

ASSESSING UNCERTAINTY IN THE AMERICAN INDIAN TRUST FUND*

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Fiscal year-end balances of the Individual Indian Money System (a part of the Indian Trust) were constructed from data related to money collected in the system and disbursed by the system from 1887 to 2007. The data set of fiscal year accounting information had a high proportion of missing values, and much of the available data did not satisfy basic accounting relationships. Instead of just calculating a single estimate and arguing to the Court that the assumptions needed for the computation were reasonable, a distribution of calculated balances was developed using multiple imputation and time series models. These provided information to assess the uncertainty of the estimate due to missing and questionable data.

1. Introduction. Since the later part of the Nineteenth Century, the U.S. Department of the Interior administers accounts of funds held in trust for Indian tribes within Tribal Trust accounts, and for individual Indians within Individual Indian Money (IIM) accounts. The funds in the accounts derive from diverse sources such as funds from litigation judgments or settlements and funds derived from revenue producing activity on lands. There have been numerous criticisms of Interior's management of the trust fund system over the years. In 1994 Congress enacted the American Indian Trust Fund Management Reform Act legislation (Pub. L. No. 103-412, 108 Stat. 4239) requiring Interior to account for the balances of funds in these accounts.

In June of 1996, a class action lawsuit was filed in the U.S. District Court for the District of Columbia seeking to compel an historical accounting of Individual Indian Money (IIM) accounts. The case is complex, and has been in litigation for over 13 years. We will not attempt to summarize all the events that have occurred, but Court filings and hearing transcripts can be found at the Department of Justice website dedicated to the case, <http://www.usdoj.gov/civil/cases/cobell/index.htm>, as well as the Plaintiffs'

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website, <http://www.indiantrust.com/>. Additionally, <http://indianz.com> has many news items on the case.

The event associated with the case that is relevant to the statistical problem that is the focus of this paper is the outcome of an October 2007 trial held to evaluate Interior’s progress towards completing its historical accounting for IIM accounts. In its January 2008 findings of the October trial, the Court held that an historical accounting of IIM accounts was impossible given the level of Congressional funding, and concluded “. . . that a remedy must be found for the Department [of the Interior’s] unrepaired, and irreparable, breach of its fiduciary duty over the last century.” In subsequent hearings, the Court described the remedy as determining “. . . monies that were in fact collected and made it into Treasury – into trust funds in some way, but have not been adequately accounted for.” (March 5, 2008 Transcript of Status Conference before the Honorable James Robertson United States District Judge)

As the statistical contractor for Department of the Interior Office of Historical Trust Accounting (OHTA), our approach to the problem was to try to limit modeling assumptions and let the available data speak for themselves. Instead of just calculating a single estimate and arguing to the Court that the assumptions needed for the computation were reasonable, a distribution of calculated balances was developed to assess the uncertainty of the estimate due to missing and questionable data.

2. Understanding the Data. An Excel spreadsheet of the data that were used in our analysis of the aggregate IIM System balance is available for download at <http://www.norc.org/iim>¹. These include annual IIM System collections, disbursements, and balance data obtained by OHTA contractors from IIM System government reports, and Osage headright² data obtained from the Osage Nation website. The historical IIM System accounting data provide a basis for analyzing IIM System information to see if there were monies that were “not adequately accounted for.” Figure 1 is a graphical display of key system accounting variables—collections, disbursements and balance data—over the time period of interest (1887–2007). It is evident visually that a large proportion of data are missing, and there appears also to be some questionable observations.

¹The SAS program that we used to read the input data, apply the modeling methodologies, and produce the outputs used in summaries and graphs is also available at <http://www.norc.org/iim>.

²A “headright” is the right to receive a quarterly distribution of funds derived from the Osage Mineral Estate, which is the oil, gas, and other mineral sub-surface of the approximately 1.47 million acre Osage Reservation.

The Court’s view is that the issue “...is about dollars into the IIM, dollars in and dollars out.” (April 28, 2008 Transcript of Status Conference Before the Honorable James Robertson, United States District Judge, 115 at 18) Thus, collections—dollars in—and disbursements—dollars out—are two key variables, but they have a large amount of missing information.

