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Notes

Contingent Workers and Alternative Work Arrangements, 1995–2001 *by Rachel Christensen, EBRI*

Introduction

According to the U.S. Department of Labor's Bureau of Labor Statistics (BLS), between 2.3 and 5.4 million Americans, or 1.7 percent to 4.0 percent of the work force, were considered contingent workers in February 2001. This compares with between 2.7 and 6.0 million Americans, or 2.2 percent to 4.9 percent of the work force in February 1995 (figure 1).^{1, 2} The drop in contingent workers coincided with the decline in national unemployment (and the increase in employment) during this period.

BLS provides a range of estimates on the size of the contingent work force because there is no precise definition of what constitutes a contingent worker. In general, *contingent workers* are defined as those who do not expect their jobs to last. BLS offers three estimates, depending on the workers' job characteristics.³

Workers in *alternative work arrangements* include independent contractors, on-call workers, temporary help agency workers, and workers provided by contract firms.⁴ These workers *may* be contingent workers but are not *necessarily* so, because contingent work is defined

separately from alternative work arrangements.

According to BLS (figure 1), in February 2001, the alternative work force consisted of:

- 8.6 million independent contractors (6.4 percent of the total employed population).
- 2.1 million on-call workers (1.6 percent).
- 1.2 million temporary workers (0.9 percent).
- 0.6 million contract workers (0.5 percent).

The number of workers in alternative work arrangements has fluctuated since 1995, driven mainly by changes in the number of independent contractors.

This article presents data on the characteristics of contingent workers and workers in alternative work arrangements, including data on employee benefits for these types of workers.

Characteristics of Contingent Workers

This analysis uses data from estimate 3, the broadest estimate of the number of contingent workers, as shown in figure 2.

Age, Gender, and Race—Contingent workers tend to be younger than noncontingent workers;⁵ in February 2001, 30.5 percent of contingent workers were under age 25, compared with only 14.1 percent of

Figure 1
Number and Percentage of Contingent and Noncontingent Workers and Type of Work Arrangement, 1995–2001

	1995	1997	1999	2001	1995	1997	1999	2001
	(millions)				(percentage of total employed)			
Total Employed	123.2	126.7	131.5	134.6	100%	100%	100%	100%
Contingent Workers								
Estimate 1 ^a	2.7	2.4	2.4	2.3	2.2	1.9	1.9	1.7
Estimate 2 ^b	3.4	3.1	3.0	3.0	2.8	2.4	2.3	2.2
Estimate 3 ^c	6.0	5.6	5.6	5.4	4.9	4.4	4.3	4.0
Noncontingent Workers ^d	117.2	121.2	125.9	129.2	95.1	95.6	95.7	96.0
Alternative Arrangements								
Independent contractors ^e	8.3	8.5	8.2	8.6	6.7	6.7	6.3	6.4
On-call workers ^f	2.1	2.0	2.0	2.1	1.7	1.6	1.5	1.6
Temporary agency workers ^g	1.2	1.3	1.2	1.2	1.0	1.0	0.9	0.9
Workers provided by contract firms ^h	0.7	0.8	0.8	0.6	0.5	0.6	0.6	0.5
Traditional Arrangements ⁱ	111.1	114.2	119.1	121.9	90.1	90.1	90.6	90.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Contingent and Alternative Employment Arrangements*, February 2001, USDL 01-153 (Washington, DC: U.S. Government Printing Office, 2001); *Contingent and Alternative Employment Arrangements*, February 1999, USDL 99-362 (Washington, DC: U.S. Government Printing Office, 1999); *Contingent and Alternative Employment Arrangements*, February 1997, USDL 97-422 (Washington, DC: U.S. Government Printing Office, 1997); *Contingent and Alternative Employment Arrangements*, USDL 95-318 (Washington, DC: U.S. Government Printing Office, 1995).

^aEstimate 1, the narrowest of the three estimates, includes workers who have been in their jobs for a year or less and do not expect their jobs to last an additional year; self-employed workers and independent contractors are excluded from this estimate.

^bEstimate 2 includes those in estimate 1 and self-employed workers and independent contractors who have been in their jobs for a year or less and do not expect their jobs to last an additional year.

^cEstimate 3, the broadest estimate, includes all workers who do not expect their jobs to last; this includes self-employed workers and independent contractors.

^dNoncontingent workers are those workers who do not fall into any of the contingent worker categories.

^eIndependent contractors are those workers identified as independent contractors, independent consultants, or free-lance workers. They are either self-employed or wage and salary workers.

^fOn-call workers are those who are called to work only as needed, although they can be scheduled to work several days or weeks in a row.

^gTemporary help agency workers are those who are paid by a temporary help agency, whether or not their job was a temporary position.

^hWorkers provided by contract firms are those who are employed by a company that provides the worker or the worker's services to others under contract and who are usually assigned to only one customer at a time and usually work at the customer's work site.

ⁱWorkers with traditional arrangements are those workers who do not fall into any of the alternative arrangements.

noncontingent workers. However, the contingent work force is aging along with the noncontingent work force; the proportion of the contingent work force age 45 and older increased between 1995 and 2001.

Gender differences were virtually nonexistent in the contingent work force until 1999, at which point women made up the greater share. This difference again disappeared in 2001.

In February 2001, 16.9 percent of the contingent work force was of Hispanic origin, compared with 10.6 percent of the noncontingent work force. The proportion of Hispanic workers has grown more quickly among contingent workers than among noncontingent workers.

Hours of Work and Work-Type Preference—Almost 42 percent of the contingent work force consisted of part-time workers in February 2001, compared with 16.9 percent of the noncontingent work force. Among contingent workers, the proportion of part-time workers increased between 1997 and 1999 and then fell in 2001.

The majority of contingent workers preferred noncontingent employment (52.1 percent), but the percentage preferring contingent employment grew significantly between 1995 and 2001.

School Enrollment and Educational Attainment—A majority of contingent workers are students. In

February 2001, 60.4 percent of contingent workers were enrolled in school, compared with 40.6 percent of noncontingent workers. The proportion of both contingent and noncontingent workers enrolled in school increased from 1995 to 1999 and then decreased between 1999 and 2001.

The proportion of contingent workers who were college graduates decreased from 33.2 percent to 29.6 percent between 1995 and 2001, while the proportion of noncontingent workers who were college graduates increased. Over the same time period, the proportion of contingent workers who had a high school diploma or less increased.

