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TEXAS BUSINESS REVIEW

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THE BUSINESS SITUATION IN TEXAS

Joe H. Jones

The current status of the Texas economy, as well as the immediate prospects for significant recovery, can best be described as checkered. Encouraging indications of both current and prospective economic strength are apparent, but these areas of improvement must be weighed against some current soft spots in state employment and some increasingly insistent questions as to the national economic recovery. At the state level uneven effects of unemployment are evident in industrial sectors and in geographic regions of Texas. Questions of national recovery which will have direct effects on the state center on the recent upturn in interest rates, the readjustments underway in international monetary exchange rates, and the forthcoming labor negotiations in primary-metals industries.

Some assurances of statewide recovery are offered by increases seen in Texas personal income. After having faltered in 1970 in advancing from the second to the third quarter and from the third to the fourth quarter at rates of increase less than 1 percent, Texas personal income showed a clear increase in the first-quarter estimate prepared by the Bureau of Business Research.[1] At an annual rate of $41,368 million, personal income in Texas for the first quarter of 1971 is estimated to have increased 3 percent over income received in the last quarter of 1970. The 2.5-percent rate of income advance into April of this year, determined for estimated Texas personal income of $42,396 million on an annual basis, showed recovery momentum continuing into the second quarter.

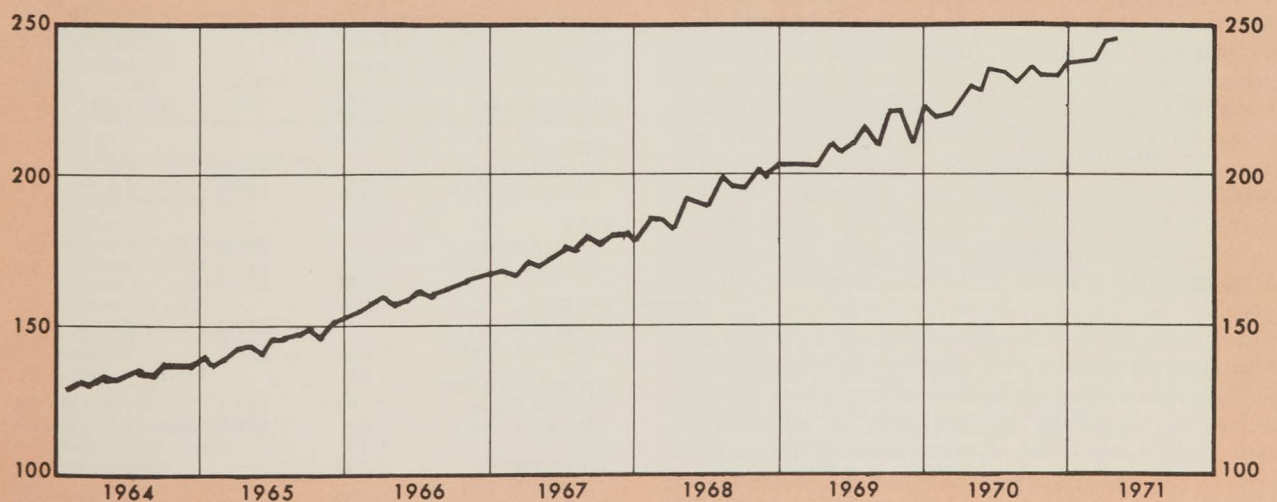
Total nonagricultural employment has remained essentially unchanged, on a seasonally adjusted basis, for the first four months of this year. The contrast of this stable employment level with the absolute declines experienced in Texas manufacturing employment is encouraging but the continuing losses of potential employment are not. In comparison with total nonagricultural employment of 3,649 thousand in April of last year the 3,634 thousand Texans employed in April 1971 is a net loss of 15,000 jobs, which can be attributed principally to job losses in durable-goods manufacturing. In relation to the first four months of 1970 employment in durable-goods manufacturing through April of this year has been lower by some

[1]The regression model providing monthly estimates of Texas personal income has been revised from the income model reported in the April 1970 and the April 1971 issues of this *Review*. The new income estimates are based on a multiple linear regression of quarterly personal income on time, Texas bank debits, and insured unemployment. The quarterly measures of state personal income used as the dependent variable have been made by the Office of Business Economics of the U.S. Department of Commerce.

The coefficient of multiple determination for the new model is .9979, with a standard error of the estimate of $249.38 million based on quarterly personal income at annual rates. The beta coefficients in the model are .6535 for time, .3646 for bank debits, and .0247 for insured unemployment.

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 insured unemployment.

12 percent or, in absolute numbers, by approximately 50,000 jobs. This magnitude of loss in manufacturing employment has been substantially offset by employment increases in the trade, financial, service, and governmental sectors of the state economy.

The varying effects of unemployment within state industrial sectors is mirrored in the geographic regional impact of unemployment. Six of the state's twenty-two major labor-market areas had unemployment rates exceeding 5 percent in April, with Brownsville-Harlingen-San Benito, Laredo, and Texarkana registering isolated highs of 7.8-, 10.4-, and 6.6-percent rates of unemployment respectively. Extensive unemployment was the exception in the remainder of the regularly monitored labor-market areas of the state. No evidence of a generalized problem of unemployment was evident in the significantly low unemployment rates of 1.8 percent in Austin and 2.7 percent in Houston.

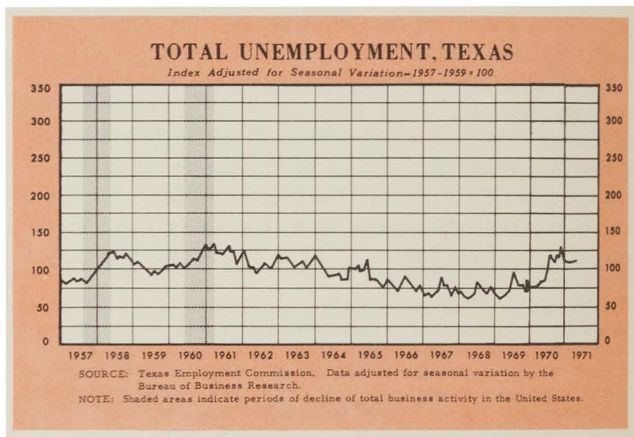
During the latter part of May the pressure of large volumes of dollar holdings in European financial markets culminated in an adjustment in dollar exchange rates with foreign currencies. After adjustment the dollar exchanged at rates 4 to 5 percent below the official rates prevailing earlier in the year. Some net gold outflows from the United States were experienced as the pace of dollar conversions gained momentum. The surfeit of dollars in foreign markets, which precipitated the monetary adjustments, is a consequence of import-export imbalances in our international exchanges over the past few years, for both private and governmental transactions. Large expenditures for military support in foreign countries have been a major contributor to the net dollar outflows culminating in the recent flurry on international monetary markets. A recently developed impetus to dollar outflow has been the decline in domestic interest rates and the consequent attraction of U.S. venture capital to the higher rates available in foreign markets.

Some analysts have seen elements of benefit in the adjustment of exchange rates. It has been suggested that price increases for foreign goods implied in the new exchange rates will constructively dampen import sales, increase domestic demand for domestic products, and decrease dollar outflows. These presumed benefits can result only if price increases of 4 to 5 percent have a measurable effect on the sale of imported products. Such a response of U.S. consumer and industrial purchasers is speculative; price increases of larger magnitude than this have passed without notice in the economic history of the past year.

The consequences of the continuing dollar outflow and international recognition of a weakened U.S. dollar are of some significance to administrative policy makers. Foreign governments, concerned by instability in international money markets, would like to see an increase in the rate of interest in the United States. Increases in U.S. interest rates could be achieved only at the expense of aborting a precariously maintained national economic recovery.

After the downturns in interest rates experienced in the first four months of 1971, interest rates turned upward again in late April and early May in response to increasing demands for funds. One short-run effect, apparently, has been to spur home purchases by some potential buyers who had been waiting for further rate drops. The long-run effects of increasing rates on the construction industry are too painfully evident from the devastating experiences of 1969 and 1970.

The Administration is facing a dilemma of significant proportions. To increase interest rates as discouragement to dollar outflows would imperil the current economic recovery. Ignoring the exchange-rate adjustments impelled by the pressures of additional dollars abroad can be done only by paying increasing prices for foreign goods. Some foreign purchases, of course, can be deferred, but long-run support commitments for stationed military forces will require expenditures in foreign markets at increasing prices. What cannot be avoided is the realization that the United States is paying the price of military adventures in the most painful possible manner.



INDEXES OF CONSUMER PRICES
U.S. AND HOUSTON, TEXAS
(1967 = 100)

Classification	Apr 1971	Percent change: Apr 1971 from Mar 1971	Percent change: Apr 1971 from Apr 1970
All items			
United States	120.2	0.3	4.3
Houston, Texas	119.5	0.2	2.8
Food			
United States	117.8	0.7	2.8
Houston, Texas	117.8	1.1	2.0
Housing			
United States	122.5	0.1	4.2
Houston, Texas	122.7	– 0.4	2.8
Apparel and upkeep			
United States	119.1	0.4	3.6
Houston, Texas	121.7	1.2	2.4
Transportation			
United States	118.1	0.3	6.2
Houston, Texas	113.2	– 1.2	4.6
Health and recreation			
United States	121.2	0.5	5.5
Houston, Texas	120.2	0.7	2.9

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

ESTIMATES OF NONAGRICULTURAL EMPLOYMENT IN TEXAS

Industry	Employment Apr* 1971 (thousands)	Percent change Apr 1971 from Mar 1971	Percent change Apr 1971 from Apr 1970
Total nonagricultural employment	3,634.0	1	**
Manufacturing	706.2	**	– 6
Durable goods	372.5	**	– 11
Lumber and wood products	20.8	– 1	**
Furniture and fixtures	17.2	**	– 1
Stone, clay, and glass products	30.1	1	**
Primary-metal industries	53.8	3	– 1
Fabricated-metal products	53.8	3	– 1
Machinery, except electrical	67.1	1	– 7
Oil-field machinery	27.8	**	– 8
Electrical machinery and equipment	45.3	**	– 22
Transportation equipment	75.7	– 2	– 24
Aircraft and parts	48.2	– 4	– 34
Instruments and related products	13.3	3	– 3
Other durable goods	14.9	**	– 13
Nondurable goods	333.7	**	**
Food and kindred products	86.0	**	1
Meat products	18.2	1	3
Textile-mill products	6.9	– 1	– 8
Apparel and fabricated textiles	63.8	**	4
Paper and allied products	16.2	– 1	– 5
Printing and publishing	41.6	**	1
Chemicals and allied products	62.9	**	– 3
Industrial chemicals	35.6	**	– 1
Petroleum and coal products	38.9	– 1	1
Other nondurable goods	17.4	1	– 6
Nonmanufacturing	2,927.8	1	1
Mining	103.2	**	– 1
Crude petroleum and natural gas	96.8	**	– 1
Contract construction	208.8	– 1	– 7
Transportation	149.8	– 1	– 2
Communication	55.1	**	2
Public utilities	47.4	**	3
Trade	886.8	1	3
Wholesale trade	261.3	1	3
Retail trade	625.5	1	3
Building materials, hardware, and farm equipment	33.7	2	4
General merchandise	128.2	1	1
Food stores	102.4	1	4
Automotive dealers and service stations	96.6	1	1
Apparel and accessories	39.1	2	4
Other retail trade	225.5	2	3
Finance, insurance, and real estate	196.7	1	4
Banking	50.5	**	4
Services	596.4	2	2
Hotels and lodging places	40.4	2	– 1
Laundries and cleaners	31.8	– 1	– 6
Other services	524.2	2	3
Government	683.6	**	1
Federal	159.1	**	– 6

* 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.