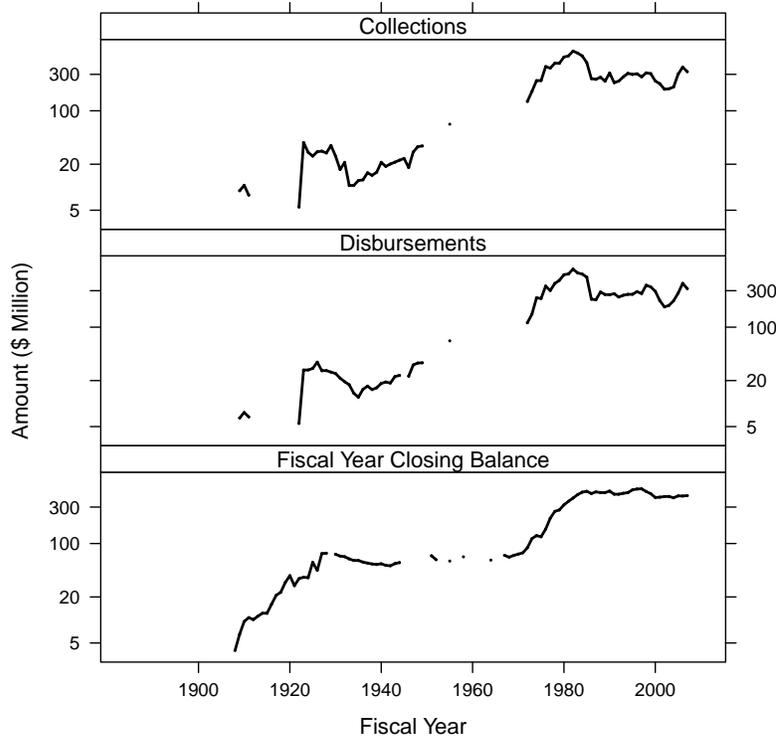


FIG 1. *Key accounting variables over time. Dollar amount values are shown on a log scale.*

A close look at the data also reveals that for years after 1911 and before 1996, where collections, disbursements and balance data are available, values do not “foot,” i.e. the opening balance (prior fiscal year ending balance) plus collections less disbursements does not equal the ending balance. Figure 2 is a graphical depiction of this: the difference between yearly collections less disbursements is plotted against the yearly change in balance (closing less opening balance). If the data do foot, all the plotted points would lie on the $Y = X$ line. But this is generally not true for these data. There may be legitimate reasons why the numbers do not foot, e.g., collections and disbursements values come from different types of government reports than do balance values; government reports are created for different purposes

and perhaps at different time periods. Even so, Figure 2 lends credence to the Court’s notion that there may be uncertainty in the accounting of IIM System funds.

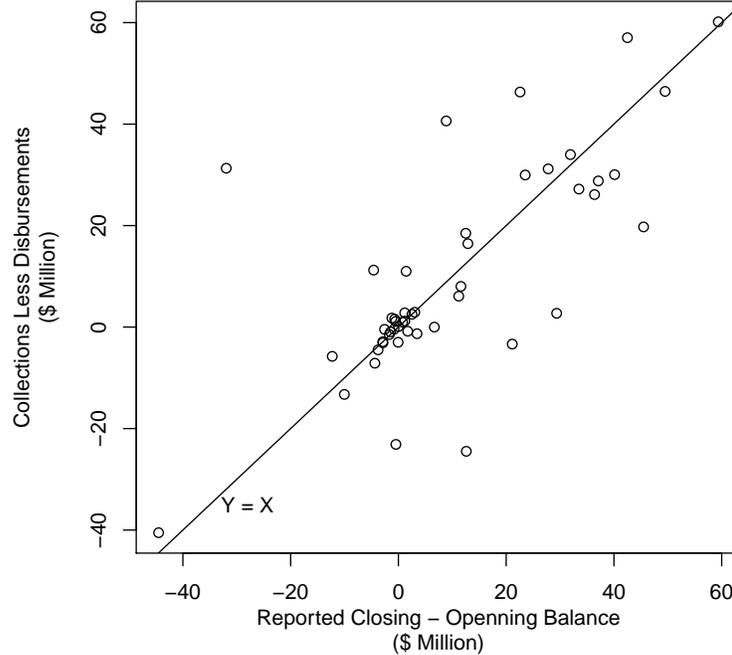


FIG 2. *Collections Less Disbursements vs. Change in Balance. Only fiscal years that have observed values for collections, disbursements, opening balance (prior fiscal year closing balance), and closing balance are displayed. Based on accounting relationships, the data should all fall on the $Y = X$ line. In accounting terms, the data do not “foot”.*

