



Executive Alert



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ALL THAT'S NEW IN THE WORLD OF IDEAS

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NCPA President John C. Goodman discusses the NCPA plan for reforming Social Security in testimony before the President's Commission to Strengthen Social Security. At left is Michael Sherraden of Washington University of St. Louis, who also testified. **See related story on page E-2.**

Making the Grade

Two studies from the National Bureau of Economic Research document that tougher grading standards can enhance learning and that “tracking” — putting high achievers in separate classes — helps both those students and lower achievers.

One study examined the performance of all third- to fifth-graders in the Gainesville, Fla., school district over four years from the mid- to late 1990s. It found:

- When students were shifted from a teacher who was lenient in grading one year to a teacher with stricter grading standards the next, their academic performance significantly improved.
- Lowering student grades from A to B in some circumstances led to student test

score gains of as much as one-third of a year or more.

- High-achieving students apparently benefited most from high standards when in a relatively low-achieving class, and low-achieving students benefited most from high standards when in a relatively high-achieving class.

Strict Grading and ‘Tracking’ Help Students

- The results held up regardless of students’ relative achievement levels and racial or economic backgrounds.

Another study evaluated the practice of tracking — grouping students in classes by performance or ability.

- Contrary to critics’ fears that tracking would hurt disadvantaged and low-per-

forming students by removing them from association with their higher-achieving peers, the researchers instead found strong signs that tracking often helps the disadvantaged and low-achieving students.

- While the reasons for this aren’t clear, the authors observe that schools that track tend to attract students from higher-income families whose presence may result in greater school spending and other resources benefiting all students.

Source: David N. Figlio and Maurice E. Lucas, “Do High Grading Standards Affect Student Performance?” NBER Working Paper No. W7985, October 2000; David N. Figlio and Marianne E. Page, “School Choice and the Distributional Effects of Ability Tracking: Does Separation Increase Equality?” NBER Working Paper No. W8055, December 2000; and Linda Gorman, “School Style Can Raise Achievement,” NBER Digest, July 2001, all National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, Mass. 02138, (617) 868-3900.

Will SCHIP Ever Work?

Virtually every child in a low-income family is eligible for either Medicaid or the State Children's Health Insurance Program (SCHIP), but 24 percent (about 7.7 million) of the 32 million children in low-income families remain unenrolled in these government health programs. The reason may be that their parents have decided they don't need or want the insurance.

The states have not been able to spend all the federal SCHIP funds they were allocated. Nearly half of 1998's \$4 billion allocation was returned unspent. Of the allocation for the last three years, the states have spent just 24 percent of their federal funds.

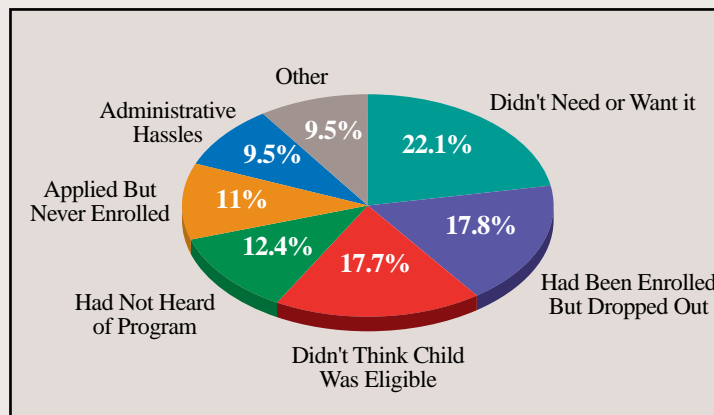
An Urban Institute study found that 88 percent of low-income respondents had heard of SCHIP and/or Medicaid — but fewer than one-fourth (24 percent) of those ever inquired about the programs. Of low-income parents whose children had no health care coverage:

- 22.1 percent said they “did not need or want” the program; 17.7 percent said they did not think their child was eligible; 17.8 percent said their children had been enrolled in SCHIP or Medicaid at some time in the past year but no longer were; and 11 percent said they had applied but never enrolled their children.
- 96.8 percent of those who “did not want or need” the program considered their kids to be in excellent, very good or good health.
- Of those surveyed, 24.2 percent said they had “no usual source of care,” but only 9.8 percent said they had “any unmet need.”

SCHIP and Medicaid have been tried and rejected by nearly a third of low-income uninsured. People in good health say they don't want it or need it — it is too much of a hassle. Besides, they know that if a child gets sick and needs serious care, they can get it covered instantly. In many cases, they can enroll after they receive the care and have Medicaid pay the bill.