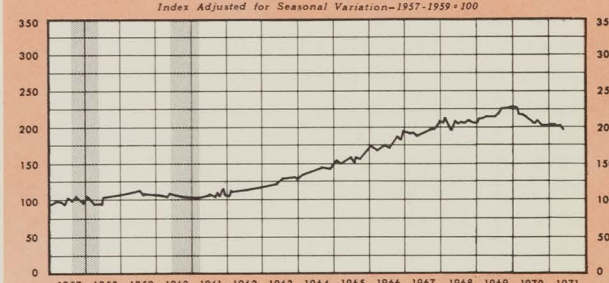
NONAGRICULTURAL EMPLOYMENT IN TEXAS SELECTED LABOR-MARKET AREAS

Labor-market area	Apr 1971	Mar 1971	Apr 1970	Anticipated July 1971
Abilene	40,900	40,800	40,980	41,310
Amarillo	65,430	64,420	64,130	65,650
Austin	135,750	135,050	128,100	129,650
Beaumont-Port Arthur-Orange	118,900	119,200	121,900	122,000
Brownsville-Harlingen-San Benito	39,880	40,070	39,670	40,210
Corpus Christi	95,920	96,310	93,030	97,420
Dallas	706,700	704,300	718,800	711,600
El Paso	115,950	115,600	115,800	114,450
Fort Worth	294,500	295,100	309,000	292,700
Galveston-Texas City	58,900	58,250	62,050	59,350
Houston	868,600	863,700	852,500	869,700
Laredo	25,645	25,165	25,145	25,150
Longview-Kilgore-Gladewater	35,690	35,590	35,350	35,440
Lubbock	67,345	67,605	67,655	65,790
McAllen-Pharr-Edinburg	48,130	47,960	47,100	45,980
Midland-Odessa	61,750	61,630	61,280	61,380
San Angelo	23,830	23,860	23,910	24,115
San Antonio	292,750	290,100	293,450	300,900
Texarkana	39,640	39,680	41,320	34,430
Tyler	38,990	38,920	40,210	39,430
Waco	58,310	57,970	58,640	58,040
Wichita Falls	48,725	48,695	48,045	49,775
Total, labor-market areas	3,282,235	3,269,975	3,288,065	3,284,470

Source: Texas Employment Commission.

INDUSTRIAL PRODUCTION DURABLE MANUFACTURES, TEXAS

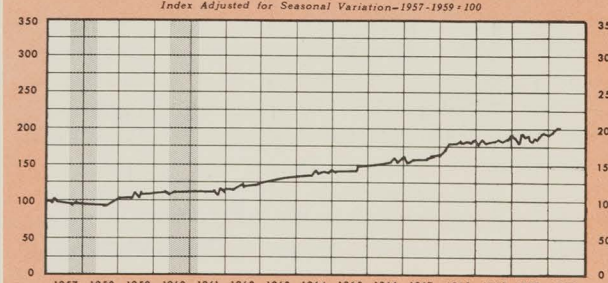
Index Adjusted for Seasonal Variation–1957-1959=100



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.

MEASURING TEXAS HOUSING NEEDS

Robert E. Norwood*

The shortage of acceptable housing for a large segment of the Texas population is part of the larger national problem, but Texas is not waiting for national solutions. In response to recommendations from the Texas Research League and the Texas Urban Development Commission, and to the generally recognized need for increased housing at the middle- and lower-income levels, Governor Preston Smith has launched a state housing program. Recognizing that specific facts are essential to wise planning and effective action, the Governor's Office has initiated a survey for measuring Texas needs and evaluating Texas problems in housing.

The Objective

Federal concern for the poor housing conditions of a significant segment of our nation's population was first expressed legislatively in the U.S. Housing Act of 1937. The federal response to the "housing problem" was the initiation of low-rent public housing.

More than a decade later Congress declared in the National Housing Act of 1949 that a "serious housing shortage" existed, with a need to eliminate "substandard and other inadequate housing through the clearance of slums and blighted areas." A target of one million public housing units by 1955 was set by the Congress. Twenty years later, in 1968, the six-year target was still only 75 percent accomplished.

The Housing and Urban Development Act of 1968 reaffirmed the 1949 national goal of decent homes, but recognized that the objective "has not been fully realized for many of the nation's lower-income families." A Presidential Commission set a target of 26 million new housing units for the country as a whole by 1978. To reach that goal would require:

- —nearly a 40-percent increase over the 1968 housing inventory;
- —more than twice the production of the two decades from 1940 to 1960; and
- —about 11 million more units than current production levels are likely to produce by the end of the target decade.

Governor Smith declared in 1969 that "There is in Texas a critical shortage of decent housing for low- and moderate-income families," and proposed a goal of providing "all Texas citizens with decent homes and living environments."

Obviously Texas' housing needs are included in the national goal of 26 million additional units, but no one knows how many of these units are supposed to be built in the state—much less where within the state. In fact, even the national target figure is uncertain.

The national housing-needs estimates were keyed to the 1960 U.S. Census, in which all dwelling units were classified as "standard, deteriorating, or dilapidated." After a re-survey in 1967, however, the Census Bureau declared that its own 1960 housing statistics were "unreliable" and "inaccurate"—so poor, in fact, that the 1970 Census dropped all subjective judgments of housing conditions.

With the evaluation of the 1960 national housing stock in serious doubt, the projected need for 26 million more units is also in question. Demographers and economists have noted the declining birth rates, changes in family formations and size, and recurring reports of vacancies in many cities. Renovations of existing homes, plus growing popularity of mobile homes, might account for eight to ten million units of the projected national need.

Preliminary Action

Clearly the goal of a decent home for all Texas citizens set by Governor Smith is one to which all responsible Texans could subscribe. But its rational implementation demands a measurable definition of the abstract concept of "decent homes and living environments," plus a factual evaluation of both the existing housing stock and prospective future needs in terms of defined standards. Unfortunately, these preconditions to effective and responsible action on the part of the state do not now exist.

More than a third of the states have already established action programs aimed at increasing the supply of housing, particularly for low-income groups. Most of these programs resemble the federal efforts to accomplish similar purposes, and few of them have been based on a measured estimate of the extent, location, and cause of housing problems.

More than three decades of unsuccessful federal effort to come to grips with the housing problems of our nation and to devise an effective solution point to the difficulties which are involved. Efforts in Texas, or in any other state, to help solve housing problems will be no better than our understanding of the elements and causes of the problem. Even with current data from the 1970 Census of Housing, some serious, unanswered questions still remain:

- —What is a good working definition of a decent home? At least eight different definitions are being used by various federal agencies. The planning efforts of the

*Research associate with the Texas Research League. The substance of this article was delivered by Mr. Norwood as an address at a recent meeting of the Austin Chapter of the American Statistical Association.

regional planning agencies in Texas have produced a variety of other definitions.

–What is a suitable living environment?

–How many presently acceptable houses will become substandard as the result of age, neglect, and shifting land uses?

–How many presently substandard houses could be made acceptable through rehabilitation?

–How many families cannot provide themselves with decent homes through the operation of the private market?

–Of those families needing governmental assistance for adequate shelter, how many are not able to avail themselves of the present housing programs?

–What political and social factors pose obstacles to the solution of economic problems in the provision of adequate housing?

Before launching any broad-scale housing effort, the state of Texas needs to take three preliminary steps:

1. Determine what objective standards shall be applied in deciding whether a housing unit and its environment are "decent" or adequate.
2. Take an inventory of the present housing stock in terms of the objective standards and project the needs for replacement, rehabilitation, and new construction to meet future growth by specific geographical areas, taking into account existing vacancies.
3. Estimate the extent to which the projected needs may be met by private enterprise with the help of established federal programs, and then devise supplementary state programs to remedy any deficiencies in the existing system.

The Housing Survey

The Texas Research League's report to Governor Smith on the state's role in housing recommended that the Governor's Office contract with a competent survey research firm for the conduct of a statewide survey of housing utilizing (1) on-site inspections of housing units to estimate conditions of the current housing stock according to a set of pretested standards, and (2) occupant interviews to develop information on market demand and obstacles to fulfillment of housing objectives under presently available programs. The model for this proposal is a study in Michigan which proved successful.

Governor Smith's favorable reception of this suggestion resulted in the employment of the firm of Louis, Bowles and Grace, Inc., in Dallas, which is currently in the process of developing the survey. The target date for completion of the study is June 15. Funds for the survey were jointly subscribed by the Moody Foundation and the Brown Foundation.

Survey Objectives

There are three general objectives for the housing survey:

1. To measure the physical condition of housing in Texas with identification of dwellings in substandard status resulting from factors including environmental conditions.
2. To measure the extent of the housing need of Texas residents.
3. To identify causes of housing need and obstacles to alleviation of that need.

Methodology

Original data collected for the study will consist of two types:

1. *Evaluation* of the physical characteristics of 12,000 occupied housing units in Texas.
2. *Interviews* with occupants in 4,000 housing units to ascertain the residents' attitudes toward their dwelling places, their needs, the obstacles to alleviation of those needs, and their demographic characteristics.

Physical Evaluation

The problems in the physical evaluation of housing will be the most difficult to overcome. Any standard used for grading housing as "good," "bad," or "in-between" will entail some element of subjective judgment. At one end of the scale are dwelling places that would be judged "bad" by any group of prudent observers. At the opposite end, similarly, are the dwelling places that would be judged "standard" or above. But between these simple extremes are many cases where reasonable observers can and will disagree on what is and what is not "substandard." It may be that in the middle, gray area the attitude of the occupant is critical for determining what is substandard.

The study of Michigan State Housing Conditions and Trends provides valuable background for the Texas study. The Michigan study made an elaborate pretest of numerous criteria felt to have potential value in determining the suitability of a dwelling. For the Texas survey the Michigan work will be reviewed to see that the criteria selected experimentally do, in fact, provide a sound basis for evaluating a dwelling. The most significant of those criteria will be selected and translated into a pictorial scale. Only those criteria which can be evaluated by an external examination of the dwelling will be chosen, as no examination of the interior of any dwelling is proposed.

For example, one such criterion might be the "Condition of the paint on wooden trim around exterior

windows and doors." Each interviewer will be provided with a set of three photographs: one showing a picture of a window frame in excellent condition, a second showing one that is cracked and faded, and the third showing one that is peeling. Along with these pictorial representations the interviewer will have a numerical scale, from one to seven, to use in scoring that single characteristic of that dwelling.

In this manner the interviewers will score each of about ten characteristics and base their reports on the on-site comparisons with the set of carefully selected and pretested photographs.

