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THE FUTURE OF HUMAN SETTLEMENTS: GOOD POLICY CAN MAKE A DIFFERENCE

Executive summary

Note by the Secretariat

SUMMARY

1. In its Decision II/6, the Preparatory Committee, at its second substantive session, decided that the major reviews of human settlements trends and conditions that had been submitted to its second session and the Global Report on Human Settlements should be synthesized into one set of internally consistent findings prior to the third session of the Preparatory Committee. In accordance with this Decision, the present document has been prepared as an executive summary of a compendium of settlements and shelter issues and trends, including an evaluation of current and past policies and a look into the future. The full text of the compendium will be issued as document A/CONF.165/PC.3/CRP.2. Taking into account the views of the Preparatory Committee at its third session, the secretariat will then convert the document into a publication "for popular consumption" as is suggested in Decision II/6.

2.   The executive summary annexed hereto has been prepared in accordance with the provisions of the above-mentioned Decision. It contains the consolidated findings of A/CONF.165/PC.3/CRP.2, as compiled from the following reviews, collectively known as "The Habitat Reviews":

●   *The State of Human Settlements Report (The Global Report on Human Settlements);*

●   *Review of Trends in Policies and Programmes Undertaken by Countries and International Organizations to Implement the Recommendations Adopted by Habitat: United Nations Conference on Human Settlements (A/CONF.165/PC.2/4);*

●   *Mid-term Review of the Implementation of the Global Strategy for Shelter to the Year 2000 (A/CONF.165/PC.2/5 and A/CONF.165/PC.2/6);*

●   *Review of the Contributions to the Implementation of Agenda 21 of National and International Action in the Area of Human Settlements (A/CONF.165/PC.2/8); and*

●   *Review of Current Global Trends in Economic and Social Developments as they Affect Planning, Development and Management of Human Settlements, and Recommendations for Future Action at the National and International Levels (A/CONF.165/PC.2/9).*

EXECUTIVE SUMMARY

1.   Unquestionably, we live in an urbanizing world. Cities everywhere continue to grow, resisting all attempts to limit them. Cities are the centres of global finance, industry and communication; immensely productive, creative and innovative; and home to a wealth of cultural diversity and political dynamism. In the abstract, cities are neither "good" nor "bad": they can and do contain elements of both. The key task is to enhance those elements that are for the good and counteract those that are for the bad, in order to make cities successful in social and environmental as well as economic terms, for all their citizens, and for generations to come. This is the challenge for Habitat II.

2.   This report is a summary of what we know about human settlements now, and what we need to do to make the vision of the sustainable city a reality in the future. It concentrates on general principles, common lessons of experience, and examples of good practice which have been shown to work. These approaches and experiences show that progress is possible even when resources are scarce and poverty is widespread; they show that good policy can make a difference.

Global Trends and Their Links to Human Settlements

3.   Over the past 50 years, and particularly since the end of the cold war, the world has witnessed profound economic and political changes, as well as an underlying continuity in patterns of growth and inequality. These are the changes that lie behind the rise of urbanization as a global phenomenon in the final quarter of the twentieth century. Some are the culmination of economic and technological forces with their roots in the industrial revolution and the rise of capitalism. They include:

- the increasing economic advantages of cities;

- globalization of the economy;

- the rise of service industries compared with agriculture and manufacturing; and

- technological innovation.

4.   Other changes have a more recent origin. The fall of the Berlin Wall and the collapse of the Eastern Bloc in the 1980s is seen by many as confirmation that there is no alternative to markets and market-oriented policies as the prime instrument of economic growth. On the political side too, the roles and responsibilities of public and private actors have been redefined. There are few advocates nowadays of "big government" or centralized State planning; a wave of democratization is sweeping the globe as people struggle to redefine their sense of national identity and systems of governance; the seat of political power is slowly shifting from central administrations to local authorities; and NGOs, CBOs and people's movements play an increasing role in economic and political life.

Box 1

TEN GOOD POLICIES THAT WILL MAKE A DIFFERENCE
FOR SUSTAINABLE HUMAN SETTLEMENTS

1.   Welcome the benefits and opportunities provided by the growth of
cities, but combat urban inequality and environmental degradation.
Otherwise the cost of cities will outweigh their benefits in the long term.

