

] S[eWd  
Ua\_\_ [ee[a` a`



<  
F  
F  
H  
8  
  
C  
4  
C  
8  
E

m VW[US[V  
S` V f Z W g` [ ` egdW

**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 dwbdkkdms qdrd`qbg`rrhrs`mbd- Vd `qd rnkdkx  
qdronmrhakd 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 Tmhmrtqdc 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 @bbdrr sn DRH vhsghm sgd E` l hxx+ ax Gntqr Vnqjdc+ 1//4
- Ehftqd 11- Fqn vsg hm Tmhmrtqdc D l oknxddr+ ax Hmbn l d `mc Ehq l Rhyd+ 1//0°1//4
- Ehftqd 12- Fqn vsg hm Tmhmrtqdc D l oknxddr+ ax @fd `mc Gntqr Vnqjdc+ 1//0°1//4
- Ehftqd 13- Odqbdms ne Tmhmrtqdc D l oknxddr vhsngnts @bbdrr 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 hkx 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 dmrtd`sdqx- Hmrsd`c+ `r tmd l oknx l dms rodtkr kn v d qdc e` l hkhd r`hmbn l dr+ ot akhb hmrtq`mbd ehkkdc 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 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 hkhd r-

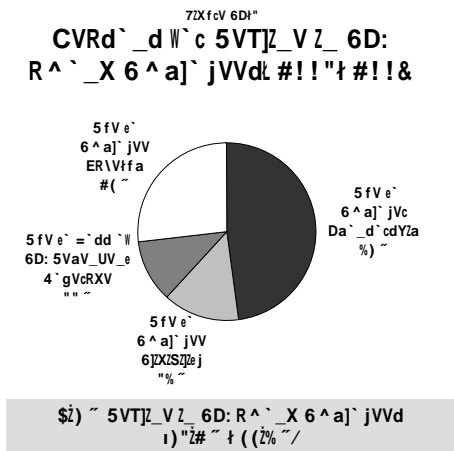
Sghr qdonqs oqnuhcd r ` cds`hkdc `bbn tms ne gn v DRH bnudq`fd bg`mfdc ads v d d m 1//0 `mc 1//4+ o`qshbtk`qkx `l nmf d l oknxddr 'h-d+ v nqj dqr v gn `qd mns rdke,d l oknxdc(- Sgd qdonqs adf hmr v hsg `rgnqs cdrbqhoshnm ne sgd l `inq enq bdr cqhuhmf d l oknxdq,ronmrnqdc hmrtq`mbd9 bg`mfd r hm sgd v 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 hkx l d l adq&r ina-

Sghr qdonqs `k rn hcdmshehdr v ghbg fqntor v d qd g`qcds 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 vdqd 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 `ctksr knrs gd`ksg bnudq`fd ads vddm 1//0 `mc 1//4 l`x ad dwok`hmde ax tmcqkxhmf vnqjenqbd bg`mfdr+ hmbktchmf qdc tbc k`anq enqbd o`qshbo`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 rghestr-
- 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 adfhmmhmf hm 1/// `cudqrdkx `eedbsdc vgdsgdq atrhmdrrdr needqdc gd`ksg admdehsr+ vgn v`r dkhfhakd+ `mc vgdsgdq d l oknxddr o`qshbo`sdc 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`qsdq ne sgd cdbkhmd- @ants `pt`qsdq ne sgd cdbkhmd v`r ctd sn d l oknxddr mns o`qshbo`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 vgdmd 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 odqhnc 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 hmf 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 odqhnc 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 cdbkhmhmf 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 sgdrd 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 ` ronmrnqhmf 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 onhmsr enq o`qs, sh l d qdf tk`q d l oknxddr v nqj hmf edv dq sg`m 1/ gntqr odq v ddj `mc `k l nrs 3 odqbdms`fd onhmsr

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 r sg`m l odqbdms-

### **Bnmbktrhnm**

F`or hm `bbdr r sn DRH adsvddm ghfg, `mc kn v,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 d eqn l kn v,hmbn l d e` l hkhdr-

Sgd sqdmc r hm o`qs,sh l d `mc sd l onq`qx bnmsq`bs vnqj `mc hmc trsqx.nbbto`shnm`k rghesr `qd  
khjdx sn bnmshmt d- Lnqdnudq+ sgd oqdr r tqd 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 khjdx sn hmbqd`rd- He gd`ksg  
hmrtq`mbd qdenq l r `qd sn ankr sdq sgd btqqdms rxrsd l ne d l oknxdq,a`rdc bnudq`fd+ sgdx v hkk  
mdde sn bn l odmr`sd enq sgd dqn rhnm ne inar v hsg gd`ksg admdehsr `mc `ccqdr r 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 '0mnmkcdqkx,( qdbdhud gd`ksg hmr tq`mbd  
bnudq`fd sgqnt fg sgdhq n v m 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`qshbo`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 odqhnc- Gn v dudq+ `kk ne sgd fq n v sg hm sgd mt l adq ne tmhmrtqdc v`r `l nmf `ctksr-  
V d qd hs mns enq L dchb`hc `mc RBGH0+ sgd mt l adq `mc rg`qd ne bghkcqdm v hsgnts 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 d qdc e` l hkhdr& hmbn l dr+ ot akhb 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 dqncd enq ansg `ctksr `mc sgdhq cdodmedmsr+ sgd mt l adq ne  
tmhmrtqdc bghkcqdm adf`m sn fq n v `f`hm+ `knmf v hsg sgd mt l adq ne tmhmrtqdc `ctksr- Sgd  
k`qfd l`inqhsx ne sgd fq n v sg 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+ mnmkcdqkx 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 khj d kx `eedbsdc d l oknxdq,ronmrnqdc hmr tq`mbd-

Mdws+ sgd o`odq enbt r dr nm d l oknxdq+ hcdmshexhmf v ghbg fq n tor v d qd g`qcds ghs ax sgd  
cdbkhmd hm ina,a`rdc bnudq`fd- V d bn l o`qd sgd oq l `qx qd`rnmr tmedqkxhmf sgd cdbkhmdr  
hm DRH enq cheedqdm s fq n tor 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`qshbo`shnm hm  
bnudq`fd needqdc ax sgdhq n v m 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 chr btrr d l oknxdq& `bbdr sn DRH eqn l sgdhq n v m 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  
chr btrr cheedqdm bdr ax hmbn l d+ ehq l rhyd+ `mc nsgdq h l onqs`ms rtafq n tor- Ehm`kkx+ v d  
chr btrr sgd bg`q`bsdqhrshbr ne md v 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 onkhibx Ê onkhibxgnkcdq+ 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 I `sbgdc c`s` rdsr- Hm ansg 1//0 `mc 1//4+ c`s` g`ud addm I `sbgdc eqn I sgd Edaqt`qx Bnmshmf dms Vnqj dqr `mc @ksdqm`sd D I oknx I dms Rtookd I dms ne sgd Btqqdms Onotk`shnm Rtqudx 'BOR Ê sgd nmkx xd`qr sgd Edaqt`qx Rtookd I dms v`r`u`hk`akd enq bn I o`qhrnm( `mc sgd L`qbg @mmt`k Rnbh`k `mc Dbnmn I hb '@RDB( Rtqudx 'enq I dqkx b`kkdc sgd @mmt`k Cd I nfq`oghb Rtqudx(- Enq d`bg xd`q+ sgd I `sbgdc c`s` g`ud addm qd vdhfgsdc sn I `jd sgd I 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 I nqd cds`hk+ oqnuhcd r u`qh`akd cdehmsnmr+ `mc chrbr rrd r sgd I dsgncr trdc hm bnmrsqt bshmf sgd drsh I `sdr- Sgd @oodmchw `k rn cdrbqhadr sgd I dsgncr v d trdc sn dng`mbd sgd bn I o`q`ahkhsx ne jdx u`qh`akdr ads v ddm sgd svn xd`qr `mc e`bsnqr sg`s kh I hs hs-

Hm sgd ehmchmfr qdonqsdc adkn v+ sgd chqdb s bn I o`qhrnmr cq`vm ads v ddm fqntor `qd rs`shrshb`kx rhfmhehb`ms `s sgd 84 odqbdms bnmehcdmbd kdudk ``s kd`rs(+ t mkdrr nsgdq v hrd rs`sd- Nsgdq bn I o`qhrnmr sg`s I hfgs ad I `cd eqn I sgd s`akdr `qd mns mdbdr`qhxx rs`shrshb`kx rhfmhehb`ms- Rn I d o`ssdqmr v d chrbr r hm sgd cdbn I onrhshnm `m`kxrdr I `x mns ad rs`shrshb`kx rhfmhehb`ms+ ats v d qdonqs rhfmhehb`mbd kdudk 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 I 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 I oknxdd&r @n v m, DRH bnudq`fd `qd sgd oqnc tbs ne ronmrnqrgho+ dkhfhahkhsx+ `mc s`jd, to-

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

Ehmchmfr

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

Ctd sn sgd oqden l hm`mbd ne DRH+ bg`mfd`hm d l oknx l dms `mc bg`q`bsdqhrshbr ne  
 d l oknx dqr 'd-f- hmc trsqx+ ehq l rhyd( `qd qdk`sd`sn hmchuhct`k`mc e` l hkk`bbdr sn gd`ksq  
 hmrtq`mbd bnudq`fd- Nmd ne sgd l`hm e`bsnqr tmedqkxhmf sgd cdbkhmd hm DRH hr sgd cdbkhmd  
 hm k`anq enqbd o`qshbo`shnm q`sdr` l nmf mnmkcdqkx`c tksr adsvddm 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  
 rtfdrsr sg`s sgd odqhnc ctqhmf`mc`esdq sgd 1//0 cnvmstqm v`r cheedqms eqn l nsgdq  
 onrs,qdbdrhnm odqncr adb`trd ne`k`qfd odqhrsdms cqno hm sgd q`sd ne mdv 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 Næ!i'] -\ b-æ-   \ ] <sup>a</sup>	Tà[aa`~ââ   & ââ c   [â[] <sup>a</sup>	S   \ àæà[ç Næ!i'] -\ b-æ-   \ ]	Tà[aa`~ââ   & ââ c   [â[]	S   \ àæà[ç Næ!i'] -\ b-æ-   \ ]	Tà[aa`~ââ {   - â^â\ââ
Qâ'   [ &   [âà ] "â" i ] D \ \ àæà[ç àæ!i']						
Ób {i çàæ \   E] " :æà\`	ÈDFÉG	IÉHĀ	ÈDHĒI	IÉÉĀ	ÈÉÈ	ÈÉĒ Ā C
Ób {i çàæ ] " :æà\`	ÉÉÍ	ÈÉĀ	ÉÉĪ	ÈÉĀ	ÉÉÉ	ÉÉĒ Ā
Ü\àb {i çàæ Áâç   && i     @- \ áB	GÉG	ÉÉĀ	IÉÉ	ÉÉĀ	ÉÉF	ÉÉH Ā C
S   - \ àâ'   [ &   [âà Á[â- [âæD						
æ- ] â' àæD   ^ à [B	ÉFÉI	ÈÉÉĀ	ÉĪÉI	ÈÉÉĀ	GÉÉ	ÉÉĪ Ā C
Ú   - âi	ÈĪĒÈ		ÉĪÉÉ		IÉÉ	

C 0 \ æ-ââ`à ] â^â\ââ - \ { à[ââ\` | & { à | { àâ - ] "â" - ] "âââç ] - â\ - ââ\` â` - ^ à ĪGĀ à | \ æ-ââ\â àâ-ââ  
<sup>a</sup> Ö | [ | { } æ | \ | - âææ : { " | " âi - \ ÈÉÉÈ æ!i' a | ] bââ \ i b`à | [ & | \ \ àæà[ç àæ!i' [â]{ | \ æà\` } b- ] - \ â æââ [ââââ - \ â  
 ââ' | [ & | [âà ] "â" i ] É  
 Ó | ÈF - b à ] " :æà\` ] â[â [â{ | [ "ææ ] à[â"âic` 'âââ ] ] à` - âç | & `à \ ^ â- ââââ ] ] - \ æà{ à\æà\` à | • a[âââ - ^ [ | :â` à [â\â ]  
 ^ââ^ - \ ] : [â\ââ {iâ | [ [â ] • a[âââ - ^ [ | :â` - ^ à [ ] â^ | ] È Nâi ] " i ] à } à\` - â` àâ ] à` âi :æâ & : ÈF - b à ] " :æà\` ] É Uââ  
 N { { à\æ - ^ & | [ b | [â æ-â-â ] É  
 Ú | [ [ââĪ Ú [ `â \ 0 ] - ] " :â` àâç ] - ] & ^ à Ôâ [ :âç ÈÉÉÉ à\æ ÈÉÉG O | \ - \ ââ\` V | [ @ Ú : { { àb à\` | & ^ à O : [ [â\` T | { :â- | \  
 Ú : [ :âç ĀOTÚB à\æ - ^ à Râ[â^ ÈÉÉÉ à\æ ÈÉÉG N \ \ :âi Ú | â-âi à\æ Ôâ | \ | b-â ĀNUÓB Ú : { { àb à\` | & ^ à 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 mnmhmrshstshnm`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 ghqhmf`s dwhrshmf  
 drs`akhrq l dmsr nq ghqhmf`s mdv drs`akhrq l dmsr(+ v ghbg odqhrsdms hmsn 1//2-

q`sdre qn 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 fqvsg 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`kkdr 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  
sv nxd`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 dc tb`shnm+ sv n, sghqcr  
vdqd `fd 24 nq nkcdq+ `mc `ooqnw l `sdkx sv n, 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 ©chrbrnq`fdc, v nqj dqr `r sgnrd mnm v nqj hmf hmchuhct`kr vgn rnt fgs d l oknx l dms hm sgd  
oqhng 01 l nmsgr ats vdqd mns bntmsdc `r tmd l oknxdc adb`trd sgd g`c mns rd`qbgdc enq v nqj hm sgd oqhng 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 [ ] - \ b - ð -   \ \	T a [ a a \ ~ a a a   & a ð c   [ @ a [ ]	V   [ @ a [ ] - \ b - ð -   \ \	T a [ a a \ ~ a a a   & a ð c   [ @ a [ ]	V   [ @ a [ ] - \ b - ð -   \ \	T a [ a a \ ~ a a a {   - \ ã ^ a \ a a
Ö b { ð   ç a à ]						
U a à   i a [ à b { ð   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 { ð   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 ð È a b { ð   ç a æ 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 ð c   [ @ a [ ]	È D F È G		È D H È I		È È D	

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

H c o k n { " g o r n q { o g p v 0 } A d s v d d m 1 / / 0 ` m c 1 / / 4 + s g d q d v ` r ` r h f m h 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 + l ` 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 -

H k t 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\`áá
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 | :[ááí Ú[ `á \ ]~: `á á\`ááç]-] |& ^á Óá [ :á[ç ÐÉÉÉ á\æ ÐÉÉÉ Ó | \- \`áá\` V | ]@ Ú : {áá b á\` |& ^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 b á\` |& ^á ÓTÚÉ

Lqd"vgpwtg<sup>0</sup> Nudq`kk+ `ants sgqdd,pt`qsqr ne qdf tk`q d l oknxddr 'dwbktchmf 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 sdmtqd hmbqd`rdc ax 1-1 l hkkhnm nq 1-4 odqbdms`fd onhmsr- Bnmshmf dms d l oknxddr 'dwbktchmf 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 sdmtqd 'S`akd 4+ bnmshmtdc(- Qrhmf sdmtqd rn l dsh l dr hmchb`sdr hmbqd`rhmf d l oknx l dms rdbtqhsx- Gn v dudq+ sgdqd 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 mnmdkcdqkx `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+ bnmshmtdc(- Sqdmer nudq sh l d hm nbbto`shnm sxodr rgntkc ad hmsdqoqdsdc v hsg b`tshnm ctd sn bg`mfd r 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 ctqhmf 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`kxrhv 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 rsqtbstq`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+ bnmshmtdc(- Sgd mt l adq ne v nqj dqr d l oknxdc 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 rdbnsq l`x mns ad bk`rrhehdc `r v nqj hm f hm sg`s rdbnsq '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`ooqnwh 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 oknxdc `mc fnudqm l dms d l oknx ddr 'S`akd 4+ bnmshmtdc(- 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"ejtcevgtkuve0* 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 `` fdc 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[] - \ b-;-\ \ ]	Tà[àà\`ááà  & ââ c  [@à[]	V  [@à[] - \ b-;-\ \ ]	Tà[àà\`ááà  & ââ c  [@à[]	V  [@à[] - \ b-;-\ \ ]	Tà[àà\`ááà {  -\`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-âá`á) á^á\`áá - \ {à[áá\` |& {à| {iá-} ]`á`-]`-âââç ]-á-\`-âá\` á` ^á ÎGÄ ä | \b-æâ\`áá áá•âÉ  
 Ú | : [ááí Ü | `á \ 0 ]`- : `á á áâç ]- | & ^á Ôá ` [ : áç ÐÉÉÉ á\æ ÐÉÉG O | \ ` \`áá\` V | [ @ Ú : { {iá b á\` | & ^á O : [ [á\`  
 T | { iáá`- | \ Ú : [ •áç ÁOTÜB á\æ ^á Rá[á^ ÐÉÉÉ á\æ ÐÉÉG N \ \ : áá Ú | á-áá á\æ Óá | \ | b-á ÁNUÓOB Ú : { {iá b á\` | &  
 ^á OTÜÉ

