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F.Y.I.

Dear Editor:

How come __no one__ seems to get it when it comes to the real cause of our current economic crisis?

Because they're too busy blaming each other instead of looking at the underlying demographics that have made the economy resistant to stimulus.

In the '50's and '60's, population pundits frightened a nation with fears of a coming population "explosion." Then the abortion bomb went off and we were confronted with something very different. The U.S. fertility rate dropped by 33%, creating a demographic disaster that we are now paying for with a recession that shows signs of turning into something worse.

Enclosed is a series of three timely features on the economic impact of these demographic changes, which the writer - a leading market researcher and consultant - believes are a major cause of our current difficulties - together with supporting charts.

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Abortion: Demographic Disaster

WHERE HAVE ALL THE JOBS GONE?

First in a Series of Three Articles

By [redacted]

Every four years, Americans like to play a game called: "Pin the tail on the President." Of the last six Presidents, only the teflon guy got away unpinned, and now a fickle public has George Bush grinning in its crosshairs.

Mind you, I make no apologies for Bush. But it strikes me as more than a little simplistic - like sticking pins in a Voodoo economics doll - to try to pin all our domestic troubles on him.

His critics complain that Bush "just doesn't get it" when it comes to the economy, and surely he can be accused of benign neglect.A 90 per cent approval rating during a popular war is euphoric stuff when a political leader would like to believe he can do no wrong.

On the other hand, there are signs that Bill Clinton and Ross Perot don't "get it" either, and that their heavy-handed "tax and spend" or "tax and save" proposals will only deepen the hole we're in. Four years from now, a little benign neglect may begin to look attractive indeed.

Unfortunately, we're in pretty deep already. If lowering interest rates 32 times in three years - as the Fed has done - doesn't resurrect the economy, the problems are more deeply embedded than financial experts care to admit.

Blame the job crisis on the high flying pirates on Wall Street,if you will, or on business and trade policies that turned the U.S. into a discount outlet for the world, but these problems go back long before Bush.

In fact, we're dealing with a long term problem with complex causes, and among them surely are the underlying demographic trends that have gripped this country since World War II. If we want to get the solution right, we'd better understand the problem first.

Bush supporters argue that the country is enjoying the highest employment rate in history. And they're right. Since 1950, population increased by 64% while employment more than doubled, and the number of women in the work force tripled. Compared to the employment rate in the prosperous '50's, we've got 30 million jobs too many!

So what is it the candidates aren't getting? As a market researcher, I look at the "people numbers" behind the economic numbers, and it seems to me that the pickle we're in has a lot more to do with declining fertility rates than it does with George Bush.

Since 1950, the U.S. fertility rate has dropped by 33 per cent. And, frankly, a 33 per cent drop in fertility poses far graver economic challenges than the Arab oil crisis in the early '80's because ultimately it means a 33% down-sizing in relative economic activity.

In effect, we've taken a 33% hit in market demand and in downline government and business revenues. That's some hit!

In fact, the fertility rate among whites is so low that the white population of this country is actually declining. We're slowly committing racial suicide with no help from anyone else.

Since 1967, some 32,000,000 pregnancies have terminated in abortion. Now, no matter what moral judgement anyone makes about abortion, that's a demographic disaster equivalent to the states of California and Oregon sliding into the sea. It's a 13 per cent chunk out of our current population - 28 times more than have died in all U.S. wars in our history. Annually, it's more people than we lose from heart disease, cancer, and AIDs combined.

Economically, it's a demographic disaster that translates directly into a huge loss in market demand, and of course, jobs - millions of them.

When you calculate all of the jobs generated by that many children, it adds up to 2 to 4 times the current number of unemployed.

Considering the impact of abortion alone, I estimate a conservative reduction of 15 million current jobs and 25-30 million when you take into account the wider impact of birth control and sterilization. The impact of Hurricane Andrew and the L.A. riots pale in comparison.

