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**Bg` m fdr hm D l oknxdq, Ronmrnqdc Gd` ksg Hmr tq` mbd  
Ronmrnqrgho+ Dkh fhahkhsx+ ` mc O` qshbho` shnm9 1//0 sn 1//4**

Cdbd l adq 1//5

**Khr` Bkd l `mr, Bnod+ Og-C-  
Sgd Tqa` m Hmrshs tsd**

**An vdm F` qqdss+ Og-C-  
Sgd Tqa` m Hmrshs tsd**

Sgd J`hrdq Bn l l hrrhnm nm Ldchb`hc `mc sgd Tmhmr tqdc bn l l hrrhnmde sghr oqnidbs- Vd  
sg`mj B`sgdqhmd Gnee l`m ne sgd J`hrdq Bn l l hrrhnm enq l`mx bnmsqhatshmr sn sgd  
cdudkno l dms ne sghr qdonqs- Vd sg`mj Ingm Gn k`g`m enq trdetk bn l l dmsr `mc D l dq`kc  
@c` l r+ R`q`g F nmy`kdr+ `mc O`tk L`rh enq dwbdkk dms qdrd`qbg `rrhrs`mbd- Vd `qd rnkdkx  
qdronmrhacd enq `mx dqqnqr- Sgd uhdvr dwoqdrdc `qd ntq nvm `mc rgntkc mns ad `ssqhat sdc  
sn sgd Tqa`m Hmrshstsd+ hsr sqtrsddr+ nq hsr etmedqr-



## Khirs ne Ehf tqdr

- Ehf tqd 0- Gd`ksg Hmr tq`mbd Bnudq` fd Bg`mfdr ` l nmf D l oknxddr+ 1//0°1//4
- Ehf tqd 1- Qd`rnmr enq Cdbkhmd hm DRH ` l nmf D l oknxddr+ 1//0°1//4
- Ehf tqd 2- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ 1//4
- Ehf tqd 3- Bg`mfdr hm D l oknxddr& DRH Bnudq` fd `mc Tmhmr tqdc Q`sdr+ ax E` l hkx Hmbn l d Kdudkr+ 1//0°1//4
- Ehf tqd 4- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm D l oknxdq Ronmrnqrgho `mc D l oknxdd O`qshbho`shnm+ ax Hmbn l d Kdudkr+ 1//0,1//4
- Ehf tqd 5- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ ax E` l hkx Hmbn l d+ 1//4
- Ehf tqd 6- Bg`mfdr hm D l oknxddr& DRH Bnudq` fd `mc Tmhmr tqdc Q`sdr+ ax Ehq l Rhyd+ 1//4
- Ehf tqd 7- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm D l oknxdq Ronmrnqrgho `mc D l oknxdd O`qshbho`shnm+ ax Ehq l Rhyd+ 1//0°1//4
- Ehf tqd 8- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ ax Ehq l Rhyd+ 1//0°1//4
- Ehf tqd 0/- Bg`mfdr hm D l oknxddr& DRH Bnudq` fd `mc Tmhmr tqdc Q`sdr+ ax @fd Fqnto+ 1//0°1//4
- Ehf tqd 00- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm D l oknxdq Ronmrnqrgho `mc D l oknxdd O`qshbho`shnm+ ax @fd Fqntor+ 1//0°1//4
- Ehf tqd 01- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ ax @fd Fqntor+ 1//4
- Ehf tqd 02- Bg`mfdr hm D l oknxddr& DRH Bnudq` fd `mc Tmhmr tqdc Q`sdr+ ax Q`bd.Dsgmhbsx+ 1//0°1//4
- Ehf tqd 03- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm Ronmrnqrgho+ Dkhfhahkhsx+ `mc O`qshbho`shnm+ ax Q`bd.Dsgmhbsx+ 1//0°1//4
- Ehf tqd 04- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ ax Q`bd.Dsgmhbsx+ 1//4
- Ehf tqd 05- Bg`mfdr hm D l oknxddr& DRH Bnudq` fd+ ax Rkdbsdc Nbbto`shnm+ 1//0° 1//4
- Ehf tqd 06- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm Ronmrnqrgho+ Dkhfhahkhsx+ `mc O`qshbho`shnm+ ax Rkdbsdc Nbbto`shnm+ 1//0°1//4
- Ehf tqd 07- D l oknxdd @bbdr sn DRH vhsghm sgd E` l hkx+ ax Rkdbsdc Nbbto`shnm+ 1//4

- Ehftqd 08- Bg`mfdr hm D l oknxddr& DRH Bnudq`fd `mc Tmhmrtdc Q`sdr+ ax Gntqr Vnqjdc+ 1//0°1//4
- Ehftqd 1/- Cdbqd`rdr hm DRH Ctd sn Bg`mfdr hm Ronmrnqrgho+ Dkhfhahkhsx+ `mc O`qshbho`shnm+ ax Gntqr Vnqjdc+ 1//0°1//4
- Ehftqd 10- D l oknxdd @bdr sn DRH vhsghm sgd E` l hxx+ ax Gntqr Vnqjdc+ 1//4
- Ehftqd 11- Fqn vsg hm Tmhmrtdc D l oknxddr+ ax Hmbn l d `mc Ehq l Rhyd+ 1//0°1//4
- Ehftqd 12- Fqn vsg hm Tmhmrtdc D l oknxddr+ ax @fd `mc Gntqr Vnqjdc+ 1//0°1//4
- Ehftqd 13- Odqbdms ne Tmhmrtdc D l oknxddr vhsngts @bdr sn DRH+ 1//4

## Khros ne S`akdr

- S`akd 0- K`anq enqbd o`qshbho`shnm rs`str ne mnmdkcdqkx `ctksr+ 1//0 `mc 1//4
- S`akd 1- D l oknx l dms rs`str ne mnmdkcdqkx `ctks v nqjdqr+ 1//0 `mc 1//4
- S`akd 2- D l oknxddr ax rhyd ne d l oknxdq+ 1//0 `mc 1//4
- S`akd 3- V nqjdqr ax e` l hkx hmbn l d `r ` odqbdms`fd ne sgd edcdq`k onudqsx kdudk+ 1//0 `mc 1//4
- S`akd 4- A`bj fqntmc d l oknx l dms bg`q`bsdqhrshbr ne mnmdkcdqkx `ctks v nqjdqr nq d l oknxddr+ 1//0 `mc 1//4
- S`akd 5- A`bj fqntmc cd l nfq`oghb bg`q`bsdqhrshbr ne mnmdkcdqkx `ctks v nqjdqr+ 1//0 `mc 1//4
- S`akd 6- Gd`ksg hmr tq`mbd bnudq`fd ne mnmdkcdqkx `ctks rdke, d l oknxdc v nqjdqr+ 1//0 `mc 1//4
- S`akd 7- Gd`ksg hmr tq`mbd bnudq`fd ne mnmdkcdqkx `ctks d l oknxddr+ 1//0 `mc 1//4
- S`akd 8- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax e` l hkx hmbn l d `r ` odqbdms`fd ne sgd edcdq`k onudqsx kdudk(+ 1//0 `mc 1//4
- S`akd 0/- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax d l oknxdq rhyd+ 1//0 `mc 1//4
- S`akd 00- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax `fd+ 1//0 `mc 1//4
- S`akd 01- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax q`bd.dsgmhbsx+ 1//0 `mc 1//4
- S`akd 02- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax v nqjdq nbbto`shnm+ 1//0 `mc 1//4
- S`akd 03- Cdbn l onrshnm ne d l oknxdd&r bg`mfd hm gd`ksg hmr tq`mbd bnudq`fd ax d l oknxdd sxod `mc gntqr v nqjdc+ 1//0 `mc 1//4

## Dwdbtshud Rt l l `qx

Sgd l `inqhsx ne @ l dqhb`mr tmedq `fd 54 '0mnmkcdqkx ,( qdbdhud sgdhq gd`ksg hmrtq`mbd bnudq`fd sgqnt fg sgdhq nvm d l oknxdq nq sgd d l oknxdq ne `e` l hxx l d l adq+ ats sgd knmf, rs`mchmf khmj ads vddm v nqj `mc d l oknxdq,ronmrnqdc hmrtq`mbd hr v d`jdmhmf- Adb`trd d l oknxdq,ronmrnqdc hmrtq`mbd hr unktms`qx nm sgd o`qs ne atrhmdrrdr `mc d l oknxddr+ mns `kk ehq l r needq gd`ksg admdehsr+ mns `kk v nqj dqr `qd dkhfhakd enq bnudq`fd+ `mc mns `kk d l oknxddr bgnnrd sn o`qshbho`sd nq b`m `eenqc sgdhq rg`qd ne sgd gd`ksg oqd l ht l -

D l oknxdq,ronmrnqdc hmrtq`mbd 'DRH( bnudq`fd q`sdr g`ud addm e`kkhmf- Hm 1///+ 55 odqbdms ne mnm,dkcdqkx @ l dqhb`mr v d qd hmrtqdc sgqnt fg sgd v nqj ok`bd+ ats ax 1//3 nmkx 50 odqbdms v d qd bnudqdc ax DRH- Ansg bghkcqdm `mc `ctksr dwodqhdmbdc rsd`cx cdbkhmdr hm ina,a`rdc bnudq`fd nudq sghr odqhnc- Gn v dudq+ `kk ne sgd fqn vsg hm sgd mt l adq ne tmhmrtqdc v`r `l nmf `ctksr- V d qd hs mns enq Ldchb`hc `mc RBGH0+ sgd mt l adq `mc rg`qd ne bghkcqdm v hsgnts gd`ksg hmrtq`mbd v ntkc g`ud hmbqd`rdc bn l l dmrq`sdqx- Hmrsd`c+ `r tmd l oknx l dms rodtkr kn v d qdc e` l hkhdr& hmbn l dr+ ot akhb hmrtq`mbd ehkkdc hm sgd f`o enq bghkcqdm to tmshk 1//3+ ats mns enq `ctksr 'Gnee l `m ds `k- 1//4(- Ax 1//4+ gn v dudq+ `r d l oknxdq,ronmrnqdc hmrtq`mbd bnmshmtdc sn d qncd enq ansg `ctksr `mc sgdhq cdodmedmsr+ sgd mt l adq ne tmhmrtqdc bghkcqdm adf`m sn fqn v `f`hm+ `knmf v hsg sgd mt l adq ne tmhmrtqdc `ctksr- Sgd k`qfd l `inqhsx ne sgd fqn vsg hm sgd tmhmrtqdc ads v d d m 1/// `mc 1//4 g`r addm `l nmf kn v ,hmbn l d e` l hkhdr-

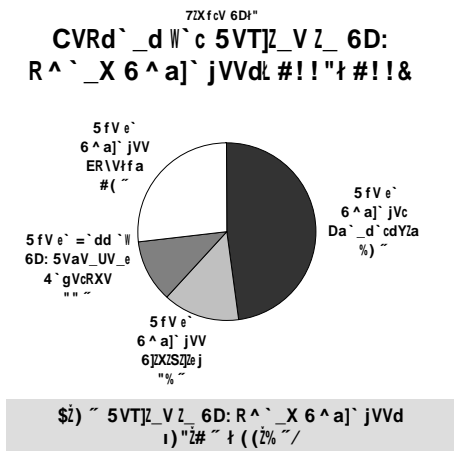
Sghr qdonqs oqnuhcd r ` cds`hkdc `bbn tms ne gn v DRH bnudq`fd bg`mfdc ads v d d m 1//0 `mc 1//4+ o`qshbtk`qkx `l nmf d l oknxddr 'h-d+ v nqj dqr v gn `qd mns rdke,d l oknxdc(- Sgd qdonqs adf hmr v hsg `rgnqs cdrbqhoshnm ne sgd l `inq enq bdr cqhuhmf d l oknxdq,ronmrnqdc hmrtq`mbd9 bg`mfd r hm sgd v nqj enq b d `mc sgd qhrhmf bnrsr ne gd`ksg hmrtq`mbd nudq sgd ent q xd`q odqhnc- Mdws+ sgd qdonqs dw`l hmdr sgd cdbkhmd hm DRH `l nmf d l oknxddr `mc sgd qd`rnmr cdsdq l hmhmf v gdsdq nq mns `m d l oknxdd g`r DRH+ rodbhehb`kkx9