Figure 2
Contingent and Noncontingent Workers, by Selected Characteristics, 1995–2001

Characteristic	Contingent Workers												Noncontingent Workers ^d			
	Estimate 1 ^a				Estimate 2 ^b				Estimate 3 ^c				1995	1997	1999	2001
	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001				
	(percentage)															
Age																
16–19	16.6%	19.3%	20.9%	18.1%	15.2%	15.9%	17.8%	15.0%	10.7%	12.4%	13.2%	11.1%	4.3%	4.4%	4.7%	4.6%
20–24	25.0	23.9	23.5	26.7	22.2	21.0	22.1	21.8	19.8	17.9	19.8	19.4	9.6	9.0	9.0	9.5
25–34	26.0	23.7	23.1	23.2	27.5	24.4	24.7	23.4	26.3	24.8	24.5	22.5	26.1	25.0	23.5	22.3
35–44	18.5	17.5	15.6	14.4	19.8	20.6	17.5	18.4	21.0	20.9	18.8	20.2	28.0	28.2	28.1	27.6
45–54	8.2	8.3	11.0	10.5	9.5	10.8	11.8	13.4	12.6	13.6	13.2	15.8	19.8	21.0	21.8	22.5
55–64	3.8	5.3	3.9	5.0	3.7	5.4	4.0	5.7	5.9	7.3	6.4	7.3	9.4	9.6	10.1	10.5
65 and older	1.8	2.0	1.9	2.1	2.1	1.9	2.1	2.3	3.7	3.1	4.1	3.7	2.8	2.9	2.8	3.0
Younger than 45	86.1	84.3	83.1	82.3	84.7	82.0	82.1	78.7	77.8	76.0	76.3	73.3	67.9	66.6	65.3	64.0
45 and older	13.8	15.7	16.9	17.6	15.4	18.1	17.9	21.4	22.2	24.1	23.7	26.7	32.1	33.4	34.7	36.0
Gender																
Total, men	49.3	49.5	46.9	50.4	49.3	48.4	46.6	49.5	49.6	49.3	48.7	50.0	54.0	53.8	53.5	53.2
Total, women	50.7	50.5	53.1	49.6	50.6	51.6	53.4	50.5	50.4	50.7	51.3	50.0	46.0	46.2	46.5	46.8
Race ^e																
White	80.0	79.4	80.9	81.3	80.1	80.6	80.6	81.6	80.9	81.9	80.2	81.6	85.6	85.3	84.5	84.0
Black	13.9	13.3	11.8	13.8	13.6	13.0	12.7	13.5	13.3	11.1	12.2	13.4	10.5	10.6	11.1	11.2
Hispanic origin	13.6	12.2	13.8	19.1	12.9	12.8	13.6	17.0	11.3	12.4	13.2	16.9	8.3	9.4	10.0	10.6
Hours of Work																
Full-time workers	52.9	53.4	48.4	51.0	53.6	54.8	52.0	54.0	57.1	57.5	56.0	58.2	81.8	82.2	83.0	83.1
Part-time workers	47.1	46.6	51.6	49.0	46.4	45.2	48.0	46.0	42.9	42.5	44.0	41.8	18.2	17.8	17.0	16.9
Work-Type Preference																
Prefer noncontingent employment	64.1	60.2	54.0	57.8	61.2	56.7	53.4	52.0	55.8	55.5	53.1	52.1	f	f	f	f
Prefer contingent employment	29.8	34.1	39.2	35.2	32.6	35.8	39.8	40.1	30.5	36.2	38.9	40.3	f	f	f	f
It depends	2.4	4.9	5.1	5.8	2.5	5.2	4.5	6.0	3.1	5.8	5.3	5.3	f	f	f	f
Not available	3.6	0.9	1.7	1.2	3.7	2.3	2.3	1.9	10.7	2.5	2.7	2.2	f	f	f	f
School Enrollment																
Enrolled	55.3	61.4	63.8	61.6	53.7	57.7	62.1	59.9	58.1	63.7	65.9	60.4	38.4	40.0	41.4	40.6
Not enrolled	44.7	38.6	36.2	38.4	46.3	42.3	37.9	40.1	41.9	36.3	34.1	39.6	61.6	60.0	58.6	59.4
Educational Attainment																
Less than high school diploma	14.0	10.0	12.7	17.3	13.6	11.0	12.6	14.1	12.0	10.4	11.9	13.4	9.6	9.6	9.1	8.8
High school graduate, no college	27.9	27.9	27.9	28.1	27.5	28.5	28.5	32.0	27.3	26.8	25.8	30.0	32.4	32.8	31.4	30.5
Less than bachelor's degree	31.2	32.7	26.8	29.8	31.3	30.3	26.5	28.6	27.5	27.0	23.9	27.0	29.0	28.0	28.5	28.6
College graduate	27.0	29.4	32.6	24.8	27.7	30.1	32.4	25.2	33.2	35.9	38.5	29.6	28.9	29.5	31.0	32.1
Industry																
Agriculture	2.8	1.9	3.0	2.5	3.0	2.4	3.0	3.2	2.6	2.8	3.1	3.6	2.6	2.3	2.1	2.0
Mining	0.3	0.3	0.2	0.1	0.2	0.3	0.1	0.2	0.3	0.4	0.2	0.1	0.6	0.5	0.4	0.4
Construction	11.5	12.3	7.5	12.4	11.8	12.0	7.7	12.1	9.8	10.1	7.5	9.9	5.5	6.0	6.1	6.3
Manufacturing	10.0	7.4	6.5	6.9	9.5	7.2	6.7	6.8	10.8	8.0	8.1	7.5	17.1	16.8	15.9	15.0
Transportation and public utilities	3.8	2.5	3.5	2.9	3.2	3.5	3.8	4.1	4.2	4.1	3.4	3.7	7.2	7.1	7.4	7.3
Wholesale and retail trade ^g	13.4				13.4				12.0				20.9			
wholesale trade		1.7	2.4	1.9		2.1	2.5	1.6		1.8	2.5	1.9		4.0	4.0	4.0
retail trade		13.1	14.5	14.1		11.6	13.0	13.7		9.5	10.7	11.6		16.7	17.1	16.6
Finance, insurance, and real estate	2.0	3.6	2.2	3.6	1.9	3.5	3.0	3.2	2.6	3.1	3.0	2.8	6.7	6.6	6.9	7.1
Services	53.5	54.2	57.0	51.7	54.8	55.1	57.4	52.1	54.0	55.9	58.1	55.4	34.5	35.6	35.4	36.7
Public administration	2.7	2.8	3.1	3.8	2.2	2.2	2.7	3.0	3.6	4.2	3.3	3.6	5.0	4.4	4.7	4.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Contingent and Alternative Employment Arrangements*, February 2001, USDL 01-153 (Washington, DC: U.S. Government Printing Office, 2001); *Contingent and Alternative Employment Arrangements*, February 1999, USDL 99-362 (Washington, DC: U.S. Government Printing Office, 1999); *Contingent and Alternative Employment Arrangements*, February 1997, USDL 97-422 (Washington, DC: U.S. Government Printing Office, 1997); *Contingent and Alternative Employment Arrangements*, USDL 95-318 (Washington, DC: U.S. Government Printing Office, 1995).