In addition to dwelling characteristics, pictorial scales for environmental conditions in the neighborhood will be included. This will broaden the evaluation to include conditions surrounding the site of each dwelling, perhaps contributing significantly to whether a particular dwelling is "standard" or "substandard."

Each of the characteristics evaluated will be assigned a weight, to be determined during the pretesting period. The average of the weighted scores will be the "grade" for the individual dwelling.

An important benefit in using the pictorial scale will be its value in communicating the findings of the survey after its completion. Even if critics should disagree as to the weighting used, raw data collected in this fashion could be reanalyzed at any future time.

Accomplishment of two significant purposes is expected from this part of the survey: (1) to provide an extensive test of this method of evaluating dwelling units so that it might be used for future planning efforts in Texas, at both the state and the local level, and to evolve a usable definition of "substandard"; and (2) to provide data on the condition of housing across the state.

Interview Data

Interviews conducted with occupants of selected dwellings will include basic demographic characteristics. In addition, the interview will determine (1) the occupant's satisfaction with the dwelling; (2) his desire to rehabilitate the dwelling, move to a different dwelling, or otherwise change his living status; and (3) the nature of whatever obstacles might prevent his fulfilling his desires.

The interview data should provide a basis for identifying some of the fundamental causes and the character of the housing problem. These data will provide a linkage between "bad" housing and the characteristics of its occupants, a "linkage" which is one of the principal missing elements in most housing evaluations.

Sample Design

Both the physical evaluations and the interview data will be obtained by means of a sample survey of Texas households. For purposes of the study the universe consists of all *occupied* households in the state. The sample is a stratified area probability sample, disproportionate in size among seven regions, based on distribution of ethnic groups in each region. For the purpose of this study the twenty-four planning regions of the state were grouped into seven "housing regions." The grouping was based on the probability of the region's having similar housing-problem characteristics. Thus, all of the planning areas along the Mexican border are grouped into one region; similarly, the planning areas in East Texas are grouped into one region.

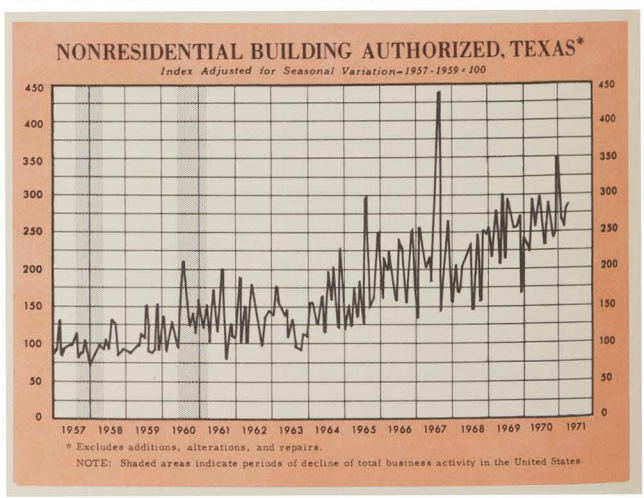
Within each region separate starting points will be selected at random for each occupant interview, and field interviewers will have no influence on the starting places. At each dwelling selected the interviewer will make an evaluation of the physical characteristics for the selected dwelling, plus an evaluation of one dwelling on either side. This will yield a cluster of three evaluations, plus a personal interview with the occupant of one of the three dwellings. This design will provide unusually broad geographical dispersion of the sample, giving relatively higher chances for dwellings of varying quality to be included.

Report Tabulations

It appears that the sample will be large enough to provide statistically reliable data on:

(1) The physical condition of dwellings within the state as a whole and within each region divided by major ethnic groups of the region and by urban, suburban, and rural areas
(2) The needs of Texans in housing, causes of the need, and obstacles to solution of the problem both within the state as a whole and within each region, with breakdowns by major ethnic groups, geographical areas, income levels, and other demographic characteristics obtained during interviews with occupants

This study plows new ground and hopefully will provide Texas with the type of information about our housing needed to form the basis for some rational solutions to a serious problem.



INDUSTRY, THE DISADVANTAGED, AND MEDICINE

F. J. Kelly, M.D.*

Minority and otherwise underprivileged groups in Texas, because of a combination of disadvantages—ethnic, educational, and economic—from which they suffer, pose a peculiar problem as potential members of the Texas labor force. Their situation as industrial employees has not yet been studied in Texas as much as in more fully industrialized regions of the country, but as urbanization and industrialization in Texas increase, so will the need for expertise in methods of integrating the disadvantaged as competent workers into the labor force of the state.

Much can be learned from the experience of other states. The problems encountered in large industrial centers of other sections are identical in some aspects, and similar in others, to the problems of such industrialized Texas areas as Houston, Dallas-Fort Worth, San Antonio, and El Paso. The solutions to problems in Chicago, for example, are applicable in high degree to problems in Texas urban centers, and, in lesser degree, even to smaller cities only recently developing industrially. This flow of knowledge and understanding from one locale to another is especially free and effective in the area of health problems.

A Newly Recognized Social Responsibility

Until quite recently the general public, physicians, and leaders of industry raised no objection to the concept that an employer was not obligated to hire unqualified persons in an attempt to compensate for the injustices of society or to satisfy any other reason. However, as Leo Beebe, vice president of Ford Motor Company and a leader of the National Alliance of Businessmen, stated, "Hiring the most qualified man is a good philosophy—the right philosophy—so long as you give everybody the opportunity to be qualified."[1] The extent to which industry, and all citizens, pursue this approach will have a profound effect upon the nature of our society and the economy of the nation for many years to come. At this chronological point it is not too important why an old concept is qualified, but rather that the practical economics of the business community and its effect on everyone's welfare is recognized. To manufacture a product and sell it in the marketplace employees are needed; these employees then are able to become consumers of goods and services rather than dependents of the city, state, or federal government. The demand for products in a tight labor market has forced industry to look beyond its previous source of employees—to the disadvantaged unemployed. Gerald Phillippe, late Board chairman of General Electric, stated it this way: "If we contribute to helping residents of the ghetto, we could help create a substantial new group of consumers. Bringing non-white-family income up to the level of white-family income would add about $20 billion to U.S. personal income yearly."[2]

A New Task for Medicine

Critical analysis of experiences, findings, and challenges in this new medical arena requires the redesigning of the industrial medical approach if doctors are to do their part in assisting these disadvantaged people to become productively employed. Furthermore, it is apparent that nearly all the jobless in the nation today are of this group. The acceptance of this responsibility required the development of new guidelines—guidelines which would not compromise basic concepts of the pre-employment medical examination but which would minimize the unacceptable rate among a segment of the community known to have medical defects at a higher rate than those previously employed. The ever-present question confronting responsible physicians throughout the nation, whether directly or indirectly connected with industry, remains—where do we draw the line in fairness to the individual, to industry, and to the physician? A report on the findings of pre-employment medical examinations of white applicants in a rural community near Amarillo, Texas,[3] stated that "the nature of the industry, the socioeconomic background of the applicants in general, and the geographic location of the industry will dictate, to a greater or less degree, the type of examination which will best serve the purpose." Experience and findings among the hard-core, disadvantaged minority serve to re-emphasize this view.

A New Labor Force

For many years large-city industries had been recruiting employees from nearby suburbs, comparatively stable white communities of first- and second-generation blue-collar factory families. These recruits had had exposure, from childhood, to the demands and expectations of factory jobs. Training, for this group, consisted of specific job instruction, under which the new employees were quick to learn. At a certain plant in the Chicago area the average hourly employee in 1964 had worked for eighteen years. At about that time, however, broadening market demands required in a relatively short time a build-up in the work force of 25 to 30 percent, a need impossible of fulfillment with a trained manpower reserve virtually nonexistent. At the same time this industry found itself on the edge of Chicago's burgeoning ghetto. Here was a huge manpower

*Medical director, Pantex Plant, Mason & Hanger-Silas Mason Co., Inc., Amarillo, Texas.

[1]Kent McKamy, "Putting the Jobless to Work," *Business Management*, Vol. 6, No. 1 (1968), p. 26.

[2]G. L. Phillippe, Employee Relations Managers Meeting, New York, October 16, 1968.

[3]F. J. Kelly, "Pre-employment Medical Examinations, Including Back X-rays," *Journal of Occupational Medicine*, No. 3 (1965), p. 132.

supply almost all unemployed, but because of the absence of even the most basic work experiences, considered unemployable. Management faced two alternatives: relocate, or remain and face the challenge of developing a whole new work force. The decision was to remain. As a result the industry has experienced many new learning processes, with some problems yet to solve, but that industry is satisfied now that it met its community responsibility.

New Problems for Management

Since this operation is situated on the edge of one of the largest ghettos in the United States, the potential labor force is overwhelmingly composed of minority groups–Negro and Spanish-American. A composite hard-core applicant is under twenty-five years of age; he is a school dropout with a sixth-grade education; he is the product of a system that gave him little vocational or civic guidance or sense of responsibility as generally understood; he is untrained and unmotivated toward the industrial situation; he has a police record and a drinking problem; and he believes that power comes through physical force. One of the personnel counselors–himself a product of the ghetto–summarized their problem: "The attitude is one of apprehension, concealed or unconcealed suspicion, feigned or real indifference, constantly on the defensive. They know they want something desperately, but they're not sure exactly what it is or how to obtain it."

The problem faced was that of the economically and educationally disadvantaged, the handicapped, whether from Appalachia or the ghetto–it was not a problem of color or race. The hiring of Spanish-Americans, blacks, or whites, not considered disadvantaged, had no effect on the normal conduct of the operation of the business.

This new-found work force, however, did have effects upon the business. Turnover reached a new high with as many as 8 percent leaving the day they were hired and 22 percent the first week. Absenteeism reached levels of 10 percent on a single assembly line, making efficient operation nearly impossible. The costs of scrap, rework, and inspection skyrocketed, and Workmen's Compensation costs and claims reached new highs. The processing of health-insurance claims became a major problem entailing frustration, errors, delays, and reviews–not because of increase in volume but rather because of the inability of the new employees to handle the strange and complex paperwork. Discipline became another major problem, with an increase of over 100 percent in disciplinary time off during one period–this despite the fact that the most severe discipline in our society today can be found in the ghetto gangs from which these employees came to us.

Communication between these new hires and other employees and foremen broke down, obstructing attempts at building real understanding. It was necessary to be aware of and to respond to a new language–ghetto talk. These applicants were coming to the company, not from company ads but from "pulling a few coats" and they came with dirty "fronts." They had never had regular "bread" before and their "floats" were "hot." Ghetto sharpies would sell them a "float," now that they were employed, but they too frequently caught "a rock on their bread" and would be "up tight" again. Translated, this talk meant that they learned of the jobs by word of mouth ("pulling coats") and came in dirty clothes ("fronts"). Money ("bread") had been scarce and if they had ever had a car ("float") it had been stolen ("hot"). They soon found out that one late payment meant garnishment ("rocks on their bread") and they were back on the edge of desperation again ("up tight").

