

## AGE DISTRIBUTION AND THE QUALITY OF LIFE IN NEBRASKA

As Nebraska seeks to improve the quality of life for all residents of whatever age, from the very young to the very old, and wherever located, on the farm or in the city, the need for complete information about the composition of the population becomes imperative because such information has a direct bearing on the state's socioeconomic and cultural development. It was pointed out in a previous article in *Business in Nebraska*<sup>1</sup> that when counties have a population with a high percentage of the very young and the very old relative to the middle age groups, an unduly heavy burden is placed on the economically-productive groups to provide necessary supportive services for the large dependent population. Age and sex distribution by counties is herein examined in greater detail to point up further considerations which affect state development.

Considerable pertinent information is available from reports of the 1970 Census of Population, which introduced a number of changes to improve the usefulness of the results and to cover many topics in much more detail than was done in previous censuses. No doubt many community agencies and interested individuals will find it advantageous to procure copies of the census report on general social and economic characteristics of the Nebraska population, a report which contains an enormous amount of data on income, employment, and educational attainment by age, sex, and race, for areas, places, and counties within the state.<sup>2</sup>

Although Nebraska has a high proportion of residents over age 65 (12.4 percent), the state has one of the characteristics of a dynamic economy because the median age of the population dropped from 30.2 years in 1960 to 28.6 years in 1970, with the decline in median age of males being even more pronounced, from 29.6 years to 27.4 years. The drop in median age of females was considerably smaller, from 30.9 years to 29.7 years.

The proportion of males to females has steadily declined, however, from the beginning of the century when there were 112.5 males per 100 females to 1970 when there were only 95.4 males per 100 females. The ratios for intervening decades beginning with 1910 were 111.2, 107.9, 105.2, 102.4, 101.4, and 98.4.

In terms of percentage, women thus constituted 51.2 percent of the total population in Nebraska, but in the group aged 28 and under males had slight predominance, with 50.9 percent. Of persons aged 21 and over, women accounted for 52.3 percent and

for an even larger percentage of those aged 65 and over, 57.4.

*Labor Force*

In 1960, 55.9 percent of the total population aged 14 years and over was in the Nebraska labor force; by 1970 the proportion had increased less than one percentage point (to 56.8 percent). Of all males aged 14 and older 79.5 percent were in the labor force in 1960, compared with 74.2 percent a decade later. The figures show a reverse trend among women workers, however, as the proportion in the labor force increased from 33.2 percent in 1960 to 39.7 percent in 1970.

In 1970, on the now widely-accepted employment-age basis of 16 years and older, 58.6 percent of the total population in that age group was in the labor force. This included 77.6 percent of all males and 41.1 percent of all females aged 16 years and over. Of the population aged 16-65 years, 93.8 percent was in the labor force. Of this number, women constituted 34.5 percent. Thus despite a steady decline in the ratio of men to women in Nebraska, rapid increases in the number of women in the labor force have enabled the state to maintain a high ratio of workers to total population aged 16 years and over.

*Median Age*

With respect to median age, 19 counties exhibited reductions of one year or more from 1960 to 1970, the largest drop being recorded in Buffalo County, where the median declined from 30.1 years to 24.4 years. Sarpy County had the lowest median age, 21.9 years, and was one of only two counties in the state (Howard was the other) in which the median age of males and of females was precisely the same; in Dakota County the difference was only two-tenths of a year; and in Kimball County only three-tenths of a year.

In general the more populous counties registered sizable declines in median age; Douglas from 28.8 years in 1960 to 26.3 in 1970, and Lancaster from 27.5 to 25.4 years. The population in counties with either two-year or four-year colleges also exhibited pronounced declines in median age; Dawes from 29.4 to 24.8, Buffalo from 30.1 to 24.4, Madison from 34.4 to 30.8, Nemaha from 34.9 to 32.1, and Wayne from 27.2 to 24.0. Since the college population was counted at the college location in 1960 as well as in 1970, this factor would not account for the change, however, except as the proportion of students to total population showed a marked increase. The above-named counties exhibited also conspicuously lower median age figures for males than for females.

