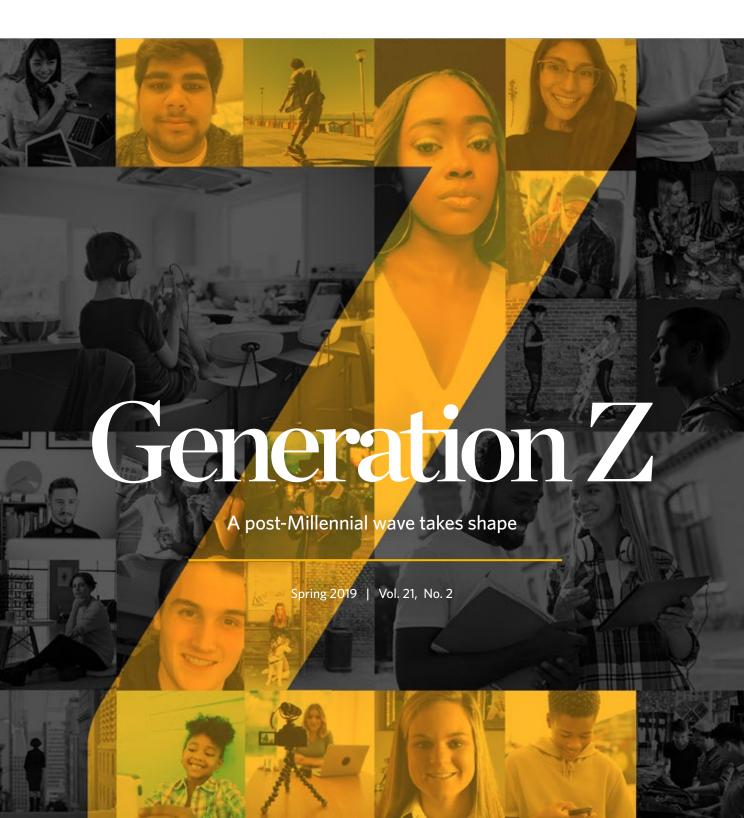
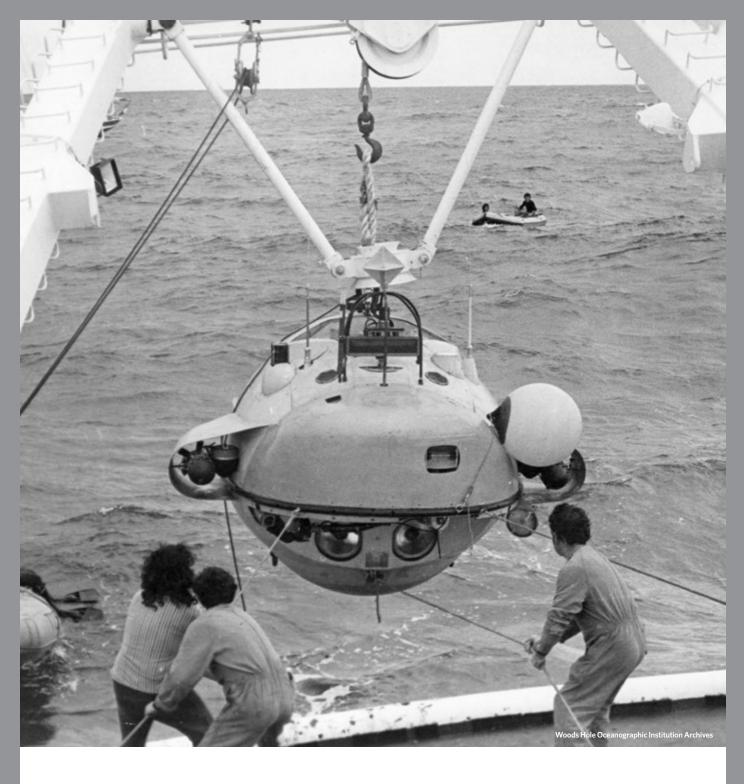
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TIME CAPSULE

Pew began funding conservation projects in 1974, with Woods Hole Oceanographic Institution being one of the first. Woods Hole, among its many accomplishments, collaborated on an undersea study that took scientists in a submersible on the world's first exploration of a rift valley and mid-ocean ridge on the seafloor.

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Cover: Photo-illustration by Richard Friend/The Pew Charitable Trusts



The Pew Charitable Trusts is a public charity driven by the power of knowledge to solve today's most challenging problems. Working with partners and donors, Pew conducts fact-based research and rigorous analysis to improve public policy, inform the public, and invigorate civic life.

Pew is the sole beneficiary of seven individual charitable funds established between 1948 and 1979 by two sons and two daughters of Sun Oil Co. founder Joseph N. Pew and his wife, Mary Anderson Pew.

Knowledge Borne of Challenging Times



Every generation faces new challenges. Our nation's founders fought a revolutionary war and then drafted a constitution that would serve not just for their time, but for all time. In the centuries since, the Civil War, women's suffrage, the Great Depression, two world wars, the civil rights movement, 9/11, and other important moments have presented opportunities for a new generation of Americans to step forward, choose hope over fear, and do their part to create a more perfect union.

But trying times bring more than change; they bring experience, knowledge, and wisdom. Abigail Adams—whose views on freedom and gender equality were decades ahead of her time—made this point in a letter to her son, John Quincy Adams, who would follow in his father's footsteps to become the sixth president of the United States. "The habits of a vigorous mind," she wrote, "are borne in contending with difficulties." This insight mirrors the vision of Pew's founders, who believed that in taking on big challenges—and doing so with evidence-based research, humility, and a commitment to public service—we not only learn, evolve, and succeed; we gain new tools for solving old problems.

In this issue of *Trust*, our cover story examines the next generation of problem solvers and how they earned their name: Generation Z.

The Pew Research Center settled on the name after analyzing online data indicating that Generation Z—which began springing up in popular culture to describe

those born after 1996—was far outpacing iGeneration and other potential names that were being searched for on Google. That measurement is now possible because of search engine technology that was born along with Generation Z—the initial Google algorithm was created in 1996—and came into its own at the same time Gen Z was becoming the most tech-savvy generation ever: The iPhone debuted in 2007, when the oldest members of this cohort were 10.

It's too soon to know what historic events will be a call to action for members of Generation Z, but they're already developing the habits of a vigorous mind. They're on their way to becoming the best-educated generation ever, pursuing college at a higher rate—59 percent in 2017—than any previous generation, with a high school dropout rate significantly lower than similarly aged Millennials. Generation Z is also the most racially diverse in U.S. history: 48 percent of those born between 1997 and 2012 are either a racial or ethnic minority. And it's a diversity they embrace: 62 percent of Gen Zers say increased diversity is a good thing for society.

Not all challenges rise to the level of drafting a constitution for a new nation or fighting for civil rights, but Americans of every generation face economic and social problems that can make their daily lives difficult. For example, today many of our fellow citizens face financial hardship, and sometimes turn to payday loans simply to cover basic expenses such as rent, groceries, and utilities. The state with one of the highest price tags for these loans has been Ohio, where a borrower would typically pay close to 600 percent annual interest to borrow \$300 for five months.

In this issue, you'll learn how the depth of the problem—and the damage it was doing to the finances of Ohio families—led the governor and lawmakers to pass the bipartisan Fairness in Lending Act. It took effect in April and is already being viewed by lawmakers in other states as a model. Now, lenders in Ohio can charge up to 28 percent annual interest and a maximum monthly fee of 10 percent of the loan amount capped at \$30. This means that interest and fees on a \$400, three-month loan will cost, at most, \$109, while loans will still be widely available. Before the law was passed, the same credit cost more than three times that amount. Borrowers get at least 90 days to repay unless monthly payments are limited to 6 percent of the borrower's gross monthly income. It's payday loan reform that's fair to both lenders and consumers, and demonstrates that

financial obstacles can yield innovative policies when lawmakers use rigorous evidence and work together.

Although Trust relies on deeply reported and wellwritten stories to inform our readers, sometimes pictures can fulfill that mission more powerfully than words. That's why occasionally we publish a photo essay to illustrate a difficult problem that demands a vigorous solution. In this issue, we feature photographs from a village in Senegal where local fishermen are being hurt by large international fishing fleets subsidized by foreign governments. Pew is working to end these subsidies as part of a larger initiative to end illegal, unreported, and unregulated fishing, and restore the health of our oceans.

Not all challenges rise to the level of drafting a constitution for a new nation or fighting for civil rights, but Americans of every generation face economic and social problems that can make their daily lives difficult.

In the same way that our nation's earliest activists turned hardship into hope and a thriving democracy, this issue's stories and photo essay show that today's difficulties can serve as an incentive for innovation, creativity, entrepreneurship, and positive change that benefits us all.

Rebecca W. Rimel, President and CEO

Spring 2019 | Vol. 21, No. 2

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Brilliant sunset hues radiate above the Cholla Cactus Garden in California's Joshua Tree National Park, recently expanded as part of the largest U.S. conservation package in years. Ariana Drehsler/Getty Images

Sweeping New Conservation Law Safeguards Wild Places

BY CAROL KAUFMANN

President Donald Trump signed the largest conservation package in a decade into law in March, adding more than 1.3 million acres of new wilderness in the American West, creating five national monuments, and expanding several national parks. More than 2 million acres of land and some 675 miles of rivers in total across the country are protected under the John D. Dingell Jr. Conservation, Management, and Recreation Act.

The lands package received wide bipartisan support in the U.S. House of Representatives after passing in the U.S. Senate by a large margin earlier in the month.

The protections span an array of diverse vistas, from rushing rivers and colorful deserts to red-rock canyons and snowcapped mountain peaks.

Remote and wild areas of Utah—including San Rafael Reef; Sid's Mountain, home to the state's largest herd of bighorn sheep; and Desolation Canyon, where the Green River winds through wilderness—received protection. Utah's new Jurassic National Monument contains one of the world's greatest concentrations of Jurassic-era dinosaur fossils.

In California, the law adds about 40,000 acres to Death Valley and Joshua Tree national parks and protects more than half a million acres of other public land in the desert. In New Mexico, the Río Grande del Norte National Monument gains two wilderness areas, while more than 240,000 acres of naturally, culturally, and archaeologically significant places in the Organ Mountains-Desert Peaks National Monument are now safeguarded. The law also creates a special management area for Oregon's steelhead trout in the southwestern part of the state and designates more than 250 miles of Oregon rivers as wild and scenic.

Pew worked with partners in each of the four states to move the legislation forward. The bills were supported by businesses, sports enthusiasts, veterans, Native Americans, conservationists, community leaders, and others who said that conserving wild places is good for communities as well as local economies.

"We applaud President Trump for signing this legislation, created by members from both sides of the aisle, that will protect more wild places for Americans to hike, hunt, fish, paddle, camp, and climb," says John Gilroy, Pew's director of public lands conservation. "We appreciate the commitment, leadership, and determination shown by the sponsors of these conservation bills, who worked hard to ensure that public land will be protected for future generations."

New Protections Come to Chilean Patagonia

The Chilean government protected one of the world's most biologically diverse areas in January, when millions of acres in the country's Magallanes region became a national park and reserve, spanning the fjords, wetlands, bays, rivers, and peaks in southwestern Patagonia.

Kawésqar National Park, encompassing more than 7 million acres of pristine ecosystems, is now the second largest in the country after Bernardo O'Higgins National Park. And an additional 6.4 million acres of water surrounding more than 3,000 of the park's islands make up the new Kawésqar National Reserve, which is home to humpback whales, endemic Chilean dolphins, and two endangered species—sei whales and southern river otters.

Known for its remote location and delicate ecosystems, Patagonia is located at the southernmost tip of Argentina and Chile and is divided by the Andes Mountains. The Chilean side of Patagonia—102,810 square miles, roughly the size of New Zealand—contains glacial fjords and temperate rainforests, while the Argentinian side has an arid climate harboring steppes, grasslands, and deserts.

Under Chilean law, parks and reserves have distinct differences. Parks receive the highest level of protection, while in national reserves the government allows for the commercial extraction of natural resources under approved management plans.

The Kawésgar, indigenous peoples whose culture and traditions are embedded in the land and sea of the region, will serve as co-managers of the national park under the government decree.

The designations are further progress for the country, which in recent years has positioned itself as a global leader in conservation and will host the U.N. Framework Convention on Climate Change conference of the parties in December.

Years of work and collaboration among environmental organizations, government officials, and the Kawésgar community preceded this conservation win. Pew partnered with a robust network of nongovernmental organizations, universities, and government agencies in Chile to develop and implement the protection policies for the new park and reserve.

"The Chilean government has taken great strides in preserving the country's rich biodiversity and natural treasures," says Francisco Solís Germani, who directs Pew's work in Chile's Patagonia region. "It should continue its momentum in protecting Patagonia's remarkable natural features and also ensure that local communities have a role in the stewardship of safeguarded land and water."

—Carol Kaufmann

A kayaker is dwarfed by a glacier in the Magallanes region of Chilean Patagonia, where the government has safeguarded millions of acres. Nicolas Piwonka



When Do Americans Plan to Retire?

Many U.S. workers are uncertain when—or even if—they'll ever fully retire.

Nearly two-thirds of respondents in a survey by Pew's retirement savings project said they were likely to work past age 65, a finding that was most prevalent among male, low-income, and full-time workers. And while some said they prefer to work past 65, the majority felt they would be forced to do so out of financial necessity.