While these data have their weaknesses, they are the only IIM System data available for determining an estimate of how much of the System funds may be “not adequately accounted for.” We decided that a two-step approach was needed to fully assess the uncertainties exhibited in these data: (1) an imputation modeling step to assess the uncertainty due to missing data, and (2) a synthetic modeling step to assess the uncertainty due to accounting irregularities, which we refer to as government reporting uncertainties.

3. Multiple Imputation Modeling. After considering imputation modeling alternatives, we decided that multiple imputation (Rubin, 1987) was applicable for this accounting application even if its reported weaknesses (Binder, 1996; Fay, 1996) were such that the methodology would lead to

an overstatement of the uncertainty; an outcome favorable to the Plaintiffs. The government, when informed that there was such a risk, accepted our approach as the best of available options.

Multiple imputation replaces each missing value with a set of plausible values. The distribution of these “plausibles” gives us a way to represent the uncertainty about the right value to impute. Each completed multiply imputed data set can be analyzed using standard procedures for complete data, and the results across these analyses combined, so that all the uncertainty components in the analysis—model uncertainty and missing value uncertainty—are accounted for in the analysis.

General advice is it to include (within reason) as many variables as you can in the multiple imputation model. This includes variables that are potentially related to both the imputed variables and the missingness of the imputed variables (Schafer, 1997). The Osage headright variable is related to the economic conditions that existed over time in Indian Country, and it is known for the whole time period of interest, so we included it in our analysis. In terms of variables that are potentially related to the missingness of the imputed variables, we conducted diagnostic modeling of the probability of a missing collections or disbursements value. The diagnostics indicate that fiscal year, Osage headright and balance are all potentially related to the missingness of collections and disbursements (Pramanik, 2008).

A number of other variables, e.g. the portion of the balance invested in government securities, were also available for a small portion of the time period of interest. These data were considered, but, ultimately, not included in our analysis. Having too many variables with a considerable number of values missing—in fact more missing values than for the two variables of primary interest—might have made it harder to construct a credible imputation model. In the end, therefore, we proceeded with developing an imputation model based only on fiscal year, Osage headright, balance, collections and disbursements.

We assumed that the data are from a continuous multivariate distribution and contain missing values that can occur for any of the variables. Furthermore, the missing values are assumed to be missing at random (MAR, Rubin, 1976), so that the probability that an observation is missing can depend on observed values (\mathbf{Y}_{obs}), but not on missing values (\mathbf{Y}_{mis}). The effect of assuming that the missingness is entirely MAR, as is typical in most settings (Scheuren, 2005a), is to introduce some uncertainty in the measurement of the uncertainty. For missing completely at random (MCAR), using an MAR model would tend to lead to some overstatement of the uncertainty but probably not much, assuming the variables chosen to do the imputations

are related to the variables that are missing. For nonignorable, not missing at random (NMAR) missingness we cannot speculate, in general, about the nature and size of any effects that may arise. All three types are conceptually possible in any given setting; that is they can all be present (e.g., [Scheuren 2005b](#)). However, given our belief that NMAR missingness is minimal likely for our set of historical data, the impacts cannot be large.

