association with a broader mix of students.

In the upper grades and high school he benefits from this same fluidity and from the humanistic utilization of subject matter. Emphasis is on the problem approach, the study of issues in human relations, not a new approach, but a method receiving increasing attention and observance. In an age of exploding knowledge students are taught methods and means rather than facts exclusively. The social sciences (history, psychology, sociology, anthropology, philosophy) are gaining relatively in importance, because they offer an understanding of social problems in an era when such problems are unusually urgent in their demands for solution. The lecture class is gone. Instead of telling the student, the teacher leads him to think, talk, do—to explore the why's along with the who's and when's and how's.

Teams of teachers representing numerous disciplines, including English, explore all aspects of a problem, with personalized study in areas of personal interest, and with full use of all available community resources. The teacher shows the student how to ferret out information for himself, rather than telling him, emphasizing multiethnic and multicultural considerations. In such a situation teachers, who have become leaders of discussion rather than lecturers, are themselves voracious learners trying to "keep on their toes."

Work in science in the seventies will be more and more investigative—in the laboratory, in the school science garden or nature park, or even further afield. The technique will require the student to watch, then wonder why. He will be taught to follow the basic steps of the scientist in defining the problem, gathering the facts for solution, evaluating the facts, and drawing conclusions.

In mathematics, too, the emphasis is on the "why" as well as the "how" of mathematical formulas. This program also is being progressively stepped up in Texas high schools, with prealgebra in the seventh grade and full algebra in the eighth. More team teaching, more use of computers in classrooms, more math laboratories in the school, more preparation in the techniques of math, together with the major change—the search for the why—are developing students ripe for easy training by business and industry to work the specialized machinery of the future.

Current techniques in the study of English reflect the increasing interest in current social issues. Materials for study include supplementary readers of wide range, literature by and about minority groups, second-language programs, courses combining subject areas in various ways. Composition laboratories provide dictation and transcription equipment for use in individual remedial work.



Meanwhile private educational industries are applying business methods to the production of instructional programs designed to prevent dropouts. Contracts with school districts provide for instruction of potential educational casualties to increase their skills in mathematics, reading, and study generally, and for monetary compensation in accordance with the success of the program. Texarkana and the Liberty-Eylau Independent School District are already operating these guaranteed-success programs in accelerated learning, which offer quality control and accountability in public education where political factors preclude internal experiment with curriculum. Contracts with private industry for rapid-learning centers are fast becoming the vogue across the country, with Dallas, San Diego, Detroit, Portland, and Philadelphia in negotiations, and with Virginia considering a statewide contract. Plans in the Dallas District call for work-study programs to enable potential dropouts from economic causes, especially Mexican Americans, to remain in school. Many Texas educators expect greatly expanded future use of performance contracting for instructional services in Texas, especially for potential dropouts in Grades 7-12.

On college and university campuses also personalized teaching is becoming more common, with greater freedom for the student in the formation of majors and in schedules, wider selection of electives, less rigid adherence to sequence of courses, more student decision in the building of his personal curriculum. Traditional classes will soon be only a memory among old Texas-ex's. The four-year lockstep with a prescribed number of credit hours for graduation will disappear in appreciable degree during the seventies. The already common practice of early admissions and advanced standing presages the demise of the rigid credit-hour system. Curriculums are becoming less fragmented, more interrelated among disciplines, and more relevant to student needs.

*Measurement of Progress.* When the individual student is the focus of education, grades evaluating his efforts in terms of that of another student are meaningless. Grades have never worked as an indication of learning progress. What students need is the expectation of success, in some measure. Advance toward a goal at a student's own rate, rather than by set levels—without comparisons for slowness or rapidity with others—provides opportunity for a sense of accomplishment and the motivation for continuing effort. Individualized instruction assumes that all students can grow and develop, with continuous progress in a curriculum planned for him, with his help, and by means of a methodology devised for him by an understanding teacher, or a team of perceptive, sympathetic teachers.

On the college level student achievement by 1980 will be defined on a basis quite different from grades given in specified courses with a specified number of credit hours. Degrees will be measured in terms of the student's real achievement in accomplishing the goals set up for him. Frequent examinations and tests, many of them computer-oriented and self-administered, will indicate to the student, and to associated faculty members, both how and where he has advanced and what and where the gaps are in his training. Batteries of large-scale examinations will supplement already existing and continually improved

advance-placement, college-entrance, graduate-record, professional, and aptitude tests.

By 1980 all degrees will be granted on completion of an individualized program and on the basis of learning achieved, rather than credit hours. Such degrees will require better coordination of the student's major field with a liberal education. Degree programs will be designed to develop the student's capacity to function as a responsible citizen, to support himself and his family in the economy of the future, to use his leisure well, and to continue learning throughout his life.

Comprehensive examinations to test adequate completion of these individualized degree programs will be held before a board of examiners consisting of neutral faculty members from the major disciplines included in the student's program, and his program advisor. The coverage of these examinations will be determined by the definition of each particular degree and the student's major. Their specific object will be to discover the student's ability to organize knowledge in dealing with new problems and situations.

*Better Teachers.* Democratized individualized education is impossible without high-quality teachers. Since the quality required is not too commonly found, the problem would be hopeless except for three factors which will make possible a wider spread in the utilization of the services of gifted teachers. One factor for such increased spread is the relief coming to teachers from technology, which will perform, through technicians, most of the routine chores now commonly included among the teachers' endless duties, thus allowing them to use their time in more challenging and professional tasks: planning, production, and development of educative materials, including computer programs, and personal work with students in conferences and evaluation. A second means of spreading high-quality teachers where they are needed is the development of a hierarchy of educational staff, ranging from paraprofessionals such as the education technician, who will operate and take care of the technological devices and other mechanical instruments of instruction; clerks; and teaching aides, who will help monitor carrels, grade tests through computer punch cards, and keep records; to the highly trained and gifted teacher.

These talented teachers will be better than their predecessors. They will be technology-oriented and computer-trained; they will be more highly skilled professionally; they will possess great enthusiasm, insight, and idealism; they will be friends to students; they will be humanized, truly educated men and women well-fitted to humanize students.

*Redirection of Teacher Training.* Production of such highly qualified teachers requires changes in the Texas system of teacher training. All teachers over thirty years of age have serious deficiencies for effective performance in the schools of the seventies. With little basis for understanding automated personalized education for development of all citizens to their full capacity, subject-oriented teachers find difficulty in conceiving a future for education other than as a projection of the past in which they were trained. In-service training must re-educate them in the concepts and techniques of the future



just as teacher-training institutions have changed, and continue to change, curriculums and procedures to prepare new teachers for the future.

The new teacher training must provide a new kind of major, cultural areas combining numerous disciplines—a "new container for specialization," such as urbanization, Latin America, ethnic problems—so that teachers can use the problem-oriented, problem-solving approach.

The report of the Governor's Committee on Texas Public Education recognized certain weaknesses in the training of Texas elementary and secondary teachers, and made strong corrective recommendations. It asked for changes in certification and in teacher-training programs, lamenting inadequate time provided for in-service training, the lack of training incentives, and the unimaginative training programs, which ignored systems approaches and teaching of the educationally handicapped, and which made inadequate provision for on-the-job experience under supervision.

These needs will be met with increasing adequacy by Texas teacher-training institutions. Probable directions to be taken are suggested by current programs of three forward-looking groups on the Austin campus of The University of Texas.

The Computer-Assisted Instruction Laboratory, during several years' experience as an organization within a college of education at a large state university, has successfully explored the capabilities of the computer for achievement of an intensive degree of individualization not previously possible for mass education. In cooperation with other agencies CAI has initiated several rewarding programs: curriculum development and evaluation in chemistry and mathematics; the English Prerequisite Skills project; feasibility studies in the applicability of computer-assisted instruction to the problems of Mexican American students, for example, in bilingual reading instruction; Classroom '75, the development of languages, models, terminal devices, and new course material using computer methods. CAI sees as one of its important roles in the College of Education the fostering of change in teacher-education programs and in Texas schools.

The Research and Development Center for Teacher Education is one of nine national R and D Centers sponsored by the U. S. Office of Education, each with a different focus for research and development in education. The Texas Center is oriented toward personalization in teaching and explores the effective use of new educational instruments by teachers who understand the nature and the needs of the learners in addition to the character and use of knowledge, the capabilities of technology, the importance of environmental influences on learning. The basic concern of the Center is with the training of the teacher individually by means of guided self-analysis and self-evaluation so that she learns to study and understand students individually. The Center is engaged in discovering the methods, developing the technology, finding the new organizational patterns through which education can be made a systematically personalized experience.

The Research and Development Center for College Instruction of Science and Mathematics focuses its activities on individualized personalized instruction in the sciences. It has been interested in curriculum revision and surveys,

but has now directed much of its activity into the development of single-concept films, and is exploring computer-assisted instruction in its tutorial and supplementary potentialities for individualized learning, and in its effectiveness as a predictive device in analysis of students.

*The New Status of the Teacher.* By necessity the teacher of the future, on all levels, will be more highly professional than in the past. Higher standards, better training, increased individual responsibility will result in greater self-confidence and professional self-esteem. Competition for the services of gifted teachers will sharply increase because of new markets in need of them—the production of the software requisite to the effective use of the new technology, the enlarging programs of business and industry to provide educational opportunity for employees and potential employees, and contract programs for specialized instruction. This competition will result in higher economic and social status for teachers. At the same time, the improved quality of teachers—their heightened sense of responsibility, their increased insight into the meaning of teaching, their deeper understanding of the needs and the potential of individual students, their realization of the possibilities in education—will deepen their dedication to the cause of education on all fronts. Highly conscious of the crucial role of education in the future of Texas and the nation they will fight for education's proper share of the wealth of an affluent society. It seems almost inevitable that future teachers will organize more highly and more generally to achieve the ends of education.

*The Teacher in Higher Education.* Although teachers on all levels of education have similar objectives, share the same social environment, practice common techniques, need comparable qualities for success, and benefit equally from technology, teachers in colleges and universities have some peculiar problems resulting from the schizophrenia in defining the role of the faculty member in higher education. Since many educators consider research the basic responsibility of the university the question often arises, What is the mission of the professor: to transmit knowledge, to create additional knowledge, to develop men?

The university, with its increasing emphasis on research and publication, its recruiting of faculty from graduate institutions, its growing dependence upon foundation and government grants, has become a less and less congenial environment for the true teacher. The scholar who is not also a true teacher (the combination is rare) has no interest in students except as developing scholars, little concern for the future of man as the human species. As faculties become filled preponderantly with scholars, students experience frustration at the lack of sympathy from their teachers, the lack of relevance of courses to life.

A divorce between teaching and research seems to many the only answer. Universities should restore the faculty-student relationship by recognizing differences in competence and personality among faculty members, and by assigning some faculty staff to teaching, some to research, some to administration, so that the university faculty can best contribute to the multiple functions of the institution without jeopardizing the prestige or the effectiveness of teaching.

## The New Status for Special Education

Preparation of a curriculum which will provide education for all children regardless of variance in abilities and differences in social, economic, and ethnic background has required a special approach—and a special education. Texas came into this field in 1945. Increased realization of the need for special planning for educationally handicapped children resulted in 1965 in a State Plan for Special Education, which was revised this year to embody the changing concepts in education, habilitation, and vocations.

The Texas Plan makes special provision for the physically handicapped, the mentally retarded, the emotionally disturbed, the otherwise educationally disadvantaged (as a result of economic and racial factors), and the home-bound (including pregnant girls). The program begins with early identification for eligibility to special classes, with parent or guardian approval.

Headstart and government day-care programs, developed by the Johnson Administration and expanded by the Nixon Administration into the welfare program, give precedence to children disadvantaged through poverty or cultural differences. The new Texas kindergarten program stipulates that children of the poor shall be given precedence, in an effort to remove language deficiencies and other disadvantages resulting from low economic status or minority racial background.

Until recently the program has segregated disadvantaged children into classes where specially trained teachers provided training, through special techniques, to reduce the disadvantage. Recently, however, special education in Texas has revised its philosophy, putting less emphasis on the problem and more on the resulting educational need. As quickly as possible children are phased into regular classes, where they associate with their neighbors in the main stream of education, spending only part of their time in special classes with children sharing their handicap.

As the concept of personalized individualized instruction gains acceptance this new approach with handicapped children will become more common, and more satisfactory, since the potentially embarrassing element of competition with others will be replaced by an internal-reward system. Encouragement for the future comes too from expected social changes of the seventies: increased real income, higher educational level of low-income families, expansion of preschool education, a more enlightened public attitude, better teachers, improved techniques for disadvantaged children, slowly decreasing racial and economic segregation in schools and communities, and a gradually decreasing gap between standards of living and between social attitudes and values.

## The New Urban Education

*"Citified" America.* Industrialization, with consequent urbanization, has progressed so far in this country that America has become a nation of cities, 75 percent of its citizens living in urban areas. The same trends in Texas have brought over four fifths of Texans to the towns and cities of 2,500 population and over. Even in the villages and on the farms the flavor and style of urban

living have exerted strong influence, so that the urbanities are common everywhere.

The drift of the cities, unfortunately, has intensified and multiplied urban problems. Urban renewal, use of the land, housing, traffic, juvenile delinquency, crime, waste disposal, pollution, food shortages for the poor, provision for public education, the general misery of minority groups—all these issues urgently demand solutions for domestic ills, while the issues of peace and international security add their tensions and anxieties. Although urban life has fostered the economy and the cultural development of America, its turmoil and variety and frenetic pace—added to its impersonality in human relations and its detachment from nature—have made city existence difficult.

*Integration and the Ghetto.* The complexity of urban life, in contrast to the relative simplicity of rural living, has posed for urban education more than the usual problems. The nation's most urgent task in education is to provide for the children of the poor, especially among minority groups, an education that will enable them to become persons fully sharing in the privileges and the responsibilities of citizenship. The extreme poverty and the low level of education in the ghettos impose on education the added burden of taking over responsibilities in training which are normally assumed by the family. For Texas this means special care for children of both black and Latin American communities, a task Texas has already assumed in heartening measure.

For proper meeting of this responsibility the schools must begin training children from infancy, no later than two and a half years of age, in kindergarten-crèches. Here the language problem can be attacked at an age when it is easier to solve; here dietary and health problems, major impairments to intellectual development, can be identified and solved; here physical abnormalities can be discovered, with a chance for early correction, so that children have a fairer chance in later schooling.

Elementary schools must be improved, with rehabilitation of their rapidly deteriorating plants and with the employment of teachers specially prepared to overcome their superproblems, by means of intensive remedial techniques. Integration must be expedited in every feasible manner. With intensified and expanded preschool training, increasing integration, new teaching methods, and technological aids the pace of learning will increase so that ghetto children can enter junior high school on the level with other children.

## The New Budget

*The Key to Education in the Seventies.* Money—or the lack of it—will determine how fully the possibilities of a rewarding innovative education can be achieved during the new decade. Costs of education are rising faster than the cost of living, faster than land values. An acute financial crisis has spread through all levels of education and into all types of educational institutions, bringing fears of bankruptcy and extinction for marginal private colleges and creating the possibility of curtailed programs for all educational institutions.

Education has become the nation's new growth industry. Operating at a \$44-billion level (6 percent of GNP) in



1968, it is estimated to reach \$70 billion in 1977, and to be just under \$600 billion by 2000 (25 percent of GNP). The national bill for equipment and materials, including textbooks, was \$2 billion in 1968; it is estimated at \$10 billion for 1974, with textbooks in continuously decreasing share. Along with expanded and enriched programs, and greatly increased expenditures for costly machines, a basic factor in rising costs is inflation, which increases dollar expenditures for every budgetary item. Student violence contributes to rising costs, directly through loss of property—which must be replaced—and indirectly through rising insurance premiums.

Increased expenditures are accompanied by dwindling income. State legislatures are experiencing difficulty in finding funds adequate to future needs. Their zeal in the search is dampened by their constituents', and their own, disaffection with dissenting students and aversion to increased taxes. The business and financial segment of the economy, frequently generous in donations to local institutions, is less open-handed where student protests have resulted in violence. Alumni, too, are reacting negatively to student demonstrations, reducing, or eliminating, their gifts to alma mater. The federal government, in its fiscal efforts to control inflation, has reduced grants to colleges and universities. The declining stock market has resulted in reduced book values for endowment investments, even in reduced income in some cases, and in a feeling of "poverty" among usually liberal contributors.

Private colleges and universities, forced to rely on student tuition in lieu of legislative appropriations, are in desperate situation. The plight of private educational institutions and the great need for educational facilities have brought about a trend among private colleges and universities toward affiliation with state systems. In Texas the University of Houston is an outstanding example of such a merger induced by the cost crisis.

