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◆ Working Effectively with the Media—From a Journalist’s Perspective

EDITOR’S NOTE: The author of this article, Selwyn Feinstein, is a retired journalist who worked for the *Wall Street Journal* for nearly 30 years covering labor and economic issues. Feinstein is now an EBRI fellow.

To examine the news media, we need only look in a mirror. As Walt Kelley’s Pogo might have said, “I have seen the media and they are us.”

The media are nothing more or less than the society they report. And people who work in the media are no better or worse than the society they cover. Most are sincere, bright, and eager to accurately relate what really happened, not merely what someone would have us believe happened. Most believe in truth, justice, and the American way.

But reporters are not Clark Kents, and certainly none is Superman. Some are scoundrels. Some are not above perverting the truth to draw attention or providing an incomplete picture simply because they are too lazy to do more. Some bring along a hidden agenda that colors everything they think and write.

The framers of the Bill of Rights had no illusions about the press. They said simply: leave it alone. “Congress shall make no law. . . abridging the freedom of the press. . . .”

Although the press may sometimes err, it is often right. And often it reveals glimpses of society in a way that validates its role and the way it is performed. No one has yet devised a better way.

Carrying these high-sounding generalities to the specific issue at hand: how do the news media cover employee benefits and what can the benefits community do to improve coverage? The reporting process can begin in many ways, perhaps with an event:

- The Internal Revenue Service issues a new regulation.
- Congress passes a law affecting employee benefits.

- A company changes its health benefits for retirees.

A reporter on the beat may learn of the development and alert an editor, or an editor may hear about it first.

Sometimes the trigger for coverage is a succession of events or nonevents. A reporter or editor may perceive, or think he or she perceives, a trend, and someone is assigned to go out and investigate it. If reporters invest any time at all, they usually find something—either the trend they are looking for or something similar. Reporters and editors try not to waste good research.

However, this process is influenced by reporters’ and editors’ all-too-human frailties. Media people call the decision to cover a particular event or issue *news judgment*, but more is involved. A reporter only really knows one person, and that is him- or herself. Reporters do not know what interests other people, but they know what interests them. They can hope that what interests them will also interest others. The long-term success of their medium will determine if they are correct. If reporters are consistently wrong, people will stop buying their newspapers or tuning in to their programs. Then will come that ultimate retribution: they will all be out of work. But until that final judgment day, reporters will write about what interests them or their editors.

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So reporters and editors report the news they find interesting. And their interests change as their lives change or as events alter the way they think about the world, be it a Persian gulf crisis, a book on the environment, or a pop star who wears her underwear on the outside.

When Dwight Eisenhower came down with ileitis while he was president, everyone wanted to know about his daily bowel movements. Recently, the nation was intrigued that the president, the first lady and the first dog all have autoimmune diseases, which most reporters had never heard of before this year. Typically, a situation attracts media attention because it is new, different, and unexpected.

The news media's attention to the unusual also relates to the world of employee benefits. Reporters will not get very excited that old Mrs. Clinster collects a \$900-a-month pension from the local school board or that Gidget Corporation pays for a worker's appendectomy. That is the way the system is supposed to work. But let that pension check stop for a month or a company refuse to pay for a worker's health care, and the media will become very interested. Reporters will want to write the story, and editors will want to run it. Or they will pursue it until changing interests or changing events draw them to something else.

For those working in the employee benefits field, attracting and holding the media's interest is no easy matter. Employee benefits professionals deal with complex issues. An actuary might be defined as someone who can make an accountant's eyes glaze over. A benefits lawyer expounding on the tax code can put them both to sleep.

Benefits professionals may be involved with people and human problems and life cycles, but they deal with them in terms of HMOs and PPOs, 401(k) retirement savings plans and 401(h) prefunded retiree medical plans, not to mention 401(a)(4) rules for barring discrimination in favor of highly compensated individuals in employee pension plans. This leads to the next point: once the news media become interested, how do they get the story straight?

There is an old reporter's joke that says, "Never let the facts get in the way of a good story." However, most reporters actually do try to get the facts and the story both working in the same direction.

If a reporter has written about the material before, there is a backdrop of knowledge that helps in assembling and organizing new information. But if the material is new, the learning process has to begin from scratch, and deadline pressure and finite interest will not let that learning process proceed very far.