"The uncertainty many workers feel about when to retire can stem from such trends as stagnant wages, increasing life spans, and lack of health insurance coverage," says John Scott, who directs the retirement project. "But changes in how Americans earn a secure retirement also play a critical role—in particular, the 40-year transition from traditional defined benefit pension plans to defined contribution retirement savings plans such as an IRA or 401(k)." He notes that planning with a defined contribution account is more difficult because savings can vary depending on how much was contributed and the investment returns. And, he adds, even when retirees know the amount in their account, many find it challenging to determine how much they can withdraw over time and still cover what could be an extended retirement.

The analysis of a national survey of 2,918 workers at small to midsize firms, released in November, also found that about 1 in 3 workers doesn't have access to a retirement plan—the primary way Americans save for retirement—and even fewer participate.

The report outlining the survey findings also noted that Americans face additional challenges and competing financial priorities that can make it difficult for them to save the substantial sums they will need in retirement. The result is that many don't feel they will have enough to maintain their quality of life. Still others said they cannot retire at all and plan to work as long as they can.

While some workers in the survey said they would need to work longer to support themselves in retirement, Scott notes that other research shows that many leave the labor force earlier than expected. Because these workers are older, they often are balancing health issues, family dynamics, and a labor market that may cause them to retire sooner than they would like to. This could make it even more difficult for workers already worried about maintaining their lifestyle in retirement to live comfortably and retire with financial security, and, Scott says, also emphasizes the policy importance of expanding access to and increasing participation in retirement savings plans.

—Daniel LeDuc

Who Thinks They Will Work Past 65

Younger, female, and part-time employees less likely to plan on that

	Likelihood of working past 65				
	Definitely will not	Probably will not	Probably will	Definitely will	
Age					
18-35	8%	28%	50%	14%	
36-51	9%	24%	45%	22%	
52-64	16%	21%	39%	23%	
Gender					
Female	11%	28%	42%	18%	
Male	11%	21%	47%	21%	
Employment status					
Full time	9%	23%	47%	22%	
Part time	23%	34%	34%	9%	

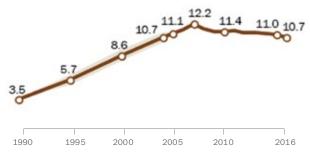
Source: The Pew Charitable Trusts



A U.S. Border Patrol sign marks a railing beside a barbed-wire border fence in Nogales, Arizona.

Ariana Drehsler/AFP/Getty Images

Number of unauthorized immigrants in the U.S. declined over the past decade In millions



Unauthorized Immigrant Level in U.S. Is Lowest in a Decade

The number of unauthorized immigrants in the U.S. is at its lowest level in more than a decade, according to new Pew Research Center estimates based on 2016 government data. The decline is due almost entirely to a sharp decrease in the number of Mexicans entering the country without authorization.

But the Mexican border remains a pathway for entry by a growing number of unauthorized immigrants from El Salvador, Guatemala, and Honduras. As a result, Central America was the only region accounting for more U.S. unauthorized immigrants in 2016 than in 2007.

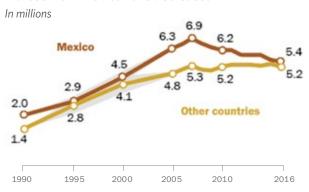
In 2016 there were 10.7 million unauthorized immigrants living in the U.S., according to the new estimates, down from a peak of 12.2 million in 2007.

The total is the lowest since 2004 and tied to a 1.5 million-person decline in the number of unauthorized Mexican immigrants from 2007 to 2016. Nevertheless, Mexico remains the country of origin for 5.4 million unauthorized immigrants, or roughly half of the U.S. total.

The declining overall number of unauthorized immigrants is due mainly to a very large drop in the number of new unauthorized immigrants, especially Mexicans, coming into the country. Consequently, today's unauthorized immigrant population includes a smaller share of recent arrivals, especially from Mexico, than a decade earlier. Increasingly, unauthorized immigrants are likely to be long-term U.S. residents: Two-thirds of adult unauthorized immigrants have lived in the country for more than 10 years.

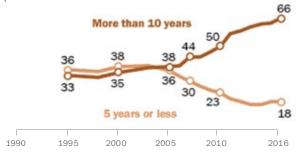
As overall numbers have declined, other related changes occurred in the unauthorized immigrant population. Between 2007 and 2016, the number of unauthorized immigrant workers fell, as did their share of the total U.S. workforce over the same period. So did the number of unauthorized immigrant men in the prime working ages of 18-44, but not women in that age group. —Demetra Aposporos

...those from Mexico have decreased



...most are now long-term residents

Percent of adult unauthorized immigrants, by duration of U.S. residence



Pew Research Center



GENERATION



A new post-Millennial generation is beginning to take shape—and is looking like the most demographically diverse ever.

BY DANIEL LEDUC

Well, Millennials couldn't be the youngest generation forever, right?

There's been plenty researched about that group poised to soon become the largest generation of Americans, making its presence felt in society, politics, and the workplace. But like their older predecessors, Millennials are becoming more established and defined the oldest of them turn 38 this year—so they now can start looking over their shoulders at who's coming next.

Meet Generation Z.

They are some of the nation's youngest people; born after 1996, the most senior of them will turn 22 this year. But like generations before them, their demographic characteristics, the influences on them—from technology to the economy—and their developing views on a range of issues are beginning to define them as a distinct group.

A series of new reports from the Pew Research Center has found that this generation is the most racially and ethnically diverse, and is on track to be the best educated, in U.S. history. They overwhelmingly live in metropolitan rather than rural areas. And, perhaps unsurprisingly, technology plays a central and natural role in their lives.

But, first, two questions: Why name a new generation now? And why call it Z?

A number of sociologists and other experts have recently been noticing a demographic evolution: changes in attitudes among young people, troubling increases in rates of depression, and other changes that led them to wonder if it was time to define a new generation. Although some researchers have used other years, the center decided to use 1996 as the last birth year

for Millennials—to keep that generation "analytically meaningful," says Michael Dimock, the center's president, to begin "looking at what might be unique about the next one."

In November, Kim Parker, who directs the center's social trends research, co-wrote Pew's first report on what it was then calling the "post-Millennial" generation. "They're clearly the most racially and ethnically diverse generation we've seen," she says. "But there was more. Millennials got a slow start on adulthood because of the Great Recession. This new generation is going to inherit a different kind of economy and different set of opportunities. Millennials grew up in the shadow of the wars in Iraq and Afghanistan, which have contributed to the political polarization in the country now. This new group is growing up in a different political environment." There also was, she says, the realization that this was the first generation to come of age with technological advances such as the smartphone not as something new to be adopted, but simply as an accepted part of everyday life.

But what nifty name to call these post-Millennials? There's no hard and fast way that generation names are decided; instead, they emerge mostly by happenstance, and endure if a name gains more everyday use. A number of labels were bandied around by experts in the past couple of years as it became clear that a new generation was emerging: one was "homelanders," because this generation came of age in the time of Homeland Security, while sociologist Jean M. Twenge—in a nod to the impact of technology, in both good and bad ways, on the generation—has opted for iGen.

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"More people in my generation want to see government involved in solving problems. Issues like the minimum wage, cost of college, climate change, Social Security for our parents—we're getting to the point where we're seeing these things affecting us." NIKHIL MUKKAMALA, 18

The Pew Research Center, data-driven as usual, analyzed Google trends data related to the new generation between 2014 and 2018 and found that by far "Generation Z" was outpacing other names in searches. So, although the center's researchers say they're open to revisiting their decision down the road, they've decided to use that moniker. That means Gen Z has become a generation defined by technology in more ways than one.

Z

The November report provided the center's first analysis of census data to paint an early demographic portrait of this new generation.

The report determined that nearly half (48 percent) of 6- to 21-year-olds are racial or ethnic minorities, compared with 39 percent of Millennials in that age bracket in 2002

and more than double the percentage of early Baby Boomers in 1968.

It also found that the new generation is being shaped by changing immigration patterns. The Great Recession and decline in employment led to fewer immigrants coming to the United States, with immigration peaking in 2005, when the oldest members of Generation Z were 8. As a result, Generation Z has fewer foreign-born members than the Millennial generation did in 2002—and a significantly higher number who were born in the U.S. to immigrant parents.

One in 4 Gen Zers are Hispanic, significantly higher than their share of Millennials in 2002. The percentage of Asians is up slightly, from 4 percent to 6 percent, while the share who are black is about the same as Millennials had at a comparable age. (In fact, black representation among the nation's youth has changed little since the early Baby Boomers in 1968.)

Only 13 percent of Gen Zers live in rural America, compared with 18 percent of Millennials in 2002 and 23 percent of Gen Xers and 36 percent of Baby Boomers when they were at similar ages.

Where they're also different is in education. Gen Zers have higher high school graduation rates and lower dropout rates than those who came before them, and they are more likely to be in college. In 2017, 59 percent of 18- to 20-year-olds were in college, compared with 53 percent of Millennials and 44 percent of Gen Xers at similar ages.

The researchers concluded that college attendance may help explain why Gen Zers are less likely to be in the labor force: Only 58 percent of 18- to 21-year-olds reported working in the previous year, compared with 72 percent of Millennials at a similar age.

But perhaps the biggest distinction for Gen Zers is that technology is such a central part of their upbringing. Baby Boomers grew up as television was expanding. Generation X grew up as the computer revolution was unfolding, and Millennials came of age during the expansion of the internet.

"What's unique for Generation Z is that all of the above has been part of their lives from the start," Dimock says. "The iPhone launched in 2007, when the oldest Gen Zers were 10. By the time they were in their teens, the primary means by which young Americans connected with the web was through mobile devices, Wi-Fi, and high-bandwidth cellular service. As Millennials came of age, they adapted to social media, constant connectivity and on-demand entertainment and communication. But for those born after 1996, these are all largely assumed."

After its first report outlined what Gen Zers look like demographically, the center next aimed to determine their views on a range of social subjects. Researchers got permission from the parents of those under 18 who participated and geared the questions to be accessible to teenagers and easily completed on smartphones.

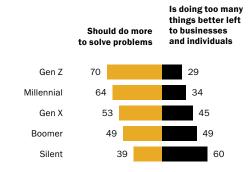
Parker, who also co-wrote this second report, says the results show that Gen Z is "moving toward adulthood with liberal attitudes and an openness to emerging trends such as gay marriage and gender identity."

In many instances, the new generation's views follow Millennials' and are in stark contrast to the oldest group, the Silent Generation, with Baby Boomers and Gen Xers falling in the middle.

For example, 70 percent of Gen Zers say government should do more to solve societal problems, rather than that government is doing too many things better left to businesses and individuals. By comparison, 64 percent of Millennials and only 39 percent of Silents say government should do more. Similarly, roughly 6 in 10 Gen Zers and Millennials say increasing

Gen Z and Millennials see bigger role in government

% saying government ...



Source: Pew Research Center

racial and ethnic diversity is good for society, compared with about 4 in 10 Silents.

Thirty-five percent of Gen Zers say they personally know someone who prefers that others refer to them with gender-neutral pronouns, significantly higher than the 25 percent of Millennials, and nearly triple the percentage of Baby



But perhaps the biggest distinction for Gen Zers when compared to other generations is that technology is such a central part of their upbringing. Baby Boomers grew up as television was expanding. Generation X grew up as the computer revolution was unfolding, and Millennials came of age during the expansion of the internet.

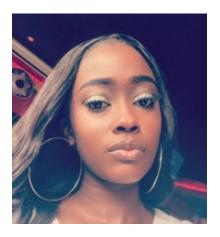
Boomers who say they know such a person. Gen Zers also are the most likely to say that forms or online profiles that ask about a person's gender should include options other than "man" or "woman." About 6 in 10 Gen Zers hold that view, compared with half of Millennials and 4 in 10 or fewer Gen Xers, Baby Boomers, and members of the Silent Generation.

This difference carries over to same-sex marriage, which was legalized by the U.S. Supreme Court in 2015, and interracial marriage, which the court decriminalized in all 50 states in 1967. Similar to the Millennials who precede them, 48 percent of Gen Zers say that allowing gay and lesbian couples to marry is a good thing for society, compared with 27 percent of Baby Boomers and 18 percent of Silents. And 53 percent of Gen Zers says interracial marriage is good for society, compared with 30 percent of Baby Boomers and 20 percent of Silents.



A third report on some of the youngest Gen Zers, published in February, offers more troubling news. Large national data sets such as the government-funded Monitoring the Future studies have indicated that anxiety and depression are rising among teens. The center's survey of 13- to 17-year-olds found that 7 in 10 say these are major problems among their peers in the community where they live.

Some sociologists have begun to theorize that these increasing rates for depression and anxiety may stem from Gen Zers' ties to

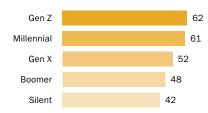


"I have friends who don't identify as male or female and they are very passionate about it. Nowadays people are raised differently. I'm not offended by that. They open my eyes to different perspectives."

JAZMINE WHITE, 21

Younger generations see increased diversity as good for society

% saying increasing racial and ethnic diversity is a good thing for our society



Source: Pew Research Center

"There's a significant amount of stress. People have a lot going on in their lives and they feel the need to do it all—grades, extracurriculars—to get into college."

HENRY HARDART, 17



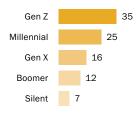
technology, with so much of their view of the world shaped by social media.

