

◆ The Changing Nature of EAPs and Their Effectiveness

In the 1950s, employee assistance programs (EAP) first appeared as a mechanism for employers to help employees cope with personal problems, particularly alcoholism. At their inception, EAPs were designed to help troubled employees, while at the same time enabling businesses to reduce revenue losses stemming from unproductive employees. Workers with alcohol problems alone cost business an estimated \$85.8 billion in lost time and productivity in 1988.¹ The growing role of EAPs is demonstrated in their increasing numbers—from fewer than 100 in 1950 to approximately 10,000 in 1987.² According to a 1989 nationwide survey of 1,943 employers, almost one-half (48 percent) offer an EAP, and another 10 percent intend to add one by the end of 1991.³

When EAPs were first introduced, employers mainly served as a referral mechanism that assessed an employee's problem and then referred him or her to an appropriate community agency or other counseling professional for treatment. Although EAPs initially were stand-alone programs, as employers began to see more types of problems in the workplace, including marital, financial, and family problems, more EAPs have been integrated into companies' health benefits programs. Companies are also expanding their EAPs to include wellness programs such as stress management, training for supervisors, and counseling for troubled employees.

By integrating EAPs into benefits programs, employers can use an EAP as a gatekeeper for health care utilization, particularly for mental health and substance abuse services. Mental health benefits costs have experienced

an explosive growth in the last several years. From 1988–1989, these benefits rose 18 percent, from \$207 per employee to \$244 per employee; this increase follows a 27 percent increase from 1987–1988. Mental health benefit costs, which account for approximately 10 percent of an employer's total health expenditures, have been rising faster than any other component of employers' health expenditures.⁴

Organizations with EAPs typically have higher mental health costs than those without EAPs—\$272 per employee, compared with \$200 per employee. Because an EAP's primary function is to refer employees to mental health care providers, it is logical for utilization to increase. However, some employers with EAPs initially instituted the programs because of high mental health costs. Research has shown, though, for those organizations with EAPs, the increase in average health care costs from 1988 to 1989 was only 10 percent, compared with 38 percent for those without them.⁵

EAPs may be becoming more prevalent, as changing work force demographics make more employers willing to spend money to reduce the costs of unproductive employees. Some studies have estimated that American business and industry spend up to \$798 million per year

⁴*Ibid.*

⁵*Ibid.*

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¹D.P. Rice, S. Kelman, L.S. Miller and S. Dunmeyer, *The Economic Costs of Alcohol and Drug Abuse and Mental Illness* (San Francisco, CA: University of California, Institute for Health and Aging, 1990), quoted in *NCADD Fact Sheet: Alcoholism and Alcohol-Related Problems* (New York, NY: National Council on Alcoholism and Drug Dependency, Inc., 1990).

²Bureau of National Affairs, Inc., *Employee Assistance Programs: Focusing on the Family* (Washington, DC: Bureau of National Affairs, Inc., 1988).

³A. Foster Higgins, Inc., *Health Care Benefits Survey 1989* (Princeton, NJ: A. Foster Higgins, Inc., 1990).

on EAPs. However, companies are reporting mixed results on the effectiveness of EAPs in reducing health care costs. According to a 1989 survey, 41 percent of employers with an EAP said they have no idea what effect the EAP has on costs, 20 percent said the EAP has no cost impact, 25 percent said it helps reduce costs, and 15 percent said it has increased costs.⁶

The difficulty in measuring an EAP's results stems partially from the obstacles that exist in completing a reliable study. It may be difficult to collect data about an EAP's clients because of the confidentiality aspect. Also, it may not be feasible to distinguish between observed outcomes and what would have happened in the absence of an EAP.