(continued)

Figure 2 (continued)

^aEstimate 1, the narrowest of the three estimates, includes workers who have been in their jobs for a year or less and do not expect their jobs to last an additional year; self-employed workers and independent contractors are excluded from this estimate.

^bEstimate 2 includes those in estimate 1 and self-employed workers and independent contractors who have been in their jobs for a year or less and do not expect their jobs to last an additional year.

^cEstimate 3, the broadest estimate, includes all workers who do not expect their jobs to last; this includes self-employed workers and independent contractors.

^dNoncontingent workers are those workers who do not fall into any of the contingent worker categories.

^eDetails for the race and Hispanic origin groups will not sum to totals because data for the "other races" are not presented, and Hispanics are included in both the white and black population groups.

^fWork-type preference was not ascertained for noncontingent workers.

^gIn February 1995, wholesale and retail trade data were combined. In later years, wholesale trade and retail trade were presented separately.

Industry—More than half of contingent workers (55.4 percent) were in the services industry in February 2001, compared with just over one-third of noncontingent workers (36.7 percent). Contingent workers also were more likely than noncontingent workers to be in the construction and agriculture industries. In contrast, contingent workers were less likely to be in the retail trade and manufacturing industries.

Employee Benefits for Contingent Workers

Health Insurance Coverage⁶—As shown in figure 3, contingent workers are less likely than noncontingent workers to have health insurance coverage or to have that coverage through an employer. In February 2001, 63.6 percent of contingent workers had health insurance coverage, and 20.4 percent had coverage through an employer. At the same time, 82.5 percent of noncontingent workers had health insurance coverage, and 55 percent were covered through their employer. While health insurance coverage has been expanding over time for noncontingent workers, it has been contracting for contingent workers.

Pension Plan Eligibility and Participation⁷—While the proportion of noncontingent workers eligible for employer-provided pension plans has increased, the proportion of contingent workers eligible for the benefit

has decreased. In 1997, 23.3 percent of contingent workers were eligible, while in 2001, 21.7 percent were eligible. However, the participation rate has increased for both contingent and noncontingent workers. In 2001, 16 percent of contingent workers participated in pension plans, while 14.8 participated in 1997. Among noncontingent workers, participation increased from 44.2 percent in 1997 to 47 percent in 2001.

Characteristics of Workers With Alternative Work Arrangements

Age, Gender, and Race—As shown in figure 4, just as the traditional work force is aging, so is the work force in alternative work arrangements. Between 1995 and 2001, the proportion of workers age 45 and older increased among all four types of alternative work arrangements. However, there are significant age differences between workers in different alternative work arrangements. For example, in February 2001, 73.7 percent of temporary help agency workers were younger than age 45, while more than half of independent contractors (51.8 percent) were age 45 and older.

In February 2001, men were more likely than women to be independent contractors, on-call workers, and workers provided by contract firms, while women were more likely to be temporary help agency workers.

In February 2001, 11.4 per-

cent of workers in traditional arrangements were black, while 25.4 percent of temporary help agency workers were black and 7 percent of independent contractors were black. Similarly, 11 percent of workers in traditional arrangements were of Hispanic origin, while 17.6 percent of temporary help agency workers were of Hispanic origin and 7.2 percent of independent contractors were of Hispanic origin. While the proportion of Hispanic workers with traditional arrangements increased from 8.6 percent to 11 percent between 1995 and 2001, the proportion of temporary help agency workers who were Hispanic increased more dramatically, from 11.3 percent to 17.6 percent.

Hours of Work and Work-Type Preference—A majority of workers in all arrangements were full time workers in February 2001. However, workers in alternative arrangements, except workers provided by contract firms, were less likely than those with traditional arrangements to work full time. On-call workers were considerably less likely than those in all other arrangements to work full time, with 52.6 percent working full time in 2001.

Between 1995 and 2001, the proportion of on-call workers and temporary help agency workers who preferred an alternative arrangement grew substantially. The proportion of on-call workers who

Figure 3
**Employee Benefits Among Contingent and Noncontingent Workers
 and Type of Work Arrangement, 1995–2001**

	Percentage With Health Insurance Coverage								Percentage Eligible for Employer-Provided Pension Plan ^a							
	Total				Employer-Provided ^b				Total				Participation Rate			
	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001
	(percentage)															
Contingent Workers																
Estimate 1 ^c	57.2%	60.5%	60.2%	55.8%	10.2%	10.9%	12.4%	10.2%	d	14.2%	11.9%	10.8%	d	5.7%	5.4%	6.9%
Estimate 2 ^e	58.1	59.2	57.7	57.9	8.6	9.4	11.0	9.1	d	12.9	11.6	10.4	d	5.5	5.5	6.8
Estimate 3 ^f	64.9	66.1	64.1	63.6	20.4	20.7	20.6	20.4	d	23.3	21.4	21.7	d	14.8	13.8	16.0
Noncontingent Workers ^g	82.2	82.2	82.3	82.5	53.9	53.9	54.6	55.0	d	49.2	51.3	51.8	d	44.2	45.8	47.0
Alternative Arrangements																
Independent contractors ^h	72.6	72.7	73.3	72.5	i	i	i	i	d	3.6	2.8	3.5	d	2.3	1.9	2.3
On-call workers ^j	63.5	67.3	67.3	70.0	16.9	19.6	21.1	29.8	d	27.0	29.0	36.9	d	19.2	22.5	31.3
Temporary help agency workers ^k	44.9	46.4	41.0	48.1	5.7	7.0	8.5	10.7	d	10.4	11.8	13.3	d	3.7	5.8	7.6
Workers provided by contract firms ^l	69.9	81.7	79.9	80.1	42.5	50.2	56.1	52.1	d	47.6	53.9	55.7	d	35.7	40.2	47.7
Traditional arrangements ^m	82.7	82.8	82.8	83.1	57.2	57.5	57.9	58.3	d	52.2	54.1	54.5	d	46.9	48.3	49.5

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Contingent and Alternative Employment Arrangements*, February 2001, USDL 01-153 (Washington, DC: U.S. Government Printing Office, 2001); *Contingent and Alternative Employment Arrangements*, February 1999, USDL 99-362 (Washington, DC: U.S. Government Printing Office, 1999); *Contingent and Alternative Employment Arrangements*, February 1997, USDL 97-422 (Washington, DC: U.S. Government Printing Office, 1997); *Contingent and Alternative Employment Arrangements*, USDL 95-318 (Washington, DC: U.S. Government Printing Office, 1995).