But the pain won't be completely felt until the current baby boomers try to collect social security from the kids they didn't choose to have. Declining fertility also means a declining tax base, and when we start spreading the same taxes over a 33% smaller base, that means 50% higher taxes for everyone. That's the arithmetic of a declining fertility rate.

Looking back, the period of prosperity after WWII was built on the GI Bill of Rights and the postwar baby boom. Since the '70's, we've had a huge increase in the work force, but no new baby boom to drive the economy.

And that's compounded by the globalization of the labor market. Around the world, we're competing with younger, poorer populations with high fertility rates and low labor costs. A whole new balance is clearly in the making. Eventually, they'll catch up with us or we'll move down.

Put it all together, and that's why the rate of growth in personal incomes has been dropping steadily for 20 years. The poor and homeless were the first to bite the dust, and the middle class is next. My guess is: no matter who is elected, the worst is yet to come.

Changing family values do have economic consequences. The sad fact is: we're stuck with the consequences that are upon us for another 20 years at least - or until we decide to change.

To be continued

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Abortion: Demographic Disaster

BEHIND THE BABY BOOM AND BUST

Second in a Series of Three Articles

By [redacted]

Is the U.S. on the way back to becoming a "developing" country?

Take one key characteristic of a developing country - importing manufactured goods from abroad and exporting raw materials and agricultural products. And, of course, jobs.

That's exactly what a developing country does, and that's what we've been increasingly doing for 25 years.

By that measure, we're on the way to "banana republic" status - but instead of bananas, our exports will be grain, raw lumber, and strip-mined coal from our national forests.

(That's the newest environmental threat we'll keep hearing about again and again. It's already a done deal - the regs are on the books and it's only a matter of time before strip-miners start ravaging thousands of square miles of federally-owned forests for coal - mainly in the East.)

But like it or not, the U.S. economy's vulnerability to "developing nationhood" rests firmly on our own postwar demographic trends, which can be broken down into three distinct phases.

1. The Postwar Baby Boom.

The postwar surge in births stimulated a primary demand phase in the economy which focused on basic industries such as automobiles, housing, appliances, food, medicine, education, and highway and business construction. Wages surged because labor was in short supply, and the demand for technical and marketing skills changed the complexity of the labor force. A new professional and managerial class emerged.

Births peaked in the early sixties, but the resulting demand phase continued well into the '70's.

2. The abortion boom.

The '60's were a cultural turning point. After Woodstock, Vietnam, and the civil rights movement, there was *Roe v. Wade,* and the abortion boom began in earnest. Fertility rates dropped by 33% and abortions soared to 1.6 million a year. No one even asked about the economic consequences.

Meanwhile, women moved from home to workplace in response to economic necessity, the fresh taste of affluence and the new "sexual freedom."

Employment soared with LBJ's defense build-up, increased social spending, and the promise of "the Great Society." For the first time, people began talking of "the affluence explosion." I remember getting looks of disbelief in 1967 when I forecast that 40% of all households would be earning more than $10,000 by 1972. Today, that's the poverty level.

The euphoria ended with the Vietnam War, Nixon's resignation, and the Arab oil crisis. The country "hit bottom" in the recession of 1982. But our illusions of grandeur moved with us into the '80's.

3. The "Bubble" Phase and the Reagan era.

Between 1950 and 1990, population grew by 64% but employment more than doubled, and the number of women in the work force tripled.

In the eight years of the Reagan administration, 18,000,000 new jobs were created. Real estate values soared, the age of the Yuppie and Wall St.wheeler-dealers had arrived. Financial assets went through the roof, unions got busted and laissez faire business and trade policies became the rule of the day. Until the crash of 1987, people thought it would never end.

But beneath the surface, ominous things were happening. Marriage became a postponed affair. Couples chose to have fewer children later, or none at all. Family life broke down and drug use climbed, yet the incidence of unwed parenthood soared. The "R" word - Responsibility - went out of style.

Then the economic bubble began leaking air. The rate of growth in personal incomes declined from a peak of 10.4% in the 1970-80 decade to 7.2% in the 1980-1990 period. The trend is still down, and may soon hit 5%.