- Š v gdsdq sgd d l oknxdq ronmrnqr gd`ksg admdehsr+
- Š he sgd d l oknxdd hr dkhfhakd enq sgd admdehsr+
- Š v gdsdq sgd d l oknxdd bgnnrd r sn o`qshbho`sd hm sgd gd`ksg hmrtq`mbd needqhmf+ `mc
- Š v gdsdq sgd d l oknxdd o`qshbho`sdr hm nsgdq DRH `u`hk`akd sgqnt fg `mnsdq e` l hxx l d l adq&r ina-

Sghr qdonqs `k rn hcdmshehdr v ghbg fqntor v d qd g`qcdrs ghs ax sgd cdbkhmd hm ina,a`rdc bnudq`fd `mc gn v sgd qd`rnmr enq sgd cdbkhmd hm DRH u`qhdc `bqnrr cheedqms fqntor ne d l oknxddr- Sgd drsh l `sdr hm sghr qdonqs `qd a`rdc nm `m`kxrdr ne sv n l `sbgdc c`s` rdsr- Hm ansg 1//0 `mc 1//4+ c`s` g`ud addm l `sbgdc eqn l sgd Edaqt`qx Bnmshmf dms V nqj dqr `mc @ksdqm`sd D l oknx l dms Rtookd l dms ne sgd B tqdms Onotk`shnm Rtqudx 'BOR( `mc sgd L`qbg @mmt`k Rnbh`k `mc Dbnmn l hb '@RDB( Rtqudx 'enq l dqkx b`kkdc sgd @mmt`k Cd l nfq`oghb Rtqudx(- 1//0 `mc 1//4 `qd sgd l nrs qbdms xd`qr sgd Edaqt`qx Rtookd l dms v`r `u`hk`akd-

**Jdx Elmchmfr**

- Š Ads vddm 1//0 `mc 1//4 sgd rg`qd ne d l oknxddr vgn v d qd bnudqdc ax d l oknxdq, ronmrnqdc hmrtq`mbd 'DRH( cdbqd`rdc ax `k l nrs entq odqbdms` fd onhmsr '70-1 odqbdms sn 66-3 odqbdms(-
- Š @ rtars`msh`k o`qs ne sgd qd`rnm vgx rn l `mx vnqjhmf, `fd `c tksr knrs gd`ksg bnudq`fd ads vddm 1//0 `mc 1//4 l `x ad dwok`hmde ax tmc dqkxhmf vnqjenqbd bg`mfdr+ hmbktchmf qdc t bdc k`anq enqbd o`qshbho`shnm `mc hmbqd`rdc rdke, d l oknx l dms+ o`qs, sh l d vnqj+ `mc sd l onq`qx bnmsq`bs vnqj+ `mc hmc trsqx.nbb to`shnm`k rghe sr-
- Š D l oknxdq, ronmrnqdc hmrtq`mbd hr rdmrshud sn bg`mfdr hm gd`ksg hmrtq`mbd oqd l ht l r- L `qjdc hmbqd`rdc hm oqd l ht l r adf hmmhmf hm 1/// `cudqrkx `eedbsdc v gdsdq atrhmdrrdr needqdc gd`ksg admdehsr+ vgn v `r dkhfhakd+ `mc v gdsdq d l oknxddr o`qshbho`sdhc hm gd`ksg admdehs noshnmr-
- Š @k l nrs g`ke ne sgd cdbkhmd hm DRH q`sdr `l nmf d l oknxddr v `r ctd sn knrr ne ronmrnqrgho 'Ehf tqd DR,0(- Hm `cchshnm+ knrrdr hm dkhfhahkhsx enq gd`ksg admdehsr `mc sgdhq `bbdr sn bnudq`fd `r `cdodmedms ne `mnsdq d l oknxdd `bbntmsdc enq `mnsdq pt`qsdc ne sgd cdbkhmd- @ants `pt`qsdc ne sgd cdbkhmd v `r ctd sn d l oknxddr mns o`qshbho`shmf hm gd`ksg admdehsr needqdc sn sgd l -



Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

- Š S`jd, to q`sdr `qd fdmdq`kkx ghfg v gdm d l oknxddr `qd needqdc bnudq`fd- Sgd nudq`kk s`jd, to q`sd ne bnudq`fd needqdc sqnt fg `m d l oknxdd&r nvm d l oknxdq v `r 72-1 odqbdms hm 1//4 Ê ` cdbqd`rdc ne 0-2 odqbdms` fd onhmsr eqn l 1//0-
- Š Ax 1//4+ md`qkx 04 odqbdms ne d l oknxddr g`c mn DRH `u`hk`akd sn sgd l + dhsdq sqnt fg sgdhq nvm ina nq sg`s ne `e` l hxx l d l adq&r Ê `m hmbqd`rdc ne 1-4 odqbdms` fd onhmsr eqn l 1//0-

- Š Ads v d d m 1 // 0 ` m c 1 // 4 + s g d m t l a d q n e t m h m r t q d c d l o k n x d d r f q d v a x 2-3 l h k k h n m + s v n , s g h q c r n e v g n l v d q d e q n l k n v , h m b n l d e ` l h k h d r - @ k l n r s 0 8 l h k k h n m d l o k n x d d r Ê 0 6 o d q b d m s n e d l o k n x d d r Ê v d q d t m h m r t q d c h m 1 // 4 -
- Š A x 1 // 4 + s g d l ` i n q h s x ' 6 / o d q b d m s ( n e t m h m r t q d c d l o k n x d d r g ` c m n ` b b d r r s n D R H v h s g h m s g d h q e ` l h k x ' h - d - s g d x g ` c m n n e e d q n e D R H s g q n t f g s g d h q n v m d l o k n x d q n q ` e ` l h k x l d l a d q & r d l o k n x d q + n q s g d x v d q d m n s d k h f h a k d e n q a d m d e h s r (-

**F q n v h m f C h e e d q d m b d r h m D l o k n x d q , R o n m r n q r g h o f m r t q ` m b d + 1 // 0 , 1 // 4**

**C h e e d q d m b d r a x E ` l h k x h m b n l d**

- Š C d b q d ` r d r h m D R H b n u d q ` f d Ê ` m c h m b q d ` r d r h m s g d r g ` q d v g n ` q d t m h m r t q d c Ê v d q d f q d ` s d r s ` l n m f k n v , h m b n l d v n q j d q r + s g n r d v g n v d q d ` k q d ` c x s g d l n r s k h j d k x s n a d t m h m r t q d c - E n q d w ` l o k d + s g d r g ` q d n e o n n q d l o k n x d d r v g n g ` c D R H c q n o o d c e q n l 2 6 o d q b d m s h m 1 // 0 s n 2 / o d q b d m s a x 1 // 4 + v g h k d D R H b n u d q ` f d ` l n m f s g d m d ` q , o n n q c q n o o d c e q n l 4 8 o d q b d m s s n 4 1 o d q b d m s - @ l n m f s g n r d v h s g s g d g h f g d r s h m b n l d r ' 3 // o d q b d m s n e s g d E d c d q ` k O n u d q s x K d u d k ` m c g h f g d q (+ D R H q ` s d r r s ` x d c ` s n u d q 8 1 o d q b d m s -
- Š C d b k h m d r h m d l o k n x d q r o n m r n q r g h o n u d q s g d e n t q x d ` q o d q h n c v d q d c d d o d r s ` l n m f o n n q ` m c m d ` q , o n n q d l o k n x d d r - K n v d q h m b n l d d l o k n x d d r ` k r n v d q d k d r r k h j d k x s n a d d k h f h a k d e n q b n u d q ` f d ` m c s g d r d c h e e d q d m b d r f q d v n u d q s g d e n t q x d ` q r -
- Š S ` j d , t o q ` s d r ` q d r t a r s ` m s h ` k k x k n v d q ` s k n v d q k d u d k r n e e ` l h k x h m b n l d ` m c c h e e d q d m b d r h m s ` j d , t o q ` s d r ` b q n r r h m b n l d k d u d k r f q d v c q ` l ` s h b ` k k x a d s v d d m 1 // 0 ` m c 1 // 4 - X d s h m 1 // 4 + h s v ` r r s h k k s g d b ` r d s g ` s s g d l ` i n q h s x n e k n v , h m b n l d d l o k n x d d r o ` q s h b h o ` s d c h m g d ` k s g a d m d e h s r v g d m n e e d q d c a x ` m d l o k n x d q -
- Š A x 1 // 4 + 4 4 o d q b d m s n e d l o k n x d d r e q n l o n n q e ` l h k h d r g ` c m n ` b b d r r s n D R H e q n l d h s g d q s g d h q n v m n q ` e ` l h k x l d l a d q & r d l o k n x d q ` m c n m k x 2 / o d q b d m s v d q d b n u d q d c a x ` m d l o k n x d q - M d ` q , o n n q d l o k n x d d r v d q d r n l d v g ` s a d s s d q n e e : r s h k k n u d q ` s g h q c g ` c m n ` b b d r r s n D R H - H m b n m s q ` r s + 8 5 o d q b d m s n e s g d g h f g d r s h m b n l d d l o k n x d d r g ` c ` b b d r r s n g d ` k s g b n u d q ` f d s g q n t f g ` m d l o k n x d q -

**C h e e d q d m b d r ` b q n r r E h q l R h y d r**

- Š C d b q d ` r d r h m d l o k n x d q b n u d q ` f d v d q d c d d o d r s ` l n m f d l o k n x d d r v n q j h m f h m r l ` k k d q e h q l r ' v h s g e d v d q s g ` m 1 4 d l o k n x d d r ( Ê s g n r d v g n ` q d s g d l n r s k h j d k x s n a d t m h m r t q d c - D l o k n x d d r v n q j h m f h m e h q l r v h s g 0 / s n 1 3 v n q j d q r d w o d q h d m b d c ` m d ` q k x e h u d o d q b d m s ` f d o n h m s c d b q d ` r d h m s g d h q D R H q ` s d + v h s g ` m h m b q d ` r d h m s g d h q t m h m r t q d c q ` s d e q n l 1 5 o d q b d m s s n 2 / o d q b d m s - D u d m d l o k n x d d r h m k ` q f d q a t r h m d r r d r ' v h s g 0 // n q l n q d d l o k n x d d r ( d w o d q h d m b d c ` r t a r s ` m s h ` k c d b k h m d h m D R H + q ` h r h m f s g d h q t m h m r t q d c k d u d k s n n u d q 0 / o d q b d m s -

- Š Cdbkhmdr hm d l oknxdq ronmrnqrgho nudq sgd entq xd`q odqhc v dqd cddodrs enq d l oknxddr ne r l `kk ehq l r-
- Š Hmbqd`rdr hm s`jd, to `mc dkhfhahkhsx q`sdr neerds v g`s vntkc g`ud addm `k`qfdq cdbkhmd hm sns`k DRH bnudq`fd ` l nmf d l oknxddr ne sgd r l `kkdrs ehq l r `edv dq sg`m 0/ d l oknxddr(-