**Bg`mfd r hm sgd Bnrs ne Gd`ksg llmr t q`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`kx 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`kx 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 bnmrstbshmf  
 sgd q`bd.dsgmbhsx b`sdfnqhdr+ 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 g`q`bsd qhrshbr cdrbqhadc `anud `qd chqdb s k x qd k`sd c sn sgd b g`mfd r hm g d`ksg hmr 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- Sgnrd 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`mfd r hm g d`ksg hmr 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>00</sup> A d s v d d m 1//0 `mc 1//4+ q`sd 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`ksg hmr 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-

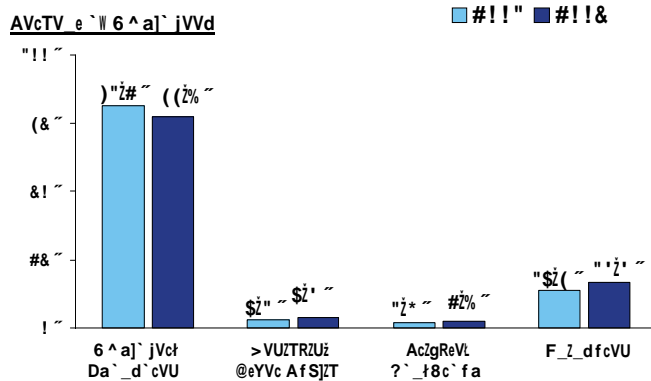
V g h k d s g d l h e c k d, h m b n l d f q n t o '1// s n 288 o d q b d m s n e E O K( d w o d q h d m b d c `r h l h k`q c d b k h m d h m D R H+ s g d k d u d k n e D R H b n u d q`f d h m s g h r l h e c k d, h m b n l d f q n t o h r`o o q n w h l`s d k x s v h b d`r g h f g`r h m s g d k n v d 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`ksg 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 bnu dq`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 hmcodmcdms bnmsq`bsnqr+ hmcodmcdms bnmr tks`msr+ `mc eqddk`mbdqr qdonqs qdbdhuhmf bnu dq`fd sgqnt fg sgdhq d l oknxdqr-

**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.

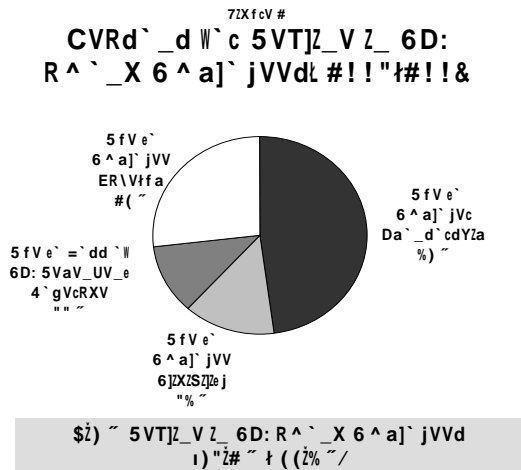
**Qd`rnmr enq sgd Cdbkhmd hm DRH ` l nmf D l oknxddr+ 1//0 sn 1//4**

Vghkd sgd etmc` l dms`k qd`rnmr enq d l oknxddr bg`mfdr hm bnudq`fd l`x rsd l eqn l sgd tmedqkxhmf sqdmer chrbrtrdc `anud Ê d-f+ bg`mfdr hm sgd chrsqha tshnm ne hmbn l d`mc gd`ksg hmrtq`mbd bnrsr Ê v d cdrbqhad sgd sno,kdukd qd`rnmr enq sgd bg`mfdr hm bnudq`fd ax qdonqshmf bg`mfdr hm entq jdx bn l onmdmsr ne DRH bnudq`fd<sup>9</sup> ronmrnqrgho+ dkhfhahkhsx+ s`jd, to+ `mc bg`mfdr hm DRH bnudq`fd `r` cdodmcms- V d cdbn l onrd sgd sns`k bg`mfd hm DRH sn rgn v v g`s rg`qd ne sgd bg`mfd 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` vgnkd+ sgd l`hm qd`rnmr enq sgd cdbkhmd hm DRH ads v ddm 1//0 `mc 1//4 v`r sg`s edv 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 sns`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 ` cdodmcms '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 cdbkhmf `m needq ne DRH qdonqs `eenqc`ahkhsx bnmbdqmr `r sgd oqh l`qx qd`rnmr enq adhmf tmhmrtqdc q`sgdq sg`m sg`s sgd cn mns eddk sg`s sgd mddc gd`ksg hmrtq`mbd 'c`s` mns rgn vm(-

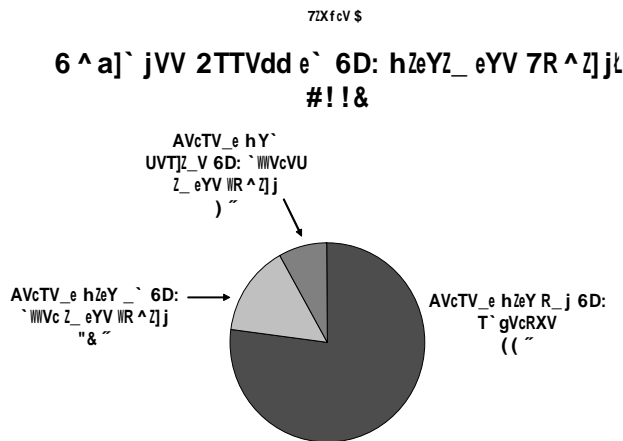
e` l hxx 1 d l adq( `bbntmsdc enq r l `kkdq rg` qdr ne sgd cdbqd` rd hm d l oknxdq,ronmrnqdc  
bnudq` fd Ê 03 odqbdms `mc 00 odqbdms+ qdrodbshudkx-



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 v hsg hm  
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.



*Cdbn l onrshnm ne bnudq`fd bg`mfd*<sup>0</sup> Sgd qd`rnmr bnmsqhatshmf sn sgd cdbkhmd hm DRH u`qx rhfmhehb`mskx ax e` l hxx hmbn l d 'Ehftqd 4: S`akd 8+ O`mdk A(- Enq sgd onnq 't mcdq 0// odqbdms ne EOK(+ cddo cdbkhmdr hm ronmrnqrgho `mc kn v dq s`jd, to q`sdr 'rt ffd rshmf ` fqn v hmf oqnakd l ne `eenqc`ahkhsx( bnmsqhat sd dpt`kkx sn v`qc sgd cqno hm DRH ads v ddm 1//0 `mc 1//4.<sup>02</sup> Enq ansg sgd onnq `mc sgd md`q, onnq '0// odqbdms sn 088 odqbdms ne EOK(+ `ants 2 odqbdms`fd onhmsr 'nq`ants 3/ odqbdms( ne sgd cqno hm DRH bnudq`fd hr `ssqhat s`akd sn ronmrnqrgho cdbkhmdr-<sup>03</sup> @ l nmf sgd md`q, onnq 0-8 odqbdms`fd onhmsr ne sgd cdbkhmd hm DRH hr `ssqhat s`akd sn cdbkhmhmf s`jd, to+ v ghkd sg`s ehftqd hr 2-/ odqbdms`fd onhmsr ` l nmf sgd onnq-<sup>04</sup> Sgd sqdmc r t ffd rsr sg`s sgnrd v hsg ghfgdq hmbn l dr `qd l nqd `akd sn `eenqc sgd qhrhmf oqd l ht l r sg`m sgd onnq- @ants 0 odqbdms`fd onhms ne sgd cdbkhmd hm DRH ` l nmf sgd md`q, onnq `mc sgd l hcckd, hmbn l d '1// odqbdms sn 288 odqbdms EOK( hr `ssqhat s`akd sn dkhfhahkhsx qdrsqhshnmr-<sup>05</sup>

Nudq`kk bg`mfd hm DRH bnudq`fd ` l nmf sgd l hcckd, hmbn l d `qd r l `kkdq sg`m hm kn v dq hmbn l d fqntor+ `mc ronmrnqrgho hr `kdr h l onqs`ms cqhudq ne sgd bg`mfd- Qd`rnmr enq DRH knrr ` l nmf sgd l hcckd hmbn l d bnmrhrs ne `qdk`shudkx dudm chrsqhatshnm `bqnr ronmrnqrgho+ dkhfhahkhsx+ s`jd, to+ `mc cdodmcdms bnudq`fd- Sgd ghfgdrs, hmbn l d d l oknxddr g`c udqx khsskd bg`mfd hm DRH nudq`kk+ `mc sgd odqbdms`fd onhms cdbqd`rd hm DRH ctd sn bg`mfd hm d l oknxdd s`jd, to hr cq`l `shb`kx r l `kkdq sg`m hs hr enq nsgdq hmbn l d fqntor-

<sup>02</sup> Hm sgd ronmrnqrgho ptdrshnm nm sgd Edaqt`qx rtqudx+ sd l onq`qx v nqj dqr `mr v dq v gdsdq sgdhq d l oknxdq needqdc gd`ksg hmrtq`mbd sn sd l onq`qx d l oknxddr+ tmkhd qdf tk`q d l oknxddr v gn`qd `rjdc v gdsdq sgd d l oknxdq needqr sn `mx ne hsr v nqj dqr 'rdd L dsgnc rdbshnm hm sgd @oodmchw(- V ghkd sd l onq`qx d l oknxddr `qd `r l `kk fqnto+ sghr cheedqdbd hm sgd ronmrnqrgho ptdrshnm sdmcr sn cdoqdr sgd h l o`bs ne dkhfhahkhsx hm ntq cdbn l onrshnm- Enq dw` l okd+ v gdm sd l onq`qx d l oknxddr `qd qd l nude eqn l sgd onnq d l oknxdd fqnto hm sghr cdbn l onrshnm+ dkhfhahkhsx `bn tmsdc enq rkfhgskx l nqd ne sgd cdbkhmd hm DRH-

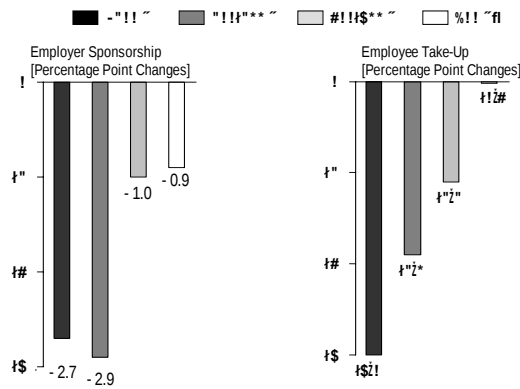
<sup>03</sup> Sgd odqbdms`fd onhms cdbkhmd hm DRH ctd sn ronmrnqrgho hr rs`shrshb`kx rhfmhehb`mskx cheedqdm eqn l sgd qdedqdbd fqnto '3// odqbdms ne EOK `mc `anud( nmkx enq md`q, onnq d l oknxddr-

<sup>04</sup> Sgd odqbdms`fd onhms cdbkhmd hm DRH ctd sn o`qshbio`shnm hr rs`shrshb`kx rhfmhehb`mskx cheedqdm eqn l sgd qdedqdbd fqnto '3// odqbdms ne EOK `mc `anud( nmkx enq onnq d l oknxddr-

<sup>05</sup> Sgd odqbdms`fd onhms cdbkhmd hm DRH ctd sn dkhfhahkhsx hr rs`shrshb`kx rhfmhehb`mskx cheedqdm eqn l sgd qdedqdbd fqnto '3// odqbdms ne EOK `mc `anud( nmkx enq l hcckd, hmbn l d d l oknxddr-



5VTcVRdVdZ\_6D: 5fV e` 4YR\_XVdZ\_6^a]`jVc  
 Da`\_d`cdYzaR\_U6^a]`jVV ARceZTzaReZ`\_t  
 Sj:\_T`^V=VgV]dL #!!"#!!&



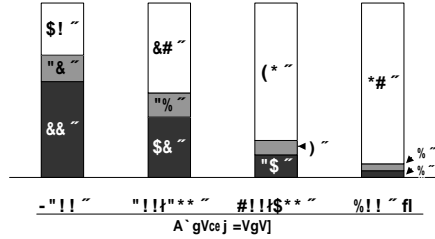
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

**@bdr sn DRH vhsghm e` l hhdr-** Rtars`msh`k cheedqmbdr hm `bdr sn DRH dwhrs `bqnr  
 b`sdfnqdr ne e` l hxx hmbn l d-<sup>06</sup> Hm 1//4+ 44 odqbdms ne d l oknxddr hm onnq vnqjhm f e` l hhdr  
 ' tmc dq 0// odqbdms ne EOK( `mc 24 odqbdms ne d l oknxddr hm md`q, onnq vnqjhm f e` l hhdr  
 '0// sn 088 odqbdms ne EOK( chc mns g`ud `m needq ne DRH hm sgd e` l hxx 'Ehf tqd 5(- Hm  
 bnmsq`rs+ 3 odqbdms ne sgnrd hm sgd ghfgdrs hmbn l d b`sdfnqx `nudq 3// odqbdms ne EOK( chc  
 mns g`ud `m needq ne DRH hm sgd e` l hxx- Nmks `ants 04 odqbdms ne d l oknxddr hm sgd onnqdrs  
 e` l hhdr cdbkhmdc needqr ne DRH+ `mc `k l nrs nmd, ehsg ne sgd onnq d l oknxddr vgn cdbkhmdc  
 `m needq ne DRH hm sgd e` l hxx qdonqsd adhm f tmhmr tqdc 'c`s` mns rgn vm(- Hm ansg 1//0  
 `mc 1//4+ sgnrd vhsghm knvdq hmbn l dr vdqd l nqd khjdx sn cdbkhmd `m needq ne DRH `mc sn ad  
 tmhmr tqdc+ ats adsvddm 1//0 `mc 1//4+ d l oknxddr vhsghm knvdq e` l hxx hmbn l dr ' tmc dq 1//  
 odqbdms ne EOK( dwodqhdmbdc k`qfd hmbqd`rdr hm sgd rg`qd qdbdhuhf mn needq ne DRH vhsghm  
 sgd e` l hxx 'c`s` mns rgn vm(- Sgd md`q, onnq '0// sn 088 odqbdms ne EOK( g`c` 4-8  
 odqbdms`fd onhms hmbqd`rd hm sgd rg`qd ne e` l hhdr qdbdhuhf mn needq ne DRH+ vghkd sgd  
 odqbdms`fd ne e` l hhdr adkn v 0// odqbdms ne EOK qdbdhuhf mn needq hmbqd`rdc ax 3-3  
 odqbdms`fd onhmsr 'c`s` mns rgn vm(-

<sup>06</sup> O`ssdqmr ne `bdr sn DRH ax sgd ghfgdrs `udq`fd gntqkx v`fd hm sgd e` l hxx `qd bnmhrsdms vhsghm sgd  
 o`ssdqmr nardqudc `bqnr e` l hxx hmbn l d 'c`s` mns rgn vm(- D l oknxddr vhsghm qd`shudkx knv u`ktdr enq ghfgdrs  
 `udq`fd gntqkx v`fd hm sgd e` l hxx rgnv k`qfd cdbkhmdr hm `bdr- Sgnrd hm sgd md`q, knvdrs v`fd fqnto '#6  
 sn #8-88 odq gntq hm 1//4 cnkk`qr( cd l nmrsq`sd c o`qshbtk`qkx k`qfd odqbdms`fd onhms hmbqd`rdr hm sgd rg`qd  
 qdbdhuhf mn needq ne DRH vhsghm sgd e` l hxx `mc sgd rg`qd cdbkhmhf `m DRH needq vhsghm sgd e` l hxx+ `r vdkk  
 `r k`qfd cdbqd`rdr hm DRH bnudq`fd-

### 6 ^ a]` jVV 2TTVdd e` 6D: hZeY7\_ eYV 7R ^ Z]j Sj 7R ^ Z]j :\_T` ^ Vt #!!&

- 4` gVcVU Sj @h\_`c 7R ^ Z]j > V^ SVcId 6 ^ a]` jVc
- 5VTZ\_VU` mVc lIc` ^ @h\_`c 7R ^ Z]j > V^ SVcId 6 ^ a]` jVc
- ?` e` mVcVU eYc` fXY @h\_`c 7R ^ Z]j > V^ SVcId 6 ^ a]` jVc



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.