2.   Release the energies and tap the resources of people and businesses,
but don't leave everything to markets. Governments must coordinate the
actions of others, monitor, and correct abuses. Freedom to build must be
balanced by a duty to protect the interests of the poor.

3.   The best way to protect the interests of poor people where government
resources are scarce is to attack supply constraints on a very large scale,
especially in land and finance. Use positive measures (such as guided
investments) rather than negative ones.

4.   Strengthen the structures of urban governance and the institutions of
the city - economic, political and civic. Create an enabling framework for
civic action - respect NGOs and CBOs as independent expressions of civil
society. Adapt universal principles of transparency, accountability and
representative governance to the local situation. Always involve women.

5.   Maximize the use of public/private partnerships to draw in additional
resources and capacities, but don't confuse "private" with "commercial".
All partners must receive benefits from their participation.

6.   Concentrate on scaling-up successful ideas, attitudes and approaches,
not just projects and programmes. Use scarce public and NGO funds to lever
additional resources from larger structures and institutions on a sustained
basis. Strengthen links between formal and informal structures.

7.   Strengthen government capacities at all levels, but don't see urban
management as a panacea. Enhance local control over resource-raising and
spending with accountable structures and transparent performance-monitoring.
Policy can make a difference, even when resources are scarce.

8.   Don't take on too much: focus on a small number of key intersectoral
issues such as urban poverty, the "brown agenda", and supply constraints,
and lay down time-bound goals and strategies to address them. Maximize
learning.

9.   Don't divorce shelter and human settlements from wider economic,
political and social policies. Adopt the holistic approach.

10. Make policy according to the local situation, not imported models or
ideologies. Globally-driven market economics does not supply all answers to
problems of equitable and sustainable human settlements development.

5.   These broad trends are of huge significance for human settlements and shelter. Overall, globalization produces common problems and opportunities but widely varying patterns and outcomes, demanding different responses in each case. On the negative side, inequality, homelessness, urban congestion, and environmental degradation are increasing while national and municipal governments seem less and less able to manage them. The sheer speed and diversity of the processes of change affecting cities makes new management tools and approaches essential. On the positive side, urban productivity and economic activity are increasing, health standards are rising and access to water and sanitation is improving. Democratization creates more space for the non-governmental actors, public-private partnerships, and decentralized, participatory planning and management which are key features of a successful urban future.

6.   Macroeconomic performance sets the overall resource framework for human settlements in all countries, but for many developing countries the last 15 years have been extremely difficult. The "structural adjustment" policies advocated by international institutions such as the World Bank and IMF as a solution to chronic economic weaknesses in developing countries have, in the short term, reduced government expenditure and had a particularly severe impact on the urban poor. Although there is a clear correlation between economic growth, the level of urbanization, the quality of shelter and basic services provided, and social indicators, there are many exceptions to this rule: policy can make a difference, even when resources are scarce.

7.   The World Bank estimates that about 330 million people are living in "absolute poverty" in the cities of the developing world, close to 600 million in "life-threatening conditions", and 800 million in "sub-standard housing". Urban poverty has increased more rapidly than rural in sub-Saharan Africa and Latin America (though not in East Asia). A common conclusion of the Habitat Reviews is that economic inequality and social exclusion are increasing within and between countries and cities, North and South. This is partly a result (at least in the short term) of economic liberalization, since markets always discriminate against those with less income and fewer assets. Inequality in cities is increasingly visible: the sight of the rich barricading themselves behind high walls in the exclusive suburbs of Los Angeles or Bogotá is as much a sign of exclusion as the growing number of homeless young people on the streets of London or Bombay.

8.   Patterns of urbanization and urban shelter mirror trends in economic growth and inequality. Urban growth is rarely "uncontrolled": it is a predictable response to trends in economic development and migration. Between 1990 and the year 2030, it is predicted that world population will rise by 3.7 billion; 90 per cent of that increase will take place in developing countries, and 90 per cent of the growth in those countries will occur in cities.

9.   However, the response of cities to these trends varies greatly, with the result that shelter conditions differ between cities even with similar per capita incomes. Shelter quality, density, and servicing (though not affordability) increases with national income. However, these figures disguise enormous variations between and within cities of similar income characteristics according to sex, housing tenure, access to services, and

affordability. In some cities, land and house prices and rents have increased more quickly than incomes, but elsewhere housing options do not seem to have declined, because incomes have kept pace with prices, because poor people have adapted to declining conditions in the housing market, and/or because local governments have adopted particularly successful policies. There is certainly no evidence, however, that the shelter conditions of the poorest urban groups in developing countries have improved over the last 15 years.