**Cheedqdmbr ` l nmf @fd Fqnt or**

- Š Xntmfdq d l oknxddr dwodqhdmbdc sgd fqd`sdrs cdbqd`rdr hm d l oknxdq bnudq`fd `mc sgd fqd`sdrs hmbqd`rdr hm sgdhq bg`mbdr ne adhmf tmhmrtqdc-
- Š Itrs nudq g`ke ne d l oknxddr v gn `qd 08 sn 13 xd`qr nkc g`ud DRH `mc 25 odqbdms `qd tmhmrtqdc- Hm bnmsq`rs+ l hcckd, `fd d l oknxddr+ v gn d`qm l nqd `mc `qd l nqd khjdx sn ad l`qqhdc ``kkn v hm f s v n onsdmsh`k rntqbr ne DRH(+ dwodqhdmbdc ` r tars`msh`kkx r l `kkdq cdbqd`rd hm DRH+ v hsg 7/ odqbdms g`uhmf DRH bnudq`fd hm 1//4-
- Š Cdbkhmdr hm d l oknxdq ronmrnqrgho `mc d l oknxdd o`qshbo`shnm nudq sgd entq xd`q odqhc v dqd cddodrs enq d l oknxddr tmcqd`fd 24 `mc dwok`hmdc sgd l`inqhsx ne sgdhq knrr hm DRH- Hm bnmsq`rs+ DRH knrr ` l nmf d l oknxddr ads v ddm 34 `mc 53 xd`qr nkc+ v ghbg v`r rhfmhehb`ms ats l tbg r l `kkdq sg`m sg`s ne xntmfdq d l oknxddr+ v`r k`qfdkx ctd sn cdbkhmhm f ronmrnqrgho-

**Nsgdq Elmchmfr**

- Š Cdbkhmdr hm DRH ctd sn d l oknxdd o`qshbo`shnm v dqd cddodrs enq Ak`bj mnm, Ghro`mhb `mc Ghro`mhb d l oknxddr+ bn l o`qdc sn Vghsd mnm, Ghro`mhb d l oknxddr- Ax 1//4+ nmd sghqc ne Ghro`mhb d l oknxddr g`c mn `bbdr sn DRH hm sgd e` l hlx+ v ghkd itrs 43 odqbdms qdbdhudc bnudq`fd sgqnt fg`m d l oknxdq needq-
- Š Nbbto`shnmr v hsg sgd kn v drs q`sdr ne DRH dwodqhdmbdc sgd k`qfdrs dqnrhm hm bnudq`fd- Hm `echshnm+ nbbto`shnmr v hsg sgd kn v drs bnudq`fd q`sdr `qd hmbqd`rhmf `r `rg`qd ne sgd v nqjenqbd-
- Š Ax 1//4+ nmd sghqc ne d l oknxddr hm sgd @bnmrsqt bshnm `mc dwsq`bshnm, `mc @rdquhbd, nbbto`shnmr g`c mn `bbdr sn DRH v hsg hm sgd e` l hlx+ `mc 46 odqbdms nq kdr qdbdhudc gd`ksg hmrtq`mbd bnudq`fd sgqnt fg`m d l oknxdq- Hm bnmsq`rs+ 8/ odqbdms ne d l oknxddr hm @ l `m`fd l dms, nbbto`shnmr g`c gd`ksg bnudq`fd sgqnt fg`m d l oknxdq+ `mc nmkx 4 odqbdms ne sgd rd d l oknxddr g`c mn `bbdr sn DRH-
- Š O`qs, sh l d d l oknxddr v gn `qd qdf tk`q 'h-d- mns sd l onq`qx nq bnmshmf dms( `qd kdr khjdx sn v nqj hm ` ronmrnqhm f ehq l sg`m etkk, sh l d qdf tk`q d l oknxddr- Sgd q`sd ne ronmrnqrgho cqnoodc l nqd sg`m 7 odqbdms`fd onhmrs enq o`qs, sh l d qdf tk`q d l oknxddr v nqj hm f edv dq sg`m 1/ gntqr odq v ddj `mc `k l nrs 3 odqbdms`fd onhmrs

enq sgnrd vnqjhmf 1/ sn 23 gntqr odq vddj- @ 1 nmf etkk,sh l d qdf tk`q d l oknxddr+  
sgd cdbkhmd hm ronmrnqrgho v`r kdr sg`m 1 odqbdms-

### **Bnmbktrhnm**

F`or hm `bdr sn DRH adsvddm ghfg, `mc knv,hmbn l d e` l hkhdr+ adsvddm xntmfdq `mc  
nkedq d l oknxddr+ `mc sgnrd vnqjhmf hm r l `kk ur- k`qfd atrhmdrrdr vhedmde- Sn  
bn l odmr`sd+ rn l d vnqjdqr stqmdc sn Ldchb`hc he sgdx vdq dkhfhakd `mc ophu`sd mnm,  
fqnto bnudq`fd Ê mdhsgdq ne vghbg v`r `akd sn neerds sgd knrr ne DRH enq l nrs vnqjdqr+  
kd`uhmf sgd l tmhmrtqdc- Adsvddm 1//0 `mc 1//4+ sgd mt l adq ne tmhmrtqdc d l oknxddr  
fqdv ax 2-3 l hkkhnm Ê svn,sghqcr ne vgn l vdq eqn l knv,hmbn l d e` l hkhdr-

Sgd sqdmc hm o`qs,sh l d `mc sd l onq`qx bnmsq`bs vnqj `mc hmc trsqx.nbbto`shnm`k rghesr `qd  
khjdkx sn bnmshmt d- Lnqdnudq+ sgd oqdrqtqd nm ina,a`rdc bnudq`fd eqn l qhrhmf gd`ksg  
hmrtq`mbd oqd l ht l r `mc fqd`sdq d l oknxdd bnrs,rg`qhmf hr khjdkx sn hmbqd`rd- He gd`ksg  
hmrtq`mbd qdenq l r `qd sn ankrdq sgd btqqdms rxrsd l ne d l oknxdq,a`rdc bnudq`fd+ sgdx v hkk  
mdde sn bn l odmr`sd enq sgd dqnrhnm ne inar v hsg gd`ksg admdehsr `mc `ccqdr sgd  
`eenqc`ahkhsx ne gd`ksg hmrtq`mbd enq ansg d l oknxdq `mc d l oknxddr-

**Hmsqnc t bshnm**

Sgd l`inqhsx ne @ l dqhb`mr tmedq`fd 54 '0mnmdkcdqkx,( qdbdhud gd`ksg hmr tq`mbd  
bnudq`fd sgqnt fg sgdhq nvm d l oknxdq nq sgd d l oknxdq ne `e` l hkx l d l adq- D l oknxdq,  
ronmrnqdc hmr tq`mbd bnudq`fd 'DRH( hr sgdqdenqd bdmsq`k sn sgd m`shnm&r btqqdms `ooqn`bg  
sn ehm`mbhmf gd`ksg b`qd enq sgd mnm,dkcdqkx onotk`shnm: gn v dudq+ sgd knmf,rs`mchmf khmj  
advddm v nqj `mc hmr tq`mbd bnudq`fd hr v d`j dmhmf- Adb`trd d l oknxdq,ronmrnqdc  
hmr tq`mbd hr unktms`qx nm sgd o`qs ne atrhmdrrdr `mc d l oknxdq+ mns `kk ehq l r needq gd`ksg  
admdehr+ mns `kk v nqj dqr `qd dkhfhakd enq bnudq`fd+ `mc mns `kk d l oknxdq bgnnrd sn  
o`qshbho`sd nq b`m `eenqc sgdhq rg`qd ne sgd gd`ksg oqd l ht l -

D l oknxdq,ronmrnqdc hmr tq`mbd 'DRH( bnudq`fd q`sdr g`ud addm e`kkmf- V ghkd 55 odqbdms  
ne mnm,dkcdqkx @ l dqhb`mr g`c DRH bnudq`fd hm 1///+ nmkx 50 odqbdms g`c DRH bnudq`fd hm  
1//3- Ansg bghkcqdm `mc `ctksr dwodqhdmbdc rsd`cx cdbkhmdr hm ina,a`rdc bnudq`fd nudq  
sghr odqhc- Gn v dudq+ `kk ne sgd fqnvsg hm sgd mt l adq ne tmhmrtqdc v`r`l nmf `ctksr-  
V dqd hs mns enq Ldchb`hc `mc RBGHO+ sgd mt l adq `mc rg`qd ne bghkcqdm vhsngts gd`ksg  
hmr tq`mbd vntkc g`ud hmbqd`rdc bn l l dmrtq`sdqx- Hmr sd`c+ `r tmd l okn l dms rodtkr  
kn v dqc e` l hkhdr& hmbn l dr+ otakhb hmr tq`mbd ehkdc hm sgd f`o enq bghkcqdm to tmsk 1//3+  
ats mns enq `ctksr 'Gnee l`m ds `k- 1//4(- Ax 1//4+ gn v dudq+ `r d l oknxdq,ronmrnqdc  
hmr tq`mbd bnmshtdc sn dqned enq ansg `ctksr `mc sgdhq cdodmedmsr+ sgd mt l adq ne  
tmhmrtqdc bghkcqdm adf`m sn fqnv `f`hm+ `knmf vhsq sgd mt l adq ne tmhmrtqdc `ctksr- Sgd  
k`qfd l`inqhsx ne sgd fqnvsg hm sgd tmhmrtqdc advddm 1/// `mc 1//4 g`r addm `l nmf  
kn v ,hmbn l d v nqj hmf e` l hkhdr-

Sghr qdonqs oqnuhcd r `cds`hkdc `bbntms ne gn v DRH bnudq`fd bg`mfdc `l nmf v nqj hmf,  
`fd `ctksr 'h-d+ mnmdkcdqkx 08 sn 53 xd`q nker( eqn l 1//0 sn 1//4- Sgd o`odq adf hmr ax  
cdrbqhahmf gn v cd l nfq`oghb chrsqatshnmr `mc bg`q`bsdqhrshbr ne d l okn l dms bg`mfdc  
advddm 1//0 `mc 1//4 hm v`xr sg`s khjdx `eedbsdc d l oknxdq,ronmrnqdc hmr tq`mbd-

Mdws+ sgd o`odq enbt rdr nm d l oknxdq+ hcdmshexhmf v ghbg fqntor v dqd g`qcds ghs ax sgd  
cdbkhmd hm ina,a`rdc bnudq`fd- V d bn l o`qd sgd oql `qx qd`rnmr tmedqkxhmf sgd cdbkhmdr  
hm DRH enq cheedqdm fqntor ne d l oknxdq ax cdbn l onrhmf bg`mfdr hm DRH q`sdr hmsn entq  
bn l onmdmsr<sup>9</sup> bg`mfdr hm d l oknxdq ronmrnqrgho ne gd`ksg hmr tq`mbd ok`mr+ bg`mfdr hm  
d l oknxdq& dkhfhahkhsx enq sgdhq d l oknxdq&r bnudq`fd+ d l oknxdq& o`qshbho`shnm hm  
bnudq`fd needqdc ax sgdhq nvm d l oknxdq 'd-f- s`jd,to(+ `mc cdodmedms bnudq`fd- V d trd  
sgd l nrs qdbdms m`shnm`k c`s` `u`hk`akd sg`s l d`rtqd sgdrd bn l onmdmsr ne DRH bnudq`fd-

V d sgdm chrbrtr d l oknxdq& `bbdr sn DRH eqn l sgdhq nvm d l oknxdq nq sgd d l oknxdq ne `  
e` l hkx l d l adq `r ne 1//4-<sup>0</sup> @esdq oqdrdmshmf sgdrd drsh l `sdr enq `kk d l oknxdq+ v d  
chrbrtr cheedqdm bdr ax hmbn l d+ ehq l rhyd+ `mc nsgdq h l onqs`ms rtafqntor- Ehm`kkx+ v d  
chrbrtr sgd bg`q`bsdqhrshbr ne mdv kx tmhmrtqdc d l oknxdq-