What went wrong? How could the nation enjoy the highest employment rate in postwar history - 30 million more jobs currently compared to employment rates in the '50's - and still have an economy in trouble?

We're involved in a kind of national denial that it has anything to do with changing values, yet the selfish, high flying '80's echoed the same values that drives the abortion movement. The "have it all" mentality of the women's magazines is just an echo of the Wall Street Yuppies.

This is the connection that most people "don't get" - including the politicians, the media, and the Hollywood "cultural elite" - and it is this lack of vision that keeps us stuck.

The baby boom of the '50's and '60's drove the economy all through the '70's. Then the baby boom turned into the baby bust, and we find ourselves more vulnerable than ever - with an inflated work force unready to face the tough global competition that lies ahead.

In this context, the French abortion pill - RU-486 - is no solution. It's a Kerkorian-style cure for our economic ills. Let's just end it all.

Meanwhile, we're running out of options. Cutting interest rates and "trickle down" economics haven't cured the patient. "Tax and spend" isn't likely to work either, and radical economic surgery could well kill it.

Which leaves us with the really hard choices - the choices that require radical change in us.

To be continued

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Abortion: Demographic Disaster

BRINGING BACK THE JOBS

Last in a Series of Three Articles

By [redacted]

The baby boom that drove the economy well into the '70's has given way to the baby bust. Now we're being confronted with the price.

At the start of this crisis, manufacturing and low-skill workers were hit first as market share was lost to cheaper products from overseas. They were hit again when U.S. manufacturers began sourcing their own products overseas: today few consumer goods are 100% U.S. made except the milk from our cows and the eggs from our chickens.

And now, for the first time, white collar middle managers have been taking the hit, too. Because women earn less, males are often the first to go when cutbacks occur.

Look around at the couples you know. The phenomenon of the family where the wife is working and the husband is unemployed is as common as the "for sale" signs sprouting like crabgrass all across suburban America.

That's why the white collar, suburban electorate is screaming for solutions and ready to blame every office-holder in sight. In earlier recessions, the major impact was on lesser-skilled workers. But the "leaner, meaner" corporate thinking of the '80's prevails, and the cuts are hitting people who were never hurt before.

Meanwhile, male-female competition in the workplace promises to get more intense. This is the real significance of Anita Hill: women will be subservient no more. If present trends continue, women will make up half of the managerial and professional work force in 20 years. It's not going to be a great time for men without strong entrepreneurial skills.

Globalization of the economy promises to make matters worse, not better. Open economies tend toward equalization of wages, prices, technologies, just the way the Japanese caught up with us.

Trading partners become interdependent; we sneeze and they cough. They burp and we say, "Pardon me." The slowdown in our economy has already led to a shakeup in theirs. The whole world is in recession.

The problem is not just too few jobs. In fact, we have the highest employment rate in history. But we also have an oversupply of skilled and semi-skilled labor and experienced middle managers, combined with a demographically-driven slackening in demand.

To the extent that they are endemic, these are not problems that will be responsive to investments in infrastructure or government sponsored retraining programs. What are we going to retrain already highly skilled middle managers for? Making hamburgers? Working on road gangs?

To find solutions, we have to first correctly diagnose the problem. Blindly changing laws and launching costly government programs is more likely to make matters worse, no matter who gets elected.

Passing the Democratic-sponsored Freedom of Choice Act, which will remove all restrictions on abortion, and funding abortions to the tune of $1 billion a year under Clinton's proposed National Health Plan is like trying to cure a hangover with "the hair of the dog that bit you."

And that holds, too, for the French abortifacient drug, RU-486. What that will do to our fertility rates is a demographic bullet to the head. If abortion has produced a demographic disaster, RU-486 will compound it.

We're down to one abortion for every 2.4 live births. If that gets any worse, as it has in places like Washington, D.C., where abortions already exceed live births, we won't have a future as a nation.

We need innovative programs designed to directly effect outcomes that will be socially and economically valuable. We need direct investment in people, not programs that create more bureaucrats. And we need to recognize the contribution that families with children make to the future prosperity of the nation.