It may be observed that counties

(Continued on page 3)

<sup>1</sup>*Business in Nebraska*, January, 1972, p. 6.

<sup>2</sup>*General Social and Economic Characteristics, Nebraska*, PC (1) C-29, Bureau of the Census, U.S. Department of Commerce (Washington, D.C. U.S. Government Printing Office, 1972). Price \$2.00, 446 pp.





(Continued from first page) and regions with relatively young populations are generally those that have dynamic economies as represented by growth in population and indexes of business activity. In more static counties, however, the median age of the population increased sharply from 1960 to 1970. In Hooker County the change was from 28.5 years to 39.4 years, in Dundy County from 33.9 years to 41.6 years, in Furnas County from 36.8 years to 42.5 years, in Harlan County from 36.0 to 40.1 years, and in Pawnee County from 38.7 years to 43.2 years. The effect of these age changes on the socioeconomic structure of such counties has created many problems which are matters of deep concern to the entire state as well as to the counties involved.

In six counties (Dundy, Franklin, Furnas, Harlan, Pawnee, and Webster) the median age of the total population was 40 or more years in 1970, and in an additional six counties the median age of females was more than 40 years. In most counties the median age of females exceeded that of males, but Banner, Blaine, Keya Paha, Loup, McPherson, Rock, Sherman, Sioux, and Wheeler Counties were exceptions.

#### Male-Female Ratio

In 1970 in the state as a whole the ratio of males per 100 females was 92.3 in urban areas and 100.8 in rural areas. In the central cities of urbanized areas the ratio was only 91.6 males, however, in contrast to 105.7 in the urban fringe. In places of 2,500 to 10,000 there were only 89.9 males per 100 females, and in places of 10,000 or more, 89.5. Among the rural population in places of 1,000 to 2,500 there were 89.9 males per 100 females, whereas in other rural areas the proportion was 103.5.

In approximately three-fourths of the counties, as in the state as a whole, females were more numerous than males, and in those counties in which males outnumbered females the differences were small percentagewise. As a proportion of the total population, males exceeded females by 3.6 percentage points in Sarpy County, 2.8 percentage points in Hayes County, and by less than one percentage point in Arthur, Blaine, Boone, Boyd, Butler, Cedar, Cherry, Dixon, Frontier, Hitchcock, Keya Paha, Knox, Logan, McPherson, Saunders, Seward, Sherman, Sioux, Thomas, and Wayne Counties.

In the portion of the Nebraska population under age 18, males predominated, with 50.8 percent, but this situation was not uniform throughout the state. In some counties the proportion of young males was much higher; 56 percent in Frontier County, 55 percent in Hayes, 54 percent in Grant and Logan Counties, and 53 percent in Boone, Cherry, Hamilton, Jefferson, Knox, and Perkins Counties.

#### The Nebraska Regions

Analysis of the data on the basis of the 26 Nebraska regions shows that the regions, like the counties, exhibited marked variations in age and sex distribution of the population.

In regions such as Region 1, made up of Douglas and Sarpy Counties, and Region 5, comprised of Dodge and Washington Counties, considerable homogeneity was exhibited with respect to median age and age distribution by sex. In regions in which several counties in a specific region are predominantly rural but one county is the locale of a sizable trade center, conspicuous differences may be observed. In Region 8, for example, Butler and Saline Counties show close conformity in median age of population and median age of men and of women, whereas Seward County has much younger median age figures. York in York

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County, Region 9; Columbus in Platte County, Region 10; Hastings in Adams County, Region 13; Beatrice in Gage County, Region 14; Kearney, Buffalo County, Region 15; Holdrege, Phelps County, Region 17; McCook, Red Willow County, Region 20; Kimball, Kimball County, Region 21; Scottsbluff, Scotts Bluff County, Region 22; and Chadron, Dawes County, Region 23, similarly reflect the effect of a sizable trade center within the county on the median age of the total population and particularly on the median age of males. Such centers offer jobs for persons in the most productive age groups and offer amenities of life that are attractive to young families.

Median age of the population and age distribution within a county, or within the counties of a region, may be expected to have an appreciable effect on the business and industrial mix of towns within the county and of counties within the region.