New Medical Experience

The medical function in the employment process at this company became intimately involved with many new experiences and interesting findings. During a recent one-year period over 40,000 applications were screened by personnel, of which 5,511 were approved for pre-placement examination. Of these, 632 (14.5 percent) were physically or emotionally not initially qualified. Reference to Table 1 reveals that about one of eight screened applicants was approved for physical examination. Since 82 percent either did not report for work, quit, or were discharged following approval to work, the net gain was only about 800. Because precise figures were impossible from some departments–because of identical names and addresses, attempts at deception, and repeat applications–some figures were necessarily approximate, and have been so indicated.

Minimizing the Unacceptable Rate

A higher medical rejection rate was anticipated, since the large majority of those examined were of the disadvantaged minority. In an effort to minimize the unacceptable rate several changes in requirements were made without jeopardizing the basic concept of the pre-employment examination. This procedure, in certain instances, involved cooperation and adjustments in the manufacturing areas. When this hiring program was started the physical requirements included a height minimum of 68 inches and a weight minimum of 150 pounds. By improvement of placement procedures both of these requirements were eliminated.

The dental status of these applicants was of great concern to the medical director, being a matter certainly open to medical judgment as it relates to acceptability or rejection for work. Answers to two questions would allow for the setting of a medically justified standard: (1) Would the number of teeth involved and the degree of dental decay reasonably be expected to result in lost time in the near future? (2) To what degree may dental caries and

Table 1

HIRING THE HARD-CORE UNEMPLOYED

		Per 100
Applications	40,000+	100
Preplacement examinations	5,511	12
Approved	4,879	11
Reported for work	3,000 (approx.)	7
Quit or discharged	2,100	5
Did not report for work	1,800 (approx.)	4

peridontal disease be present before it may become a source of annoyance and irritation to fellow employees? Definitive answers to these questions could not be expected, but it was apparent that development of some guidelines was necessary. It must be clearly understood that the concern was not for small or even comparatively large cavities, but rather for teeth in the process of almost total dissolution and disintegration of the enamel and dentin, to or below the gingival margin in many cases. The decision was to accept those applicants with not over two teeth in this advanced state. This standard has been maintained to date. Support for this decision was found in the existence of extensive peridontal disease and minor caries in association with three or more severe cavities. Contrary to what might be expected, the events which followed the establishment of these criteria were highly gratifying. In no other area was insistence on corrective measures received with as much voluntary appreciation as from many of these employees who, after dental extraction, returned for approval to work. Thirty-one percent of those initially disqualified returned after corrective therapy. Many were directed to free dental clinics and several of those so referred returned within one day for completion of the examination. On several occasions telephone calls were received from the applicant's clergyman, who expressed his appreciation for the encouragement of the individual to this remedial action, which improved his general health as well as enabling him to obtain a job.

The personal history was initially obtained by having each applicant complete the standard General Electric form. This Chicago company, however, found it necessary to devise its own form when it became apparent that the level of education of these applicants made it difficult to decide whether the applicant was knowingly falsifying his answers or whether the contradictions were the result of an honest lack of understanding. It was evident very early that the staff were wasting entirely too much of the applicant's time, as well as their own, and were still not confident that they were obtaining those elements of the history needed for accurate documentation. Many who indicated that they had had no surgery, accidents, or operations, were found on examination to have prominent operative scars or major knife or gunshot wounds. When questioned they would indicate that they had forgotten the operation or that they did not consider the knifing or gunshot to be an "accident." Specific references to such injuries as "gunshot wounds" and "knife wounds," are now included in the questionnaire.

A potentially serious and somewhat delicate situation, constantly present during these examinations, was of great concern because of the danger of undermining the morale and enthusiasm of the company staff. It involved the varying degrees of lack of body hygiene present among many of the applicants. In a few instances (the condition was pointed out to many others) it was necessary to have the applicant return after improving his unhygienic condition. This situation, together with frequent blocks to communication from language barriers, and the lack of ability to comprehend instructions during vision, hearing, and other tests, were very taxing to all the examining staff, particularly to the secretary, the technician, and the nurses. Only a high degree of dedication and a sympathetic appreciation of the applicants' disadvantaged background made it possible to maintain effective productivity.

Medical Findings

To obtain an overview of the medical findings, from which to develop further refinements, the staff summarized the results of 4,356 consecutive preplacement physical examinations (Table 2). These data were compared with earlier results found during examination of 1,087 white, male applicants in a nonindustrial area in the Amarillo, Texas, area. The findings are compared in Table 3. Several significant variations, seemingly a direct reflection of the genetic and/or socioeconomic background of the two groups, are notable. Vision problems were encountered almost seven times more frequently among the disadvantaged, approximately one half of whom returned with acceptable corrections. These defects appear to have resulted from a socioeconomic factor, more social than economic, as evident by the fact that such a large number returned with proper glasses. Hypertension was found to be increased by a factor of almost 8 (0.4 to 3.0 percent), which reflects the large number of Negro applicants. Rasmussen states that "Many aspects of the situation suggest that genetic forces may control the major portion of the variability of blood pressure tenor, and that most of the morbidity and mortality due to high blood pressure in a population is determined by such forces."[3] The Texas rural group disclosed an absence of industrially significant dental disease as contrasted with 2.9 percent for the Chicago urban group. In the earlier study no lung disease was found on routine chest X-rays as contrasted with identification of 20 (0.5 percent) with suspected lesions among the disadvantaged. Follow-up on these individuals disclosed that 8 were

Table 2

MAJOR MEDICAL FINDINGS OF 4,356 PRE-EMPLOYMENT EXAMINATIONS

	Initially not qualified		Approved		Finally not qualified	
Defect	No.	%	No.	%	No.	%
Vision	168	3.86	80	1.84	88	2.02
Hypertension	132	3.03	20	0.46	112	2.57
Dental	128	2.94	40	0.92	88	2.02
Urine	72	1.65	12	0.28	60	1.38
Scoliosis	24	0.55	0		24	0.55
Hernia	20	0.46	2	0.04	18	0.41
Pulmonary	20	0.46	8	0.18	12	0.28
Skin	16	0.37	4	0.09	12	0.28
Psychological	12	0.28	4	0.09	8	0.18
Cardiovascular	12	0.28	0		12	0.28
Musculo-skeletal	8	0.18	0		8	0.18
Obesity	8	0.18	0		8	0.18
Foot	4	0.09	0		4	0.09
Spinal surgery	4	0.09	0		4	0.09
Knee	4	0.09	0		4	0.09
TOTAL	632	14.50	170	3.90	462	10.60

[4]P. Rasmussen, "An Overview of Essential Hypertension," *Medical Times,* Vol. 95, No. 4 (1967), p. 467.

diagnosed "active tuberculosis," 4 were lost to follow-up, and the remaining 8 were approved after appropriate investigation. The incidence of inguinal hernia is identical (0.5 percent) in both series. Another finding of interest is that of cardiovascular disease, which was almost 3 times more frequent among the rural group than among the disadvantaged.

The challenge which the new labor market has posed and which American industry has accepted is not the result of a shortage of people or potential effectiveness, but stems from the basic attitudes and values of the disadvantaged individual. Very recently signs of some real mutual understanding between them and their employer have emerged as a result of considerable effort by all concerned. At the risk of oversimplifying a complex situation it can be said that industry, with a built-in expectation of success, has almost overnight been brought face to face with a group of new employees educated by experience to expect failure. Sound business principles have dictated the need to initiate programs for hiring, medical evaluation and rehabilitation, and job training as a start toward developing understanding and industrial environment values.

Medical services in industry must acknowledge their responsibility and the need to change many previous concepts and procedures as their contribution toward preparing these young people for a future in society—not merely a job. Medical standards need not be lowered, but the history, physical examination, and other elements of the preplacement evaluation can be structured to fit the circumstances while still protecting the requirements of the individual and the business. To obtain this balance will require a detailed survey of all facets of the pre-employment processes, involving representatives of top management, employee and public relations, and medicine; hygienists; and manufacturers. Failure to obtain cooperation from one or more of these groups will result in confusion, increased costs, and decreased efficiency in direct proportion to the lack of effective communication.

The social challenges of our time are no longer limited to government, church, or academic agencies—they are present in the medical examining rooms of industry, and they require a creative commitment if they are to be dealt with successfully.

Table 3

COMPARISON OF MAJOR PHYSICAL DEFECTS FOUND IN URBAN DISADVANTAGED MINORITY (4,356) AND RURAL (91,087) POPULATION

Defects	Urban D.M., Chicago (percent)	Rural, Amarillo, Texas (percent)
Vision	3.9	0.6
Hypertension	3.0	0.4
Dental	2.9	0.0
Scoliosis	0.6	0.0
Hernia	0.5	0.5
Pulmonary	0.5	0.1
Psychological	0.3	0.1
Cardiovascular	0.3	0.8
Lower Extremity	0.2	0.9

TEXAS CONSTRUCTION
NEW TOWNS AND COMMUNITIES
Graham Blackstock

Residential building permits issued during April in Texas urban areas, seasonally adjusted, are still providing the major impetus to the upward trend in the Texas construction industry. And the main interest of government and other groups concerned for the national welfare is still in creating the needed housing units for low- and middle-income families.

Texas data adjusted for seasonal variations show a 7-percent gain over March for total construction, a 5-percent gain for residential construction, and a 2-percent gain for nonresidential construction. On a year-to-date basis total construction gained 30 percent over the January-April 1970 level, residential permits increased 56 percent, and nonresidential permits increased 8 percent.

Even with these gains, however, unadjusted data on additions, alterations, and repairs suggest that many families who might be buying new homes are discouraged by the high costs of land, labor, materials, and taxes, and have decided to "make do" with what they have, adding a little here, patching a little there, and repairing generally. These April permits for modifications of existing housing units totaled 77 percent more than similar permits during March; for the year to date the value of 1971 alteration permits was 46 percent higher than that for the corresponding first four months of 1970.

A relatively new development in housing—the construction of complete new towns and cities—is receiving a new impetus from federal legislation passed in the fall of 1970 for the purpose of stimulating such new communities, and from currently pending legislation to encourage innovation and the building of communities outside cities as part of the revenue-sharing program.

The "new town" concept is a response to several factors. Chief among these is the expectation of a population of 300 million by the year 2000. The National Committee on Urban Growth Policy has recommended, as one means of meeting this increased demand, a mammoth new-town program, the creation of one hundred new communities of 100,000 each and ten new communities of 1,000,000 each. The direction of population growth, too—away from urban centers—suggests the need for new population centers and the creation of scattered new towns. The almost insuperable problems involved in high-density residential areas and in the rebuilding of existing ghettos argue for the dispersing of population into new communities. Most demographers foresee a major change in the nation's growth pattern, a trend away from the megalopolises to small and medium-size cities. As usual, costs and the problem of finding the money are the main deterrents to the implementation of this gigantic program.

Existing and pending legislation assumes that the developers of such communities will be both private and public, but it is designed to encourage the private segment. It provides for government guarantees of privately secured

long-term loans; cheaper interest rates; government loans to pay interest on developers' private loans; the availability of money for public facilities, such as mass transit, schools, libraries, and salaries for teachers, policemen, and nurses; and planning assistance.

Government guarantees of mortgages provide additional capital through attracting investment by pension funds, insurance companies, foundations, and trusts, which ordinarily are leery of real estate. These guarantees for long-term investment in mortgages will thus supply, in some measure, the "patient capital" which has become almost nonexistent, with investors expecting a quick return, but which is essential to the success of new-town projects, where returns on investment are delayed.