The center's initial reports don't make those connections. But Dimock, the center's president, notes that "the implications of growing up in an 'always on' technological environment are just coming into focus. What we don't know is whether these will be lasting generational imprints of adolescence or whether they will be muted in adulthood."

This latest report also found that academics tops the list of pressures facing young people: 61 percent of teens say they feel a lot of pressure to get good

Gen Z more familiar with gender-neutral pronouns

% saying they personally know someone who prefers that others refer to them using gender-neutral pronouns



Source: Pew Research Center

"Surveys of today's Gen Zers are not a crystal ball, with firm predictions of future views."

— Kim Parker

"Differences are good for society. We need difference. If everyone was the same, we'd be boring." TAJA SLADE, 21





"I don't know anybody that doesn't accept diversity as a good thing. Your skin color doesn't define who you are."

KATIE FICHTNER, 15

grades, much higher than pressure to look good (29 percent) or fit in socially (28 percent).

About half of teens see drugs and alcohol as major problems for people their age, although only 4 percent say they personally feel a lot of pressure to use drugs and 6 percent say they feel pressured to drink alcohol.

Some of the teen's concerns appear to be linked to their family's economic status. For those teens living in households earning less than \$30,000 a year, half or more view drinking alcohol (50 percent), teen pregnancy (55 percent) and poverty (55 percent) as major problems. That's less so for teens in households earning more than \$75,000 a year, where the shares are, respectively, 43 percent, 22 percent, and 29 percent.

"Tracking this new generation over time will be important," says Dimock.

For her part, Parker, the center's social trends researcher, notes that the views of Gen Zers more closely align with Millennials than they do with previous generations and that the two groups together will make up a sizable block of the American population and have a significant impact on society.

"Surveys of today's Gen Zers are not a crystal ball, with firm predictions of future views," she says. "But they offer a window in which to look at where the nation is headed. That's what's so exciting about starting to learn about this new generation."

Daniel LeDuc is the editor of Trust.



A new law should save consumers millions of dollars and is a national model.

By Charles Babington

arl Ruby knew his hometown of Springfield, Ohio, had plenty of problems, but one thing in particular caught his eye about three years ago. He counted five McDonald's restaurants in the town of roughly 60,000 people—and 18 payday lending stores.

Ruby, the senior pastor of Springfield's Central Christian Church, had heard troubling accounts of people turning to payday lenders when they couldn't pay their monthly bills and then struggling with exorbitant interest

rates and recurring fees. He says he worried initially that payday lenders might take advantage of the many immigrants his church serves. But he soon learned that low-income people of all ethnicities and backgrounds use the loans. And the more he looked, the more alarmed he became.

"I was just shocked when I saw what the interest rates were," Ruby says. "I thought it would be maybe 30 or 40 percent, and I thought that was bad. But then I saw rates were 500 percent, 600 percent."

17

Ruby had landed on a topic that The Pew Charitable Trusts has been researching since 2011. In most states, Pew's consumer finance project found payday lending markets characterized by unaffordable payments, harmful business practices, and excessive prices.



58% of payday loan borrowers have trouble meeting monthly expenses at least half the time.

Ohio was arguably the worst. For years, it had the nation's most expensive payday loans—in some cases, the same lenders charged four times more in Ohio than they did elsewhere. Six payday loan chains in Ohio controlled more than 90 percent of the market. Some of the loans charged more in fees than they provided in credit, and repayment often took up more than a third of borrowers' paychecks.

Ohioans tried to address the payday loan problem years ago. Voters overwhelmingly backed a 2008 ballot initiative in favor of a 28 percent rate cap that the Legislature had passed earlier that year. But the lenders simply registered as brokers, which enabled them to charge unlimited fees—leaving Ohio's payday loan customers with far fewer protections, and much higher prices, than those in other states.



The 12 million Americans who take out payday loans each year are usually workers whose incomes sometimes can't stretch to the end of the month. Their credit history, if they have one, often disqualifies them for bank loans. But to qualify for a payday loan, they need only have a regular paycheck and a checking account. The borrower goes to a

payday lender—often in a storefront with colorful neon signs—and obtains a small loan, which averages \$375 nationally. The lender receives a postdated check from the borrower's bank account, or permission to debit the account on the borrower's next payday. In either case, this puts the lender first in line for payment before any of the borrower's other debts or expenses. In many cases the loan is due to be repaid, with interest and fees, in about two weeks, although some loans carry longer terms.

But most borrowers find that sacrificing around one-third of their paycheck to repay the cash advance leaves them unable to cover their bills, so they renew the loan, usually repeatedly.

Millions of Americans can find themselves in such straits. The Federal Reserve says 40 percent of U.S. adults cannot handle an unexpected \$400 expense without borrowing money or selling possessions.

In a 2013 report, Pew noted that more than 3 in 4 payday borrowers in the U.S. "rely on lenders to provide accurate information about the product." Lenders typically "describe loans as 'safe,' 'a sensible financial choice,' and 'the best alternative to meet their current needs' for a 'one-time fixed fee,'" the report explained.

Pew found, however, that the average payday loan borrower in the U.S. had a loan out for five months of the year, not just the advertised two weeks. In Ohio, owing \$300 for five months typically cost \$680 in fees and interest alone. By contrast, in Colorado, which enacted reforms in 2010, the average cost of such a loan was \$172.

The 2013 Pew report also found that:

- 58 percent of payday loan borrowers have trouble meeting monthly expenses at least half the time.
- Only 14 percent of borrowers can afford to repay an average payday loan out of their monthly budgets.
- The choice to use payday loans is largely driven by unrealistic expectations and desperation.

Sixteen states have essentially banned payday lenders. But the rest haven't, and they have usually regulated them loosely, permitting annual percentage rates above 300 percent.

Pew has found that when states don't enact strong consumer safeguards, loan prices are about three to four times higher than is necessary for credit to be widely available, says Alex Horowitz of Pew's consumer finance project. "For credit to help people, it has to be affordable. Average payday loans take up one-third of a borrower's next paycheck. Borrowers have told us again and again they can't patch such a big hole in their budget."



In 1983, Newsweek named Springfield, 45 miles west of the state capital of Columbus, one of America's "dream cities." It had little crime, a thriving downtown, and ample manufacturing jobs, especially in the auto industry.

But by 2012, a headline in the Canadian newspaper *The Globe and Mail* blared: "Welcome to Springfield, Ohio, the 'unhappiest city' in the U.S."

The dark greeting was based on Gallup polling that tracked the collapse of manufacturing, rising unemployment and crime, and an exodus of young people seeking a better life.

Derek Drewery experienced the downturn directly, and forcefully, around 1997. Then a young enlistee at the Wright-Patterson Air Force Base, some 20 miles

southwest of Springfield, Drewery needed money to replace the worn-out ball joints in his Chevy Blazer. He didn't have it.

"Some friends told me about this place where people got loans," Drewery says. That was his introduction to payday lending.

Drewery left a loan store with the money to repair his car, "but I had very little understanding of it. Most people don't," he says. The lenders "didn't do a good job at all of explaining it. Very quickly I realized I had made a mistake, and I didn't know how to get out of it."

He renewed the loan several times at additional cost because he couldn't afford to repay the full balance all at once. "Basically they come after you with fees," he says. "I was borrowing one week to pay the next. It really got bad."

Despair set in. "You find yourself in a place where you feel like the world has its thumb on your neck, and they're coming after you," Drewery says. "I felt there was nowhere I could turn, nothing I could do."

He says he cut back on nearly everything, including meals. Finally, with a total payoff almost in sight, "my dad sent me the last little bit. He'd learned that I shared my last box of Cheerios with my little dog."

Drewery, now 42, thinks he paid about \$3,000 to fully retire his debt—about four times as much as he originally borrowed.

Now an electrician and the pastor of a small nondenominational church in Springfield, Drewery heard that Ruby and other civic leaders were conducting meetings and gathering key players in the community to learn more about payday lending and its impact on borrowers. "Carl and I hit it off right away," he says. Drewery shared his experiences, and his concerns about his own congregants, and joined the effort.

Pew already had identified Ohio as one of the nation's most problematic payday lending markets, chiefly

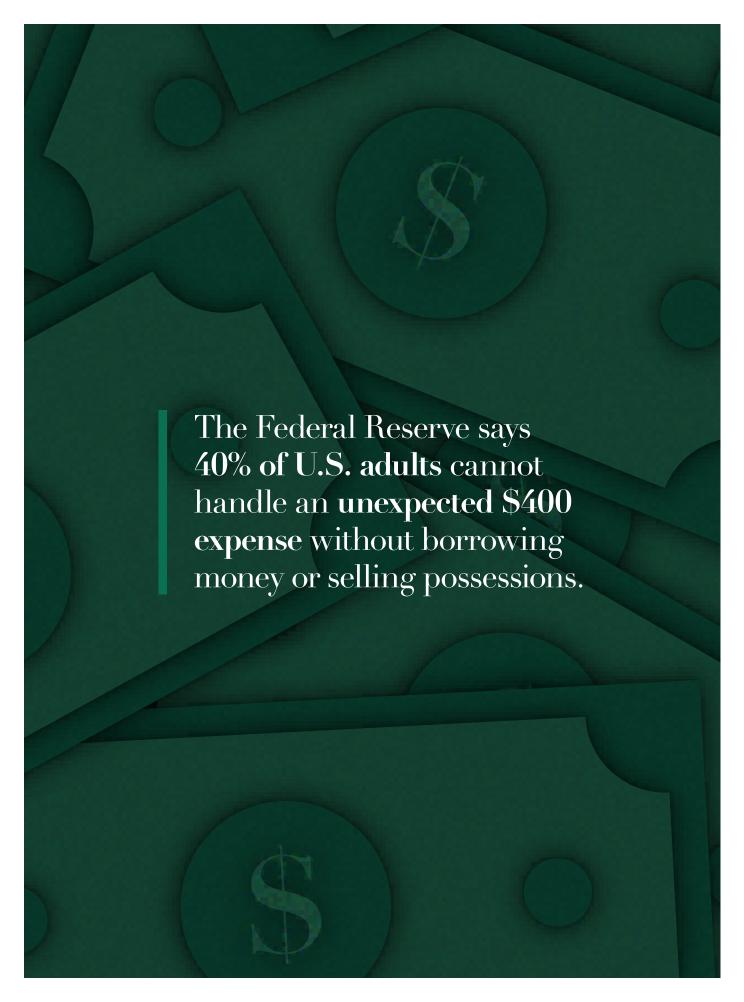
because of the broker provision that lacked safeguards on loan size, fees, or affordability. "That stood out to us as a very clear-cut example of where the state law was failing," says Nick Bourke, who directs Pew's consumer finance project.

A Springfield Chamber of Commerce official attended a Pew presentation about payday lending during a trip to Washington, D.C. When he got home, he suggested that the Springfield group and Pew join forces.

They did, with Ruby, Drewery, and other Springfield citizens providing local knowledge and sharing their experiences while



14% of borrowers can afford to repay an average payday loan out of their monthly budget.



Pew supplied data and technical expertise. Pew had already developed safeguards for reforming payday lending based on years of research. Key provisions included affordable payments, reasonable time to repay, and prices no higher than necessary to make credit available.

During a series of trips in 2016 and 2017 to Columbus, the group found a receptive listener in state Representative Kyle Koehler, a Republican from Springfield. "Ohio was the epicenter of the payday lending problem in the United States, and Springfield was the epicenter of the payday lending problem in Ohio," he recalled in a recent interview. He agreed to sponsor legislation that would better regulate, but not eliminate, Ohio's payday lending industry.



Pew provided data, evidence from other states' experiences, and historical perspective on payday lending to Koehler; his Democratic co-sponsor, Representative Mike Ashford of Toledo; and legislative staff members.

More than a year after Koehler and Ashford introduced the bill, it passed the Ohio House without amendments. But the fight intensified in the Senate, and Ruby, Drewery, and many others traveled to Columbus to testify at hearings.

All of them, including Koehler, brought powerful stories. He told of a woman who obtained a payday loan of \$2,700, and after paying the lender \$429 a month for 17 months, still owed \$2,700. Like many borrowers, Koehler says, she mistakenly thought she had an amortized loan whose principal would shrink with each payment. "They just didn't understand," he says.

The industry fought fiercely, and some colleagues told Koehler he was risking his political career. At times the bill appeared doomed: "Payday Lending Reform Effort Falters," said a June 2018 headline in The Blade of Toledo.

But supporters kept the bill on track. "I was sitting in the Senate chamber when it passed," Ruby says. "A great moment."

State officials say the new law—which took full effect in April—will save Ohio consumers \$75 million a year. Meanwhile, the industry's warnings that the law would eliminate payday lending in Ohio have proved untrue. Payday lender Speedy Cash was issued the first license under the new regulations in late February. Lower-cost lenders that avoided Ohio because they didn't want to charge brokerage fees have also obtained licenses and begun offering credit in the state, now that there is a transparent, level playing field to promote competition.

"Pew was very instrumental in the bill's passage," Koehler says. "I cannot thank them enough for helping us back up, with data, what we knew was going on."

Pew urges other states seeking to better regulate the payday loan industry to look at Ohio's new law as a possible model. It features strong protections against illegal online lending and gives state regulators authority to supervise lenders, monitor the market over time, and publish annual reports.