Counties in which the median age is relatively low may be expected to have a large proportion of economically-productive residents who are in the market for a broad spectrum of goods and services, including leisure-time activities and cultural opportunities.

Communities with a large number of older persons living on fixed incomes, persons who must spend proportionately large shares of their income on the basic necessities of life, may find less market for luxury goods and special services, more need for certain kinds of health facilities, and less demand for commercial recreation facilities.

Other factors than age per se are involved, of course—particularly income levels and income distribution. Data just published by the U.S. Department of Labor show, for example, that retired couples living on a low-income level spend 30 percent of their income for food and 13 percent for medical care, in contrast to 24 percent and 7 percent, respectively, spent by retired couples living on a higher budget. The proportion spent for transportation, however, rises from 7 percent of the lower retirement budget to 12 percent of the higher budget.<sup>3</sup>

#### Conclusion

In the table on page 2 figures are given on median age of the total population for the years 1960 and 1970 for each county by regions of the state. Data on distribution by sex as a proportion of total population and by sex by (Continued on page 6)

<sup>3</sup>Three Budgets for a Retired Couple, U.S. Department of Labor, Washington, D.C. 20210.

## Review and Outlook

Nebraska business activity in May resumed much the same strong growth pattern that characterized the period January through March. Both cash receipts from farm marketings and retail sales were up in May after experiencing declines from March to April. In May the overall Nebraska dollar and physical volumes stood at 144.9% and 114.2%, respectively, of the 1967 average (see Table 2). The corresponding values published last month for April were 141.3% and 112.1%. Because of a substantial downward revision in the April data for cash farm marketings, however, new dollar and physical volume indexes for April show even lower levels (138.6% and 109.9%) than did the published indexes.

The revised cash farm marketings data for April showed a 25%

drop in marketings from March to April and a 30% increase in marketings from April to May (seasonally adjusted). Large monthly fluctuations and data revisions in the farm marketings series are not uncommon, and, since the fluctuations often result from random events influencing the timing of marketings rather than from systematic changes in agricultural production, a better view of the agricultural sector and of the overall Nebraska economy is usually obtained if a trend over several months is examined rather than focusing on changes for a single month.

The data in Table 1 reveal that the dollar volume and physical volume indexes for Nebraska were up 13.0% and 7.4% in May from May, 1971. From the year-to-date column of the same table

(Continued on page 5)

Notes for Tables 1 and 2: (1) The "distributive" indicator represents a composite of wholesale and retail trade; transportation, communication, and utilities; finance, insurance, and real estate; and selected services. (2) The "physical volume" indicator and its components represent the dollar volume indicator and its components adjusted for price changes using appropriate price indexes—see Table 5, page 5.

### ECONOMIC INDICATORS: NEBRASKA AND UNITED STATES

1. CHANGE FROM PREVIOUS YEAR				
May, 1972	Current Month as Percent of Same Month Previous Year		1972 Year to Date as Percent of 1971 Year to Date	
	Nebraska	U.S.	Nebraska	U.S.
<b>Indicator</b>	<b>Nebraska</b>	<b>U.S.</b>	<b>Nebraska</b>	<b>U.S.</b>
Dollar Volume	113.0	109.3	111.3	109.0
Agricultural	129.3	109.3	114.3	108.7
Nonagricultural	110.6	109.3	110.8	109.0
Construction	148.4	113.2	148.8	116.8
Manufacturing	109.1	108.9	107.7	107.4
Distributive	108.5	109.2	109.4	109.1
Government	108.9	108.8	108.6	109.1
Physical Volume	107.4	105.2	105.6	104.7
Agricultural	113.3	99.8	100.8	99.5
Nonagricultural	106.5	105.4	106.5	104.8
Construction	140.8	107.4	139.0	109.1
Manufacturing	105.4	105.2	103.8	103.7
Distributive	105.1	105.8	105.7	105.4
Government	102.9	103.4	103.1	103.2