10. Trends in urban environmental degradation are more straightforward, with an almost universal increase in pollution and energy consumption as a result of urban, industrial growth. This is true both for cities themselves and for the impact of urban growth on environmental conditions at the national and global levels (the "ecological footprint" of cities).

Human Settlements Planning and Management.

11. In addressing these problems and opportunities, human settlements policy has changed significantly over the past 25 years. Four especially important policy shifts have concerned: sustainable development, governance, management, and the livable city.

12. In implementing Agenda 21 urban managers face at least four challenges:

- implementing the "brown agenda" (improving health, water, sanitation, solid waste management etc.);

- reducing physical hazards and accidents linked to congestion and overcrowding;

- achieving an ecologically sustainable relationship with the region surrounding the city (e.g. conserving agricultural land and distant water resources);

- ensuring that the city's "ecological footprint" - its impact on global sustainability - is positive (e.g. by reducing ambient air pollution and by controlling fossil-fuel consumption and motor-vehicle and industrial emissions).

For most cities in developing countries, the first of these goals remains the priority; in the industrialized countries, relations with regional and global sustainability tend to be more important, but few Governments have developed a national framework to guide decisions and penalize transgressors. Measures directed specifically at shelter can help, but environmental sustainability requires the alleviation of poverty if it is to be meaningful.

13. It is often said that poor people make the city work, but can the city be made to work for the poor? If that is to happen, their direct participation in planning and decision-making is vital; participation promotes effectiveness by making policy sensitive to real needs, increases sustainability by giving people a "stake in the system", and makes urban development more efficient by harnessing the resources and talents of all groups in the city. All groups must have a voice in key decisions at the city level. That means developing a

proper system of representative urban governance. Strong accountability mechanisms (through elections, for example) are essential for good governance, as is transparency among officials.

14.   Urban managers face an immensely difficult and complex task. Not only must they deal efficiently with technical tasks but they must plan and implement policy in the context of diversity, uncertainty, and discontinuities in personnel and political leadership; manage highly imperfect land and housing markets; find and maintain the right balance between intervention and liberalization; forge new partnerships with NGOs and businesses; mediate between conflicting interests; and deal with pressures from central government to capture their revenue base and maintain centralized control over decision-making. Added to these demands are absolute resource shortages in most developing countries, where managers must make do with between US$ 2 and 5 per capita per year; there is little that can be done with such minimal resources, however efficient and effective managers are. This is a useful reminder for those who see urban management as a panacea for shelter problems. The first priority must therefore be to find ways of generating and controlling more revenue at the local level, without penalizing the poor in the process.

15.   A second priority is to develop capacities to deal creatively with rapid and complex change, since this is what characterizes urban development. Urban growth cannot be "contained": social, economic and political changes in the cities of developing countries have already outpaced the ability and/or willingness of governments to change their institutional frameworks in order to manage them effectively. Rather, the fundamental challenge is how to marshal human, financial and technical resources in order to meet the needs of urban growth, and to do this sustainably.

16.   The rise of holistic approaches to human settlements has not been limited to environmental concerns: it also embraces the close linkages which exist between human settlements and economic policy, social policy, culture and the less material (but no less important) dimensions of urban living such as safety and tolerance. This concern for the livable city is central to the Habitat II Agenda in Istanbul, and makes the task of urban planning and management much more complex.

17.   These broad trends also govern the evolution of shelter policy and practice, but there are some other factors which have also been important in making shelter policy more effective and relevant: the shift to "indirect" approaches, public-private partnership, planning with an eye to the needs of both sexes, rental options as well as ownership, and housing rights. After examining each of these shifts in some, the report discusses the means by which they have been operationalized in practice: national shelter strategies.

18.   It is now recognized that scarce government resources can go much further when they are used to facilitate construction by others who can do the job at lower cost, to more appropriate standards, and at a pace in line with the requirements of low and unstable incomes. Time and again, people in the developing world have demonstrated immense energy and creativity in developing their own shelter, once provided with basic support and inputs in the form of

land, infrastructure, finance and materials. Experience demonstrates that
what is required is a continuous process of shelter development (rather than
isolated shelter projects) in which land is assembled, services installed and
plots sold or legalized at prices the poor can afford. Governments now tend
to focus on working with other (private) actors in positive and creative ways.
This enables each sector to concentrate on what it can do best and (at least
in theory) allows for the roles and responsibilities of public, private and
third sectors to be made mutually-supportive.