If Clipped Wing Airlines stops paying retiree benefits, for instance, it will be an airline reporter, a business reporter, or—the worst possibility—a general assignment reporter who will cover the story. The airline reporter is preferred because he or she is most familiar with the carrier's problems. However, this reporter is not likely to know very much about pensions, just as a benefits reporter, if there is one, is not likely to know very much about a particular airline.

More than likely, because of the arcane nature of benefits material, someone needing a lot of help will call a benefits professional to ask, "What happened?"

When that call comes, the benefits professional must be *available, interesting, and clear*.

Professionals need to explain what is important or new or different about a particular development and why the reporter should care and be interested in learning more about it.

Benefits professionals must make sure that reporters understand the material. Often they can follow a reporter's lead. For instance, if a reporter is clearly interested only in a short distinction between defined benefit and defined contribution plans, the professional can stick to the basics. However, if the reporter is doing a more sophisticated analysis, the professional must continue reeling out the distinctions, pausing now and then to give a tug on the line to make sure the reporter is still hooked. Lose the reporter and any chance of accuracy will also be lost. When benefits professionals continue to be helpful, word will get around. Their names will be stored in files or on computer discs. Editors or helpful colleagues will suggest: Give Snarkey at PQJ&E a call.

In speaking with reporters, benefits professionals must be forthright, candid, and aware of what they say. When a reporter identifies him- or herself, everything that is said is on the record, unless the two parties specifically agree in advance that the conversation will be off the record.

Alternatively, the professional may state that the information may be used without attribution or that neither the material nor the source can be published because the material is given only for background, to prevent misinformation from appearing in the newspaper or on the evening news. Reporters will honor their commitments; for most it is a macho First Amendment thing.

However, benefits professionals should seek off-the-record protection sparingly—only to steer reporters to other ideas and sources that can further the story.

EBRI has a special role in interacting with the press. As the premier source of information in the employee benefits field, it must have the data and experts available to meet every inquiry on demand. This takes foresight. EBRI has to sense out developments before they penetrate a reporter's mind. It has to collect data and prepare analyses before there is a public policy issue. EBRI has to be ready with answers before reporters finally catch up and realize there are questions that should be asked.

EBRI already is doing a remarkable job of fulfilling this role with its *Issue Briefs*, special reports, and policy forums, to name a few of its contributions.

So, coming full cycle:

- Reporters and editors run stories that interest them. But employee benefits involve some very complex material that defies reporters to understand and maintain interest for very long.
- It is the job of benefits professionals to explain why reporters should be interested and make them understand what is involved.
- EBRI's special function is to do more of what it is doing, to anticipate reporters' needs and meet them, to assemble answers before there are questions, and to see the forest before anyone else has seen the trees.

In this era of limited resources, there is only so much that the employee benefits community and EBRI can attempt to accomplish with this cantankerous press and its highly stylized interests and brief attention span.

This poses some very tough questions:

- What, if any, message should the employee benefits community try to communicate and to whom should it try to communicate this message?
- Are the news media the best way to get the message across?

- Should all media be addressed or only a few specialized publications that reach specific target audiences?
- What is the benefits community doing to get its message to these media? What is it doing to make sure the media get the story straight?

These are not easy questions. But we must start.

—Selwyn Feinstein, EBRI Fellow

◆ BLS Survey Reports Lower Participation in Retirement and Other Benefits Among Small Private Establishment Employees in 1990

Full-time employees in small private establishments with fewer than 100 employees have much lower participation in employee benefits than full-time employees in medium and large establishments, according to a recent Bureau of Labor Statistics survey. In 1990, workers in small establishments were less likely than workers in medium and large establishments to be participating in retirement plans and to be eligible for paid leave and unpaid leave as well as for flexible benefits plans, reimbursement accounts, and child care.¹ The survey results also indicate that among employees in small establishments, full-time workers have higher participation in employee benefits than part-time workers.

The survey examines the employee benefits of an estimated 40.8 million employees—an estimated 32.6 million full-time and 8.2 million part-time workers. The majority of the surveyed workers (75 percent) were employed by independent small businesses, with the remaining 25 percent employed by small units of larger companies.

Small Establishments Compared with Medium and Large Establishments

Retirement Benefits—Forty-two percent of full-time employees in small private establishments were partici-

¹See also, "Small Private Establishments Have Low Rates of Insurance Coverage, BLS Survey Shows," *EBRI Notes* (September 1991): 7–9 for a description of health and other insurance benefits in small private establishments.