The Coordinating Board of the Texas College and University System reports that per-student appropria-

tions for public senior colleges and universities increased progressively and consistently from \$501 in the 1953-1955 biennium to \$996 in the 1967-1969 biennium, with about \$1,098 for 1969-1971. For public junior colleges the range was from \$178 in 1955-1957 to \$465 in 1967-1969, with about \$545 for 1969-1971. The Board reports for public senior colleges and universities an increase of 56.6 percent in per-student appropriations from the General Revenue Fund in 1969 over those of 1962, and projects an increase of 28.3 percent in 1976 (latest projection available) over the per-student appropriation in 1969. For public junior colleges the comparable increases were 79.2 percent in 1969 over 1962, with 39.6 percent the projected increase in 1976 over the appropriation in 1969. The Board's projected total capital outlay for public higher education until 1975 (including junior colleges) is \$296,700,000.

Elementary and secondary schools are in as deep financial trouble as that of higher education. They too are threatened by public resistance to tax increases, by voter failure to approve school bond issues, by lagging federal aid, by the need for new and expensive technological equipment, by teacher pressure for higher salaries (buttressed by strikes or the threat of strikes). Across the nation education costs on these two levels have reached an estimated \$39.49 billion, two and a half times the \$15.61 billion of 1959-1960, with local taxpayers paying 52.7 percent, the federal government paying 6.6 percent, and the state governments paying 40.7 percent.

Most of the local school-tax money comes from property taxes, but public schools cannot expect greatly increased income from taxes in the future. The public is rebelling, and land values are lagging behind increasing educational costs. Many educators and tax analysts argue that the property-tax system is an anachronism anyhow, held over from the old days when agriculture and land were the basis of the economy, and that it should be replaced by a system more fully representative of current wealth, to include, for example, stocks, bonds, bank

SUMMARY OF PROJECTIONS OF SPACE NEEDS AND RELATED COSTS FOR TEXAS PUBLIC HIGHER EDUCATION BY 1975

STATE-SUPPORTED CONSTRUCTION	Additional students served	Estimated costs	Estimated federal support by 1975	Balance of costs
Senior colleges and universities.....	(88,200)	(\$212,000,000)	(\$50,000,000)	(\$162,000,000)
Six new institutions.....	17,600	132,000,000 <sup>a</sup>	20,000,000	112,000,000
Existing 22 institutions.....	70,600	80,000,000	30,000,000	50,000,000
Medical schools.....	(468)	(49,500,000)	(24,750,000)	(24,750,000)
Expansion of existing public units <sup>b</sup> .....	192 <sup>c</sup>	19,400,000	9,700,000	9,700,000
New public units (Houston).....	200 <sup>c</sup>	22,500,000	11,250,000	11,250,000
Expansion of Baylor Medical Unit.....	76 <sup>c</sup>	7,600,000	3,800,000	3,800,000
Dental schools.....	(200)	(19,900,000)	(9,950,000)	(9,950,000)
New unit (San Antonio).....	150 <sup>c</sup>	15,000,000	7,500,000	7,500,000
Expansion of Baylor Dental Unit.....	50 <sup>c</sup>	4,900,000	2,450,000	2,450,000
Totals for state-supported construction.....	88,868	\$281,400,000	\$84,700,000	\$196,700,000
LOCALLY SUPPORTED CONSTRUCTION				
Public junior colleges.....	105,000	\$120,000,000	\$20,000,000	\$100,000,000 <sup>d</sup>

<sup>a</sup> Although the cost estimate for all 6 campuses by 1980 is \$150 million, the last of the six will not start before 1975. Therefore, \$18 million for that campus is not included here.

<sup>b</sup> Does not include expansion at Galveston Medical Branch to 200 entering freshmen, which would require additional plant costs of approximately \$5,000,000 (50 percent federal).

<sup>c</sup> Increase in entering class.

<sup>d</sup> This figure is provided to indicate the estimated amount which will be required from local and federal sources if the public junior colleges are able to accommodate the portion of the total enrollment growth assigned to them by the Coordinating Board.

Note: To permit the necessary planning work to proceed on the six new campuses \$6,000,000 will be required in the 1970-1971 biennium.

Source: Coordinating Board, Texas College and University System.

accounts, and education and job skills, or income. Soaring school taxes average nationally a 140-percent increase over the past ten years, 10 percent per child per year. Five years ago the national average school-tax income per child was \$454; this year it is \$717. In Texas, per capita expenditures of local and state funds increased from \$429.25 in 1960-1961 to \$686.86 in 1967-1968, a rise of 60 percent over seven years. Projections of Texas Education Agency data indicate that per capita expenditures will be \$866.59 in 1968-1969, \$1,093.37 in 1969-1970, \$1,302.03 in 1975-1976, and \$1,549.34 in 1980-1981. On this basis the increase between 1960-1961 and 1980-1981 would be 260 percent. Pressure is building on the state for additional help. Schools in the poorer districts may be forced to cut corners—by ceasing to operate, by converting to half-day sessions and a reduced year, by curtailing of programs such as art, music, physical education, mental health, and advanced language study, by reduction of faculty.

*An Overall Solution.* Present demands on the educational system—for training the increasing hordes of students of all ages, for greater comprehensiveness of offering, for greatly improved quality—will continue, and will be supplemented in 1980 by new and unpredictable demands. Traditional facilities and methods and objectives are critically inadequate to the needs and must be replaced by a more efficient system. The best hope for that system is the automation of education into a system that provides individualized, progressive instruction and opportunity for the student—from the lowest preschool level to the most sophisticated graduate studies—to work on his own, at his own pace, in developing himself to the ultimate of his potential.

Such an objective entails a stupendous growth in educational expenditures, carrying them to undreamed levels. Only a major national effort, under federal funding and leadership, can generate sufficient momentum to solve the associated problems. Research must be stimulated to investigate all aspects of the ambitious program, particularly the future economics of education and the efficient uses of technology for a balance between the jobs that technological systems can perform and the jobs needed in the educational cycle. The essential components of a fully implemented and automated education system, requiring by its very nature a high degree of centralization, must be coordinated. The curriculum must be reformed. The best products of this national effort must be made available to all institutions throughout the nation.

TEXAS BIENNIAL LEGISLATIVE APPROPRIATIONS,  
APPROPRIATIONS PER STUDENT, AND PERCENTAGE  
INCREASE IN APPROPRIATIONS PER STUDENT  
ALL FUNDS

Biennium	Appropriated	Number of FTE students	Appropriated per FTE student	Percentage increase in appropriations per FTE student
PUBLIC SENIOR COLLEGES AND UNIVERSITIES				
1953-55				
(18 Inst.)	\$ 62,446,749	124,619	\$ 501	....
1955-57	80,276,695	154,527	519	3.59
1957-59	103,648,933	163,505	634	22.16
1959-61	117,805,857	178,498	660	4.10
1961-63				
(19 Inst.)	144,465,343	213,169	678	2.73
1963-65				
(20 Inst.)	197,103,622	273,854	720	6.19
1965-67				
(22 Inst.)	287,096,051	348,016	825	14.58
1967-69	403,832,265	405,634	996	20.73
1969-71	514,036,105	468,000 (est.)	1,098	10.24
PUBLIC JUNIOR COLLEGES*				
1955-57				
(31 Inst.)	\$ 7,740,000	43,421	\$ 178	....
1957-59				
(32 Inst.)	9,498,090	47,696	199	11.80
1959-61	10,355,994	49,058	211	6.03
1961-63				
(33 Inst.)	14,212,000	57,598	247	17.06
1963-65				
(32 Inst.)	16,539,930	60,598	273	10.53
1965-67				
(31 Inst.)	26,260,620	79,782	329	20.51
1967-69				
(40 Inst.)	50,058,150	107,719	465	41.34
1969-71	74,449,876	136,500 (est.)	545	17.20

\* Number of FTE students during fall semester.

Note: The above amounts for senior colleges and universities include supplemental appropriations to the Texas Commission on Higher Education or Coordinating Board, Texas College and University System, for allocation to the public senior colleges and universities.

The structure of education on all levels must be reorganized for greater compatibility with the new technologies of instruction.

Many economists feel that the expanding gross national product, with an increasing share devoted to education, will be adequate for financing, and for realizing, this dream. In addition to money, a high and widely shared dedication of purpose will be essential to the development of an educational system which can truly democratize America.

EXPENDITURES FOR TEXAS PUBLIC SCHOOLS

1960-1961, 1964-1965, 1967-1968 with Projections for 1968-1969, 1975-1976, 1980-81

Year	By school districts and county superintendents' offices	From state funds	Total expenditures	Average daily attendance	Per capita cost
1960-61	\$ 803,892,000	\$ 8,406,000*	\$ 812,298,000†	1,892,365	\$ 429.25
1964-65	\$1,118,273,000	\$ 67,657,000	\$1,185,930,000	2,185,232	\$ 542.70
1967-68	\$1,515,445,000	\$ 92,236,000	\$1,607,681,000	2,340,637	\$ 686.86
1968-69‡	\$2,045,850,000	\$125,441,000	\$2,171,291,000	2,504,482	\$ 866.59
1969-70‡	\$2,761,898,000	\$170,600,000	\$2,929,998,000	2,679,795	\$1,093.37
1975-76‡	\$4,032,371,000	\$259,312,000	\$4,291,683,000	3,296,148	\$1,302.03
1980-81‡	\$5,887,261,000	\$ 394,154	\$6,281,415,000	4,054,262	\$1,549.34

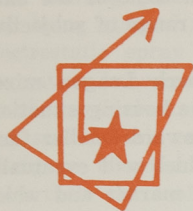
\* Textbooks only; administration costs for Texas Education Agency not included; funds for Texas Teacher Retirement System not included.

† No costs for Texas Education Agency and Texas Teacher Retirement System included.

‡ Projections by Bureau of Business Research on basis of Texas Education Agency data.

Source: Texas Education Agency, *Annual Statistical Report*.





## TEXAS IN THE SEVENTIES

### 7. TIME FOR A HOUSING BREAKTHROUGH

Robert H. Ryan

*Texas' major cities are growing faster than their housing capacity. Only with sweeping technological and economic changes will they be able to meet their residents' needs.*

By the most conservative estimate, Texas will have 12.7 million residents by 1980, nearly 2 million more than the 10.8 million counted by this year's census. Even with that increase Texas will undoubtedly be able to offer its citizens employment opportunities, educational facilities, and most of the requirements for a decent life. But there is one critical exception. There is serious question of whether Texans will be adequately housed. Many thousands, even today, are without reasonably acceptable places to live. In ten years the situation could be worse.

Homebuilding has been harder hit by inflation than any other major industry. Construction labor costs have soared without matching increases in productivity. Building lots have multiplied in price. Interest rates, with their built-in multiplier effect, have risen by more than a third in seven years. As a result of the cost squeeze many families have purchased new houses built to shoddy standards, houses that will join the inventory of dilapidation before they are paid for.

During the decade of the sixties Texas' population grew by about 1.4 million. To house that many people would have required 655,000 new residential units, assuming 2.75 occupants per unit. (That ratio is below the state average of 3.0 in 1960 but is representative of most larger cities, where population growth has been concentrated.) In fact, 734,000 new housing units were authorized in Texas during the decade, providing an apparent surplus of 79,000 homes. However, in 1960 there were 537,000 houses classed by the Census Bureau as "deteriorating." (Some 235,000 of these lacked plumbing facilities.) And an additional 242,000, worst yet, were labeled "dilapidated," the Census synonym for "almost hopeless." It becomes clear, then, that far from providing 79,000 more than the needed number of housing units, Texas fell 700,000 units short of fully adequate housing for all residents. (Nor do those statistics take account of the number of sound homes lost to fire or demolished to make way for expressways and other projects.)

In this decade, that begins with a serious deficit in housing, Texas population growth will call for construction of another 655,000 housing units before 1980. Almost half of those homes will be needed in Texas' seven largest cities, as the following table shows. Thousands more will

be required in the suburbs of those cities. In fact, it is expected that virtually all of the state's population growth will take place in the standard metropolitan statistical areas.

Further, the fastest population gains are being seen in those sectors of urban population least able to afford new or even adequate housing. The nonwhite population is growing about one-quarter faster than the white Anglo population, and the Spanish-surname population is increasing half again as rapidly as the Anglos. New housing for lower-income members of these minority groups cannot be provided without subsidies. They can only hope that more fortunate Texans will be able to upgrade their living conditions rapidly enough to be vacating hand-me-down housing units still in decent condition. In any case, the geography of most American cities, in Texas or any other state, tends to reflect the boundaries drawn by de facto ethnic segregation. Old-but-decent housing left vacant by upward-mobile Anglos is commonly isolated from Negro or Chicano neighborhoods, separated by expressways, commercial corridors, or the heavily symbolic railroad tracks.

Neither the state nor the nation has done a great deal about housing for low-income families, of which Texas has more than its share. Yet one year's appropriation of about \$5 billion for farm subsidies could build at least a quarter-million housing units or could provide subsidy incentives for construction of ten times that many.

In Texas, more than in most states, the sharpest needs for housing are so highly localized that they are unseen by most of the state's residents. The 1960 Census of

NEW HOUSING NEEDED TO MATCH  
1970-1980 POPULATION GROWTH IN TEXAS'  
SEVEN LARGEST CITIES

City	Number of units
Austin	22,900
Corpus Christi	17,100
Dallas	69,800
El Paso	22,200
Fort Worth	26,900
Houston	99,300
San Antonio	44,000

Note: Estimates are based on conservative projections of population growth, assuming 2.75 occupants per housing unit.

Housing classified a quarter of all Texas housing units as less than sound. Two thirds of all housing units were over ten years old, meaning that most of them dated to the years before World War II. To be sure, conditions were better in some places. In Dallas' and Houston's glossy suburbs almost everyone was well-enough housed. For example, only 0.8 percent of the houses were substandard in West University Place. But along the Lower Rio Grande, in the so-called "Magic Valley," it seemed that even magic would hardly suffice to fill the need for better housing. In Mercedes only 32.6 percent of all homes were sound and had full plumbing facilities, and in the Valley as a whole, probably not more than half. In 1960 Austin had 11,400 substandard housing units, San Antonio had 47,900, and Houston, 55,400. Certainly some progress has been made in most cities since 1960, but almost all are still deficient.

The accompanying balance sheet for housing in Texas' largest cities builds upon a recent study by L. J. Cohen, of Corpus Christi. While the statistics are only illustrative, they give some measure of the unbridged gap. Among the cities listed, San Antonio, El Paso, and Corpus Christi have well over 2.75 occupants per housing unit—in other words more large or overcrowded families than most cities. But the fact of overcrowding can hardly be taken as a justification for it.

Of the seven largest cities only Dallas appears to have a margin of surplus housing, but even that indicator may be questionable. Complete data on housing demolition in all seven cities are not available; neither is full information on the number of units destroyed by fire, moved outside the city limits, or converted to nonresidential uses. During the decade much Texas housing demolition has been prompted by freeway development or by special projects, such as the Chamizal Settlement in El Paso or the upcoming Model Cities program in San Antonio.

Of course the balance sheet assumes that all houses classed in the 1960 Census as dilapidated or deteriorating were taken out of service before 1970, and that is far from true. The economics of housing in cities with more than their share of low-income families, such as El Paso and San Antonio, virtually rules out the possibility of every family's having sound, modern housing in the foreseeable future.

Certainly some housing that was sound ten years ago has deteriorated since then. No solid inventory of 1970

housing in Texas will be available until the details of the 1970 Census are published. Even then some of the data presented will represent a fairly wide range of subjective judgments by census enumerators.

A new study of the Texas Research League mixes hope and despair in its appraisal of the housing situation. The TRL population forecasts point toward smaller families and more childless marriages, which will eventually help relieve pressure on the housing market and which will enable many families to make do with smaller quarters. This trend has seemingly cast its shadow before it in the upsurge of apartment construction during the sixties. On the other hand, the Research League has already warned Governor Preston Smith that housing needs will increase faster than the population, even without taking replacement requirements into account. Further, the League has adopted a population projection somewhat higher than the very conservative forecast offered here.

The housing market is suffering most from two basic problems. First of course is the high price of building itself. Last year's 15-to-16-percent increase in construction wages has been construed as representing a shortage of building-trades workmen. Yet their high wages have often been defended on the grounds that they cannot be certain of full-time employment. U.S. Department of Labor figures show, nevertheless, that contract construction workers averaged more hours of employment per week last year (38.0) than the average for all the nation's nonfarm production workers (37.7).

The accompanying graph charts the astonishing gains that have carried many building-trade workers into the over-\$6.00-per-hour wage class, including fringe benefits. In Houston, for example, the average construction worker earns \$212 for a 40-hour week, but many work as much as 60 hours per week, putting them well over the \$1,000-a-month level. (Such workers' families would rank among Texas' 15 percent most affluent families.) Granted that a majority of building workmen make somewhat less than that, they are still—all of them—well up on the income scale in a state where 1969 per capita income was \$3,254. Though residential building has lagged seriously in the past year, employment in building trades has been supported by nonresidential building, which is moving faster in Texas this year than ever before.