^aExcludes self-employed; includes independent contractors who were self-employed.

^bExcludes self-employed and independent contractors.

^cEstimate 1, the narrowest of the three estimates, includes workers who have been in their jobs for a year or less and do not expect their jobs to last an additional year; self-employed workers and independent contractors are excluded from this estimate.

^dData not available.

^eEstimate 2 includes those in estimate 1 and self-employed workers and independent contractors who have been in their jobs for a year or less and do not expect their jobs to last an additional year.

^fEstimate 3, the broadest estimate, includes all workers who do not expect their jobs to last; this includes self-employed workers and independent contractors.

^gNoncontingent workers are those workers who do not fall into any of the contingent worker categories.

^hIndependent contractors are those workers identified as independent contractors, independent consultants, or free-lance workers. They are either self-employed or wage and salary workers.

ⁱNot applicable.

^jOn-call workers are those who are called to work only as needed, although they can be scheduled to work several days or weeks in a row.

^kTemporary help agency workers are those who were paid by a temporary help agency, whether or not their job was a temporary position.

^lWorkers provided by contract firms are those who are employed by a company that provides the worker or the worker's services to others under contract, and who are usually assigned to only one customer at a time and usually work at the customer's work site.

^mWorkers with traditional arrangements are those workers who do not fall into any of the alternative arrangements.

preferred an alternative work arrangement grew from 35.8 percent in 1995 to 49.1 percent in 2001, surpassing the proportion that preferred a traditional arrangement (43.4 percent in 2001). Only 26.6 percent of temporary help agency workers preferred an alternative work arrangement in 1995, but by 2001 44.5 percent preferred this arrangement, virtually the same as the proportion preferring a traditional work arrangement (44.4 percent).

School Enrollment and Educational Attainment—In February 2001, on-call workers were more likely than those with traditional work arrangements to be enrolled in school (48.9 percent versus 42.6 percent), while independent contractors, temporary help agency workers, and workers provided by contract firms were less likely to be enrolled (25.7 percent, 28.2 percent, and 28.1 percent, respectively).

Among workers in alternative work arrangements, workers

provided by contract firms have the highest proportion of workers with college degrees (41.7 percent in 2001), having surpassed independent contractors between 1997 and 1999. Temporary help agency workers were the least educated of the groups, with 14.7 percent with less than a high school diploma and only 19.4 percent with college degrees.

Industry—The work force in all types of work arrangements is concentrated in the services industry, and

Figure 4
Alternative and Traditional Work Arrangements, by Selected Characteristics, 1995–2001

Characteristic	Type of Work Arrangement																			
	Independent contractors ^a			On-call workers ^b			Temporary help agency workers ^c			Workers provided by contract firms ^d			Traditional arrangements ^e							
	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001				
Age	(percentage)																			
16–19	1.5%	0.8%	0.9%	1.2%	7.9%	9.6%	8.8%	9.7%	5.2%	6.1%	5.8%	3.5%	2.5%	1.9%	4.8%	1.1%	4.7%	5.0%	5.3%	5.1%
20–24	2.4	2.4	3.1	2.7	12.6	11.9	9.9	14.8	19.7	16.5	20.9	18.8	12.7	8.1	11.3	10.9	10.5	9.8	9.8	10.1
25–34	19.7	18.3	17.9	15.3	24.6	22.5	23.1	17.0	34.1	30.3	29.3	26.5	39.0	34.2	30.5	23.3	26.4	25.4	23.9	22.9
35–44	30.8	31.1	30.2	29.0	23.7	25.4	24.9	25.7	21.3	21.5	19.4	24.9	23.3	31.1	28.1	28.9	27.6	27.7	27.7	27.2
45–54	25.3	26.5	26.4	28.1	15.7	14.4	14.9	17.9	12.1	16.2	15.4	14.1	11.8	14.2	17.2	23.9	19.2	20.4	21.3	22.0
55–64	13.6	13.9	14.7	15.8	9.2	9.7	10.1	9.1	5.8	6.7	6.5	10.6	6.7	7.7	6.1	7.6	8.9	9.2	9.7	10.0
65 and older	6.7	7.0	6.8	7.9	6.4	6.5	8.2	5.7	1.8	2.8	2.8	1.5	4.1	2.8	1.9	4.4	2.5	2.5	2.5	2.6
Younger than 45	54.4	52.6	52.1	48.2	68.8	69.4	66.8	67.2	80.4	74.3	75.4	73.7	77.5	75.5	74.8	64.3	69.3	67.9	66.6	65.3
45 and older	45.6	47.4	47.9	51.8	31.2	30.6	33.2	32.7	19.6	25.8	24.6	26.2	22.7	24.7	25.1	35.9	30.7	32.1	33.4	34.6
Gender																				
Total, men	67.3	66.6	66.2	64.5	50.1	49.0	48.8	53.1	47.2	44.7	42.2	41.1	71.5	69.8	70.5	70.6	52.8	52.7	52.4	52.2
Total, women	32.7	33.4	33.8	35.5	49.9	51.0	51.2	46.9	52.8	55.3	57.8	58.9	28.5	30.2	29.5	29.4	47.2	47.3	47.6	47.8
Race ^f																				
White	92.3	90.7	90.6	88.3	84.0	89.3	84.2	83.6	72.7	75.1	74.3	68.4	83.0	81.5	79.2	76.8	85.1	84.8	84.0	83.8
Black	5.0	5.3	5.8	7.0	11.0	7.8	12.7	13.3	21.8	21.3	21.2	25.4	11.7	12.9	12.6	14.9	10.9	10.9	11.4	11.4
Hispanic origin	5.2	7.3	6.1	7.2	12.5	13.3	11.6	11.1	11.3	12.3	13.6	17.6	8.4	6.3	6.0	10.4	8.6	9.6	10.4	11.0
Hours of Work																				
Full-time workers	74.4	73.6	75.1	75.2	45.5	47.4	49.3	52.6	79.4	80.3	78.5	79.2	84.0	82.8	86.8	89.7	81.7	82.3	82.9	83.2
Part-time workers	25.6	26.4	24.9	24.8	54.6	52.6	50.7	47.4	20.5	19.7	21.5	20.8	16.0	17.2	13.2	10.3	18.3	17.7	17.1	16.8
Work- Type Preference																				
Prefer traditional arrangement	9.8	9.3	8.5	8.8	57.9	50.0	46.7	43.4	63.3	59.2	57.0	44.4	g	g	g	g	g	g	g	g
Prefer indirect or alternative arrangement	82.5	83.6	83.8	83.4	35.8	40.0	44.7	49.1	26.6	33.5	33.1	44.5	g	g	g	g	g	g	g	g
It depends	5.1	4.6	5.2	4.9	4.0	6.4	4.8	5.7	8.1	4.8	5.3	5.7	g	g	g	g	g	g	g	g
Not available	2.6	2.5	2.5	3.0	2.4	3.5	3.8	1.9	1.9	2.5	4.6	5.4	g	g	g	g	g	g	g	g
School Enrollment																				
Enrolled	37.9	30.7	39.3	25.7	43.7	50.4	56.4	48.9	20.7	16.1	22.7	28.2	18.4	26.0	35.8	28.1	40.8	42.8	44.0	42.6
Not enrolled	62.1	69.3	60.7	74.3	56.3	49.6	43.6	51.1	79.3	83.9	77.3	71.8	81.6	74.0	64.2	71.9	59.2	57.2	56.0	57.4
Educational Attainment																				
Less than high school diploma	8.7	8.7	7.5	8.5	13.4	13.4	13.4	8.2	14.2	11.2	14.6	14.7	9.5	7.2	6.4	9.0	9.7	9.7	9.2	8.8
High school graduate, no college	29.1	30.3	29.7	29.7	35.1	28.7	29.6	28.7	33.4	30.7	30.5	29.4	29.8	36.8	22.7	25.8	32.5	32.8	31.4	30.6
Less than bachelor's degree	27.9	26.8	28.5	27.1	30.7	32.0	29.1	35.0	32.1	36.3	33.7	36.5	30.2	23.4	31.9	23.5	29.0	28.0	28.3	28.6
College graduate	34.4	34.1	34.3	34.7	20.8	25.9	27.9	28.1	20.3	21.8	21.2	19.4	30.6	32.7	38.9	41.7	28.9	29.5	31.1	32.0