Table 1
**Full-Time Employees Participating in Selected
 Employee Benefit Plans, Small Private
 Establishments^a and Small Independent Private
 Businesses,^a 1990, and Medium and
 Large Private Establishments,^b 1989^c**

Benefit Plan	Small Private Establishments	Small Independent Private Businesses ^d	Medium and Large Private Establishments
All Retirement ^e	42	35	81
Defined benefit pension	20	12	63
Defined contribution retirement ^f	31	28	48
capital accumulation ^g	27	26	36
	4	2	14
Paid Time Off			
Holidays	83	80	97
Vacations	88	86	97
Personal leave	11	10	22
Lunch period	8	8	10
Rest period	48	46	71
Funeral leave	47	38	84
Jury duty leave	54	47	90
Military leave	21	15	53
Sick leave	48	41	68
Maternity leave	2	2	3
Paternity leave	h	h	1
Unpaid Time Off			
Maternity leave	17	14	37
Paternity leave	8	7	18
Other Benefits			
Flexible benefits plans	2	d	9
Reimbursement accounts	8	5	23
Child care	1	1	5

Source: U.S. Department of Labor, Bureau of Labor Statistics, "BLS Reports on Its First Survey of Employee Benefits in Small Private Establishments," USDL news release 91-260, 10 June 1991.

^aSmall private establishments and small independent businesses have fewer than 100 employees.

^bMedium and large establishments have 100 or more employees.

^cIn 1989, survey coverage excluded executives and employees in constant travel status, such as airline pilots, as well as data for Alaska and Hawaii.

^dThe figures for small independent private businesses are a subset of the small private establishments.

^eIncludes defined benefit pension plans and defined contribution retirement plans. Some employees participated in both types of plans.

^fIncludes money purchase pension, profit sharing, savings and thrift, stock bonus, employee stock ownership, and simplified employee pension plans in which employer contributions must remain in the participant's account until retirement age, death, disability, separation from service, age 59-1/2, or hardship.

^gIncludes plans in which participants may withdraw employer contributions from the plan without regard to the above-mentioned conditions.

^hLess than 0.5 percent.

pating in a retirement plan in 1990, compared with 81 percent of full-time employees in larger establishments in 1989.² Of these participants, workers in small establishments were most likely to be participating in a defined contribution plan, while employees in medium and large establishments were most likely to be participating in a defined benefit plan. Moreover, 48 percent of workers in medium and large establishments were participating in a defined contribution plan, compared with 31 percent of workers in small private establishments. Employees in small private and medium and large establishments were more likely to have their defined contribution plan funds in a retirement account rather than a capital accumulation account (table 1).

Paid Leave Benefits—The most and least common types of paid leave were the same for workers in small private establishments as they were for workers employed in medium and large establishments, although greater numbers of medium and large establishment employees were participating in all benefit categories (table 1). The two most prevalent types of paid leave were vacations and holidays, with 88 percent and 83 percent of small establishment employees, respectively, participating in these benefits. Likewise, nearly all workers employed by medium and large establishments (97 percent) were participating in paid vacation and holiday leave. Paid leave for jury duty was also prevalent among both groups, with 54 percent of employees of small, private establishments and 90 percent of employees in medium and large establishments participating (table 1).

Unpaid Leave—Unpaid maternity leave was provided to 17 percent of employees of small private establishments in 1990, compared with 37 percent of workers in medium and large establishments in 1989 (table 1). Participation in unpaid paternity leave was not widespread in either small private establishments or medium and large establishments. Eight percent of employees in small private establishments were participating in unpaid paternity leave in 1990, and 18 percent of workers in medium and large establishments were participating in 1989 (table 1).

²Employee benefits in medium and large establishments have remained fairly constant over time, making it possible to compare small establishment data from 1990 with medium and large establishment data from 1989.

Other Benefits—Employees in small, private establishments were less likely to be participating in flexible benefit plans, reimbursement accounts, and child care than their counterparts in medium and large establishments. While only 2 percent of small private establishment employees were participating in a flexible benefits plan, 9 percent of medium and large establishment employees were participating in such a plan. Likewise, only 1 percent of employees of small, private establishments were participating in child care benefits in 1990, compared with 5 percent of medium and large establishment employees in 1989. A larger difference existed in participation rates for reimbursement accounts, with only 8 percent of small private establishment employees and 23 percent of medium and large establishment employees participating in such an account.