And, perhaps most importantly, it balances the interests of borrowers and lenders so they can both succeed. "Under the conventional payday lending model, the lender's success depends on their ability to collect money from the borrower's checking account rather than the borrower's ability to repay the loan. Ohio fixed that, so payments are affordable for the customer and the loan's terms are also profitable for the lender," says Bourke.

The new law gives borrowers at least three months to repay unless monthly payments are limited to 6 percent of the borrower's gross monthly income, giving lenders flexibility and borrowers affordability. To protect against long-term indebtedness, total interest and fees are capped at 60 percent of the loan principal. To give borrowers a clear pathway out of debt, the law sets equal installment payments that reliably reduce the principal. Lenders can charge up to 28 percent annual interest and a maximum monthly fee of 10 percent of the original loan amount, capped at \$30—meaning that a \$400, threemonth loan won't cost more than \$109. Before the law's passage, the same loan would have cost a borrower more than three times that amount.

"Our idea was never to abolish the lenders," Drewery says. "We do need the benefits of having places like that—if they are in check, if they are reasonable, not like a bunch of lions running after a little baby gazelle."

Charles Babington, a Washington journalist, wrote about the state of the U.S. news media industry for the fall 2018 issue of Trust.

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WHEN THE SEA RUNS DRY

A coastal community in Senegal that has depended on the ocean for generations can no longer catch enough fish.

BY CAROL KAUFMANN





very day in the afternoon, fishermen pilot brightly colored canoes called pirogues back from a day's work on the ocean and haul their catches onto shore. For as long as they can remember, people who live in Joal-Fadiouth, Senegal, on the West African coast have depended on the bounty of the sea; fish is not only their main source of protein but also their primary commercial product. But on many days, fishermen from this town of 46,000 are coming back from the sea without a catch.

Once home to the world's most abundant fish stocks, the waters of West Africa have fallen prey to overfishing by industrial trawlers, devastating places such as JoalFadiouth. In the last few decades, the percentage of overfished marine fisheries worldwide has tripled.

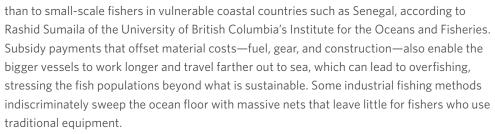
According to the United Nations Food and Agriculture Organization (FAO), a third of all fished stocks are fished at unsustainable levels and another 60 percent have no capacity for increased fishing—largely because of the increased demand for fish and fish meal, a powdered protein used to feed other animals such as fish and livestock in European and Asian markets.

Governments around the world spend more than \$35 billion to subsidize fishing. About \$30 billion of this amount goes to large-scale industrial fishers, many in developed nations in Europe, China, and Russia, rather





Fishermen pull a net into their wooden pirogue. The boat's captain, Malik Seye (far right), says the commercial fishers, who patrol the waters in much bigger boats equipped with huge nets, pose a real danger for the ocean. Seye says, "When they catch fish, it is like somebody sweeping their room and not paying attention to what is dirt and what is not." A megatrawler can catch up to 22,000 tons of fish a year, or the annual capacity of about 1,700 pirogues combined.



"What is so problematic is using taxpayers' money to overfish the stock, because this doesn't help the community," says Sumaila. "We're losing about 10 million tons of fish a year because we're not managing it well." Fishers in developing countries get \$1 in subsidies from taxpayers to every \$7 that their counterparts in developed countries receive, he says.

Fishers in Joal-Fadiouth feel the effects. "There are a lot of people who used to make money fishing that don't have a penny," says Malik Seye, a fisherman and captain of a fishing boat. "I think about our children's future a lot, because I think fishing will become harder and harder every day. I do not wish my children to become fishermen."

Soon, however, global policymakers will have a rare opportunity to help repair the situation, which has threatened the way of life for Seye and his fellow fishers on the African coast. The Pew Charitable Trusts is working to encourage members of the World Trade Organization to adopt a binding agreement that will limit or eliminate harmful fisheries subsidies by the end of 2019—which is not only one of the single greatest actions that could ensure the health of the world's oceans, but also would help sustain the only way of life that fishermen like Seve have ever known.

A fisherman balances his catch of the day as pirogues enter the port in Joal-Fadiouth, Senegal. Fishing has become more difficult for the local men, who receive a very small subsidy from the government to support their work. Many of their competitors from more well-heeled countries draw significantly larger sums: Fish industry workers in developing countries such as Senegal receive an estimated one-seventh of the amount of government subsidies that their counterparts in developed countries get.



Photography by JULIA HOPPOCK AND LEE GILLENWATER FOR THE PEW CHARITABLE TRUSTS



Fishermen sip tea and repair their net just off the coast of Joal-Fadiouth, where they search for fish to sell and eat. Fishing is the only trade they know, but overfishing has dwindled the fish stocks and left little for the locals, who are forced to travel farther from shore. "People have relinquished fishing methods of the past," says Malik Seye. "Our ancestors would not go far out to sea, and they would come back with fish."



A worker at a fish processing plant in Joal-Fadiouth dries, salts, and smokes fish for transport. The decreased catch means that people like him make about a third of the wages they did in 2010. Women hold the majority of the jobs in the plants where fish is prepared for selling; some bring their children to work with them because they no longer can afford school fees.







Western Australia Commits to Historic National Parks Expansion

The move conserves nearly 20,000 square miles of one of the world's last great remaining natural places.

BY JOHN BRILEY

Western Australia

The state of Western Australia, almost as big as the 11 mainland states of the American West put together, occupies one-third of the island continent, with vast and varied terrain and seascapes featuring red-rock desert, teeming coral reefs, lush forests,

and thundering rivers. While

some of those places have long been protected, many have remained vulnerable to a range of threats. But on Feb. 20, the Western Australian government took a big step toward safeguarding the state's territory by committing to conserve an additional 19,300 square miles of land and water over the next five years.

The move includes the largest single expansion of the national park system on land in Australia—and increases the amount of protected territory in Western Australia by 25 percent. With its announcement, the state government says it is also fully implementing safeguards in the Great Kimberley Marine Park, which experts say will rival the Great Barrier Reef Marine Park in biodiversity.

The parks plan also includes new protected areas, including former leasehold lands in the Outback. These properties extend from the wildflowers of the Mid West region to the gorges of the Pilbara and the beaches, cliffs, and islands of Shark Bay, which harbor vibrant coastal ecosystems and are home to a rich variety of birds. Also among the planned new protected areas is a South Coast marine park that is home to killer whales, endangered Australian sea lions, and other marine life.

Western Australia's natural heritage has evolved during the country's 30 million years of geographic isolation, with thousands of flora and fauna species found nowhere else on Earth. The Outback of Western Australia is one of the very few great natural places remaining on the planet, ranking alongside the Amazon. Antarctica, and the boreal forests of Canada

and Siberia. Equally impressive is the fact that this huge swath of land had been actively managed and cared for throughout millennia by Indigenous Australians.

Many of these newly protected areas have suffered for decades because not enough people have been managing them. In Australia, far more than in other parts of the world, effective conservation

requires active management of the land to deal with threats to the continent's immense natural spaces: uncontrolled bush fires, invasive feral animals, and noxious weeds, all of which can take over and degrade a landscape quickly.

Sydney

Partly because of those threats, The Pew Charitable Trusts, in collaboration with our Western Australian partners, has been advocating for a parks expansion in Western Australia for years, with a focus on large, contiguous protected areas.

"You need huge moves to protect whole river catchments, mountain ranges, and ocean ecosystems and maintain healthy rivers and abundant wildlife and fisheries," says Barry Traill, who directs Pew's conservation work in Australia. "A scattering of small parks across land and sea simply cannot stand up to the threats of today, let alone those certain to come with climate change and an expanding global population."

Traill, a zoologist by training who has been a leading voice for conservation in Australia for more than two decades, adds: "Throughout its history, Australia has sensibly protected some amazing places—Uluru, Ningaloo Reef, Mitchell Falls, Kakadu, and the Great Barrier Reef—and we've learned through this process that in conservation, size matters. In fact, the very scale of this latest expansion will be vital to its success."

And although the final, fine-tuned boundaries of



Miles of rich red earth and rugged rocks define the Gascoyne Murchison region in Western Australia, seen here along its Kennedy Range—an area now safeguarded as part of Australia's largest single expansion of the national park system on land. Lawrence Hillary

the new parks have not been set, government officials have promised that these areas will be large—not a checkerboard of small or modest-sized parcels—and protected for the long term.

Traill notes that to guarantee the plan's success, the government must follow through on its promises to establish genuine partnerships with landholders, local communities, and Indigenous people to confirm the places that will be protected and ensure that they are properly funded and actively managed.

Working with Indigenous landholders is especially critical, Traill says, calling the announcement "an opportunity for the government to establish positive ways of working with Aboriginal people in genuine and empowering partnerships to manage the land."

The next step in making the parks expansion a reality is a consultation process—which has already begun—between the state government and Indigenous landholders, the resources sector, pastoralists, commercial and recreational fishers, conservation groups, and local governments. From this process, officials and stakeholders will refine park boundaries

and management approaches before the individual parks and reserves are created over the next five years.

In the big spaces of the remote Western Australian Outback, the bush remains standing, rivers run freely, and wildlife still moves over vast areas. Great flocks of birds that have traveled from as far as Siberia still soar over the land searching for nectar, seeds, and fruit. Floods come and go, driving sporadic productivity and new growth. Across ephemeral wetland oases that stretch beyond the horizon, thousands of banded stilts, plumed whistling ducks, great egrets, and many other water bird species congregate, as they have for millennia. Offshore lie coral reefs, sea-grass meadows, and mangrove forests that are among the most unspoiled in the world.

Now more of those spaces will be protected, offering what Traill calls "a growing hope that Australia can hand its children and grandchildren a healthy and prosperous continent."

John Briley is a staff writer for Trust.

STATELINE

Stateline, an initiative of The Pew Charitable Trusts, is a team of veteran journalists who report and analyze trends in state policy with a focus on fiscal and economic issues, health care, demographics, and the business of government.

More stories are available at pewtrusts.org/stateline.



Like many of his generation, Tim Slayton, 36, spends a lot of time on his mobile device. Millennials and Generation Z make up about 35 percent of the country's adult population. States that undercount them risk losing seats in Congress and billions of dollars in federal funding. The trick is to find them and get them to respond. Courtesy of Tim Slayton

BY TIM HENDERSON AND ALAYNA ALVAREZ

The U.S. Census Bureau has a problem that some parents of Millennials will recognize: These adults often don't call. They don't write. If you want to reach them, you have to use social media.

The 2010 way—mailing a paper form with a followup knock on the door or call to a landline—just won't work for many of the residents the bureau needs to find. State and local governments are helping the agency work to avoid undercounts, which sap funding and political power.

"Mail? I feel like that's a dead thing," says Tim Slayton, 36, a Washington, DC, resident for 18 years. "And I don't have a lot of people randomly knocking at my front door, so I would be a little weirded out.

'Census Bureau!' It sounds like a joke. It sounds like you just want me to open my door. So I probably wouldn't."

The Census Bureau is learning some lessons long known to those trying to reach young people, says Ben Varquez, managing director of Youth Marketing Connection, which conducts marketing campaigns for businesses and nonprofits in Boston and Washington.

"Not even our nonprofits and associations are relying on direct mail or phone calls when it comes to Millennials and Gen Z," Varquez says. "U.S. mail is inconvenient and archaic. And it's tough to get people to get on their phone browser or laptop to fill out online forms when you're prompting them with a piece of mail. It's just too many steps."

Millennials, generally those born between 1981 and 1996, and Gen Z, those born afterward (see Page 10), make up an estimated 35 percent of the U.S. adult population. States that undercount them risk losing everything from seats in Congress to billions of dollars in federal funding. The trick is to find them and get them to respond.

Eleanor Janhunen, a 25-year-old who manages a jewelry store in the gentrifying NoMa neighborhood of Washington, agrees that a postcard leading to an online form would be too complicated.

"Asking young people to do an extra step is always going to be harder," she says.

Today's Millennials are more likely to rent and live in expensive urban areas than previous generations, according to an Urban Institute study in 2018.

The bureau is aware that young urban renters are less likely than they were in 2010 to communicate by mail, by phone, or with strangers at the door. So it's developing social media and other internet publicity that will allow potential respondents to log in and fill out a form next year.

"You're able to go in and be a part of the census, without getting what we're sending," said Deborah Stempowski, the bureau's chief of census management, speaking at a December meeting of the Census Scientific Advisory Committee. "You can do it on the phone on the Metro. It fills that gap."

A member of the committee, 32-year-old Jessica McKellar, expressed skepticism that the bureau could find her any other way.

"I don't check my physical mail. I just don't. I also don't answer my phone, and I live in an apartment complex. Nobody could get to my door if they tried to," said McKellar, a tech startup founder in San Francisco, at the meeting.

Four out of five people ages 25-34 have no landline at home as of 2018, up from about a third in 2008, according to federal statistics. Almost 90 percent of people ages 18-29 use social media, according to a 2018 Pew Research Center survey.

"Somebody like LeBron James could say, 'It's halftime! Pull out your phones, and let's answer the census!""

says Burton Reist, communications chief for the census. "Anybody anywhere can do it right then, right there. It gives us a power we've never had before. It's just huge."

Many areas deemed "hard to count" by the Census Bureau are poor or have large immigrant populations, the bureau said. But rental status and youth are bigger factors than income, so young people are the hardest to find, whether poor or relatively affluent, according to the census study.