Several approaches to the problem of construction labor costs have been suggested. The most obvious need

BALANCE SHEET FOR 1960-1970 HOUSING IN TEXAS' LARGEST CITIES

City	The 1960-1970 population growth would have required this many new units at 2.75 persons per unit:*	Replacement of all units classed in 1960 as deteriorating or dilapidated would have taken this many new units:	Replacement of homes demolished 1960-1969 would have required approximately this many new units:	This many new housing units were actually authorized for construction during the decade:	The decade ended with this apparent deficiency (-) or surplus (+) in each city:
Austin	12,910	9,856	4,000	36,405	+ 639
Corpus Christi	13,766	9,799	2,500	12,151	-13,914
Dallas	56,876	38,227	8,500	108,365	+ 4,762
El Paso	14,827	15,267	1,400	23,733	- 7,761
Fort Worth	11,620	21,773	9,000	26,171	-16,222
Houston	99,894	47,280	5,200	142,590	- 9,784
San Antonio	21,989	37,585	2,700	44,720	-17,554

\* The typical 1960 ratio in many major cities.

Sources: U.S. Bureau of the Census and reports from city building authorities.

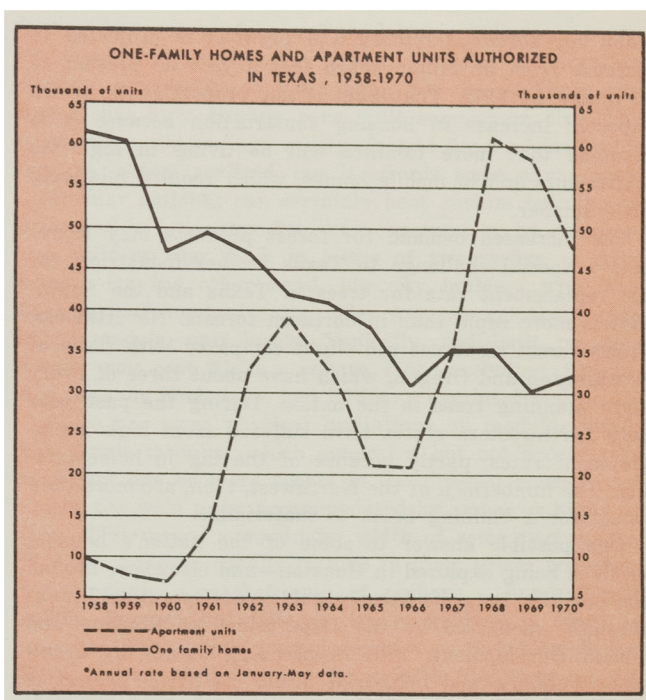


is for strong emphasis on mechanization. In an age when even bowling pins are set up automatically, bricks are still being stacked much as they were in antiquity. With electrostatic spray painting in factory use throughout the nation, house paint is still daubed on with hog bristles or the equivalent.

A second basic problem of the housing industry is that mortgage investments are hardly attractive enough to draw their share of capital. Industry representatives are fighting for legalization of higher interest rates. Of course higher rates would increase still further the cost of keeping a roof overhead.

Nationally the average cost of a single-family home soared during the sixties from less than \$14,000 in 1960 to about \$19,000 at the end of the decade. The rate of increase was nearly a thousand dollars a year toward the end of the period. The Veterans Administration has reported that houses bought with VA-guaranteed loans strained family budgets increasingly during the decade. Householders found that they had to spread more of their income for housing. In 1957 the monthly housing expenses for a veteran with after-tax income of \$740 amounted to \$131 on the average. By 1968 a householder with about the same income spent \$240 a month for housing. Further, home purchasers in all income brackets tended to have lower liquid assets in the late 1960's than in the late 1950's.

Low-income families were increasingly discouraged, if not actually barred, from home ownership. In 1957 about one third of all home buyers had after-tax incomes below \$400 a month. By 1968 that income class was buying perhaps a tenth of all houses. Today many of those families would find it difficult to find financing for a home at all. While it is true that incomes have increased, many fam-



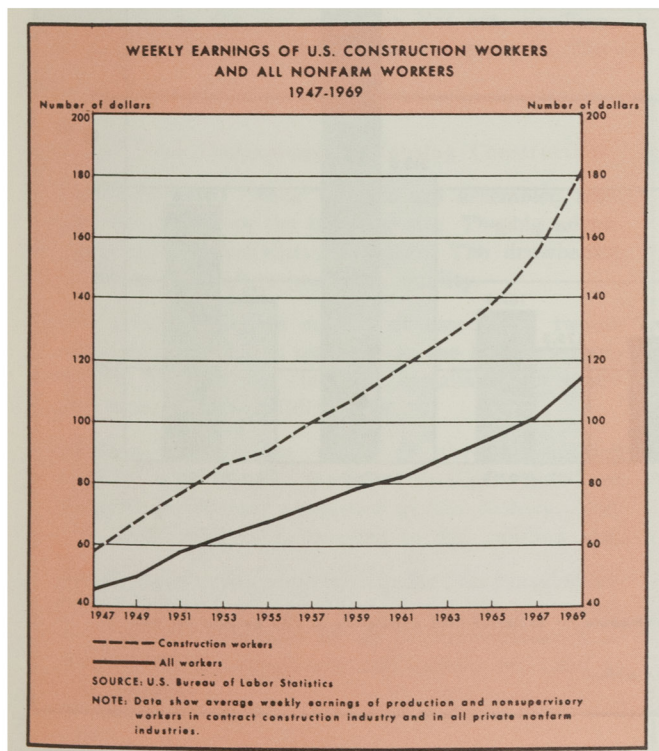
ilies have been left behind to struggle with limited earning power and the seemingly endless inflation of costs. Families with disposable incomes under \$500 a month, which includes about half of all Texans, have historically been in the market for houses in the \$10,000-\$15,000 class. But construction of such houses has dwindled until there are not enough to supply the need.

Housing and Urban Development Secretary George Romney recently charged that "total housing production since 1965 has fallen more than 1.1 million units short of the volume needed just to match population growth and the loss of existing units."

A background study for the 1968 Housing Act determined that 1968-1978 population growth in the nation would call for an additional 26 million housing units. That forecast would indicate a ten-year need for about 1.5 million units in Texas, more than anyone can realistically expect to be built. The National Apartment Association has countered with evidence that apartment occupancy is below the break-even point in many cities. NAA President Jenard Gross, of Houston, concedes, however, that competition and increased costs have driven apartment rentals out of the reach of many moderate-income families.

The 1969 Housing Act provided, for the first time, that Urban Renewal projects must replace dwelling units they remove from the housing inventory. Too often in the past the families displaced by public works could not find other homes at prices they could afford. The 1969 Act also permitted twelve-year loans up to \$10,000 on mobile homes, at rates around or slightly over 8 percent.

As if the economic woes of the housing industry were not severe enough, a crisis in materials also threatens. If the 26-million-unit goal for 1968-1978 is to be met, a shortage of lumber and plywood is almost certain to result. Already President Nixon has taken steps to enlarge the supply of lumber and to help contain prices. De-





mand for softwood lumber and plywood is projected to increase from 50 billion board feet a year at present to 65 billion by 1978. That gain is not proportionate to the expected increase in housing construction because it is assumed that more families will be living in high-rise apartments and in mobile homes, which require relatively little lumber.

The increased demand for forest products may represent a special challenge to Texas lumber industries, for the replacement rate for trees in Texas and the Southeast is more rapid than in northern forests. Nevertheless, Texas forest resources are slight compared with those of Washington and Oregon, which have about three of every eight standing trees in the nation. During the past year both northwestern states have suffered from high unemployment rates, partly because of the lag in homebuilding. The lumbermen of the Northwest, then, are more than ready for a building boom to materialize.

One possible answer to some of the nation's housing needs is being explored in Houston—and elsewhere around the country. It is the heavily publicized Operation Breakthrough, sponsored by the Department of Housing and Urban Development. Still in planning stages by architects, builders, and industrial firms, the HUD project is intended, as its name implies, to develop new design elements and production techniques that will help provide

Americans with more, cheaper, or better housing, hopefully all three.

The Texas site already chosen for Breakthrough prototype houses is at Clear Lake City, Houston's spaceflight-oriented suburb. The architectural firm of Caudill Rowlett Scott is currently completing its overall planning of designs, production programing, and marketing for the project. More detailed planning phases will follow in cooperation with the housing-system producers, local community representatives, and HUD.

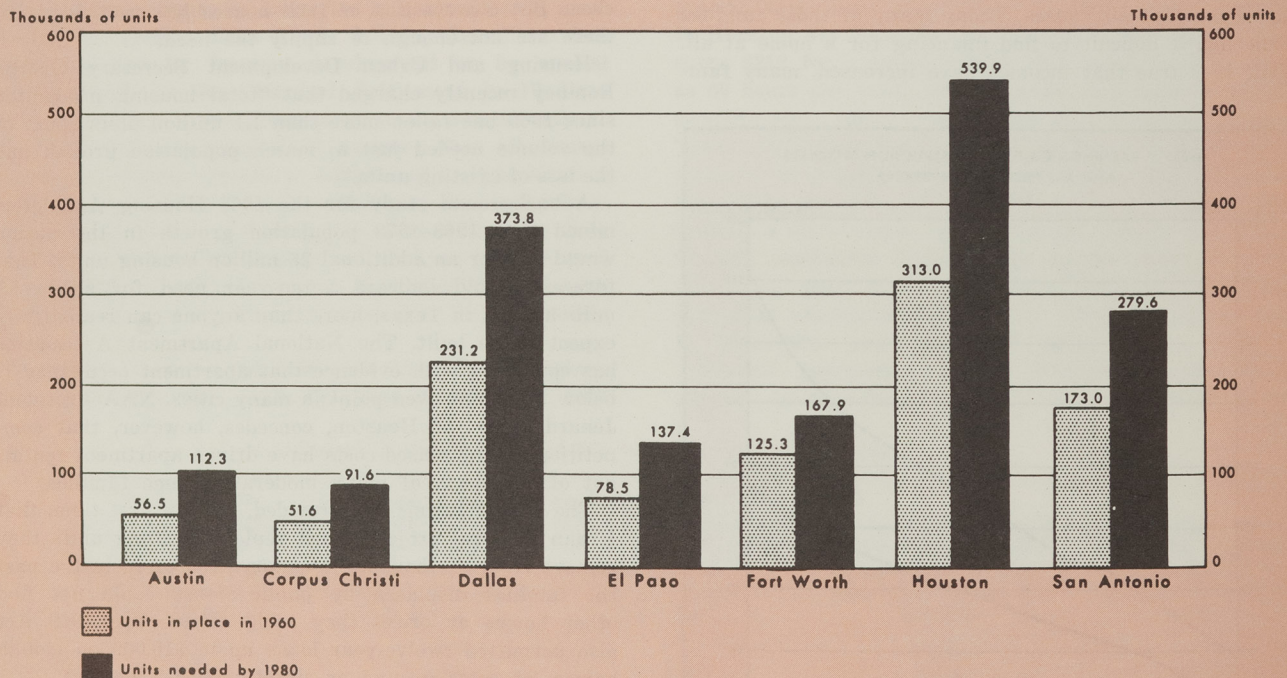
Some of the HUD projects are essentially innovative; others are based on building systems already proven in Europe. For example, Dallas-based Henry C. Beck Company is adapting a technique used in France, the Balency precast-concrete system for turning out factory-made panels to be assembled on the building site.

HUD is using its \$50-million Breakthrough budget to subsidize the building of some 2,000 housing units on eleven sites across the country, including the Houston site. The longer-range objective is far more ambitious—to gear up the slow-moving building industry for production of 2.6 to 2.8 million housing units a year within a couple of years, roughly twice the present rate.

Criticism has been aimed at the preliminary planning of Operation Breakthrough for neglecting the nation's worst living environments, the teeming, dilapidated cores

### 1980 GOALS FOR THE TEXAS HOUSING INDUSTRY

Housing Units in Place in 1960 and Needed by 1980 in Texas' Largest Cities\*



\* The 1980 goals represent the number of housing units needed to accommodate the projected 1980 population at 2.75 persons per unit, a typical urban ratio.

SOURCES: 1960 data from U.S. Bureau of the Census; 1980 projections by the author.



of major cities. Only four Breakthrough sites will demonstrate the possibilities for inner-city revival. Of course downtown sites present special problems, whether in Dallas, San Antonio, or Jersey City. Property values virtually demand that central areas be used for high-density housing, which may require expensive features, multi-level parking, elevators, air conditioning, fireproof construction.

An even more convincing criticism of Breakthrough concerns its financial limitations. Far-sighted planners are convinced that only heavy capital investment in house-making factories of kinds not yet seen can give American families the kind of housing they need at prices they can afford. Yet HUD is not prepared to underwrite the cost of building elaborate new production facilities.

In one encouraging move, HUD has assaulted head-on a major obstacle to economical building, that is the survival of unrealistic building-code requirements, many of them designed or maintained for the comfort and convenience of labor organizations, suppliers, and unprogressive builders. HUD has required that each city where a test site is to be located waive its building code with the assurance that HUD will guarantee the safety of the Breakthrough structures. To do so, HUD is bringing forth a new performance-based building code that may itself serve as a prototype for the renovation of urban building codes.

For years, even decades, housing economists have looked with hope at the possibility of adapting, somehow, Detroit's mass-production methods to meet the needs for mass housing, preferably without sacrificing individuality in homes. "Prefabrication" has been the byword for factory-built housing for years. More recently "modular housing" has won hopeful attention. If some rumors were credible, half of Texas' families would be living in modular housing by the mid-seventies. Yet not one Texan in a hundred is sure just what modular housing is. The difference

between prefabs and modules is indicated in abbreviated form in the box below. Modular construction consists essentially of assembling on the building site rooms that have already been built somewhere else. The spectacular cost savings widely claimed for modular building are seldom realized, but it affords some advantages.

Modular building can certainly beat custom building in price and is less expensive than construction by commercial builders who think in terms of twenty-five or fifty houses. On the other hand, big city builders who may have several hundred units under way can cut their costs below modular-unit levels. Typically, well-built modular homes may cost \$7.50 a square foot—excluding foundation, site, or land costs, and builder's overhead and profit.

There are some physical limitations on modular building. Single modules, which generally, but not necessarily, represent one or more rooms in the finished house, must not be too wide to be accommodated by street or highway lines. This means a maximum width of some twelve feet. Modular builders usually include in their prices transportation within a market area of perhaps a hundred-mile radius. Beyond that distance, trailer haulage is billed as an extra. Developers appreciate the fact that they do not have to pay high charges for interim financing. A set of townhouses, for example, can be ready for occupancy within a week after the site work is finished. Carpeting, built-in kitchen appliances, and other amenities are included in the modular package.

Though large-scale modular production is not yet underway in Texas, National Homes Corporation has announced its readiness to enter the market. Both types of factory-made housing units, modular and prefabricated, are especially attractive economically in the fringe areas of Texas SMSA's, where mass builders of conventional homes are not yet at work. In such areas integrated sets of housing units can be placed on sites with attractive topography or with river or lake frontage.

Much the largest builder of factory-made housing in Texas is the Tyler Division of National Homes Corporation, a multifaced national producer of "industrialized housing." National Homes has entered the modular market already in other parts of the nation and expects to produce three-dimensional units in Texas when the regional market warrants. Meanwhile the Tyler plant is turning out prefabricated panels for on-site assembly of units ranging between 900 and 1,200 square feet in living area.

#### The Four Dimensions of Housing Construction

*Conventional* or "stick" houses are assembled from bits and pieces on the building site. The big advantage: infinite flexibility in design. The drawbacks: high cost and often uncertain quality.

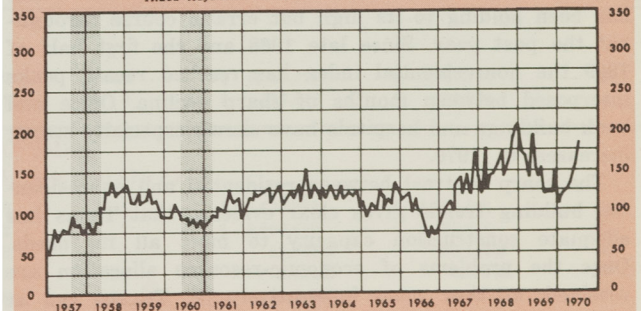
*Prefabricated* houses consist of essentially two-dimensional panels put together on the builder's foundation. Heating and electrical installation is generally done on the building site.

*Modular* houses are made of three-dimensional "boxes" with heating, electrical facilities, and some finishing commonly completed at the factory. Modules and prefabs are trucked to the building site.