19.   The rise of concern for the needs of both sexes and a determination to
end discrimination against women have been one of the most important
developments in human settlements planning and policy since Habitat I. Urban
planning must contribute to reducing inequalities between the sexes in access
to shelter inputs, programmes and training, and recognize and respond to the
different needs and priorities of men and women. Of course, awareness does
not always translate into action, nor rhetoric into reality. Evaluations of
awareness of the need to cater for both sexes in planning are unanimous in
exposing a widespread failure to turn public commitments into mainstream
practice.

20.   Perhaps the single most important development in policy and planning over
the last two decades has been the shift to the "enabling approach." Progress
on national shelter strategies has been patchy, though. At the broadest
level, most countries have adapted an existing strategy or put a new one in
place, though far fewer have gone on to the next stage of detailed
implementation and monitoring. The underlying philosophy of the enabling
approach seems accepted by all, few governments continuing with outdated
measures such as direct production of housing for the poor or the eradication
of informal settlements. Yet concrete implementation remains weak, and many
countries lack the detailed time-frame, sub-objectives and resources required
to turn policies into strategies.

Inside the City: Policy and Programme Responses

21.   Theoretically, shelter policy and programming are a simple affair:
first, supply constraints need to be removed by bringing more serviced land on
to the market, stimulating builders and landlords, easing access to affordable
construction materials, removing unhelpful standards and regulations, and
using infrastructure and public transport in the right way. Secondly, demand
has to be increased by promoting income-earning opportunities and security of
tenure, ensuring access to affordable housing finance, targeting subsidies
properly, and protecting the poorest by using social safety-nets and other
special measures. Thirdly, the city must have systems and capacities to
manage and govern supply and demand in line with the needs and rights of all
social groups. But in reality, supply and demand are heavily constrained,
markets are imperfect, and management and governance are weak. Speculation
and politicization are rife in most developing-country housing markets, partly
because land and housing are valuable commodities and partly because policy
and regulatory environments constrain supply.

22.   Top priority should go to removing supply constraints, especially in land
and finance. If this is done on a sufficient scale, shelter quality and
affordability will rise without the need for costly regulatory and supervisory

systems. Increasing effective demand is also important, but is more difficult
to achieve as a short-term policy measure. In relation to both supply and
demand, there are at least four key areas for action. They are:

- getting more serviced land on to the market and managing its use
  more effectively, and improving infrastructure and services on a
  sustainable basis;

- improving and expanding the flow of finance to human settlements
  development, making credit accessible to lower-income borrowers,
  and rationalizing subsidies;

- facilitating the production of more affordable housing, by
  stimulating the construction sector; reforming standards, norms and
  regulations; promoting rental housing, and guaranteeing secure
  claims to property; and

- promoting employment and protecting the poorest.

The report examines each of these priorities in turn, ending with a brief look
at their implications for urban management and environmental protection.

23. Land and land management: inadequate supplies of land have been the area
of greatest failure in shelter strategies over the last 20 years, and the
single most important factor underlying the poor performance of many housing
markets. It is now recognized that governments need to work with rather than
against land markets (especially informal or semi-legal ones) and concentrate
on positive measures (such as infrastructure-led development and
public-private partnerships) rather than negative ones (such as heavy
regulation and evictions). At the same time, governments must manage the land
supply to ensure that vacant sites within the built-up area are used
efficiently, and that new land on the urban periphery is developed
conservatively, i.e. that valuable agricultural land is preserved by guiding
development along public transport corridors or development zones which have
been provided with essential infrastructure.

24. Ensuring access to essential services and infrastructure: although
governments play the key role in co-ordinating infrastructure and services,
the most efficient and equitable mode of provision and maintenance will vary
greatly between and within cities, and from one service to another. Where
consumers can be charged separately and where competition between providers is
possible, private provision may be better than public, so long as government
has and uses the capacity to ensure quality and universal access. Where
monopolies are likely (in water supply, sewerage and electricity, for
example), the success of contracting out depends on the existence of a
competitive market and a government willing and able to enforce standards.
Shifts both ways from public to private, and from private to public provision,
have been shown to produce beneficial results. In developing countries the
best way forward may be via partnerships between public and private sectors,
and/or via community operation and management.