For example:

1. Tax credits for employers- not for equipment that may cost jobs - but for measurable increases in employment year to year. If you had 100 workers last year and average 110 this year, you get the tax credit and the government enjoys increased payroll taxes. Everybody wins.

2. Increase consumer saving.

Lift the counter-productive tax on savings account interest. (Savers have already experienced a huge indirect tax as a result of the enormous decline in interest rates; to tax their reduced return is obscene.)

3. Stop double taxation of dividends.

4. Give tax credits for training programs for specific jobs.

Broad-based government training progams often turn out to be more porkbarrel waste. (State trains 2,000 workers, company hires 800, and then fires them 18 months later when the factory closes.)

If the jobs are there, retrain. If not, don't.

4. Tax abatements for start-up companies, especially those started by people receiving any form of government assistance - including unemployment, welfare, social security, or for that matter, prison.

Stop penalizing people during the start-up transition. If all we did was remove existing local, state, and federal government obstacles to people becoming self-sufficient, we'd have a mini-boom combined with a decline in welfare and entitlement payments.

5. CCC-type programs for unemployed young people designed to increase their pride, self-sufficiency, and initiative. Help them improve specific marketable skills.

6. Tax incentives for family-oriented, home-based businesses that families can use to become self-sufficent economic units. "Mom-Pop" businesses are the heart of the small business economy.

7. A break on self-employment taxes, which are a killer for the self-employed, on the first $20,000 in income.

8. A family allowance program for parents of young children. If we want to have a future, we have to help young parents without compromising their ability to make a living, too. The choice is pay now, or pay later in a declining economy and higher welfare and law enforcement costs.

9. Vouchers to encourage choice in education. This is no destructive handout. Every kid in private schools saves us $7800 in taxes; if it only costs $1500 to keep him there, we're way ahead of the game, and the students may well be, too. No one needs school choice more than inner city parents who have a right to choose better schools for their children.

10. Higher tax exemptions for children. Every two new kids on the block create one new job in the economy. Every kid who grows up to be a productive citizen eventually contributes $250,000 in personal taxes. Every kid who doesn't puts a bigger burden on the rest of us. If there is no child to waste, as Mr. Clinton says, why are we wasting so many?

It's time we relearned what we have forgotten: Values have economic consequences, and government and business policies have an impact on values.

Today, when I see a young mother pushing a pram with a new baby in it, I feel like telling her, "You're our best hope for the future."

I tried it once, and was rewarded.

She turned to me and smiled, "I know."