*Mobile* homes are completely finished modules mounted on their own wheels. They are not literally "trailers" and are generally set up in semipermanent locations. Mobile homes are not usually regarded as real estate.

#### RESIDENTIAL BUILDING AUTHORIZED, TEXAS \*

Index Adjusted for Seasonal Variation—1957-1959=100



\* Excludes additions, alterations, and repairs.

NOTE: Shaded areas indicate periods of decline of total business activity in the United States.



The panels are of prefinished aluminum on the exterior sides and prefinished interior plywood, with windows and doors already installed. They range in length up to twenty-four feet. Field carpentry required for completion of one of the units is usually less than a hundred man-hours.

National Homes Vice President Frank M. O'Brien foresees increasing acceptance of the company's products in Texas. NHC penetration of the Texas market amounted to 0.8 percent in 1969 and may amount to 1 percent by the end of 1970. O'Brien looks hopefully for National Homes to account for 3 percent of Texas single-family homes by 1980.

Another Texas prefabricator, Truss and Component Company, of San Antonio, is already entering the modular field with construction of a 28-unit apartment project in San Marcos, to be occupied by Southwest Texas students this fall. Truss and Component Manager Don Harris is watching closely the relative costs of his modular project and an adjacent housing project using conventional building techniques to turn out an identical number of units.

Another notably innovative Texas factory builder is Hanover Modular Homes, of College Station, formed by Texas A&M Professor Ruble Langston to employ his patented construction technique. A unique feature of the Hanover system is its use of molded snaps to anchor building panels to a welded tubular steel framework, which is the structural skeleton of the module. These high-strength modules can be finished in a variety of surfacing materials and can be stacked to multistory heights for apartment or commercial applications.

The long-term resurgence of Texas homebuilding that population increase will demand and that technological improvements may facilitate is still not in sight. Building statistics for the first half of 1970 gathered by the Bureau of Business Research indicate that residential authorizations were still 13 percent below the January-June 1969 level, though a measure of revival was shown in May and June this year.

Among Texas' largest cities Dallas alone showed encouraging increases in housing construction in the year-to-year January-June comparisons. Single-family homes were authorized there at a 9-percent-higher rate than in 1969, and apartments fell by only 7 percent. San Antonio showed a dramatic 23-percent gain in single-family units but from a much smaller base than in Dallas, and San Antonio apartment authorizations were off by 57 percent. El Paso also showed some encouraging response to its growing demand for new housing.

By comparison, nonresidential construction in Texas has been holding to its high but erratic course throughout the past year. Since late 1968 and the first half of 1969 the nonresidential index has reached record peaks interposed between months of sharp decline. Office and bank buildings and hospitals have shown especially strong increases in 1970.

The sharp contrast between residential and nonresidential building trends gives clear evidence that Texas has adequate construction capacity to meet all its needs. Once the problems of economic-resource allocation are resolved, as they must imperatively be, Texans can at least see a beginning to the end of their urban housing crisis.

## ESTIMATED VALUES OF BUILDING AUTHORIZED IN TEXAS#

Classification	June		Percent change	
	1970	Jan-June 1970	June 1970 from May 1970	Jan-June 1970 from Jan-June 1969
(thousands of dollars)				
ALL PERMITS .....	224,138	1,163,655	4	— 4
New construction .....	196,655	1,039,820	1	— 5
Residential				
(housekeeping) .....	107,334	516,471	11	— 13
One-family dwellings ..	55,801	277,548	9	— 12
Multiple-family dwellings .....	51,533	238,923	13	— 15
Nonresidential				
buildings .....	89,321	523,349	— 9	5
Hotels, motels, and tourist courts .....	364	20,627	— 97	42
Amusement buildings ..	3,755	37,591	211	250
Churches .....	2,290	20,002	— 40	5
Industrial buildings ..	5,481	54,525	— 32	— 19
Garages (commercial and private) .....	2,894	8,670	23	— 5
Service stations .....	1,167	7,045	135	— 27
Hospitals and institutions .....	15,892	63,969	— 46	96
Office-bank buildings ..	18,215	110,787	65	93
Works and utilities ..	8,212	26,757	168	27
Educational buildings ..	16,832	66,259	171	— 42
Stores and mercantile buildings .....	10,199	91,606	— 43	— 15
Other buildings and structures .....	4,020	15,511	96	— 56
Additions, alterations, and repairs .....	27,483	123,835	33	**
SMSA† vs. NON-SMSA†				
Total SMSA .....	206,681	1,034,196	8	— 6
Central cities .....	142,946	761,098	**	— 1
Outside central cities ..	63,735	273,098	31	— 17
Total non-SMSA .....	17,457	129,459	— 25	7
10,000 to 50,000 population .....	10,904	69,365	— 21	**
Less than 10,000 population .....	6,553	60,094	— 32	17

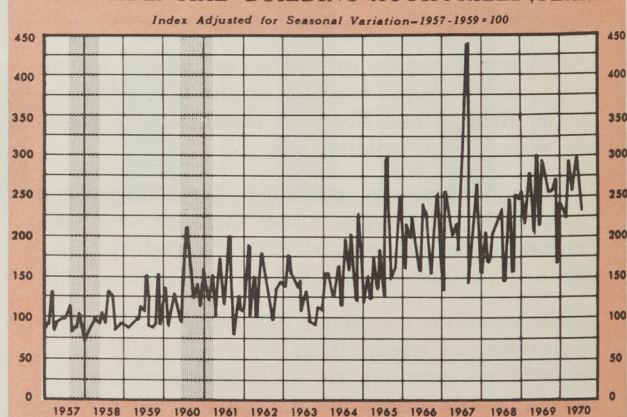
# Only buildings for which permits were issued within the incorporated area of a city are included.

† Standard metropolitan statistical area as defined in 1960 Census and revised in 1968.

\*\* Change is less than one half of 1 percent.

Source: Bureau of Business Research in cooperation with the Bureau of the Census, U.S. Department of Commerce.

## NONRESIDENTIAL BUILDING AUTHORIZED, TEXAS\*



\* Excludes additions, alterations, and repairs.

NOTE: Shaded areas indicate periods of decline of total business activity in the United States.



# LOCAL BUSINESS CONDITIONS

Statistical data compiled by Mildred Anderson, statistical associate, Constance Cooledge and Glenda Riley, statistical assistants, and Kay Davis and Lydia Gorena, statistical technicians.

The indicators of business conditions in Texas cities which are included in this table are statistics on bank debits, building permits, and employment.

The cities have been grouped according to standard metropolitan statistical areas. In Texas all twenty-three SMSA's are defined by county lines; the counties included are listed under each SMSA. An area already functioning in many ways as an SMSA, but not yet so designated officially, has been added—the Longview-Kilgore-Gladewater Metropolitan Area. The populations shown for the SMSA's and for the counties are preliminary estimates of the 1970 census. The population shown after the city name is the 1960 Census figure, unless otherwise indicated. Cities in SMSA's are listed alphabetically under their appropriate SMSA's; all other cities are listed alphabetically as main entries.

Symbols used in this table include:

(a) Separate employment data for the Midland and Odessa SMSA's are not available, since employment figures for Midland and Ector Counties, composing one labor-market area, are recorded in combined form.

(b) Data restricted to Gregg County.

(p) Preliminary 1970 Bureau of Census estimates.

(r) Estimates officially recognized by Texas Highway Department.

(§) Since the Texarkana SMSA includes inhabitants of Arkansas, the data given here include the population of both Bowie County, Texas, and Miller County, Arkansas.

(\*\*) Change is less than one half of 1 percent.

(x) Sherman-Denison SMSA: a new standard metropolitan statistical area, for which not all categories of data are now available.

n.a. Not available.

(#) Monthly averages.

## ALPHABETICAL LISTING OF SMSA'S AND CITIES WITHIN EACH SMSA, WITH DATA

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>ABILENE SMSA</b>						
<b>(Jones and Taylor; pop. 112,168 <sup>p</sup>)</b>						
Building permits, less federal contracts .....	\$ 240,777	— 63	— 82	\$ 4,011,442	\$ 7,560,760	— 47
Bank debits (thousands) .....	\$ 178,495	2	**	\$ 1,036,766	\$ 993,663	4
Nonfarm employment (area) .....	41,050	**	2	40,950#	40,050#	2
Manufacturing employment (area) .....	5,390	— 2	10	5,556#	4,885#	14
Percent unemployed (area) .....	4.3	34	26	3.2#	2.6#	23
<b>ABILENE (pop. 88,433 <sup>p</sup>)</b>						
Building permits, less federal contracts .....	\$ 240,777	— 63	— 81	\$ 3,769,072	\$ 7,461,160	— 49
Bank debits (thousands) .....	\$ 154,065	8	9	\$ 892,945	\$ 856,671	4
<b>AMARILLO SMSA</b>						
<b>(Potter and Randall; pop. 140,876 <sup>p</sup>)</b>						
Building permits, less federal contracts .....	\$ 4,473,790	255	385	\$ 25,636,284	\$ 15,808,186	62
Bank debits (thousands) .....	\$ 473,169	— 2	7	\$ 2,900,630	\$ 2,576,326	13
Nonfarm employment (area) .....	65,200	3	7	62,967#	60,567#	4
Manufacturing employment (area) .....	8,370	2	34	8,014#	6,599#	21
Percent unemployed (area) .....	4.7	38	**	3.5#	4.3#	— 19

For an explanation of symbols see p. 207.

AUGUST 1970

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City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969
<b>AMARILLO (pop. 123,973 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,063,940	— 12	21	\$ 22,029,801	\$ 15,471,411	42
Bank debits (thousands).....	\$ 463,566	6	12	\$ 2,804,976	\$ 2,504,313	12
<b>Canyon (pop. 9,296 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 3,409,850	...	...	\$ 3,606,483	\$ 360,775	900
Bank debits (thousands).....	\$ 9,882	1	1	\$ 60,351	\$ 60,259	**
<b>AUSTIN SMSA (Travis; pop. 289,490 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 6,080,900	— 64	— 36	\$ 56,407,148	\$ 86,772,305	— 35
Bank debits (thousands).....	\$ 801,005	8	4	\$ 4,431,044	\$ 4,398,302	1
Nonfarm employment (area).....	127,800	**	4	126,900#	121,517#	4
Manufacturing employment (area).....	11,970	2	15	11,838#	10,429#	14
Percent unemployed (area).....	3.1	63	19	2.1#	1.7#	24
<b>AUSTIN (pop. 246,799 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 6,080,900	— 64	— 36	\$ 55,475,148	\$ 86,637,305	— 36
Bank debits (thousands).....	\$ 764,041	— 9	9	\$ 4,487,734	\$ 4,497,859	**
<b>BEAUMONT-PORT ARTHUR-ORANGE SMSA (Jefferson and Orange; pop. 313,099 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 7,229,382	254	99	\$ 16,130,558	\$ 17,350,370	— 7
Bank debits (thousands).....	\$ 524,639	6	— 5	\$ 3,069,373	\$ 3,006,314	2
Nonfarm employment (area).....	119,000	— 1	1	120,284#	112,800#	7
Manufacturing employment (area).....	38,100	**	4	37,817#	32,717#	16
Percent unemployed (area).....	5.5	20	53	4.4#	3.8#	16
<b>BEAUMONT (pop. 115,716 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,616,027	5	64	\$ 7,386,682	\$ 7,272,547	2
Bank debits (thousands).....	\$ 328,680	8	— 5	\$ 1,978,735	\$ 2,035,646	— 3
<b>Groves (pop. 18,012 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 81,822	— 48	— 8	\$ 595,669	\$ 822,567	— 28
Bank debits (thousands).....	\$ 15,278	9	21	\$ 83,239	\$ 70,523	18
<b>Nederland (pop. 16,647 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 10,400	6	10	\$ 61,914	\$ 52,788	17
<b>ORANGE (pop. 24,112 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 46,843	— 65	— 38	\$ 1,101,407	\$ 1,371,808	— 20
Bank debits (thousands).....	\$ 45,514	2	7	\$ 284,180	\$ 256,086	11
Nonfarm placements.....	49	— 49	— 69	690	820	— 16
<b>PORT ARTHUR (pop. 56,552 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 5,430,183	...	136	\$ 6,434,466	\$ 6,694,609	— 4
Bank debits (thousands).....	\$ 90,139	3	1	\$ 539,071	\$ 497,962	8
<b>Port Neches (pop. 10,611 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 16,522	— 9	1	\$ 103,296	\$ 96,640	7
<b>BROWNSVILLE-HARLINGEN-SAN BENITO SMSA (Cameron; pop. 137,506 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,647,762	239	154	\$ 5,279,654	\$ 7,233,952	— 27
Bank debits (thousands).....	\$ 155,748	7	14	\$ 919,223	\$ 813,374	13
Nonfarm employment (area).....	38,100	— 5	**	39,484#	38,917#	1
Manufacturing employment (area).....	5,640	— 11	— 7	6,339#	6,230#	2
Percent unemployed (area).....	8.5	31	9	6.9#	6.3#	10

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969
<b>BROWNSVILLE (pop. 51,080 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,298,922	517	566	\$ 2,736,122	\$ 5,354,231	— 49
Bank debits (thousands).....	\$ 56,265	10	26	\$ 330,228	\$ 281,682	17
Nonfarm placements .....	268	— 1	— 69	1,790	5,295	— 66
<b>HARLINGEN (pop. 34,005 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 174,610	8	— 58	\$ 2,746,716	\$ 1,696,425	62
Bank debits (thousands).....	\$ 58,982	4	13	\$ 370,524	\$ 324,674	14
Nonfarm placements .....	205	— 30	— 55	1,863	2,736	— 32
<b>La Feria (Pop. 3,740 <sup>'</sup>)</b>						
Building permits, less federal contracts.....	\$ 3,000	— 57	28	\$ 44,650	\$ 266,521	— 83
Bank debits (thousands).....	\$ 3,107	— 9	10	\$ 19,288	\$ 17,825	8
<b>Los Fresnos (pop. 1,289)</b>						
Bank debits (thousands).....	\$ 1,778	11	20	\$ 10,778	\$ 9,198	17
<b>Port Isabel (pop 3,575)</b>						
Building permits, less federal contracts.....	\$ 13,325	— 57	...	\$ 118,005	.....	...
Bank debits (thousands).....	\$ 2,357	— 1	— 10	\$ 14,844	\$ 17,429	— 15
<b>SAN BENITO (pop. 14,909 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 157,905	110	355	\$ 866,877	\$ 170,090	410
Bank debits (thousands).....	\$ 7,781	— 1	26	\$ 47,505	\$ 42,507	12
<b>CORPUS CHRISTI SMSA</b> (Nueces and San Patricio; pop. 278,410 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 2,451,763	67	— 15	\$ 17,934,229	\$ 17,432,835	3
Bank debits (thousands).....	\$ 408,079	— 2	4	\$ 2,488,484	\$ 2,327,290	7
Nonfarm employment (area).....	91,100	**	**	90,550#	88,700#	2
Manufacturing employment (area).....	11,700	**	3	11,605#	11,195#	4
Percent unemployed (area).....	6.3	50	19	4.3#	3.7#	16
<b>Aransas Pass (pop. 6,956)</b>						
Building permits, less federal contracts.....	\$ 48,250	— 55	— 58	\$ 451,479	\$ 617,439	— 27
Bank debits (thousands).....	\$ 8,573	15	18	\$ 49,176	\$ 48,272	2
<b>Bishop (pop. 4,180 <sup>'</sup>)</b>						
Bank debits (thousands).....	\$ 2,468	— 17	6	\$ 16,721	\$ 14,740	13
<b>CORPUS CHRISTI (pop. 205,548 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 2,255,725	100	— 7	\$ 14,850,142	\$ 14,440,139	3
Bank debits (thousands).....	\$ 351,769	3	6	\$ 2,132,609	\$ 1,998,015	7
<b>Port Aransas (pop. 824)</b>						
Bank debits (thousands).....	\$ 1,101	10	— 4	\$ 5,907	\$ 6,248	— 5
<b>Robstown (pop. 11,047 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 14,264	11	21	\$ 79,203	\$ 74,132	7
<b>Sinton (pop. 5,085 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 975	...	— 97	\$ 1,203,157	\$ 143,060	741
Bank debits (thousands).....	\$ 6,915	1	16	\$ 44,177	\$ 36,886	20
<b>DALLAS SMSA</b> (Collin, Dallas, Denton, Ellis, Kaufman, and Rockwall; pop. 1,538,729 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 45,818,737	— 30	— 11	\$305,092,622	\$310,107,627	— 2
Bank debits (thousands).....	\$ 10,379,555	11	9	\$ 59,000,617	\$ 53,298,805	11
Nonfarm employment (area).....	726,200	**	8	724,117#	661,450#	9
Manufacturing employment (area).....	163,725	**	— 4	167,909#	168,438#	**
Percent unemployed (area).....	3.5	40	46	2.3#	1.5#	53
<b>Carrollton (pop. 13,701 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 11,783	21	43	\$ 65,682	\$ 64,634	2