A good robust multivariate model for use with multiple imputation is the multivariate normal model with a noninformative prior ([Schafer, 1997](#)). The complete-data posteriors, which are used to generate imputations, are

$$\begin{aligned}\boldsymbol{\Sigma}|\mathbf{Y} &\sim W^{-1}(n-1, (n-1)\mathbf{S}) \\ \boldsymbol{\mu}|\boldsymbol{\Sigma}, \mathbf{Y} &\sim N\left(\bar{\mathbf{y}}, \frac{1}{n}\boldsymbol{\Sigma}\right) \\ \mathbf{Y}'_i|\boldsymbol{\mu}, \boldsymbol{\Sigma} &\sim N(\boldsymbol{\mu}, \boldsymbol{\Sigma}) \forall i = 1, \dots, n,\end{aligned}$$

where W^{-1} denotes the inverse Wishart distribution, \mathbf{Y} is the completed data matrix (which is composed of the observed values, \mathbf{Y}_{obs} , and the filled-in missing values, \mathbf{Y}_{mis}), \mathbf{Y}_i is a row in the data matrix, n is the number of years in the data matrix to be completed³, \mathbf{S} is the sample covariance matrix, $\bar{\mathbf{y}}$ is the sample mean vector, and $N(\cdot)$ denotes the multivariate normal distribution.

The imputation of the missing annual collections, disbursements, and balance values for the IIM System was completed using the SAS MI procedure, which uses an MCMC algorithm to generate observations from the posterior distribution. The SAS program that implements this can be found at <http://www.norc.org/iim>. The imputation of each missing collections, disbursements and balance value was done 10,000 times.

The multiple imputation literature, written 30 years ago during an era of expensive computing, generally suggests that 3-to-5 imputations would be sufficient for assessing the contribution to an estimated value's uncertainty due to missing information. The theory behind this relies on the use of a multivariate normal distribution, which is also the basis for our imputation modeling. Since we live in an era of less expensive computing, we chose to use a much larger number of imputations, 10,000. Our computing power was sufficient for this many imputations, and our data matrix was not so large that it would have taken an inordinate amount of time to complete the imputation process.

³The starting data matrix has 128 rows; one for each year in the 1880–2007 timeframe, but the focus of our analysis is for the 1887–2007 timeframe, which is 121 years. Because of the time series modeling described in Section 4 of this paper, we needed to go back to 1880 in order to forecast values starting in 1887.

4. Synthetic Modeling for Addressing the Uncertainty Inherent in Available Data. The footing errors for the available data from 1908–1995 (see Figure 2), and under-reporting issues for the 1922–1949 collections and disbursements data⁴, lead us to conclude that the pre-1996 data are questionable. Therefore we feel that the results of our analysis should reflect more uncertainty than if all the data used for modeling were thought to be reliable.

To introduce this uncertainty into the data so that it would be reflected in the confidence bounds, we first fit a model to all the annual data (1880–2007) for each of the 10,000 imputed datasets. We then created a realization from each model for the years in question (1887–1995), which included a random noise component. This provided us with 10,000 “synthetic” data sets. We use the term “synthetic” here because the processing steps we have used are similar to the creation of synthetic data, as described by Reiter (2002). As noted by Rubin (1993), the result of using this type of modeling approach will still produce valid statistical inference, but the variance will be larger than the variance from the original data “. . . because there is a reduction in information relative to the actual microdata . . .”

Given that we have annual accounting observations in each of our 10,000 complete datasets, a natural way to model the data is through time series techniques. At this point it is important to recall that our goal is to estimate the 2007 year-end balance by estimating total collections and total disbursements over the time period 1887–2007, and then taking the difference between the total collections and total disbursements. Therefore, we restricted our attention to just the collections and disbursements variables.

In using time series techniques for modeling these data, we must not only take into account the serial correlation within each of the collections and disbursements series, we must also take into account the cross-correlation between the two variables—both contemporaneous and prior value correlations. Vector autoregressive moving average (VARMA) processes are a class of models that handle such correlation structures. Following Brockwell and Davis (1987), $\{\mathbf{X}_t, t = 0, \pm 1, \dots, \}$ is a bivariate VARMA(p, q) process if $\{\mathbf{X}_t\}$ is stationary and

$$\mathbf{X}_t = \mathbf{M} + \sum_{i=1}^p \Phi_i \mathbf{X}_{t-i} + \mathbf{Z}_t + \sum_{i=1}^q \Theta_i \mathbf{Z}_{t-i},$$