It has been suggested that the mon-

REASONS FOR NOT INSURING CHILD IN SCHIP OR MEDICAID



Source: Urban Institute, July 2001.

ey should simply be made available to the uninsured so they could purchase a real insurance policy, one they could keep when they have stopped being poor.

Source: Greg Scandlen, “Propping Up SCHIP: Will This Program Ever Work?” NCPA Brief Analysis No. 371, September 7, 2001, National Center for Policy Analysis, 12655 N. Central Expressway, Suite 720, Dallas, Texas 75243, (972) 386-6272.

Helping Laid-Off Workers

Newly unemployed workers who had employer-provided health insurance may continue their health benefits through COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) by paying the premium plus a 2 percent administrative add-on. Many are in for sticker shock when they discover what their companies have been paying for health insurance.

- A recent survey sponsored by the Kaiser Family Foundation found that employer-sponsored coverage in 2001 cost on the average \$7,056 for a family and \$2,652 for an individual worker.
- HMO coverage cost somewhat less and traditional “major medical” coverage quite a bit more.
- Employers are looking at premium increases averaging 20 percent in 2002, according to the William M. Mercer consulting firm, so the \$7,000 premium today may easily go up to \$8,400 in 2002.

While the value of employer-provided coverage was excluded from all taxes,

the unemployed worker will get no tax assistance with the COBRA premium. Thus a worker will have to earn anywhere from \$11,000 to \$13,000 before taxes to pay the \$7,000 family premium.

Congress could help the unemployed and those whose employers don't offer health benefits by providing refundable tax credits to all workers who have to pay for their own coverage. Congress could also extend to all Americans the right to a Medical Savings Account (MSA). MSAs combine a tax-free savings account with a high-deductible insurance policy, but most workers aren't eligible under current law.

MSAs would have helped airline and other laid-off workers, had they been eligible, in two important ways:

- They would have provided the workers with a source of funds to pay for coverage while they are unemployed.
- They would have encouraged insurers to offer low-cost, high-deductible insurance plans.

Source: Greg Scandlen, “Helping Laid-Off Workers Keep Insurance,” NCPA Brief Analysis No. 373, October 4, 2001, National Center for Policy Analysis, 12655 N. Central Expressway, Suite 720, Dallas, Texas 75243, (972) 386-6272.

Sweden Edges Toward Free-Market Medicine

Stockholm, where a quarter of Swedes live, has begun implementing market competition to provide health care more efficiently than its government-run system. Over the past few years, the Health Services Council in Stockholm has created an “internal market” — a system of private health care providers within the larger publicly financed system — by contracting health services to private companies.

For decades, Stockholm relied on a municipal health service monopoly characterized by long waiting lists, chronic overspending and flagging quality. Since the experiment began, virtually every sector of Stockholm’s health system has undergone some form of privatization:

- Initially, the experiment included 150 private providers licensed to compete for contracts in the non-medical services, technical services, ambulatory services, small hospital, home care and nursing home sectors.

- In 1998 the Council began the gradual privatization of all primary care services.

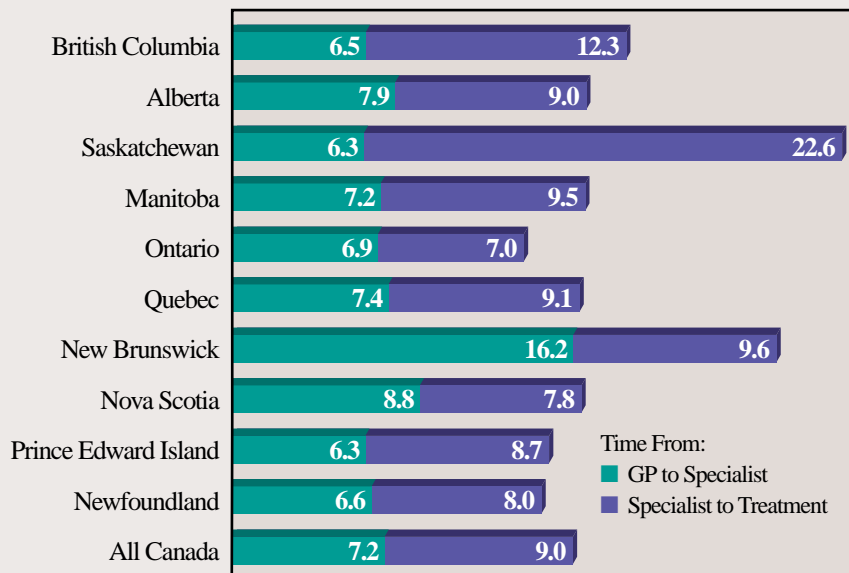
- In 1999 St. Göran’s, one of Sweden’s largest hospitals, was sold to the private company Capio AB.