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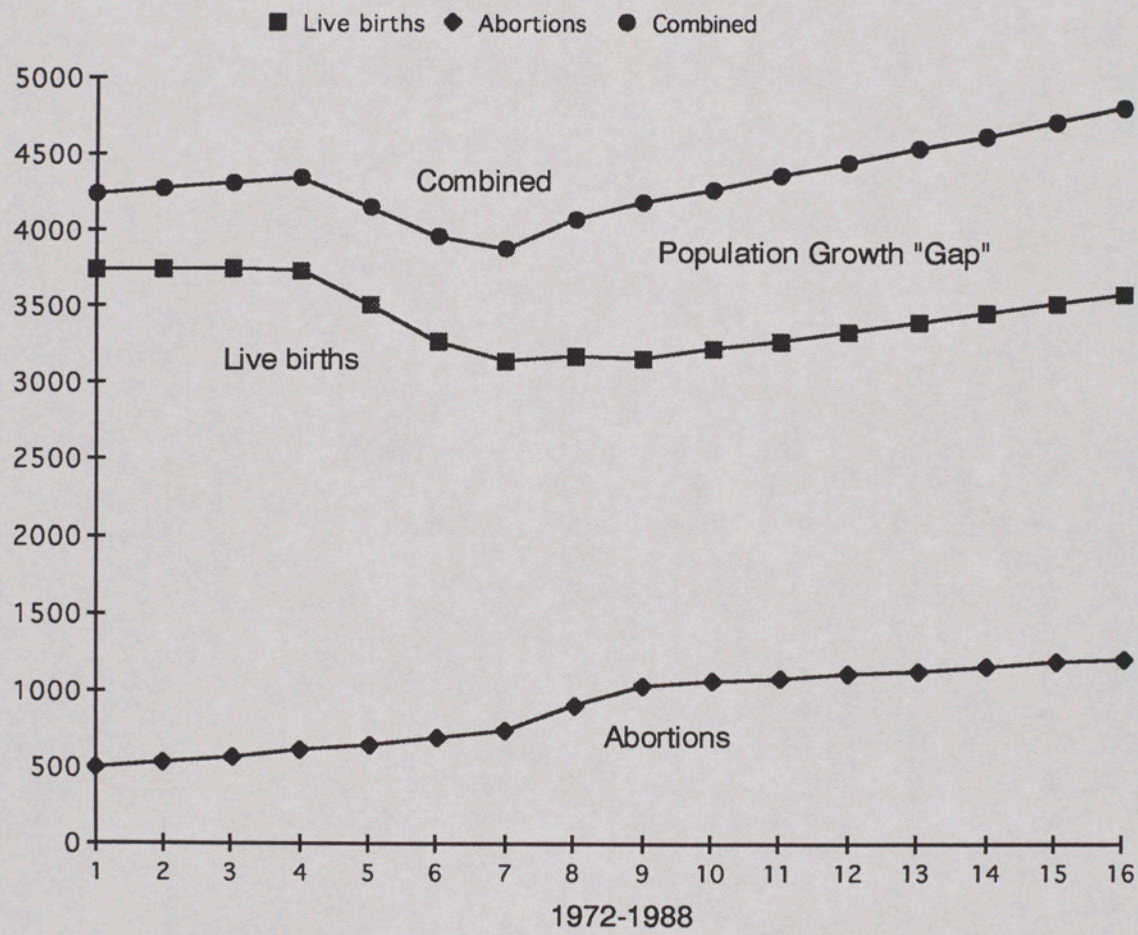