Two current methods typically used to evaluate an EAP are program evaluation and cost benefit analysis. With a program evaluation, an employer can measure success by a number of different standards. These measurements include the number of: referrals made to the program, training/orientation sessions held, employees who accepted and completed counseling compared with the number who originally sought help, referrals made to outside agencies, and health promotion programs offered. The cost benefit analysis costs out reductions in one or more of these areas: sickness, absenteeism, turnover, medical claims, disability claims, grievances, terminations, worker compensation claims, overtime costs, accidents, and supervisors' time saved.

One company that undertook an extensive cost benefit analysis of its EAP was McDonnell Douglas Corporation (MDC). In 1985, the company reorganized its EAP, introduced in 1970, because management was skeptical about its effectiveness in reducing absenteeism and improving productivity. Management also wanted to increase the EAP's utilization rate, which was less than one percent. The original EAP offered services only for alcoholism and was not available at all MDC sites. The restructuring added services for drug dependency, psychiatric illness, and family services, and it also made the EAP available at all MDC locations. Finally, all EAP activity was placed under one management group.⁷

⁶A. Foster Higgins, Inc., *Health Care Benefits Survey 1989* (Princeton, NJ: A. Foster Higgins, Inc., 1990).

⁷Alexander Consulting Group, *McDonnell Douglas Corporation, Employee Assistance Program, Financial Offset Study, 1985–1988* (Bridgeton, MO: McDonnell Douglas Corporation, 1989) and Westport, CT: Alexander Consulting Group, 1989).

After analyzing all EAP clients from 1985 through 1988, results showed that MDC saved \$4 for every \$1 spent on the EAP. The study has continued each year since, and 1989 results projected company savings of \$6 million by 1993 in reduced absenteeism and lower medical claims costs for employees and dependents. MDC management also learned employees who received treatment through the EAP for mental health or substance abuse produced fewer medical claims, had fewer absences, and stayed with the company longer than employees who received similar treatment outside of the EAP.⁸

The form in which EAPs exist and operate is likely to change as companies look for more substantial results in reducing health care costs. EAPs have evolved from programs primarily for treating employees with alcoholism to programs that also treat broader personal and family concerns. The further development of the gatekeeper function and integration of EAPs into health benefits programs are two likely changes for EAPs. In order for EAPs to survive in today's business environment of rapidly rising mental health costs, they most likely will need to produce more measurable results in containing mental health care costs while continuing to show improvements in worker productivity.

—Carolyn Piucci, EBRI

◆ IRA and Keogh Assets Grow More Slowly in 1990

Between 1985 and 1990, total assets held in individual retirement accounts (IRAs) and Keogh plans (retirement plans for the self-employed) increased from \$230 billion to \$564 billion (table 1). During 1990, assets held in these accounts grew 12.4 percent, compared with an average annual growth rate of 20 percent between 1985 and 1990. Annual asset growth was much higher in the early 1980s—before the Tax Reform Act of 1986 (TRA '86) was enacted. Although slower asset growth may reflect lower investment returns in the late 1980s, it is more likely the result of TRA '86, which restricted IRA deduction eligibility for middle- and higher-income workers with pension plans and reduced income tax rates for many taxpayers.

⁸*Ibid.*

Table 1
Distribution of IRA and Keogh Assets by Financial Institution, 1985–1990

Financial Institution	1990	1989	1988	1987	1986	1985
(in billions)						
Total Assets	563.9	501.7	426.8	366.2	304.9	230.4
Commercial Banks	130.1	108.7	93.9	82.9	72.7	60.6
Savings and Loans	81.8	85.3	78.8	70.4	63.5	52.8
Mutual Savings Banks	23.8	23.1	20.9	15.2	14.9	11.8
Mutual Funds	142.4	124.7	96.8	82.3	63.4	39.4
Credit Unions ^a	28.8	26.0	24.4	22.5	19.4	13.8
Life Insurance	51.9 ^b	51.9	44.0	34.0	26.1	20.3
Stock Brokerage Self-Directed Accounts ^a	105.0	82.0	68.0	58.9	44.9	31.7
(percentage of total assets)						
Commercial Banks	23.1%	21.7%	22.0%	22.6%	23.8%	26.3%
Savings and Loans	14.5	17.0	18.5	19.2	20.8	22.9
Mutual Savings Banks	4.2	4.6	4.9	4.2	4.9	5.1
Mutual Funds	25.3	24.9	22.7	22.5	20.8	17.1
Credit Unions ^a	5.1	5.2	5.7	6.1	6.4	6.0
Life Insurance	9.2	10.4	10.3	9.3	8.6	8.8
Stock Brokerage Self-Directed Accounts ^a	18.5	16.3	15.9	16.1	14.7	13.8