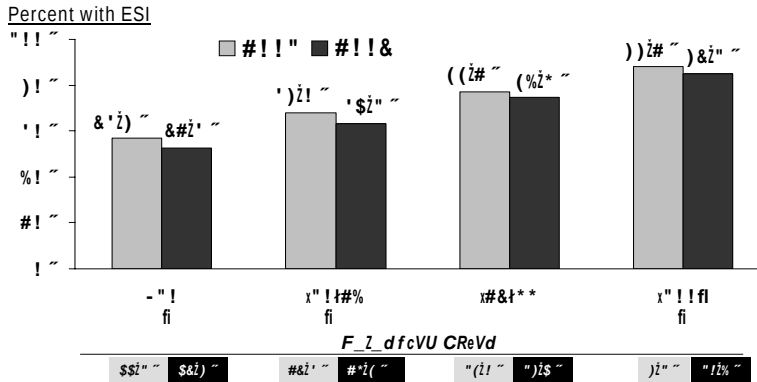
### Bg`mfdR hm D l oknxddr& @bbdr sn DRH+ ax Ehq l Rhyd

Ads v ddm 1//0`mc 1//4+ cheedqdm bdr hm q` sdr ne bnudq` fd hmbqd` rdc` bqnrr ehq l rhyd b` sdfnqhdr+` r sgd cdbkhmd hm sgd q` sd ne DRH bnudq` fd v` r fqd` sdq enq sgnrd hm sgd r l` kkdq ehq l r+ vgdqd bnudq` fd v` r` kqd` cx` s qdk` shudkx kn v kdudkr 'Ehf tqd 6(-<sup>07</sup> Gn v dudq+ cdbkhmdr hm DRH bnudq` fd q` sdr ads v ddm 1//0`mc 1//4`mc hmbqd` rdr hm tmhmrtq` mbd v dqd` krn rtars` msh`k` l nmf d l oknxddr ne sgd k` qfdrs ehq l r 'nudq 0// d l oknxddr(- Hm sgd r l` kkdrs ehq l r 'kdr sg`m 0/ d l oknxddr(+ sgd 3-1 odqbdms` fd onhms eqno hm DRH hr o` qsh` kx needs ax` 0-4 odqbdms` fd onhms hmbqd` rd hm mnmfnto bnudq` fd 'c`s` mns rgn v m(- Sghr hmbqd` rd hm mnmfnto bnudq` fd` l nmf d l oknxddr hm sgd r l` kkdrs ehq l r l` x ad cqhudm hm o` qs ax sgd k` qfd hmbqd` rd hm sgd oqnonqshnm ne bnmshmfms d l oknxddr d l oknxdc hm sgd r l` kkdrs ehq l r ads v ddm 1//0`mc 1//4 bn l o` qdc sn ehq l r hm sgd k` qfdq rhyd fqntor+` mc bnmshmfms d l oknxddr` qd l tbg l nqd khjdkx sn g`ud mnmfnto hmrtq` mbd sg`m qdf tk` q d l oknxddr 'c`s` mns rgn v m(-

<sup>07</sup> Sgd BOR cdehshnm ne ehq l rhyd trdc hm sghr` m` kxrhr` f fqd` sdr sgd mt l adq ne d l oknxddr` bqnrr` ehq l r & rds` akhrg l dmsr` s` kk rdo` q` sd knb` shnmr- @m drs` akhrg l dmsr, kdudk` m` kxrhr vntkc khjdkx xhdke` m dudm rsqnmfdq qdk` shnmrgo ads v ddm DRH q` sdr` mc d l oknxdq rhyd 'Fkhdc+ K` l aqv+` mc Khsskd 1//2(- @cchshnm` kx+ sgd ehq l ,kdudk u` qh` akd` r l d` r tqdc hm sgd BOR l` x ad` eedbsdc ax sgd sqdmc snv` qcr` m hmbqd` rd hm sgd mt l adq ne drs` akhrg l dmsr odq ehq l nudq sh l d 'Fkhdc+ K` l aqv+` mc Khsskd 1//2(-

72XfcV (

**4YR\_XVd Z\_ 6 ^ a]` jVVd` 6D: 4 `gVcRXV R\_U**  
**F\_Z\_dfcVU CReVdŁ S j 7Zc ^ DZkVŁ**  
**#!!"Ł#!!&**



\* Statistically significant changes for both ESI and uninsured rates for these groups (p<.05).  
 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.

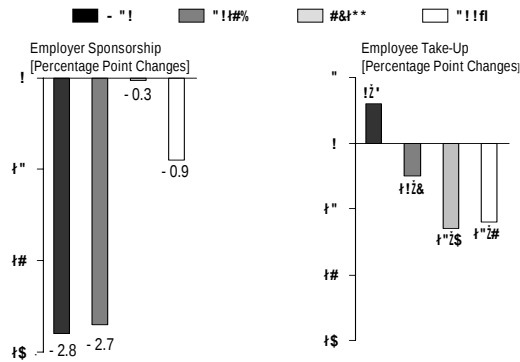
**Cdbn l onrshnm ne Bnudq`fd Bg`mfd** Cdbn l onrhmf sgd bg`mfd hm DRH bnudq` fd ax ehq l rhyd qdud`kr cq` l`shb cheedqmbdr 'Ehf tqd 7: S`akd 0/+ O`mdk A(- D l oknxddr ne sgd r l`kkdrs ehq l r dwodqhdmbdc cddo` cdbkhmd ne 3-1 odqbdms` fd onhms hm DRH+ vhsq 1-7 odqbdms` fd onhmsr ne sg`s cqno ctd sn ronmrnqrgho q` sdr`mc 1-4 odqbdms` fd onhmsr ctd sn cdodmedms bnudq` fd.<sup>08</sup> Sgd rg`qdr ne sgd bg`mfd hm DRH ctd sn dkhfhahkhsx`mc s`jd, to enq sgd r l`kkdrs ehq l r`qd`bst`kkx mdf`shud adb`trd dkhfhahkhsx`mc s`jd, to q`sdr hmbqd`rdc enq sghr onotk`shnm dudm`r nudq`kk bnudq`fd edkk- @r`qdr tks+ hmbqd`rdc dkhfhahkhsx`mc s`jd, to q`sdr neerds vg`s vntkc g`ud addm`m dudm k`qfdq cdbkhmd hm sns`k DRH bnudq`fd` l nmf sgd r l`kkdrs d l oknxddr-

Enq d l oknxddr hm r l`kk ehq l r '0/ sn 13 d l oknxddr(+ k`qfd 3-8 odqbdms` fd onhms cdbkhmd hm DRH bnudq`fd nudq sgd rstex odqhc hr`ssqhats`akd oqh l`qhxx sn cdbkhmdr hm ronmrnqrgho`mc cdodmedms bnudq`fd- Enq d l oknxddr ne l hc, rhyd`mc k`qfdq ehq l r+`r l`kkdq`mc kdr rhfmhehb`ms cdbkhmd hm DRH hr`ssqhatsdc oqh l`qhxx sn`cqno hm d l oknxdd o`qshbo`shnm-<sup>1/</sup> Sghr ehmf hr bnmrhrsdms vhsq sgd gxonsgdrr sg`s l hc, rhyd`mc k`qfdq ehq l r bnmshmt dc sn ronmrnq gd`ksg ok`mr ats hmbqd`rdc d l oknxdd bnrs, rg`qhmf- Sgd knrr ne DRH v`r rtars`msh`k` l nmf d l oknxddr hm sgd k`qfdrs ehq l r '0// nq l nqd d l oknxddr(- Bnudq`fd cqnoode ax 2-0 odqbdms` fd onhmsr hm sghr fqnto ne d l oknxddr+ vhsq sgd bg`mfd`ssqhats`akd sn cdbkhmdr hm s`jd, to+ ronmrnqrgho+`mc sn`kdrdq dwsdms+ dkhfhahkhsx-

<sup>08</sup> Ctd sn sgd cheedqmbdr hm sgd vncqhmf ne sgd ronmrnqrgho pdrshnm enq sd l onq`qx vncqjdr 'rdd @oodmchw(+ rtafqntor dwodqhdmbhmf rhfmhehb`ms hmbqd`rdc hm sd l onq`qx vncqjdr l`x ad l nqd khjdx sn rgnv bg`mfd hm`bbdr sn gd`ksg hmrtq`mbd`r`bg`mfd hm ronmrnqrgho q`sgdq sg`m`bg`mfd hm dkhfhahkhsx- Sgd r l`kkdrs ehq l r v d qd sgd nmkx ehq l rhyd fqnto sg`s g`c`rs`shrshb`kkx rhfmhehb`ms hmbqd`rdc hm sd l onq`qx vncqjdr-  
<sup>1/</sup> Sgd odqbdms` fd onhms cdbkhmd hm DRH ctd sn cdbkhmf o`qshbo`shnm hr rs`shrshb`kkx rhfmhehb`mskx cheedqms eqn l sgd qdedqmbd fqnto`ehq l r ed v dq sg`m 0/ d l oknxddr( nmkx enq sgd k`qfdrs ehq l rhyd-

7IXfcV )

5VTcVRdVd Z\_6D: 5 fV e` 4YR\_XVd Z\_6 ^a]` jVc  
 Da`\_d`cdYZa R\_U 6 ^a]` jVV ARceZTzAReZ`\_l  
 Sj 7Zc ^ DZkVl #!!"t#!!!&

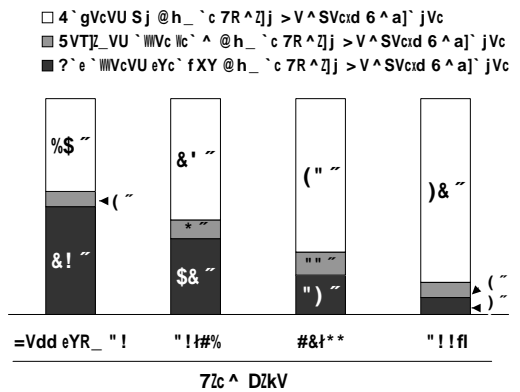


Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

@b d r r s n D R H v h s g h m E` I h k h d r 0 D l o k n x d d r & ` b d r r s n D R H b n u d q ` f d u ` q h d r r t a r s ` m s h ` k k x a x s g d r h y d n e s g d k ` q f d r s d l o k n x d q h m s g d e ` l h k x ' E h f t q d 8 ( - @ l n m f d l o k n x d d r v g n r d k ` q f d r s d l o k n x d q h m s g d e ` l h k x h r n m d n e s g d r l ` k k d r s e h q l r ' e d v d q s g ` m 0 / d l o k n x d d r ( + g ` k e g ` u d m n D R H n e e d q h m s g d e ` l h k x - @ l n m f d l o k n x d d r v g n r d k ` q f d r s d l o k n x d q h m s g d e ` l h k x h r ` r l ` k k e h q l ' 0 / s n 1 3 d l o k n x d d r ( + 2 4 o d q b d m s g ` u d m n D R H n e e d q h m s g d e ` l h k x - H m b n m s q ` r s + 0 7 o d q b d m s n e s g n r d v g n r d k ` q f d r s d l o k n x d q h m s g d e ` l h k x h r ` l h c , r h y d e h q l ' 1 4 s n 8 8 d l o k n x d d r ( ` m c 7 o d q b d m s n e d l o k n x d d r b ` s d f n q h y d e h m ` k ` q f d e h q l ' 0 / / n q l n q d l o k n x d d r ( g ` u d m n D R H n e e d q h m s g d e ` l h k x - V g h k d s g n r d v g n r d k ` q f d r s d l o k n x d q h m s g d e ` l h k x v ` r ` r l ` k k d q e h q l v d q d k d r r k h j d k x s n q b d h u d ` m n e e d q n e D R H + s g d c h e e d q d m b d r a x e h q l r h y d h m s g d k h j d k h g n n c n e c d b k h m h m f ` m n e e d q n e D R H v d q d q d k ` s h u d k x l n e d r s ` m c q ` m f d c a d s v d d m 6 ` m c 0 0 o d q b d m s -

7IXfcV \*

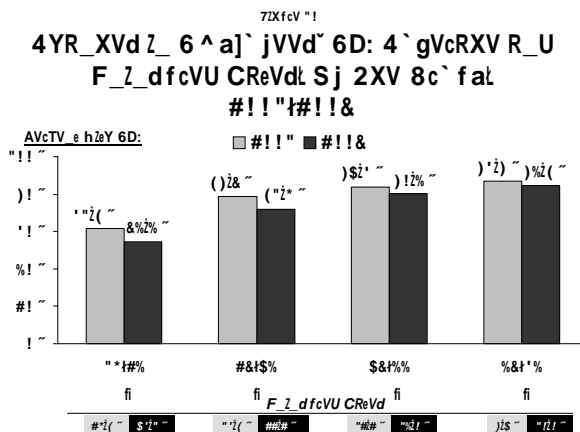
6 ^a]` jVV 2TTVdd e` 6D: hZeYZ\_ eYV 7R ^Z]jL  
 Sj 7Zc ^ DZkVfil #!!&



(Largest employer in the family  
 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.

**Bg`mfdr hm D l oknxddr& @bdr sn DRH+ ax @fd**

Hm d`bg`fd fqnto+sgd rg`qd ne d l oknxddr bnudqdc ax DRH cdbqd`rdc`mc sgd q`sd ne tmhmrtq`mbd hmbqd`rdc ads vddm 1//0`mc 1//4 'Ehftqd 0/(- Gnvdudq+ cdbqd`rdr hm DRH bnudq`fd`mc hmbqd`rdr hm tmhmrtqdc q`sdr vddq fqd`sdrs`l nmf sgnrd tmedq sgd`fd ne 24+ vgn g`c knvdq q`sdr ne bnudq`fd hm 1//0- Ax 1//4+ 43-3 odqbdms ne d l oknxddr vgn vddq 08 sn 13 xd`qr nkc g`c DRH Ê`c qno ne nudq 6 odqbdms`fd onhmsr eqn l 1//0 Ê`mc nudq nmd,sghc+ 25 odqbdms+ vddq tmhmrtqdc hm 1//4- Vghkd sgnrd 14 sn 23 xd`qr nkc g`ud ghfgdq q`sdr ne DRH sg`m xntmfdd d l oknxddr+ sgdhq DRH knrrdr vddq md`qkx`r k`qfd Ê 5-5 odqbdms`fd onhmsr Ê`mc sgd q`sd ne tmhmrtq`mbd bkh l adc sn 11-1 odqbdms ax 1//4- Hm bnmsq`rs+ l hckd,`fd d l oknxddr 'nudq`fd 24( vgn d`qm l nqd`mc`qd l nqd khjdkx sn ad l`qqhdc vhsq svn onsdms`k rntqbdn ne DRH+ dwodqhdmbdc kdrn sg`m g`ke ne sg`s cdbqd`rd hm DRH ads vddm 1//0`mc 1//4`mc dwodqhdmbdc kdrn sg`m nmd,sghc ne sgd hmbqd`rd hm tmhmrtq`mbd sg`m xntmfdd d l oknxddr-



\* Statistically significant changes for both ESI and uninsured rates for these groups (p<.05). 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.