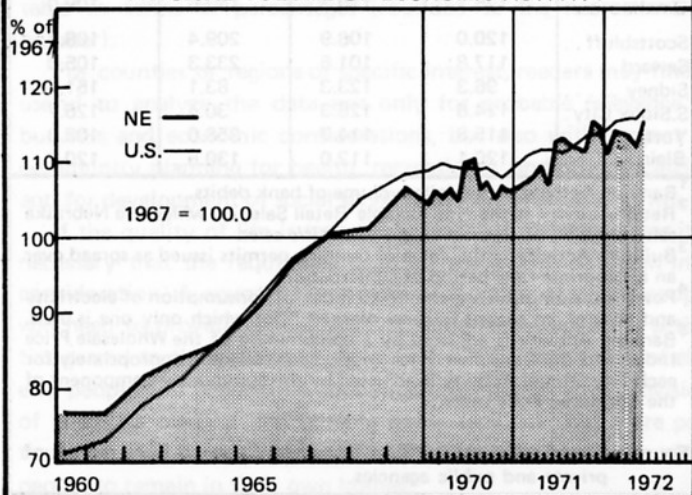
  

2. CHANGE FROM 1967		
May, 1972	Percent of 1967 Average	
Indicator	Nebraska	U.S.
Dollar Volume	144.9	145.2
Agricultural	126.3	129.2
Nonagricultural	148.6	145.8
Construction	188.8	165.8
Manufacturing	134.6	126.8
Distributive	145.1	151.6
Government	168.6	157.0
Physical Volume	114.2	116.8
Agricultural	100.6	105.4
Nonagricultural	116.9	117.2
Construction	137.8	121.0
Manufacturing	114.0	108.0
Distributive	116.4	121.6
Government	115.2	118.4

### 3. NET TAXABLE RETAIL SALES<sup>1</sup> OF NEBRASKA REGIONS (Unadjusted for Price Changes)

Region <sup>2</sup> and Principal Retail Trade Center	May, 1972 as Percent of May, 1972	1972 Year to Date as Percent of 1971 Year to Date
<i>The State</i>	113.6	113.7
1 (Omaha)	115.0	114.2
2 (Lincoln)	114.6	115.0
3 (So. Sioux City)	158.8	119.5
4 (Nebraska City)	107.8	111.3
5 (Fremont)	116.3	114.6
6 (West Point)	119.4	114.0
7 (Falls City)	115.9	108.5
8 (Seward)	107.2	107.7
9 (York)	108.6	110.5
10 (Columbus)	106.8	108.3
11 (Norfolk)	119.5	116.0
12 (Grand Island)	109.2	113.4
13 (Hastings)	109.4	111.1
14 (Beatrice)	102.2	109.0
15 (Kearney)	117.1	115.0
16 (Lexington)	106.9	112.2
17 (Holdrege)	111.8	114.4
18 (North Platte)	118.0	115.6
19 (Ogallala)	119.5	114.4
20 (McCook)	113.5	115.6
21 (Sidney, Kimball)	117.7	112.5
22 (Scottsbluff)	111.1	119.7
23 (Alliance, Chadron)	107.5	112.4
24 (O'Neill)	112.2	117.2
25 (Hartington)	102.3	109.4
26 (Broken Bow)	111.4	109.8

### PHYSICAL VOLUME OF ECONOMIC ACTIVITY

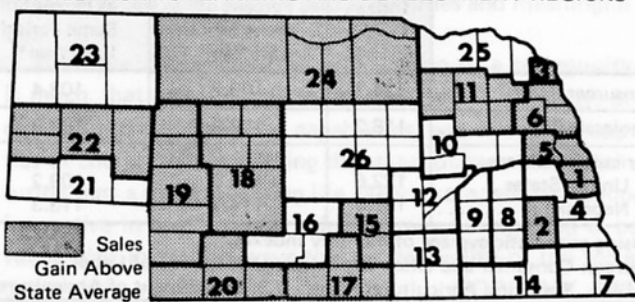


<sup>1</sup> Sales on which sales taxes are collected by retailers located in the state, including motor vehicle sales.

<sup>2</sup> "Planning and development" regions as established by the Nebraska Office of Planning and Programming and shown in the map below.

Source: Compilations by Bureau of Business Research from data provided by the Nebraska Tax Commissioner.