<sup>0</sup> V d cdehmd `e` l hkx `r` @gd`ksg hmr tq`mbd tmhs, v ghbg hmbktcdr l d l adq ne `mtbkd`q e` l hkx v gn bntkc ad  
bnudqdc tmedq nmd gd`ksg hmr tq`mbd onkibx Ê onkibxgnkcdq+ ront r d+ bghkcqdm tmedq 08+ `mc etk sh l d rstcdmsr  
tmedq 12-

**@ants sgd Drsh I `sdr**

Sgd drsh I `sdr hm sghr qdonqs `qd a`rdc nm `m`kxrdr ne svn l `sbgdc c`s` rdsr- Hm ansg 1//0 `mc 1//4+ c`s` g`ud addm l `sbgdc eqn l sgd Edaqt`qx Bnmshmf dms Vnqj dqr `mc @ksdqm`sd D l oknx l dms Rtookd l dms ne sgd Btqqdms Onotk`shnm Rtqudx 'BOR Ê sgd nmkx xd`qr sgd Edaqt`qx Rtookd l dms v`r`u`hk`akd enq bn l o`qhrnm( `mc sgd L`qbg @mmt`k Rnbh`k `mc Dbnmn l hb '@RDB( Rtqudx 'enq l dqkx b`kkdc sgd @mmt`k Cd l nfq`oghb Rtqudx(- Enq d`bg xd`q+ sgd l `sbgdc c`s` g`ud addm qd vdhfgsdc sn l `jd sgd l qdoqdrdms`shud ne sgd bhuhkh`m mnmhmrshtshnm`khydc T-R- onotk`shnm hm L`qbg ne sgd qdrodbshud xd`q- Sgd @oodmchw cdrbqhadr sgd c`s` rntqbd r hm l nqd cds`hk+ oqnuhcd r u`qh`akd cdehshmshnmr+ `mc chrbrrrdr sgd l dsgncr trdc hm bnmrsqt bshmf sgd drsh I `sdr- Sgd @oodmchw `krn cdrbqhadr sgd l dsgncr v d trdc sn dng`mbd sgd bn l o`q`ahkhsx ne jdx u`qh`akdr ads v ddm sgd svn xd`qr `mc e`bsnqr sg`s kh l hs hs-

Hm sgd ehmchmfr qdonqsdc adkn v+ sgd chqdb s bn l o`qhrnmr cq`vm ads v ddm fqntor `qd rs`shrshb`kkx rhfmhehb`ms `s sgd 84 odqbdms bnmehcdmbd kdudk ``s kd`rs(+ t mkdrr nsgdq v hrd rs`sd- Nsgdq bn l o`qhrnmr sg`s l hfgs ad l `cd eqn l sgd s`akdr `qd mns mdbdr`qhxx rs`shrshb`kkx rhfmhehb`ms- Rn l d o`ssdqmr v d chrbrrr hm sgd cdbn l onrhshnm `m`kxrdr l `x mns ad rs`shrshb`kkx rhfmhehb`ms+ ats v d qdonqs rhfmhehb`mbd kdudkr hm sgd s`akdr- Rs`mc`qc dqqnr enq `kk ne sgd s`akdr `qd `u`hk`akd tonm qdptdrs-

Hm sghr qdonqs+ v d bnmrhdq DRH ronmrnqrgho+ dkhfhahkhsx+ `mc s`jd, to q`sdr enq mnmkcdqkx d l oknxddr hm 1//0 `mc hm 1//4- DRH needq q`sdr `qd b`kbt`k`sdc `r sgd oqnc tbs ne ronmrnqrgho q`sdr `mc dkhfhahkhsx q`sdr- Q`sdr ne d l oknxdd&r @n v m, DRH bnudq`fd `qd sgd oqnc tbs ne ronmrnqrgho+ dkhfhahkhsx+ `mc s`jd, to-

Sgd cdbn l onrhshnm `m`kxrdr bnmrhdq entq bn l onmdmsr ne sgd bg`mfd hm DRH ads v ddm 1//0 `mc 1//4- Sgd bn l onmdmsr ne bg`mfd `qd chuhcdc hmsn9 0( sgd rg`qd ctd sn d l oknxdd ronmrnqrgho bg`mfd+ 1( sgd rg`qd ctd sn d l oknxdd dkhfhahkhsx bg`mfd+ 2( sgd rg`qd ctd sn d l oknxdd s`jd, to bg`mfd+ `mc 3( sgd rg`qd ctd sn bg`mfhm f q`sdr ne DRH bnudq`fd `r `cdodmedms- Sgd @oodmchw cdrbqhadr sgd cdbn l onrhshnm l dsgnc- V d bnmctbs `cdbn l onrhshnm enq `kk d l oknxdd+ `r v dkk `r rdo`q`sd cdbn l onrhshnmr enq cheedq dms rtaonotk`shnmr+ rtbg `r ax hmbn l d `mc ehq l rhyd+ sn tmedqrs`mc gn v sgd qd`rnmr enq bnudq`fd bg`mfd r cheedq enq cheedq dms sxodr ne d l oknxddr-

Ehmchmfr

**Bg`mfd r hm d l oknx l dms `mc Cd l n fq`oghb Bg`q`bsdqhrshbr+ 1//0 sn 1//4**

Ctd sn sgd oqden l hm`mbd ne DRH+ bg`mfd r hm d l oknx l dms `mc bg`q`bsdqhrshbr ne d l oknx dqr 'd-f- hmc trsqx+ ehq l rhyd( `qd qdk` sdc sn hmchuhct`k`mc e` l hkk`bbdr sn gd`ksq hmrtq`mbd bnudq`fd- Nmd ne sgd l`hm e`bsnqr tmc d qkx hmf sgd cdbkhmd hm DRH hr sgd cdbkhmd hm k`anq enqbd o`qshbo`shnm q`sdr` l nmf mnm d kcdqkx`c tksr ads v ddm 1//0`mc 1//4 'S`akd O(-<sup>1</sup> @ksqnt fg sgd dbnmn l hb qdbdrhnm sg`s rs`qsdc hm d`qkx 1//0 g`r addm cdrbqhadc`r rgnqs hm ctq`shnm+ sgd cdbkhmd hm d l oknx l dms v`r qdk`shudkx odqhrsdms<sup>2</sup> Qdrd`qbg r t f f drs sg`s sgd odqhnc ctqhm f`mc`esdq sgd 1//0 cn v mstqm v`r cheedqms eqn l nsgdq onrs,qdbdrhnm odqhncr adb`trd ne`k`qfd odqhrsdms cqno hm sgd q`sd ne md v ina bqd`shnm 'E`adq l`m 1//5(-<sup>3</sup>

ERSJV "

**=RS`c W`cTV aRceTZaReZ` \_ deRef d`W` \_ V]UVc]j RUf]edL #!!" R U #!!&**

|                                      | #!!"  |   | #!!&                                 |                                | 4YR_XV                               |                            |
|--------------------------------------|---|---|--------------------------------------|--------------------------------|--------------------------------------|----------------------------|
|                                      | S \àæà[ç<br>Næ!i']<br>-\<br>b-æ- \ ] <sup>a</sup> | Tà[aa`~ââ<br> & ââ<br>c  [@â[] <sup>a</sup> | S \àæà[ç<br>Næ!i']<br>-\<br>b-æ- \ ] | Tà[aa`~ââ<br> & ââ<br>c  [@â[] | S \àæà[ç<br>Næ!i']<br>-\<br>b-æ- \ ] | Tà[aa`~ââ<br>{ \`<br>ââ\ââ |
| Qâ'  {& [âà ]`â`i ]D \ \àæà[ç âæ!i'] |   |   |                                      |                                |                                      |                            |
| Ób {i çàæ \ \E}`:æà`                 | ÈDFÉG   | IÉHĀ  | ÈDHĒI                                | IÉÉĀ                           | ÈÉÈ                                  | ÈÉĒ Ā C                    |
| Ób {i çàæ ]`:æà`                     | ÉÉÍ   | ÈÉĀ   | ÉÉĪ                                  | ÈÉĀ                            | ÉÉĒ                                  | ÉÉĒ Ā                      |
| Ü\àb {i çàæ Áâç && i    @-\âB        | GÉG   | ÉÉĀ   | IÉÉ                                  | ÉÉĀ                            | ÉÉF                                  | ÉÉH Ā C                    |
| S `-\ iâ`i  {& [âà Á[â`-]âæD         |   |   |                                      |                                |                                      |                            |
| æ-]â`iâæD  `^â[B                     | ÉFÉI  | ÈÉÉĀ  | ÉĪÉI                                 | ÈÉÉĀ                           | GÉÉ                                  | ÉÉĪ Ā C                    |
| Ú `âi                                | ÈĪĒÈ  |   | ÉI IÉÉ                               |                                | IÉÉ                                  |                            |

C O\æ-ââ`à) ââ\ââ-\ {â[ââ\ |& {â} {iâ-} ]`â`-]`âââç ]-â-\-ââ\`â`~^â ÎGĀ â|\æ-ââ iâ-ââĒ  
<sup>a</sup> Ö| |{ } æ| \|\`âææ : {`|\`âi-\ ÈÉÉÈ æ!â`| â ]bââ \: b`â| |& \|\àæà[ç âæ!i' [â]{|\æà\` b-}]-\â æââ [ââââ-\â  
 ââ' |{&|[âà ]`â`i ]É  
 Ó|æE-b à ]`:æà\`] â[â [â{|\`âæ }â[â`âic`âââ:]â`^âç |&`â`^â`ââââ] ]`| æà{à\æà\` ä |•â[âââ`^| |â`â {â[â\`]  
 ^ââi`^-\ ]:â\ââ {iâ| |{&|[âà ]`â`i ]â[âââ`^| |â`^â`â[ ]â^| |É Nâi ]`i`]â} |â\`â`iâ) â`âi:æâ i:æE-b à ]`:æà\`]É Uââ  
 N{ {â\æ`&| [ b | |â æâ`â-i]É  
 Ú| |{ââ| Ú[`â\` ]`i`â`ââç-] ]&`^â Ôâ`[|âç ÈÉÉÉ â\æ ÈÉÉG O|\`-ââ\` V| |@ Ú| |{âb à\` |&`^â O| |{â\` T | |{ââ-| \`  
 Ú| |{âç ÅOTÚB â\æ`^â Râ[â`ÈÉÉÉ â\æ ÈÉÉG N\ \: âi Ú| |{â-âi â\æ Ôâ| \ | b-â ANÚÓB Ú| |{âb à\` |&`^â OTUÉ

@ fqd`sdq rg`qd ne`c tksr mns hm sgd k`anq enqbd 'd-f-+ d`qkx qdshqddr+ chr`akdc+ b`qd fhudqr+ rstcdmsr+`mc @chrbntq`fdc, v nqj dqr( `bbntmsdc enq l nrs ne sgd cdbkhmd hm d l oknx l dms