New legislation has created a tremendous new interest in these projects. Corporations are diversifying through entrance into the real-estate markets of new towns. Utilities are developing such housing projects to extend their markets. Nearly a year ago they formed a promotional Utilities Housing Council consisting of eleven big companies, with emphasis on the construction of low- and moderate-income housing. Boeing has entered the field to provide jobs for its displaced employees. Westinghouse is currently building new "good communities to raise kids" in fifteen locations. These new towns will provide modest-priced, comfortable, attractive homes, starting at about $17,000, homes kept low in price by computerized plans for the projects and by the use of factory-built, assembly-line units. The contractors will utilize local, minority- group subcontractors, where available, and local labor. Corporate scouts are ranging the country looking for land, with special interest in Texas, California, Florida, and Arizona.

Such communities have already come to Texas—for example, in the already functioning, and recently reorganized, Clear Lake City, in completed plans for Flower Mound new town between Dallas and Fort Worth, in the new project southwest of Austin, tentatively named Travis Country, and in plans for new towns in the Houston and San Antonio areas. The emphasis is largely environmental, with planning for preservation of natural beauty.

Some developers feel that the private sector in the housing industry should be given the same opportunity as that supplied the private sector in the defense industry—a government subsidy, with provision for overruns, so that the housing industry can more effectively provide the needed information on the city plant and how it works. Legislation giving more generous support to new-town projects would permit more innovative planning, with resulting truly new communities.

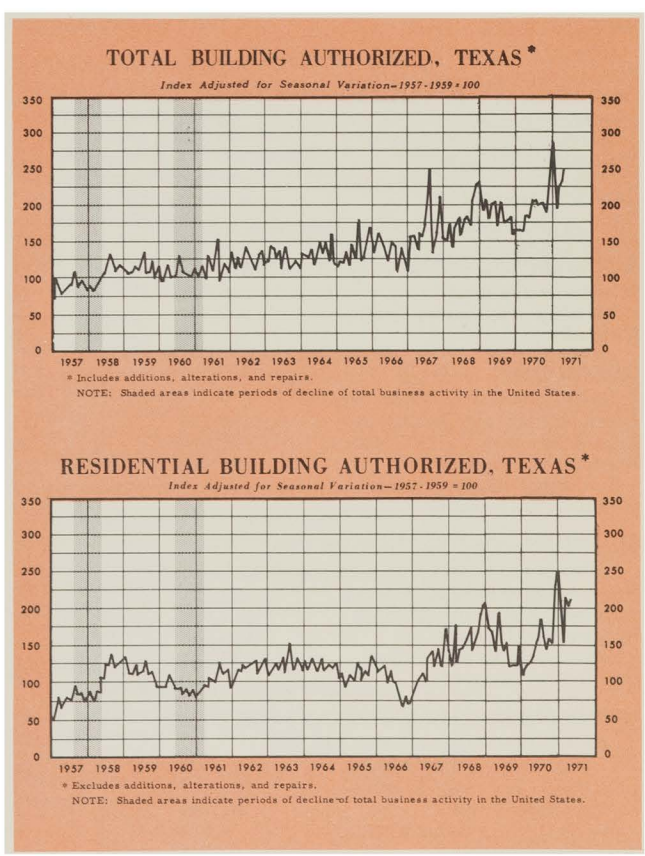
ESTIMATED VALUES OF BUILDING AUTHORIZED IN TEXAS*

Classification	Apr 1971 (thousands of dollars)	Jan-Apr 1971 (thousands of dollars)	Percent change: Apr 1971 from Mar 1971	Percent change: Jan-Apr 1971 from Jan-Apr 1970
ALL PERMITS	266,202	954,575	1	32
New construction	228,842	850,412	– 2	31
Residential (housekeeping)	134,533	488,950	– 3	57
One-family dwellings	83,329	296,086	– 3	74
Multiple-family dwellings	51,204	192,864	– 3	36
Nonresidential buildings	94,309	361,462	– 2	8
Hotels, motels, and tourist courts	2,291	22,573	– 41	177
Amusement buildings	1,007	16,820	– 74	– 48
Churches	2,192	12,212	– 28	– 12
Industrial buildings	11,794	32,811	49	– 20
Garages (commercial and private)	5,479	12,174	450	356
Service stations	1,748	6,728	7	25
Hospitals and institutions	6,797	16,573	225	– 11
Office-bank buildings	28,105	99,266	– 35	22
Works and utilities	2,833	16,503	– 56	7
Educational buildings	15,430	52,397	95	21
Stores and mercantile buildings	13,884	60,883	1	– 4
Other buildings and structures	2,749	12,522	42	33
Additions, alterations, and repairs	37,360	104,163	32	38
SMSA† vs. NON-SMSA				
Total SMSA	243,711	860,822	4	35
Central cities	161,604	574,496	9	21
Outside central cities	82,107	286,326	– 4	78
Total non-SMSA	22,490	93,753	– 21	6
10,000 to 50,000 population	11,010	45,600	– 27	2
Less than 10,000 population	11,480	48,153	– 15	10

* 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.

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



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 local business conditions in Texas which are included in this section are statistics on bank debits, urban building permits, and employment. The data are reported by metropolitan areas in the first table below and by municipalities within counties in the second table.

Standard metropolitan statistical areas (SMSA's) in Texas are defined by county lines; in the first table the counties included in the area are listed under each SMSA. Since the Longview-Kilgore-Gladewater area is functioning as a significant metropolitan complex in its region, although not officially designated as an SMSA by the Bureau of the Census, data for this area have been included in the table for SMSA's. In both tables the populations shown for the SMSA's and for the counties are the preliminary population counts of the 1970 census. In the second table the population values for individual municipalities are also preliminary counts of the 1970 census, unless otherwise indicated. Population estimates made for municipalities in noncensus years are commonly based on utility connections, and these estimates are subject to the errors inherent in a process dependent on base ratios derived in 1960.

The values of urban building permits have been collected from participating municipal authorities by the Bureau of Business Research in cooperation with the Bureau of the Census of the U.S. Department of Commerce. Inasmuch as building permits are not required by county authorities, it must be emphasized that the reported permits reflect construction intentions only in incorporated places. Permits are reported for residential and nonresidential building only, and do not include public-works projects such as roadways, waterways, or reservoirs; nor do they include construction let under federal contracts.

The values of bank debits for all SMSA's and for most central cities of the SMSA's have been collected by the Federal Reserve Bank of Dallas. Bank debits for the remaining municipalities have been collected from cooperating banks by the Bureau of Business Research.

Employment estimates are compiled by the Texas Employment Commission in cooperation with the Bureau of Labor Statistics of the U.S. Department of Labor.

Footnote symbols are defined on pp. 133 and 140.

INDICATORS OF LOCAL BUSINESS CONDITIONS FOR STANDARD METROPOLITAN STATISTICAL AREAS

April 1971

Reported area and indicator	Apr 1971	Percent change from Mar 1971	Percent change from Apr 1970
ABILENE SMSA			
Jones and Taylor Counties; population 113,959			
Urban building permits (dollars)	652,707	36	− 16
Bank debits, seas. adj. ($1,000)	194,583	7	11
Nonfarm employment	40,900	**	**
Manufacturing employment	5,640	**	1
Unemployed (percent)	3.5	− 15	30
AMARILLO SMSA			
Potter and Randall Counties; population 144,396			
Urban building permits (dollars)	2,032,230	− 12	2
Bank debits, seas. adj. ($1,000)	526,742	− 4	13
Nonfarm employment	65,400	2	4
Manufacturing employment	8,540	1	6
Unemployed (percent)	3.3	− 6	10
AUSTIN SMSA			
Travis County; population 295,516			
Urban building permits (dollars)	13,267,952	7	42
Bank debits, seas. adj. ($1,000)	845,086	1	20
Nonfarm employment	135,800	1	6
Manufacturing employment	12,110	1	3
Unemployed (percent)	1.8	**	− 5
BEAUMONT-PORT ARTHUR-ORANGE SMSA			
Jefferson and Orange Counties; population 315,943			
Urban building permits (dollars)	2,482,077	− 15	67
Bank debits, seas. adj. ($1,000)	558,020	4	7
Nonfarm employment	118,900	**	− 1
Manufacturing employment	37,100	2	− 2
Unemployed (percent)	5.4	2	38
BROWNSVILLE-HARLINGEN-SAN BENITO SMSA			
Cameron County; population 140,368			
Urban building permits (dollars)	1,221,195	5	192
Bank debits, seas. adj. ($1,000)	183,187	**	13
Nonfarm employment	39,900	− 1	1
Manufacturing employment	6,180	**	− 2
Unemployed (percent)	7.8	15	22
BRYAN-COLLEGE STATION SMSA			
Brazos County; population 57,978			
Urban building permits (dollars)	1,020,635	47	− 38
Bank debits ($1,000)	90,090	− 10	13
(Monthly employment reports are not available for the Bryan-College Station SMSA.)			
CORPUS CHRISTI SMSA			
Nueces and San Patricio Counties; population 284,832			
Urban building permits (dollars)	7,009,530	18	130
Bank debits, seas. adj. ($1,000)	512,780	− 2	26
Nonfarm employment	95,900	**	6
Manufacturing employment	11,470	− 1	− 1
Unemployed (percent)	4.1	5	11
DALLAS SMSA			
Collin, Dallas, Denton, Ellis, Kaufman, and Rockwall Counties; population 1,555,950			
Urban building permits (dollars)	46,656,678	− 23	− 13
Bank debits, seas. adj. ($1,000)	11,142,358	2	14
Nonfarm employment	706,700	**	− 3
Manufacturing employment	142,300	**	− 15
Unemployed (percent)	3.5	− 3	59
EL PASO SMSA			
El Paso County; population 359,291			
Urban building permits (dollars)	8,487,699	− 16	14
Bank debits, seas. adj. ($1,000)	673,304	2	15
Nonfarm employment	116,000	**	**
Manufacturing employment	24,600	**	1
Unemployed (percent)	4.5	− 4	**
FORT WORTH SMSA			
Johnson and Tarrant Counties; population 762,086			
Urban building permits ((dollars)	23,591,299	− 22	28
Bank debits, seas. adj. ($1,000)	2,181,833	− 6	21
Nonfarm employment	294,500	**	− 3
Manufacturing employment	77,300	− 1	− 17
Unemployed (percent)	4.9	4	75