(continued)

Figure 4 (continued)

Characteristic	Type of Work Arrangement																			
	Independent contractors ^a			On-call workers ^b			Temporary help agency workers ^c			Workers provided by contract firms ^d			Traditional arrangements ^e							
	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001	1995	1997	1999	2001				
Industry	(percentage)																			
Agriculture	5.0	5.7	4.9	5.7	4.4	3.4	2.2	2.1	0.4	0.4	0.5	0.3	0.2	0.4	0.5	0.5	2.4	2.1	2.0	1.8
Mining	0.2	0.2	0.2	0.3	0.5	0.4	0.4	0.4	0.2	0.6	0.1	0.9	2.4	2.1	2.7	1.1	0.6	0.5	0.4	0.4
Construction	21.2	20.7	19.9	19.6	15.2	14.4	9.6	10.1	2.8	2.2	2.5	2.9	8.4	4.6	9.0	5.8	4.4	4.9	5.1	5.4
Manufacturing	5.0	4.7	4.6	3.7	5.9	5.3	4.5	5.3	33.4	27.7	29.7	21.1	17.6	19.0	18.0	20.8	17.9	17.5	16.5	15.7
Transportation and public utilities	5.0	5.1	5.7	5.6	8.7	8.6	9.5	9.7	7.6	5.3	6.1	7.3	13.4	12.9	14.0	6.4	7.2	7.1	7.4	7.2
Wholesale and retail trade ^h	13.2	3.5	3.5	2.7	13.8	1.7	1.8	2.3	8.1	3.8	4.2	2.8	6.0	1.5	0.8	3.6	21.4	4.0	4.0	4.1
wholesale trade	10.1	10.2	10.2	8.8		12.5	14.6	11.8		3.4	3.9	3.7		6.3	4.6	2.6		17.2	17.6	17.2
retail trade																				
Finance, insurance, and real estate	9.6	8.4	8.8	9.2	1.8	1.5	2.7	2.4	7.5	7.4	7.0	6.6	6.9	7.5	8.9	4.1	6.4	6.4	6.7	6.9
Services	40.6	41.4	42.1	44.4	46.0	47.5	52.0	50.5	38.7	36.6	38.7	45.5	32.3	26.5	27.1	36.8	34.4	35.5	35.2	36.3
Public administration	0.3	0.2	0.2	0.1	3.3	4.0	2.6	5.3	1.2	1	1	1	12.6	13.1	10.7	11.9	5.4	4.8	5.1	4.9
Not reported or ascertained	j	--	--	--	j	0.6	0.1	--	j	12.9	6.3	6.1	j	6.3	3.8	6.5	j	--	--	--

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Contingent and Alternative Employment Arrangements*, February 2001, USDL 01-153 (Washington, DC: U.S. Government Printing Office, 2001); *Contingent and Alternative Employment Arrangements*, February 1999, USDL 99-362 (Washington, DC: U.S. Government Printing Office, 1999); *Contingent and Alternative Employment Arrangements*, February 1997, USDL 97-422 (Washington, DC: U.S. Government Printing Office, 1997); *Contingent and Alternative Employment Arrangements*, USDL 95-318 (Washington, DC: U.S. Government Printing Office, 1995).

^aIndependent contractors are those workers identified as independent contractors, independent consultants, or free-lance workers. They are either self-employed or wage and salary workers.

^bOn-call workers are those who are called to work only as needed, although they can be scheduled to work several days or weeks in a row.

^cTemporary help agency workers are those who were paid by a temporary help agency, whether or not their job was a temporary position.

^dWorkers provided by contract firms are those who are employed by a company that provides the worker or the worker's services to others under contract, and who are usually assigned to only one customer at a time and usually work at the customer's work site.