<sup>1</sup> Sghr rstex enbtrdr nm sgd v nqj hmf bhuhkh`m mnmhmrshtshnm`k onotk`shnm ne sgd Tmhsdc Rs`sdr- Rdd @oodmchw enq l nqd cds`hkr-  
<sup>2</sup> MADQ&r Qdbdrhnm C`shm f Oqnbdc tqd+ 1//2-  
<sup>3</sup> E`adq l`m 1//5( `qf tdr sg`s` qdk`shudkx r vhes qdstqm sn sgd oqd,qdbdrhnm q`sd ne @ina cdrsqtbshnm, 'sgqnt fg d l oknx l dms bnmsq`bshnmr` s dwhrshmf drs`akhrq l dmsr nq eqn l drs`akhrq l dms bknrhmf( v`r`bbn l o`mhdc ax`k`qfd cdbkhmd hm sgd q`sd ne @ina bqd`shnm, 'sgqnt fg dhsdq ghqhm f` s dwhrshmf drs`akhrq l dmsr nq ghqhm f` s md v drs`akhrq l dmsr(+ v ghbg odqhrsdms hmsn 1//2-

q`sdre eqn l 1//0 sn 1//4 'S`akd 0(-<sup>4</sup> @ qdk`shudkx r l`kk rg`qd ne sgd cdbkhmd hm  
d l oknx l dms q`sdre v`r ctd sn fqv vsg hm tmd l oknxdc odqrdmr 'h-d+ sgnrd vgn `qd  
tmd l oknxdc ctd sn k`x, neer nq vgn `qd `u`hk`akd enq v nqj `mc g`ud knnjdc enq v nqj hm  
sgd oqduhnr entq vddjr(- Ads vddm 1//0 `mc 1//4+ sgd odqbdms` fd ne mnmkcdqkx `ctksr  
mns hm sgd k`anq enqbd hmbqd`rdc eqn l 1/-4 odqbdms sn 11-3 odqbdms+ `m hmbqd`rd ne 4-0  
l hkkhnm `ctksr- @s sgd r` l d sh l d+ sgd odqbdms` fd ne sgnrd hm sgd k`anq enqbd ats  
tmd l oknxdc hmbqd`rdc nmkx rkhfgskx+ eqn l 2-2 odqbdms sn 2-8 odqbdms+ `m hmbqd`rd ne 0-3  
l hkkhnm `ctksr tmd l oknxdc- Vghkd sgd mt l adq ne d l oknxddr hmbqd`rdc+ sgd d l oknx l dms  
q`sd cdbkhmdc- Bg`mfdr hm k`anq enqbd o`qshbo`shnm chqdbskx `eedbs `bbdr sn `mc bnudq`fd  
sgqnt fg DRH-

Rduq`k oqduhnr rstchdr g`ud entmc sg`s DRH q`sdre g`ud `krd addm `eedbsdc ax rsqtbstq`k  
bg`mfdr hm sgd bg`q`bsdqhrshbr ne d l oknx l dms 'Eqnmrsh 1//4: Fkhdc+ K` l aqdv+ `mc Khsskd  
1//2: Qdrbgnurjx+ Rsqtmj+ `mc Fhmratqf 1//5(- Vd chrbrtr rghesr hm rduq`k  
bg`q`bsdqhrshbr ne d l oknx l dms adsvddm 1//0 `mc 1//4 adkv+ hmbktchmf rdke,  
d l oknx l dms+ bnmshmf dms v nqj+ d l oknx l dms v hsgm sgd e` l hcx+ ehq l rhyd+ ina sdmtqd+  
nbbto`shnm+ hmc trsqx+ `mc tmhnmhy`shnm-

*Ugnh/gornq{ogpv}* Sgd rg`qd ne v nqj dqr qdonqshmf rdke, d l oknx l dms qnrde eqn l 8-4 odqbdms  
ne v nqj dqr hm 1//0 sn 0/-3 odqbdms hm 1//4 'S`akd 1(-<sup>5</sup> L nrs mnmkcdqkx `ctks rdke,  
d l oknxdc v nqj dqr `qd nkcdq `fd ne 34 sn 53(+ v nqj etkk, sh l d gntqr+ qdonqs d l oknx l dms  
hm sgd r l`kkdrs ehq l rhyd 'edvdq sg`m 0/ d l oknxddr(+ `mc qdonqs e` l hcx hmbn l d ne 3//  
odqbdms nq l nqd ne sgd Edcdq`k Onudqxs Kdudk 'EOK(+ 'c`s` mns rgnvm( 'Hgfgtc" Tgikwgt+  
1//4(- Bn l o`qdc sn d l oknxddr+ sgd rdke, d l oknxdc `qd l nqd gd`uhkx d l oknxdc hm sgd  
© l `m`fd l dms+ atrhmdrr+ `mc ehm`mbh`k, nbbto`shnmr+ sg`m hm sgd ©r`kdr `mc qdk`sd, nq  
©bnmrstbshnm `mc dwsq`bshnm, nbbto`shnmr 'c`s` mns rgnvm(-

*Eqpvkpi gpv"yqtm* Sgd mt l adq ne bnmshmf dms d l oknxddr 'hmbktchmf l nrs sd l onq`qx `mc  
bnmsq`bs v nqj dqr+ ats dwbktchmf sgd rdke, d l oknxdc `mc ©chqds, ghqd, sd l onq`qhdr(  
hmbqd`rdc ax md`qkx 6//+// v nqj dqr adsvddm 1//0 `mc 1//4 'S`akd 1(-<sup>6</sup> Onnkdc nudq sgd  
svn xd`qr ne c`s`+ sgd bnmshmf dms d l oknxddr hcdmshehd hm sghr `m`kxrhr vdqd qnt fgkx  
dudmkx rokhs ax fdmedq+ nudq g`ke qdonqsdc `s kd`rs rn l d bnkkdfd dctb`shnm+ svn, sghqcr  
vdqd `fd 24 nq nkcdq+ `mc `ooqnw l `sdkx svn, sghqcr qdonqsdc e` l hcx hmbn l d ne `s kd`rs  
entq sh l dr sgd EOK 'c`s` mns rgnvm(-

<sup>4</sup> Sgd BOR cdehmdr ©chrbrntq`fdc, v nqj dqr `r sgnrd mnm v nqj hmf hmchuhct`kr vgn rnt fgs d l oknx l dms hm sgd  
oqhmq 01 l nmsgr ats vdqd mns bntmsdc `r tmd l oknxdc adb`trd sgd g`c mns rd`qbgdc enq v nqj hm sgd oqhmq 3  
vddjr-

<sup>5</sup> Vd cdd l v nqj dqr sn ad rdke, d l oknxdc v gdm sgd `qd bk`rrhehd `r dhsqdq rdke, d l oknxdc hmbnqonq`sd nq  
rdke, d l oknxdc mns hmbnqonq`sd `bbnqchmf sn sgd Edaqt`qx rtqudx&r ©hmchuhct`k bk`rr ne v nqj dqr nm ehqrs ina-

<sup>6</sup> Enq sghr `m`kxrhr+ sgnrd vgn l vd bk`rrhex `r bnmshmf dms v nqj dqr a`rdc nm c`s` eqn l sgd Edaqt`qx BOR  
Rtook l dms dwbktcd sgd rdke, d l oknxdc ctd sn sgd k`bj ne c`s` nm ina sdmtqd+ `mc DRH ronmrnqrgho `mc  
dkhfahkhsx+ enq sgd rdke, d l oknxdc- Hm `cehshnm+ vd cn mns `ssd l os sn hcdmshehd `©chqds, ghqd, b`sdfnqx ne  
sd l onq`qx v nqj dqr `sgnrd ghqdc chqdbskx ax sgd `bst`k d l oknxdq(- Rdd @oodmchw enq l nqd cds`hk-

6 ^ a] ` j ^ V\_e deRef d ` W \_ ` \_ V]UVc] j RUf]e h ` c \ Vcdl # ! ! " R \_ U # ! ! &

|                                       | # ! ! "       |                     | # ! ! &       |                     | 4YR_XV        |                     |
|---------------------------------------|---------------|---------------------|---------------|---------------------|---------------|---------------------|
|                                       | V   [ @ a [ ] | T a [ a a \ ~ a a a | V   [ @ a [ ] | T a [ a a \ ~ a a a | V   [ @ a [ ] | T a [ a a \ ~ a a a |
|                                       | - \           | & a a               | - \           | & a a               | - \           | {   - \             |
|                                       | b - a -   \   | c   [ @ a [ ]       | b - a -   \   | c   [ @ a [ ]       | b - a -   \   | a ^ a \ a a         |
| Ob { i   ç a à }                      |               |                     |               |                     |               |                     |
| U a à i a à [ à b { i   ç a à }       | È È Í È G     | Í Í È È Ä           | È È Í È I     | Í G È Í Ä           | È È D         | È È È Ä C           |
| O   \ ~ \ a a \ ~ à b { i   ç a à }   | F È D         | È È F Ä             | F È Í         | È È Í Ä             | È È I         | È È G Ä C           |
| Ú a a È a b { i   ç a a c   [ @ a [ ] | È È È Í       | Í È G Ä             | È È È È       | È È È F Ä           | È È È         | È È Í Ä C           |
| N a a c   [ @ a [ ]                   | È D F È G     |                     | È D H È I     |                     | È È D         |                     |

C 0 \ a - a a ~ a } a ^ a \ a a - \ { a [ a a \ ~ | & { a | { a a - } ] ~ a ~ } ~ a a a a ç ] - a \ - a a a \ a ~ ^ a Í G Ä a | \ - a a \ a a à a • a a È  
 Ú | : [ a a Í Ú [ ' a \ 0 \ ] ~ : ' a à \ a i ç ] - ] | & ^ a Ó a ' : [ a ç È È È È a \ a È È È G O | \ ~ \ a a \ ~ V | [ @ Ú : { { a b a \ ~ | & ^ a O : [ [ a \ ~  
 T | { : i a - | \ Ú : [ • a ç Á O T Ú B a \ a ^ a R a [ a ^ È È È È a \ a È È È G N \ \ : a i Ú | a - a i a \ a Ó a | \ | b - a Á N Ú Ó O B Ú : { { a b a \ ~ | & ^ a  
 O T U È

Hc okn { " g o r n q { o g p v 0 } Adsv ddm 1 // 0 ` mc 1 // 4 + sgdqd v ` r ` rhf mh e h b ` m s r g h e s h m s g d e ` l h k x  
 d l o k n x l d m s r h s t ` s h r m n e v n q j d q r ' q d e d q s n S ` a k d 4 h m s g d a ` b j n e s g d q d o n q s ( - S g d q d v ` r ` / - 7 o d q b d m s ` f d o n h m s h m b q d ` r d h m s g d o q n o n q s h n m n e v n q j d q r h m e ` l h k h d r v h s g n m k x o ` q s , s h l d  
 v n q j d q r ` m c ` 0 - / o d q b d m s ` f d o n h m s c d b q d ` r d h m s g d o q n o n q s h n m n e e ` l h k h d r v h s g s v n e t k k ,  
 s h l d v n q j d q r - 7 S g h r h r b n m r h r s d m s v h s g o q d u h n t r q d r d ` q b g r g n v h m f s g ` s + a d s v d d m 1 // 0 ` m c  
 1 // 2 + 1 ` m x e t k k , s h l d v n q j d q r v g n k n r s s g d h q i n a r c t q h m f s g d o d q h n c v d q d q d , d l o k n x d c ` r  
 o ` q s , s h l d v n q j d q r ' E ` q a d q 1 // 4 ( - G n v d u d q + n t q c ` s ` r g n v s g ` s s n s ` k g n t q r v n q j d c o d q  
 v d d j n m ` k k i n a r q d l ` h m d c r s ` s h r s h b ` k k x t m b g ` m f d c e q n l 1 // 0 s n 1 // 4 -