Source: Employee Benefit Research Institute tabulations of data from the *Federal Reserve Board Weekly Statistical Release*, the Office of Thrift Supervision, the National Council of Savings Institutions, the Investment Company Institute, the Credit Union National Association, and the American Council of Life Insurance.

^aFigures represent IRA assets only.

^bLatest figures available are for December 1989.

During the past five years, the market allocation of IRA and Keogh assets has shifted. Today, a larger percentage of assets is held in mutual funds and stock brokerage self-directed accounts, and a relatively smaller percentage is held in other financial institutions than was the case in 1985. Between 1985 and 1990, mutual funds and stock brokerage self-directed accounts grew rapidly, with 29 percent and 27 percent average annual growth rates, respectively, compared with an overall average annual growth rate of 20 percent for IRA and Keogh assets (chart 1). Increasing investor preference for choice among investment vehicles may be contributing to this asset shift.

The proportion of all IRA and Keogh assets held in savings and loans institutions decreased from 23 percent to 15 percent between 1985 and 1990 (table 1). While these institutions increased their dollar amounts of IRA and Keogh assets from \$52.8 billion to \$81.8 billion between 1985 and 1990 (table 1), the average annual growth rate for these holdings was 9 percent, the lowest of all financial institutions (chart 1). In 1990, the dollar amount of IRA and Keogh assets in savings and loans actually decreased by \$3.5 billion—the first such decline

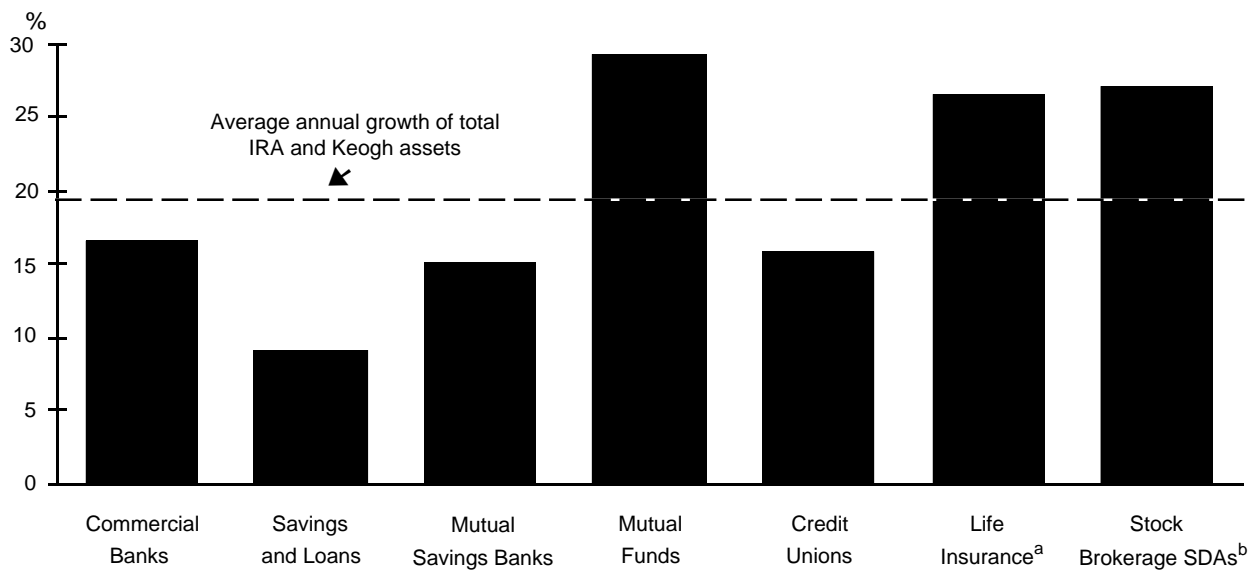
since EBRI began collecting these data in 1983. The slower asset growth rate and decline in total assets held in savings and loans may be related to media emphasis on the failure of many of these institutions, which may be eroding investor confidence.