25. Financing shelter and human settlements: an adequate supply of
affordable credit for land, housing, building materials and business

development is absolutely crucial to the process of strengthening demand. But this has proved very difficult to achieve in many cities, because all credit systems have to reconcile three potentially conflicting objectives: affordability to borrowers, viability to lenders, and resource mobilization for the sector as a whole. In practice, affordable systems may not be viable, at least on a large scale (carrying subsidies which are too high); while viable systems may not be accessible to the urban poor, especially to women.

26.   General priorities in this area include allowing long-term mortgage finance to compete fairly with other financial institutions, diversifying lending instruments to improve access for the poor, and especially for women, allowing new forms of collateral, extending the use of community mortgage institutions as a link between low-income groups and financial institutions, allowing governments to provide conditional guarantees to encourage private-sector lenders, and liberalizing access among local authorities to national and international capital markets, within a framework of strong accountability for performance. Governments should also encourage links between formal and informal financial institutions (to leverage additional resources and thus promote both scale and sustainability), and reward high-performing local authorities with additional transfers of funds or windows for borrowing. Given the scarcity of resources available to governments in developing countries it is vital that any attempts to assist the poorest people in the city through subsidies should be carefully targeted.

27.   In addition to the above, increasing the supply of affordable housing requires action in four other areas:

- stimulating the construction sector and the supply of affordable building materials;

- reforming building and planning standards, norms and regulations;

- promoting rental housing; and

- guaranteeing secure claims to property.

28.   In the pursuit of sustainable urban development, both supply and demand have to be managed in ways which support the efficient use of scarce natural resources (especially land), promote energy conservation and recycling, and penalize transgressors. In most cities in the South, this is extremely difficult to plan (because resources for planned intervention are so scarce and urban growth rates are high), but ironically even without much planning such cities are often more sustainable ecologically than their Northern counterparts because levels of resource use and waste generation are low and so much waste is re-used or recycled. Environmental impact assessment and other appraisal techniques can be helpful in incorporating sustainability considerations into decisions about human settlements policy and practice, and local Agenda 21 plans can provide a useful framework within which policy priorities can be debated and established.

Strategic Issues

29.   Although there are still some who cling to simplistic views of "urban bias" or "cities triumphant", most people now accept that in the abstract cities are neither "good" nor "bad". The key task is to preserve, harness and build on the good things about cities (their productivity and dynamism), while counteracting those things that are not good (environmental degradation and inadequate shelter). Undoubtedly, cities have the potential to combine safe and healthy living conditions with culturally rich and enjoyable lifestyles and with low energy consumption, resource use and waste, but this can come true only if cities become genuinely successful in social as well as economic terms, for all their residents.

30.   The Habitat Reviews are unanimous in singling out constraints on supply - specifically of land and finance - as the main obstacle to reaching this goal. The failure of markets and governments to deliver enough land and finance at the right price and time, and in the right places, is the most important factor in holding back progress in urban shelter. This requires strong government intervention; it cannot be rectified by markets alone, since markets care little for considerations of equity and sustainability. This is a specific example of a general problem: balancing intervention and liberalization in shelter and human settlements.

31.   All societies which aim at being both equitable and efficient must strike and maintain a balance between liberalization of markets (to promote efficiency) and market intervention (to promote equity). This dilemma is faced all the time in shelter and human settlements. If the balance between public responsibilities and private freedoms shifts too far towards the latter, those with less "market power" - poor people - may be penalized. Equally, if the balance shifts too far in the opposite direction, the vitality and creativity of people and businesses may be stifled. In highly unequal societies with imperfect markets and a weak state apparatus, there is just as much likelihood of sub-standard housing, exploitative rents, insecure jobs and polluted water as of the thriving markets in land, housing and employment that theory predicts.