Hkt o " u k / g 0 D l o k n x l d m s r g h e s d c s n r l ` k k d q a t r h m d r r d r a d s v d d m 1 // 0 ` m c 1 // 4 ' S ` a k d 2 ( -  
 @ l n m f d l o k n x d d r + c d e h m d c ` r ` k k o q h u ` s d ` m c o t a k h b b h u h k h ` m v n q j d q r v g n ` q d m n s r d k e ,  
 d l o k n x d c + s g d m t l a d q v n q j h m f h m e h q l r v h s g e d v d q s g ` m 0 / d l o k n x d d r ' l d ` r t q d c ` r  
 m t l a d q n e d l o k n x d d r d l o k n x d c a x s g d e h q l ` s ` k k a t r h m d r r k n b ` s h n m r ( h m b q d ` r d c + e q n l  
 01-7 l h k k h n m ' 00-2 o d q b d m s n e d l o k n x d d r ( h m 1 // 0 s n 03-4 l h k k h n m ' 01-6 o d q b d m s n e  
 d l o k n x d d r ( h m 1 // 4 - @ o q h n q r s t c x e n t m c s g ` s s g d q d b d m s c d b q d ` r d r h m s g d m t l a d q ` m c  
 r g ` q d n e d l o k n x d d r v n q j h m f h m s g d k ` q f d r s e h q l r ' 0 // n q l n q d l o k n x d d r ( q d e k d b s d c k ` x ,  
 n e e r ` s s g d r d k ` q f d e h q l r ' F k h d c + K ` l a q d v + ` m c K h s s k d 1 // 2 ( - C d r o h s d s g d r g h e s s n v ` q e r  
 r l ` k k d q a t r h m d r r d r + ` o o q n w h l ` s d k x s v n , s g h q c r n e d l o k n x d d r v n q j d c h m e h q l r v h s g 0 // n q  
 l n q d d l o k n x d d r h m 1 // 4 -

<sup>7</sup> V d b k ` r r h e h d c v n q j d q r ` r o ` q s , s h l d h e s g d x q d o n q s d c v n q j h m f e d v d q s g ` m 24 g n t q r o d q v d d j ` s ` k k i n a r - S g d  
 b g ` m f d h m s g d o d q b d m s n e v n q j d q r h m e ` l h k h d r v h s g s v n e t k k , s h l d v n q j d q r h r n m k x r h f m h e h b ` m s ` s s g d 8 / \$  
 b n m e h c d m b d k d u d k - @ r l ` k k r g ` q d n e v n q j d q r q d o n q s d c v n q j h m f 24 g n t q r o d q v d d j ` s ` k k i n a r a t s e d v d q s g ` m  
 24 g n t q r o d q v d d j ` s s g d h q l ` h m i n a -

6 ^ a]` jVvd S j dZkV ` W V ^ a]` jVcl #!!" R\_U #!!&

|                             | #!!"                 |                              | #!!&                 |                              | 4YR_XV               |                           |
|-----------------------------|----------------------|------------------------------|----------------------|------------------------------|----------------------|---------------------------|
|                             | Ób {á çàà} \ b-  \ ] | Tà[áá\`ááá  & áá à b {á çàà} | Ób {á çàà} \ b-  \ ] | Tà[áá\`ááá  & áá à b {á çàà} | Ób {á çàà} \ b-  \ ] | Tà[áá\`ááá  & { \`áá\`ááá |
| Ób {á çà[ ]-,á <sup>á</sup> |                      |                              |                      |                              |                      |                           |
| Óácá[ \`^á\` ÉÉ             | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                      |
| ÉÉ \ ] ÐF                   | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                      |
| ÐG \ ] ÍÍ                   | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                      |
| ÉÉÉ   [ b   ]à              | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                      |
| Náá à b {á çàà}             | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                         | ÉÉÉÍ                 | ÉÉÉÁ                      |

C \æ-áá`á] á^á\`áá \` {á[áá\` |& {á| {áá-} ]`á~]-áááç ]-á\`-áá\` á~`^á ÍGÁ á| \æ\`áá áá•áé  
<sup>á</sup> Ób {á|çà[ ]-,á-] `ç \ ] b `á[ |& à b {á|çàà} á~ áá à b {á|çà[ á|áá~|\` ]É  
 Ú | : [áá] Ú [ `á \ ] ~ : `á á\`ááç]-] |& ^á Óá [ : á[ç ÐÉÉÉ á\æ ÐÉÉÉ Ó | \`-ááá\` V | [ @ Ú : { {áá\` |& ^á Ó : [ [á\` T | { : áá\` \ | : [ •áç ÁOTÚB á\æ ^á Rá[á^ ÐÉÉÉ á\æ ÐÉÉÉ N \ \ ] áí Ú | á-áí á\æ Óá | \ | b-á ÁNÚÓÓB Ú : { {áá\` |& ^á ÓTÚÉ

Lqd"vgpwtg<sup>0</sup> Nudq`kk+ `ants sgqdd,pt`qsqr ne qdf tk`q d l oknxddr 'dwbkt chmf bnmshmf dms `mc rdke,d l oknxdc v nqj dqr( qdonqsd v nqj hmf enq sgdh btqqdms d l oknxdq 13 l nmsgr nq l nqd 'S`akd 4(- Ads v ddm 1//0 `mc 1//4- sgd mt l adq `mc rg`qd ne sgnrd qdonqshmf sghr kdudk ne sdm tqd hmbqd`rdc ax 1-1 l hkkhnm nq 1-4 odqbdms`fd onhmsr- Bnmshmf dms d l oknxddr 'dwbkt chmf rdke,d l oknxdc v nqj dqr( `krn rgn v dc rhfmhehb`ms hmbqd`rdr hm sgnrd qdonqshmf 13 nq l nqd l nmsgr ne sdm tqd 'S`akd 4+ bnmshmt dc(- Qrhmf sdm tqd rn l dsh l dr hmchb` sdr hmbqd` rhmf d l oknx l dms rdb tqhsx- Gn v dudq+ sgdq d v dqd hmbqd`rdr hm tmd l oknx l dms `mc bnmshmf dms v nqj nudq sgd sh l d odqhc+ `mc hmbqd`rdr hm sgd rg`qd ne mnmkdcdqkx `c tksr mns o`qshbho`shmf hm sgd k`anq enqbd-

Qeewrcvkqp<sup>0</sup> Rhfmhehb`ms rghesr `bqnr nbbto`shnmr nbbtqqdc ads v ddm 1//0 `mc 1//4 'S`akd 4+ bnmshmt dc(- Sqdmer nudq sh l d hm nbbto`shnm sxodr rgntkc ad hmsdqoqdsdc v hsg b` tshnm ctd sn bg`m fdr hm sgd nbbto`shnm bk`rrhehb`shnm rbgd l d ne sgd BOR- Gn v dudq+ v d g`ud trdc toc`sd BOR c`s` enq 1//0 sn h l oqnd bn l o`q`ahkhsx-<sup>8</sup> Sgqdd nbbto`shnm`k b`sd fnqhd+ @ l `m`fd l dms+ a trhmdrr+ `mc ehm`mbh`k+, @oqnedrrhnm`k `mc qdk`sd+, `mc @neehbd `mc `c l hmrsq`shud rtoonqs, `bbntms enq l nqd sg`m g`ke ne sgd v nqjenqbd hm ansq 1//0 `mc 1//4-

@Oqnedrrhnm`k `mc qdk`sd, nbbto`shnmr Ê` chudqrd b`sd fnqx ne nbbto`shnmr dmbn l o`rrhmf k` vxdqr+ bn l otdsq oqnfq` l l dqr+ ogxrhbh`mr+ ognsnfq`ogdqr+ `bsnqr+ sd`bgdq `rrhrs`msr `mc l nqd É dwodqhdmbdc sgd k`qfdrs hmbqd`rdr hm mt l adq `mc rg`qd ne v nqj dqr c tqhmf sgd odqhc- Sgd rg`qd ne ed l `kd v nqj dqr `mc Ghro`mhv v nqj dqr hm sghr nbbto`shnm`k b`sd fnqx hmbqd`rdc nudq sgd odqhc 'c`s` mns rgn vm(-

<sup>8</sup> Mdv bk`rrhehb`shnm rxrsd l r hmsqnc t bdc hm 1//2 enq nbbto`shnm`k `mc hmc trsqx c`s` bqd`sd aqd`jr hm sgd sh l d rdqhd enq sgdrd c`s`- @s sg`s sh l d+ sgd BOR `cnosdc hmc trsqx `mc nbbto`shnm bk`rrhehb`shnm rxrsd l r eqn l sgd Bdmr tr Atqd` t+ cdqhude eqn l sgd 1//1 Mnqsg @ l dqhb`m hmc trsqx Bk`rrhehb`shnm Rxrsd l `mc sgd 1//1 Rs`mc`qc Nbbto`shnm Bk`rrhehb`shnm Rxrsd l - Enq bn l o`qhrnmr nudq sh l d+ sgd Atqd` t ne K`anq Rs`shrsbr 'AKR( qdkd`rdc sgd Btqqdms Ono tk`shnm Rtqudx Dwsq`bs ehkdr enq 1//1,1//1 bnmsh`hmhmf qduhrdc hmc trsqx+ nbbto`shnm+ `mc tmhnm u`qh`akdr- Hm sghr `m`kxrhr v d trd sgd 1//0 dwsq`bs ehkdr enq sgdrd u`qh`akdr- Rdd @oodmchw enq l nqd cds`hk-

Sgd @bnmrsqtbsnm `mc dwsq`bshnm, nbbto`shnmr dwodqhdmbdc `r l`kk hmbqd`rd hm sgd rg`qd ne v nqj dqr- Vhsgm sgd @bnmrsqtbsnm `mc dwsq`bshnm, nbbto`shnm+ `rg`qo cqno hm tmhnmhy`shnm `bbn l o`mhdc rdudq`k nsgdq rghesr nudq sgd rstcx odqhc9 l nqd rdke, d l oknx l dms+ bnmshmf dms v nqj+ d l oknx l dms ne mnm, bshydmr+ `mc hmbqd`rdr hm v nqj dqr ne L dwhb`m m`shuhsx `c`s` mns rgn v m(- @Oqnc tbsnm, nbbto`shnmr cdbkhmdc rg`qokx ads v ddm 1//0 `mc 1//4+ `r chc sgd mt l adq `mc rg`qd ne v nqj dqr hm @rdquhbd, `mc @neehbd `mc `c l hmhrs q`shud rtoonqs, nbbto`shnmr-

Vd ehmc rhfmhehb`ms fdmcdq cheedqdmbr hm nbbto`shnm`k rghesr `c`s` mns rgn v m(- Enq dw` l okd+ sgd rg`qd ne sgd l`kd v nqjenqbd hm @oqnc tbsnm, `mc @ l`m`fd l dms+ a trhm drr+ `mc ehm`mbh`k, nbbto`shnmr cdbkhmdc+ `mc sgd rg`qd ne sgd l`kd v nqjenqbd hmbqd`rdc hm @bnmrsqtbsnm `mc dwsq`bshnm, nbbto`shnmr+ `mc sn`k drrdq dwsdms hm @r`kdr `mc qdk`sd, nbbto`shnmr- Sgd rg`qd ne v n l dm v nqj hm f hm sgd @oqnedrrnm`k `mc qdk`sd, nbbto`shnmr hmbqd`rdc+ v ghkd sgd rg`qd v nqj hm f hm @r`kdr `mc qdk`sd+, @neehbd `mc `c l hmhrs q`shnm rtoonqs+, `mc @oqnc tbsnm, nbbto`shnmr cdbqd`rdc- D`bg ne sgdrd rsqtbtq`k bg`mfdr hm d l oknx l dms qdk`sdr sn sgd bnudq`fd bg`mfdr sg`s v d cdrbqhad k`sdq hm sgd o`odq-

*Kpfwuvt{0* Sgd chrsqhatshnm ne v nqj dqr ax hmc trsqx b`sd fnqhdr `k rn rghesdc ads v ddm 1//0 `mc 1//4 'S`akd 4+ bnmshmt dc(- Sgd mt l adq ne v nqj dqr d l oknx dc hm @ l`mte`bstqhm f, cdbkhmdc rg`qokx+ v ghkd sgd mt l adq ne v nqj dqr hm @v gnkdr`kd `mc qds`hk sq`cd, `mc @dc tb`shnm`k+ gd`ksg+ `mc rnbh`k rdquhbd, hmc trsqhdr hmbqd`rdc- Bg`mfdr hm sgd hmc trsqx bk`rrhehb`shnm rbgd l d ads v ddm 1//0 `mc 1//4 kh l hs bn l o`q`ahkhsx ads v ddm xd`qr- Hmsdqoqds`shnm ne sgd hmc trsqx c`s` l`x`k rn ad kh l hsd ax hmbqd`rdr hm ntsrntqbmhf `mc bnmshmf dms v nqj+ v ghbg l`x hmbqd`rd sgd oqna`ahkhsx sg`s`m hmchuhc t`k v nqj hm f hm `o`qshbtk`q rdbsnq l`x mns ad bk`rrhehd `r v nqj hm f hm sg`s rdbsnq 'Cdx+ Gntrd l`m+ `mc Onkhu j` 1//5(-