⁴Collections and disbursements values from 1922–1949 came from “Statement of Money Received and Expended by Disbursing Agents of the Indian Service Without being Paid into General Treasury of the United States” reports. Thus, we know that monies held within Treasury were not accounted for in these reports.

where $\mathbf{X}_t = (X_{t1}, X_{t2})'$ and $\mathbf{Z}_t = (Z_{t1}, Z_{t2})'$ are series of bivariate vectors, $\mathbf{M} = (M_1, M_2)'$ is a bivariate constant (mean) vector, Φ_1, \dots, Φ_p and $\Theta_1, \dots, \Theta_q$ are 2×2 matrices, and $\mathbf{Z}_t \sim WN(\mathbf{0}, \Sigma)$, a bivariate white-noise process with common 2×2 covariance matrix Σ .

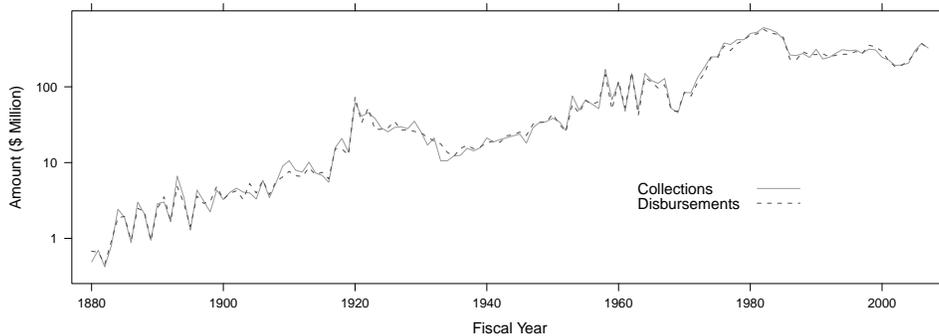


FIG 3. Example collections and disbursements time series after imputation of missing values. Dollar amount values are shown on a log scale. The plot’s aspect ratio has been chosen using the 45 banking rule developed by [Cleveland \(1993\)](#)

A basic assumption for this type of model is that the time series process is stationary. Figure 3 shows time series plots the log transformed collections and disbursements data for one of the 10,000 bivariate time series generated from the multiple imputation process. It is plausible that log collections and log disbursements time series are stationary, or stationary after removing an increasing trend over time, and we proceeded to fit VARMA models to the transformed series, i.e., $X_{t1} = \text{Log}(\text{Collections})$ and $X_{t2} = \text{Log}(\text{Disbursements})$ for years $t = 1880, \dots, 2007$.

For each of the 10,000 bivariate time series, we need to estimate the unknown coefficients \mathbf{M} , Φ_i , and Θ_i , and then use the fitted model to create a different realization from the time series model. It would have been overly time consuming to check for stationarity and fit the “best” VARMA model to each of the 10,000 time series produced from the multiple imputation procedure. So we checked a small set time series from the 10,000, and ran some high level diagnostics on a larger subset.

We checked the small subset of times series using the tentative order identification routines found in [Spliid \(1983\)](#); [Koreisha and Pukkila \(1989\)](#); [Quinn \(1980\)](#), which are based on identifying the p and q orders that minimized a statistical information criterion. A VAR process with order p between 2 and 5 was consistently identified as the VARMA process that produced the minimum AICC value. In order to produce realizations of a VAR(p) model for the time period of interest (1887–1995), we needed to

have the starting time series go back further in time (before 1887) by p years. Of the data available to us before we started the multiple imputation process, the Osage data went back furthest in time to 1880. So, we had 7 years of available data that predated the time period of interest. Therefore the highest order value we could choose that would not predate our available data was $p = 7$. We settled on fitting a VAR(7) process to each of the 10,000 series. We used the VAR models fit to each series to generate synthetic collections and disbursements values for each fiscal year in the 1887–1995 time period. The SAS program found at <http://www.norc.org/iim> provides the details of how this was implemented.