No similar decline is occurring in the share of IRA and Keogh assets held by life insurance companies, despite the much publicized financial troubles of the Executive Life Insurance Company. Life insurance companies experienced a 27 percent average annual increase in IRA and Keogh assets between 1985 and 1989 (the latest year for which data are available).

A primary reason for slower IRA and Keogh asset growth overall in recent years is that fewer workers are eligible to deduct IRA contributions. TRA '86 restricted IRA deductions for taxpayers with qualified employer-sponsored retirement plans and adjusted gross income (AGI) above certain thresholds.⁹ Recent EBRI analysis indicates that higher-income workers are more likely to be

⁹AGI includes both worker and spousal income.

Chart 1
Average Annual Growth Rate of Assets by Financial Institution, 1985–1990



Source: Employee Benefit Research Institute tabulations based on table 1.
^aAverage annual growth rate for 1985 through 1989; 1990 data are not yet available.
^bSelf-directed accounts.

covered by employer-sponsored pension plans and are therefore less likely to be eligible for a full IRA deduction (*Notes*, May 1991: 1–4). About 58 percent of workers are eligible to take a full deduction in 1991, although eligibility varies by income. Because income thresholds are not indexed for inflation or income growth, the percentage of workers eligible for a full deduction will decline to 52 percent by 1995. Workers who are ineligible for a full IRA deduction may make partially deductible or nondeductible contributions and still defer taxes on earnings.

On March 12, 1991, Sens. Lloyd Bentsen (D-TX) and William Roth (R-DE) introduced the Super-IRA proposal (S. 612), which combines traditional IRA features with back-ended options that would allow interest to accumulate tax free on after-tax contributions. The bill would permit penalty-free withdrawals from IRAs and 401(k) plans for first-time home purchases and educational expenses and would extend penalty-free withdrawals for catastrophic health expenditures to IRAs (currently allowed under 401(k) plans). All income from assets held in a Super-IRA account for five or more years would be tax-exempt on withdrawal. However, the revenue implications of extending IRA eligibility may preclude the passage of this legislation. The Joint Com-

mittee on Taxation (JCT) has estimated that the bill would cost \$25.8 billion over a five-year period. New budget process reforms require all legislative proposals to be offset by a spending reduction or tax increase. No such offset has yet been identified for the Bentsen/Roth proposal. Moreover, the Bush administration opposes the bill on the grounds that it does not distinguish between incentives for general savings and retirement savings.

Numerous other legislators and the Bush administration have introduced savings incentives involving IRAs. President Bush's fiscal year 1992 budget proposal includes a provision for family savings accounts (FSAs). Under FSAs, taxpayers could make nondeductible contributions of up to \$5,000 per family (\$2,500 per individual) which, along with earnings, could be withdrawn tax free after five years. In addition, the budget proposal and other legislation introduced in Congress include provisions allowing first-time home buyers to withdraw funds from their tax-deferred IRAs without penalty. Rep. Robert Matsui (D-CA) introduced legislation that would allow individuals to make penalty-free withdrawals from IRAs to pay for both higher education expenses and first-time home purchases. The legislation is unique in that it allows funds to be used by IRA holders, their spouses, children, or grandchildren.