By the end of the experiment’s first five years, all but one of the original 150 private contractors had survived and were flourishing. Likewise, by the end of the first year of its privatization, St. Göran’s had shown significant improvements over its performance as a public facility.

A government study comparing the costs of services in six medical specialties between physicians in 40 private practices and 20 public hospital outpatient clinics found the cost per consultation to be lower in private practice. In addition, private nursing home costs have fallen 30 percent, and the costs of care among private specialists have been cut by 40 percent.

WEEKS PATIENTS WAITED FROM GP REFERRAL TO TREATMENT

(2000-2001)



Source: The Fraser Institute, annual waiting list survey, 2001.

Longer Waiting in Canada

Despite a massive infusion of federal spending on health care, waiting lists in Canada have grown significantly. Total waiting time for patients between referral from a general practitioner and actual treatment rose from 13.1 weeks in 1999 to 16.2 weeks in 2000-01 (a 23.7 percent increase), according to the Fraser Institute’s 11th annual survey.

- The rise in waiting time is principally a result of an increase in the time between the GP’s referral and the patient’s actual consultation with a

specialist — up from 4.9 weeks to 7.2 weeks, an increase of 46.9 percent.

- Waiting time between specialist consultation and treatment rose from 8.2 to 9.0 weeks, an increase of 9.8 percent.

- Throughout Canada, the total number of people estimated to be waiting for treatment is 878,088.

One response to waiting is to seek treatment outside of Canada. This was the choice of 5.6 percent of all radiation oncology patients and 1.7 percent of all patients requiring specialized treatment.

Source: Michael Walker and Greg Wilson, “Waiting Your Turn: Hospital Waiting Lists in Canada,” *Critical Issues Bulletin*, September 2001, Fraser Institute, 4th Floor 1770 Burrard Street, Vancouver, B.C. V6J 3G7, Canada, (604) 688-0221.

Doctors spend less time on paperwork and more time with patients, which has increased productivity in several key areas and reduced waiting times for treatment. For example, at St. Göran’s:

- The average wait for heart surgery is two weeks, compared to 15 to 25 weeks in Sweden’s average public sector hospital.

- The average wait for hip replacement surgery is 10 weeks, compared to more than a year in the average public hospital.

Source: A. Wess Mitchell, “Sweden Edges Toward Free-Market Medicine,” *NCPA Brief Analysis No. 369*, August 31, 2001, National Center For Policy Analysis, 12655 N. Central Expressway, Suite 720, Dallas, Texas 75243, (972) 386-6272.

Penalizing Marriage

The modern welfare state has largely grown up as a support system for single parenthood. Aid to single-parent families costs federal and state governments \$150 billion per year. And nearly one-third of all American children are born outside marriage. But little or no effort is devoted to reducing the underlying problem: the decline of marriage. Children in single-parent homes, particularly those with never-married parents, are at high risk for poverty:

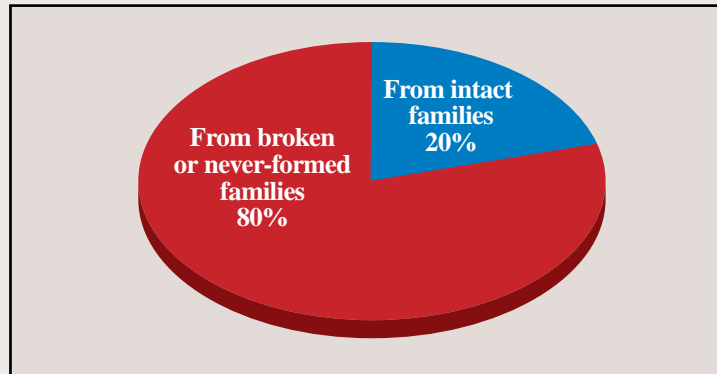
- Eighty percent of child poverty in the United States occurs among children from broken or never-formed families.
- A child raised by a never-married mother is seven times more likely to live in poverty than a child raised by his or her biological parents in an intact marriage.

The 1996 welfare reform attempted to establish formal national goals for reducing out-of-wedlock childbearing and strengthening marriage, but states have largely ignored those goals. New welfare reform should allocate funds to promote and strengthen marriages, including marriage and divorce education, public service ad campaigns, mentoring programs, pro-marriage counseling during pregnancy and community-wide marriage policies and programs.