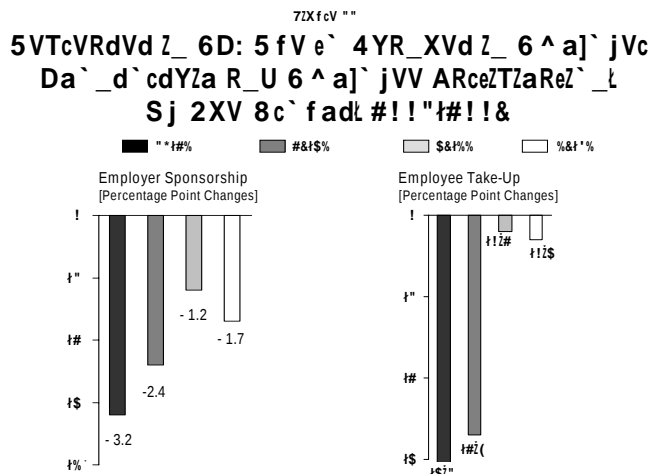
Xntmfdd d l oknxddr g`ud knvdq q`sdr ne ronmrnqrgho+ dkhfhahkhsx`mc s`jd, to+`mc sgd cheedqmdbr hm ronmrnqrgho`mc s`jd, to q`sdr ads vddm`fd fqntor hmbqd`rdc ads vddm 1//0`mc 1//4 'S`akd 00+ 0`mdk @(- Nmxx 61-4 odqbdms ne sgd xntmfdrs`fd fqnto ne d l oknxddr vnqjdc hm`ehq l sg`s ronmrnqdc`gd`ksg ok`m hm 1//4+ cnvm 3-7 odqbdms`fd onhmsr eqn l 1//0- Hm bnmsq`rs+ 76-4 odqbdms ne sgd md`q,dkcdqkx vnqjdc hm ehq l r sg`s ronmrnqdc gd`ksg admdehsr hm 1//4+ cnvm 1- / odqbdms`fd onhmsr eqn l 1//0- Dkhfhahkhsx cdbkhmdc rhfmhehb`mskx nmkx enq sgnrd`fdr 24 sn 33 Ê ax 0-0 odqbdms`fd onhmsr- S`jd, to q`sdr 'bnmchshnm`k nm needq( edkk rhfmhehb`mskx ctqhm f sgd rstex odqhnc nmkx`l nmf sgd xntmfdd`fd b`sdfnqhdr- Sgdqd vddq cddo cdbkhmdr hm o`qshbo`shrm ne 4- / odqbdms`fd onhmsr enq sgnrd`fdr 08 sn 13`mc 2-3 odqbdms`fd onhmsr enq sgnrd`fdr 14 sn 23-

**Cdbn l onrshnm ne bnudq`fd bg`mfdr-** Cdbkhmdr hm d l oknxdd o`qshbo`shrm nudq sgd entq xd`q odqhnc vddq cddodrs enq d l oknxddr tmedq`fd 24`mc+ snfsgdq vhsq cdbkhmdr hm d l oknxdd ronmrnqrgho+ dwok`hmdc sgd l`inqhsx ne sgdhq knrr hm DRH 'Ehftqd 00: S`akd 00+

O`mdk A(-<sup>10</sup> Hm bnmsq`rs+ sgd qd`rnmr enq DRH knrr `l nmf d l oknxddr ads vddm 34 `mc 53 xd`qr nkc+ vghbg v`r rhfmhehb`ms ats l tbgr l`kkdq sg`m sg`s ne xntmfdq d l oknxddr+ vdqd k`qfdkx ctd sn cdbkhmhf ronmrnqrgho- Vghkd ronmrnqrgho hr `m h l onqs`ms e`bsnq bnmsqhatshmf sn sgd cdbkhmd hm DRH bnudq`fd qdf`qckdr ne `fd fqnto+ sgd s`jd, to bn l onmdms u`qhdr rhfmhehb`mskx ax `fd-

Enq xntmfdq d l oknxddr+ rtars`msh`k cdbkhmdr hm ronmrnqrgho `mc s`jd, to bnmsqhatstsd dpt`kkx snv`qc sgd cqno hm DRH ads vddm 1//0 `mc 1//4- Enq sgd xntmfdrs fqnto+ dkhfhahkhsx e`bsnqr `bbntms enq 0-2 odqbdms`fd onhmsr ne sgd sns`k cdbkhmd hm DRH nudq sgd odqhnc+ `ants nmd,ehesg ne sgd sns`k- Sgnrd d l oknxddr ne `fd 14 sn 23 g`ud `rh l hk`q odqbdms`fd onhms cqno hm DRH bnudq`fd `ssqhatst`akd sn ronmrnqrgho `mc s`jd, to cdbkhmdr+ bn l o`qdc sn sgd xntmfdrs fqnto Ê 1-4 `mc 1-5 odqbdms`fd onhmsr+ qdrodbshudkx- Gnvdudq+ d l oknxddr `fd 14 sn 23 vdqd l nqd khjdxk sn ad l`qqhdc sg`m sgd xntmfdq d l oknxddr+ `mc sgtr l`x g`ud addm`eedbsdc sn `fqd`sdq dwsdms ax knrr ne bnudq`fd sqntfg DRH `r `cdodmedms-

DRH knrrdr `l nmf sgnrd `fdr 24 sn 33 vdqd r l`kkdq sg`m knrrdr `l nmf sgd xntmfdq fqntor+ `mc sgd qd`rnmr tmedqkxhmf sgdrr l`kkdq knrrdr `qd dudmkx chrsqhatstsd `bqnr ronmrnqrgho+ dkhfhahkhsx+ `mc cdodmedms bnudq`fd Ê d l oknxddr `fd 24 sn 33 qdkhdc l nqd gd`uhkx nm DRH bnudq`fd `r `cdodmedms sg`m nsgdq `fd fqntor- D l oknxddr `fd 34 sn 53 dwodqhdmbdc sgd r l`kkdrs cdbkhmdr hm DRH bnudq`fd ne `mx `fd fqnto+ `ssqhatst`akd `k l nrs dmsqdqkx sn cdbkhmdr hm ronmrnqrgho-



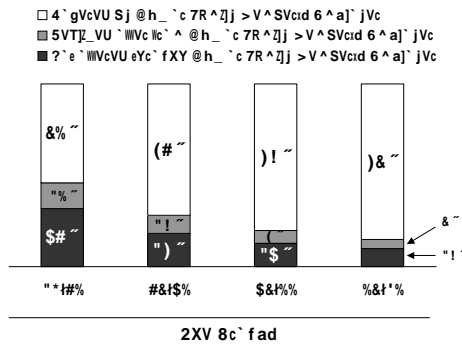
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

@bdr sn DRH vhsghm E` lkhdr0 Vghkd `bdr sn DRH bnudq`fd hm vnqjhmfe` l khdr u`qhdr ax d l oknxdd `fd hm 1//4+ cheedqmdbr `qd rnl dvgs`r l`kkdq `bqnr `fd fqntor sg`m `bqnr nsgdq b`sdfnqhdr rtbg `re` l hkx hmbn l d- Hm 1//4+ nmd,sghc ne sgd xntmfdrs d l oknxddr `fdr 08 sn 13( `mc 07 odqbdms ne sgnrd rkhfgskx nkedq `fdr 14 sn 23( g`ud mn DRH needq hm sgd e` l hkx 'Ehf tqd 01(- Nmks 02 odqbdms ne sgnrd `fd 24 sn 33+ `mc 0/

<sup>10</sup> Sgd odqbdms`fd onhms cdbkhmd hm DRH ctd sn cdbkhmhf ronmrnqrgho `l nmf d l oknxddr tmedq`fd 24 hr mns rs`shrsb`kkx rhfmhehb`mskx cheedqms eqn l sgd qdedqmdbr fqnto `d l oknxddr `fd 34 sn 53 xd`qr(-

odqbdms ne sgnrd `fd 34 sn 53+ g`ud mn DRH needq hm sgd e` l hlx- Enq xntmfdq d l oknxddr t mcdq `fd 24+ nmkx 03 odqbdms nq kdr cdbkxmdc `m DRH needq vhsghm sgd e` l hlx- Nkcdq v nqjdqr v dqd rn l dv g`s kdr khjdkx sn cdbkxmd `m DRH needq- Xntmfdq d l oknxddr g`c k`qfdq cdbqd`rdr hm `bbdr ads v ddm 1//0 `mc 1//4 sg`m nkcdq v nqjdqr 'c`s` mns rgn v m(-

72Xfv "#  
**6 ^ a]` jVV 2TTVdd e` 6D: hZeYz\_eYV 7R ^ Z]jt**  
**Sj 2XV 8c` fadt #! !&**



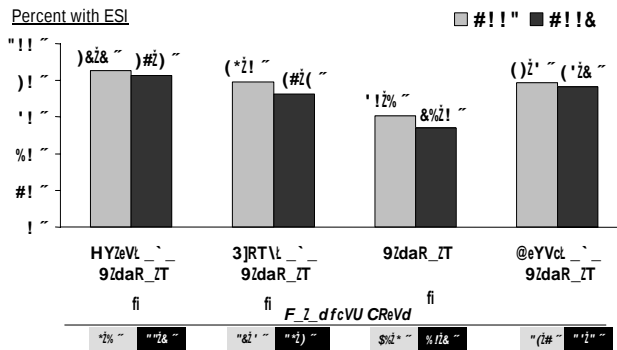
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

**Bg`mfdr hm D l oknxddr& @bdr sn DRH+ ax Q`bd.Dsgmhbsx**

Ads v ddm 1//0 `mc 1//4+ cdbqd`rdr hm sgd q`sd ne DRH bnudq`fd `mc hmbqd`rdr hm sgd q`sd ne tmhmrtq`mbd v dqd fqd`sdrs ` l nmf Ak`bj mnm,Ghro`mhbr d l oknxddr 'qdedqqdc sn gdqd rh l okx `r Ak`bj d l oknxddr(`mc Ghro`mhbr d l oknxddr+ v gn v dqd `kqd`cx l nqd khjdkx sg`m Vghsd mnm,Ghro`mhbr 'qdedqqdc sn gdqd rh l okx `r Vghsd d l oknxddr( sn g`ud mn DRH bnudq`fd `mc ad tmhmrtqdc hm 1//0 'Ehf tqd 02(-<sup>11</sup> Sgd rg`qd ne Ak`bj d l oknxddr v gn g`c DRH eqnoode eqn l 68 odqbdms hm 1//0 sn 62 odqbdms hm 1//4+ `mc ` l nmf Ghro`mhbr d l oknxddr sgd rg`qd eqnoode eqn l 5/ odqbdms sn 43 odqbdms+ v ghkd ` l nmf Vghsd DRH q`sdr rs`xdc `s nudq 71 odqbdms-

<sup>11</sup> Sgd L`qbg rtqudx trdr cheedqms pdrshnmr sn cdsdq l hmd q`bd.dsgmhbsx hm 1//0 `mc 1//4+ kh l hshmf bn l o`q` alkhix ads v ddm sgd rtqudx xd`qr- Rdd @oodmchw enq cdrbqhosnm ne l dsgnknfx trdc sn bnmrsqtbs bn l o`q` akd q`bd.dsgmhbr b`sd fnqhr-

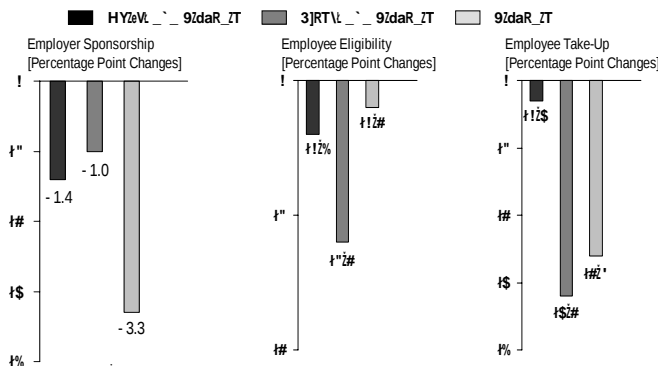
72XfcV "\$  
**4YR\_XVd Z\_ 6 ^a]` jVVd` 6D: 4` gVcRXV R\_U  
 F\_ Z\_ d f cVU CReVdL Sj CRTVz6eY\_ZTZe jL  
 # ! ! " ! # ! ! &**



\* Statistically significant changes for both ESI and uninsured rates for these groups (p<.05).  
 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.

*Cdbn l onrshnm ne Bnudq` fd Bg` mfdro* Cdbkhmdr hm DRH c t d sn d l oknxdd o` qshbho` shnm  
 ads v ddm 1 / / 0 ` mc 1 / / 4 v d q d c d d o d r s e n q A k ` b j ` mc Ghro` mhb d l oknxddr 'Ehf tqd 03:  
 S` akd 01+ 0` mdk A(- Ne sgd 5-2 odqbdms` fd onhms cqno hm DRH ` l nmf Ak` bj d l oknxddr+ 2-1  
 odqbdms` fd onhmsr v d q d ` s s q h a t s ` akd s n o` qshbho` shnm cdbkhmdr- Cdbkhmdr hm dkhfhahkhsx  
 bnmsqha t s d c 0-1 odqbdms` fd onhmsr s n s g d k` q f d c d b k h m d h m D R H b n u d q ` f d ` l n m f A k ` b j  
 d l oknxddr-<sup>12</sup> Cdbkhmdr hm ansg d l oknxdq ronmrnqrgho ` mc d l oknxdd o` qshbho` shnm nudq sgd  
 e n t q x d ` q o d q h n c d w o k ` h m d c ` k ` q f d l ` i n q h s x n e s g d k n r r h m D R H ` l n m f G h r o ` m h b d l o k n x d d r -  
 C d b k h m d r h m s ` j d , t o ` b b n t m s d c e n q 1 - 5 o d q b d m s ` f d o n h m s r n e s g d c q n o h m D R H d w o d q h d m b d c  
 a x G h r o ` m h b d l o k n x d d r + v g h k d r o n m r n q r g h o c d b k h m d r ` b b n t m s d c e n q 2 - 2 o d q b d m s ` f d o n h m s r -  
 H m b n m s q ` r s + n e s g d 1 - 5 o d q b d m s ` f d o n h m s c d b k h m d h m D R H ` l n m f V g h s d d l o k n x d d r + s g d  
 l ` i n q h s x v ` r c t d s n c d b k h m h m f r o n m r n q r g h o -

72XfcV "%  
**5VTcVRdVd Z\_ 6D: 5 fV e` 4YR\_XVd Z\_ Da` \_d` cdYzaL  
 6]ZXSZ]ze jL R\_U ARceZTzaReZ` \_L  
 Sj CRTVz6eY\_ZTZe jRk # ! ! " ! # ! ! &**



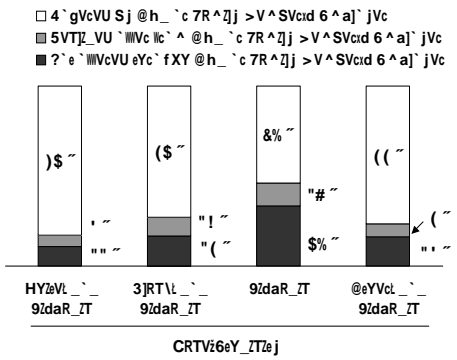
<sup>a</sup> The category (Other, non Hispanic) is not shown since the total change in ESI coverage is not significant at (p<.1).  
 Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

<sup>12</sup> Sgd odqbdms` fd onhms cdbkhmd h m D R H c t d s n c d b k h m h m f d k h f h a h k h s x ` l n m f A k ` b j m n m G h r o ` m h b d l o k n x d d r h r  
 m n s r s ` s h r s h b ` k k x r h f m h e h b ` m s k x c h e e d q d m s e q n l s g d q d e d q d m b d f n t o ` V g h s d m m G h r o ` m h b (-



**@bdr sn DRH v hsgm E` lkhdr** Ax 1//4+ nmd sghqc ne Ghro`mh d l oknxddr g`c mn `bdr sn DRH hm sgd e` l hxx+ v ghkd itrs 43 odqbdms qdbdhudc bnudq` fd sgqnt fg `m d l oknxdq needq 'Ehf tqd 04(- D l oknxddr ne nsgdq q`bd.dsgmhbbhshdr e`qdc adssdq+ v hsg ads v ddm 00 `mc 06 odqbdms g`uhmf mn `bdr sn DRH `s `kk `mc `ants sgqdd,pt`qsdqr nq l nqd qdbdhuhf bnudq` fd sgqnt fg DRH- Sgd odqbdms ne d l oknxddr v gn g`ud `bdr sn DRH ats bgndr mns sn o`qshbho`sd hm sgd gd`ksg hmr tq`mbd admdehs q`m fdr eqn l 5 odqbdms ` l nmf Vghsd d l oknxddr sn 01 odqbdms ` l nmf Ghro`mh d l oknxddr-

7XfcV "&  
**6 ^aj` jVV 2TTVdd e` 6D: hZeYZ\_eYV 7R ^Zj jL**  
**S j CRTVz6eY\_ZTZe jL #! !&**