Small Establishment Occupational Groups Compared

Full-Time Workers

Retirement Benefits—In small private establishments, participation in retirement benefits differed among occupational classifications.³ Nearly one-half (49 percent) of all full-time professional and technical employees were participating in retirement benefits in 1990, compared with 37 percent of production and service employees (table 2). The largest percentage of workers participating in defined benefit and defined contribution plans were workers in the professional and technical occupational category. Deferred profit-sharing plans were the most common defined contribution plan, and stock bonus plans were the least common among employees in small private establishments in 1990. Sixteen percent of full-time professional and technical employees were participating in savings and thrift plans, while only 5 percent of production and service employees were doing so (table 2).

Paid Leave Benefits—More than 90 percent of full-time professional and technical and clerical and sales employees in small private establishments were participating in paid holiday leave in 1990, compared with 75 percent of production and service employees. Similarly, more than 90 percent of full-time professional and technical and clerical and sales employees were participating in paid vacation leave, compared with 83 percent of production

and service employees (table 2). A higher percentage of full-time production and service employees than professional and technical or clerical and sales employees were participating in paid rest periods.

Unpaid Leave Benefits—Participation in unpaid maternity and paternity benefits was higher among full-time professional and technical employees than among clerical and sales and production and service employees. Specifically, 26 percent of professional and technical employees and 12 percent of production and service employees were participating in unpaid maternity benefits in 1990. Likewise, 13 percent of professional and technical employees were participating in unpaid paternity leave, compared with only 5 percent of production and service employees (table 2).

Other Benefits—Only a small percentage of full-time small establishment employees were participating in flexible benefit plans, reimbursement accounts, and child care. For example, 13 percent of professional and technical employees reported participation in reimbursement accounts, and only 1 percent of production and service employees were participating in child care benefits (table 2).

Part-Time Workers

In contrast to full-time small private establishment employees, where the largest percentage of employees participating in various benefits was among the professional and technical employees, clerical and sales employees had the highest percentage of benefits among part-time employees in small private establishments.

Retirement Benefits—Only 10 percent of all part-time employees of small private establishments were participating in retirement benefits in 1990, although there was some variation among occupational classifications. Fifteen percent of part-time clerical and sales employees were participating in retirement benefits, compared with 7 percent of professional and technical employees and 7 percent of production and service employees (table 2). In all occupational classifications, part-time small private establishment employees were more likely to have their defined contribution funds in a retirement account rather than a capital accumulation account.

Paid Leave Benefits—Participation in paid leave among part-time small private establishment employees was

³See footnotes in table 2 for a more detailed description of the occupational classifications.

Table 2
Percentage of Full-Time and Part-Time^a Employees in Small, Private Establishments^b Participating in Selected Retirement and Other Benefits, 1990^c

Employee Benefit	All Employees		Professional, Technical, and Related Employees ^d		Clerical and Sales Employees ^e		Production and Service Employees ^f	
	FT	PT	FT	PT	FT	PT	FT	PT
Retirement								
All retirement ^g	42	10	49	7	47	15	37	7
defined benefit pension	20	4	20	1	23	5	18	4
defined contribution	31	7	40	6	36	12	24	4
use of funds:								
retirement ^h	27	7	36	6	32	11	21	4
capital accumulation ⁱ	4	1	5	j	4	1	2	j
Defined contribution plans:								
savings and thrift	10	k	16	k	15	k	5	k
deferred profit sharing	15	k	17	k	17	k	13	k
employee stock ownership	1	k	1	k	1	k	i	k
money purchase pension	6	k	9	k	6	k	6	k
stock bonus	j	k	—	k	i	k	—	k
simplified employee pension	1	k	1	k	1	k	j	k
Paid Leave								
Holidays	83	28	95	35	91	37	75	19
Vacations	88	29	94	28	93	34	83	26
Personal leave	11	4	17	13	13	4	7	2
Lunch period	8	5	7	j	7	6	8	6
Rest period	48	27	42	5	46	34	51	25
Funeral leave	47	11	57	17	54	17	38	5
Jury duty leave	54	13	72	7	62	17	43	10
Military leave	21	3	29	1	26	5	15	3
Sick leave	48	11	73	36	64	12	30	6
Maternity leave	2	1	3	j	3	1	1	j
Paternity leave	j	—	j	—	j	—	j	—
Unpaid Leave								
Maternity leave	17	4	26	1	20	5	12	4
Paternity leave	8	2	13	1	8	4	5	1
Other Benefits								
Flexible benefits plans	2	1	3	—	2	1	1	1
Reimbursement accounts	8	1	13	j	9	1	4	1
Child care	1	k	2	k	2	k	1	k