Furthermore, reforms must reduce the anti-marriage incentives still embedded in the welfare system. Historically, societies have fostered marriage as the main venue for raising children, because non-marital child rearing inevitably imposes high costs on children, their kin and their communities. Ironically, the United States no longer supports marriage, but instead taxes marital child rearing to subsidize non-marital alternatives.

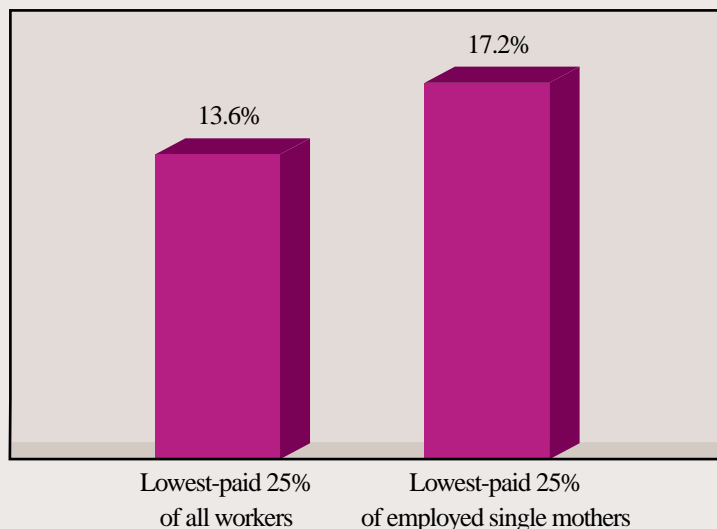
Source: Robert Rector, "Using Welfare Reform to Strengthen Marriage," American Experiment Quarterly, Summer 2001, Center of the American Experiment, 1024 Plymouth Building, 12 South 6th Street, Minneapolis, Minn. 55402, (612) 338-3605.

POOR CHILDREN IN THE UNITED STATES



Source: Heritage Foundation.

REAL WAGE INCREASES SINCE 1996



Source: Urban Institute.

Single Mothers and Welfare Reform

When Congress enacted work-oriented welfare reforms in 1996, there were predictions that unskilled single mothers would flood the job market, face high unemployment, earn low wages and stunt the wage growth of all low-wage workers. None of that has happened.

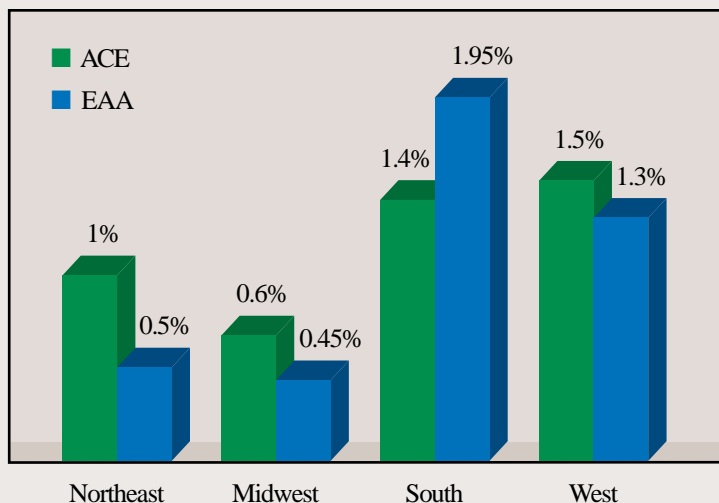
- The drop in the unemployment rate among single mothers has been rapid since 1996, and these gains did not falter with the economic slowdown in early 2001.
- The inflation-adjusted median wage of

single mothers has grown by 13.9 percent, or 3.1 percent annually, since the last quarter of 1996.

- By 2001 the average single mother earned 78 percent as much as the average worker, even though 15 percent of them had earned nothing in 1996.
- While the lowest-paid 25 percent of workers had real wage increases of 13.6 percent since late 1996, the lowest-paid 25 percent of employed single mothers had increases of 17.2 percent.

Source: Robert Lerman, "Jobs and Wages Up Sharply for Single Moms, Gains Especially High After Welfare Reform," Single Parents' Earnings Monitor, July 25, 2001, Urban Institute, 2100 M Street, N.W., Washington, D.C. 20037, (202) 261-5709.

DIFFERENCES IN REGIONAL UNDERCOUNT RATE USING TWO DIFFERENT STATISTICAL METHODS



Source: Census Monitoring Board, Congressional Members.