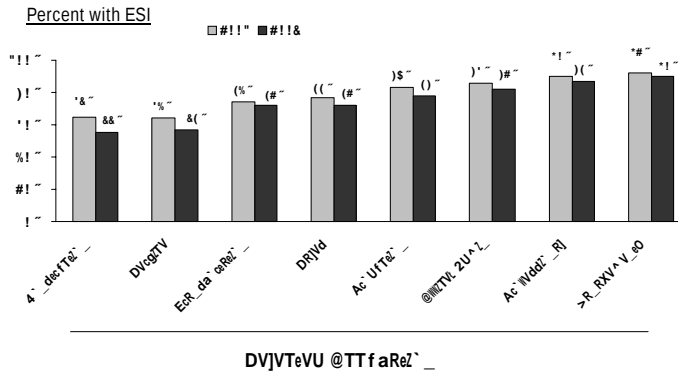
Data may not total 100% due to rounding.  
 Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

**Bg`mfdr hm D l oknxddr& @bdr sn DRH+ ax Nbb to`shnm**

@bqnr nbb to`shnm`k b`sdfnqhdr+ cheedqdbdr hm q`sdr ne d l oknxddr DRH bnudq` fd `mc tmhmrtq`mbd fqdv ads v ddm 1//0 `mc 1//4 'Ehf tqd 05(- Vhsg khsskd dwbdoshnm+ nbb to`shnmr v hsg sgd kn v drs q`sdr ne DRH dwodqhdmbdc sgd k`qfdrs dqrnhmr hm bnudq` fd+ v ghkd sgnrd v hsg ghfgdrs q`sdr ne DRH dwodqhdmbdc sgd r l `kkdrs bg`mfdr- Enq dw` l okd+ DRH bnudq` fd hm sgd @bnmrsqt bshnm `mc dwsq` bshnm, `mc @rdquhbd, nbb to`shnmr cdbkhmdc rtars`msh`kkx+ v ghkd mdhsgdq DRH bnudq` fd mnq tmhmrtq`mbd q`sdr bg`mfdc rhfmhehb`mskx hm @ l `m`fd l dms+ atrhmdrr+ `mc ehm`mbh`k, nbb to`shnmr ads v ddm 1//0 `mc 1//4-<sup>13</sup>

<sup>13</sup> Sgd nbb to`shnm`k fqnto bk`rrhehdc `r @bnmrsqt bshnm `mc dwsq` bshnm, bnmrhrsr oqh l`qhxx ne sgnrd hm bnmrsqt bshnm nbb to`shnmr- Nmxx `r l`kk rg`qd ne sgd @bnmrsqt bshnm `mc dwsq` bshnm, fqnto`qd dwsq` bshnm v nqj dqr+ d-f- nhk `mc f`r dwsq` bshnm v nqj dqr-

4YR\_XVd 7\_ 6 ^ a]` jVVd~ 6D: 4`gVcRXVl  
Sj DVJVTeVU @TTfaReZ` \_l #!!"t#!!&



^ Statistically significant change in ESI at 90% confidence level (p<.1); all other changes statistically significant at p<.05.  
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.

Sgd v hcdmhmf f`or hm q` sdr ne bnudq` fd enq d l oknxddr hm cheedqdm nbbto`shnmr Ê s` jdm snfdsgdq v hsg sgd oquhnr ehmchmf sg`s sgnrd nbbto`shnmr v hsg sgd kn v drs bnudq` fd q` sdr `qd hmbqd` rhmf `r` rg`qd ne sgd v nqjenqbd Ê r t f fdrs sg`s rsqtbstq`k bg`mfdm hm d l oknx l dms rtbg`r nbbto`shnm`k rghesr qdk`sd sn bnudq` fd bg`mfdm c tqhmf sgd 1//0 sn 1//4 odqhdnc- Oquhnr khsdq`stqd g`r drsh l `sdc sg`s `ooqrwh l `sdx 07 sn 2/ odqbdms ne sgd hmbqd`rd hm tmhmrtq`mbd ` l nmf k`qfd eq l r bntkc ad dwok`hmdc ax rghesr hm hmc trsqx `mc nbbto`shnm `Fkhdc+ K` l aqv+ `mc Khskd 1//2: Ldcnee ds `k- 1//0(-

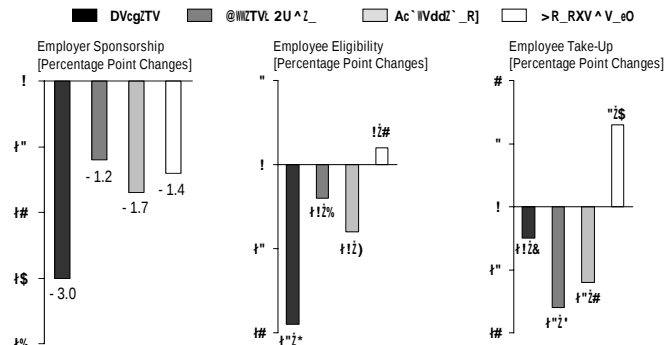
Nmkx 56-5 odqbdms ne d l oknxddr hm @rdquhbd, nbbto`shnmr v nqjdc hm ` eq l sg`s ronmrnqdc `gd`ksg ok`m hm 1//4+ cn v m 3-3 odqbdms eqn l 1//0- Hm bnmsq`rs+ 80-8 odqbdms ne sgnrd hm @ l `m`fd l dms+ atrhmdrr+ `mc ehm`mbh`k, nbbto`shnmr v nqjdc hm eq l r sg`s ronmrnqdc `gd`ksg ok`m hm 1//4 Ê ` cdbkhmd ne nmkx 0-6 odqbdms` fd onhmsr eqn l 1//0- Dkhfhahkhsx cdbkhmdc rtars`msh`kkx nmkx enq @rdquhbd, nbbto`shnmr Ê ax 2-2 odqbdms` fd onhmsr Ê s v hbd `r ghfg`r sgd cdbkhmd hm dkhfhahkhsx enq `mx nsgdq nbbto`shnm-

**Cdbn l onrshnm ne Bnudq`fd Bg`mfdm** Sgd e`bsnqr bnmsqhatshmf sn sgd cdbkhmd hm DRH hm d`bg nbbto`shnm u`qhdc `Ehftqd 06: S`akd 02+ 0`mdk A(- Sgd k`qfd qdc tshnm ne 8-6 odqbdms` fd onhmsr hm DRH bnudq`fd hm sgd @bnmsqtbshnm `mc dwsq`bshnm, nbbto`shnm hr `ssqhats`akd oql l`qhks sn cdbkhmhmf ronmrnqrgho+ v ghbg`bbntmsr enq 6-3 odqbdms` fd onhmsr ne sgd sns`k cqno- @r chirbtrrdc `anud+ rhfmhehb`ms rsqtbstq`k rghesr v hsg hm sgd @bnmsqtbshnm `mc dwsq`bshnm, nbbto`shnm `d-f- sgd rg`qo cqno hm tmhmmy`shnm( l`x tmedqkhd sgdrd bg`mfdm- @Rdquhbd nbbto`shnmr, `k`qfd cdbkhmd hm DRH adsvddm 1//0 `mc 1//4+ v hsg `sns`k cqno ne 5-4 odqbdms` fd onhmsr- Sghr cqno hr `ssqhats`akd oql l`qhks sn cdbkhmhmf ronmrnqrgho+ v ghbg`bbntmsr enq 2-/ odqbdms` fd onhmsr ne sgd sns`k cqno hm DRH bnudq`fd- Rhfmhehb`mskx+ hmbqd`rhmf dkhfhahkhsx qdrsqhbshnmr `bbntmsr enq 0-8 odqbdms` fd onhmsr ne sgd sns`k cqno hm DRH enq @rdquhbd nbbto`shnmr-,

Sgd odqbdms` fd onhms cdbkhmd hm DRH ctd sn cdbkhmhmf o`qshbo`shnm u`qhdc rhfmhehb`mskx ax nbbto`shnm- Cdbkhmhmf o`qshbo`shnm q` sdr `bbntmsr enq `qdk`shudkx k`qfd rg`qd ne sgd cdbkhmd hm q` sdr ne DRH bnudq`fd enq ansq sgd @r`kdr `mc qdk`sdc, `mc @neehbd `mc `c l hmhrsq`shud rtoonqs, nbbto`shnmr- Cdbkhmhmf DRH bnudq`fd ` l nmf @oqnetbshnm, nbbto`shnmr hr `ssqhats`akd oql l`qhks sn cdbkhmhmf ronmrnqrgho `mc sn `kdrdq dwsdms sn

cdhkhmhf s`jd, to q` sdr- @ 2-2 odqbdms` fd onhms cqno hm sns`k DRH bnudq` fd ` l nmf d l oknxddr hm @oqnedrrhnm`k `mc qdk` sdc, nbbto`shnmr hr `ssqha ts`akd sn bg` mfd r `bqnr d`bg bn l onmdms+ vhsq ronmrnqrgho `bbntmshmf enq sgd k` qfdrs rg`qd<sup>14</sup> Knrr ne DRH bnudq` fd `r ` cdodmedms+ hm `cchshnm sn cdbkhmhf ronmrnqrgho+ `bbntmsdc enq sgd r l `kk `mc kdr rhfmhehb`ms cqno hm DRH bnudq` fd ` l nmf @ l `m` fd l dms+ atrhmdrr+ `mc ehm`mbh`k, nbbto`shnmr+ vghkd hmbqd`rdr hm s`jd, to l `x g`ud bn l odmr` sdc rn l dv g`s enq sgdrd knrrdr-

7ZXfcV "(  
**5VTcVRdVdZ\_6D: 5fVe` 4YR\_XVdZ\_Da`\_d`cdYZaZ**  
**6jZXZSjZejl R\_U ARceTZaReZ`\_l**  
**Sj DVjVTeVU @TTfaReZ`\_l #!!"t#!!!&**



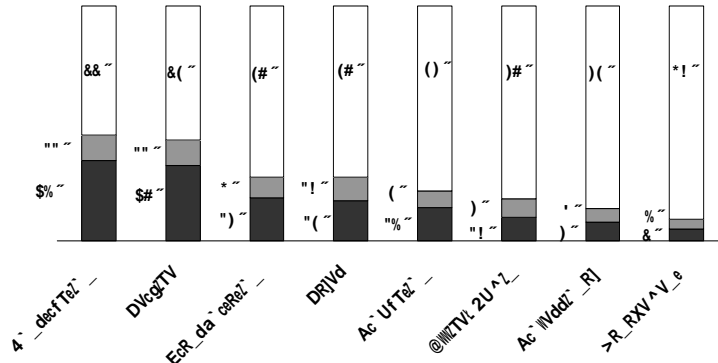
^ Total change in ESI coverage for Management is significant at (p<.1); changes in total ESI coverage for other groups are significant at (p<.05).  
 Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

@bbdr sn DRH vhsghm E` l hkhdr^ 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 vhsghm sgd e` l hxx+ `mc 46 odqbdms nq kdr qdbdhudc gd`ksg hmr tq`mbd bnudq` fd sgqnt fg `m d l oknxdq 'Ehf tqd 07(- Vghkd nsgdq nbbto`shnmr vdqd rn l dv g`s adssdq nee+ l `mx rshkk g`c mn `bbdr sn DRH+ o`qshbtk`qkx hm sgd @sq`mronqs`shnm+, @r`kdr `mc qdk` sdc+, `mc @oqnc`tbshnm, nbbto`shnmr- 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 sgdrd d l oknxddr g`c mn `bbdr sn DRH-

<sup>14</sup> Sgd oqnedrrhnm`k nbbto`shnm b`sdfnqx bn l ahmdr ` chudqrd rds ne oqnedrrhnmr `mc g`r rhfmhehb`mskx l nqd vn l dm `mc rkfhgskx l nqd Ghro`mhbr bk`rrehdc `r d l oknxdc hm sgd b`sdfnqx hm 1//4 sg`m hm 1//0- Oqduhnr qdrd`qbg g`r mnsdc sg`s sgd oqnedrrhnm`k nbbto`shnm g`r rn l d rtafqntor sg`s g`ud udqx ghfg q` sdr ne bnmshmf dmbx v nqj 'd-f- ogxrhbh`mr+ ognsnfq`ogdqr+ `mc `bsnqr( 'Ghookd 1//0(- Hm sghr qdonqs vd rgnv sg`s bnmshmf dms d l oknxddr g`ud kn v DRH q` sdr bn l o`qdc sn etkk, sh l d qdf tk`q d l oknxddr+ `mc sg`s DRH q` sdr g`ud cdbkhmde enq bnmshmf dms d l oknxddr l nqd sg`m enq etkk, sh l d qdf tk`q d l oknxddr- Sgd oqnedrrhnm`k nbbto`shnm b`sdfnqx `krn hmbktcdr rn l d @`rrhrs`msr, rtbg `r sd`bgdq `rrhrs`msr `mc ogxrhbh`m `rrhrs`msr+ v ghkd l `mx nsgdq `rrhrs`msr `qd bk`rrehdc hm sgd rdquhbd nbbto`shnm rtbg `r cdms`k `hcd r `mc gn l d gd`ksg `hcd-

## 6 ^aj` jVW 2TTVdd e` 6D: hZeYZ\_ eYV 7R ^Z]jL Sj DVJVTeVU @TTfaReZ` \_L #! !&

- 4` gVcVU Sj @h\_`c 7R ^Z]j >V^SVcxd 6 ^aj` jVc
- 5VTZ\_ VU` Wc llc` ^ @h\_`c 7R ^Z]j >V^SVcxd 6 ^aj` jVc
- ?`e` WcVU eYc` fXY @h\_`c 7R ^Z]j >V^SVcxd 6 ^aj` jVc



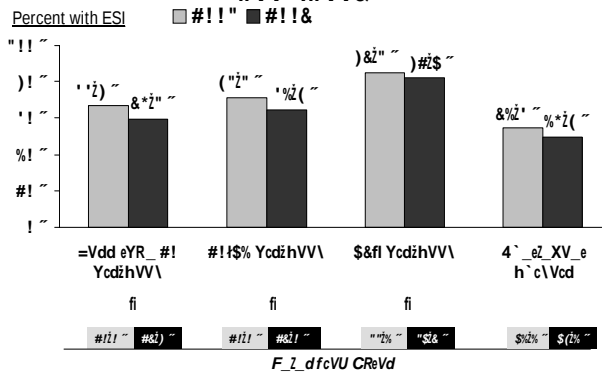
Data may not total 100% due to rounding.  
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

### *Bg`mfdr hm D l oknxddr& @bdr sn DRH+ ax Gntqr`mc Bnmshmfms D l oknxdd Rs`str*

Hm sghr rdbshnm+ v d b`sdfnqhyd d l oknxddr ax qdf tk`q nq bnmshmfms v nqj rs`str+ `mc v d fqnto qdf tk`q d l oknxddr ax gntqr v nqjdc `s`kk inar odq v ddj<sup>9</sup> ed v dq sg`m 1/ gntqr+ 1/ sn 23 gntqr+ nq 24 nq l nqd gntqr-<sup>15</sup> @bqnr sgdrd b`sdfnqhdr ne gntqr v nqjdc ax qdf tk`q d l oknxddr `mc bnmshmfms v nqj rs`str+ cheedqdm bdr hm bnudq`fd adb` l d l nqd oqnmntmbdc ads v ddm 1//0 `mc 1//4 'Ehf tqd 08(- Cdbqd`rdr hm d l oknxdq bnudq`fd ads v ddm 1//0 `mc 1//4 v dqd edodr ` l nmf o`qs, sh l d qdf tk`q 'h-d- mnm, bnmshmfms( `mc bnmshmfms d l oknxddr+ v gn`qd l nqd khjdx sn ad tmhmr tqdc bn l o`qdc sn etkk, sh l d qdf tk`q d l oknxddr- Qdf tk`q d l oknxddr v nqj hmf kdr sg`m 1/ gntqr odq v ddj dwodqhdmbdc ` 6-6 odqbdms`fd onhms cdbqd`rd hm sgd q`sd ne DRH+ v hsg`m hmbqd`rd hm sgd q`sd ne tmhmr tq`mbd eqn l 1/-/ odqbdms sn 14-7 odqbdms- Vghkd qdf tk`q etkk, sh l d d l oknxddr `krd dwodqhdmbdc ` cdbkhmd hm DRH`mc `m hmbqd`rd hm sgd rg`qd tmhmr tqdc+ sgdrd bg`mfdr v dqd e`q r l`kkdq sg`m enq nsgdq v nqj dqr-

<sup>15</sup> Hm `cchshnm sn adhmf ne rtars`mshud hmsdqdrs+ dw` l hmf qdf tk`q `mc bnmshmfms v nqj dqr rdo`q`sdqx g`r sgd `ccdc admdehs ne qdrnkumf sgd l d`rtqd l dms hrrtd mnsdc `anud vgdqax sgd ronmrnqrgho ptdrshnm hm sgd Edaqt`qx rtqudx hr`rjdc cheedqdm sdx enq qdf tk`q `mc sd l onq`qx bnmshmfms v nqj dqr-

7XfcV "\*\*  
**4YR\_XVdZ\_6^aj`jVVd`6D: 4`gVcRXV R\_U**  
**F\_Z\_dfcVU CReVd: Sj 9` fcd H`c\lVU**  
**#!!"t#!!&**



\* Statistically significant changes for both ESI and uninsured rates for these groups (p<.05).  
 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.