Because they might be living with roommates, especially in high-cost areas, they may be reluctant to fill out forms asking for information about everybody in the household.

"There are six other people in my building with the same address. I know them, but I couldn't answer the census for them," said Emily Peeler, a 29-year-old attorney who moved from Kentucky to Washington five years ago.

Four out of five people ages 25-34 have no landline at home as of 2018, up from about a third in 2008, according to federal statistics.

In fact, many of the areas that the Census Bureau identified as the hardest to count are expensive and popular with young professionals, such as Brooklyn, Washington, Manhattan, and San Francisco.

Those areas were identified as likely to be particularly hard to count in a 2017 study by a Google consultant and former census statistician, Chandra Erdman. The study won a national contest to predict low response rates in small areas so that census workers and local officials can prepare to give them extra attention.

States and cities across the country need new ways to find the surging wave of young urban renters, which has driven apartment construction to its highest levels since the 1970s.

State groups grappling with the problem include the Minnesota Census Mobilization Partnership, a privatepublic partnership working on encouraging census participation.

The partnership is drafting state legislation to give census takers the same right to enter controlled-access apartment buildings as police and firefighters, says Bob Tracy, the group's public policy director.

The city of Houston, also struggling with how to reach Millennial renters who have flocked to the city's energy employment boom, also might consider asking for such a state law, says Margaret Wallace Brown, the city's acting planning director, who is leading the effort to encourage census participation.

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Urban Millennials Pose Census Challenge

Some of the nation's hardest-to-count areas are affluent urban enclaves for young professionals. The U.S. Census Bureau expects low response rates in these areas because so many of their residents are young, renting, and using relatively new addresses.

Annapolis, MD	Eldridge-West Oaks, Houston	
Arlington, VA	Ewa Beach, HI	
Cambridge, MA	Hoboken, NJ	
Chelsea, Manhattan	Mission District, San Francisco	
NoMa, DC	San Jose (Silicon Valley), CA	

Sources: U.S. Census Bureau Planning Database, Stateline analysis

One area in danger of being undercounted is Eldrige-West Oaks, in western Houston. Ninety-six percent of homes there are rental apartments, and typical household income is high, at \$96,000 a year, according to census statistics. Loft-style housing and artist spaces built in the past decade have drawn new residents, Wallace Brown says.

Fast-changing urban neighborhoods are particularly tough for outreach, because they may comprise lower-income residents in tightknit communities who have been there for decades, along with more affluent young professionals seeking housing at the edges of sought-after enclaves.

The two groups are both important to avoid undercounts but need different kinds of attention, says Howard Hogan, who retired this year as the bureau's chief demographer.

"Young, educated, mobile professionals might be much easier to reach on the internet," Hogan says. "There's more indifference or suspicion among the less well-off, however. It will not be so easy to reach them that way, even if they carry a cellphone all day."

Whether poor or affluent, many Millennials say they want to hear more about why census participation matters.

"Celebrities won't convince me. I don't follow any of them," says Tiffany Johnson, 34, who works in Washington and lives in suburban Maryland. "For me, it would have to be person to person, like a friend, telling me why I should do this. Why is it worth my time?"

The Erdman study noted that young singles are less likely to mail back paper forms, but more likely than others to fill them out on the internet, offering hope that an online campaign could be successful.

Still, some experts are concerned that internet links to census forms could open the door to widespread fraud or malicious attempts to distort data.

"How do you verify? Couldn't some bot just fill out 900 million addresses?" asks Jay Breidt, a statistics professor at Colorado State University who serves on the scientific advisory committee.

To deal with possible fake or duplicate census forms, the bureau has a highly confidential computer method called the Primary Selection Algorithm. It is kept secret to avoid hackers attempting to defeat it by learning its specific parts.

If someone did try to fill out millions of forms, the algorithm would detect it, because only one form will be accepted from each household.

"Of the millions you might have entered, we would pick one, based on records and what we know about that address," says the bureau's deputy director, Enrique Lamas.

Today's educated Millennials and Gen Z members are dedicated to civic engagement, so it's ironic that they're in danger of contributing to census undercounts that could undermine the political power of cities they helped shape, says Jason Dorsey, a researcher for the Center for Generational Kinetics, a consulting group.

"You have young, affluent renters who often want their voices to be heard," Dorsey says. "Yet they might miss out on being counted in the census, which could reduce the influence their local community has."

Tim Henderson is a staff writer and Alayna Alvarez is an editorial assistant for Stateline.

Prison, Probation, and Parole Reforms the Texas Model

BY JERRY MADDEN

Over the years, states have used evidence-based reforms to improve public safety, control taxpayer costs, and safely reduce prison populations. These efforts exploded on the national scene when we began our Texas justice reform effort in 2005. Texas legislators, including myself, were given a difficult directive: Don't build new prisons, they cost too much. As conservatives, we had the responsibility to achieve the highest return on investment for public safety spending while reining in unnecessary government.

Despite an anticipated increase of 17,000 people in the prison population in the next five years, we were determined to avoid building new prisons. We had a great deal of data on criminal justice, which really helped an engineer like me look at viable alternatives.

Based on the data, the options were clear: Either swing open the doors and let people out of prison without rehabilitation or treatment, or reduce the number of people going to prison.

It costs far less for people to be on parole or probation than to keep them incarcerated, so we endeavored to keep people from unnecessarily going to prison or recidivating. Our approach was to establish programs to treat drug and alcohol addiction, improve mental health services, and provide other rehabilitative programs in prison. For those on probation and parole, we expanded intermediate sanctions in lieu of revoking people to prison for nonviolent, low-level rule-breaking, and reduced caseloads to enable officers to provide better supervision services. We also expanded community-based drug treatment programs and our specialty court system, and we provided additional funding for mental health care throughout the state.

The results have been exceptional.

We closed eight prisons and reduced prison populations by about 11 percent. We improved parole rates and greatly reduced parole revocations as well as overall arrests and the probation population.

Fewer people are going to prison.

What we did worked, and others began to take notice. Since 2007, more than 30 states have enacted bipartisan reforms that have safely reduced the number of people behind bars. According to a report by The

Pew Charitable Trusts, 35 states saw their crime and incarceration rates drop simultaneously.

We achieved the goals we set out to accomplish—better public safety outcomes, reduced prison population, and avoided unnecessary costs by not building additional prisons. However, there is more work to do.

The largest portion of the criminal justice system with the greatest number of people affected — the community corrections system made up of parole and probation—has received far less attention than the prison system.

There are 4.5 million people in the U.S. on community supervision, more than twice as many as there are in our prisons and jails. More than 1 million women are on probation or parole, a figure that has doubled since 1990. Texas currently has 482,000 on probation or parole—the equivalent of more than half the population of Austin, the state capital. Nationally, in 2016, 8 in 10 probationers and two-thirds of parolees were sentenced for nonviolent crimes.

If we are to continue to make inroads into our correctional populations, we need to address the size and scope of probation and parole.

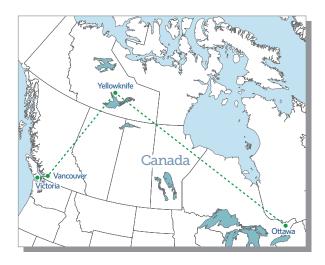
Shrinking the community corrections population by reducing sentence lengths and examining who needs to be on supervision would reduce caseloads, allowing officers to concentrate on those who need more help and pose the highest risk to public safety. It would also allow people who have been held accountable to move on with their lives. And for conservatives like myself, it would help ensure legitimate use of government power and funds by emphasizing public safety and wise use of taxpayer funds.

It is the next logical step for the Texas-borne experiment in justice reform.

Jerry Madden is a former member of the Texas House of Representatives who served as Chairman of its Corrections Committee; he is also a signatory to the Right on Crime Statement of Principles. This essay first appeared online in The Hill on Dec. 9, 2018.

Two Cultures, One Approach to Conservation

When Indigenous land managers travel from the Australian Outback to meet their counterparts in Canada's boreal forest, they find a common cultural connection to the land—and a common desire to protect it.



BY DEMETRA APOSPOROS

Not long after they arrived in Canada, they were covered head to toe in heavy coats and warm pants. Thick boots kept their feet dry, and enormous gloves insulated their hands from the biting cold. Only their eyes showed from beneath their balaclavas.

Just a few days earlier, this delegation of Aboriginal Australian land management leaders had left home amid a blistering heat wave. The temperature was 115 degrees.

But not here in the Northwest Territories. Not now, during February's polar vortex. It was 40 below zero, and they were going dog-sledding with their Dene First Nation hosts in Yellowknife.

"You think you've been cold before, but you've never been this cold in your life," says David Ross, director of Australia's Central Land Council. "Dogsledding was like being in the movies. It was a really different experience."

But this was a trip built less on differences than on similarities. The Australian visitors found that they had much in common with their Canadian hosts: a cultural obligation to care for the land, a connection to its ancestral history, and a desire to protect it for future generations as recognized owners and managers.

Australia's three-member delegation—Ross, Dean Yibarbuk, and Denis Rose, each boasting over 20 years' experience in Indigenous land management and self-determination—had made the 8,400-mile trek to discuss the success of their country's Indigenous Ranger program and share their insights on effective approaches to conservation.

For two decades, Australia has invested in Indigenous Protected Areas (IPAs), which are swaths of land and sea owned and managed by Indigenous Rangers and protected for their natural and cultural values. The rangers—123 groups of them across the country—are men and women who combine traditional land management skills (such as the patchwork burning of native vegetation to limit wildfires) with cutting-edge technology (such as drones) to monitor, manage, and protect the land. The Pew Charitable Trusts' Outback to Oceans Australia project, in partnership with a network of 40 Indigenous land and sea management groups, works to help secure funding for land management in Australia. In Canada, Pew's international boreal conservation campaign supports the establishment of more extensive Indigenous land management across the country. So Canada's Indigenous Leadership Initiative saw an opportunity to bring these Indigenous workers together to learn more about how their counterparts operate.

Australia has invested \$883 million in Indigenous Ranger programs since 2007, with IPAs protecting 170 million acres of land and sea—or nearly half of Australia's national system of parks and conserved lands. Indigenous peoples are delivering similar benefits in Canada, identifying Indigenous protected areas and creating more than 40 Indigenous Guardian programs to manage lands and waters. In 2017, the federal government of Canada committed \$25 million over the next five years in a pilot project to support Indigenous Nations' development and the expansion of guardian programs. The thinking behind these programs in both countries can be summed up in a saying often repeated across the Outback:



Dean Yibarbuk, a senior ranger and cultural adviser with Warddeken Land Management in Australia, examines a birch bark canoe in Canadian Environment Minister Catherine McKenna's office in Ottawa while Denis Rose, a Gunditjmara senior land manager, looks on. The two experts, part of an Aboriginal Australian land management delegation, visited Canada to share their experiences on effective approaches to conservation and discuss Australia's successful Indigenous Ranger program with their Canadian counterparts working in the boreal forests. Boreal Conservation

"People need country, and country needs people." In the Outback and the boreal, Indigenous peoples have been connected to the land—and active managers of it—for thousands of years, fostering skills and knowledge that have been passed down through generations. This inherited knowledge can be used in partnership with the conservation approaches practiced today.

"It's about two-way learning," says Rose, a senior Gunditjmara Traditional Owner who has advocated for Indigenous land rights and management in the Outback since the 1990s. "As a Traditional Owner Indigenous group, we've got a lot to learn from the Western science view, and the reverse applies as well."

Across Canada, the Indigenous guardians manage protected areas, restore animals and plants, test water quality, monitor development projects and illegal activity in fisheries and forests, and protect cultural sites. In the far north, they also help to research the

effects of climate change in the Arctic. The guardians' funding model is inspired by that of Australia's rangers, who monitor wildlife, control invasive species, reduce destructive wildfires, maintain tourist and cultural sites, and respond to the effects of a changing climate.

But the benefits of Indigenous conservation programs run deeper than conserving the landscapes. Research in Australia has shown that the programs have transformative impacts on families and communities, affording people a sense of purpose and reinforcing cultural connection. Rangers become role models for young people and bring social, cultural, and economic prosperity to the communities involved, including jobs, education assistance, and other training.

"Rangers and their work can be a catalyst for the community," says Patrick O'Leary, Pew's conservation partnership manager for Indigenous land management issues across Australia's Outback. "They bring the

inherited knowledge of elders together with the younger people and children, allowing them to be in touch with the land and to learn the local stories and cultural protocols their elders used when managing land over thousands of years." O'Leary adds that keeping this knowledge alive with current land management, instead of preserving it as a curio of the past, makes it easier to pass the knowledge on to the next generation.

"The ranger program is good for our children, our generations coming up, because we want to bring our kids back out in the landscape and start teaching our knowledge to them," says Yibarbuk, a senior ranger and cultural adviser with Warddeken Land Management, an Aboriginal-owned not-for-profit company.

"Traditional knowledge is fundamentally important and needs to be continued."

Research has also shown that every dollar invested in ranger programs in Australia can generate up to \$3 worth of other benefits, including moving people from welfare to work, improving health, and boosting rural economies. Ranger programs also create employment for more than 2,500 individuals each year. Similar research in Canada shows comparable results, as well as the potential for a dramatic upswing in the country's return on investment.