Adjusting the Census

The first in-depth analysis of the 2000 Census and a proposed Census Bureau attempt at statistical adjustment to make up for undercounted people concludes that the methods proposed would not have worked properly, and would not correct the census numbers for severely undercounted neighborhoods.

The congressionally appointed members of the U.S. Census Monitoring Board — created to oversee all aspects of the 2000 Census — looked at the Accuracy and Coverage Evaluation (ACE), a program designed to statistically adjust the real data, especially neighborhood and block-level data. They compared it with another statistical approach called the Equally Arbitrary Alternative (EAA). The board found:

- The statistically adjusted counts produced by the two methods were different, and other statistical approaches using equal valid variables probably would produce still different results.
- For instance, the statistically ad-

justed count for the southern region of the United States produced by the ACE and by the EAA differed by more than half a million.

- While most severely undercounted neighborhoods would not have their counts corrected, population actually would be added to many overcounted neighborhoods under the ACE.

Both the ACE and EAA would add population to all 50 states, but in a number of states there were significant differences between the estimates, some substantial in magnitude. For example:

- The EAA would add 135,298 more people to the Texas census count than would the ACE.
- The ACE would add 79,588 more people to the New York census than would the EAA.

Sources: “Changing an Assumption: Measuring the Undercount in Census 2000 with an Alternative Post-Strata Creates Different Results,” and “Statistical Adjustment Fails to Correct the Census for Severely Undercounted Neighborhoods: An Analysis of Synthetic Estimation in Blockclusters,” Report to Congress, September 29, 2001, Congressional Members of the U.S. Census Monitoring Board, 4700 Silver Hill Road, Suitland, Md. 20752, (301) 457-5080.

Race To The Top

Trade liberalization and presidential trade promotion authority have been stymied over the issue of including labor and environmental standards, enforceable through trade sanctions. Some opponents allege that developing countries use lax standards in a regulatory “race to the bottom” to attract business from developed countries with low overhead, and U.S. businesses locate there to take advantage of low-cost labor.

But experts say that if the race-to-the-bottom theory were true, we would expect to see capital flow from rich, high-standard countries to poor, low-standard countries or rich countries would lower their standards to keep productive capital and jobs from fleeing. In fact, neither is happening.

- According to the UN Conference on Trade and Development, of the \$1.1 trillion in global Foreign Direct Investment (FDI) flows in 2000, more than 80 percent went to developed countries.
- Only 17 percent of FDI was directed to developing countries, down from about 40 percent in the mid-1990s.
- And nations with the highest environmental standards, as measured by the World Economic Forum’s “2001 Environmental Sustainability Index,” also attracted the most FDI per capita.

Low wages are no more of a magnet for foreign investment than are low standards. According to a recent study on global manufacturing investment by the consulting firm Deloitte and Touche, other high-wage countries attracted 87 percent of total U.S. manufacturing FDI outflows in 1999, up from 75 percent in 1998 and 69 percent in 1997.

In reality, openness to trade and investment promotes development and higher incomes, which enable less-developed countries to raise their labor and environmental standards. That explains why nations open to the global economy enjoy the highest incomes and also maintain the highest labor and environmental standards.

Source: Daniel T. Griswold, “Trade, Labor and the Environment: How Blue and Green Sanctions Threaten Higher Standards,” Trade Policy Analysis No. 15, August 2, 2001, Cato Institute, 1000 Massachusetts Avenue, N.W., Washington, D.C. 20001, (202) 842-0200.

Benefits and Taxes

By the time the first baby boomers retire, Social Security and Medicare will begin paying out more in benefits than they collect in payroll tax revenues. As a result, taxes will have to rise.

■ In contrast to the current 15.3 percent (FICA) tax rate, spending on Social Security and Medicare Part A combined will swell to 23.8 percent of payroll by the time today's teen-agers reach retirement age in 2050, according to the Social Security Administration's intermediate forecast.

■ If federal subsidies for the Medicare Part B program and health care benefits funded through programs such as Medicaid and the Veterans Affairs system are also expressed as a percent of taxable payroll, the mid-century burden climbs to 32 percent.

■ Thus to keep its promises to people entering the labor market today, the federal government will have to claim almost one-third of the income of future workers — most of whom are not yet born.