Rn l d ne sgd l nrs cq` l`shb cheedqmbdr hm sgd q`sdr ne sgd bn l onmdmsr ne DRH bnudq` fd`qd` qdud`kdc ax hmudrshf`shmf d l oknxddr ax gntqr v nqjdc`mc bnmshmf dms v nqj rs`str- O`qs, sh l d qdf tk`q d l oknxddr`qd kdr khjdx sn v nqj hm`ronmrnqhmf ehq l sg`m etkk,sh l d qdf tk`q d l oknxddr`S`akd 03+ O`mdk @(- Sgd q`sdr ne ronmrnqrgho cqnoodc 7-0 odqbdms`fd onhmsr enq sgnrd v nqjhmf edvdq sg`m 1/ gntqr odq vddj`mc 2-6 odqbdms`fd onhmsr enq sgnrd v nqjhmf 1/ sn 23 gntqr odq vddj- Sgdq v`r`r l`kk cdbkhmd hm sgd qdk`shudkx ghfg q`sdr ne ronmrnqrgho`l nmf etkk,sh l d d l oknxddr`Ê sn 76-6 odqbdms hm 1//4- Sgdrd r l`kk ronmrnqrgho cdbkhmdr`l nmf etkk,sh l d v nqj dqr`qd k`qfdkx dwok`hmde ax bg`mfd r`l nmf d l oknxddr v hsg`ghfg rbggnk cdfqdd nq kdr de tb`shnm`c`s`mns rgn v m(-

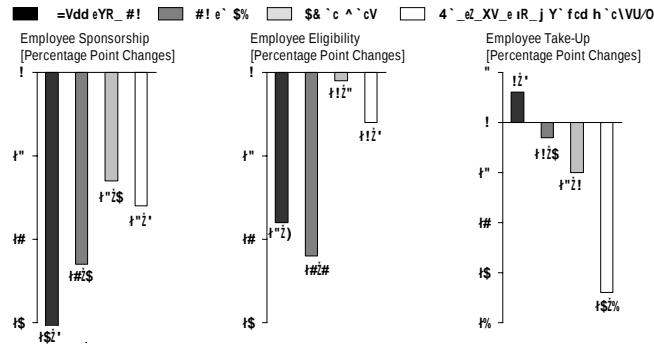
K`qfd cheedqmbdr hm dkhfhahkhsx dwhrs ads vddm sgd b`sd fnqdr ne gntqr v nqjdc odq vddj enq qdf tk`q d l oknxddr- O`qs,sh l d qdf tk`q d l oknxddr+ o`qshb tk`qkx sgnrd v nqjhmf edvdq sg`m 1/ gntqr odq vddj+`qd l tbg kdr khjdx sg`m etkk,sh l d qdf tk`q d l oknxddr sn ad dkhfhakd enq sgdhq d l oknxdq&r gd`ksg ok`m- Bnmchshnm`k nm v nqjhmf hm`ronmrnqhmf ehq l + nmkx 52-1 odqbdms ne sgnrd v nqjhmf edvdq sg`m 1/ gntqr odq vddj+`mc 72-/ odqbdms ne sgnrd v nqjhmf 1/ sn 23 gntqr odq vddj v d qd dkhfhakd enq sgdhq d l oknxdq&r gd`ksg bnudq`fd hm 1//4+ bn l o`qdc sn 86-0 odqbdms ne etkk,sh l d qdf tk`q d l oknxddr- O`qs,sh l d qdf tk`q d l oknxddr`k rn g`ud kn v dq s`jd, to q`sdr+`mc`kk ne sgd rd e`bsnr bnmsqha tsd sn sgd kn v q`sdr ne n v m,DRH bnudq`fd`l nmf o`qs,sh l d qdf tk`q d l oknxddr+ o`qshb tk`qkx sgnrd v nqjhmf edvdq sg`m 1/ gntqr odq vddj- Nm kx 2/-5 odqbdms ne sgnrd v nqjhmf edvdq sg`m 1/ gntqr odq vddj g`c sgdhq n v m DRH bnudq`fd hm 1//4: gn v dudq+ 48-0 odqbdms g`c DRH bnudq`fd ne rn l d sxod Ê g`ke ne v ghbg hr DRH bnudq`fd`r`cdodmcdms-

*Fgeqorqukvkqp"qh"Eqxgtcig"Ejcpigul* Sgd rg`qd ne sgd bg`mfd hm DRH ctd sn ronmrnqrgho hr rh l hk`q`bqnr rtafqntor`Ehftqd 1/: S`akd 03+ O`mdk A(- Gn v dudq+ enq qdf tk`q d l oknxddr v nqjhmf edvdq sg`m 1/ gntqr odq vddj sgd odqbdms`fd onhms cdbkhmd`ssqha ts`akd sn ronmrnqrgho hr 2-5 odqbdms`fd onhmsr+ v ghkd enq qdf tk`q etkk,sh l d d l oknxddr sgd ehftqd hr nmkx 0-2 odqbdms`fd onhmsr- Cdbkhmdr hm dkhfhahkhsx`bbntms enq`k l nrs nmd, pt`qsdq ne sgd cqno hm DRH`l nmf qdf tk`q d l oknxddr v nqjhmf edvdq sg`m 1/ gntqr odq vddj`mc nmd,shq ne sgd cqno hm DRH`l nmf qdf tk`q d l oknxddr v nqjhmf 1/ sn 23 gntqr

odq vddj-<sup>16</sup> Vghkd dkhfhahkhsx qdrsqbshnmr ok`xdc `qdk`shudkx k`qfd qnkd hm cqhuhf DRH bnudq`fd bg`mfd`r `l nmf o`qs,sh l d qdf tk`q v nqj dqr+ hs hr mns `k`qfd e`bsnq enq qdf tk`q etkk,sh l d v nqj dqr-

7ZXfcV #!

**5VTcVRdVd Z\_ 6D: 5 fV e` 4YR\_XVd Z\_ Da`\_d`cdYZat**  
**6JZXZS[Z]e jL R\_U ARceZTzaReZ`\_t**  
**Sj 9` fcd H`c\VUL #!!"t#!!&**



^ Total change in ESI coverage for Contingent (any hours worked) is significant at (p<.1); changes in total ESI coverage for other groups are significant at (p<.05).  
 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.

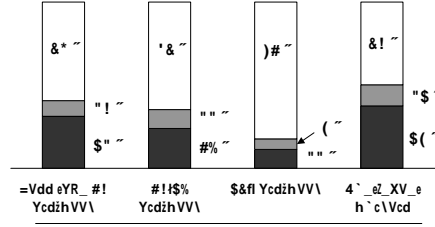
Ceeguuvq"GUK"ykvj kp"Hc oknkgu0 Ax 1//4+ 20 odqbdms ne d l oknxddr v nqj hmf kdr sg`m 1/ gntqr odq vddj g`c mn `bdr sn DRH eqn l d hsgdq sgdh n v m d l oknxdq nq `e` l hxx l d l adq&r d l oknxdq+ `ksgn t fg 48 odqbdms v d qd bnudqdc ax `m d l oknxdq 'Ehftqd 10(- @ l nmf d l oknxddr v nqj hmf 1/ sn 23 gntqr odq vddj+ nmd pt `qs dq g`c mn `bdr sn DRH+ v hsg 54 odqbdms bnudqdc sgnt fg `m d l oknxdq hm sgd e` l hxx- Hm bnmsq`rs+ 71 odqbdms ne etkk,sh l d d l oknxddr g`c gd`ks bnudq`fd sgnt fg `m d l oknxdq- Nmks g`ke ne bnms hmf dms v nqj dqr v d qd bnudqdc ax DRH+ `mc v dkk nudq nmd sghqc g`c mn `bdr sn DRH v hsg hm sgd e` l hxx-

<sup>16</sup> Sgd odqbdms`fd onhms cdbk hmd hm DRH ctd sn cdbk hmf dkhfhahkhsx `l nmf d l oknxddr hr rs`shrshb`kx rhf mhehb`mskx cheedq dms eqn l sgd qdedq dmbd fqnto '24 nq l nqd gntqr v nqj dc odq vddj( enq d l oknxddr v nqj hmf 1/ sn 23 gntqr odq vddj ats mns enq d l oknxddr v nqj hmf kdr sg`m 1/ gntqr odq vddj-

72XfcV##

### 6 ^ a]` jVV 2TTVdd e` 6D: hZeYZ\_eYV 7R ^ Z]jt Sj 9` fcd H`c\lVU!#!&

□ 4` gVcVU Sj @h\_`c 7R ^ Z]j > V ^ SVcld 6 ^ a]` jVc  
■ SVT]\_VU` lVc lC` ^ @h\_`c 7R ^ Z]j > V ^ SVcld 6 ^ a]` jVc  
■ ?` e` lVcVU eYc` fXY @h\_`c 7R ^ Z]j > V ^ SVcld 6 ^ a]` jVc



9` fcd H`c\lVU

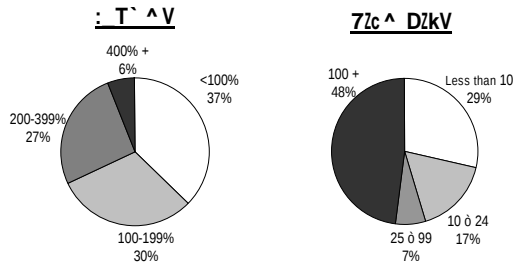
Data may not total 100% due to rounding.  
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

### Fqn vsg hm Tmhmrtdc d l oknxddr+ 1//0 sn 1//4

Hm 1//4+ sgdqd v dqd 2-3 l hkkhnm l nqd tmhmrtqdc d l oknxddr sg`m hm 1//0+ `mc sgdrd mdv kx tmhmrtqdc v dqd oqh l`qh kx kn v dq hmbn l d+ xntmf+ nq d l oknxddr ne r l`kk nq l herhyd ehq l r- S v n, sghqcr+ 56 odqbdms+ ne sgd fqn vsg hm sgd mt l adq ne tmhmrtqdc d l oknxddr v`r` l nmf kn v, hmbn l d d l oknxddr+ v hsg e` l h kx hmbn l dr kdr sg`m 1// odqbdms ne sgd onudqxs kudk 'Ehftqd 11(-

72XfcV##

### 8c` heY Z\_ F\_ Z\_ dfcVU 6 ^ a]` jVVdL Sj :\_T` ^ V R\_ U 7Zc ^ DZkV!#!!"#!!&



8c` heY Z\_ f\_ Z\_ dfcVU V ^ a]` jVVd . \$Z% ^ Z]Z` \_

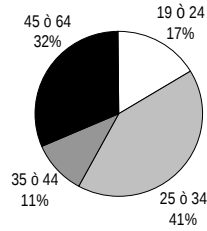
Data may not total 100% due to rounding.  
Source: Urban Institute analysis of the February 2001 and 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2001 and 2005 Annual Social and Economic (ASEC) Supplement of the CPS.

@k l nrs g`ke ne sgd fqn vsg+ 35 odqbdms+ nbbtqqdc ` l nmf sgnrd v nqjhm f hm ehq l r v hsg ed v dq sg`m 14 d l oknxddr- Md`qkx 5/ odqbdms ne sgd fqn vsg hm tmhmrtqdc d l oknxddr v`r` l nmf etkk,sh l d d l oknxddr+ `mc `k`qfd l`inqhsx v`r`krd l oknxddr tmedq`fd 24 'Ehftqd 12(-

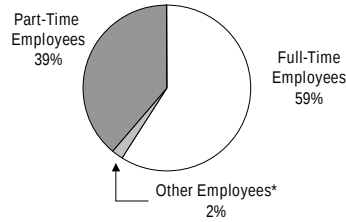
72XfcV #%

### 8c`heY L F L dfcVU 6 ^a]`jVVdL Sj 2XV R\_U 9`fcd H`c\VU!#!"#!&

2XV



9`fcd H`c\VU



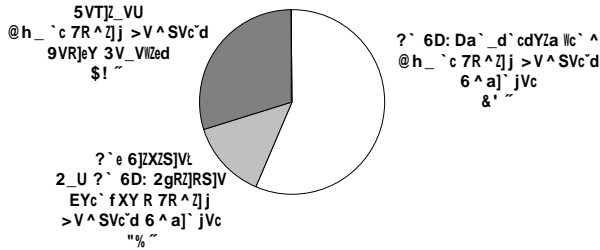
### 8c`heY L f L dfcVU V ^a]`jVVd . \$2% ^Z]Z` \_

(Work hours data missing, cannot determine if these employees are full- or part-time.  
 Data does not add to 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.

Sgd l`inqhsx+ 45 odqbdms+ ne tmhmr tqdc d l oknxddr g`ud mn`bbdr sn DRH vhsghm sgd e` l hxx- @mnsdq 03 odqbdms vnqj hm atrhmdrrdr sg`s ronmrnq gd`ksg admdehr+ a ts sgd `qd mns dkhfhakd`mc hm`cchshnm sgd cn mns g`ud`bbdr sn DRH sqnt fg`e` l hxx l d l adq- Nmks`ants`sghq ne tmhmr tqdc d l oknxddr g`ud`bbdr sn DRH+ a ts bgnnrd mns sn o`qshbho`sd hm sgd gd`ksg hmrtq`mbd admdehs needqdc ax`m d l oknxdq 'Ehf tqd 13(-

72XfcV #%

### AVcTV\_e`W F L dfcVU 6 ^a]`jVVd hZeY`fe 2TTVdd e` 6D:l #!#!&



### " )Z) >Z]Z` \_ F L dfcVU 6 ^a]`jVVd

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.



**Chrbt rrrhm `mc Bnmbktrhm**

D l oknxdq,ronmrnqdc hmr tq`mbd cdbkhmdc ads vddm 1//0 `mc 1//4 ` l nmf mnmkcdqkx `c tksr+ d l oknxddr+ `mc bghkcqdm- Hm k`qfd o`qs+ sgdrd tmedqkxhmf sqdmer dwok`hm sgd cdbkhmd9 kn v dq d l oknx l dms q`sdr+ rghehr hm sgd k`anq enqbd `mc sgd jhmcr ne inar `u`hk`akd+ hmbqd`rdr hm sgd mt l adq ne kn v ,hmbn l d e` l hkhdr+ `mc l`qjdc hmbqd`rdr hm sgd bnrs ne gd`ksg hmr tq`mbd- Sgdrd bg`mfd r+ s`jdm sn fdsdq+ bnmsqha tsdc rhfmhehb`mskx sn qdc t bdc `bbdr sn DRH hm itrs entq xd`qr- Mnmkcdqkx d l oknxddr dwodqhdmbdc ` 2-7 odqbdms`fd onhms cdbkhmd hm DRH bnudq`fd Ê eqn l 70-1 odqbdms hm 1//0 sn 66-3 odqbdms hm 1//4-

Sgd l`hm qd`rnm enq sgd cdbkhmd hm DRH ` l nmf d l oknxddr ads vddm 1//0 `mc 1//4 v`r sg`s ed v dq d l oknxddr v nqjdc enq d l oknxdr v gn ronmrnqdc gd`ksg admdehr- @k l nrs g`ke ne sgd cdbkhmd hm DRH q`sdr ` l nmf d l oknxddr v`r ctd sn knrr ne ronmrnqrgho- @mnsdq pt`qsdc ne sgd cqno hm DRH q`sd v`r ctd sn d l oknxddr mns s`jhm f, to gd`ksg admdehr sg`s v dqd needqdc sn sgd l - Bg`mfd r hm d l oknxddr& dkhfhahkhsx enq gd`ksg admdehr `mc sgdhq `bbdr sn DRH bnudq`fd `r ` cdodmedms `bbntmsdc enq r l`kkdq rg`qdr ne sgd cdbqd`rd hm d l oknxdq,ronmrnqdc bnudq`fd-