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969
<b>DALLAS (pop. 836,093 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 28,773,941	— 30	3	\$178,121,108	\$171,827,750	4
Bank debits (thousands).....	\$ 10,010,749	15	19	\$ 56,452,646	\$ 51,336,882	10
<b>Denton (pop. 38,865 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 53,545	20	12	\$ 301,066	\$ 279,670	8
Nonfarm placements .....	61	— 27	— 74	590	756	— 22
<b>Ennis (pop. 10,904 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 8,879	8	— 2	\$ 54,679	\$ 52,549	4
<b>Farmers Branch (pop. 27,177 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 787,002	148	— 21	.....	.....	...
Bank debits (thousands).....	\$ 29,572	64	71	\$ 124,341	\$ 79,792	56
<b>Garland (pop. 80,659 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 3,019,866	31	— 7	\$ 20,668,023	\$ 13,540,750	53
Bank debits (thousands).....	\$ 62,110	— 4	3	\$ 387,685	\$ 388,429	**
<b>Grand Prairie (pop. 52,409 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 2,022,813	36	— 63	\$ 12,974,138	\$ 22,202,060	— 42
Bank debits (thousands).....	\$ 33,555	17	16	\$ 180,663	\$ 169,802	6
<b>Irving (pop. 97,457 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 3,664,420	— 51	56	\$ 25,775,818	\$ 28,089,587	— 8
Bank debits (thousands).....	\$ 71,547	3	3	\$ 425,036	\$ 427,529	— 1
<b>Justin (pop. 622)</b>						
Bank debits (thousands).....	\$ 1,161	1	— 1	\$ 6,681	\$ 6,376	5
<b>Lancaster (pop. 10,612 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 475,025	151	344	\$ 2,486,186	\$ 994,010	150
Bank debits (thousands).....	\$ 8,140	— 3	— 2	\$ 50,415	\$ 50,694	— 1
<b>Lewisville (pop. 9,146 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 686,064	— 43	1	\$ 3,342,394	\$ 2,395,820	40
Bank debits (thousands).....	\$ 13,124	17	28	\$ 64,557	.....	...
<b>McKinney (pop. 14,773 <sup>P</sup>)</b>						
Nonfarm placements .....	14	— 56	— 91	235	788	— 70
<b>Mesquite (pop. 55,101 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,209,729	— 29	160	\$ 13,659,086	\$ 18,953,369	— 28
Bank debits (thousands).....	\$ 20,597	— 3	19	\$ 131,532	\$ 113,653	16
<b>Midlothian (pop. 1,580 <sup>r</sup>)</b>						
Building permits, less federal contracts.....	\$ 7,250	— 9	— 39	\$ 1,063,350	\$ 320,900	231
Bank debits (thousands).....	\$ 1,969	— 1	— 29	\$ 11,481	\$ 10,738	7
<b>Pilot Point (pop. 1,603 <sup>r</sup>)</b>						
Bank debits (thousands).....	\$ 2,423	2	3	\$ 14,081	\$ 13,243	6
<b>Plano (pop. 17,600 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,441,237	— 50	195	\$ 7,064,324	\$ 4,403,163	60
<b>Richardson (pop. 47,596 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,441,565	22	— 47	\$ 7,291,595	.....	...
Bank debits (thousands).....	\$ 48,814	— 4	16	\$ 294,473	\$ 252,455	17
<b>Seagoville (pop. 4,253 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 8,826	2	31	\$ 48,329	\$ 42,046	15

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969
<b>Terrell (pop. 13,985 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 521,397	444	...	\$ 1,219,297	\$ 508,580	140
Bank debits (thousands).....	\$ 17,614	8	19	\$ 97,700	\$ 87,014	12
<b>Waxahachie (pop. 13,147 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 74,205	86	— 54	\$ 1,017,550	\$ 2,729,589	— 63
Bank debits (thousands).....	\$ 17,598	8	13	\$ 103,873	\$ 98,675	5
Nonfarm placements .....	44	— 24	— 57	304	527	— 42
<b>EL PASO SMSA</b> (El Paso; pop. 347,103 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 7,551,776	51	— 32	\$ 46,629,092	\$ 54,217,112	— 14
Bank debits (thousands).....	\$ 618,854	13	8	\$ 3,450,842	\$ 3,169,011	9
Nonfarm employment (area).....	116,700	1	2	115,850#	113,984#	2
Manufacturing employment (area).....	24,450	2	5	23,882#	22,629#	6
Percent unemployed (area).....	6.0	25	25	4.7#	3.4#	38
<b>EL PASO (pop. 317,462 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 7,551,476	51	— 32	\$ 46,625,617	\$ 54,211,143	— 14
Bank debits (thousands).....	\$ 579,362	5	15	\$ 3,467,655	\$ 3,202,347	8
<b>FORT WORTH SMSA</b> (Johnson and Tarrant; pop. 757,061 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 26,539,411	121	15	\$ 97,867,911	\$121,431,189	— 19
Bank debits (thousands).....	\$ 1,772,577	— 20	**	\$ 11,032,313	\$ 9,823,818	12
Nonfarm employment (area).....	305,200	**	10	304,334#	280,434#	9
Manufacturing employment (area).....	92,675	**	11	94,150#	89,430#	5
Percent unemployed (area).....	4.2	35	35	2.9#	2.0#	45
<b>Arlington (pop. 88,385 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 6,797,680	143	— 49	\$ 26,634,560	\$ 40,026,470	— 33
Bank debits (thousands).....	\$ 118,262	6	22	\$ 669,370	\$ 594,688	13
<b>Cleburne (pop. 16,950 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 241,240	— 63	280	\$ 1,292,152	\$ 2,801,015	— 54
Bank debits (thousands).....	\$ 21,232	— 1	7	\$ 129,837	\$ 119,216	9
<b>Eules (pop. 18,771 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 607,719	197	50	\$ 1,534,700	\$ 6,869,896	— 78
Bank debits (thousands).....	\$ 14,703	31	5	\$ 81,024	\$ 81,846	— 1
<b>FORT WORTH (pop. 388,225 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 15,695,647	234	144	\$ 47,408,494	\$ 46,949,604	1
Bank debits (thousands).....	\$ 1,622,529	— 5	7	\$ 9,447,410	\$ 8,671,188	9
<b>Grapevine (pop. 4,659 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 92,587	— 30	4	\$ 560,385	.....	...
Bank debits (thousands).....	\$ 7,150	— 6	2	\$ 43,636	\$ 39,708	10
<b>North Richland Hills (pop. 16,365 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 274,200	77	70	\$ 1,151,400	.....	...
Bank debits (thousands).....	\$ 17,901	8	29	\$ 96,676	\$ 84,898	14
<b>White Settlement (pop. 11,513)</b>						
Building permits, less federal contracts.....	\$ 243,910	572	251	\$ 740,946	\$ 540,810	37
<b>GALVESTON-TEXAS CITY SMSA</b> (Galveston; pop. 165,669 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 573,206	— 17	— 65	\$ 5,189,720	\$ 23,748,282	— 78
Bank debits (thousands).....	\$ 240,509	5	8	\$ 1,433,393	\$ 1,270,953	13
Nonfarm employment (area).....	67,500	2	17	63,884#	55,734#	15
Manufacturing employment (area).....	12,050	**	8	11,925#	10,767#	11
Percent unemployed (area).....	4.8	14	— 6	3.8#	5.2#	— 27

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>Dickinson (pop. 4,715)</b>						
Bank debits (thousands).....	\$ 15,515	16	21	\$ 89,457	\$ 78,376	14
<b>GALVESTON (pop. 60,714 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 295,011	— 16	— 79	\$ 3,381,661	\$ 13,041,937	— 74
Bank debits (thousands).....	\$ 148,181	12	13	\$ 837,278	\$ 769,935	9
<b>La Marque (pop. 15,984 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 19,000	2	19	\$ 124,042	\$ 95,820	29
<b>TEXAS CITY (pop. 38,393 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 278,195	— 7	35	\$ 1,602,400	\$ 6,297,635	— 75
Bank debits (thousands).....	\$ 40,045	3	9	\$ 244,726	\$ 227,053	8
<b>HOUSTON SMSA</b>						
(Brazoria, Fort Bend, Harris, Liberty, and Montgomery; pop. 1,957,688 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 61,987,047	20	104	\$ 270,373,369	\$ 259,001,420	4
Bank debits (thousands).....	\$ 8,206,755	— 1	3	\$ 49,245,871	\$ 43,828,383	12
Nonfarm employment (area).....	875,000	1	8	862,334#	796,050#	8
Manufacturing employment (area).....	163,900	11	15	150,034#	141,134#	6
Percent unemployed (area).....	3.5	46	6	2.3#	2.3#	**
<b>Angleton (pop. 9,131)</b>						
Building permits, less federal contracts.....	\$ 581,400	...	402	\$ 1,012,290	\$ 1,031,546	— 2
Bank debits (thousands).....	\$ 16,845	**	13	\$ 103,771	\$ 108,815	— 5
<b>Baytown (pop. 43,606 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 2,024,465	217	59	\$ 6,516,827	\$ 8,041,265	— 19
Bank debits (thousands).....	\$ 55,297	8	9	\$ 348,750	\$ 353,325	— 1
<b>Bellaire (pop. 18,978 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 26,956	— 40	— 75	\$ 447,540	\$ 448,439	**
Bank debits (thousands).....	\$ 49,871	— 1	13	\$ 299,109	\$ 277,714	8
<b>Clute (pop. 4,463 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 32,900	— 64	356	\$ 234,028	\$ 377,347	— 38
Bank debits (thousands).....	\$ 5,156	33	39	\$ 24,850	\$ 22,662	10
<b>Conroe (pop. 10,931 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 38,596	4	30	\$ 213,611	\$ 167,194	28
<b>Dayton (pop. 3,367)</b>						
Bank debits (thousands).....	\$ 6,686	1	18	\$ 39,506	\$ 36,565	8
<b>Deer Park (pop. 12,690 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 10,413	5	5	\$ 78,985	\$ 70,342	12
<b>Freeport (pop. 11,953 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 81,672	289	— 89	\$ 292,142	\$ 1,177,800	— 75
Bank debits (thousands).....	\$ 25,827	3	13	\$ 153,404	\$ 153,911	**
<b>HOUSTON (pop. 1,212,928 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 43,694,986	— 3	87	\$ 227,646,233	\$ 207,459,905	10
Bank debits (thousands).....	\$ 7,896,507	7	13	\$ 46,053,909	\$ 41,190,323	12
<b>Humble (pop. 1,711)</b>						
Building permits, less federal contracts.....	\$ 138,150	51	91	\$ 660,425	\$ 792,162	— 17
Bank debits (thousands).....	\$ 9,005	5	22	\$ 51,435	\$ 40,353	27
<b>Katy (pop. 1,569)</b>						
Bank debits (thousands).....	\$ 4,119	1	— 6	\$ 27,526	\$ 29,372	— 6
<b>La Porte (pop. 6,152 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 98,000	...	— 6	\$ 307,645	\$ 406,192	— 24
Bank debits (thousands).....	\$ 5,249	— 6	19	\$ 32,557	\$ 30,540	7
<b>Pasadena (pop. 89,219 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 13,648,323	282	...	\$ 22,325,406	\$ 20,597,417	8
Bank debits (thousands).....	\$ 107,493	4	14	\$ 652,900	\$ 572,859	14

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>Pearland (pop. 1,430)</b>						
Building permits, less federal contracts.....	\$ 211,200	— 24	— 36	\$ 1,385,850		...
Bank debits (thousands).....	\$ 7,004	1	7	\$ 42,780	\$ 41,103	4
<b>Richmond (pop. 4,500 *)</b>						
Building permits, less federal contracts.....	\$ 187,700	107	6	\$ 451,988	\$ 1,159,979	— 61
Bank debits (thousands).....	\$ 8,424	— 8	15	\$ 57,545	\$ 53,227	8
<b>Rosenberg (pop. 11,960 P)</b>						
Building permits, less federal contracts.....	\$ 675,527	632	550	\$ 1,210,497	\$ 1,093,222	11
<b>South Houston (pop. 11,465 P)</b>						
Bank debits (thousands).....	\$ 12,272	— 10	11	\$ 72,837	\$ 65,783	11
<b>Tomball (pop. 2,707 P)</b>						
Bank debits (thousands).....	\$ 15,520	11	14	\$ 82,326	\$ 66,160	24
<b>LAREDO SMSA</b> (Webb; pop. 69,024 P)						
Building permits, less federal contracts.....	\$ 404,455	— 81	96	\$ 4,194,527	\$ 2,094,585	100
Bank debits (thousands).....	\$ 79,628	15	18	\$ 450,538	\$ 401,301	12
Nonfarm employment (area).....	24,800	— 1	— 1	24,925#	24,867#	**
Manufacturing employment (area).....	1,530	**	15	1,540#	1,380#	12
Percent unemployed (area).....	11.2	17	29	10.5#	8.9#	18
<b>LAREDO (pop. 65,491 P)</b>						
Building permits, less federal contracts.....	\$ 404,455	— 81	96	\$ 4,194,527	\$ 2,094,585	100
Bank debits (thousands).....	\$ 77,964	6	17	\$ 457,610	\$ 410,228	12
Nonfarm placements.....	218	— 31	— 56	\$ 1,949	\$ 2,524	— 23
<b>LONGVIEW, KILGORE, GLADEWATER METROPOLITAN AREA</b> (Gregg; pop. 73,510 P)						
Building permits, less federal contracts.....	\$ 1,049,425	2	— 40	\$ 9,572,245	\$ 7,722,485	24
Bank debits (thousands).....	\$ 113,536	4	2	\$ 681,426	\$ 705,640	— 3
Nonfarm employment (area) <sup>b</sup> .....	35,250	**	1	35,284#	34,984#	1
Manufacturing employment (area) <sup>b</sup> .....	10,190	1	1	10,068#	10,060#	**
Percent unemployed (area) <sup>b</sup> .....	3.7	6	9	3.1#	2.5#	— 24
<b>GLADEWATER (pop. 5,290 P)</b>						
Building permits, less federal contracts.....	\$ 12,000	— 82	— 87	\$ 175,750	\$ 268,565	— 35
Bank debits (thousands).....	\$ 6,096	3	6	\$ 37,939	\$ 38,239	— 1
<b>KILGORE (pop. 10,500 *)</b>						
Bank debits (thousands).....	\$ 16,908	6	8	\$ 105,596	\$ 95,239	11
Building permits, less federal contracts.....	\$ 50,425	— 52	— 95	\$ 811,055	\$ 1,315,920	— 38
<b>LONGVIEW (pop. 44,397 P)</b>						
Building permits, less federal contracts.....	\$ 987,000	15	60	\$ 8,585,440	\$ 6,138,000	40
Bank debits (thousands).....	\$ 90,532	4	1	\$ 539,930	\$ 572,162	— 6
<b>LUBBOCK SMSA</b> (Lubbock; pop. 175,757 P)						
Building permits, less federal contracts.....	\$ 4,430,623	37	73	\$ 17,467,457	\$ 16,996,071	3
Bank debits (thousands).....	\$ 398,572	16	2	\$ 2,097,938	\$ 2,097,971	**
Nonfarm employment (area).....	63,400	**	— 2	64,350#	64,517#	**
Manufacturing employment (area).....	7,010	— 3	2	7,245#	7,154#	1
Percent unemployed (area).....	6.2	17	29	4.0#	3.2#	25
<b>LUBBOCK (pop. 146,379 P)</b>						
Building permits, less federal contracts.....	\$ 4,415,773	36	72	\$ 17,351,407	\$ 16,812,996	3
Bank debits (thousands).....	\$ 330,452	11	3	\$ 2,071,633	\$ 2,092,009	— 1
<b>Slaton (pop. 6,568)</b>						
Building permits, less federal contracts.....	\$ 0	...	...	\$ 28,203	\$ 202,975	— 86
Bank debits (thousands).....	\$ 4,210	— 18	— 9	\$ 34,770	\$ 35,784	— 3

For an explanation of symbols see p. 207.