### 1972 YEAR TO DATE AS PERCENT OF 1971 YEAR TO DATE IN NEBRASKA'S PLANNING AND DEVELOPMENT REGIONS





(Continued from page 4)

it can be seen that these growth rates exceed the average growth from the first five months of 1971 to the first five months of 1972 (11.3% and 5.6%). Aside from the slump in April, however, the growth of the Nebraska economy appears to have followed much the same pattern in May as in earlier months of the year.

As has been true throughout the first part of 1972 Nebraska growth in May was led by the construction sector. Growth from May, 1971, to May, 1972, in the dollar volume for this sector was a phenomenal 48.4%, which compares with an equally phenomenal 48.8% average growth from the first five months of 1971 to the first five months of 1972. Although this high growth rate for construction in a single year can be attributed partly to a low level of construction activity in early 1971, the growth of construction dollar volume since 1967 (88.8%) has also exceeded that of all other Nebraska sectors.

In comparison with the Nebraska economy, growth in the U.S. economy for the first five months of 1972 has been more uniform from month to month and from sector to sector. The U.S. dollar volume and physical volume in May were, respectively, 9.3% and 5.2% above May, 1971. These growth rates are slightly greater than the corresponding year-to-date growth rates (9.0% and 4.7%), but for the most part the May growth pattern has closely followed the growth pattern of the first four months. As in Nebraska, construction was the leading national growth sector but growth of the dollar volume of U.S. construction activity from May, 1971, to May, 1972, was only 13.2% compared with 48.4% for Nebraska.

The retail sales data for Nebraska and its regions are presented in Table 3. The growth of sales for the state from May, 1971, to May, 1972, was 13.6%, which is very close to the 13.7% growth rate shown in the year-to-date column. The most notable change in retail sales among the individual regions was a dramatic 58.8% increase from May, 1971, to May, 1972, in the South Sioux City area. This increase, however, was due largely to a single very large purchase of motor vehicles and probably does not signify a change in trend. An examination of the city indicators in Table 4 reveals that banking activity as well as retail sales made a substantial recovery from an April slump. Adjusted for price changes the statewide growth in banking activity from May, 1971, to May, 1972, was 21.7% compared with the 5% growth from April, 1971, to April, 1972, shown in last month's *BIN*.

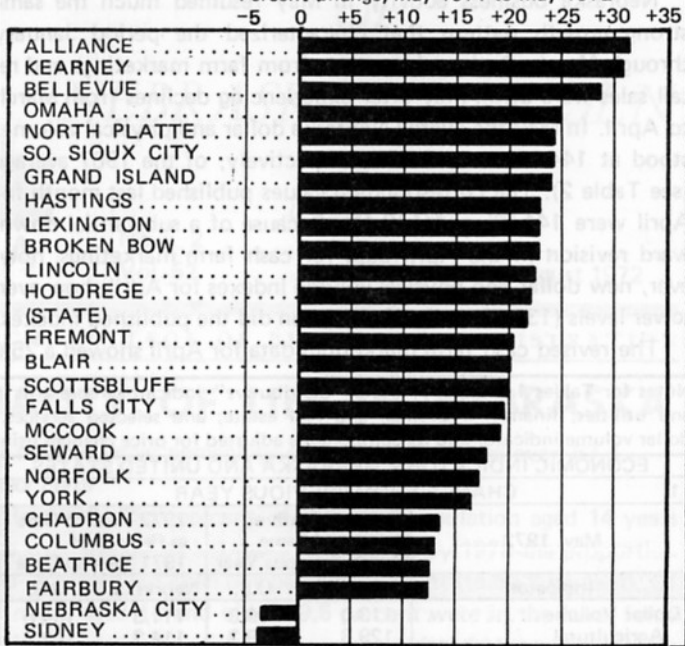
In the June and July issues of *Business in Nebraska* the legend for the region map on page 4 did not print clearly. It was intended that shaded areas on the map represent regions with sales gain above the state average. In the July *BIN* shading was inadvertently omitted for Region 2.