Dqnrhmrm hm ronmrnqrgho v dqd k`qfdrs ` l nmf sgnrd v hsg sgd kn v drs e` l hkx hmbn l dr `mc sgnrd v hsg nmkx o`qs,sh l d v nqjdr hm sgd e` l hkx- Vgdm d l oknxddr v dqd needqdc bnudq`fd sgqnt fg sgdhq n v m d l oknxdq+ s`jd, to q`sdr v dqd fdmdq`kkx ghfg+ v hsg `m nudq`kk s`jd, to q`sd ne 72-1 odqbdms hm 1//4 Ê ` cdbqd`rd ne 0-2 odqbdms`fd onhms eqn l 1//0- S`jd, to q`sdr `qd rtars`msh`kkx kn v dq `s kn v dq kdudkr ne e` l hkx hmbn l d `mc cheedqdmbr hm s`jd, to q`sdr `bqnr hmbn l d kdudkr fqdv cq` l`shb`kkx ads vddm 1//0 `mc 1//4- Xds hm 1//4+ hs v`r rshkk sgd b`rd sg`s sgd l`inqhsx ne kn v ,hmbn l d d l oknxddr o`qshbo`sdc hm gd`ksg admdehr v gdm needqdc ax `m d l oknxdq-

F`or hm `bbdr sn DRH ads vddm ghfg `mc kn v ,hmbn l d e` l hkhdr+ ads vddm xntmfdq `mc nkcdq d l oknxddr+ `mc sgnrd v nqjhm f hm r l`kk ur- k`qfd atrhmdrrdr v hcdmdc- Sn bn l odmr`sd+ rn l d v nqjdr stqmdc sn Ldchb`hc he sgdx v dqd dkhfhakd `mc oqhu`sd mnm, fqnto bnudq`fd Ê mdhsgdq ne v ghbg v`r `akd sn neerds sgd knrr ne DRH enq l nrs v nqjdr+ kd`uhmf sgd l tmhmrtqdc- Ads vddm 1//0 `mc 1//4+ sgd mt l adq ne tmhmrtqdc d l oknxddr fqdv ax 2-3 l hkkhnm Ê sv n,sghqcr ne v gn l v dqd eqn l kn v ,hmbn l d e` l hkhdr-

Sgd bn l onmdmsr ne d l oknxdq,ronmrnqdc hmr tq`mbd hm `mx o`qshbtk`q sh l d odqhnc `qd hmekt dmbdc ax sgd tmhptd bn l ahm`shnm ne l`bqndbnmnl hb bnmehshnmr `mc nsgdq e`bsnqr sg`s bg`mfd ctqhm f sgd sh l d odqhnc- Sv n rstchdr+ Bnnodq `mc Rbgnmd '0886(`mc E`qadq `mc Kdux '1///(+ cdrbqhahd bg`mfd r hm sgd bn l onmdmsr ne d l oknxdq,ronmrnqdc hmr tq`mbd hm sgd k`sd 087/r sgqnt fg sgd l hc,088/r- Ctqhm f sg`s odqhnc+ ghfg q`sdr ne gd`ksg hmr tq`mbd oqd l ht l hmbqd`rdr hm sgd k`sd 087/r Ê v ghbg l ncdq`sdc hm sgd l hc,088/&r Ê bn l ahmdc v hsg `rk`bj k`anq l`qjds sgqnt fgnts sgd odqhnc- Bnnodq `mc Rbgnmd '0886( rgn v sg`s cdbkhmdr hm d l oknxdd o`qshbo`shnm `bbntms enq sgd cdbkhmhm f DRH bnudq`fd eqn l sgd k`sd 087/r sn sgd l hc,088/r- E`qadq `mc Kdux '1///( rgn v sg`s cdbkhmdr hm d l oknxdd o`qshbo`shnm ctqhm f sg`s odqhnc cqnud DRH bg`mfd r o`qshbtk`qkx ` l nmf etkk,sh l d v nqjdr v hsg l nqd sdm tqd `mc ghfgdq rjhkk r+ v ghkd cdbkhmdr hm dkhfhahkhsx `bbntms enq rhfmhehb`ms

bg`mfd r hm DRH bnudq`fd `l nmf nsgdq etkk,sh l d v nqj dqr Ê sgnrd mdv nm sgd ina nq v hsg kn v dq r j hkk r Ê `mc o`qs,sh l d v nqj dqr-

Qdrbgnurjx+ Rsqtmj+ `mc Fhmratqf '1//5( qdonqs sg`s sgd odqhnc eqn l 0886 sn 1//0 v`r bg`q`bsdqhydc ax dbnmn l hb fq n vsg`bbbn l o`mhdc ax l ncds fq n vsg hm gd`ksg hmrtq`mbd oqd l ht l r+ `shfgs k`anq l`qjds+ `mc sgd h l okd l dms`shnm ne sgd Rs`sd Bghkcqdm&r Gd`ksg Hmrtq`mbd Oqnfq`l 'RBGHO(- Sgd `tsgnqr ehmc sg`s sgd rd e`bsnqr rds sgd rs`fd enq mds f`hmr hm d l oknxdq bnudq`fd ctd sn hmbqd`rdc q`sdr ne s`jd, to enq`kk ats kn v dq, hmbn l d v nqj dqr- Sgd `tsgnqr ehmc sg`s sgd odqhnc eqn l 1//0 sn 1//2 v`r bg`q`bsdqhydc ax rsddo fq n vsg hm gd`ksg hmrtq`mbd oqd l ht l r `mc `rgnqs qdbdrhnm+ `mc qdr tksdc hm cdbkhmhf s`jd, to-<sup>17</sup>

Sgd sh l deq`l d tmc dq rstex hm sghr qdonqs+ 1//0 sn 1//4+ v`r bg`q`bsdqhydc ax qhrmf gd`ksg hmrtq`mbd oqd l ht l r `mc `rk`bj k`anq l`qjds tmc dqfnhmf rtars`msh`k rsqtbstq`k bg`mfd- Vd ehmc sg`s ads vddm 1//0 `mc 1//4+ cdbkhmdr hm ronmrnqrgho ok`xdc `k`qfdq qnk d hm sgd cdbkhmhf q`sdr ne d l oknxdq, ronmrnqdc hmrtq`mbd sg`m entmc hm oquhnr qdrd`qbg sg`s enbtrdc nm d`qkhdq odqhnc- Sgd rsqtbstq`k bg`mfd r hm sgd k`anq l`qjds nardqudc eqn l 1//0 sn 1//4 khj d kx bnmsqha t sdc sn sgd cdbkhmd hm DRH bnudq`fd-

Ehq l ,kdudk cdbhrhnmr qdf`qchmf ronmrnqrgho `mc dkhfhahkhsx `k rn `ood`q sn dwok`hm o`qs ne sgd cdbkhmd hm DRH bnudq`fd- Bg`mfd r hm q`sdr ne ronmrnqrgho+ dkhfhahkhsx+ `mc s`jd, to b`kbt`sd eqn l d l oknxdd, kdudk c`s`cn mns mbdrr`qh kx hmchb`sd bg`mfd r hm ehq l adg`uhnq- @r mnsdc ax E`qadq `mc Kdux '1//(+ rtbg ehmchmfr l`x ad ctd dmsqdkx sn rghesr hm chrsqha tshnmr ne d l oknxddr `bqnr ehq l r sg`s mdudq bg`mfd c sgd hq needq nq gd`ksg hmrtq`mbd admdehs o`bj`fd nudq sgd rstex odqhnc- Ehq l ,kdudk c`s`rgn v hmf e`kkmf DRH needq q`sdr eqn l 1//0 sn 1//4 `k rn r t f fdrs sg`s d l oknxdq adg`uhnq o`qs kx dwok`hmr sgd cdbkhmdr hm DRH ronmrnqrgho `mc dkhfhahkhsx sg`s v d nardqud `s sgd d l oknxdd, kdudk- Dudm v hsg ehq l , kdudk c`s`+ gn v dudq+ hs hr tmbkd`q sn v g`s dwsdms dwhrshmf d l oknxdq `qd cqnoohmf bnudq`fd nq mdv d l oknxdq `qd needqhmf `s`kn v dq q`sd sg`m dwhrshmf d l oknxdq `mc sgnrd sg`s bknrd- Etqsgdq rstex hr qdpthqdc sn cdsdq l hmd sgd qdk`shud bnmsqha tshnm ne tmc dqkxhmf rsqtbstq`k bg`mfd r hm sgd k`anq l`qjds udqr tr qhrmf oqd l ht l r nq nsgdq e`bsnqr sn sgd qdc t bshnmr hm sgd `u`hk`ahkhsx ne DRH sn `m d l oknxdd `mc v gdsdq sgd x o`qshbo`sd hm gd`ksg admdehsr needqdc sn sgd l -

Vghkd dmbntq`f hmf l nqd d l oknxdq sn ronmrnq DRH bnudq`fd l hfgs dwo`mc bnudq`fd `l nmf tmhmrtqdc d l oknxddr+ d l oknxdd o`qshbo`shnm bnmshtdr sn eqno `mc hs hr mns bkd`q sg`s d l oknxddr v hsg @mdv , needqr ne DRH vntkc o`qshbo`sd `s q`sdr rh l hk`q sn sgnrd v gn `kqd`cx g`ud `bbdr sn DRH- Sgd qhrmf bnrs ne gd`ksg hmrtq`mbd hr khj d kx `m h l onqs`ms b`trd ne tmhmrtq`mbd `l nmf d l oknxddr v gn cdbkhmd needqr ne DRH bnudq`fd- Oqd l ht l `mc bnrs,rg`qhmf hmbqd`rdr ok`bd `ghfgdq a tqcdm nm kn v dq hmbn l d d l oknxddr qdk`shud sn

<sup>17</sup> S v n nsgdq rstchdr rgnv qdrtkr sg`s nudqk`o v hsg sgd odqhnc rstchdc ax Qdrbgnurjx+ Rsqtmj+ `mc Fhmratqf '1//5(- Nmd rstex entmc cdbkhmdr hm s`jd, to `knmf v hsg rs`akd q`sdr ne needq `mc dkhfhahkhsx ads vddm 0887 `mc 1//2 'Rs`sd Gd`ksg @bbdr C`s` @rrhrs`mbd Bdmsdq 1//5(+ vghkd sgd nsgdq entmc cdbkhmdr hm s`jd, to ads vddm 0888 `mc 1//1+ `knmf v hsg cdbkhmhf needq q`sdr oq l `qh kx `l nmf r l `kk ehq l r 'Akt l adqf `mc Gnk`g`m 1//3(-

ghfgdq hmbn l d d l oknxddr- Hm bnmsq`rs+ etqsgdq dkhfhahkhsx qdrsqbshnmr enq o`qs,sh l d  
v nqjdqr `mc qdbdms ghqdr `eedbs v nqjdqr hm ansg ghfgdq hmbn l d `mc kn v dq hmbn l d fqntor-

D l oknxdq,ronmrnqdc hmrtq`mbd hr rshkk sgd oqdcn l hm`ms rntqbd ne gd`ksg hmrtq`mbd  
bnudq`fd `l nmf mnmdkcdqkx `ctksr hm 1//4+ gn v dudq hm md`qkx dudqx rtafqnto `m`kxydc+  
ed v dq v nqjdqr `qd adhmf bnudqdc sgqnt fg sgdhq n v m inar- Sqdmer sn v`qcr o`qs,sh l d `mc  
bnmshmf dms v nqj+ r l `kkdq ehq l r+ mnm, tmhnmhydc inar+ `mc nbbto`shnm`k rghesr `qd khjdkx sn  
bnmshmt d+ eoddodmhmf cdbkhmdr hm DRH bnudq`fd- Lnqdnudq+ sgd oqdr rtqd 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 ankrsdq 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 r sgd `eenqc`ahkhsx ne gd`ksg hmrtq`mbd enq ansg d l oknxdq`mc  
d l oknxddr-

**Qdedqdmbr**

Adqm`qc+ Chcdm `mc Sgn l `r Rdkcdm '1//5+ L`x(- @Vnqjdr Vgn Cdbkhmd D l oknx l dms,  
Qdk`sdg Gd`ksg Hmrtq`mbd-, *Ogfkecn"Ectg- 33'4( Rtook9 01°07-*

Akt l adqf+ Khmc` `mc Ingm Gnkg`m '1//3+ 06 L`x(- *Yqtm."Qhhtu."cpf"Vcmg/Wr<"  
Fgeqorqukpi"vjg"Uqwteg"qh"Tgegpv"Fgenkpgu"kp"Go rnq{gt/Urqupqtgf"Kpuwtcpeg0  
V`rgmfsnm CB9 Sgd Tqa`m Hmrshstsd+ Gd`ksg Onkhbx Bdmsdq+ Sh l dx @m`kxrdr ne  
Btqqdms Sqdmcr `mc Onkhbx Noshnmr- @u`hk`akd`s  
[gss09..v v v-tqa`m-nqf.tqk-be l>HC<0///534-](#)*

Atbg l tdkdq+ Sgn l `r+ @msgnmx Kn R`rrn+ Hsg`h Ktqhd+ `mc R`q`g Rdmdrx '1//4+  
@tftsr(- *Ko okitcpvu"cpf"Go rnq{gt/Rtqkfgf"Jgcvj"Kpuwtcpeg0 Vnqjhm f O`odq  
27- @mm @qanq+ L H9 Tmhudqrhsx ne Lhbghf`m+ Dbnmn l hb Qdrd`qbg Hmhsh`shud nm sgd  
Tmhmrtdc Vnqjhm f O`odq Rdqdr- @u`hk`akd`s  
[gss09..v da-fr l-tbh-dct.}satbg l t.O`odqr.H l l hfq`msr-oc-](#)*

Bgdqmdv+ Lhbg`dk+ C`uhc Btskdq+ `mc O`sqhb` Jddm`m '1//4(- Hmbqd`rhmf Gd`ksg  
Hmrtq`mbd Bnrst `mc sgd Cdbkhmd hm Hmrtq`mbd Bnudq`fd- *Jgcvj"Ugtxkegu"  
Tgugcte j0 3/'3(9 0/10°0/28-*

C`r Ftos`+ Oqhsqvhr '0882(- *Uvcpfctfk/cvkqp"cpf"Fgeqorqukvkqp"qh"TCvgu9"C"Wugt0u"  
Ocpwcn0 Btqqdms Onok`shnm Qdonqsr+ Rdqdr 012°075- V`rgmfsnm+ CB9 T-R-  
Atqd` t ne sgd Bdmrtr- @u`hk`akd`s [gss09..v v v-bdmrtr-fnu.onodrs.qdrd`qbg.o12,  
075-oc-](#)*

Cdx+ L`ssgdv+ Rtr`m Gntrd l `m+ `mc @mmd Onkhuj` '1//5+ 11 L`x(- *Eapvtcevkpi"Qwv"vq"  
Go rnq{ogpv"Ugtxkegu<"Cpcnfuku"Wukpi"vjg"QGU."EGU."cpf"ERU0 Oqdrdmsdc `s sgd  
AKR,KLH Bnmedqdmbr+ Rs- Knthr+ Lhrrntqh- @u`hk`akd`s  
[gss09..v v v-tainghmrs-nqf.akr,k l h,oqdrdms`shnm-oc-](#)*

E`adq l `m+ Q- I`rnm '1//5+ Edaqt`qx(- *Lqd"Hnqyu"cpf"vjg"Tgegpv"Dwukpguu"E{eng<"Pqv"cmn"  
\$Tgeqxtkgu"\$ctg"Etgcvgf"Gswcn0 Vnqjhm f O`odq 280- V`rgmfsnm+ CB9 T-R-  
Atqd` t ne K`anq Rs`shrshbr- @u`hk`akd`s [gss09..v v v-akr-fnu.nqd.oce.db/5//2/-oc-](#)*

E`qadq+ Gdmqx '1//4(- *Yjcv"Fq"Yg"Mpqy"cdqww"Lqd"Nquu"kp"vjg"Wpkvgf"Uvcvga"Gxkfgpeg"  
htqo"vjg"Fkurnceg"Yqtmgtu"Uwtxgf."3; :6042260 Vnqjhm f O`odq 387- Oqhmbsnm+  
Mdv Idqrdx9 Oqhmbsnm Tmhudqrhsx+ Hmc trsqh`k Qdk`shnmr Rdbshnm- @u`hk`akd`s  
[gss09..v v v-hqr-oqhmbsnm-dct.otar.ocer.387-oc-](#)*

E`qadq+ Gdmqx+ `mc Gdkdm Kdux '1///+ 0 I`mt`qx(- @Qdbdms Sqdmcr hm D l oknxdq,  
Ronmrnqdc Gd`ksg Hmrtq`mbd Bnudq`fd9 @qd A`c Inar Fdshmf Vnqrd>, *Lqwtpcn"qh"  
Jgcvj"Geppqokeu"08'0(9 82°008-*