City and item	Percent change			Percent change		
	June 1970	June 1970 from May 1970	June 1970 from June 1969	Jan-June 1970	Jan-June 1969	Jan-June 1970 from Jan-June 1969
<b>McALLEN-PHARR-EDINBURG SMSA</b> (Hidalgo; pop. 173,715 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 1,699,264	129	29	\$ 5,953,058	\$ 7,329,058	— 19
Bank debits (thousands).....	\$ 140,505	2	9	\$ 827,848	\$ 788,186	5
Nonfarm employment (area).....	44,600	— 2	— 1	46,367#	47,942#	— 3
Manufacturing employment (area).....	5,550	19	— 20	4,750#	5,767#	— 18
Percent unemployed (area).....	7.3	28	6	6.2#	5.5#	13
<b>Alamo (pop. 4,121)</b>						
Bank debits (thousands).....	\$ 3,331	1	33	\$ 20,543	\$ 18,154	13
<b>Donna (pop. 7,612 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 35,280	— 43	150	\$ 252,700	\$ 176,669	43
Bank debits (thousands).....	\$ 4,242	5	83	\$ 26,397	.....	...
<b>EDINBURG (pop. 16,748 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 428,550	75	150	\$ 1,314,350	\$ 3,600,655	— 63
Bank debits (thousands).....	\$ 24,593	3	— 2	\$ 151,017	\$ 155,786	— 3
Nonfarm placements.....	225	— 22	— 37	1,851	1,796	3
<b>Elsa (pop. 3,847)</b>						
Building permits, less federal contracts.....	\$ 1,225	11	— 87	.....	.....	...
Bank debits (thousands).....	\$ 4,411	19	14	\$ 25,583	\$ 22,730	13
<b>McALLEN (pop. 36,761 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 923,250	309	7	\$ 2,510,690	\$ 3,378,955	— 26
Bank debits (thousands).....	\$ 51,033	**	15	\$ 328,855	\$ 336,472	— 2
Nonfarm placements.....	227	— 6	— 48	1,373	3,015	— 54
<b>Mercedes (pop. 11,843 <sup>P</sup>)</b>						
Bank debits (thousands).....	\$ 6,493	— 18	— 16	\$ 43,295	\$ 44,403	— 2
<b>Mission (pop. 12,065 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 18,788	— 76	— 83	\$ 213,243	\$ 318,550	— 33
Bank debits (thousands).....	\$ 16,983	— 1	— 1	\$ 105,291	\$ 101,799	3
<b>PHARR (pop. 15,269 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 90,242	605	33	\$ 657,692	\$ 668,461	— 2
Bank debits (thousands).....	\$ 6,038	— 4	— 6	\$ 38,675	\$ 39,167	— 1
<b>San Juan (pop. 4,371)</b>						
Building permits, less federal contracts.....	\$ 4,500	— 79	— 89	\$ 74,580	\$ 124,592	— 40
Bank debits (thousands).....	\$ 3,153	9	**	\$ 19,863	\$ 20,675	— 4
<b>Weslaco (pop. 14,562 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 197,029	281	...	\$ 590,497	\$ 683,276	— 14
Bank debits (thousands).....	\$ 15,920	7	30	\$ 93,341	\$ 80,456	16
<b>MIDLAND SMSA</b> (Midland; pop. 64,168 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 541,349	— 16	— 37	\$ 2,383,000	\$ 3,959,076	— 40
Bank debits (thousands).....	\$ 154,374	**	— 2	\$ 967,292	\$ 961,403	1
Nonfarm employment (area) <sup>a</sup> .....	60,900	— 2	— 4	61,584#	60,834#	1
Manufacturing employment (area) <sup>a</sup> .....	5,240	3	3	5,097#	4,849#	5
Percent unemployed (area) <sup>a</sup> .....	5.0	56	22	3.2#	2.8#	14
<b>MIDLAND (pop. 58,199 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 541,349	— 16	— 37	\$ 2,383,000	\$ 3,959,076	— 40
Bank debits (thousands).....	\$ 157,931	2	6	\$ 984,476	\$ 991,320	— 1
Nonfarm placements.....	685	— 7	— 25	3,973	4,451	— 11
<b>ODESSA SMSA</b> (Ector; pop. 90,132 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 807,424	— 38	— 7	\$ 4,811,067	\$ 5,573,120	— 14
Bank debits (thousands).....	\$ 129,379	1	— 3	\$ 816,198	\$ 740,768	10
Nonfarm employment (area) <sup>a</sup> .....	60,900	— 2	— 4	61,584#	60,834#	1
Manufacturing employment (area) <sup>a</sup> .....	5,240	3	3	5,097#	4,849#	5
Percent unemployed (area) <sup>a</sup> .....	5.0	56	22	3.2#	2.8#	14

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>ODESSA (pop. 76,617 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 807,424	— 38	— 7	\$ 4,811,067	\$ 5,573,120	— 14
Bank debits (thousands).....	\$ 129,350	1	5	\$ 781,781	\$ 760,048	3
Nonfarm placements .....	594	20	— 41	3,265	5,526	— 41
<b>SAN ANGELO SMSA</b> (Tom Green; pop. 70,852 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 944,875	149	47	\$ 5,116,030	\$ 3,192,831	60
Bank debits (thousands).....	\$ 104,758	3	3	\$ 618,864	\$ 568,796	9
Nonfarm employment (area).....	23,800	**	1	23,775#	23,275#	2
Manufacturing employment (area).....	3,850	— 2	7	3,902#	3,704#	5
Percent unemployed (area).....	5.1	42	24	3.7#	3.0#	23
<b>SAN ANGELO (pop. 63,928 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 944,875	149	47	\$ 5,116,030	\$ 3,192,831	60
Bank debits (thousands).....	\$ 104,823	4	11	\$ 611,336	\$ 566,584	8
<b>SAN ANTONIO SMSA</b> (Bexar and Guadalupe; pop. 863,674 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 10,546,663	29	52	\$ 54,201,874	\$ 46,245,341	17
Bank debits (thousands).....	\$ 1,453,515	4	4	\$ 8,512,449	\$ 7,683,408	11
Nonfarm employment (area).....	288,300	— 1	2	290,867#	280,467#	4
Manufacturing employment (area).....	34,950	**	12	35,225#	31,846#	11
Percent unemployed (area).....	6.2	38	22	4.3#	3.4#	26
<b>SAN ANTONIO (pop. 648,189 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 10,197,595	34	60	\$ 51,476,937	\$ 42,526,734	21
Bank debits (thousands).....	\$ 1,447,273	7	13	\$ 8,328,237	\$ 7,556,009	10
<b>Schertz (pop. 2,867 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 91,336	— 68	— 36	\$ 1,160,111	.....	...
Bank debits (thousands).....	\$ 780	— 7	12	\$ 4,833	\$ 4,275	13
<b>Seguin (pop. 15,569 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 131,444	— 21	57	\$ 1,024,748	\$ 3,122,810	— 67
Bank debits (thousands).....	\$ 20,039	6	2	\$ 120,191	\$ 113,787	6
<b>SHERMAN-DENISON SMSA <sup>x</sup></b> (Grayson; pop. 80,847 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 2,541,561	276	— 68	\$ 10,343,251	\$ 12,843,392	— 19
Bank debits (thousands).....	\$ 93,387	7	9	\$ 543,517	\$ 488,647	11
<b>DENISON (pop. 24,436 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 728,294	707	183	\$ 2,396,353	\$ 2,612,379	— 8
Bank debits (thousands).....	\$ 30,856	5	6	\$ 188,378	\$ 172,221	9
Nonfarm placements .....	85	8	— 73	633	1,157	— 45
<b>SHERMAN (pop. 28,352 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,799,267	224	— 76	\$ 7,196,998	\$ 10,002,013	— 28
Bank debits (thousands).....	\$ 59,316	14	18	\$ 331,831	\$ 292,009	14
Nonfarm placements .....	44	— 31	— 81	406	1,338	— 70
<b>TEXARKANA SMSA</b> (Bowie, Texas and Miller, Ark.; pop. 100,000 <sup>S</sup> )						
Building permits, less federal contracts.....	\$ 1,009,045	478	270	\$ 5,237,637	\$ 3,903,546	34
Bank debits (thousands).....	\$ 129,953	11	— 1	\$ 725,564	\$ 781,803	— 7
Nonfarm employment (area).....	40,700	— 1	— 5	41,492#	43,575#	— 5
Manufacturing employment (area).....	10,940	— 3	— 26	11,887#	15,577#	— 24
Percent unemployed (area).....	8.3	20	113	6.6#	3.0#	120
<b>TEXARKANA (pop. 50,006 <sup>P</sup>)</b>						
Building permits, less federal contracts.....	\$ 1,009,045	633	286	\$ 5,151,987	\$ 3,795,366	36
Bank debits (thousands).....	\$ 117,354	12	1	\$ 639,700	\$ 703,170	— 9

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969
TYLER SMSA (Smith; pop. 94,308 <sup>P</sup> )						
Building permits, less federal contracts.....	\$ 1,141,685	**	62	\$ 8,349,695	\$ 6,493,541	29
Bank debits (thousands).....	\$ 193,600	6	**	\$ 1,098,760	\$ 1,052,457	4
Nonfarm employment (area).....	40,600	1	7	39,534#	37,100#	7
Manufacturing employment (area).....	13,250	2	18	12,477#	10,797#	16
Percent unemployed (area).....	3.7	48	9	2.8#	2.4#	17

**TYLER (pop. 56,301 <sup>P</sup>)**

Building permits, less federal contracts.....	\$ 1,117,685	6	59	\$ 8,226,045	\$ 6,466,241	27
Bank debits (thousands).....	\$ 187,127	11	11	\$ 1,050,082	\$ 1,012,979	4
Nonfarm placements .....	313	**	— 41	2,006	2,523	— 20

**WACO SMSA**  
(McLennan; pop. 142,772 <sup>P</sup>)

Building permits, less federal contracts.....	\$ 4,460,630	— 34	133	\$ 23,624,012	\$ 10,468,167	126
Bank debits (thousands).....	\$ 280,234	15	16	\$ 1,533,053	\$ 1,343,943	14
Nonfarm employment (area).....	59,500	**	**	58,750#	58,500#	**
Manufacturing employment (area).....	12,730	3	— 3	12,325#	12,825#	— 4
Percent unemployed (area).....	5.5	34	12	4.6#	4.3#	7

**McGregor (pop. 4,642)**

Building permits, less federal contracts.....	\$ 64,000	...	...	\$ 141,001	\$ 162,775	— 13
Bank debits (thousands).....	\$ 5,937	32	22	\$ 28,958	\$ 29,971	— 3

**WACO (pop. 92,600 <sup>P</sup>)**

Building permits, less federal contracts.....	\$ 4,304,230	— 36	131	\$ 23,190,862	\$ 9,748,542	138
Bank debits (thousands).....	\$ 243,421	11	18	\$ 1,412,696	\$ 1,242,393	14

**WICHITA FALLS SMSA**  
(Archer and Wichita; pop. 124,258 <sup>P</sup>)

Building permits, less federal contracts.....	\$ 621,188	1	9	\$ 5,503,906	\$ 8,943,389	— 38
Bank debits (thousands).....	\$ 175,417	— 5	— 2	\$ 1,097,577	\$ 1,119,678	— 2
Nonfarm employment (area).....	48,200	1	— 4	48,042#	50,084#	— 4
Manufacturing employment (area).....	5,480	2	6	5,374#	5,124#	5
Percent unemployed (area).....	4.0	33	33	2.9#	2.2#	32

**Burkburnett (pop. 7,621)**

Bank debits (thousands).....	\$ 9,677	6	**	\$ 52,536	\$ 48,604	8
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**Iowa Park (pop. 5,152 <sup>P</sup>)**

Building permits, less federal contracts.....	\$ 42,056	55	277	\$ 300,381	\$ 56,293	434
Bank debits (thousands).....	\$ 4,357	15	9	\$ 23,005	\$ 24,146	— 5

**WICHITA FALLS (pop. 94,599 <sup>P</sup>)**

Building permits, less federal contracts.....	\$ 579,132	3	7	\$ 5,023,518	\$ 8,733,822	— 42
Bank debits (thousands).....	\$ 168,697	5	6	\$ 1,002,942	\$ 1,040,569	— 4

**ALPHABETICAL LISTING OF NON-SMSA CITIES, WITH DATA**

**ALBANY (pop. 1,959 <sup>P</sup>)**

Building permits, less federal contracts.....	\$ 0	...	...	\$ 14,005	\$ 80,003	— 82
Bank debits (thousands).....	\$ 3,342	1	5	\$ 20,215	\$ 19,221	5

**Shackelford Co. (pop. 3,233 <sup>P</sup>)**

**ALICE (pop. 20,861)**

Bank debits (thousands).....	\$ 37,800	— 19	6	\$ 249,621	\$ 169,347	47
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**Jim Wells Co. (pop. 32,127 <sup>P</sup>)**

**ALPINE (pop. 4,740)**

Building permits, less federal contracts.....	\$ 12,838	— 10	— 65	\$ 344,021	\$ 146,465	135
Bank debits (thousands).....	\$ 4,645	— 3	4	\$ 32,165	\$ 28,654	12

**Brewster Co. (pop. 7,534 <sup>P</sup>)**

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>ANDREWS (pop. n.a.)</b>					<b>Andrews Co. (pop. 10,217 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 43,150	— 77	112	\$ 459,425	\$ 498,370	— 8
Bank debits (thousands).....	\$ 7,776	— 1	5	\$ 50,969	\$ 47,427	7
<b>ATHENS (pop. 9,554 <sup>p</sup>)</b>					<b>Henderson Co. (pop. 25,703 <sup>p</sup>)</b>	
Bank debits (thousands).....	\$ 15,273	8	18	\$ 85,362	\$ 76,823	11
<b>BARTLETT (pop. 1,540)</b>					<b>Bell Co. (pop. 117,242 <sup>p</sup>)—Williamson Co. (pop. 36,020 <sup>p</sup>)</b>	
Bank debits (thousands).....	\$ 1,056	— 1	**	\$ 6,559	\$ 6,764	— 3
<b>BAY CITY (pop. 12,196 <sup>p</sup>)</b>					<b>Matagorda Co. (pop. 27,630 <sup>p</sup>)</b>	
Bank debits (thousands).....	\$ 21,126	2	— 4	\$ 136,980	\$ 145,020	— 6
Nonfarm placements .....	88	— 12	— 62	259	454	— 43
<b>BEEVILLE (pop. 13,080 <sup>p</sup>)</b>					<b>Bee Co. (pop. 22,161 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 17,110	15	— 78	\$ 362,046	\$ 593,712	— 39
Bank debits (thousands).....	\$ 17,609	7	7	\$ 104,713	\$ 101,501	3
Nonfarm placements .....	86	— 50	— 58	397	555	— 28
<b>BELLVILLE (pop. 2,218)</b>					<b>Austin Co. (pop. 13,243 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 2,500	— 97	— 95	\$ 177,501	\$ 328,692	— 46
Bank debits (thousands).....	\$ 7,198	14	17	\$ 39,906	\$ 36,289	10
<b>BELTON (pop. 10,000 <sup>p</sup>)</b>					<b>Bell Co. (pop. 117,242 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 30,000	**	— 76	\$ 386,065	\$ 473,590	— 18
<b>BIG SPRING (pop. 28,165 <sup>p</sup>)</b>					<b>Howard Co. (pop. 37,136 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 17,509	35	— 95	\$ 485,643	\$ 827,105	— 41
Bank debits (thousands).....	\$ 51,359	16	— 5	\$ 308,989	\$ 320,778	— 4
Nonfarm placements .....	122	— 12	— 42	704	1,051	— 33
<b>BONHAM (pop. 9,506 <sup>p</sup>)</b>					<b>Fannin Co. (pop. 22,018 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 70,000	— 45	— 61	\$ 3,452,782	\$ 549,250	529
Bank debits (thousands).....	\$ 12,305	8	17	\$ 70,293	\$ 65,110	8
<b>BORGER (pop. 13,928 <sup>p</sup>)</b>					<b>Hutchinson Co. (pop. 23,980 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 17,720	— 30	— 38	\$ 161,951	\$ 173,880	— 7
Nonfarm placements .....	23	— 50	— 78	311	533	— 42
<b>BRADY (pop. 5,571 <sup>p</sup>)</b>					<b>McCullough Co. (pop. 8,422 <sup>p</sup>)</b>	
Bank debits (thousands).....	\$ 10,782	17	1	\$ 56,170	\$ 56,119	**
<b>BRECKENRIDGE (pop. 5,873 <sup>p</sup>)</b>					<b>Stephens Co. (pop. 8,205 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 4,850	— 97	— 88	\$ 262,050	\$ 440,629	— 41
<b>BRENHAM (pop. 7,740)</b>					<b>Washington Co. (pop. 18,378 <sup>p</sup>)</b>	
Bank debits (thousands).....	\$ 20,485	10	8	\$ 117,102	\$ 107,112	9
<b>BROWNFIELD (pop. 10,286)</b>					<b>Terry Co. (pop. 14,239 <sup>p</sup>)</b>	
Building permits, less federal contracts.....	\$ 55,000	335	...	\$ 596,230	...	...
Bank debits (thousands).....	\$ 23,183	6	12	\$ 160,382	\$ 138,076	16