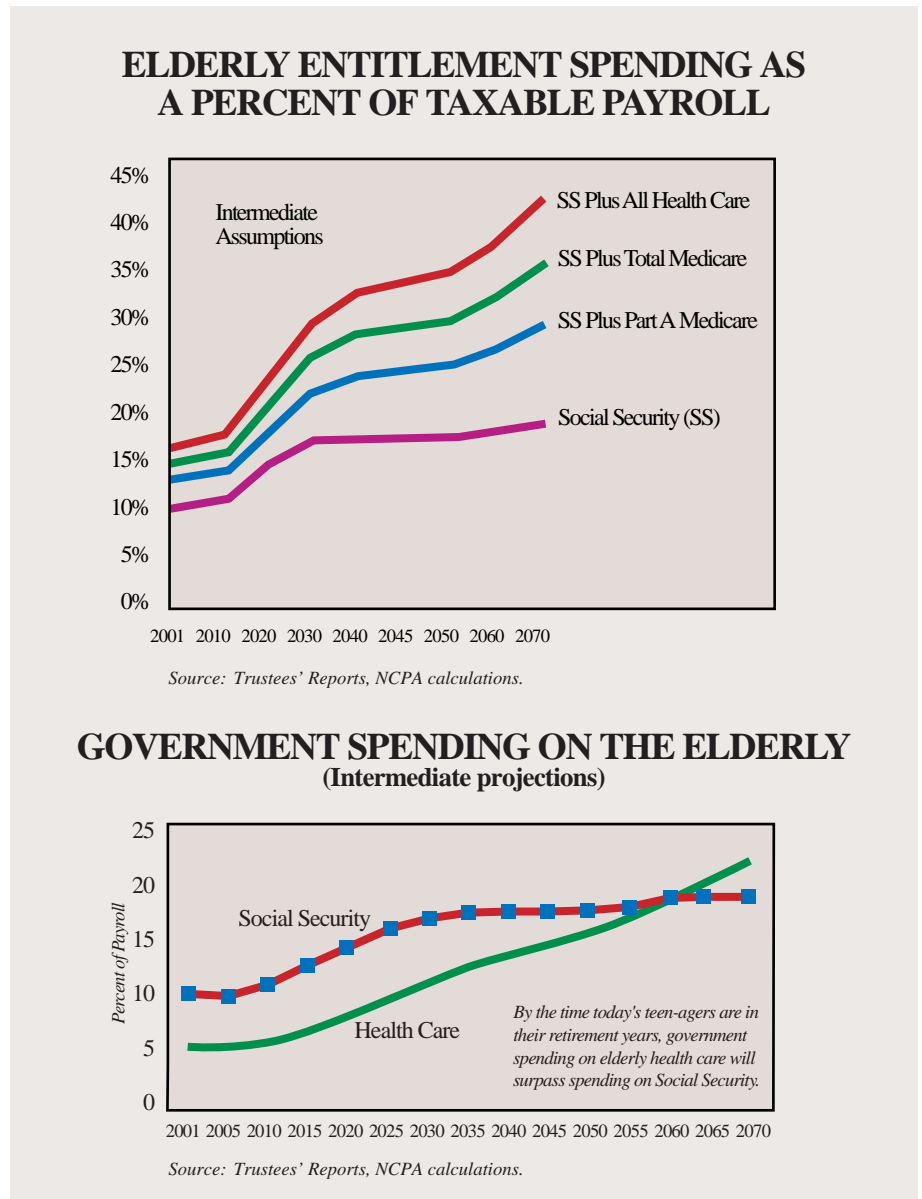
Nor is this the worst that can happen. The Social Security and Medicare actuaries also make a forecast based on pessimistic assumptions:

■ When today's 18-year-olds reach retirement age, spending on Social Security and other elderly health programs will equal 54.4 percent of taxable payroll.

■ This burden will be even greater if Congress approves a Medicare prescription drug benefit or a long-term care benefit.

Despite all the recent attention paid to Social Security's long-term fiscal insolvency, health care spending will outpace Social Security spending by the time today's teen-agers are in their retirement years, according to intermediate assumptions. If the pessimistic projection proves to be true, health care spending will surpass spending on Social Security during the baby boomer retirement years.

The reason for the financial crisis in America's elderly retirement programs is that they are based on pay-



as-you-go finance. All payroll tax revenues are spent — the very minute, the very hour, the very day they are received by the U.S. Treasury.

What about the trust funds? Unfortunately, to redeem the special-issue bonds in the trust fund, the government will have to raise taxes, increase borrowing or cut other government spending. Ironically, these are the same choices we would face if the trust funds did not exist.