Reported area and indicator	Apr 1971	Percent change from Mar 1971	Percent change from Apr 1970
GALVESTON-TEXAS CITY SMSA			
Galveston County; population 169,812			
Urban building permits (dollars)	1,101,508	– 66	– 16
Bank debits, seas. adj. ($1,000)	230,870	– 8	5
Nonfarm employment	58,900	1	– 8
Manufacturing employment	11,500	1	– 5
Unemployed (percent)	5.9	9	84
HOUSTON SMSA			
Brazoria, Fort Bend, Harris, Liberty, and Montgomery Counties; population 1,985,031			
Urban building permits (dollars)	77,015,073	32	68
Bank debits, seas. adj. ($1,000)	9,441,808	7	11
Nonfarm employment	868,600	1	1
Manufacturing employment	147,400	**	**
Unemployed (percent)	2.7	– 4	29
LAREDO SMSA			
Webb County; population 72,859			
Urban building permits (dollars)	656,625	1,137	81
Bank debits, seas. adj. ($1,000)	83,665	– 7	6
Nonfarm employment	25,650	2	2
Manufacturing employment	1,440	– 1	– 5
Unemployed (percent)	10.4	– 13	18
LONGVIEW-KILGORE-GLADEWATER METROPOLITAN AREA			
Gregg County; population 75,929			
Urban building permits (dollars)	1,324,000	– 31	– 9
Bank debits ($1,000)	132,303	– 6	12
Nonfarm employment	35,700	**	1
Manufacturing employment	10,240	1	2
Unemployed (percent)	4.1	– 18	41
(Building permits and bank debits are included for those portions of Kilgore and Gladewater in Rusk County and Upshur County.)			
LUBBOCK SMSA			
Lubbock County; population 179,295			
Urban building permits (dollars)	6,249,310	58	47
Bank debits, seas. adj. ($1,000)	436,131	5	17
Nonfarm employment	67,300	**	5
Manufacturing employment	7,670	3	4
Unemployed (percent)	3.6	3	– 3
McALLEN-PHARR-EDINBURG SMSA			
Hidalgo County; population 181,535			
Urban building permits (dollars)	1,022,057	126	30
Bank debits, seas. adj. ($1,000)	164,957	3	14
Nonfarm employment	48,100	**	2
Manufacturing employment	4,250	– 1	**
Unemployed (percent)	5.6	– 5	2
MIDLAND SMSA			
Midland County; population 65,433			
Urban building permits (dollars)	3,659,062	435	955
Bank debits, seas. adj. ($1,000)	172,541	– 1	6
Nonfarm employment	61,800	**	1
Manufacturing employment	5,190	1	3
Unemployed (percent)	3.9	3	30
(Employment data are reported for the combined Midland and Odessa SMSA's since employment figures for Midland and Ector Counties, composing one labor-market area, are recorded in combined form by the Texas Employment Commission.)			
ODESSA SMSA			
Ector County; population 91,805			
Urban building permits (dollars)	1,077,837	71	181
Bank debits, seas. adj. ($1,000)	136,914	– 4	**
Nonfarm employment	61,800	**	1
Manufacturing employment	5,190	1	3
Unemployed (percent)	3.9	3	30
(Employment data are reported for the combined Midland and Odessa SMSA's since employment figures for Midland and Ector Counties, composing one labor-market area, are recorded in combined form by the Texas Employment Commission.)			
SAN ANGELO SMSA			
Tom Green County; population 71,047			
Urban building permits (dollars)	1,108,349	– 19	529
Bank debits, seas. adj. ($1,000)	128,134	– 1	25
Nonfarm employment	23,850	**	**
Manufacturing employment	4,230	**	6
Unemployed (percent)	3.6	– 10	16
SAN ANTONIO SMSA			
Bexar and Guadalupe Counties; population 864,014			
Urban building permits (dollars)	16,151,546	9	66
Bank debits, seas. adj. ($1,000)	1,735,258	**	22
Nonfarm employment	292,700	1	**
Manufacturing employment	35,150	**	– 1
Unemployed (percent)	4.3	– 2	8
SHERMAN-DENISON SMSA			
Grayson County; population 83,225			
Urban building permits (dollars)	1,389,702	7	96
Bank debits, seas. adj. ($1,000)	98,734	**	5
(Monthly employment reports are not available for the Sherman-Denison SMSA.)			
TEXARKANA SMSA			
Bowie County, Texas, and Miller County, Arkansas; population 101,198			
Urban building permits (dollars)	2,495,028	615	57
Bank debits, seas. adj. ($1,000)	133,245	2	8
Nonfarm employment	39,650	**	– 4
Manufacturing employment	9,030	– 2	– 23
Unemployed (percent)	6.6	3	3
(Since the Texarkana SMSA includes Bowie County in Texas and Miller County in Arkansas, all data, including population, refer to the two-county region.)			
TYLER SMSA			
Smith County; population 97,096			
Urban building permits (dollars)	817,617	– 48	– 47
Bank debits, seas. adj. ($1,000)	199,153	4	9
Nonfarm employment	39,000	**	– 3
Manufacturing employment	11,940	2	– 8
Unemployed (percent)	3.2	– 6	28
WACO SMSA			
McLennan County; population 147,553			
Urban building permits (dollars)	5,818,088	209	55
Bank debits, seas. adj. ($1,000)	282,442	1	7
Nonfarm employment	58,300	1	– 1
Manufacturing employment	11,340	**	– 6
Unemployed (percent)	4.7	– 4	12
WICHITA FALLS SMSA			
Archer and Wichita Counties; population 127,621			
Urban building permits (dollars)	2,052,090	– 53	3
Bank debits, seas. adj. ($1,000)	221,352	10	20
Nonfarm employment	48,700	**	1
Manufacturing employment	5,670	2	5
Unemployed (percent)	3.2	– 6	19

** Absolute change is less than one half of 1 percent.
... No data, or inadequate basis for reporting.

INDICATORS OF LOCAL BUSINESS CONDITIONS FOR INDIVIDUAL MUNICIPALITIES
APRIL 1971

COUNTY City	Population*	Urban building permits			Bank debits		
		Apr 1971 (dollars)	Percent change from Mar 1971	Percent change from Apr 1970	Apr 1971 (thousands of dollars)	Percent change from Mar 1971	Percent change from Apr 1970
ANDERSON	27,789						
Palestine	14,525	61,400	– 66	– 59	23,993	3	19
ANDREWS	10,372						
Andrews	8,625	18,600	205	– 56	9,012	2	2
ANGELINA	49,349						
Lufkin	23,049	369,700	– 45	87	...	...	...
ARANSAS	8,902						
Aransas Pass	5,813	...	...	...	9,973	22	20
ATASCOSA	18,696						
Pleasanton	5,407	...	...	...	6,630	4	7
AUSTIN	13,831						
Bellville	2,371	65,285	377	– 19	7,255	– 3	5
BAILEY	8,487						
Muleshoe	4,525	...	...	...	13,980	– 2	12
BASTROP	17,297						
Smithville	2,959	6,452	– 81	– 67	2,924	11	– 8
BEE	22,737						
Beeville	13,506	87,605	546	– 19	20,884	– 6	14
BELL	124,483						
Bartlett	1,622	...	...	...	1,436	7	40
Belton	8,696	92,600	– 41	...	...	...	...
Killeen	35,507	479,755	– 52	39	43,839	18	24
Temple	33,431	1,672,628	183	28	69,596	1	18
BEXAR	830,460						
(In San Antonio SMSA)							
San Antonio	654,153	15,328,585	26	65	1,751,874	– 2	22
BOWIE	67,813						
(In Texarkana SMSA)							
Texarkana	52,179	2,450,628	759	55	116,042	1	5
BRAZORIA	108,312						
(In Houston SMSA)							
Angleton	9,770	218,720	4	57	16,680	– 3	– 5
Clute	6,023	...	...	...	5,707	– 10	38
Freeport	11,997	95,225	345	105	27,662	**	3
Pearland	6,444	...	...	...	8,453	– 4	15
BRAZOS	57,978						
(Constitutes Bryan-College Station SMSA)							
Bryan	33,719	457,965	– 8	– 54	79,510	– 11	15
College Station	17,676	562,670	186	– 13	10,580	– 2	2
BREWSTER	7,780						
Alpine	5,971	28,325	– 47	79	5,430	– 2	9
BROWN	25,877						
Brownwood	17,368	351,800	116	744	...	...	...
BURLESON	9,999						
Caldwell	2,308	...	...	...	4,395	9	7
BURNET	11,420						
Marble Falls	2,209	...	...	...	7,407	26	33
CALDWELL	21,178						
Lockhart	6,489	7,326	– 89	36	8,670	– 1	12
CAMERON	140,368						
(Constitutes Brownsville-Harlingen-San Benito SMSA)							
Brownsville	52,522	947,380	7	397	68,221	– 1	14
Harlingen	33,503	207,472	7	17	75,305	– 7	20
La Feria	2,642	3,200	48	– 89	2,785	– 9	– 18
Los Fresnos	1,297	...	...	...	2,337	8	28
Port Isabel	3,067	...	...	...	3,248	4	15
San Benito	15,176	32,143	– 37	90	8,079	– 4	– 6

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	 Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	 Apr 1970
CASTRO	10,394						
Dimmitt	4,327	...	...	...	21,844	15	32
CHEROKEE	32,008						
Jacksonville	9,734	32,350	– 92	– 80	27,094	5	10
COLLIN	66,920						
(In Dallas SMSA)							
McKinney	15,193	434,358	401	373	16,061	12	– 3
Plano	17,872	866,913	– 40	– 39	19,464	**	...
COLORADO	17,638						
Eagle Lake	3,587	...	...	...	4,616	– 14	– 3
COMAL	24,165						
New Braunfels	17,859	376,099	– 15	– 19	25,825	6	24
COOKE	23,471						
Gainesville	13,830	87,850	124	147	20,786	5	13
Muenster	1,411	6,000	– 77	...	3,625	6	– 3
CORYELL	35,311						
Copperas Cove	10,818	444,050	– 21	63	4,408	– 1	28
Gatesville	4,683	...	...	...	9,643	4	18
CRANE	4,172						
Crane	3,427	25,150	...	...	2,404	– 10	– 6
DALLAS	1,327,321						
(In Dallas SMSA)							
Carrollton	13,855	2,461,247	487	83	15,590	2	37
Dallas	844,401	19,816,275	– 28	– 16	10,752,027	**	15
Farmers Branch	27,492	1,874,995	– 35	...	25,525	**	30
Garland	81,437	...	...	...	74,848	– 1	6
Grand Prairie	50,904	3,019,879	– 3	16	36,483	– 3	14
Irving	97,260	4,507,747	17	– 29	87,968	1	21
Lancaster	10,522	103,765	– 60	– 86	7,934	–16	– 1
Mesquite	55,131	1,627,991	– 68	– 52	25,568	55	4
Richardson	48,582	2,617,632	62	166	55,117	– 1	7
Seagoville	4,390	324,105	165	61	14,160	1	70
DAWSON	16,604						
Lamesa	11,559	80,550	– 2	...	21,530	– 18	19
DEAF SMITH	18,999						
Hereford	13,414	231,800	– 17	39	...	...	...
DENTON	75,633						
(In Dallas SMSA)							
Denton	39,874	8,275,186	167	313	68,101	**	42
Justin	741	5,000	– 89	– 78	1,414	– 6	35
Lewisville	9,264	1,639,440	327	68	14,972	– 7	29
Pilot Point	1,663	66,000	48	– 91	3,522	24	34
DE WITT	18,660						
Yoakum	5,755	116,975	– 58	– 18	10,882	– 6	4
EASTLAND	18,092						
Cisco	4,160	...	...	...	4,854	3	4
ECTOR	91,805						
(Constitutes Odessa SMSA)							
Odessa	78,380	1,077,837	71	181	141,061	– 3	– 2
ELLIS	46,638						
(In Dallas SMSA)							
Ennis	11,046	...	...	...	10,442	1	3
Midlothian	2,322	150,400	– 15	...	2,398	– 1	26
Waxahachie	13,452	63,450	– 60	– 90	21,414	11	21
EL PASO	359,291						
(Constitutes El Paso SMSA)							
El Paso	322,261	8,487,599	– 16	14	667,751	– 9	16
ERATH	18,191						
Stephenville	9,277	123,000	– 33	– 53	14,592	– 5	1
FANNIN	22,705						
Bonham	7,698	61,400	– 64	– 51	13,441	– 5	9