Source: U.S. Department of Labor, Bureau of Labor Statistics, "BLS Reports on Its First Survey of Employee Benefits in Small Private Establishments," USDL news release 91-260, 10 June 1991.

^aEmployees are classified as part-time in accordance with practices of surveyed establishments.

^bSmall private establishments have fewer than 100 employees.

^cExcept for maternity and paternity leave and reimbursement accounts, benefits paid entirely by the employee were excluded from the tabulations.

^dIncludes professional, technical, executive, and administrative occupations.

^eIncludes clerical, administrative support, and sales occupations.

^fIncludes production, craft, repair, laborer, and service occupations.

^gIncludes defined benefit pension plans and defined contribution retirement plans. Some employees participated in both types of plans.

^hIncludes money purchase pension, profit sharing, savings and thrift, stock bonus, employee stock ownership, and simplified employee pension plans in which employer contributions must remain in the participant's account until retirement age, death, disability, separation from service, age 59-1/2, or hardship.

ⁱIncludes plans in which participants may withdraw employer contributions from the plan without regard to the above-mentioned conditions.

^jLess than 0.5 percent.

^kData not available.

Note: — indicates no employees in this category.

uncommon, ranging from less than 30 percent of all part-time employees participating in paid vacation and holiday leave to no part-time employees participating in paid paternity leave. There was some variation among the different occupational classifications, with clerical and sales employees having the highest percentage of participation in almost all the benefit categories (table 2).

Unpaid Leave Benefits—Unpaid leave was also uncommon among employees working part-time in small private establishments. Only 4 percent of all part-time employees were participating in unpaid maternity leave in 1990, and only 2 percent were participating in unpaid paternity leave (table 2).

Other Benefits—In 1990, only 1 percent of part-time small private establishment employees participated in flexible benefit plans and reimbursement accounts (table 2).

Conclusion

Overall, a smaller percentage of employees in small private establishments than employees in medium and large establishments were participating in various retirement, paid and unpaid leave, and other benefits. In addition, participation in these benefits varied among occupational classifications of small private establishment employees and work status, with the highest percentage of participation in employee benefits among full-time professional and technical employees and the lowest percentage of participation among part-time production and service employees.

—Michael A. Anzick, EBRI

◆ Disparity Between Americans' Satisfaction with Personal Health Care and U.S. Health Care System Remains Significant According to EBRI/Gallup Survey

Americans continue to have a more favorable opinion of the quality of health care they receive than they have about the U.S. health care system overall, according to a new public opinion survey released by EBRI and The Gallup Organization, Inc. Eight out of ten Americans

rate the quality of the health care they receive excellent or good, while three out of ten Americans rate the quality of the U.S. health care system excellent or good.

“Americans, although concerned about the system as a whole, may be unlikely to support comprehensive health care reform that could disrupt what a majority perceive as the high quality care they currently have,” according to EBRI President Dallas Salisbury. EBRI recently created the Health Reform Probability Index to measure the likelihood of comprehensive health care reform given the disparity between Americans' satisfaction with their individual health care and with the U.S. health care system. “The greater the index, the greater the overall satisfaction and the less likely Americans will support comprehensive health care reform,” said Salisbury. The index, based on an annual public opinion survey conducted by EBRI and The Gallup Organization, Inc., shows the difference in percentage points between the number of Americans who rate the health care they receive excellent or good and the number of Americans who rate the U.S. health care system overall excellent or good. The 1991 index is 115 percentage points, compared with the 1990 index of 110 percentage points.

The first measure in EBRI's Health Reform Probability Index is Americans' rating of their individual health care. In the 1991 survey, 82 percent of all respondents rated the health care they receive excellent or good, 13 percent rated it fair, and 3 percent rated it poor. The 1990 survey, which only asked this question of respondents who said they had health insurance, was similar—78 percent of respondents rated their health care excellent or good, 14 percent rated it fair, and 3 percent rated it poor.