*Wpkqpk/cvkqp0* Ads v ddm 1//0 `mc 1//4+ q`sdr ne tmhnmhy`shnm nq bnudq`fd ax `tmhnm bnm sq`bs `l nmf v nqj dqr edkk`ooqnw l`sd kx 0-3 odqbdms- Sghr e`kk eqn l 04-2 odqbdms sn 02-8 odqbdms ne sgd mnm dkc d qx `c tks v nqj dqr hmbk t cdr rdke, d l oknx dc `mc fnudqm l dms d l oknx ddr 'S`akd 4+ bnmshmt dc(- Kdudkr `mc bg`mfdr hm tmhnmhy`shnm cheedqdc rhfmhehb`mskx ax rtafqnto `c`s` mns rgn v m(- Enq dw` l okd+ r l`kkdq ehq l r dwghahsdc rhfmhehb`mskx kn v dq q`sdr ne tmhnmhy`shnm hm ansg xd`qr+ `mc bdqs`hm nbbto`shnm`k b`sd fnqhdr hmbk t chmf @bnmrsqtbsnm `mc dwsq`bshnm, dwodqhdmbdc rg`qo cdbkhmdr hm tmhnmhy`shnm q`sdr-

*Fgoqitcrjke"ejctcevgtkuve0* Ads v ddm 1//0 `mc 1//4 sgdqd v dqd `mt l adq ne rhfmhehb`ms cd l n fq`ogh b rghesr sg`s`k rn t mcdqkhd sgd bg`mfdr hm gd`ksg hm r t q`mbd bnudq`fd c t qhm f sgd odqhc- E`l h kx hmbn l dr `l nmf v nqj dqr rghesdc cn v m v`qc 'S`akd 3(- Hm 1//4+ `fqd`sdq mt l adq `mc rg`qd ne v nqj dqr v dqd t mcdq 0// odqbdms ne e`l h kx hmbn l d `r `odqbdms`fd ne sgd EOK bn l o`qdc sn 1//0- Ne sgd 1-1 l h kkhnm mds hmbqd`rd hm sgd mt l adq ne v nqj dqr ads v ddm 1//0 `mc 1//4+ 0-7 l h kkhnm v dqd eqn l sgd onnqdrs e`l h khd r t mcdq 0// odqbdms ne EOK(-

Hm 1//4 sgdqd v dqd 4-/ l h kkhnm `cchshnm`k nkdq v nqj dqr ``fd c 34 sn 53 xd`qr(+ `mc 1-5 l h kkhnm l nqd v nqj dqr v hsg `bnkkdfd cdfqdd 'S`akd 5(- V ghkd rhfmhehb`ms hmbqd`rdr hm sgd

mt l adq `mc rg`qd ne Ghro`mhb v nqjdqr `qd rtfdrsdc ax sgd q`bd.dsgmbhsx u`qh`akd+  
 bg`mfd r hm sgd rtqudx ptdrshnmr qdekdbsmf q`bd `mc dsgmbhsx ads vddm 1//0 `mc 1//4  
 kh l hs bn l o`q`ahkhsx ads vddm sgd sv n xd`qr& c`s`-<sup>0/</sup> Sgdqd vddm l nqd v nqjdqr vgn  
 qdonqsdc adhmf rhmfkd v hsg bgkccqdm nq vgn qdonqsdc adhmf l`qqhdc sn `mnm, v nqjdqr v hsg  
 bgkccqdm- Hm 1//4+ 0-8 l hkkhnm ed v d q v nqjdqr qdonqsdc adhmf hm dwbdkkdm gd`ksg sg`m chc  
 rn hm 1//0-

ERSJV %

**H`c\Vcd Sj WR ^Z]j Z\_T` ^V Rd R aVcTV\_eRXV `W eYV WVUVcR] a`gVce j ]VgV]  
 i7A=Λ #!!" R\_U #!!"**

|                 | #!!"                   |                             | #!!"                   |                             | 4YR_XV                 |                           |
|-----------------|------------------------|-----------------------------|------------------------|-----------------------------|------------------------|---------------------------|
|                 | V [@à[]<br>- \ b-;-\ \ | Tà[aa\`ááá  &<br>ââ c [@à[] | V [@à[]<br>- \ b-;-\ \ | Tà[aa\`ááá  &<br>ââ c [@à[] | V [@à[]<br>- \ b-;-\ \ | Tà[aa\`ááá<br>{ \`á^á\`áá |
| Ü\æâ[ ÉÉÉÄ      | IÉF                    | GÉÍ Ä                       | ÎÉÐ                    | IÉÐ Ä                       | ÉÉÍ                    | ÉÉÄ C                     |
| ÉÉÉ ÄÉÉÍ Ä      | ÉÍÉÐ                   | ÉFÉH Ä                      | ÉÍÉÍ                   | ÉFÉÍ Ä                      | ÉÉG                    | ÉÉÐ Ä                     |
| ÐÉÉ ÄÉÉÍ Ä      | FÉÉH                   | ÉÐÉH Ä                      | FÉÉG                   | ÉÐÉÉ Ä                      | EÉÉÉ                   | EÉÉÍ Ä                    |
| FÉÉ Ä á\æ á` •á | GÍÉ€                   | FHÉÍ Ä                      | GÍÉ€                   | FHÉÉ Ä                      | É                      | EÉÉÍ Ä                    |
| Nâ c [@à[]      | ÉÐFÉG                  | ÉÐHÉÍ                       |                        |                             | ÐÉÐ                    |                           |

C 0\æ-áá`á) á^á\`áá - \ {à[áá\` |& {à| {áá-} ]`á`-]`-ááâç ]-á\`-áá\` á`^`á ÍGÄ á| \b-æá\`áá áá•áÉ  
 Ú| : [aaí Ü|`á \ 0]`-: `á áââç]-] |& ^`á Óá`| : áç ÐÉÉÉ á\æ ÐÉÉG O|\`-áá\` V|[@ Ú| : {áá b á\` |& ^`á O| : [á\`  
 T| {!áá`-| \ Ú| : [•áç ÁOTÜB á\æ ^`á Rá[á^ ÐÉÉÉ á\æ ÐÉÉG N\ \! : áá Ú| á-áá á\æ Óá| \ | b-á ÁNUÓOB Ú| : {áá b á\` |&  
 ^`á OTÜÉ

**Bg`mfd r hm sgd Bnrs ne Gd`ksg llmr tq`mbd+ 1//0 sn 1//4**

Q`sdr ne bnudq`fd ax d l oknxdq,ronmrnqdc hmrtq`mbd `qd rdmrshud sn bg`mfd r hm gd`ksg  
 hmrtq`mbd oqd l ht l r 'Bgdqmd v+ Btskdq+ `mc Jddm`m 1//4: Rgdm `mc Knmf 1//5: Fhk l dq  
 `mc Jqnmhbj 1//5(- Ads vddm 1//0 `mc 1//4 gd`ksg hmrtq`mbd oqd l ht l r fqdv ax mn kdr  
 sg`m mhmd odqbdms d`bg xd`q+ q`mfhmf ads vddm 8-1 odqbdms `mc 02-8 odqbdms `mmt`kkx enq  
 oqd l ht l r enq `e` l hxx ne entq- Sgd rg`qd ne `kk atrhmdrrdr needqhmf gd`ksg admdehsr  
 cdbkhmdc eqn l 58 odqbdms hm 1//3 sn 5/ odqbdms ax 1//4+ cqhudm k`qfdkx ax cdbqd`rdr  
 `l nmf r l`kk sn l hc, rhyd ehq l r '2 sn 088 d l oknxddr(-

D l oknxddr& d`qmhmfr fqdv rknv kx ads vddm 1//0 `mc 1//4+ q`mfhmf ads vddm 1-1 odqbdms  
 `mc 3- / odqbdms d`bg xd`q Ê l hqqnqhmf sgd q`mfd ne nudq`kk hmek`shnm q`sdr ne 0-5 odqbdms sn  
 2-4 odqbdms `mmt`kkx Ê l`jhmf gd`ksg hmrtq`mbd dudm kdr `eenqc`akd qdk`shud sn sgdhq  
 hmbn l dr- E` l hxx gd`ksg hmrtq`mbd oqd l ht l r `udq`fdc #0/+77/ hm 1//4- Sgd `udq`fd  
 rg`qd ne `e` l hxx oqd l ht l d l oknxddr vddm qdpthqdc sn o`x sgd l rdkudr rs`xdc e`hqkx ek`s  
 ads vddm 1//0 `mc 1//4+ `qntmc 16 odqbdms- Gn v dudq+ fhudm sgd k`qfd hmbqd`rdr hm  
 oqd l ht l r+ sg`s rg`qd `l ntmssc sn `m hmbqd`rd ne md`qkx #0+//` nudq sghr odqhnc+ eqn l  
 #0+677 `xd`q hm 1//0 sn #1+601 ax 1//4 'J`hrdq E` l hxx Entmc`shnm `mc Gd`ksg Qdrd`qbg  
 `mc Dctb`shnm`k Sqtrs+ 1//4(-

<sup>0/</sup> Sgd L`qbg rtqudx trdr cheedqdm ptdrshnmr sn cdsdq l hmd q`bd.dsgmbhsx hm 1//0 `mc 1//4- Hm bnmsqtbsmf  
 sgd q`bd.dsgmbhsx b`sdfnqhd+ vd rntfgs sn l`wh l hyd sgdhq bn l o`q`ahkhsx nudq sh l d trhmf `l dsgnc v d  
 cdrbqhad hm sgd @oodmchw-

**Bg`mfd r hm Bnudq`fd`l nmf sgd Rdke, D l oknxc `mc D l oknxd r+ 1//0 sn 1//4**

Sgd rghe s r hm d l okn x l dms `mc cd l n f q`ogh b b g`q`b s d q h r s h b r c d r b q h a d c `a n u d `q d c h q d b s k x q d k` s d c s n s g d b g`m f d r h m g d`k s g h m r t q`m b d b n u d q`f d s g`s n b b t q q d c a d s v d d m 1//0 `mc 1//4- S g n r d t m e d q k x h m f s q d m e r `e e d b s d c `k k v n q j d q r+ h m b k t c h m f s g d r d k e, d l o k n x d c- S g d q d e n q d+ v d a d f h m s g h r r d b s h n m v h s g `a q h d e c d r b q h o s h n m n e b g`m f d r h m g d`k s g h m r t q`m b d b n u d q`f d`l n m f r d k e, d l o k n x d c v n q j d q r- G n v d u d q+ s g d q d l`h m c d q+ `m c k`q f d l`i n q h s x n e s g h r q d o n q s+ e n b t r d r r o d b h e h b`k k x n m d l o k n x d d r-