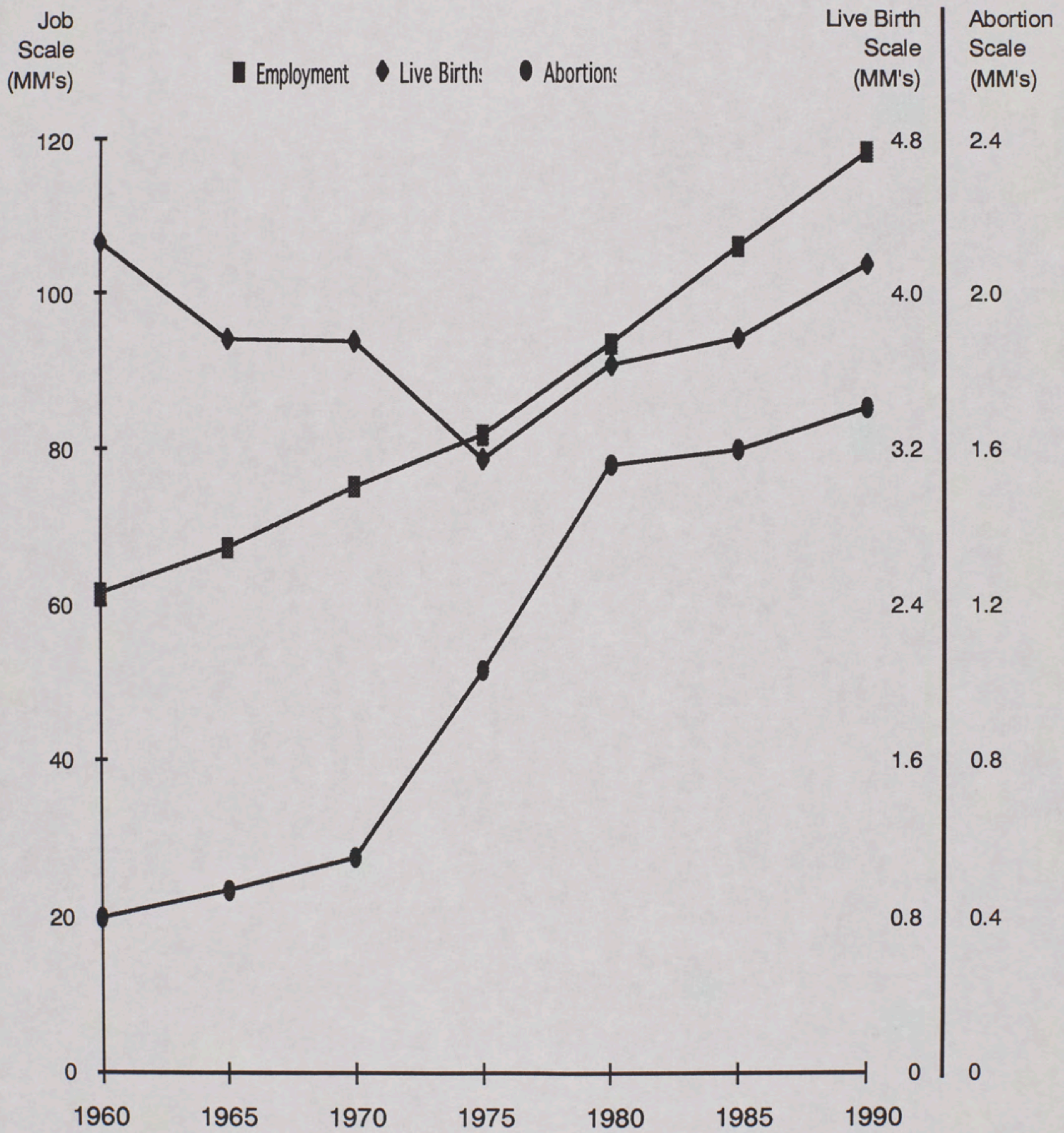
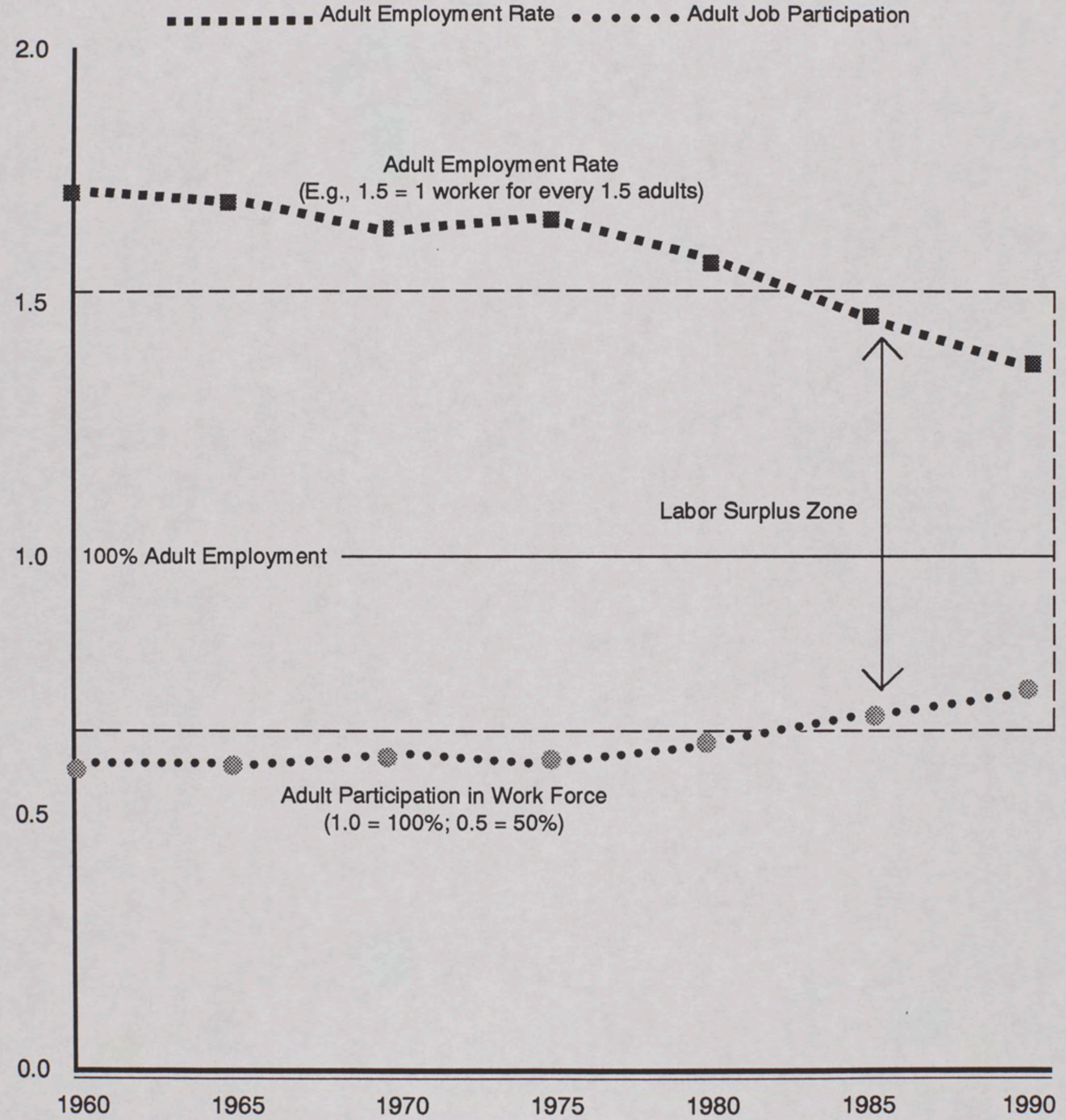
Abortion / Live Birth Trends