^eWorkers with traditional arrangements are those workers who do not fall into any of the alternative arrangements.

^fDetails for the race and Hispanic origin groups will not sum to totals because data for the "other races" are not presented, and Hispanics are included in both the white and black population groups.

^gWork-type preference was not ascertained for workers provided by contract firms or workers with traditional work arrangements.

^hIn February 1995, wholesale and retail trade data were combined. In later years, wholesale trade and retail trade were presented separately.

ⁱLess than 0.05 percent

^jData not available.

those with alternative work arrangements are more heavily concentrated in services than workers with traditional arrangements. For example, more than half (50.5 percent) of on-call workers were in the services industry in 2001, compared with just over one-third (36.3 percent) of those with traditional arrangements. In addition, the proportions of those in all types of work arrangements in the services industry have grown between 1995 and 2001. At the same time, in general, the construction, manufacturing, and finance, insurance, and real estate industries have garnered smaller proportions of workers in alternative work arrangements.

Employee Benefits for Workers With Alternative Work Arrangements

As shown in figure 3, employee benefit coverage varies for those with different types of alternative work arrangements.

Health Insurance Coverage⁸—In February 2001, the proportion of workers with alternative work arrangements covered by health insurance ranged from 48.1 percent of temporary help agency workers to 80.1 percent of workers provided by contract firms. Between 1995 and 2001, the proportion of those with alternative work arrangements that had employer-provided health insurance coverage grew significantly. For example, the proportion of temporary help agency workers with employer-provided health insurance increased from 5.7 percent

to 10.7 percent, over six years. At the same time, the proportion of workers with traditional arrangements with employer-provided health insurance grew from 57.2 percent to 58.3 percent. Even with this growth, however, workers in alternative work arrangements are much less likely to have health coverage than workers in traditional arrangements.

Pension Plan Eligibility and Participation⁹—The proportion of workers eligible for employer-provided pension plans increased between 1997 and 2001 for workers with both traditional and alternative work arrangements, except independent contractors (whose eligibility fluctuated). Participation rates followed the same pattern: In 1997, 19.2 percent of on-call workers, 3.7 percent of temporary help agency workers, and 35.7 percent of workers provided by contract firms participated in employer-provided pension plans, but by 2001, 31.3 percent of on-call workers, 7.6 percent of temporary help agency workers, and 47.7 percent of workers provided by contract firms participated.

Conclusion

Both the number of contingent workers and the percentage of the work force they constitute decreased between 1995 and 2001. The number of workers in alternative work arrangements has fluctuated and was higher in 2001 than it was in 1995, but the percentage of total employed who were in alternative work arrangements declined.

Like noncontingent workers and those with traditional work arrangements, contingent and alternative workers are aging and are moving into the services industry. However, they continue to lag behind noncontingent and traditional workers in health insurance coverage and both eligibility for and participation in employer-provided pension plans.

Future economic factors, such as a continuing slowdown or a recovery, and the impending retirement of the post-World War II “baby boom” generation, along with the return to work of some retirees, will play an important role in determining future numbers of contingent workers and workers in alternative work arrangements, as well as their eligibility for and participation in employment-based benefits.

Endnotes

¹ U.S. Department of Labor, Bureau of Labor Statistics, *Contingent and Alternative Employment Arrangements*, February 2001, USDL 01-153 (Washington, DC: U.S. Government Printing Office, 2001).

² Every two years since 1995, BLS has collected data on contingent workers and alternative work arrangements through the February supplement to the U.S. Census Bureau’s Current Population Survey, resulting in four sets of data thus far. The most recent data were collected in February 2001 and released in May 2001.

³ BLS uses three alternative estimates to determine whether a worker's status is "contingent." Estimate 1 is the narrowest of the estimates and includes workers who have been in their jobs for one year or less and do not expect their jobs to last an additional year; self-employed workers and independent contractors are excluded. Estimate 2 includes those in estimate 1 plus self-employed workers and independent contractors who have been in their jobs for a year or less and do not expect their jobs to last an additional year. Estimate 3 is the broadest estimate and includes all workers who do not expect their jobs to last, including self-employed workers and independent contractors. Two questions are asked of survey respondents to determine their status: (1) if they are in a job that will last a limited time or until the completion of a project; and (2) if they can stay with their employer as long as they wish, assuming the economy does not change and they are performing adequately at work. Responding "yes" and "no," respectively, to these questions results in counting the person as a contingent worker.

⁴ Independent contractors are those workers identified as independent contractors, independent consultants, or free-lance workers. They are either self-employed or wage and salary workers. On-call workers are those who are called to work only as needed, although they

can be scheduled to work several days or weeks in a row. Temporary help agency workers are those who are paid by a temporary help agency, whether or not their job was a temporary position. Workers provided by contract firms are those who are employed by a company that provides the worker or the worker's services to others under contract and who are usually assigned to only one customer at a time and usually work at the customer's work site.

⁵ Noncontingent workers are those workers who do not fall into any of the contingent worker categories.

⁶ Employment-based coverage excludes the self-employed and independent contractors.

⁷ Excludes the self-employed; includes independent contractors who were self-employed.

⁸ Employment-based coverage excludes the self-employed and independent contractors.

⁹ Excludes the self-employed; includes independent contractors who were self-employed.

Washington Update

by Teresa Turyn, EBRI

Congress Reconvenes; Stimulus Bill Returns

The second session of the 107th Congress gets underway Jan. 23, with lawmakers returning where they left off when they adjourned just before Christmas—arguing over the details of an economic stimulus package, which failed in the final hours of the first session. Although there were various points of disagreement, the key stumbling block involved a dispute over health insurance for the unemployed, in particular whether to finance it through tax credits (favored by Republicans) or direct subsidies (favored by Democrats). While there is much debate among economists over whether the lack of a stimulus package will have any significant effect on the economic recession, there is no doubt that it will be a major political issue in the 2002 congressional elections, which effectively got started last month, when the stimulus bill stalled.

Enron Case Revives Boxer Bill

The bankruptcy of Houston-based Enron Corp., and the collapse of thousands of its former employees' 401(k) accounts, has revived legislative proposals to restrict company stock in retirement plans, as originally proposed several years ago by Sen. Barbara Boxer (D-CA).