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	Percent change from Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	Percent change from Apr 1970
FAYETTE	17,650						
Schulenburg	2,294	39,300	31	57	...	...	...
FORT BEND	52,314						
(In Houston SMSA)							
Richmond	5,777	96,100	– 17	– 35	9,203	– 2	3
Rosenberg	12,098	283,069	64	249	...	...	...
GAINES	11,593						
Seagraves	2,440	11,350	– 36	291	3,119	– 1	24
Seminole	5,007	21,650	– 61	11	6,685	– 19	22
GALVESTON	169,812						
(Constitutes Galveston-Texas City SMSA)							
Dickinson	10,776	...	...	...	15,221	– 3	8
Galveston	61,809	615,543	– 80	– 25	153,342	– 4	9
La Marque	16,131	93,200	31	67	19,347	2	– 3
Texas City	38,908	392,765	57	– 8	37,823	2	– 8
GILLESPIE	10,553						
Fredericksburg	5,326	139,375	– 55	309	17,009	1	11
GONZALES	16,375						
Nixon	1,925	800	– 98	– 97	...	...	...
GRAY	26,949						
Pampa	21,726	47,900	– 98	...	37,244	– 3	– 7
GRAYSON	83,225						
(Constitutes Sherman-Denison SMSA)							
Denison	24,923	920,223	363	667	30,115	– 12	– 7
Sherman	29,061	460,979	– 58	– 12	...	...	...
GREGG	75,929						
(Constitutes Longview-Kilgore-Gladewater Metropolitan Area)							
Gladewater	5,574	81,200	25	297	7,171	8	9
Kilgore	9,495	44,300	– 51	– 91	20,032	2	3
Longview	45,547	1,198,500	– 32	31	105,100	– 8	14
GUADALUPE	33,554						
(In San Antonio SMSA)							
Schertz	4,061	...	...	...	1,150	**	50
Seguin	15,934	59,400	– 95	127	23,938	– 2	13
HALE	34,137						
Hale Center	1,964	13,000	...	373	...	...	...
Plainview	19,096	6,750	– 95	– 81	53,726	– 6	– 6
HARDEMAN	6,795						
Quanah	3,948	764,000	...	...	6,443	– 13	17
HARDIN	29,996						
Silsbee	7,271	...	...	...	12,618	– 4	14
HARRIS	1,741,912						
(In Houston SMSA)							
Baytown	43,980	6,058,586	609	...	71,996	– 4	26
Bellaire	19,009	501,463	– 80	533	66,932	– 3	27
Deer Park	12,773	699,456	141	191	15,840	17	37
Houston	1,232,802	59,688,243	22	44	8,852,626	1	10
Humble	3,278	...	...	...	11,140	3	23
La Porte	7,149	95,000	68	820	5,358	– 30	4
Pasadena	89,277	4,075,865	58	868	127,697	7	19
South Houston	11,527	1,066,935	288	707	...	...	...
Tomball	2,734	13,750	– 80	– 44	17,123	**	20
HARRISON	44,841						
Hallsville	1,038	...	...	...	1,338	10	12
Marshall	22,937	...	...	...	31,908	6	– 1
HASKELL	8,512						
Haskell	3,655	0	...	...	4,581	– 5	– 1
HAYS	27,642						
San Marcos	18,860	465,300	– 52	96	17,245	13	26

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	Percent change from Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	Percent change from Apr 1970
HENDERSON	26,466						
Athens	9,582	278,800	250	948	16,779	– 2	14
HIDALGO	181,535						
(Constitutes McAllen-Pharr-Edinburg SMSA)							
Alamo	4,291	...	...	...	3,332	– 13	– 10
Donna	7,365	6,186	– 69	– 89	6,289	– 7	37
Edinburg	17,163	141,700	– 3	– 35	30,250	– 2	17
Elsa	4,400	...	...	...	5,208	– 16	8
McAllen	37,636	528,000	– 23	98	68,395	1	18
Mercedes	9,355	...	...	...	8,368	– 2	19
Mission	13,043	106,786	42	664	20,542	– 5	8
Pharr	15,829	58,000	– 67	155	7,377	– 2	5
San Juan	5,070	1,900	– 94	– 93	4,012	– 20	17
Weslaco	15,313	178,985	3	114	19,982	– 5	18
HOCKLEY	20,396						
Levelland	11,445	159,675	131	105	23,924	6	36
HOOD	6,368						
Granbury	2,473	...	...	...	2,734	– 9	– 27
HOPKINS	20,710						
Sulphur Springs	10,642	287,850	43	–74	29,101	– 6	20
HOWARD	37,796						
Big Spring	28,735	33,720	– 52	37	62,396	6	23
HUNT	47,948						
Greenville	22,043	98,063	– 47	– 83	30,992	7	7
HUTCHINSON	24,443						
Borger	14,195	75,950	378	178	...	...	...
JACKSON	12,975						
Edna	5,332	24,580	– 57	105	9,568	23	9
JASPER	24,692						
Jasper	6,251	...	...	...	17,149	– 9	5
Kirbyville	1,869	...	...	...	3,295	– 5	7
JEFFERSON	244,773						
(In Beaumont-Port Arthur-Orange SMSA)							
Beaumont	115,919	1,247,350	– 1	20	351,649	3	– 3
Groves	18,067	139,112	– 35	72	17,646	– 2	17
Nederland	16,810	...	...	...	11,605	– 1	9
Port Arthur	57,371	340,057	114	223	115,370	– 7	27
Port Neches	10,894	290,254	95	159	17,974	– 8	1
JIM WELLS	33,032						
Alice	20,121	564,131	223	426	42,095	– 13	8
JOHNSON	45,769						
(In Fort Worth SMSA)							
Cleburne	16,015	243,226	– 6	278	28,356	– 3	24
KARNES	13,462						
Karnes City	2,926	26,500	– 80	287	4,750	– 11	– 8
KAUFMAN	32,392						
(In Dallas SMSA)							
Terrell	14,182	101,500	– 41	– 74	21,626	5	29
KIMBLE	3,904						
Junction	2,654	19,100	537	...	3,430	21	29
KLEBERG	33,166						
Kingsville	28,711	440,550	– 56	95	26,567	– 1	11
LAMAR	36,062						
Paris	23,441	263,401	– 21	– 84	...	...	...
LAMB	17,770						
Littlefield	6,738	25,350	646	...	9,962	– 7	11
LAMPASAS	9,323						
Lampasas	5,922	0	...	...	12,474	12	27

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	Percent change from Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	Percent change from Apr 1970
LAVACA	17,903						
Hallettsville	2,712	38,264	– 11	471	4,931	6	11
Yoakum	5,755	116,975	– 58	– 18	10,882	– 6	4
LEE	8,048						
Giddings	2,783	16,700	– 26	– 40	7,072	2	15
LIBERTY	33,014						
(In Houston SMSA)							
Dayton	3,804	100,800	70	686	6,876	– 17	6
Liberty	5,591	27,470	– 41	– 32	15,373	– 1	– 1
LIMESTONE	18,100						
Mexia	5,943	5,840	27	– 29	11,039	9	24
LLANO	6,979						
Kingsland (1969)	1,200	...	...	...	7,085	10	73
Llano	2,608	0	...	...	6,255	5	29
LUBBOCK	179,295						
(Constitutes Lubbock SMSA)							
Lubbock	149,101	6,193,280	61	47	390,306	2	18
Slaton	6,583	55,230	– 52	...	6,412	– 8	11
LYNN	9,107						
Tahoka	2,956	148,700	20	...	4,625	– 20	6
MCCULLOCH	8,571						
Brady	5,557	81,000	– 35	236	10,622	12	2
MCLENNAN	147,553						
(Constitutes Waco SMSA)							
McGregor	4,365	15,000	...	– 64	5,171	– 8	9
Waco	95,326	5,758,188	218	60	270,709	**	6
MATAGORDA	27,913						
Bay City	11,733	82,800	21	– 21	22,083	– 5	– 1
MAVERICK	18,093						
Eagle Pass	15,364	122,075	– 91	– 11	14,530	– 2	29
MEDINA	20,249						
Castroville	1,893	59,350	– 33	...	1,530	– 14	5
Hondo	5,487	67,350	70	– 3	5,604	– 2	11
MIDLAND	65,433						
(Constitutes Midland SMSA)							
Midland	59,463	3,659,062	435	955	182,058	– 2	5
MILAM	20,028						
Cameron	5,546	21,300	...	...	8,919	13	15
Rockdale	4,655	44,200	– 79	220	9,472	3	23
MILLS	4,212						
Goldthwaite	1,693	...	...	...	7,513	24	36
MITCHELL	9,073						
Colorado City	5,227	...	...	...	6,156	– 4	10
MONTGOMERY	49,479						
(In Houston SMSA)							
Conroe	11,969	635,700	86	438	44,433	– 7	13
MOORE	14,060						
Dumas	9,771	95,933	– 38	7	...	...	...
NACOGDOCHES	36,362						
Nacogdoches	22,544	443,381	94	40	36,244	– 2	– 1
NAVARRO	31,150						
Corsicana	19,972	...	...	...	39,124	3	19
NOLAN	16,220						
Sweetwater	12,020	18,275	– 7	267	22,338	**	35
NUECES	237,544						
(In Corpus Christi SMSA)							
Bishop	3,466	56,000	87	...	2,398	– 6	– 18
Corpus Christi	204,525	6,529,694	22	140	456,345	3	26
Port Aransas	1,218	...	...	...	1,116	– 4	– 5
Robstown	11,217	148,897	– 23	16	18,022	– 8	36