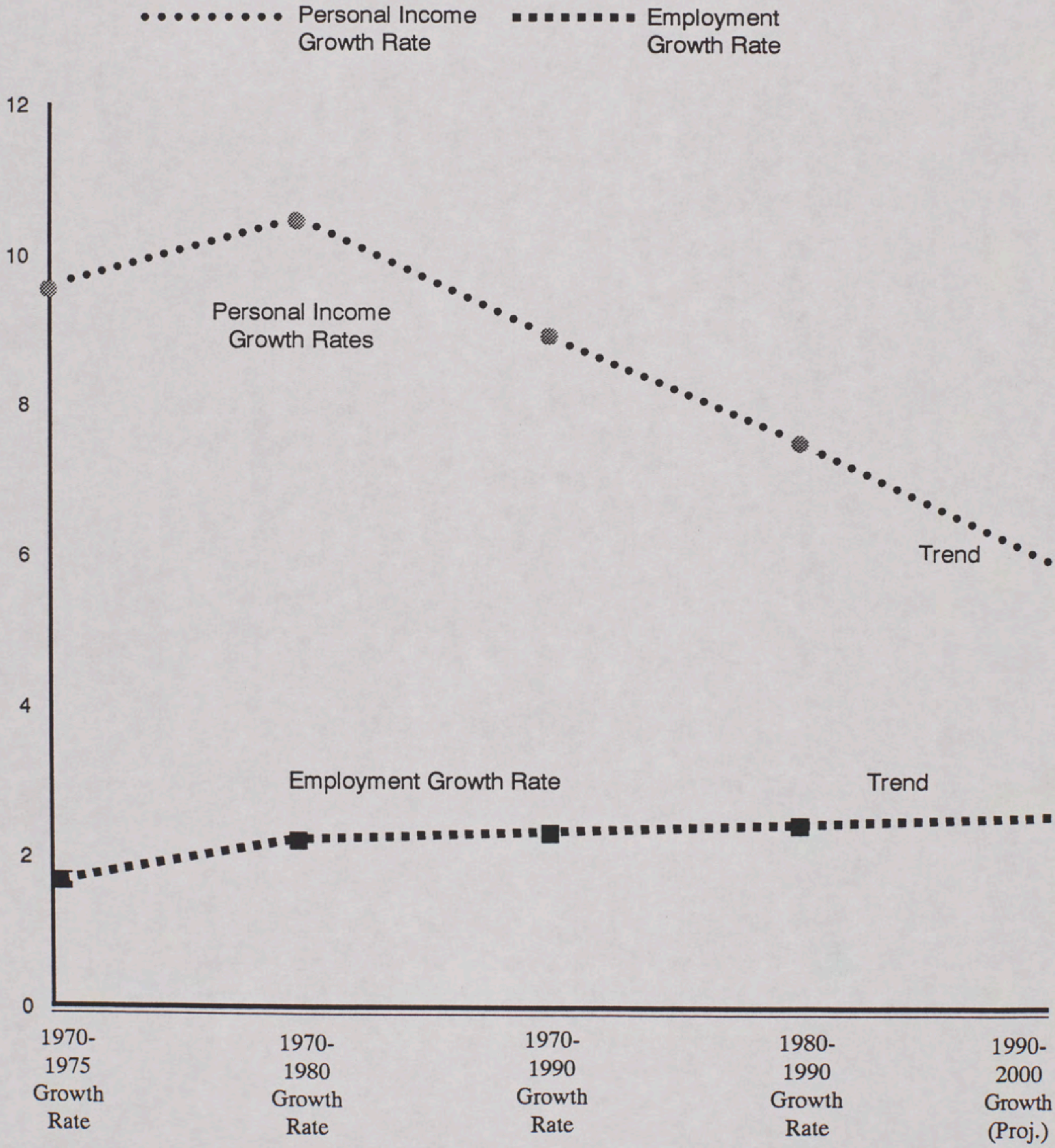
Jobs / Live Births / Abortions
1960 - 1990