The new bill was introduced

Dec. 18 by Boxer and Sen. Jon Corzine (D-NJ), with the goal of protecting employees' retirement savings by preventing the types of financial losses recently suffered by thousands of Enron employees. Their proposal would: 1) limit to 20 percent the investment an employee could have in any one stock in his or her individual account plans; 2) limit to 90 days the time that an employer could force an employee to hold a matching employer stock contribution in the employee's individual account plan; 3) reduce to 50 percent (from 100 percent) the tax deduction that an employer can take on a matching contribution to an individual if that contribution is made in stock; and 4) lower to age 35 and five years of service the triggers that allow an employee to diversify his or her investments in an Employee Stock Option Plan (ESOP).

Rep. Ken Bentsen (D-TX) introduced a related bill Dec. 19 that would ban "lockdowns" or "blackouts" of 401(k) accounts and ESOPs, such as during a transfer of providers, without an exemption from the Department of Labor (DOL). Before approving such a freeze, the DOL would have to determine that the blackout is administratively feasible and in the best interest of the plan, its participants, and their beneficiaries. The proposed law would require employees to be given at least 90 days notice of a pending lockdown. Bentsen's bill also would mandate DOL to work with the Treasury

Department and the Securities and Exchange Commission (SEC) to determine if caps should be placed on how much company stock employees can purchase through their retirement savings plan.

DOL Issues Investment Advice Opinion

DOL has taken regulatory action to ease the ability of a retirement plan service provider to offer participants in client plans investment advice on that service provider's investment products. The action comes in response to an administrative exemption request from SunAmerica Retirement Markets, Inc.

DOL's Pension and Welfare Benefits Administration (PWBA) Dec. 14 issued Advisory Opinion 2001-09A that, for the first time, would allow a financial services firm to provide "asset allocation services" (investment advice related to its own investment products) through a variety of Model Asset Allocation Portfolios offered through a computer program applying a methodology developed, maintained, and overseen by a financial expert independent of the financial services firm. When selecting this program, a plan sponsor will be provided certain detailed disclosures concerning the program, including any expenses and fees of the financial services firm and any proposed increases in investment or advisory fees charged. Under the

program, the participant may either select the specific portfolio provided to him or her by the computer program, or the plan sponsor can do it automatically for the participant.

PWBA states that employers' fiduciary liability is not changed by this Opinion, a change that would be made by legislation introduced by Rep. John Boehner (R-OH), chairman of the House Education and Workforce Committee, and recently passed by the House of Representatives. The extent to which the Boehner bill would affect employers' fiduciary liability has been the subject of active debate, with some seeing significant change, and others none at all.

With respect to the increased advisory fees that the financial services firm may receive as a result of the investment advice provided, the Opinion states that while the financial services firm is acting as a fiduciary with respect to both the discretionary and nondiscretionary asset allocation services provided to plans and plan participants, the individual investment decisions or recommendations provided would not be the result of the financial services firm's exercise of authority, control, or responsibility as a fiduciary, and therefore would not be a *per se* violation of the prohibited transaction provisions under ERISA Sec. 406(b)(1) or (3) as a result of their receipt of increased investment advisor fees resulting from such investments. A significant aspect of this Opinion is that

Keeping on Track

PWBA Releases Guidance for Benefit Claims Regulation—PWBA Dec. 18 released guidance in a question-and-answer format to help employee benefit plans comply with the regulation published last year for pension, health, and disability claims. The claims procedure regulation published Nov. 21, 2000, established new rules for processing group health and disability benefit claims for plans governed by ERISA and set new, shorter time frames, additional disclosure requirements, and new standards for making claims decisions. The Q&A document addresses the following subject areas: 1) scope of the regulation; 2) reasonable procedures; 3) initial benefit determinations; 4) benefit appeals; and 5) post-appeal level reviews. PWBA also anticipates providing additional guidance in the form of additional questions and answers, advisory opinions, or information letters as may be necessary to facilitate implementation of the regulation's requirements. The Q&A document may be viewed at <http://askpwba.dol.gov/faq-claims-proc-reg.html>

IRS Clarifies EGTRRA Provisions Regarding ESOP Deductions—The Internal Revenue Service (IRS) Dec. 17 issued Notice 2002-2 clarifying the provisions of the Economic Growth and Tax Relief Reconciliation Act (EGTRRA) (P.L. 107-16) enacted earlier this year on employee stock ownership plan (ESOP) "applicable dividend" elections under Internal Revenue Code Sec. 404(k) and ESOPs holding S corporation stock under Sec. 409. EGTRRA amended Sec. 404(k) to allow a C corporation a deduction for ESOP dividends that participants and beneficiaries can elect to receive in cash, pay to the ESOP and then receive in cash within 90 days of the end of the plan year, or reinvest in qualifying employer securities. The new provision is generally effective for taxable years beginning after Jan. 1, 2002, although corporations are allowed a deduction for dividends paid to an ESOP in 2001 that are either reinvested, or for which the participant's election becomes irrevocable, in 2002.

IRS Provides Details on Determination Letter Applications from Small Employers—The IRS issued Notice 2002-1, providing guidance on Sec. 620 of EGTRRA. It stipulates that, for requests made after Dec. 31, 2001, the secretary of the Treasury or the secretary's delegate shall not require payment of user fees for requests to the IRS for certain determination letters with respect to the qualified status of a pension, profit-sharing, stock bonus, annuity, or employee stock ownership plan. The guidance in the notice is directed to plan sponsors with no more than 100 employees and is intended to help them determine if they are required to pay a user fee for a determination letter application.

IRS Allows Variation on Negative Elections for 401(k) Plans—The IRS earlier this year issued Private Letter Ruling (PLR) 200149036 (July 25, 2001) in which it approved an automatic contribution calculated in a different way: a fixed amount equal to the disability fund refund received by each employee. In this PLR, the employer maintained a fund (as required by state law) for the payment of disability claims. State law permitted withdrawal of excess assets from the fund for the purpose of purchasing other employee benefits for employees covered by the fund. The employer proposed to withdraw excess amounts from the fund and make a contribution to the 401(k) plans that it maintained in an amount equal to the refund to each employee, unless the employee signed an election to receive the amount in cash. The IRS concluded that this negative election plan would be a qualified cash or deferred arrangement as described in Sec. 401(k), because each employee had an effective opportunity to elect to receive cash.