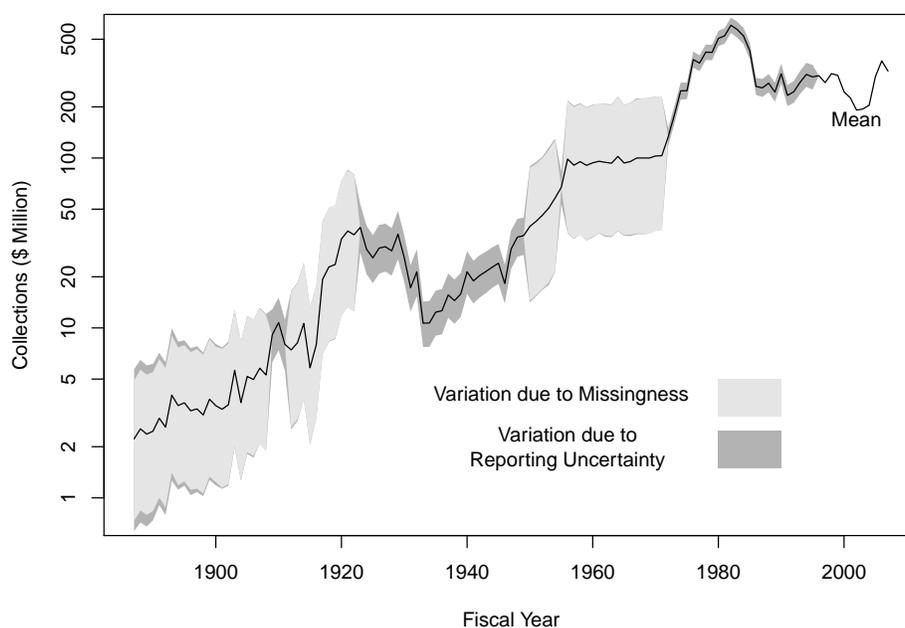


FIG 4. *Collections, on a log scale, variation due to missingness and variation due to reporting uncertainty over time. The trend line and the shaded region represent the mean and a 95 percent confidence interval, respectively, for each fiscal year. Variation due to missingness comes from the multiple imputation model. Variation due to reporting uncertainty is incorporated by a synthetic model based on the multiple imputation results.*

Figure 4 shows the mean value of collections for each fiscal year of the 10,000 values assigned to the year from the modeling process, and 95 percent confidence intervals are shaded in two ways to provide a visual of the uncertainty of the collections values. The lighter shading shows the variation of the imputed values from the initial multiple imputation modeling. The darker shading shows the additional variation added to the collections

values due to the reporting uncertainty. We see the largest amount of variation present in the time periods where collections values were missing. For time periods with questionable reported data, a relatively small amount of variation has been added for fiscal years immediately preceding 1996, but the additional variation due to reporting uncertainty gets larger as we go further back in time. Similar features are found in an analogous graph of disbursements (not shown).

For each completed data matrix, total collections and total disbursements across the 121-year period between 1887 and 2007 were calculated. The difference between these two values, which we will refer to as the “calculated balance”, was found for each of the 10,000 completed data matrices. The calculated balance distribution is fairly symmetric about the median value of \$580.4. The 25th and 75th percentiles of the distribution are \$502.0 million and \$661.7 million, respectively.

5. Discussion. We developed a methodology for estimating the 2007 fiscal year-end balance of the IIM System based on estimating the total amount of money collected in the system and disbursed by the system from 1887 to 2007. Because the available annual collections and disbursements data were not available for about one-third of the years in the timeframe, we used a multiple imputation methodology to fill-in the missing values. Additionally, many of the reported collections and disbursements values exhibited questionable behavior, and in some cases were known to be underreported. Therefore, our approach for determining the balance for the 1887–2007 timeframe concentrated on assessing the distribution of possible balance values, which provides an evaluation of the uncertainty of the estimated balance due to missing information and reporting uncertainty in the available data.

Our final assessment is that the calculated balance for the 1887–2007 timeframe has an average value of \$583.6 million, which is \$159.9 million higher than the stated 2007 balance of \$423.7 million. However the distribution of the calculated balances has large variation, as exhibited by a 95 percent confidence interval that ranges from a lower bound of \$353.1 million to an upper bound of \$833.5 million.