The second measure in the index is Americans' rating of the U.S. health care system overall. The 1991 survey found that 66 percent of Americans rated the U.S. system fair or poor, and 33 percent rated it good or excellent. The 1990 survey found 66 percent of all respondents rated the U.S. system fair or poor, and 32 percent rated it good or excellent.

One reform proposal Congress is considering is employer-mandated health insurance in which all employers would have to provide health insurance to their employees or pay a tax based on their payroll. When survey respondents were asked if they thought employers should be required to provide health benefits at no charge to their

employees, the number who said yes remained virtually unchanged from 1990 to 1991—57 percent in 1991 and 56 percent in 1990. The number of respondents who said they think employers should be required to provide health insurance to employees if employees pay a portion of the costs, also remained virtually unchanged—83 percent in 1991 compared with 84 percent in 1990. In 1989, 80 percent of respondents said employers should be required to provide health insurance to their full-time employees, although the question did not specify if employers should incur the total cost.

Another proposal currently under debate is to implement a health care system similar to Canada's national health insurance system. When respondents to EBRI's surveys were asked if they thought the federal government should provide health insurance to all Americans, the number who said yes has increased since 1989—60 percent in 1991, 56 percent in 1990, and 54 percent in 1989.

However, in order to finance national health insurance, tax increases would be required. When this year's survey respondents who support government-sponsored health insurance for everyone were asked if they would still support such a system even if it meant an increase in taxes, the number in favor decreased to 48 percent. In 1990, 45 percent of all respondents said the federal government should provide health insurance to all Americans even if it meant an increase in taxes.

When respondents who support a tax increase to ensure all Americans have health insurance were asked how much they would be willing to pay in additional taxes, the median amount did not change from 1990 to 1991—it remained at \$200.

In trying to measure the monetary value Americans place on their health insurance, EBRI's survey has asked what is the most amount of money respondents would be willing to pay annually for their own health insurance, assuming they had no other coverage. The median amount respondents to this year's survey said they would be willing to pay annually remained approximately the same as in 1990—\$1,000 compared with \$997 in 1990.

The 1991 survey on health insurance was conducted in July and is the twenty-sixth in a series of national public opinion surveys EBRI is undertaking on public attitudes

toward economic security issues. The surveys, conducted monthly for EBRI by The Gallup Organization, Inc., question 1,000 Americans by telephone. The maximum expected error range at the 95 percent confidence level is ± 3.1 percent.

Copies of *Public Attitudes on Health Insurance, 1991* (G-26) and the 1990 and 1989 surveys (G-13 and G-1) may be ordered from Kim Thorpe, (202) 775-6315 for the following prices: summary—\$75 each; full report—\$275 each; EBRI member prices: summary—\$25 each; full report—\$75 each.

—Carolyn Piucci, EBRI

◆ Washington Update

Congress has been busy working on issues related to employee benefits. Policy debates surrounding health care reform and pension simplification continue to command significant attention, while legislation regarding ERISA preemption and family leave begins to move through the legislative process.

Health Care Reform—Congress has begun to focus on specific health care reform proposals. The Senate Finance Subcommittee for Health for Families and the Uninsured held hearings Sept. 23 and Sept. 30 on the Senate Democratic leadership proposal (S. 1227). Sen. Paul Simon (D-IL) testified on legislation (S. 1669) he introduced that would amend S. 1227 by making mandatory negotiated provider payment rates when negotiators do not agree.

Meanwhile, separate bills (H.R. 3410, H.R. 3393) have been introduced by Rep. Barbara Kennelly (D-CT) and Rep. Robert Matsui (D-CA), respectively, and are aimed at improving access to health care. The House Ways and Means Committee has scheduled six days of hearings in October to address these and numerous other health care reform proposals.

Senate Finance Committee Chairman Lloyd Bentsen (D-TX) is expected to introduce legislation to reform the small group health insurance market this fall. Bentsen has advocated an incremental approach to health care reform due to the lack of presidential leadership and the lack of full agreement among Democrats on the best course for reform.

Health and Human Services Secretary Louis Sullivan Sept. 23 called for a summit of major medical insurers to determine the “true” administrative costs of health care and to discuss ways to reduce these costs.