Court Rules Calling in "Sick" Did Not Trigger FMLA Rights—The U.S. Court of Appeals for the Seventh Circuit Dec. 5 ruled that an employee who took unscheduled leave during a bout with depression, telling her employer only that she was "sick," was not protected from discharge by the Family and Medical Leave Act (FMLA). According to the court, after receiving 12 informal and four formal warnings about deficient attendance, the worker was fired when she called in sick for two days in March 1998. The court said that she did not comply with FMLA's notice provisions, which requires employees to tell employers of their need for FMLA leave. While depression can qualify as a "serious health condition" that entitles a worker to FMLA leave, the worker notified her employer that she was "sick," not depressed (*Collins v. NTN-Bower Corp.*, 7th Cir., No. 01-1930, 12/5/01).

the actions described were found not to be prohibited and therefore did not require an administrative exemption.

AO 2001-09 may be viewed at www.dol.gov/dol/pwba/public/programs/ori/advisory2001/2001-09A.htm

A statement from PWBA on the AO may be viewed at www.dol.gov/dol/pwba/public/media/press/Pr121911.htm

EBRI in Focus

EBRI Board Discusses Trends and Post-9/11 Employee Benefits

The EBRI Board met in Washington DC on December 5. After a review of all EBRI activities and approval of a 2002 budget, the Board was updated on work now being completed on “the business case for health insurance;” the developing work and planned 2002 policy forum on “Consumer Driven Health Care;” just-completed work on the affects of EGTRRA changes (the 2001 tax law) on future contributions to qualified plans; and the February 2002 National Summit on Retirement Savings.

The Board then engaged in a roundtable discussion of employee benefits post-Sept. 11. A just-completed EBRI/MGA *Value of Benefits Survey* found that worker preferences were not affected by events of 2001, with health care and savings plans continuing to be the two primary preferences. For employers, employee assistance programs have taken on new importance, and the need to focus on motivation of workers, in addition to attraction and retention *per se*, has grown in the wake of recent events. For companies that lost employees on 9/11, the importance of financial planning as a desirable family benefit came into clearer focus. The destruction of the World Trade Center highlighted the need to think more about employee benefit choices (especially that may not prove to have been the correct ones), and the consequences upon death as the

employer tries to deal with the needs of surviving family members. The question arises: Should more paternalism enter into basic plan provision in order to assure a base of economic security?

EBRI Policy Forum on Retirement Income Prospects

More than a hundred EBRI Members and policy makers came together at a Dec. 6 EBRI policy forum to review new data on income needs in retirement, employee behavior in 401(k) plans, employee behavior upon job change, the effects of EGTRRA on plan contributions, and prospects for (and implications of) Social Security and public policy changes on employer plans and worker behavior. An *EBRI Issue Brief* will be published in March 2002 presenting key findings of the meeting.

Growing Deficits and New Priorities for Security Could Slow Policy Change

EBRI CEO Dallas Salisbury was the featured general speaker Dec. 11 at the LIMRA conference in Chicago on long-term care and disability insurance. Salisbury reviewed issues that have been taken off the policy table as federal budget deficits have returned, including proposals for new tax incentives for long-term care insurance, enhanced tax incentives for pre-funding retiree medical benefits, and further enhancements to retirement plan limits of the 2001 tax law, EGTRRA. Social Security reform and prescription drugs for

Medicare have also moved off the table for 2002, as deficits have eliminated the surpluses that were viewed as making possible the creation of individual accounts and prescription drug payments.

Salisbury also noted that property and casualty insurance industry "bailout" legislation proposed in Congress following the Sept. 11 destruction of the World Trade Center was causing a series of questions to be raised about the economic capacity of companies to meet commitments in other areas where liabilities might balloon in the future, including long-term disability and long-term care. Salisbury urged the industry to expand its research efforts on solvency, the long-term potential costs of these programs, and how the industry will assure that promises made are promises kept.

ASEC In the News

The following media and print outlets have mentioned and quoted the EBRI-ERF American Savings Education Council (ASEC) as part of their year-end personal finance coverage: two recent issues of *Reader's Digest* featuring savings education cover stories (included a copy of the *Ballpark Estimate* worksheet), CNNfn's "Before Hours," *Black Enterprise* magazine, *Martha Stewart's Kids*, Bloomberg Radio, *Child* magazine, Nightly Business Report, *Parenting* magazine, *Employee Benefit News*, *Tampa Tribune*, *Los Angeles Times*, and the *Minneapolis Star-Tribune*. Several of the

stories were prompted by two ASEC releases on "Financial Planning In Uncertain Times" and "Holiday Shopping on a Budget," both of which are available at ASEC's Web site at www.asec.org/media/index.htm

New Publications & Internet Sites

[*Note: To order publications from the U.S. Government Printing Office (GPO), call (202) 512-1800; to order congressional publications published by GPO, call (202) 512-1808. To order U.S. General Accounting Office (GAO) publications, call (202) 512-6000; to order from the Congressional Budget Office (CBO), call (202) 226-2809.*]

Demographics

The Center for Strategic & International Studies. Summary Report of the Co-chairmen and Findings and Recommendations of the CSIS Commission on Global Aging. Free at www.csis.org/gai/tokyo/gaitokyosummrecs.pdf
National Research Council. Panel on a Research Agenda and New Data for an Aging World. Preparing for an Aging World: The Case for Cross-National Research. \$44. National Academy Press, 2101 Constitution Ave., NW, Box 285, Washington, DC 20055, (888) 624-8373 or (202) 334-3313, fax: (202) 334-2451.

Organisation for Economic Co-operation and Development. Reforms for an Ageing Society. \$36. Organisation for Economic Co-operation and Development, Publications and Information Center, 2001 L St., NW, Suite 650, Washington, DC 20036-4910, (800) 456-6323.

Employee Benefits

- Johnson, Joseph M. A Review and Synthesis of the Cost of Workplace Regulations. Free. Mercatus Center, George Mason University, 3301 N. Fairfax Dr., Suite 450, Arlington, VA 22201-4433, Attn: Laura Hill, (703) 993-4945.
- Towers Perrin. Worldwide Benefits Management Survey. Free. Towers Perrin, 100 Summit Lake Dr., Valhalla, NY 10595, (800) 525-6741, fax: (914) 745-4199.

Health Care

- Academy for Health Services Research and Health Policy. (1) The Challenge of Managed Care Regulation: Making Markets Work? Free. (2) Understanding the Dynamics of "Crowd-out": Defining Public/Private Coverage Substitution for Policy and Research. Free. Academy for Health Services Research and Health Policy, 1801 K St., NW, Suite 701-L, Washington, DC 20006, Attn: LeAnne DeFrancesco, (202) 292-6700, www.ahsrhp.org.
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