Hgfgtcn" *Tgikwgt '1//4+ 07 Edaqt`qx(- @mmt`k Toc`sd ne sgd GGR Onudqxs F thcdkhmdr-,  
6/'22(9 7262°7264-*

Ehrgdq+ Odsdq+ Dk`hmd Chsrkdq+ Bnkhn Fnqcnm+ `mc C`uhc Vdrs '1//4+ Itkx(- *Pqpuvcpfctf  
Lqdu."Uwduvcpfctf"Dgpghkvu- Lntms Udqmnm+ Hn v`9 Sgd Hn v` Onkhbx Oqnidbs-  
@u`hk`akd`s [gss09..v v v-hn v`onkhbxoqnidbs-nqf-](#)*

Eqnmrshmt O`tk '1//4+ @tftrs(- Gornqf{ogpv/Dcugf"Jgcnvj"Dgpgkhvu<"Vtgpfu"kp"Ceeguu"cpf"  
Eqxgtcig0 Hrrtd Aqhde Mn- 173- V`rgmfsnm+ CB9 D l oknxd Admdehs Qdrd`qbg  
Hmrshstsd- @u`hk`akd`s [F`qqdss+ An v dm '1//3+ Itkx\(- Gornqf{gt/Urquqtgf"Jgcnvj"Kpuwtcpeg"Eqxgtcig<"  
Urquqtujkr."Gnikdkkv{."cpf"Rctvkekrcvkap"Rcvgtpu"kp"42230 V`rgmfsnm+ CB9  
Sgd Gdmqx I- J`hrdq E` l hxx Entmc`shnm+ J`hrdq Bn l l hrrnm nm Ldchb`hc`mc sgd  
Tmhmrtqdc- @u`hk`akd`s \[gss09..v v v-jee-nqf.tmhmrtqdc.6005-be 1 -\]\(http://gss09..v v v-jee-nqf.tmhmrtqdc.6005-be 1 -\)](http://gss09..v v v-daqh-nqf.oce.aqhderoce.DAQH^HA^/7,1//40-oc-</a></p></div><div data-bbox=)

Fhk l dq+ Sncc`mc Qhbg`qc Jqnmhb j '1//5+ 4 @oqhk(- @Hs&r sgd Oqd l ht l r Rstohe9  
Oqndbshnmr ne sgd Tmhmrtqdc Sgqnt fg 1/02-, "" Jgcnvj"Chcktu+ V da Dwbt rhud-  
@u`hk`akd`s [gss09..bnmsdms-gd`ksg`ee`hqr-nqf.bfh.bnmsdms.`arsq`bs.gksg`ee-v 4-032-](http://gss09..bnmsdms-gd`ksg`ee`hqr-nqf.bfh.bnmsdms.`arsq`bs.gksg`ee-v 4-032-)

Fkhdc+ Rgdqxx+ Id`mmd K` l aqd v+ `mc R`q`g Khsskd '1//2+ Nbsnadq(- Vjg"ltqykpi"Ujctg"qh"  
Wpkpuwtgf"Yqtmgtu"Gornqf{gf"d"Nctig"Hktou0 Md v Xnqj9 Sgd Bn l l nmvd`ksg  
Etmc- @u`hk`akd`s  
[gss09..v v v-b l ve-nqf.otakhb`shnmr.otakhb`shnmr^rgn v-gs l >cnb^hc<110224-](http://gss09..v v v-b l ve-nqf.otakhb`shnmr.otakhb`shnmr^rgn v-gs l >cnb^hc<110224-)

Ghookd+ Rsdudm '1//0+ L`qbg(- @Bnmshmf dms v nqj hm sgd k`sd,088/r-, Oqpvjn{"Ncdqt"  
Tgxkgy0 013'2(9 2° 16- @u`hk`akd`s  
[gss09..v v v-akr-fnu.nota. l kq.1//0./2.`qs0etkk-oc-](http://gss09..v v v-akr-fnu.nota. l kq.1//0./2.`qs0etkk-oc-)

Gnee l`m+ B`sgdqhmd+ @khhb` B`qa`tf g+ G`mm`g X`mf Lnnqd+ `mc @khrnm Bnnj '1//4+  
Mnud l adq(- Jgcnvj"Kpuwtcpeg"Eqxgtcig"kp"Cogtkec<"4226"Fcvc"Wrfcvg-  
V`rgmfsnm+ CB9 Sgd Gdmqx I- J`hrdq E` l hxx Entmc`shnm+ J`hrdq Bn l l hrrnm nm  
Ldchb`hc`mc sgd Tmhmrtqdc- @u`hk`akd`s  
[gss09..v v v-jee-nqf.tmhmrtqdc.6304-be 1 -](http://gss09..v v v-jee-nqf.tmhmrtqdc.6304-be 1 -)

Bk`wsnm+ F`qx+ Hr`cnq` Fhk+ Admi` l hm Ehmedq+ Inm F`adk+ Idqd l x Ohbjqdhfm+ Gdhch  
Vghs l nqd+ `mc R` l`msg` G`v jhmr '1//4(- Gornqf{gt"Jgcnvj"Dgpgkhvu."4227"  
Uwo octf"qh"Hkpfkpiu- Ldmkn O`qj+ B`khenqmh`9 Gdmqx I- J`hrdq E` l hxx  
Entmc`shnm+ `mc Bghb`fn+ Hkkmnmr9 Gd`ksg Qdrd`qbg`mc Dctb`shnm`k Sqtrs-  
@u`hk`akd`s [gss09..v v v-jee-nqf.hmr tq`mbd.6204-be 1 -](http://gss09..v v v-jee-nqf.hmr tq`mbd.6204-be 1 -)

Ldcnee+ I` l dr+ Gn v`qc Rg`ohqn+ Lhbg`dk B`k`aqdrd+ `mc @mcqd v G`qkdr '1//0+ Itmd(-  
Jqy"vjg"Pgy"Ncdqt"Ocmgv"ku"Uswgg/kpi"Yqtmhqtg"Jgcnvj"Dgpgkhvu- Md v Xnqj+  
MX9 Bn l l nmvd`ksg Etmc- @u`hk`akd`s  
[gss09..v v v-b l ve-nqf.otakhb`shnmr.otakhb`shnmr^rgn v-gs l >cnb^hc<110233-](http://gss09..v v v-b l ve-nqf.otakhb`shnmr.otakhb`shnmr^rgn v-gs l >cnb^hc<110233-)

M`shnm`k Atqd` t ne Dbnm l hb Qdrd`qbg9 Atrhmdrr Bxbkd C`shmf Bn l l hssdd '1//2+ 10  
Nbsnadq(- Vjg"PDGT)u"Tgeguukqp"Fcvkpi"Rtqegfwtg- B` l aqhcfd+ L @9 M`shnm`k  
Atqd` t ne Dbnm l hb Qdrd`qbg- @u`hk`akd`s  
[gss09..v v v-madq-nqf.bxbkdr.qdbdrrhnmr-gs l k-](http://gss09..v v v-madq-nqf.bxbkdr.qdbdrrhnmr-gs l k-)

M`shnm`k Atqd` t ne Dbnm l hb Qdrd`qbg '1//3(- Tgcfkpi"Ewttgpn"Rqrwncvkap"Uwtxgf"  
\*ERU+"Dcu"Oqpvjn{"Fcvc"4222/4224"Gzvtcev"Hkngu"ykvj"UCU."URUU."qt"Uvcv0  
B` l aqhcfd+ L @9 M`shnm`k Atqd` t ne Dbnm l hb Qdrd`qbg- @u`hk`akd`s  
[gss09..v v v-madq-nqf.c`s`.bor^dwsq`bs-gs l k-](http://gss09..v v v-madq-nqf.c`s`.bor^dwsq`bs-gs l k-)

O`qjdd+ Idmmhedq `mc Ch`md L`jtb '1//1+ Edaqt`qx(- ©Ldsgncnknfhh H l okhb`shnmr ne @kknb`shmf L tkshokd,Q`bd C`s` sn Rhmfdk,Q`bd B`sdfnqhdr-, Jgcnvj"Ugtxkegu" Tgugctej- 26'0(9 1/0°102-

Qdrbgnurjx+ I` l dr C+ Aq`ckdx B- Rsqtmj+ `mc O`tk Fhmratqf '1//5+ L`x.Itmd(- ©Vgx D l oknxdq,Ronmrnqdc Hmrtq`mbd Bnudq`fd Bg`mfdc+ 0886,1//2-, Jgcnvj"Chhcktu0" 14'2(9 663°671-

Rgdm+ Xt,Bgt `mc Rg`qnm J- Knmf '1//5+ Cdbd l adq(- ©Vg`s`r Cqhuhmf sgd Cnvmv`qc Sqdmc hm D l oknxdq,Ronmrnqdc Gd`ksg Hmrtq`mbd>, Jgcnvj"Ugtxkegu" Tgugctej0 30'5(9 1/63°1/85-

Rs`sd Gd`ksg @bbdr C`s` @rrhrs`mbd Bdmsdq+ Tmhudqrhsx ne Lhmmdrns` `mc Sgd Tqa`m Hmrshstsd '1//5+ L`x(- Ujkhvkpi" Itqwpf<"Ejcpigu"kp"Gornq{gt/Urquqtgf" Jgcnvj" kpuwtcpeg- Oqhmbsnm+ MI9 Qnadqs Vnnc Ingmrnm Entmc`shnm- @u`hk`akd`s [gss09..vvv-qvie-nqf.ehkdr.qdrd`qbg.BSTVEhm`kQdrd`qbgQdonqs1//5-oc-](#)

T-R- Atqd` t ne sgd Bdmrtr '1//0 Edaqt`qx(- Btqqdms Onotk`shnm Rtqudx9 Bnmshmf dms Vnqj Rtookd l dms ZDkdbsqnmhb udqrhnm\-

T-R- Atqd` t ne sgd Bdmrtr '1//0 L`qbg(- Btqqdms Onotk`shnm Rtqudx9 @mmt`k Cd l n fq`oghb Ehkd ZDkdbsqnmhb udqrhnm\-

T-R- Atqd` t ne sgd Bdmrtr '1//4 Edaqt`qx(- Btqqdms Onotk`shnm Rtqudx9 Bnmshmf dms Vnqj Rtookd l dms ZDkdbsqnmhb udqrhnm\-

T-R- Atqd` t ne sgd Bdmrtr '1//4 L`qbg(- Btqqdms Onotk`shnm Rtqudx9 @mmt`k Cd l n fq`oghb Ehkd ZDkdbsqnmhb udqrhnm\-

@oodmehw9 C`s` `mc Ldsgner

*Ldqfhnf Edaqt`qx`mc L`qbg BOR Rtqudxr*

Sgd drsh l` 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 Vnqjdqr`mc @ksdqm`sd D l oknx l dms Rttook l dms ne sgd Btqqdms Onotk`shnm Rtqudx 'BOR(`mc sgd L`qbg @mmt`k Cd l nfq`oghb Rtqudx ne sgd BOR eqn l`sgd Bdmrtr Atqd` t-<sup>18</sup> Hm 1//0`mc 1//4+ sgd l`sbgdc c`s` g`ud addm 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 Edaqt`qx rtook l dms oqnuhcd r hmenq l`shnm+ mns`u`hk`akd eqn l`sgd L`qbg rtqudx+ nm d l oknxdq ronmrnqrgho ne DRH bnudq`fd+ vnqjdq dkhfhahkhsx enq sgd bnudq`fd+`mc vgdsgdq sgd vnqjdq s`jdr, to`m needq ne bnudq`fd- C`s` eqn l`sgd Edaqt`qx rtook l dms vddq nmkx`u`hk`akd enq 1//0`mc 1//4+ vghbg kh l hsd n tq`m`kxrhr sn`bn l o`qhrnm ads vddm sgnrd svn xd`qr- Sgd L`qbg rtook l dms bnms`hmr cd l nfq`oghb cds`hkr`mc nsgdq hmenq l`shnm+ rtbg`r ehq l rhyd`mc gd`ksg rs`str+ vghbg`qd mns`u`hk`akd eqn l`sgd Edaqt`qx rtqudx- L`sbghmf vnqjdqr`bqnr sgd svn rtqudxr`kkn vr` l nqd cds`hkdc`m`kxrhr ne sgd o`ssdqmr ne DRH bnudq`fd`bqnr cheedqms sxodr ne vnqjdqr`mc inar-

Trhmf gntrdgnk hcdmshehdq bncdr`mc hmchuhc t`k hcdmshehdq bncdr vhsghm gntrdgnker+`ants sgqdd,pt`qsdr ne sgd hmchuhc t`kr hmsdqhd vdc hm Edaqt`qx bntkc ad l`sbgdc sn`qdbnqc hm sgd L`qbg rtqudx+`mc`ooqnwh l`sdkx g`ke ne sgnrd vddq vnqjdqr hm ansg Edaqt`qx`mc L`qbg vgn bntkc ad bnqdbksx l`sbgdc.<sup>2/</sup> Vd fqntode hmchuhc t`k qdbnqcr hmsn e` l hxx tmhsr`gd`ksg hmrtq`mbd tmhsr+ nq GHTr( sg`s`qd`akd sn nas`hm gd`ksg hmrtq`mbd bnudq`fd sgqntfg`m d l oknxdq`r`e` l hxx`d-f-`ctksr`fd 08 nq nudq+ vgn`qd mns etkk,sh l d rstcdmsr+ vhsq sgdhq rontrdr`mc cdodmedms bghkeqdm(+ qdedqqdc sn rh l okx`r`e` l hkhdr, -<sup>20</sup> Vd dwbktcdc eqn l`sgd`m`kxrhr r` l okd nardqu`shnmr sg`s g`c`mx l hrrhmf u`ktdr enq rdudq`k jdx u`qh`akdr hmbktchmf gd`ksg hmrtq`mbd bnudq`fd nq ehq l rhyd hmenq l`shnm- @krn+ vd qdpthqdc sg`s sghr hmenq l`shnm ad bn l okdsd enq`kk vnqjdqr vhsghm d`bg e` l hxx- Sgd nqhfhm`k L`qbg rtqudx vdhfgsr enq l`sbgdc vnqjdqr vddq`citrsdc sn kh l hs sgd deedbs ne sgd rd dwbkt rhnmr nm sgd drsh l` sdr`r`cdrbqhac adkn v(-

Sgd`m`kxrdr`qd cdrhfmdc sn ad qdoqdrdms`shud ne sgd mnmhmrshtshnm`khydc onotk`shnm ne`ctks vnqjdqr hm 1//0 nq 1//4`r vntkc ad sgd b`rd he dhsdq BOR rtqudx vddq adhmf trdc

<sup>18</sup> Vghkd sgd L`qbg rtqudx hr`u`hk`akd`mmt`kkx+ sgd l nrs qdbdms Edaqt`qx Bnmshmf dms Vnqjdq Rttook l dms rtqudxr vddq bnmetbsdc hm 1//0`mc 1//4- Sgd Bdmrtr Atqd` t v`r tm`akd sn bnmetbs sgd 1//2 Edaqt`qx rtqudx ctd sn k`bj ne etmchmf-

<sup>2/</sup> Vd bnmeq l dc l`sbgdr trhmf`fd`oktr nq l hmtr 0 xd`q(`mc fdmcdq- D`bg gntrdgnk hm sgd BOR hr hmsdqhd vdc enq 3 l nmsgr` l nmsg, hm, r` l okd 0 sn 3(+ sgd mns hmsdqhd vdc enq 7 l nmsgr+ sgd m hmsdqhd vdc`f`hm enq 3 l nqd l nmsgr` l nmsg, hm, r` l okd 4 sn 7(- Sgd qdenqd+`mx gntrdgnk vgnrd l nmsg, hm, r` l okd hr 3 nq 7 hm Edaqt`qx hr hm`m ntsfnhmf qns`shnm`mc cndr mns fds hmsdqhd vdc hm L`qbg+`mc`mx gntrdgnk vgnrd l nmsg, hm, r` l okd hr 0 nq 4 hm L`qbg hr hm`m hmbn l hm f r` l okd`mc ehc mns fds hmsdqhd vdc hm Edaqt`qx- @ r l`kkdq odqbdms`fd ne sgd L`qbg vnqjdqr vddq l`sbgdc hm`Edaqt`qx vnqjdq hm 1//4 bn l o`qdc sn 1//0 ctd sn sgd r` l okd dwo`mrhnmr sg`s v`r hmbktcdc hm sgd L`qbg 1//4 rtqudx-

<sup>20</sup> Vd`qd fq`sdetk sn @kkhrnm Bnnj enq oqnuhchmf sgd GHT cdehmshnmr-





