Adult Job Rate
% Adults in Work Force
& Labor Surplus



Jobs / Personal Income Rate of Growth 1960-1990



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Resume

[redacted] is a seasoned, results-oriented marketing communications professional with a wide range of editorial, public relations, advertising and consumer product experience. He is also an award-winning writer with numerous magazine and newspaper articles to his credit, and has had a lifelong interest in political, economic and social issues affecting the family.

Achievements & Background

Numerous magazine and newspaper articles on such topics as labor relations, computers, marriage and family life, the economy, religion and politics, plus interviews & personal profiles. Several awards for both editorial and advertising writing. Recent comedy writing experience.

Redesigned Marriage Magazine and wrote and implemented direct mail program that increased circulation by 500 per cent. Broke records with new subscription returns as high as 15%.

Designed and implemented direct mail campaigns for such clients as Time, Inc., Dun's, Marriage, America, Commonweal, U.S. Catholic, Insight, Worldview, National Catholic Reporter, Our Sunday Visitor, Financial Executive, and Aviation Week & Space Technology.

Developed and wrote more than a dozen training programs for AT&T on marketing and technical training topics over a period of eight years.

Extensive business writing including internal and external public relations, training courses, advertising, brochures, video scripts, marketing and business plans.

Introduced smoke detector as consumer product for Baker Industries, Inc. Helped boost sales from 20,000 units to 1 million + within 3 years. Company later sold for $60 million.

Boosted direct response results by 600% for Radiofone Corporation using the same media and budget, but with a totally new creative approach.

Wrote Market Plan for Waring Blendor that enabled company to double market share from 12 per cent to 25 per cent.

New approach to marketing avionics for Cessna Aircraft Company helped triple avionics sales in four years.

Creative direction and copy writing for Toshiba America, Inc.'s new product introductions for three years running. Introduced over 200 new consumer electronics, business equipment, and small appliance products.

Currently President of [redacted] Queens, NY, creative marketing consulting firm.

Personal Married with children.
Member, Queens Chamber of Commerce.
Avocations: Flying, comedy writing, hiking, and nature photography.
Education; Maryknoll, NY; New York University College of Arts & Science, Bronx, NY.