32.   An effective system of urban governance and strong, representative municipal institutions are essential if the right balance between "freedom to build" and "duty to protect" is to be maintained. Government is not just one of many possible providers of services in the city; it is the arena where all decisions over provision must ultimately take place. Therefore representative structures for decision-making - for governance - are essential. Successful cities demonstrate the positive power of government action when it is harnessed to private initiative, mediated through structures which allow everyone a voice. Democratic, accountable and transparent decision-making fosters an inclusive political culture, just as making markets work to the benefit of poor as well as rich people helps to combat economic exclusion. Political, economic and social inclusion are the preconditions for sustainable human settlements development. The quality of urban governance determines the extent to which a city exploits the advantages, and avoids the disadvantages, of being a city.

33. Innovations in urban management, governance and partnership are of little use if they are unsustainable or insignificant in scale. Yet a consistent finding of the Habitat Reviews is that successes in shelter and human settlements tend to be, and to remain, vulnerable to both these problems. One way to cope with this difficulty is to focus more on linkages (between small-scale successes and larger-scale institutions and structures), capacities (required to underpin success on a large scale), and practices (rather than projects and programmes). These approaches can help to obviate the problems associated with organizational or programme growth by placing the emphasis on scaling up the more fundamental factors which underpin success.

34. Sustainability in the project or programme sense is one thing; sustainable development is quite another, and more challenging still. The task ahead is clear: sustainable human settlements must ensure steady economic development, reliable employment opportunities and equitable social progress with the least possible harm to the environment. But how to accomplish this task is not clear. Successful cities are able to meet the different goals of their inhabitants without passing on significant costs to other people, to future generations, or to the surrounding region. This means avoiding exclusion by ensuring secure income-earning opportunities for all; good governance in order to check unsustainable practices and allow everyone a voice in decision-making; and systems of management which take account of the impact of city-based production and consumption outside urban boundaries.

35. Increasing the scale of successful innovations is of little use if they only benefit some groups in the city, or benefit one group at another's expense. Although considerable progress has been made in promoting awareness of sex specific needs in shelter and human settlements, there is little evidence that this has much of an impact on policy or programmes, nor that women's strategic needs and interests are being addressed. More forceful, targeted action is required, backed up by concrete incentives and penalties at all levels of bureaucracies, over the long term.

36. The widespread failure to convert awareness of men's and women's differing needs and training for its development into concrete progress is a particular illustration of a more general problem which has bedeviled progress in shelter and human settlements over many years: the huge gap which exists between rhetoric and reality, principle and practice. Clearly, this is one of the most important strategic issues of all. It is not really a problem of knowledge; with some exceptions we already know what needs to be done, and how it should be done, at least in principle. The real problem is that knowledge is not converted into action. The policy framework embodied in the Global Shelter Strategy to the Year 2000 is accepted by all, again with some differences of emphasis, but policies are not translated into practice, especially in the most difficult areas of all, such as land and finance. Closing these gaps requires stronger and more continuous pressure for reform and results, exerted both from the bottom upwards and from the top downwards in new strategic alliances, to act as a counterweight to the power of vested interests and bureaucratic inertia. Good urban governance, political support from the centre, and support from international donor agencies are all important. Successful human settlements development also requires the

institutionalization of a culture of learning, prioritizing the sharing of information and experience at all levels, and adequate resourcing and capacity-building for action-research.

Policy for the future

37.   There are no panaceas in sustainable human settlements development, only a continuing process of action and learning to make more of the inherent strengths of cities, for more of their citizens. However, there do seem to be some common principles which underlie success in different contexts, and some clear priorities for action at the local, national and international levels.

38.   At the local (neighbourhood or community) level, people, enterprise and organizations must have more access to resources, greater participation in decision-making, and more responsibility for policy and programme design and implementation. Neighbourhoods are the place where all solutions begin and end, and the most effective unit for operationalizing the principles of sustainable development. Top priority at the local level should go to building capacities, promoting accountable local organizations, and fostering linkages with wider systems and structures.

39.   At the national level, governments must tackle supply constraints in land and finance and guide the process of urban development using infrastructure and public transport. This must be balanced by enabling markets to match demand with supply. The challenge to urban managers is to find and maintain the right balance between intervention and liberalization. What matters most is not the transfer of particular models, but the strengthening of resource flows, skills, attitudes and capacities to make, implement and monitor policy and practice, and the creation of legal, regulatory and fiscal frameworks within which these resources and capacities can be used to fullest effect.

40.   The report ends by listing 10 overall guidelines for future policy, as contained in Box 1 on page 1 of this Executive Summary.

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