Perhaps most important, these programs recognize the vital role that Indigenous peoples play in achieving overall conservation goals, and the long-term payoffs that this type of substantive and ongoing investment can generate—including strengthening communities and protecting land on a sweeping scale.

In Canada, where many Indigenous Nations have identified lands and waters for conservation—places such as the Edéhzhíe Dehcho National Wildlife Area and the proposed Thaidene Nëné National Park Reserve, both in the Northwest Territories—Indigenous guardians are leading conservation efforts. The country aims to protect at least 17 percent of its land by 2020, not only to protect more land and fresh water for all Canadians but also to ensure that more Indigenous communities enjoy the economic, social, and cultural benefits that result from managing the land.



Bundled up against the biting cold in Yellowknife, Northwest Territories, members of the Australian delegation await their send-off on a dog sled outing by Steven Nitah, left, from the Lutsel K'e Dene First Nation. The ride was one of many cross-cultural activities the Australians experienced during two weeks spent in Canada. Boreal Conservation

In Yellowknife, where the Australian delegates joined their Canadian hosts in following auroras across the night sky, dinner featured a welcome serenade. "The local Indigenous people decided to play some music," Ross says. "And what I found interesting is there were about three different generations of drummers. They are passing this ability on."

During their 10 days in Canada, the Australians also visited Vancouver, Victoria, and Ottawa, where Yibarbuk got an up-close look at a traditional birch bark canoe used by North American Indigenous peoples, which was hanging on the wall of Environment Minister Catherine McKenna's office.

At lecterns across the country, they answered questions from members of First Nations from regions such as Lutsel K'e, Dehcho, Sahtu, and Haida Gwaii, sharing their experience and perspectives on conservation efforts that work. They found that the knowledge exchange worked both ways.

"I talked to Indigenous people here, and they share the same connections as us. They live the way we are, and they struggle with things like we do in Australia," Yibarbuk says. "But, you know, we're making a difference—showing our Canadian friends and Indigenous people about our conservation success."

Demetra Aposporos is senior editor of Trust.

TALKING POINT

Pew experts explore innovative ideas on the most critical subjects facing our world.

Tainted Dietary Supplements Put Consumers at Risk

Undeclared and unapproved pharmaceutical ingredients raise questions about oversight

BY SANDRA ESKIN AND ELIZABETH JUNGMAN

Hundreds of products containing potentially harmful pharmaceutical ingredients are being marketed to consumers as dietary supplements, a study published in October found, raising questions about the Food and Drug Administration's ability to remove these tainted products from the market.

Dietary supplements cannot legally contain pharmaceutical ingredients. But a study published in the Journal of the American Medical Association found that more than 700 dietary supplements sold from 2007 to 2016 included pharmaceutical ingredients that had been the subject of FDA warnings. Some of the pharmaceuticals were components of FDA-approved prescription drugs, while others were drug ingredients that had been withdrawn from the market or that FDA had never approved. According to the study's authors, the undeclared drugs represent "an important public health concern."

A separate study published in December in JAMA Internal Medicine found that several brands of supplements on the market contain at least one of four prohibited stimulants, even though FDA had sent warning letters to their manufacturers and issued public notices about the ingredients. One notice cautioned that supplements containing a stimulant called dimethylamylamine can elevate blood pressure and could lead to cardiovascular problems. It noted that FDA had received 86 reports of illnesses or deaths associated with supplements containing it.

Most American adults take at least one dietary supplement a day, including products such as vitamins, minerals, herbs or other botanicals, amino acids (the building blocks of proteins), or other dietary ingredients. The number of these products on the market has grown from about 4,000 in 1994 to about 80,000 today. The new studies raise serious questions about whether FDA can take effective action when problems with supplements arise.

Although FDA can mandate recalls of dietary supplements, this authority does not extend to drugs (with the exception of certain controlled substances), calling into question the agency's ability to require a company to recall products marketed as supplements that contain drug ingredients. And unlike the oversight

Most American adults take at least one dietary supplement a day, including products such as vitamins, minerals, herbs or other botanicals, amino acids, or other dietary ingredients.

of drugs, the agency has no mechanism to know what dietary supplement manufacturers are producing.

To more efficiently monitor the marketplace and take quick action if needed, FDA should have access to more information about the dietary supplement marketplace, such as the names of specific products, their ingredients, and product labels, as well as the names and contact information for companies selling them. Former FDA Commissioner Scott Gottlieb recently made a similar point, writing that if supplement manufacturers were required to submit information about their products to the agency, it would improve transparency, promote risk-based regulation, facilitate efficient enforcement of the law, and establish new ways to identify dangerous products. Giving FDA more information and clarifying the agency's recall authority for supplements tainted with pharmaceutical ingredients would better protect Americans.

Sandra Eskin is a director with The Pew Charitable Trusts' work on food safety, and Elizabeth Jungman is a director with Pew's work on public health.

Sustaining Caribou Means Conserving Canada's Boreal Forest

Indigenous management emerging as best hope for dwindling herds and their habitat

In its spring report on the health of Canada's 51 boreal caribou herds, the Canadian government found that only 14 of them were on track to survive in the long term. Their numbers decreased by more than 30 percent over the past 20 years, in large part because of loss of habitat from logging and industrial development, the report concluded.

Many Indigenous groups are working to protect this vital habitat. For example, the Peoples of the Ungava in 2013 created the Ungava Peninsula Caribou Aboriginal Round Table to improve caribou management across 580,000 square miles of Quebec, Labrador, and Nunavik. In 2017, the community of Déline in the Northwest Territories adopted a management plan recognized by the regional government for caribou around Great Bear Lake.

Valérie Courtois, director of the Indigenous Leadership Initiative, discusses the importance of the boreal forest to the survival of the species and Indigenous traditions.



Why are caribou important to Canada and Indigenous peoples?

I'm an Innu woman, and for us, caribou is the central animal, spiritually and in the natural world. Our elders often say that caribou and Innu are the same. From an ecosystem and Canadian point of

view, caribou is also a keystone species. Where it exists, other things exist around it. And if it disappears, that leads to other things around it disappearing.

The Canadian government's report speaks to the fact that all caribou in Canada are now in some form of danger of extinction. They're all listed—or about to be listed—under the Species at Risk Act.

How are the health of caribou and the boreal forest linked?

Caribou are the largest ranging ungulate species, which means that they need large habitats. They're also particularly sensitive to any kind of disturbance, harassment, or noise. Studies show, for example, that caribou will avoid many disturbances, such as roads, by over 20 kilometers.

Because of these characteristics, they are often one of the first species to display impacts from environmental degradation. So if there's something up with caribou, we need to look deeper into how our decisions are impacting the environment.

Elaborate on the relationship between caribou and your people.

When there are caribou around, they're the main part of our diet, what we make our clothing out of, what we make our drums are what we pray with. If they disappear, we don't necessarily have alternatives for that kind of practice. Caribou is really, really important to us. And if there are no caribou, what will become of us? It's time for Indigenous peoples to take the leadership of protecting that species because of its critical nature to our culture.

How are you doing that?

We started getting alarming signals from the inventory work on caribou. The George River herd in the early '90s was the largest herd of any ungulates in the world—almost 1 million animals. In 2013, a survey showed that number had dropped to 74,000. So the leadership of the Indigenous Nations that depend on the herd called for an emergency summit in northern Quebec, and people agreed that we needed to start to work together.

It was the first time those groups ever got together on any issue, and that's a real testament to the importance of the species for all. Five years into the process, we've developed our own caribou management strategy, based first and foremost on our cultural responsibility to the species and its ecosystem values.

How does that strategy differ from government caribou management?

Ours is much more sophisticated. The tool the governments use is what I call the on-off switch:



Caribou cross the George River, called Mushuau-shipu in the Indigenous Innu language, in northern Quebec in 2016. The George River herd, like others throughout the country, has declined precipitously in recent years. Valérie Courtois

essentially allowing hunting (on), then banning it (off). There's very little nuance in that tool. Our strategy proposes more of a circular way of decision-making based on indicators and conditions about the cycle of caribou.

We also have Indigenous Guardians who protect and monitor the herds so that our governments can make good decisions. It's not just about flying in a helicopter, putting a collar on a caribou, and then letting the animal go. It's about observing caribou as they are, and that allows us to get a lot of information that Western science doesn't.

Why not?

Western science is all based on collaring caribou. The collars were first installed in Canada in Labrador in the early 1980s to track how military activities were affecting the animals, but the Innu feared this might have a negative impact on them. When I first went to Labrador, I was a 24-year-old varsity hockey player doing forest inventory. A military plane on low-level maneuvers flew overhead, and it knocked me on my back. My first thought was, "Wow, if this did this to me and I knew what that thing was, imagine what that feels like for a caribou to have the same thing happen."

Western science only has a picture of how caribou move for part of their 70- to 90-year population cycle. Our knowledge of and relationship with caribou date back nearly 10,000 years.

What more could be done to protect caribou?

Our boreal caribou have been listed in the Species at Risk Act since 2003, and but there's still been a steady decline in their numbers. And there's been very little involvement of Indigenous peoples up until very recently. Now Indigenous governments are regaining their power and their roles on their lands, and caribou in the boreal forest will be better off for it.

Canada is a resource-based country. We depend on a lot of extraction for our economy. But we're also a country that wants to do right by its people and by its land. We must have a hard conversation about whether we want to have caribou in our future.

What roles can Indigenous Protected Areas and Inuit Impact and Benefit Agreements play in caribou management?

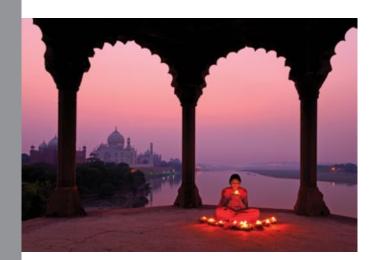
Both of those mechanisms could be very helpful. When Indigenous peoples are given the space to make decisions on their land, they tend to be much bolder in terms of the conservation. When Innu consider lands for forestry, the first question isn't, "Where can we build a sawmill?" It is, "What needs to stay on this land for us to remain Innu?" And, "What can the land spare, if anything, to be able to do this other activity?"

We are running out of time to get this right, but if we take the Indigenous conservation approach, we stand a much better chance of leaving our children a healthy boreal forest and a healthy caribou population.

A Shared Interest in Finding Answers About Faith

A partnership between the John Templeton Foundation and the Pew Research Center explores global attitudes toward religion.

BY DEMETRA APOSPOROS



A girl in Agra, India, cradles a traditional prayer lamp. The Pew-Templeton Global Religious Futures Project, which explores religious change and its impact on communities around the globe, is surveying people in India for a report expected to be released next year. Adrian Pope/Getty Images

Does religion bring happiness? In the U.S. and many of the more than two dozen other countries surveyed, adults who identify with a religion and attend services at least once a month are more likely to say they are very happy than are those who say they don't regularly participate in a religious community. These same actively religious adults also report being more civically engaged in their communities—joining groups and being more likely to vote—than the religiously unaffiliated, who do not identify with any religious group. These findings come from a report on religion's relationship to overall well-being published in January by the Pew-Templeton Global Religious Futures Project, a partnership between the Pew Research Center and the John Templeton Foundation.

For the past decade and a half, the center, a Washington-based subsidiary of The Pew Charitable Trusts, and the foundation have collaborated to analyze religious change and its impact on societies

around the globe—asking big questions and attempting to answer them using data gathered through a range of social science methods that include demographic analyses and public opinion surveys. The work aligns with one of the foundation's primary goals—to use scientific findings and methods to inform philosophical or theological understanding—and provides a vehicle to expand the impact of its philanthropy.

Located in a suburb of Philadelphia, the Templeton Foundation was founded in 1987 by Sir John Templeton, the visionary investor who created the family of Templeton funds and who also had a deep respect for learning and belief in the centrality of spiritual life—as evidenced in the motto he created for his foundation: "How little we know, how eager to learn." The foundation supports a range of research into some of the deepest and most profound questions humankind faces today and continues to have family members in leadership roles. Heather Templeton Dill, the current president and Sir John's granddaughter, took the helm in 2015 after years of leadership by her father, John M. ("Jack") Templeton Jr., who in addition to his work at the foundation was a respected pediatric surgeon.

The Pew-Templeton project aims to expand knowledge of the attitudes and demographic trends among followers of the world's major faith groups. As explained by Alan Cooperman, the research center's director of religion research, it is "an initiative to apply demographic methods and tools to the study of religion." This approach dovetails nicely with Templeton's desire to support research that advances or deepens society's understanding of religion.

Cooperman stresses that the work often focuses on the "futures" part of the project's name. "We're not assuming that religion follows the same path everywhere. In some parts of the world, secularization is taking place; in other parts, religion is actually growing or being renewed. Our project's name is

meant to evoke the differing trajectories and possible paths of religions around the world."

The research has become an important resource for U.S. diplomats headed to postings overseas and for scholars. In 2018 alone, articles in more than 1,100 scientific journals cited reports from the Pew-Templeton Global Religious Futures Project.

Faiths studied include Christianity, Islam, Hinduism, Buddhism, Judaism, and African and Chinese traditional and folk religions, and even the religiously unaffiliated. The reports produced by the project encompass three distinct areas of research: global demographic studies, surveys and other kinds of data collection, and analyses of trends in religious restrictions around the world.