5. PRICE INDEXES

	Index* (1967 = 100)	Percent of Same Month Last Year	Year to Date as Percent of Same Period Last Year*
Consumer Prices . . . . .	124.7	103.2	103.4
Wholesale Prices . . . . .	118.2	103.9	103.9
Agricultural Prices . . . . .			
United States . . . . .	122.6	109.5	109.2
Nebraska . . . . .	125.5	114.1	113.3

\*Using arithmetic average of monthly indexes.  
Sources: Consumer and Wholesale Prices: U.S. Bureau of Labor Statistics; Agricultural Prices: U.S. Department of Agriculture.

CITY BANKING ACTIVITY  
Percent Change, May 1971 to May 1972



4. MAY CITY BUSINESS INDICATORS

The State and Its Trading Centers	Percent of Same Month a Year Ago			
	Banking Activity <sup>1</sup>	Retail Activity <sup>2</sup>	Building Activity <sup>3</sup>	Power Consumption <sup>4</sup>
	(Adjusted for Price Change) <sup>5</sup>			
<i>The State</i>	121.7	109.5	115.6	110.2
Alliance . . . .	131.1	94.0	34.1	130.0
Beatrice . . . .	112.6	94.4	230.7	105.0
Bellevue . . . .	128.5	110.2	37.9	NA
Broken Bow . . .	123.0	113.0	56.7	112.0
Chadron . . . .	113.5	102.6	32.5	105.0
Columbus . . . .	113.1	107.1	178.8	95.1
Fairbury . . . .	112.5	101.3	302.1	112.6*
Falls City . . . .	119.7	112.4	1,205.5	108.8
Fremont . . . .	120.4	116.6	58.3	114.6*
Grand Island . .	124.6	108.3	254.8	117.7
Hastings . . . .	123.1	108.6	126.4	106.8
Holdrege . . . .	121.9	108.5	96.6	113.0
Kearney . . . .	130.7	108.4	70.9	116.6
Lexington . . . .	123.1	106.6	769.8	117.0
Lincoln . . . .	122.4	110.7	118.9	109.1
McCook . . . .	119.3	105.8	80.2	111.2
Nebr. City . . . .	96.5	104.4	72.4	109.4
Norfolk . . . .	116.5	117.5	97.6	101.2
No. Platte . . . .	124.8	116.8	39.4	116.0
Omaha . . . .	125.1	110.3	143.6	109.0
Scottsbluff . . .	120.0	106.9	209.4	108.4
Seward . . . .	117.8	101.6	233.3	105.0
Sidney . . . .	96.3	123.3	83.1	151.0
S.Sioux City . . .	124.8	126.3	30.4	126.7
York . . . .	115.8	114.7	358.0	103.3
Blair . . . .	120.1	112.0	130.5	120.8

<sup>1</sup> Banking Activity is the dollar volume of bank debits.  
<sup>2</sup> Retail Activity is the Net Taxable Retail Sales on which the Nebraska sales tax is levied, *excluding motor vehicle sales*.  
<sup>3</sup> Building Activity is the value of building permits issued as spread over an appropriate time period of construction.  
<sup>4</sup> Power Consumption is a combined index of consumption of electricity and natural gas except in cases marked \* for which only one is used.  
<sup>5</sup> Banking Activity is adjusted by a combination of the Wholesale Price Index and the Consumer Price Index, each weighted appropriately for each city; Retail Activity is adjusted by the commodity component of the Consumer Price Index.

Source: Compilation by Bureau of Business Research from reports of private and public agencies.

# Growth and Change

This article by Dr. John Friedmann, Head of Planning, School of Architecture and Urban Planning, University of California at Los Angeles, is reprinted by permission from the April, 1972, issue of *Growth and Change*, a journal of regional development published quarterly by the College of Business and Economics of the University of Kentucky.

Within the past few years, the growth and spatial distribution of urban populations has emerged as a major issue of public policy. Policy planners across the country, in and out of government, are devoting a great deal of attention to the question of a national urbanization policy. Most of their thinking has followed the conventional view that emphasizes differential location incentives, particularly for manufacturing industry. Manufacturing continues to be regarded as the main propulsive sector of the economy. If ways can be found, so the argument runs, to induce a substantial proportion of employment in manufacturing to locate in new centers of growth within declining regions, the purposes of an urbanization policy would be accomplished.