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>BROWNWOOD (pop. 16,974)</b>						<b>Brown Co. (pop. 24,397 <sup>p</sup>)</b>
Nonfarm placements .....	57	— 50	— 50	438	688	— 36
<b>BRYAN (pop. 32,489 <sup>p</sup>)</b>						<b>Brazos Co. (pop. 56,079 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	415,480	2	— 7	\$ 7,006,436	\$ 5,654,357	24
Bank debits (thousands)..... \$	70,568	9	18	\$ 382,160	\$ 369,236	4
Nonfarm placements .....	196	— 13	— 34	\$ 1,430	\$ 1,755	— 19
<b>CALDWELL (pop. 2,204 <sup>r</sup>)</b>						<b>Burleson Co. (pop. 9,721 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	3,698	— 2	**	\$ 22,298	\$ 21,868	2
<b>CAMERON (pop. 5,640)</b>						<b>Milam Co. (pop. 19,600 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	23,800	— 68	...	.....	.....	...
Bank debits (thousands)..... \$	7,079	6	— 6	\$ 42,934	\$ 40,893	5
<b>CARTHAGE (pop. 5,389 <sup>p</sup>)</b>						<b>Panola Co. (pop. 15,554 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	5,482	11	18	\$ 31,921	\$ 28,418	12
<b>CASTROVILLE (pop. 1,800 <sup>r</sup>)</b>						<b>Medina Co. (pop. 19,123 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	42,100	37	32	.....	.....	...
Bank debits (thousands)..... \$	1,366	**	4	\$ 8,390	\$ 7,848	7
<b>CISCO (pop. 3,817 <sup>p</sup>)</b>						<b>Eastland Co. (pop. 17,527 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	4,442	1	14	\$ 26,137	\$ 25,448	3
<b>COLLEGE STATION (pop. 17,283 <sup>p</sup>)</b>						<b>Brazos Co. (pop. 56,079 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	132,010	— 91	511	\$ 2,577,995	\$ 2,359,666	9
<b>COLORADO CITY (pop. 4,915 <sup>p</sup>)</b>						<b>Mitchell Co. (pop. 8,878 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	5,930	14	9	\$ 36,187	\$ 33,969	7
<b>COPPERAS COVE (pop. 10,608 <sup>p</sup>)</b>						<b>Coryell Co. (pop. 34,761 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	589,989	257	165	\$ 1,333,777	\$ 903,785	48
Bank debits (thousands)..... \$	3,632	7	21	\$ 19,704	\$ 20,858	— 6
<b>CORSICANA (pop. 19,839 <sup>p</sup>)</b>						<b>Navarro Co. (pop. 30,294 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	1,070,082	...	830	\$ 2,460,903	\$ 2,056,145	20
Bank debits (thousands)..... \$	28,783	— 4	6	\$ 185,725	\$ 175,892	6
Nonfarm placements .....	102	— 37	— 55	914	1,088	— 16
<b>CRANE (pop. 3,447 <sup>p</sup>)</b>						<b>Crane Co. (pop. 4,132 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	0	...	...	\$ 29,904	\$ 65,714	— 54
Bank debits (thousands)..... \$	2,258	— 6	— 3	\$ 14,583	\$ 14,058	4
<b>CRYSTAL CITY (pop. 9,101)</b>						<b>Zavala Co. (pop. 11,239 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	6,156	**	27	\$ 38,812	\$ 30,172	29
<b>DECATUR (pop. 3,563)</b>						<b>Wise Co. (pop. 18,830 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	6,654	233	— 77	\$ 51,655	\$ 115,502	— 55
Bank debits (thousands)..... \$	5,266	— 4	10	\$ 35,080	\$ 29,124	20

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>DEL RIO (pop. 20,928 <sup>P</sup>)</b>					<b>Val Verde Co. (pop. 26,984 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 19,728	— 1	8	\$ 117,845	\$ 111,067	6
<b>DIMMITT (pop. 4,500 <sup>r</sup>)</b>					<b>Castro Co. (pop. 10,292 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 16,247	— 8	3	\$ 108,498	\$ 90,206	20
<b>DUMAS (pop. 10,547 <sup>r</sup>)</b>					<b>Moore Co. (pop. 13,323 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 48,613	— 53	166	\$ 477,308	\$ 438,529	9
<b>EAGLE LAKE (pop. 3,565)</b>					<b>Colorado Co. (pop. 17,155 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 4,278	— 15	**	\$ 30,252	\$ 27,417	10
<b>EAGLE PASS (pop. 15,277 <sup>P</sup>)</b>					<b>Maverick Co. (pop. 17,919 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 96,921	87	— 71	\$ 1,348,977	\$ 1,395,830	— 3
Bank debits (thousands).....	\$ 12,162	6	49	\$ 67,641	\$ 53,042	28
<b>EDNA (pop. 5,038)</b>					<b>Jackson Co. (pop. 12,597 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 7,466	— 14	9	\$ 49,468	\$ 44,895	10
<b>EL CAMPO (pop. 8,442 <sup>P</sup>)</b>					<b>Wharton Co. (pop. 36,234 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 15,427	— 11	— 10	\$ 102,801	.....	...
<b>FORT STOCKTON (pop. 6,373 <sup>r</sup>)</b>					<b>Pecos Co. (pop. 12,987 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 31,700	52	36	\$ 77,014	\$ 284,450	— 73
Bank debits (thousands).....	\$ 10,589	21	1	\$ 56,294	\$ 63,222	— 11
<b>FREDERICKSBURG (pop. 5,240 <sup>P</sup>)</b>					<b>Gillespie Co. (pop. 10,277 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 32,525	— 73	— 82	\$ 298,030	\$ 448,265	— 34
Bank debits (thousands).....	\$ 17,012	17	29	\$ 92,726	\$ 82,509	12
<b>FRIONA (pop. 3,149 <sup>r</sup>)</b>					<b>Parmer Co. (pop. 10,374 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 63,800	— 39	37	\$ 1,423,675	\$ 575,100	148
Bank debits (thousands).....	\$ 20,883	— 12	17	\$ 142,573	\$ 106,355	34
<b>GATESVILLE (pop. 5,180 <sup>r</sup>)</b>					<b>Coryell Co. (pop. 34,761 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 8,811	14	4	\$ 50,131	\$ 50,271	**
<b>GEORGETOWN (pop. 5,218)</b>					<b>Williamson Co. (pop. 36,020 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 35,000	...	14	\$ 320,484	\$ 566,588	— 43
Bank debits (thousands).....	\$ 8,183	1	12	\$ 48,140	\$ 45,885	5
<b>GIDDINGS (pop. 2,821)</b>					<b>Lee Co. (pop. 7,776 <sup>P</sup>)</b>	
Building permits, less federal contracts.....	\$ 51,300	51	46	\$ 177,975	\$ 406,895	— 56
Bank debits (thousands).....	\$ 6,782	6	6	\$ 37,576	\$ 33,518	12
<b>GOLDTHWAITE (pop. 1,653 <sup>P</sup>)</b>					<b>Mills Co. (pop. 4,047 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 7,678	16	11	\$ 36,034	\$ 37,907	— 5
<b>GRAHAM (pop. 7,383 <sup>P</sup>)</b>					<b>Young Co. (pop. 15,343 <sup>P</sup>)</b>	
Bank debits (thousands).....	\$ 13,054	5	— 8	\$ 76,438	\$ 76,044	1

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>GRANBURY (pop. 2,227)</b>						<b>Hood Co. (pop. 6,182 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	3,583	1	35	\$ 20,788	\$ 18,714	11
<b>GREENVILLE (pop. 21,867 <sup>p</sup>)</b>						<b>Hunt Co. (pop. 46,602 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	510,325	270	...	\$ 1,582,334	...	...
Bank debits (thousands)..... \$	25,223	— 4	— 20	\$ 161,240	\$ 196,945	— 18
Nonfarm placements .....	60	— 19	— 53	456	871	— 48
<b>HALE CENTER (pop. 2,691)</b>						<b>Hale Co. (pop. 33,374 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	18,500	386	...	\$ 546,951	\$ 5,202	...
<b>HALLETTSVILLE (pop. 2,808)</b>						<b>Lavaca Co. (pop. 17,483 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	700	— 97	— 84	\$ 112,276	\$ 230,966	— 51
Bank debits (thousands)..... \$	4,036	6	15	\$ 25,459	\$ 22,574	13
<b>HALLSVILLE (pop. 1,015 <sup>r</sup>)</b>						<b>Harrison Co. (pop. 44,073 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	1,097	3	1	\$ 6,489	\$ 7,172	— 10
<b>HASKELL (pop. 3,602 <sup>p</sup>)</b>						<b>Haskell Co. (pop. 8,236 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	5,111	18	4	\$ 28,739	\$ 27,683	4
<b>HENDERSON (pop. 10,003 <sup>p</sup>)</b>						<b>Rusk Co. (pop. 32,773 <sup>p</sup>)</b>
Bank debits (thousands)..... \$	17,742	8	13	\$ 104,801	\$ 90,476	16
<b>HEREFORD (pop. 13,092 <sup>p</sup>)</b>						<b>Deaf Smith Co. (pop. 18,533 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	251,700	28	— 28	\$ 1,898,600	\$ 2,166,400	— 12
<b>HONDO (pop. 4,992)</b>						<b>Medina Co. (pop. 19,123 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	222,100	382	...	\$ 1,575,097	\$ 376,440	318
Bank debits (thousands)..... \$	5,546	2	21	\$ 31,446	\$ 29,122	8
<b>HUNTSVILLE (pop. 15,367 <sup>p</sup>)</b>						<b>Walker Co. (pop. 24,885 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	16,900	— 97	...	\$ 1,002,930	...	...
Bank debits (thousands)..... \$	22,326	— 28	4	\$ 155,403	\$ 125,724	24
<b>JACKSONVILLE (pop. 9,411 <sup>p</sup>)</b>						<b>Cherokee Co. (pop. 31,041 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	76,300	— 80	...	\$ 857,852	\$ 252,050	240
Bank debits (thousands)..... \$	24,404	13	18	\$ 136,871	\$ 123,276	11
<b>JASPER (pop. 5,120 <sup>r</sup>)</b>						<b>Jasper Co. (pop. 24,149 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	345,500	505	890	\$ 556,610	\$ 379,473	47
Bank debits (thousands)..... \$	16,897	14	4	\$ 100,825	\$ 102,572	— 2
<b>JUNCTION (pop. 2,654 <sup>p</sup>)</b>						<b>Kimble Co. (pop. 3,845 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	35,150	— 87	...	...	...	...
Bank debits (thousands)..... \$	2,643	— 2	— 5	\$ 15,668	\$ 16,496	— 5
<b>KARNES CITY (pop. 3,000 <sup>r</sup>)</b>						<b>Karnes Co. (pop. 13,147 <sup>p</sup>)</b>
Building permits, less federal contracts..... \$	45,060	185	— 15	\$ 85,610	\$ 85,270	**
Bank debits (thousands)..... \$	4,284	**	— 5	\$ 27,255	\$ 24,123	13

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>KERMIT (pop. 7,685 <sup>P</sup>)</b>						<b>Winkler Co. (pop. 9,453 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 6,995	656	— 38	\$ 35,560	\$ 71,100	— 50
<b>KILLEEN (pop. 34,953 <sup>P</sup>)</b>						<b>Bell Co. (pop. 117,242 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 604,174	5	1	\$ 3,366,876	\$ 3,925,491	— 14
Bank debits (thousands).....	\$ 35,534	— 4	8	\$ 213,700	\$ 196,357	9
<b>KINGSLAND (pop. 1,200 <sup>P</sup>)</b>						<b>Llano Co. (pop. 6,583 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 4,303	— 3	69	\$ 22,075	\$ 15,754	40
<b>KINGSVILLE (pop 31,160 <sup>P</sup>)</b>						<b>Kleberg Co. (pop. 32,172 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 25,212	13	30	\$ 135,110	\$ 120,310	12
<b>KIRBYVILLE (pop. 2,021 <sup>P</sup>)</b>						<b>Jasper Co. (pop. 24,149 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 2,939	5	8	\$ 18,516	\$ 17,172	8
<b>LAMESA (pop. 12,348 <sup>P</sup>)</b>						<b>Dawson Co. (pop. 16,231 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 16,801	— 9	7	\$ 137,488	\$ 134,192	2
Nonfarm placements .....	78	— 7	— 13	461	616	— 25
<b>LAMPASAS (pop. 5,773 <sup>P</sup>)</b>						<b>Lampasas Co. (pop. 9,140 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 20,340	— 67	— 57	\$ 236,660	\$ 436,100	— 46
Bank debits (thousands).....	\$ 11,535	— 7	7	\$ 62,974	\$ 59,601	6
<b>LEVELLAND (pop. 11,386 <sup>P</sup>)</b>						<b>Hockley Co. (pop. 20,199 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 15,141	— 16	— 15	\$ 125,054	\$ 118,927	5
<b>LITTLEFIELD (pop. 7,236)</b>						<b>Lamb Co. (pop. 17,427 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 13,400	— 47	...	\$ 56,311	\$ 97,061	— 42
Bank debits (thousands).....	\$ 7,871	— 2	— 6	\$ 58,462	\$ 63,880	— 8
<b>LLANO (pop. 2,575 <sup>P</sup>)</b>						<b>Llano Co. (pop. 6,583 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 77,500	...	761	\$ 1,128,478	\$ 43,942	...
Bank debits (thousands).....	\$ 5,449	**	7	\$ 30,222	\$ 28,311	7
<b>LOCKHART (pop. 6,084)</b>						<b>Caldwell Co. (pop. 20,694 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 91,820	150	— 3	\$ 201,535	\$ 402,092	— 50
Bank debits (thousands).....	\$ 7,447	2	9	\$ 45,532	\$ 42,372	7
<b>LUFKIN (pop. 23,739 <sup>P</sup>)</b>						<b>Angelina Co. (pop. 49,153 <sup>P</sup>)</b>
Nonfarm placements .....	11	— 86	— 89	311	381	— 18
<b>McCAMEY (pop. 2,589 <sup>P</sup>)</b>						<b>Upton Co. (pop. 4,564 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 2,047	11	— 1	\$ 12,404	\$ 13,618	— 9
<b>MARBLE FALLS (pop. 2,161)</b>						<b>Burnet Co. (pop. 10,655 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 6,098	13	36	\$ 30,341	\$ 23,768	28

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change Jan-June 1970 from Jan-June 1969
		June 1970 from May 1970	June 1970 from June 1969			
<b>MARSHALL (pop. 22,656 <sup>p</sup>)</b>						<b>Harrison Co. (pop. 44,073 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 118,194	126	— 85	\$ 1,977,295	\$ 2,577,236	— 23
Bank debits (thousands).....	\$ 27,960	2	— 1	\$ 173,452	\$ 171,998	1
Nonfarm placements .....	99	— 43	— 59	717	1,598	— 55
<b>MEXIA (pop. 7,621 <sup>r</sup>)</b>						<b>Limestone Co. (pop. 17,581 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 7,830	— 71	— 90	\$ 123,350	\$ 349,698	— 65
Bank debits (thousands).....	\$ 9,106	— 8	14	\$ 54,297	\$ 46,340	17
<b>MINERAL WELLS (pop. 17,109 <sup>p</sup>)</b>						<b>Palo Pinto Co. (pop. 28,505 <sup>p</sup>)</b>
Bank debits (thousands).....	\$ 31,742	— 1	13	\$ 183,711	\$ 170,885	8
Nonfarm placements .....	136	77	— 7	560	624	— 10
<b>MONAHANS (pop. 9,476 <sup>r</sup>)</b>						<b>Ward Co. (pop. 13,056 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 3,400	— 78	— 92	\$ 54,550	\$ 234,910	— 77
Bank debits (thousands).....	\$ 12,955	13	7	\$ 80,122	\$ 76,929	4
<b>MOUNT PLEASANT (pop. 8,027)</b>						<b>Titus Co. (pop. 16,486 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 71,544	— 10	— 41	\$ 313,490	\$ 387,777	— 19
Bank debits (thousands).....	\$ 20,536	10	17	\$ 113,606	\$ 109,537	4
<b>MUENSTER (pop. 1,190)</b>						<b>Cooke Co. (pop. 22,856 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 45,200	...	...	...	...	...
Bank debits (thousands).....	\$ 3,412	2	— 4	\$ 20,352	\$ 19,426	5
<b>MULESHOE (pop. 4,945 <sup>r</sup>)</b>						<b>Bailey Co. (pop. 8,172 <sup>p</sup>)</b>
Bank debits (thousands).....	\$ 11,650	— 1	12	\$ 85,863	\$ 78,467	9
<b>NACOGDOCHES (pop. 22,316 <sup>p</sup>)</b>						<b>Nacogdoches Co. (pop. 35,693 <sup>p</sup>)</b>
Nonfarm placements .....	14	— 76	— 73	296	452	— 35
<b>NEW BRAUNFELS (pop. 17,610 <sup>p</sup>)</b>						<b>Comal Co. (pop. 23,601 <sup>p</sup>)</b>
Bank debits (thousands).....	\$ 21,610	7	9	\$ 127,817	\$ 122,475	4
<b>NIXON (pop. 1,751)</b>						<b>Gonzales Co. (pop. 16,766 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 8,715	— 44	82	...	...	...
<b>OLNEY (pop. 4,200 <sup>r</sup>)</b>						<b>Young Co. (pop. 15,343 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 0	...	...	\$ 15,004	\$ 21,602	— 31
Bank debits (thousands).....	\$ 6,327	28	— 15	\$ 35,022	\$ 37,744	— 7
<b>PALESTINE (pop. 14,518 <sup>p</sup>)</b>						<b>Anderson Co. (pop. 26,593 <sup>p</sup>)</b>
Building permits, less federal contracts.....	\$ 132,300	22	9	\$ 807,425	\$ 513,240	57
Bank debits (thousands).....	\$ 19,845	6	14	\$ 118,398	\$ 103,264	15
Nonfarm placements .....	14	— 65	— 67	172	312	— 45
<b>PAMPA (pop. 21,239 <sup>p</sup>)</b>						<b>Gray Co. (pop. 26,273 <sup>p</sup>)</b>
Bank debits (thousands).....	\$ 33,639	— 4	— 5	\$ 228,115	\$ 211,984	8
Nonfarm placements .....	64	— 24	— 60	552	745	— 26

For an explanation of symbols see p. 207.