The demographic information—data on such characteristics as birthrates, educational levels, gender and mortality—comes from official sources such as population registers, health surveys, and censuses undertaken by governments or government-supported agencies. Working with this information in the public domain, project researchers combine, pore over, and plumb it in new and innovative ways, allowing for unique insights and the creation of in-depth population projections.

Take for example the project's groundbreaking 2015 report "The Future of World Religions," which explored how major religions are changing. Demographers at the research center calculated that the Muslim population around the world is growing twice as fast as the overall global population and that followers of Islam are expected to outnumber Christians worldwide by 2075 a finding that made front-page news on every continent. A more recent report, "The Age Gap in Religion Around the World," describes how young adults are less likely than those 40 and older to identify with a religion, pray daily, attend worship services regularly, or consider religion very important in their lives. While the pattern varies somewhat in each of the 106 countries studied, it is almost always younger adults who are less religious in the countries where there is an age difference in religious commitment.

Surveys—for which the center is widely known and has a deep expertise—are viewed as an approach that sets the project's work apart in both its scope and comprehensiveness. A report released in 2018 on how attitudes on key issues differ between Western Europe and Central/Eastern Europe resulted from new surveys of nearly 56,000 adults in a total of 34 countries, which were undertaken in person in Central and Eastern Europe in 16 languages, and by phone in Western Europe in 12 languages. Key findings from the report, "Eastern and Western Europeans Differ on Importance of Religion, Views of Minorities, and Key Social Issues," showed that, among other differences, more Central and Eastern Europeans view religion as a critical component of national identity and that most Western Europeans

are in favor of same-sex marriage. Survey data collection is underway in India for a report expected to be released next year. Researchers plan to interview some 30,000 people across the country, which is so vast and diverse that the project is similar in complexity to previous regional surveys of 15 to 20 countries combined. The Indian interviews will be conducted in person, for as long as 45 minutes each, and aim to reveal the role of religion not just in the personal lives of Indians but also in how they view their national identity, the diverse nature of their society, and their attitudes on a variety of social issues, including gender.

The project also regularly examines local restrictions on religion around the world from laws, policies, and practices, as well as social hostilities involving religion. Based on a consistent set of source materials that includes reports by the U.S. State Department, United Nations, Human Rights Watch, and more, the project team looks at dozens of measures in each category to determine whether religious rights have improved, deteriorated, or remained the same. The most recent restrictions report, released in June 2018, noted a global uptick in government restrictions on religion in 2016, with nationalist organizations playing an increasing role in harassing religious minorities that year, particularly in Europe.

Regardless of topic, these reports have one thing in common: They are viewed as important, reliable, and unbiased resources by governments, officials, religious leaders, thought leaders, journalists, and academics.

Cooperman says the partnership with the Templeton Foundation is a great match for Pew's commitment to rigorous global research. "Following on John Templeton's tremendous interest in inquiry, belief that scientific studies should lead us, and an openness to new knowledge wherever it may take us, we share a commitment to undertaking important research and sharing it with a broad public," he says. "It is a partnership aligned on many levels, and we value it greatly."

The work is also a natural fit with Templeton's goal of seeking answers to big questions. "Pew's materials on religion are more informative and detailed than anything else available," says Kimon Sargeant, Templeton's vice president of programs. "The quality of Pew's surveys is the gold standard, and the religious futures work is important to promoting our understanding of the dynamics that are impacting faith communities around the world."

For more information about philanthropic partnerships at Pew, please contact Senior Vice President Sally O'Brien at 202-540-6525 or sobrien@pewtrusts.org.

Demetra Aposporos is the senior editor of Trust.

Perspective on Pensions

An independent evaluation explores Pew's efforts to help states analyze the sustainability of their public pensions and implement reforms.

BY MICHELE LEMPA AND RICHARD SILVER



Mike Kemp/Getty Images

Underfunded public pensions are one of the most significant challenges facing states and municipalities today. The Pew Charitable Trusts began studying this issue more than 10 years ago, publishing some of the earliest research to detail the funding challenges confronting states. In 2010, Pew created a 50-state assessment that highlighted a \$1 trillion gap between the amount states would owe retirees for pensions and health care and what they had reserved for those payments. By 2016, that gap had reached \$2 trillion. Pensions alone left a \$1.35 trillion hole in state balance sheets while states continued to fall short on adequately funding these promises.

Pew's research helped draw media attention to the issue of pension reform and heighten the awareness of policymakers. In 2012, Pew began providing states and municipalities with customized analyses of their pension systems and technical assistance on exploring available approaches to improving pension policy. The goal was to support policymakers in examining and adopting policies that would shrink the funding gap and reduce risk to taxpayers while continuing to help place workers on the path to a secure retirement.

"There is no one-size-fits-all solution to the pension funding shortfalls and budgetary challenges facing individual cities and states," says Greg Mennis, director of Pew's public sector retirement systems project. "However, if sustainable funding is not achieved, the cost of paying for benefits will impact their ability to fund core government services such as schools, public safety, and infrastructure."

Last year, Pew's evaluation unit, which conducts regular assessments to help the organization learn from its work and improve future decision-making, engaged a team of independent experts to lead a review of the initiative's progress to date. The team found that Pew's early work on pensions was among the first to bring national attention to core concerns such as funding shortfalls and investment risk-taking, and that its ongoing research continues to help shape the national dialogue on the topic. Between March 2012 and July 2018, the initiative completed or was in the process of providing comprehensive assistance in 13 jurisdictions and had engaged seven others in a more limited way, offering support such as customized research, presentations, or public testimony. By July 2018, nine of the engagements had resulted in pension reforms that will collectively reduce the funding gap by an estimated \$9.43 billion over the next 10 years. The evaluators found that, overall, Pew made substantial

contributions to these state and local reform efforts.

The evaluators collected data from 10 states and municipalities in which Pew has worked, including those that have successfully enacted pension reforms and those that have not. Although each state differed in its needs and priorities, the work in Pennsylvania is a good illustration of how Pew deploys a customized approach.

From 2001 to 2012, Pennsylvania's two major statewide pension plans swung from a \$20 billion surplus to a \$58 billion deficit. The growing pension burden crowded out other public investments, threatening the state's long-term fiscal stability. In June 2012, Pennsylvania lawmakers asked Pew to testify about the challenges facing the state's public retirement system and continued to rely on Pew's research as they worked to understand the issue and develop a response. Pew showed that more than half of the state's pension shortfall resulted from policy choices that increased benefits and reduced contributions to the system.

"There is no one-size-fits-all solution to the pension funding shortfalls and budgetary challenges facing individual cities and states."

-Greg Mennis, director of Pew's public sector retirement systems project.

Over the next several years, Pew helped inform Pennsylvania's restructuring efforts by educating state legislators, the governor, and other stakeholders on complex issues regarding pensions, and also analyzed various policy proposals. Pew staff provided a unique third-party perspective to negotiations, describing policy changes that other states had tried and explaining what current research showed about their effectiveness. It's estimated that the final legislation, signed into law in June 2017, will reduce the state's pension shortfall by between \$5 billion and \$20 billion over 30 years. According to the evaluators, policymakers reported valuing Pew's objective analysis and believed that it helped persuade skeptical politicians, as well as citizens, to embrace new ways of managing the state's retirement system. Similar opinions were expressed by interviewees in the other states as well.

Pension reform is often a highly contentious issue. By acting as a neutral arbiter, Pew created a sense of trust in the reform process among normally adversarial political actors. The evaluation identified several strengths that were key to Pew's progress by examining successes and challenges across all 10 locations. In addition to Pew's national research, which was a cornerstone of the work, three of the most important factors were found to be the strength of Pew's reputation, high-quality customized research, and a flexible approach to technical assistance.

Pew's overall reputation as a nonpartisan, credible source of information opened doors to state and local reform engagements. Many of the policymakers interviewed indicated that Pew's reputation for highquality research and analysis was the primary reason they invited Pew to provide assistance.

Pew's 50-state reports helped establish its credibility in the field, and created an entry point to engage with states and municipalities. However, the national data alone were not enough to prompt local reform efforts. In response to requests from local stakeholders and elected officials, Pew developed custom, jurisdictionspecific analyses and offered recommendations that took into account local data, context, and priorities. Interviewees noted that they could count on Pew to provide a quick response to data requests when it mattered most.

The evaluation found that Pew used a flexible and personal approach responsive to the needs and preferences of local stakeholders, assisting with broader reforms such as those in Pennsylvania and Kentucky, as well as more limited reforms in places such as South Carolina, to stabilize the system and lay the groundwork for additional action. Across different locations, interviewees and stakeholder groups said that Pew's individualized approach was important to their efforts.

In addition to conducting research and providing technical assistance, as a next step Pew has been developing and encouraging the adoption of robust new measures of fiscal health. Stress testing—a rigorous analysis that examines the potential effects of different economic conditions on a jurisdiction's future public pension funding levels and overall fiscal health—is the most promising. Although this work remained in its early stages at the time of the evaluation, the evaluators agreed that it held great potential, and recommended that Pew continue these efforts.

Overall, the evaluators found Pew's approach to the complex issue of pensions to be a success. Pew first laid the groundwork by providing high-quality research, which illuminated the need for reform of public pension systems. This research not only raised the issue's visibility but helped pave the way for on-the-ground engagement to help states and municipalities strengthen their pension systems. Finally, the evaluation highlighted the need to continue identifying improvements in how the effectiveness and sustainability of pension systems are measured. The evaluation's findings affirmed that Pew is well-positioned to continue to play a leading role in helping states and municipalities improve their pension systems.

Michele Lempa is a project director and Richard Silver is a principal associate with Pew's evaluation unit.

RETURN ON INVESTMENT

The Pew Charitable Trusts applies a rigorous, analytical approach to **improve public policy, inform the public,** and **invigorate civic life,** as these recent accomplishments illustrate.

IMPROVING PUBLIC POLICY



A shortfin make shark skims the sea's surface along the west coast of New Zealand. Serious declines in the fish's population have prompted governments around the world to demand that trade of the species, along with 17 other types of sharks and rays, be legal, sustainable, and traceable. Richard Robinson/Getty Images

Additional shark and ray species proposed for CITES Appendix II listings

In December, a record-breaking 67 governments co-sponsored proposals to list 18 species of sharks and rays, including giant guitarfish, white-spotted wedgefish, and make sharks, on Appendix II of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES). In recent decades, these populations have suffered significant declines—largely driven by the international demand for their fins—but a listing on Appendix II would require that trade in these species be legal,

sustainable, and traceable. CITES has become a driving force in global shark conservation and management by adopting listings to cap international trade of threatened species to sustainable levels and by encouraging countries to pass legislation to manage the animals. Pew will continue to work with partners to advocate for these vulnerable sharks and rays to be included in Appendix II. The listings will be considered at the 18th Conference of the Parties in May in Sri Lanka.

Congress permanently protects wild areas in Tennessee and Arkansas

In the final days of the 115th Congress in December, lawmakers approved legislation that will permanently protect more than 20,000 acres of the Cherokee and Ouachita national forests in Tennessee and Arkansas. The areas will conserve wildlife habitat, safeguard pristine watersheds, and preserve stretches of the Appalachian and Ouachita national recreation trails. Pew's U.S. public lands staff worked with congressional delegations, local partners, businesses, and communities in both states to build support for these special places, furthering Pew's goal of expanding the National Wilderness Preservation System.

United Kingdom proposes protections around South Georgia and the South Sandwich Islands

The United Kingdom government announced in December full protection for an additional 114,000 square miles of waters within the exclusive economic zone (EEZ) surrounding South Georgia and the South Sandwich Islands, a U.K. territory in the South Atlantic. The region, a world-renowned biodiversity hot spot, is home to seals, whales, and some of the largest aggregations of penguins on the planet. The Pew Bertarelli Ocean Legacy team worked with members of the U.K. Parliament, scientists, business leaders, and partners to encourage these new protections. Together, the new safeguards cover an area approximately the size of Arizona, and opportunity remains to add further protections within the EEZ. This designation is the 11th that Pew has helped secure since 2006, and marks significant progress in the Pew Bertarelli Ocean Legacy's goal of increasing the number of great parks in the sea from nine to 15 by 2022.

Pew assists conservation efforts at the International Commission for Conservation of Atlantic Tunas

Staff from Pew's ending illegal fishing and tuna conservation projects participated as formal observers during the 21st Special Meeting of the International Commission for the Conservation of Atlantic Tunas (ICCAT) last November in Dubrovnik, Croatia. The teams advocated for several priorities, resulting in the commission's adopting proposals on port state measures and vessel monitoring systems that will better track fishing vessels in ICCAT waters and reduce illegal fishing. Pew also worked with policymakers to draft a proposal that would improve the management of bigeye, yellowfin, and skipjack tunas. The proposal will be taken up at this year's annual meeting and, if adopted, would be a positive step toward ending overfishing of the species and help rebuild stocks to healthy levels.

New Mexico expands Results First approach

New Mexico
Governor Michelle
Lujan Grisham (D)
signed legislation in
February that will
improve the state's
Accountability in
Government Act by
requiring evidence
of program
effectiveness
in state agency
budget requests.