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	 Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	 Apr 1970
ORANGE	71,170						
(In Beaumont-Port Arthur-Orange SMSA)							
Orange	24,457	453,254	– 62	216	55,265	– 2	19
PALO PINTO	28,962						
Mineral Wells	18,411	38,050	23	– 86	32,015	– 3	6
PANOLA	15,894						
Carthage	5,392	376,050	778	...	5,655	1	– 6
PARKER	33,888						
Weatherford	11,750	100,100	214	– 46	25,160	– 1	5
PARMER	10,509						
Friona	3,111	18,800	– 77	– 30	24,414	– 14	– 6
PECOS	13,748						
Fort Stockton	8,283	14,950	– 75	638	...	...	...
POTTER	90,511						
(In Amarillo SMSA)							
Amarillo	127,010	1,882,130	– 14	– 5	512,911	– 6	9
RANDALL	53,885						
(In Amarillo SMSA)							
Amarillo (See Potter)							
Canyon	8,333	150,100	6	...	10,656	– 6	25
REEVES	16,526						
Pecos	12,682	1,370	– 94	– 96	25,045	8	13
REFUGIO	9,494						
Refugio	4,340	0	...	...	5,322	8	14
RUSK	34,102						
Henderson	10,187	81,300	– 39	– 37	20,545	**	14
Kilgore	9,495	44,300	– 51	– 91	20,032	2	3
SAN PATRICIO	47,288						
(In Corpus Christi SMSA)							
Aransas Pass	5,813	...	...	...	9,973	22	20
Sinton	5,563	82,719	– 25	44	9,364	– 12	21
SAN SABA	5,540						
San Saba	2,555	16,650	58	11	8,039	4	3
SCURRY	15,760						
Snyder	11,171	196,100	613	684	19,662	3	14
SHACKELFORD	3,323						
Albany	1,978	0	...	...	3,615	– 1	9
SHERMAN	3,657						
Stratford	2,139	156,140	...	...	11,369	– 14	– 1
SMITH	97,096						
(Constitutes Tyler SMSA)							
Tyler	57,770	788,267	– 48	– 49	192,494	**	9
STEPHENS	8,414						
Breckenridge	5,944	19,500	– 98	– 46	...	...	...
SUTTON	3,175						
Sonora	2,149	750	275	– 92	3,949	27	25
TARRANT	716,317						
(In Fort Worth SMSA)							
Arlington	90,643	12,070,737	– 31	206	110,456	– 11	– 2
Euless	19,316	263,340	– 58	– 14	18,320	9	25
Fort Worth	393,476	6,004,891	– 11	– 15	1,934,525	– 8	22
Grapevine	7,023	145,618	– 43	53	9,310	20	25
North Richland Hills	16,514	573,606	– 25	216	18,905	**	9
White Settlement	13,449	16,866	– 76	– 94	6,207	1	– 43
TAYLOR	97,853						
(In Abilene SMSA)							
Abilene	89,653	651,007	48	– 17	169,790	4	12

COUNTY City	Population*	Urban building permits Apr 1971 (dollars)	Percent change from Mar 1971	Percent change from Apr 1970	Bank debits Apr 1971 (thousands of dollars)	Percent change from Mar 1971	Percent change from Apr 1970
TERRY	14,118						
Brownfield	9,647	166,900	27	246	25,380	– 13	– 11
TITUS	16,702						
Mount Pleasant	8,877	134,005	– 20	43	22,887	– 1	21
TOM GREEN	71,047						
(Constitutes San Angelo SMSA)							
San Angelo	63,884	1,108,349	– 19	529	126,166	– 4	23
TRAVIS	295,516						
(Constitutes Austin SMSA)							
Austin	251,808	13,267,952	7	43	848,061	– 2	23
UPSHUR	20,976						
Gladewater	5,574	81,200	25	297	7,171	8	9
UPTON	4,697						
McCamey	2,647	...	...	...	2,032	– 8	– 5
UVALDE	17,348						
Uvalde	10,764	184,530	– 33	72	23,529	4	4
VAL VERDE	27,471						
Del Rio	21,330	101,348	– 75	– 44	25,063	15	29
VICTORIA	53,766						
Victoria	41,349	627,555	25	116	116,095	11	11
WALKER	27,680						
Huntsville	17,610	171,500	4	111	23,120	– 13	– 7
WARD	13,019						
Monahans	8,333	1,600	– 90	– 83	13,539	3	**
WASHINGTON	18,842						
Brenham	8,922	298,037	84	– 54	24,312	**	19
WEBB	72,859						
(Constitutes Laredo SMSA)							
Laredo	69,024	656,625	...	81	90,172	– 1	6
WHARTON	36,729						
El Campo	8,563	20,645	– 82	– 63	19,276	4	20
WICHITA	121,862						
(In Wichita Falls SMSA)							
Burkburnett	9,230	55,725	539	– 51	9,249	10	10
Iowa Park	5,796	86,000	38	60	4,187	– 1	13
Wichita Falls	97,564	1,910,365	– 56	4	200,008	– 1	19
WILBARGER	15,355						
Vernon	11,454	9,440	– 83	– 91	26,222	5	18
WILLACY	15,570						
Raymondville	7,987	5,450	– 41	354	13,200	– 2	49
WILLIAMSON	37,305						
Bartlett	1,622	...	...	...	1,436	7	40
Georgetown	6,395	291,200	217	804	10,914	6	22
Taylor	9,616	165,600	5	88	13,966	– 13	5
WINKLER	9,640						
Kermit	7,884	38,560	...	...	...	...	...
WISE	19,687						
Decatur	3,240	12,500	– 62	– 29	7,133	21	10
YOUNG	15,400						
Graham	7,477	53,700	– 83	– 81	16,141	– 6	23
Olney	3,624	59,000	917	...	6,922	11	16
ZAVALA	11,370						
Crystal City	8,104	97,706	– 31	4	7,099	4	– 4

* For 1970 unless otherwise indicated.
** Absolute change is less than one half of 1 percent.
... No data, or inadequate basis for reporting.

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: p—preliminary data subject to revision; r—revised data; *—dollar totals for the fiscal year to date; †—employment data for wage and salary workers only.

	Apr 1971	Mar 1971	Apr 1970	Year-to-date average 1971	Year-to-date average 1970
GENERAL BUSINESS ACTIVITY					
Estimates of personal income (millions of dollars, seasonally adjusted)	$ 3,533p	$ 3,510p	$ 3,310r	$ 3,469	$ 3,197
Income payments to individuals in U.S. (billions, at seasonally adjusted annual rate)	$ 841.3p	$ 836.8p	$ 806.0r	$ 834.0	$ 788.2
Wholesale prices in U.S. (unadjusted index)	120.2p	119.9p	116.6	119.6	116.4
Consumer prices in Houston (unadjusted index)	136.7	—	132.9	136.6	131.9
Consumer prices in U.S. (unadjusted index)	139.8	139.3	134.0	139.2	132.9
Business failures (number)	...	66	63	...	46
Business failures (liabilities, thousands)	$ ...	$ 5,438	$ 8,682	$ ...	$ 5,335
Sales of ordinary life insurance (index)	274.5	280.3	251.4	271.9	249.9
PRODUCTION					
Total electric-power use (index)	289.3p	267.7p	257.9r	275.7	255.5
Industrial electric-power use (index)	253.0p	232.1p	233.7r	241.7	230.4
Crude-oil production (index)	125.6p	124.2p	121.0r	125.1	120.5
Average daily production per oil well (bbl.)	18.3	18.3	17.3	18.3	17.1
Crude-oil runs to stills (index)	141.4	138.2	137.3	139.8	130.9
Industrial production in U.S. (index)	166.0p	165.5p	170.2r	165.5	170.6
Texas industrial production—total (index)	180.8p	181.7p	178.6r	180.5	179.9
Texas industrial production—total manufactures (index)	198.9p	201.4p	200.1r	199.4	202.8
Texas industrial production—durable manufactures (index)	196.2p	201.0p	216.3r	200.3	220.5
Texas industrial production—nondurable manufactures (index)	200.7p	201.7p	189.2r	198.8	191.0
Texas industrial production—mining (index)	138.2p	136.7p	133.2r	136.4	132.2
Texas industrial production—utilities (index)	273.3p	273.3p	257.7r	273.9	258.8
Urban building permits issued (index)	248.9	232.5	181.0	226.1	173.4
New residential building authorized (index)	211.3	202.1	134.6	195.5	125.0
New nonresidential building authorized (index)	285.3	280.6	256.0	271.8	252.3
AGRICULTURE					
Prices received by farmers (unadjusted index, 1910-14=100)	279	277	274	277	279
Prices paid by farmers in U.S. (unadjusted index, 1910-14=100)	407p	404p	389r	404	386
Ratio of Texas farm prices received to U.S. prices paid by farmers	69	69	70	69	72
FINANCE					
Bank debits (index)	348.1	342.4	304.8	333.8	297.8
Bank debits, U.S. (index)	399.1	391.1	350.3	388.6	339.5
Reporting member banks, Dallas Federal Reserve District					
Loans (millions)	$ 6,728	$ 6,681	$ 5,978	$ 6,662	$ 6,003
Loans and investments (millions)	$ 9,883	$ 9,736	$ 8,607	$ 9,692	$ 8,593
Adjusted demand deposits (millions)	$ 3,580	$ 3,595	$ 3,294	$ 3,482	$ 3,276
Revenue receipts of the state comptroller (thousands)	$320,893	$272,216	$263,791	$ 291,594	$ 253,234
Federal Internal Revenue collections (thousands)	$950,572	$671,748	$707,868	$6,235,577*	$5,793,544*
Securities registrations—original applications					
Mutual investment companies (thousands)	$ ...	$ 31,805	$ 33,282	$ ...	$ 264,503*
All other corporate securities					
Texas companies (thousands)	$ ...	$ 12,148	$ 7,458	$ ...	$ 100,188*
Other companies (thousands)	$ ...	$ 36,875	$ 51,632	$ ...	$ 236,309*
Securities registration—renewals					
Mutual investment companies (thousands)	$ ...	$ 22,279	$ 32,911	$ ...	$ 245,828*
Other corporate securities (thousands)	$ ...	$ 1,452	$ 4,311	$ ...	$ 10,200*
LABOR					
Total nonagricultural employment in Texas (index)†	147.2p	147.3p	147.8r	147.4	147.5
Manufacturing employment in Texas (index)†	146.1p	145.8p	155.8r	146.6	156.6
Average weekly hours—manufacturing (index)†	99.6p	99.7p	99.6r	99.4	99.6
Average weekly earnings—manufacturing (index)†	158.0p	156.7p	150.0r	156.5	148.9
Total nonagricultural employment (thousands)†	3,634.0p	3,614.9p	3,649.0r	3,615.2	3,618.3
Total manufacturing employment (thousands)†	706.2p	705.8p	753.2r	707.6	755.5
Durable-goods employment (thousands)†	372.5p	371.6p	419.2r	373.9	423.2
Nondurable-goods employment (thousands)†	333.7p	334.2p	334.0r	333.6	332.3
Total civilian labor force in selected labor-market areas (thousands)	3,503.4	3,482.2	3,486.9	3,484.0	3,454.2
Nonagricultural employment in selected labor-market areas (thousands)	3,282.3	3,269.9	3,293.9	3,271.8	3,277.3
Manufacturing employment in selected labor-market areas (thousands)	590.3	589.2	635.1	591.4	638.4
Total unemployment in selected labor-market areas (thousands)	133.6	134.6	99.4	135.5	98.0
Percent of labor force unemployed in selected labor-market areas	3.8	3.9	2.8	3.9	2.8

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SELECTED TRADE AND PROFESSIONAL ASSOCIATIONS OF TEXAS

by
Merle Danz

This list of Texas trade and professional associations was compiled to assist in answering the needs of persons seeking information on various phases of Texas business. For this listing a trade association is defined as a voluntary organization of business enterprises engaged in a particular trade or industry and dealing with the problems of that industry. These associations, generally only statewide organizations, are listed alphabetically under the general term in the name. When available, information is included on addresses, telephone numbers, names of association officials, number of members, and names of official publications.

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