Some legislation involving IRAs or other savings incentives may be enacted this year, provided concerns regarding potential revenue loss can be addressed.

—Jill Foley, EBRI

Editor's Note: In last month's issue of *Notes*, the story "IRA Deduction: Eligibility Falls Under TRA '86," incorrectly stated in the first paragraph the percentage of people who will be eligible for an IRA deduction in 1995 as 53 percent. The correct number is 52 percent (also shown in table 1).

◆ Confidence in Future of Social Security Explored—Results of New EBRI/Gallup Surveys

Nonretired Americans are concerned about the future of the Social Security system, according to a recent survey by EBRI and The Gallup Organization, Inc. Nearly one-half (48 percent) of nonretired respondents said they don't think the system will be able to pay them a benefit when they retire, while 49 percent said they think it will. Confidence in the system's future increases with age—73 percent of those closer to retirement (aged 55 and over) said they expect a benefit, while only 43 percent of those aged 18–34 and 49 percent of those aged 35–54 said they anticipate a benefit upon retirement.

An EBRI/Gallup survey conducted in March 1990 found similar results. Nonretired respondents were also divided in their confidence in the Social Security system (48 percent were expecting a benefit and 47 percent were not), and confidence in the system increased with age.

A majority of Americans (51 percent) also were opposed to cutting the Social Security payroll tax, according to another recent EBRI/Gallup survey. Forty percent of those opposed to a payroll tax cut would remain opposed even if there were no coinciding cut in benefits. Opposition to the payroll tax cut from all respondents increased from 51 percent to 64 percent if it meant that other taxes would have to be raised next year. Respondents with higher incomes were more likely to oppose the payroll tax cut if it meant higher taxes in other areas—72 percent of those with incomes of \$75,000 or higher, compared with 66 percent of those with incomes between \$20,000 and \$74,000 and 58 percent of those with

incomes less than \$20,000 (EBRI/Gallup Poll #21, *Public Attitudes on Social Security Payroll Tax*, 1991).

"This uncertainty over the future of economic security programs may explain why the voters demand that nothing be done to weaken Social Security or Medicare," stated EBRI President Dallas Salisbury. "And, this may explain why previous surveys showed opposition to payroll tax reductions."

Lack of confidence in the system's future may be why, in the 1991 survey about the Social Security system, nearly three-fourths (73 percent) of all respondents (retired and nonretired) said they think higher taxes will be needed in order for the government to pay Social Security benefits in the 21st century. This was particularly true among respondents 35–54 years old (82 percent) and those with incomes above \$75,000 (80 percent).

Opinions among nonretired respondents to the Social Security system survey were also divided about making participation voluntary—50 percent said participation in Social Security should be voluntary and 48 percent said it should not. When asked how much money they would save if the Social Security program did not exist, nonretired Americans said they would save on average 20 percent of their current monthly income.

Nonretired Americans also said they favor changing the current Social Security system. Sixty-one percent of nonretired respondents said they think Social Security taxes should go to individual retirement accounts (IRAs) in their names instead of the current system. Younger respondents were most likely to favor this idea, with 70 percent of those between 18 and 34 years old and 57 percent of those aged 35–54 in favor, compared with only 40 percent of those 55 years and older.

The surveys on the Social Security system and Social Security payroll tax were both conducted in March of this year. EBRI is undertaking a series of national public opinion surveys on attitudes toward economic security issues. The surveys are conducted monthly by The Gallup Organization, Inc., which questions 1,000 Americans by telephone. The maximum expected error range at the 95 percent confidence level is ± 3.1 percent.

Copies of the survey reports *Public Attitudes on Social Security Benefits, 1991* (#22) and *Public Attitudes on Social Security Payroll Tax, 1991* (#21) may be ordered from

Kim Thorpe, (202) 775-6315 for the following prices: summary—\$75, full report—\$275; EBRI member prices: summary—\$25; full report—\$75.