What can be done to save Social Security? Some have suggested "patchwork reforms" that tinker at the margins of the system. These reforms would either cut benefits or raise taxes

or both. But they would maintain the pay-as-you-go structure of the current system.

An alternative approach is to move quickly to replace the current system with a funded system. Under this approach, workers would make deposits to funds that invest in interest-earning assets that can be sold to pay benefits in future years. Thus each generation would pay its own way.

Source: John C. Goodman and Matt Moore, "Government Spending on the Elderly: Social Security and Medicare," NCPA Policy Report No. 247, November 2001, National Center for Policy Analysis, 12655 N. Central Expressway, Dallas, Texas 75243, (972) 386-6272.

War Between Generations?

In less than a decade, members of the baby boom generation will begin reaching their retirement years. At that time, 77 million people will begin to leave the labor market. They will cease to be taxpayers and begin to receive Social Security and Medicare benefits. This will mark the beginning of an enormous conflict over resources. Indeed, it is probably no exaggeration to say that we are approaching generational warfare.

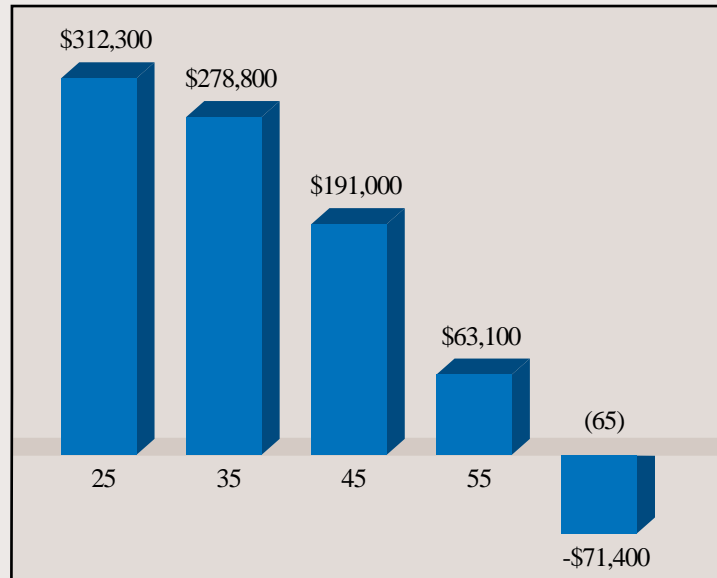
By the year 2030 — the midpoint of the baby boomer retirement years — the cost of elderly entitlement programs will be about double what it is today, relative to the national income. That means we will either have to double the payroll tax rate (currently 15.3 percent) or cut every benefit in half. If politicians refuse to either raise taxes or cut benefits, they will be forced to borrow — piling up a debt that will escalate each year. Beyond 2030, the financial crisis will continue to worsen indefinitely.

One way to appreciate the emerging conflict of economic interests is to compare the young and the old today. Seniors can forget about past taxes, since those are sunk costs. From here on out, they will receive far more benefits from government transfer programs (programs that redistribute resources among groups) than their share of the national tax burden. On the average:

- A male reaching 65 years of age today can expect to receive \$71,000 more in government transfer benefits (of all kinds at both the federal and state levels, but mainly from Social Security and Medicare) than he will pay in taxes (of all kinds at both the federal and state levels) before he dies.
- A 65-year-old female can expect a net gain of more than twice that amount; she can expect \$163,000 more in benefits than she will pay in taxes.

A far different picture confronts people entering the labor market today. In general, they will pay far more in tax-

U.S. MALES: PRESENT VALUE OF FUTURE TAXES MINUS FUTURE BENEFITS FROM ALL TRANSFER PROGRAMS



Source: Jagadeesh Gokhale and Laurence Kotlikoff, "Is War Between Generations Inevitable?" NCPA Policy Report No. 246.

es than they will receive from transfer programs, and any expansion of elderly entitlements will make things worse. For example:

- A 20-year-old female can expect to pay \$92,000 more in taxes than she will receive in transfer benefits over her lifetime.
- The future looks more than three times as bleak for her male cohort, who can expect to pay \$312,000 more in taxes than he will ever receive in benefits.

The technique of measuring the expected taxes each age group will pay net of transfer benefits they can expect to receive is called generational accounting. These generational accounts measure how much each group is contributing to the cost of government. For example:

- An American born today can expect to pay 17.7 percent of his or her lifetime income over and above any transfer benefits he will receive.

■ Bad as that may seem, the burden will be much worse for those born in the future.