The calculated balance distribution does not reflect any inflation or interest adjustment on the dollar amounts. The Court ruled that it could not award interest in the U.S. District Court. Generally, only the Court of Federal Claims may award interest in a suit against the Government⁵.

⁵This is a legal issue that is not simple to explain. We refer the interested reader to the August 7 2008, United States District Court for The District Of Columbia, Cobell v. Kempthorne Memorandum, which can be found at <http://www.usdoj.gov/civil/cases/cobell/index.htm>.

The uncertainty reflected in the distribution of the calculated balance is a result of the government’s inability to find a consistent set of documents that shows the IIM system balances over the timeframe of interest. In other such circumstances, the government compensates those on whom uncertainty is imposed by choosing a point on the distribution favorable to the other party. For example, the Internal Revenue Service⁶ and HUD⁷ use the 95th percentile of the distribution, which means that the taxpayer or person being audited is 95% sure of not overpaying. DHHS⁸ uses the 90th percentile in similar circumstances, which is slightly less favorable to those being audited.

In its August 8, 2008 memorandum following the June 2008 Cobell v. Kempthorne trial, the Court found that our model (the government’s model) was imperfect, but that it presented “. . . a plausible estimate of funds withheld,” and that it was “. . . useful in evaluating the uncertainty in the existing trust data,” particularly the “overall uncertainty at the balance level.”

The Court chose to use the 99 percentile of the calculated balance distribution, \$879.3 million, as a point on the distribution favorable to the plaintiffs. This more conservative limit was chosen because “. . . there is more uncertainty in the data . . . historical reports are not biased but may be understated, [Integrated Records Management System] data has important reliability problems, and the qualified audit data is, after all, only qualified, and was not even subjected to the time-series remodeling step.” Adjusting for the stated fiscal year-end IIM system balance of \$423.7 million, produces a \$455.6 million understatement of the system balance, which was awarded to the Plaintiffs⁹.

6. Alternate Modeling Approaches. The timeline we were given to complete the analysis of the IIM System data was short. While we believe that the uncertainty modeling presented to the court was appropriate, hindsight suggests a number of competing models. For example, we did not include a trend term in the time series model. Even though the diagnostic checks we performed suggested that a VAR(7) model was a reasonable choice, Figure 3 suggests an increasing trend over time. We have rerun the

⁶IRS Internal Revenue Manual, 4.47.3.3.1

⁷<http://www.HUD.gov/offices/adm/hudclips/letters/mortgagee/90-7ml.txt>

⁸DHHS Centers for Medicare and Medicaid Services, Program Integrity Manual, Section 3.10.5.1

⁹Plaintiffs have appealed this decision. In particular, the Plaintiffs argue that the judgment should include interest because the government benefited over the years from having extra money in the US Treasury. If the Appeals Court rules in the Plaintiffs favor on the interest issue, an interest-adjusted, calculated balance distribution can be derived by applying agreed-upon annual interest rates to each of the 10,000 time series.

model with a linear time trend, and have found that the distribution of calculated balances does not change appreciably. But, another alternative that we have not investigated is to use differencing of the collections and disbursement data to remove trends.

Given that the multiple imputation modeling is a Bayesian hierarchical model, maybe we should have used a Bayesian vector autoregressive model (BVAR, [Litterman, 1986](#); [Brandt and Freeman, 2006](#)) to incorporate the additional uncertainty in the calculated balance distribution. But it is not clear to us that this was needed. The validity of multiple imputation does not require one to fully subscribe to the Bayesian paradigm ([Rubin, 1987](#)), so it is not clear that we needed to use a Bayesian model for the second stage. We have also questioned whether the two-step model should have been completed in one modeling process. A BVAR could be included in the multiple imputation hierarchical model, possibly along with a measurement error model ([Ghosh, Sinha, and Kim, 2006](#)) for the collections and disbursement observation. We have not yet attempted this.

We encourage others to explore these data and suggest ways in which they can be analyzed. The data set, as noted, is available for download at <http://www.norc.org/iim>. We would be interested to know if other modelers using all of the available data, plus perhaps additional economic indicators, provide estimates that are consistent with our own.

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