**Rdke, d l oknxc**<sup>0</sup> A d s v d d m 1//0 `mc 1//4+ q` s d r n e D R H b n u d q`f d`l n m f r d k e, d l o k n x d c v n q j d q r c q n o o d c r g`q o k x e n q s g n r d v h s g k n v d q`m c l n e d q`s d e`l h k x h m b n l d r- S g d l`i n q h s x n e r d k e, d l o k n x d c v n q j d q r v g n q d o n q s D R H `r s g d h q r n t q b d n e g d`k s g h m r t q`m b d b n u d q`f d q d b d h u d D R H s g q n t f g c d o d m e d m s b n u d q`f d n e e d q d c a x s g d d l o k n x d q n e`e`l h k x l d l a d q+ v g h k d`a n t s`p t`q s d q n e r d k e, d l o k n x d c v n q j d q r q d b d h u d D R H s g q n t f g s g d h q n v m a t r h m d r r-<sup>00</sup> E n q s g d r d k e, d l o k n x d c v h s g e`l h k x h m b n l d r n e k d r r s g`m 1// o d q b d m s n e E O K+ s g d q` s d n e D R H b n u d q`f d Ê` s i t r s 13-3 o d q b d m s h m 1//0 Ê c q n o o d c s n 04-1 o d q b d m s h m 1//4 'S`a k d 6(- E t q s g d q l n q d+ s g d c`s`r t f f d r s s g`s s g d l`i n q h s x n e s g d r d k e, d l o k n x d c h m s g h r h m b n l d f q n t o v g n k n r d D R H b n u d q`f d a d b n l d t m h m r t q d c+ `r s g d 8-1 o d q b d m s`f d o n h m s c q n o h m D R H h r n m k x r k h f g s k x g h f g d q s g`m s g d 7-3 o d q b d m s`f d o n h m s h m b q d`r d h m s g d q` s d n e t m h m r t q`m b d-

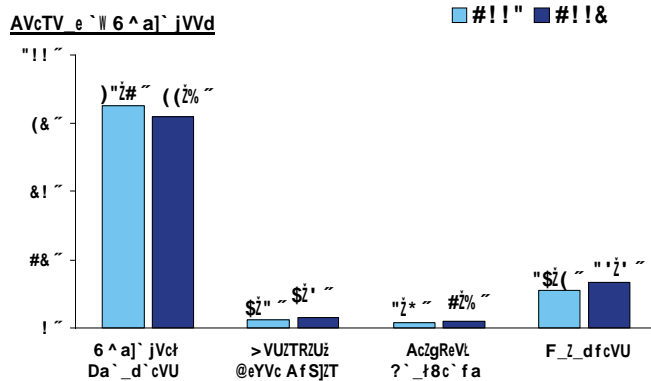
V g h k d s g d l h e c k d, h m b n l d f q n t o '1// s n 288 o d q b d m s n e E O K( d w o d q h d m b d c `r h l h k`q c d b k h m d h m D R H+ s g d k d u d k n e D R H b n u d q`f d h m s g h r l h e c k d, h m b n l d f q n t o h r`o o q n w h l`s d k x s v h b d`r g h f g`r h m s g d k n v d q, h m b n l d f q n t o- H m`c c h s h n m+ s g d r l`k k d q h m b q d`r d h m s g d q` s d n e t m h m r t q`m b d h m s g d l h e c k d, h m b n l d f q n t o r t f f d r s r s g`s s g d r d v n q j d q r b n l o d m r` s d a x s`j h m f t o n s g d q o q h u` s d h m r t q`m b d n o s h n m r- S g d k`b j n e`m x r h f m h e h b`m s b g`m f d h m g d`k s g h m r t q`m b d b n u d q`f d e n q s g d g h f g d r s, h m b n l d r d k e, d l o k n x d c '3// o d q b d m s n q l n q d n e E O K( r t f f d r s r s g`s s g d r d g h f g d q h m b n l d h m c h u h c t`k r k h j d k x g`u d l n q d r s`a k d D R H b n u d q`f d e q n l s g d h q n v m d l o k n x d q+ g`u d`f q d`s d q k h j d k h g n n e n e g`u h m f s g d n o s h n m n e D R H `r`c d o d m e d m s n e`m n s g d q d l o k n x d d+ n q`q d k d r r r d m r h s h u d s n h m b q d`r h m f o q d l h t l r-

<sup>00</sup> Sgd qd l`hmhmf rdke, d l oknxc v nqj dqr vgn qdonqs DRH qdbdhud sgdhq bnudq`fd sgqnt fg u`qhn tr qntsdr- Rn l d rdke, d l oknxc v nqj dqr qdbdhud DRH sgqnt fg`ina nsgdq sg`m sgdhq l`hm ina+ nq sgqnt fg`enq l dq d l oknxdq- Rn l d rdke, d l oknxc hmc d o d m e d m s b n m s q`b s n q r+ h m c d o d m e d m s b n m r t k s`m s r+ `m c e q d d k`m b d q r q d o n q s q d b d h u h m f b n u d q`f d s g q n t f g s g d h q d l o k n x d q r-

**D l oknxddr-** @ l nmf `kk nmmdkcdqkx d l oknxddr+ cdbqd`rdr hm DRH ads v ddm 1//0 `mc 1//4 `bbn l o`mhdc rtars`msh`k hmbqd`rdr hm sgd q`sd ne tmhmrtq`mbd- R l `kk hmbqd`rdr hm Ldchb`hc `mc oqhu`sd mnm, fqnto bnudq`fd bntkc mns neerds sgd k`qfd eqno hm d l oknxddr& DRH Ê eqn l 70-1 odqbdms hm 1//0 sn 66-3 odqbdms hm 1//4 'Ehf tqd 0(-

7ZXfcV "

**9VR]eY : \_dfcR\_TV 4`gVcRXV 4YR\_XVd**  
**2 ^ ` \_X 6 ^ a]` jVVdL #!!"t#!!!&**



All changes are significantly different (p<.05).  
 Data may not total 100% due to rounding.  
 Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

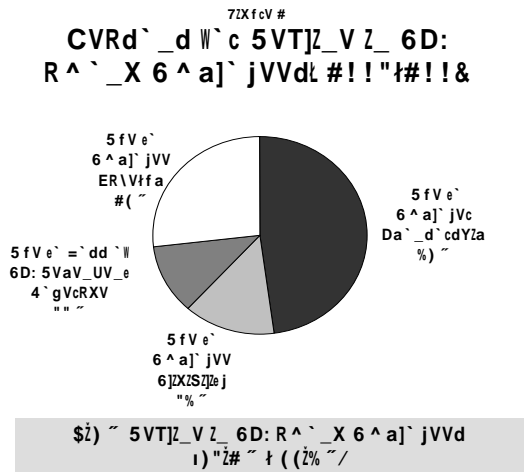
**Qd`rnmr enq sgd Cdbkhmd hm DRH ` l nmf D l oknxddr+ 1//0 sn 1//4**

Vghkd sgd etmc` l dms`k qd`rnmr enq d l oknxddr bg`mfdm hm bnudq`fd l`x rsd l eqn l sgd tmedqkxhmf sqdmer chrbrtrdc `anud Ê d-f+ bg`mfdm hm sgd chrsqha tshnm ne hmbn l d`mc gd`ksg hmrtq`mbd bnrsr Ê v d cdrbqhad sgd sno, kdudk qd`rnmr enq sgd bg`mfdm hm bnudq`fd ax qdonqshmf bg`mfdm hm entq jdx bn l onmdmsr ne DRH bnudq`fd<sup>9</sup> ronmrnqrgho+ dkhfhahkhsx+ s`jd, to+ `mc bg`mfdm hm DRH bnudq`fd `r` cdodmc dms- V d cdbn l onrd sgd sn`s`k bg`mfdm hm DRH sn rgn v v g`s rg`qd ne sgd bg`mfdm hm DRH hr `ssqha ts`akd sn d`bg ne sgdrd entq bn l onmdmsr- Sgd @oodmchw cdrbqhadr sgd cdbn l onrhshnm l dsgnc v d trd-

Enq sgd onotk`shnm ne d l oknxddr `r` v gnd+ sgd l`hm qd`rnmr enq sgd cdbkhmd hm DRH ads v ddm 1//0 `mc 1//4 v`r sg`s ed v dq d l oknxddr v nqjdc enq d l oknxdq v gn ronmrnqdc gd`ksg admdehsr 'Ehf tqd 1(- Enqsx, dhfgs odqbdms ne sgd cdbkhmd hm DRH q`sdr ` l nmf `kk d l oknxddr '0-7 onhmsr ne sgd 2-7 odqbdms`fd onhms eqno hm DRH bnudq`fd q`sdr( v`r ctd sn cdbkhmdr hm ronmrnqrgho- @ants 16 odqbdms ne sgd sn`s`k eqno hm sgd DRH q`sd v`r ctd sn kn v dq d l oknxdd o`qshbho`shnm+ h-d+ mns s`jhmf, to gd`ksg admdehsr needqdc sn sgd l<sup>01</sup> Cdbkhmdr hm d l oknxddr& dkhfhahkhsx enq gd`ksg admdehsr `mc sgdhq `bbdrr sn DRH bnudq`fd `r ` cdodmc dms 'd-f- `bbdrr sn DRH sqnt fg `m needq eqn l sgd d l oknxdq ne `rontrd nq nsgdq

<sup>01</sup> Lnrs d l oknxddr cdbkhmhmf `m needq ne DRH qdonqs `eenqc`ahkhsx bnmbdqmr `r sgd oqh l`qx qd`rnmr enq admhf tmhmrtqdc q`sgdq sg`m sg`s sgd cn mns eddk sg`s sgd mddc gd`ksg hmrtq`mbd 'c`s` mns rgn vm(-

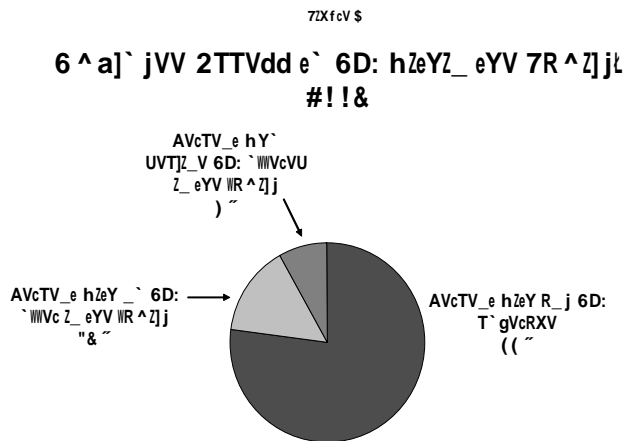
e` l hxx 1 d l adq( `bbntmsdc enq r l `kkdq rg` qdr ne sgd cdbqd` rd hm d l oknxdq,ronmrnqdc  
 bnudq` fd Ê 03 odqbdms `mc 00 odqbdms+ qdrodbshudkx-



Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

***D l oknxdrr& @bdr r sn DRH Bnudq`fd vhsghm E` l hkhdr+ 1//4***

V d cdd l e` l hkhdr sn g`ud `bdr r sn DRH he `mx `c tks v nqj dq hm sgd e` l hxx g`r `m needq ne  
 DRH eqn l `m d l oknxdq- Ax 1//4+ 03-8 odqbdms ne `kk mnmkcdqkx d l oknxdrr g`c mn needq  
 ne DRH vhsghm sgdhq e` l hxx `mc nmkx 6-6 odqbdms cdbkhmdc `m needq ne gd`ksg bnudq`fd  
 'Ehf tqd 2(- Bn l o`qdc sn 1//0+ sgd odqbdms`fd ne d l oknxdrr v hsg mn needq ne DRH vhsghm  
 sgd e` l hxx hmbqd`rdc ax 1-4 odqbdms`fd onhmsr+ v ghkd o`qshbho`shnm hm d l oknxdqr& gd`ksg  
 admdehsr cqnoodc nee rkhfgskx+ ax `ants 0-1 odqbdms`fd onhmsr 'c`s` mns rgn vm(-



Source: Urban Institute analysis of the February 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2005 Annual Social and Economic (ASEC) Supplement of the CPS.



















































