Pension Simplification—Several recent hearings have focused on pension simplification legislation. While witnesses have generally supported the legislation, specific provisions related to pension distribution rules have generated the most controversy.

Meanwhile, the Internal Revenue Service issued final regulations Sept. 12 on nondiscrimination rules for retirement plans.

ERISA Preemption—The House Education and Labor Subcommittee on Labor-Management Relations Sept. 25 reported out ERISA preemption legislation (H.R. 1602, H.R. 2782) by a straight party line vote of 15 to 7. H.R. 1602 would exempt from ERISA preemption any provisions of a state’s statutory or common law to the extent that they provide a remedy (such as punitive damages) against insurance companies’ unfair practices in administering an employee benefit plan or in processing a benefits claim. The bills are expected to be taken up by the full House Committee on Education and Labor sometime in late October. The Senate Labor and Human Resources Subcommittee on Labor is also expected to mark up Senate companion legislation (S. 794) soon. The Bush administration opposes the legislation.

Family Leave—The Senate Oct. 2 voted 65-32 in favor of a substitute compromise offered by Sens. Christopher Bond (R-MO) and Wendell Ford (D-KY) for the Family and Medical Leave Act of 1991 (S. 5) sponsored by Sen. Christopher Dodd (D-CT). The bill would require employers with 50 or more employees to grant unpaid leave to employees for the birth or adoption of a child or the serious illness of the employee or the employee’s family member. Under the compromise proposal, leave would be restricted to employees who have worked 1,250 hours for that employer over the previous 12 months. The compromise also includes a key employee exemption whereby an employer could deny leave to an employee who is among the highest paid 10 percent of the employer’s work force.

—Nora Super Jones, EBRI

◆ New Publications

[Note: To order publications from the U.S. Government Printing Office (GPO), call (202) 783-3238; to order congressional publications, call (202) 275-3030. To order U.S. General Accounting Office (GAO) publications, call (202) 275-6241.]

Aronson, Robert L. **Self-Employment: A Labor Market Perspective.** \$10.95 paperback, \$26 cloth-cover. ILR Press, New York State School of Industrial and Labor Relations, Ithaca, NY 14851-0952, (607) 255-2264.

Benedict, Mary Ellen. **Pensions and Wages: An Hedonic Price Theory Approach.** Working Paper. No. 3458. \$3 prepaid. National Bureau of Economic Research, 1050 Massachusetts Ave., Cambridge, MA 02138, (617) 868-3900.

Bernheim, Douglas B., and John B. Shoven, eds. **National Saving and Economic Performance.** \$47.50. 11030 South Langley Ave., Chicago, IL 60628, (312) 568-1550.

Blasi, Joseph R., and Douglas L. Kruse. **The New Owners: The Mass Emergence of Employee Ownership in Public Companies and What It Means to American Business.** \$27.95. HarperCollins Publishers, P.O. Box 588, Scranton, PA 18512, (800) 331-3761.

Bompey, Stuart H. **Wrongful Termination Claims: A Preventive Approach.** Second Edition. \$90. Practising Law Institute, 810 Seventh Ave., NY 10019, (212) 765-5700.

Bradford, David F., ed. **Tax Policy and the Economy.** Vol. 5. \$13.95 paperback, \$26.95 cloth-cover. The MIT Press, 55 Hayward St., Cambridge, MA 02142, (617) 625-8569.

Brownson, Ann L., ed. **1990 Congressional Staff Directory.** Vol. 1. \$59. Staff Directories, Ltd., P.O. Box 62, Mount Vernon, VA 22121-0062, (703) 739-0900.

Cook, Mary F., ed. **The Human Resources Yearbook: 1991 Edition.** \$84.95. Prentice Hall, Order Department, 200 Old Tappan Road, Old Tappan, NJ 07675, (800) 223-1360.

Eichman, Caroline, and Barbara Reisman. **Not Too Small to Care: Small Businesses and Child Care.** \$15 members, \$25 nonmembers. Child Care Action Campaign, 330 Seventh Ave., 17th Floor, New York, NY 10001, (212) 239-0138.

Families USA Foundation. **The Secret Benefit: The Failure to Provide the Medicare Buy-In to Poor Seniors.** \$5. Families USA Foundation, 1334 G St.,

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