City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change	
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969	Jan-June 1969
<b>PARIS (pop. 23,194 <sup>P</sup>)</b>							<b>Lamar Co. (pop. 35,564 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 2,165,130	662	828	\$ 5,003,137	\$ 2,006,817	149	
Nonfarm placements .....	76	— 48	— 51	696	886	— 21	
<b>PECOS (pop. 12,492 <sup>P</sup>)</b>							<b>Reeves Co. (pop. 16,263 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 114,500	...	...	...	...	...	
Bank debits (thousands).....	\$ 19,296	— 7	— 3	\$ 133,846	\$ 129,881	3	
Nonfarm placements .....	76	**	— 11	385	501	— 23	
<b>PLAINVIEW (pop. 18,664 <sup>P</sup>)</b>							<b>Hale Co. (pop. 33,374 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 72,700	9	58	\$ 521,400	\$ 1,522,750	— 66	
Bank debits (thousands).....	\$ 51,059	**	6	\$ 333,723	\$ 315,950	6	
Nonfarm placements .....	127	— 39	— 52	1,119	1,123	**	
<b>PLEASANTON (pop. 6,000 <sup>P</sup>)</b>							<b>Atascosa Co. (pop. 18,360 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 60,850	34	...	\$ 395,150	\$ 531,942	— 26	
Bank debits (thousands).....	\$ 5,479	2	— 7	\$ 34,621	\$ 33,237	4	
<b>QUANAH (pop. 4,564 <sup>P</sup>)</b>							<b>Hardeman Co. (pop. 6,649 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 25,000	— 21	67	\$ 82,503	\$ 15,005	450	
Bank debits (thousands).....	\$ 9,333	68	31	\$ 40,469	\$ 38,624	5	
<b>RAYMONDVILLE (pop. 9,385)</b>							<b>Willacy Co. (pop. 15,432 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 7,500	15	— 23	\$ 106,135	\$ 192,500	— 45	
Bank debits (thousands).....	\$ 9,662	3	20	\$ 54,329	\$ 48,681	12	
Nonfarm placements .....	18	— 67	— 69	267	315	— 15	
<b>REFUGIO (pop. 4,944)</b>							<b>Refugio Co. (pop. 9,089 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 19,900	63	...	\$ 49,466	\$ 73,504	— 33	
Bank debits (thousands).....	\$ 4,214	— 6	— 1	\$ 27,337	\$ 26,344	4	
<b>ROCKDALE (pop. 4,481)</b>							<b>Milam Co. (pop. 19,600 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 84,080	16	— 6	\$ 263,805	\$ 192,080	37	
Bank debits (thousands).....	\$ 8,200	1	15	\$ 45,574	\$ 42,822	6	
<b>SAN MARCOS (pop. 18,566 <sup>P</sup>)</b>							<b>Hays Co. (pop. 26,977 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 14,563	9	...	\$ 82,229	...	...	
<b>SAN SABA (pop. 2,529 <sup>P</sup>)</b>							<b>San Saba Co. (pop. 5,431 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 12,750	— 10	9	\$ 161,301	\$ 67,271	140	
Bank debits (thousands).....	\$ 7,745	— 13	— 1	\$ 46,373	\$ 43,380	7	
<b>SEAGRAVES (pop. 2,307)</b>							<b>Gaines Co. (pop. 11,575 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 5,250	— 48	275	\$ 41,150	\$ 271,100	— 85	
Bank debits (thousands).....	\$ 2,697	3	13	\$ 17,772	\$ 17,893	2	
<b>SEMINOLE (pop. 5,737)</b>							<b>Gaines Co. (pop. 11,575 <sup>P</sup>)</b>
Building permits, less federal contracts.....	\$ 800	— 94	— 99	\$ 138,375	\$ 237,725	— 42	
Bank debits (thousands).....	\$ 5,839	**	10	\$ 40,655	\$ 40,924	— 1	
<b>SILSBEE (pop. 8,447 <sup>P</sup>)</b>							<b>Hardin Co. (pop. 28,618 <sup>P</sup>)</b>
Bank debits (thousands).....	\$ 10,630	8	— 1	\$ 63,943	\$ 63,142	1	

For an explanation of symbols see p. 207.

City and item	June 1970	Percent change		Jan-June 1970	Jan-June 1969	Percent change	
		June 1970 from May 1970	June 1970 from June 1969			Jan-June 1970 from Jan-June 1969	
<b>SMITHVILLE (pop. 2,935 <sup>r</sup>)</b>							
Building permits, less federal contracts..... \$	2,600	— 85	— 48	\$ 44,803	\$ 54,050	— 17	
Bank debits (thousands)..... \$	2,499	— 2	17	\$ 16,982	\$ 14,844	14	
<b>SNYDER (pop. 13,850)</b>							
Bank debits (thousands)..... \$	15,305	— 2	15	\$ 102,232	\$ 92,015	11	
<b>SONORA (pop. 2,076 <sup>p</sup>)</b>							
Building permits, less federal contracts..... \$	5,950	...	— 11	\$ 201,744	\$ 135,501	49	
Bank debits (thousands)..... \$	3,358	22	— 4	\$ 18,926	\$ 19,324	— 2	
<b>STEPHENVILLE (pop. 7,359)</b>							
Bank debits (thousands)..... \$	14,165	— 1	19	\$ 86,902	\$ 78,484	11	
<b>STRATFORD (pop. 2,500 <sup>r</sup>)</b>							
Building permits, less federal contracts..... \$	82,000	...	43	\$ 108,601	\$ 264,252	— 59	
Bank debits (thousands)..... \$	14,057	14	— 7	\$ 82,503	\$ 81,384	1	
<b>SULPHUR SPRINGS (pop. 10,447 <sup>p</sup>)</b>							
Building permits, less federal contracts..... \$	170,850	— 38	5	\$ 1,928,410	\$ 1,060,018	82	
Bank debits (thousands)..... \$	26,468	12	15	\$ 144,583	\$ 138,448	4	
<b>SWEETWATER (pop. 11,317 <sup>p</sup>)</b>							
Building permits, less federal contracts..... \$	12,695	314	11	\$ 38,725	\$ 586,094	— 93	
Bank debits (thousands)..... \$	17,621	11	14	\$ 103,105	\$ 100,215	3	
Nonfarm placements.....	46	— 37	— 61	\$ 377	\$ 520	— 28	
<b>TAHOKA (pop. 3,600 <sup>r</sup>)</b>							
Building permits, less federal contracts..... \$	28,000	...	...	\$ 57,004	\$ 113,803	— 50	
Bank debits (thousands)..... \$	4,051	— 19	— 9	\$ 35,462	\$ 34,318	3	
<b>TAYLOR (pop. 9,434)</b>							
Building permits, less federal contracts..... \$	100,460	...	— 51	\$ 390,777	\$ 1,577,314	— 75	
Bank debits (thousands)..... \$	12,763	2	5	\$ 79,320	\$ 76,994	3	
Nonfarm placements.....	9	13	— 53	85	121	— 30	
<b>TEMPLE (pop. 32,645 <sup>p</sup>)</b>							
Bank debits (thousands)..... \$	56,385	1	19	\$ 334,243	\$ 290,243	15	
Nonfarm placements.....	116	— 28	— 58	988	1,405	— 30	
<b>UVALDE (pop. 10,403 <sup>p</sup>)</b>							
Building permits, less federal contracts..... \$	98,100	— 93	24	\$ 1,875,853	\$ 912,243	106	
<b>VERNON (pop. 11,204 <sup>p</sup>)</b>							
Bank debits (thousands)..... \$	24,643	20	— 5	\$ 132,971	\$ 137,785	— 3	
Nonfarm placements.....	38	— 12	— 48	217	482	— 55	
<b>VICTORIA (pop. 39,349 <sup>p</sup>)</b>							
Bank debits (thousands)..... \$	87,600	— 3	8	\$ 557,297	\$ 519,180	7	
Nonfarm placements.....	222	— 46	— 56	2,058	2,821	— 27	
<b>WEATHERFORD (pop. 12,742 <sup>p</sup>)</b>							
Building permits, less federal contracts..... \$	104,050	— 70	— 82	\$ 1,095,705	\$ 1,337,963	— 18	
Bank debits (thousands)..... \$	25,171	1	...	...	...	...	
<b>YOAKUM (pop. 5,761)</b>							
Building permits, less federal contracts..... \$	59,360	— 55	— 75	\$ 360,326	\$ 991,991	— 64	
Bank debits (thousands)..... \$	10,336	3	...	...	...	...	
<b>Lavaca Co. (pop. 17,483 <sup>p</sup>)—De Witt Co. (pop. 17,872 <sup>p</sup>)</b>							

For an explanation of symbols see p. 207.



# BAROMETERS OF TEXAS BUSINESS

(All figures are for Texas unless otherwise indicated.)

All indexes are based on the average months for 1957-1959 except where other specification is made; all except annual indexes are adjusted for seasonal variation unless otherwise noted. Employment estimates are compiled by the Texas Employment Commission in cooperation with the Bureau of Labor Statistics of the U.S. Department of Labor. The symbols used below impose qualifications as indicated here: \*—preliminary data subject to revision; r—revised data; #—dollar totals for the calendar year to date; \$—dollar totals for the fiscal year to date; †—employment data for wage and salary workers only.

	June 1970	May 1970	June 1969	Year-to-date average	
				1970	1969
<b>GENERAL BUSINESS ACTIVITY</b>					
Estimates of personal income (millions of dollars, seasonally adjusted)	\$ 3,219*	\$ 3,093*	\$ 3,026	\$ 3,164	\$ 2,969
Income payments to individuals in U.S. (billions, at seasonally adjusted annual rate)	\$ 798.8*	\$ 799.8*	\$ 746.2 <sup>r</sup>	\$ 791.9	\$ 732.5
Wholesale prices in U.S. (unadjusted index)	117.0	116.8	113.2	116.6	111.9
Consumer prices in U.S. (unadjusted index)	135.2	134.6	127.6	133.6	125.9
Business failures (number)		29	34		29
Business failures (liabilities, thousands)	\$	\$ 2,494	\$ 2,894	\$	\$ 6,697
Newspaper linage (index)	130.1	127.7	129.1	122.6	126.6
<b>PRODUCTION</b>					
Total electric-power use (index)	257.6*	256.9*	248.7 <sup>r</sup>	255.1	236.8
Industrial electric-power use (index)	232.8*	228.3*	217.0 <sup>r</sup>	231.9	214.8
Crude-oil production (index)	122.2*	124.1*	125.8 <sup>r</sup>	121.4	111.5
Average daily production per oil well (bbl.)	16.8	17.1	16.7	17.1	15.4
Crude-oil runs to stills (index)	140.3	136.4	142.8	133.4	133.4
Industrial production in U.S. (index)	168.6*	169.1*	173.7 <sup>r</sup>	170.0	171.4
Texas industrial production—total (index)	177.0*	179.1*	174.7 <sup>r</sup>	178.6	169.9
Texas industrial production—total manufactures (index)	199.7*	200.3*	185.8 <sup>r</sup>	200.7	190.7
Texas industrial production—durable manufactures (index)	209.8*	212.4*	215.8 <sup>r</sup>	217.3	214.7
Texas industrial production—nondurable manufactures (index)	193.0*	192.3*	182.4 <sup>r</sup>	189.7	177.5
Texas industrial production—mining (index)	130.1*	134.7*	131.8 <sup>r</sup>	132.3	124.0
Texas industrial production—utilities (index)	253.6*	253.6*	242.3 <sup>r</sup>	257.0	242.3
Urban building permits issued (index)	204.5	206.2	170.5	184.0	192.4
New residential building authorized (index)	184.2	156.5	142.6	140.1	161.2
New nonresidential building authorized (index)	231.3	298.5	213.6	256.5	245.5
<b>AGRICULTURE</b>					
Prices received by farmers (unadjusted index, 1910-14=100)	269	267	275	275	261
Prices paid by farmers in U.S. (unadjusted index, 1910-14=100)	390	388	376	387	370
Ratio of Texas farm prices received to U.S. prices paid by farmers	69	69	73	71	71
<b>FINANCE</b>					
Bank debits (index)	314.6	287.0	275.9	298.8	272.8
Bank debits, U.S. (index)		345.3	325.1		310.1
Reporting member banks, Dallas Federal Reserve District					
Loans (millions)	\$ 6,159	\$ 5,926	\$ 6,270	\$ 6,016	\$ 6,082
Loans and investments (millions)	\$ 8,765	\$ 8,467	\$ 8,772	\$ 8,601	\$ 8,750
Adjusted demand deposits (millions)	\$ 3,289	\$ 3,296	\$ 3,277	\$ 3,282	\$ 3,334
Revenue receipts of the state comptroller (thousands)	\$273,147	\$381,685	\$178,815	\$ 277,962	\$ 214,918
Federal Internal Revenue collections (thousands)	\$1,323,749	\$917,967	\$1,047,526	\$8,035,260	\$6,926,690
Securities registrations—original applications					
Mutual investment companies (thousands)	\$ 16,664	\$ 26,748	\$ 31,800	\$ 307,915	\$ 333,611
All other corporate securities					
Texas companies (thousands)	\$ 9,302	\$ 0	\$ 36,141	\$ 109,490	\$ 244,509
Other companies (thousands)	\$ 17,482	\$ 9,782	\$ 35,939	\$ 263,572	\$ 423,271
Securities registrations—renewals					
Mutual investment companies (thousands)	\$ 22,292	\$ 39,833	\$ 24,973	\$ 306,953	\$ 274,429
Other corporate securities (thousands)	\$ 405	\$ 9,913	\$ 410	\$ 20,518	\$ 10,155
<b>LABOR</b>					
Total nonagricultural employment in Texas (index)†	150.4*	150.8*	146.2 <sup>r</sup>	150.2	144.5
Manufacturing employment in Texas (index)†	151.6*	152.5*	154.9 <sup>r</sup>	154.0	152.6
Average weekly hours—manufacturing (index)†	98.5*	99.3*	100.9	99.4	101.0
Average weekly earnings—manufacturing (index)†	149.0*	149.7*	143.1 <sup>r</sup>	149.1	142.6
Total nonagricultural employment (thousands)†	3,741.2*	3,723.5*	3,636.6 <sup>r</sup>	3,697.3	3,555.5
Total manufacturing employment (thousands)†	740.0*	736.4*	755.8 <sup>r</sup>	744.3	737.8
Durable-goods employment (thousands)†	408.9*	408.0*	427.0 <sup>r</sup>	414.6	418.1
Nondurable-goods employment (thousands)†	331.1*	328.4*	328.8 <sup>r</sup>	329.8	319.7
Total civilian labor force in selected labor-market areas (thousands)	3,557.3	3,512.1	3,356.2	3,481.0	3,280.8
Nonagricultural employment in selected labor-market areas (thousands)	3,302.9	3,301.5	3,130.3	3,285.6	3,096.5
Manufacturing employment in selected labor-market areas (thousands)	648.7	631.6	619.2	639.0	613.9
Total unemployment in selected labor-market areas (thousands)	160.6	116.9	124.9	111.6	89.0
Percent of labor force unemployed in selected labor-market areas	4.5	3.3	3.7	3.2	2.7

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