New Mexico's state Capitol building; since 2013 the state has dedicated \$350 million to evidence-based programs. Zack Frank/iStockphoto

The law creates statewide definitions for key terms (such as "evidence-based," "research-based," and "program inventory") and requires the Department of Finance and Administration and the Legislative Finance Committee to collaborate on implementing the new policies. It also instructs the finance department to develop budget instructions that require affected agencies to identify the amount of funding dedicated to evidence-based programs and say how the agency has prioritized evidence-based, research-based, and promising programs in its budget request. Since 2013, New Mexico has dedicated \$350 million to evidence-based programs. By codifying the use of evidence in the state's budget process and requiring agencies to proactively build their budget requests using evidence of effectiveness, the new law marks the beginning of more substantive executive branch engagement with evidence-based policymaking and a significant step toward long-term sustainability. The Pew-MacArthur Results First initiative has been working with New Mexico since 2011.

Stanford and Suffolk law schools launch online legal resource

Learned Hands, an online game in which users identify possible legal issues in true stories, launched in October. The project is a joint effort of Stanford Law School's Legal Design Lab and Suffolk Law School's Legal Innovation and Technology Lab, and is part of Pew's civil legal system modernization project's efforts to improve the way people understand and address their legal problems. Stanford and Suffolk are crowdsourcing information from users to train computer algorithms to identify legal issues from descriptions by people who are not experts in the legal system. Funded by Pew, Learned Hands is the first machine-learning program of its kind, and it may prove to be an essential building block for future legal information and referral portals throughout the country.

Sales of antibiotics for food animals fall; stewardship programs gain

The U.S. Food and Drug Administration released data in December showing that overall sales of antibiotics for animal agriculture fell 33 percent from 2016 to 2017, marking an encouraging trend following last year's first drop since 2009, when sales data were initially reported. The ongoing decline follows full implementation of FDA's guidance eliminating antibiotic use for growth promotion and requiring veterinary oversight of antibiotics used in animal feed and water, policies that Pew championed. Also in December, Pew announced a framework for effective antibiotic stewardship programs after engaging in a two-year dialogue with the Farm Foundation, Tyson Foods, Walmart, McDonald's, and other leading organizations from throughout the food animal supply chain. Both developments further Pew's antibiotic resistance project's goals of cutting in half the use of medically important antibiotics in animal agriculture by 2021 and ensuring that major meat and poultry producers have incorporated transparent and accountable standards into industry quality assurance programs.

Michigan reforms its savings and tax incentives policies

Michigan Governor Rick Snyder (R) signed legislation in December that reforms the state's rainy day fund policies. The changes include a limit on the amount that may be taken out of the fund each year, helping ensure that the state does not drain all its reserves in one year. In previous economic downturns, Michigan quickly used all of its rainy day fund, leaving it with little cushion during a multiyear recession. The new law also increases the maximum amount the fund may hold at a given time, a level that is more in line with the state's revenue decline experience during a recession. In another piece of legislation, state leaders required that all economic development incentive programs, including tax incentives and cash incentives such as grants and loans, be evaluated on four- and six-year cycles by a nonpartisan, independent evaluator. The law aims to equip lawmakers with better information about the economic impact of their incentive programs. With this new law in place, Michigan joins 30 states including nearby Indiana, Ohio, and Wisconsin—that require evaluation of economic development incentives. Over the past two years, Pew's state fiscal health project has met with members of the governor's budget team and the legislature to discuss how to create an evidence-based savings framework.

Research helps identify electronic health record usability and safety challenges

In November, the journal Health Affairs published research by Pew and MedStar Health on the safety of electronic health records (EHRs) used in pediatric care. The study examined 9,000 patient safety events, such as medication errors, associated with caring for children in three hospital systems. Fifty-six percent of the total events were related to the use of EHRs, and involved a medication issue, and 64 percent of those occurred because of issues related to the design and use of the systems by clinicians. Nearly 20 percent of the safety events reached the patient, although not all of them ultimately resulted in harm. The study highlights the potential for EHRs to contribute to medical errors. Incorrect drug amounts or treatment delays can cause patient harm, particularly in children, who are especially vulnerable. The findings support Pew's goal of stronger federal safety requirements for EHRs, including forthcoming provisions specific to pediatric care.

Companies contribute industry data to open-access platform for antibiotic research

In October, Pew and biopharmaceutical company Achaogen reached an agreement to share data from the publicly traded firm's discontinued antibiotic research program on Pew's open-access Shared Platform for Antibiotic Research and Knowledge (SPARK). The platform is a cloud-based resource that allows scientists from around the world to learn from past research in their quest for novel antibiotics. In December, another leading pharmaceutical company, Novartis, also shared data with SPARK. These data contributions have established a precedent for other pharmaceutical companies, providing a way to ensure that scientific investments are not lost but used to reinvigorate the pipeline of antibiotics in development. The data could potentially help researchers from throughout industry and academia overcome scientific barriers that have impeded antibiotic discovery. The contributions further Pew's ultimate goal of spurring innovation to combat resistance and enabling the scientific community to better understand how to combat the hardest-to-treat bacteria.

Alaska council adopts groundbreaking plan for the Bering Sea

In December, the North Pacific Council adopted the first fishery ecosystem plan for Alaska's Bering Sea, creating a framework for implementing ecosystembased fishery management in the region. The Bering Sea is home to the largest fisheries in the United States, globally important biodiversity, and indigenous communities. The plan is the first in the nation to establish specific measurable objectives for ecosystem conservation and includes protecting the ocean food web as well as minimizing fishing practices that catch non-target marine life and harm sensitive habitat. The plan is also the first to formally incorporate the traditional knowledge of indigenous communities into the council's decision-making process. Pew assisted in developing the plan by helping set goals and objectives for the Bering Sea ecosystem and supporting groundbreaking science on early warning indicators to help managers account for shifting ocean conditions related to climate change, along with best practices for incorporating traditional knowledge.

New Inuit impact and benefit agreement announced

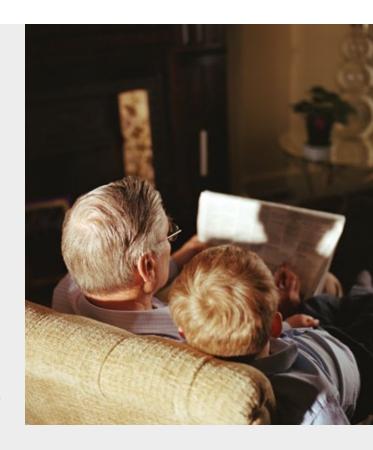
The Canadian government and the Qikiqtani Inuit Association, representing more than 14,000 Inuit from the Baffin region, announced an agreement last December for the management of the Tallurutiup Imanga (Lancaster Sound) National Marine Conservation Area in Nunavut, the most northern territory of Canada. The agreement allows for Indigenous co-management, a historic recognition of the natives' sovereignty that will increase community participation in the research and stewardship of the biological and cultural resources of the area. It also creates economic development opportunities for communities through training and jobs. The pact will also establish the largest protected area of land or water in the country. Throughout the past decade, Pew has worked with the Canadian nonprofit organization Oceans North, local Inuit communities, and the Canadian government supporting the creation and co-management of Tallurutiup Imanga.

INFORMING THE PUBLIC

Younger Americans better able to determine fact from opinion in news

An October analysis by the Pew Research Center found that younger Americans are better than their elders at separating factual and opinion statements in the news. A center study from June that asked U.S. adults to categorize five factual statements and five opinion statements revealed that about a quarter of Americans overall could accurately classify all five factual statements (26 percent) and about a third could classify all five opinion statements (35 percent). But age matters, according to the new analysis. About a third of 18- to 49-year-olds (32 percent) correctly identified all five of the factual statements as factual, compared with 2 in 10 among those ages 50 and older. A similar pattern emerged for the opinion statements. Among 18- to 49-year-olds, 44 percent correctly identified all five opinion statements as opinions, compared with 26 percent among those ages 50 and older.

Two generations peruse the news. An analysis from the Pew Research Center found that younger American adults—those 18 to 49 years old—were better able to distinguish between factual and opinion statements in news sources. Philip Lee Harvey/Getty Images



How the public views algorithms

The Pew Research Center released a report in November on public views of algorithms, finding that 58 percent of Americans say that computer programs will always reflect some level of human bias, although 40 percent think these programs can be designed in a way that is bias-free. In various contexts, the public worries that these tools might violate privacy, fail to capture the nuance of complex situations, or simply put the people they are evaluating in an unfair situation. Public perceptions of algorithmic decision-making are also often highly contextual. The survey shows that otherwise similar technologies can be viewed with support or suspicion depending on the circumstances or on the tasks they are assigned to do.

Where Americans find meaning in life

The Pew Research Center released a report in November analyzing findings from two separate surveys about where Americans find meaning in life. When asked in an open-ended question what makes life meaningful, Americans were most likely to mention family, and in a closed-ended question they were most likely to report that they find "a great deal" of meaning in spending time with family. Responding to the openended question, Americans mentioned a plethora of sources after family: One-third brought up their career or job, nearly a quarter mentioned finances or money, and 1 in 5 cited their religious faith, friendships, or various hobbies and activities. Additional topics that were commonly mentioned included being in good health, living in a nice place, creative activities, and learning or education. Many other topics also arose, such as doing good and belonging to a group or community.

INVIGORATING CIVIC LIFE

"Lovers" project broadcast nationwide

Ars Nova Workshop's "Lovers (for Philadelphia)," a concert created by guitarist Nels Cline and inspired by Philadelphia's musical legacy, historic sites, and collections—and supported by The Pew Center for Arts & Heritage—reached a nationwide audience in September with a broadcast on NPR's syndicated radio show "Jazz Night in America." Cline conducted several research trips to Philadelphia, visiting archives at the Curtis Institute and the Free Library, among others, to create a concert repertoire of Philadelphia-generated music by artists such as McCoy Tyner, Benny Golson, and The Delfonics. Known for his work as both a jazz musician and lead guitarist for the rock band Wilco, Cline has been ranked by Rolling Stone magazine as among the 100 greatest guitarists of all time.

Pew Fellows in the Arts honored for literary, film work

In November, *The New York Times* named writers and Pew fellows in the arts James Ijames and Major Jackson on a list of 32 "black male writers for our time" who are "producing literature that is essential to how we understand our country and its place in the world right now." Ijames is a performer and playwright whose works have been produced in Philadelphia, New York, and Washington. Jackson, who teaches at the University of Vermont, is a poet and author of four collections as well as poetry editor of the Harvard Review.

Separately, *Variety* magazine honored filmmaker and Pew fellow Tayarisha Poe as one of "10 Directors to Watch" in 2019. Her debut film, "Selah and the Spades," premiered at this year's Sundance Film Festival.



Larger-than-life images of Pennsylvania coal miners from the turn of the 20th century loom over the stage at Lincoln Center as the Choir of Trinity Wall Street and Bang on a Can All-Stars perform "Anthracite Fields." The choral music work composed by Julia Wolfe was inspired by Pennsylvania's coal region communities. Carolyn Cole/Getty Images

"Anthracite Fields" performed at Carnegie Hall

The Choir of Trinity Wall Street and Bang on a Can All-Stars performed composer Julia Wolfe's "Anthracite Fields," a choral work originally commissioned by Philadelphia's Mendelssohn Club with support from The Pew Center for Arts & Heritage, at Carnegie Hall in New York City in December. The Pulitzer Prize-winning composition was inspired by Pennsylvania coal mining communities and explores the American worker's experience. Upcoming performances are slated for Warsaw, Poland; London; and Dallas.

END NOTE



Gaby Bonilla/The Pew Charitable Trusts

Americans Still Like Their News on TV

Americans continue to prefer watching the news rather than reading or listening to it, and they still haven't shifted completely to watching online. A Pew Research Center survey released in December found that the majority of U.S. adults who like to watch the news rely on television as their primary news platform. But those under 50 are increasingly turning online for their news.

Americans prefer watching the news

Percentage of U.S. adults who answered each way to the following question: "Whether online or offline, do you prefer to get your news by_?"



And they like to watch it on TV

Percentage of U.S. adults who answered each way to the following question: "Which of the following would you say you prefer for getting news?"

Television		Online	Radio	Print
2016	2018	28 34 2016 2018	12 14 2016 2018	11 7 2016 2018

While watchers prefer TV, readers like the web

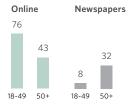
Of those who prefer reading/watching/listening to the news, percentage who answered each way to the following question: "Which of the following would you say you prefer for getting news?"



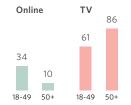
Adults younger than 50 are more likely to prefer the internet as their news source.

Young people drive digital preferences

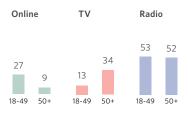
Of those who prefer **reading** the news, percentage who prefer to get news from...

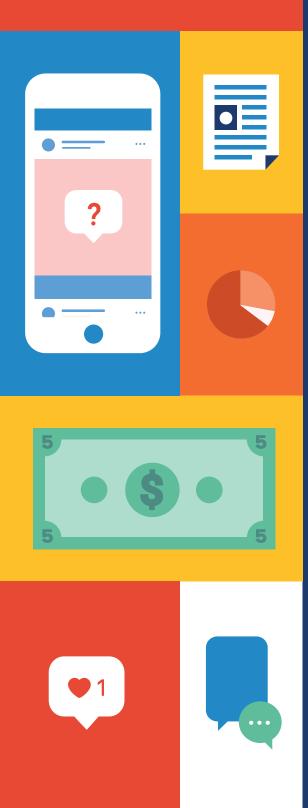


Of those who prefer **watching** the news, percentage who prefer to get news from...



Of those who prefer **listening** to the news, percentage who prefer to get news from...





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