—Carolyn Piucci, EBRI

◆ Washington Update

Health care reform, insurance solvency, individual retirement accounts (IRAs), bank reform, and pension simplification continue to command the attention of congressional lawmakers. Highlights of recent developments include:

Health Care Reform—Leading Senate Democrats, including Senate Majority Leader George Mitchell (D-ME), Sen. Jay Rockefeller (D-WV), Sen. Edward Kennedy (D-MA), and Sen. Don Riegle (D-MI), introduced June 5 a comprehensive health care reform proposal (S. 1227). The plan takes a “play or pay” approach, under which employers would be required to provide health care coverage or contribute to a public plan.

The Democratic leadership proposal would replace Medicaid with a public insurance program, “AmeriCare,” that would cover all uninsured persons. In addition, it would set up an independent National Health Expenditure Board to set voluntary annual targets for national health care expenditure totals.

Separately, Sen. Rockefeller and Rep. Henry Waxman (D-CA) introduced legislation incorporating the Pepper Commission recommendations.

President Bush sent a proposal to Congress May 15 to encourage state reform of medical malpractice insurance. The plan would encourage states to limit damages in medical malpractice cases, strengthen medical licensing boards, and pay malpractice judgements over time, rather than as lump sums.

Insurance Solvency—Several hearings have been held on the solvency of insurance companies in light of the recent collapse of Executive Life Insurance Co. Attention has focused on the lack of insurance protection for annuities purchased from insurance companies, as well as potential fiduciary violations related to the selection of annuity providers and guaranteed investment contracts (GICs). In addition, Congress is likely to consider

minimum federal standards for insurance company solvency.

IRAs—The Senate Finance Committee held a hearing May 16 on savings and IRAs. Federal Reserve Board Chairman Alan Greenspan told the panel the best way to increase national savings would be to reduce the federal budget deficit. EBRI President Dallas Salisbury testified on IRA deduction eligibility.

Bank Reform—The House Banking Subcommittee on Financial Institutions Supervision, Regulation, and Insurance reported out May 23 the Bush administration’s comprehensive bank reform proposal. The subcommittee rejected a provision that would have restricted federal deposit insurance coverage (FDIC) to \$100,000 per individual per bank. They also rejected the elimination of FDIC coverage of section 457 deferred compensation plans. However, the subcommittee approved provisions to eliminate pass-through coverage for bank investment contracts (BICs) and for private, professionally managed pension fund accounts. The bill must still go to the full Banking Committee, where it could be amended again.

Pension Simplification—At press time, at least four separate pieces of legislation that would simplify tax rules governing pension plans were expected to be introduced in June. House Ways and Means Chairman Dan Rostenkowski (D-IL) is expected to introduce a general tax simplification bill, while Sen. David Pryor (D-AR), Sen. Howard Metzenbaum (D-OH), and Rep. Rod Chandler (R-WA) will introduce separate bills aimed specifically at pension plans.

—Nora Super Jones, EBRI

◆ New Publications

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American Hospital Association. **AHA Hospital Statistics: A Comprehensive Summary of U.S. Hospitals.** \$125.

American Hospital Association, 840 North Lake Shore Drive, Chicago, IL 60611-2431, (312) 280-6000.

Buck Consultants, Inc. **Postretirement Nonpension Benefit Design: A Delicate Balance.** \$75. Buck Consultants, Inc., 550 Plaza Drive, Secaucus, NJ 07096, (201) 902-2555.