The principal assumptions underlying this thinking appear to be wrong, however. The growing edge of the American economy is increasingly the high-level services—professionalized and information-oriented—rather than manufacturing. In addition, changes in the distribution of population result more from the *combined* operation of *all* policies than from particular policies for location incentives. These unanticipated consequences often produce negative impacts on regional economies and the growth of urban areas. It follows that if a different distribution of population is wanted, all public policies will need to be designed—in addition to whatever else they may set out to accomplish—in ways that will contribute to desired changes in the spatial distribution of economic activities and urban populations.

Policies and programs framed at the national level may be conveniently divided into those which have a specific location and those which do not. The former include highway construction programs and other public works projects whose incidence is tied to particular localities and whose growth effects are likely to have their primary impact in these areas. The latter include fiscal, monetary, foreign trade, educational, welfare, and subsidy policies which, although they apply to the nation as a whole, will have differential effects on local area economies. Such policies may result in major unanticipated consequences for population growth and urbanization. Farm subsidy programs, for example, have probably accelerated the outflow of low-income rural people to

the nation's large metropolitan regions to the extent that they discriminate in favor of the more efficiently organized farming operations. This reasoning suggests the need for evaluating and designing such policies on a systematic basis by taking into account their expected impact on the regional distribution of employment, income, population, and urban settlements. At the present time, no single agency within the government is charged with responsibility for making such assessments, although the recent requirement for environmental impact studies on federally funded projects—projects which have a specific location—is a useful step in this direction.

Urbanization patterns respond primarily to differential economic incentives. It would seem reasonable, therefore, to add to the existing responsibilities of the Council of Economic Advisors, as the nation's principal economic planning agency, the monitoring of regional economic growth and the evaluation of proposed new legislation, policies, and programs in terms of their expected cumulative effects on urbanization. Although this task might be shared with existing government departments, responsibility for the *overall* assessment of regional and urbanization effects would remain the primary responsibility of the Council itself. To carry out this mission, a specific national urbanization policy would not be needed, and the Council's findings might be used to support quite different positions with regard to desirable patterns of urban settlement.

At the present stage in our knowledge, it is by no means certain that an explicit urbanization policy is needed in the United States. The problems resulting from environmental pressures and economic decline might be dealt with more effectively, and perhaps more economically, in other ways. Nevertheless, the spatial distribution of economic activities and population has become a significant dimension for the evaluation of public policy. It is a dimension which needs to be explored more thoroughly than is now the case. Special urbanization policies, such as location subsidies, added to and independent of all other policies, are likely to produce only small and random effects on the national space economy.

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(Continued from page 3) specified age groups appear also in the table in terms of percentages (rounded to the nearest whole number).

For counties or regions of specific interest, readers may find it useful to analyze the data not only for probable relevance to business and economic considerations, but also with respect to community planning for health, recreational, and other facilities, and for development of social services and the amenities of life.

If the quality of life is to be enhanced for all Nebraskans it is necessary that the requirements of all age groups be taken into consideration. A county with a high proportion of young people will need to provide educational, recreational, and cultural activities geared to their needs; counties with a large proportion of elderly people will need to be concerned not merely with provision of adequate medical and nursing home facilities, but more particularly with supportive services that will enable more older people to remain in their own homes.

Communities with a high proportion of persons in the economically-productive middle years will need not only to maintain work opportunities, but also to provide opportunities for personal and family leisure-time activities. With shorter work weeks there is more time for music, art, dramatics, and recreation.

Because today's population is exceedingly mobile, communities are finding it increasingly necessary to serve all groups by providing a broad spectrum of public facilities and meaningful activities.

Whatever the age and sex composition of a community, there is much that can be done to enhance personal dignity, promote maximum development of capabilities, and widen the opportunities of choice, thus improving the status of each individual and assuring him a more satisfying life. Nebraskans, who have long been innovative in business and industry, may be expected to be innovative also in finding ways to provide quality of life for all residents of the state.

DOROTHY SWITZER