■ Grouping together all Americans not yet born, future generations can expect to pay 35.8 percent of their income over and above any transfer benefits — more than twice the tax rate today's newborns will face.

These numbers reflect current policies that are designed to shift the cost of benefits from Americans now living to those not yet born. Despite the recent focus on government surpluses, elderly entitlement programs are generating a huge implicit debt that future generations will have to pay off. Put another way, we are borrowing from our grandchildren and their children without their consent.

Source: Jagadeesh Gokhale and Laurence Kotlikoff, "Is War Between Generations Inevitable?" NCPA Policy Report No. 246, November 2001, National Center for Policy Analysis, 12655 N. Central Expressway, Dallas, Texas 75243, (972) 386-6272.

Misleading Summary for Policy-Makers

Every five years, the United Nations Intergovernmental Panel on Climate Change (IPCC) publishes a massive three-volume report on climate change. It also attempts to condense the full assessment into a 20-page "Summary for Policy-Makers."

Compared with previous reports of the IPCC, the new summary suggests a higher range of potential warming by 2100 and higher sea level rise as well.

- Global average temperature is modeled to increase from 1.4 to 5.8 degrees Centigrade (2.5 to 10.4 degrees Fahrenheit).
- Predicted sea level increases range from 9 to 88 cm. by 2100.

But these assertions are not based on new, higher-quality extrapolations of recent climate trends. Rather, they are based on contrived scenarios, published in a separate report called the Special Report on Emission Scenarios, that were run through grossly simplified climate models after the report had already undergone expert review. They include questionable assumptions that the main IPCC expert review panel never reviewed. For example, they present temperature increases without pointing out that:

- The majority of observed warming since 1860 happened from 1910 to 1945 and cannot be attributed to human activities — and only an undefined portion of the warming since 1945 is attributed to human energy use resulting in increased greenhouse gas emissions.
- Twice as much of the observed warming since 1860 appears as warming of nighttime low temperatures in the coldest parts of the Earth rather than increases of daytime highs in the warmer parts of the Earth, a key point in understanding the threats posed by future warming.
- The noted difference between ground-level temperature readings and high-altitude readings from balloons and satellites reveals a critical weakness of the climate models used to predict future impacts of global warming.

Energy and the BLM

Some environmental interest groups have asserted that 95 percent of the 264 million acres of federal land managed by the Bureau of Land Management is currently open to energy exploration. Not so, says the BLM.

- Less than 25 million acres are leased — and these are the only lands open for requests to explore and develop energy.
- Even on the 25 million leased acres, an operator requesting permission to explore for energy must comply with numerous environmental requirements, which may include stipulations that limit the operation's location or timing.

Of the remaining 239 million acres, another 25 million are effectively closed to leasing because of special designations such as National Monuments,

- Evidence that more severe temperature shifts occurred before humans existed suggests that recent changes could be of entirely non-human origin.

Further, the latest report presents a sea level rise of 0.1 to 0.2 meters during the 20th century as evidence that human activity is heating the earth. However:

- Sea level has been rising for nearly 20,000 years, by about 120 meters since the last glacial maximum.
- The rate of sea level rise is not steady, but fluctuates, and does not always track observed warming.
- The pace of sea level rise did not increase during the 20th Century, despite rising global average temperatures.
- While sea level rose between 0.1 and 0.2 meters during the 20th century, the body of the report attributes only 0.02 to 0.06 meters to human activity from 1910 to 1990.

Policy-makers are unlikely to read the voluminous reports and are thus likely to depend heavily on the summary to inform their policy-making process. Unfortunately, the summary provided by the

Wilderness and Wilderness Study Areas. The other 214 million acres, while not necessarily closed to leasing, are subject to the provisions of current land-use plans. In practice, this means that some lands are essentially unavailable because of the need to accommodate other uses and values. Of these lands, some have specific designations such as Areas of Critical Environmental Concern, National Trails and lands designated under the Endangered Species Act and the National Historic Preservation Act.

In other cases, lands may not have specific designations, but they have been identified as important to address concerns, such as providing seasonal range for wildlife. Depending upon the circumstances, this may affect the feasibility of leasing.

Source: "Fact Sheet on Energy Exploration," Bureau of Land Management, September 6, 2001.

IPCC fails to do justice to the technical reports and reveals a clear tendency to downplay uncertainty about causes of climate change.

Source: Kenneth Green, "A Misleading Summary for Policy-Makers," forthcoming NCPA Brief Analysis, National Center for Policy Analysis, 12655 N. Central Expressway, Suite 720, Dallas, Texas 75243, (972) 386-6272.

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