- Bureau of National Affairs. **Corporate Prenatal Programs: Healthier Babies, Healthier Bottom Line.** \$40. Bureau of National Affairs, 9435 Key West Ave., Rockville, MD 20850, (800) 372-1033.
- Callan, Mary F., and David C. Yeager. **Containing the Health Care Cost Spiral.** \$29.95. TAB Books, Blue Ridge Summit, PA 17214, (800) 822-8138.
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- Confederation Life Insurance Company. **Self-Insurance Survey.** Free. Confederation Life Insurance Company, 260 Interstate North, P.O. Box 105103, Atlanta, GA 30348, (404) 859-3738.
- Finkel, Madelon L., and Hirsch S. Ruchlin. **The Health Care Benefits of Retirees.** \$36. Johns Hopkins University Press, 701 West 40th St., Suite 275, Baltimore, MD 21211, (301) 338-6960.
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- Health Research Institute. **Health Care Cost Containment: A Study of Labor-Management Cooperative Actions.** Free. Health Research Institute, 1600 South Main Plaza, Suite 170, Walnut Creek, CA 94596, (415) 676-2320.
- Hewitt Associates. (1) **Compensation and Benefits for Outside Directors in the Fortune 100 Industrials, 1990.** \$75. (2) **Managed Care Initiatives 1991.** \$75. (3) **Salaried Employee Benefits—A Comparison Study.** \$50. (4) **Salaried Employee Benefits Provided by Major U.S. Employers in 1985 and 1990: A Comparison Study.** \$50. Hewitt Associates, 100 Half Day Road, Lincolnshire, IL 60069, Attn. Cathy Schmidt, (708) 295-5000.
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- Ippolito, Richard A. **An Economic Appraisal of Pension Tax Policy in the United States.** \$30.95. Richard Irwin, 1818 Ridge Road, Homewood, IL 60430, (708) 957-5800.
- Kenty, David E. **ERISA: A Comprehensive Guide.** \$125. John Wiley & Sons, 1 Wiley Drive, Somerset, NJ 08875, (201) 469-4400.
- Korczyk, Sophie M. **Early Retirement: Evidence and Implications for Pension Plans.** Free. American Society of Pension Actuaries, 2029 K St., NW, Washington, DC 20006-1004, (202) 659-3620.
- Massachusetts Mutual Life Insurance Company. **401(k) Survey Report.** Free. Massachusetts Mutual Life Insurance Company, Pension Management, Marketing, 1295 State St., N-370, Springfield, MA 01111-0001, (413) 788-8411, ext. 5738.
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- Northwestern National Life Insurance Company. **Americans Speak Out on Health Care Rationing.** Free. Northwestern National Life Insurance Company, 20 Washington Ave. South, Rt. 6525, Minneapolis, MN 55401, (612) 372-5432.
- Panel Publishers, Inc. **Driving Down Health Care Costs: Strategies & Solutions, 1991.** \$79. Panel Publishers, Inc., P.O. Box 1876, New York, NY 10163-1876, (212) 790-2090.
- Park, Rolla E. **Explaining Variations in Hospital Death Rates: Randomness, Severity of Illness, Quality of Care.** \$10. RAND Corporation, Publications Distribution Services, 1700 Main St., P.O. Box 2138, Santa Monica, CA 90407-2138, (213) 393-0411.
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- Prospective Payment Assessment Commission. **Report and Recommendations, March 1, 1991.** Free. Prospective Payment Assessment Commission, 300 7th St., SW, Suite 301B, Washington, DC 20024, (202) 401-8986.
- Schulz, James H., Allan Borowski, and William H. Crown. **Economics of Population Aging: The "Graying" of Australia, Japan, and the United States.** \$49.95. Auburn House, 88 Post Road West, Westport, CT 06881, (203) 226-3571.
- Shapiro, Isaac, and Marion E. Nichols. **Unemployed and Uninsured: Jobless Workers, Unemployment, Insurance, and the Recession.** \$7. Center on Budget and Policy Priorities, 777 N. Capitol St., NE, Suite 705, Washington, DC 20002, (202) 408-1080.
- Stoto, Michael A., Ruth Behrens, and Connie Rosemont, eds. **Healthy People 2000: Citizens Chart the Course.** \$24. National Academy Press, 2101 Constitution Ave., NW, Washington, DC 20418, (202) 334-3180.
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