

Pensions and Healthcare: A Practical Assessment of Political Choices

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Abstract

Research reports that some union members support candidates and policies that are counter to their own best interests and the interests of organized labor. The issues of healthcare, pensions, and Social Security are used as focal points to evaluate union and political involvement of 116 apprentices from the Sheet Metal Workers International Association Local 104.

Despite their convictions, their understanding of the politics inherent to the issues addressed, and their overwhelming support of their union, less than 50% of respondents voted in the last election! This political inaction jeopardizes the benefits respondents so strongly support.

Introduction

Up until the recent midterm elections, a significant number of union members supported anti-labor candidates. According to Moberg (2004), the figure was 33% in the 2004 presidential election. Both Buresh (2000) and Ellis (2005) have commented on how “wedge issues” were used to influence union members to vote for candidates who supported legislation in opposition to the interests of organized labor in previous elections. Have the apprentices from the Sheet Metal Workers Local 104 bought into this rhetoric?

This paper shows that members who support anti-labor candidates, and thereby anti-labor legislation, have not comprehensively evaluated the effect union membership has had on their lives and how support for anti-labor candidates can jeopardize that way of life. Today healthcare, Social Security, and retirement benefits (which have improved the socioeconomic lifestyle of this nation’s working people for decades) are besieged by political and economic forces intent on their destruction. Are apprentices aware of this struggle? Do they support the protection of Social Security, healthcare, and retirement benefits for themselves and others? If so, is this support evident at the ballot box?

Methodology

Direct questioning, in the form of a paper-and-pencil survey, was determined the best mode of measurement for this project. Positive points include these: (1) the inherently low cost of this mode of measurement was even lower because surveys could be hand-distributed in one location; (2) interviewer bias could be avoided provided the items in the survey were worded correctly; (3) the period between completion of the survey and collecting them would be brief; (4) my being an apprentice instructor made access to the apprentices was easy to obtain.

The main drawback associated with this mode of direct questioning, low response rate, was avoided mainly because the students were a captive audience. This fact also led to extensive participation that helped bolster data quality.

Eighty percent of apprentices (120 out of 150) took part in the survey. Four of the 120 surveys were incomplete and subsequently excluded. The motivation for participation varied. Apprentices, in addition to being a captive audience, welcome any activity that alters class routine. Some are intrigued by the process

itself; others appreciate the opportunity to express their views. (Appendices of informed consent, instruction sheet, and survey are available on request.)

Literature Review

Healthcare, retirement plans, and Social Security are at the forefront in a struggle between workers' benefits and corporate interests. The outcome of this struggle could change the structure of American society. Newspapers, television, radio, the Internet, and published works recount the importance and severity of the current situation. Is this struggle new?

A review of the literature, including threats and trends that surround the issues of healthcare, retirement plans and Social Security, provides a perspective from which to view the ongoing debate. Labor unions have, as history attests, been a powerful force in shaping healthcare, retirement, and Social Security policies. The unions' ability to influence social policy is derived from the involvement and support of its membership. The conservative rhetoric devised to siphon member support from their unions, and therefore their own socioeconomic wellbeing, will be examined.

Healthcare, Pensions, and Social Security

Many of the benefits under attack today have roots that go back as far as the early 19th century. Since the rise of the United States as the world leader in industrial production, the relationship between business and labor has been especially precarious. From the 1900s through the New Deal and post-World War II era, welfare capitalism, the welfare state, organized labor, and social movements grew hand in hand. Efforts on behalf of these groups to define and control the ideology and mechanisms of security have been identified as "a political struggle between business and labor; commercial insurers and nonprofit, community-*(sic)* or labor-controlled means of social provision; the state; and private capital" (Klein 2003:5). Organized labor's role in establishing standards in the wages, working, and living conditions of this nation's people is well documented.

Recently the U.S. Department of Labor's Bureau of Labor Statistics reported among benefit plans that include healthcare, pensions, life insurance, and disability insurance: "Union workers had higher rates of coverage for most benefits . . . generally enjoyed greater access to benefits. . . . The rate of access to defined benefit retirement plans was nearly 5 times higher among union than nonunion workers" (Bureau of Labor Statistics 2006:2, 6). Benefits are among the top reasons for joining a union. A poll conducted by J. Chris Beal (2003) revealed that 66% of apprentices surveyed from Sheet Metal Workers Local 40 listed wages and benefits as the most important reason for joining a union.

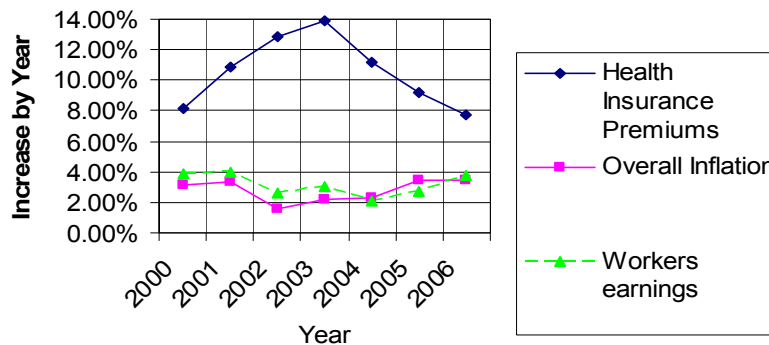
Today a number of factors threaten healthcare and pension benefits, which have for decades defined and shaped American society. Contributing forces include skyrocketing healthcare costs, a move from "defined benefit" retirement plans to "defined contribution" retirement plans, globalization and offshoring or outsourcing of U.S. jobs, and a move to "overhaul" the Social Security system. These factors are changing the face of economic risk in the United States by shifting the burden from business and government to the individual (Hacker 2006).

The scope of the healthcare and pension crises is monumental. Wages have not kept pace with rising healthcare premiums and inflation. The numbers attest to the erosion of income within America's middle class and demonstrate just how vulnerable Americans have become in light of these pressures. A recent survey by the Henry J. Kaiser Family Foundation (2006) reported that since the year 2000, employer-provided health insurance costs have risen 87% (see Figure 1). During the same period, the National Coalition on Health Care (2004) reported wages rose only 20%, while inflation rose 18%.

Spiraling healthcare costs consume wage increases and devour savings. The burden of these costs is manifest in other ways too. Research has found that medical expenses were a contributing factor in 50% of all bankruptcies filed in 2001 and that 75% of filers had health insurance prior to the bankrupting illness (Himmelstein et al. 2005). There have been reports of people cutting back on food and heating expenses to pay for their healthcare costs (National Coalition on Health Care 2004). Despite the fact that the United States' expenditures for healthcare per person eclipse every other nation in the world, many Americans do not have health insurance.

Statistics from the Kaiser Commission on Medicaid and the Uninsured are alarming. In 2005, over 46 million Americans (18% of the U.S. population under 65) had no health insurance. Working families represented 80% of the uninsured. Nearly 70% of the families reported one or more full-time workers, while 13% were from families with part-time employment (Henry J. Kaiser Family Foundation 2006). These statistics dispel the perception that the uninsured are lazy or unmotivated individuals.

FIGURE 1
Percent Increase in Health Insurance Premiums Compared to
Overall Inflation and Workers' Earnings



Reconstructed from Exhibit 1.1, *Employer Health Benefits Survey 2006*, published by the Kaiser Family Foundation and The Health Research and Educational Trust (2006).

The other edge of the blade that cuts at the heart and soul of the American dream is the attack on private pensions and Social Security benefits. Among pension benefits there are two basic plans: defined benefits and defined contributions. Defined benefit (DB) plans provide a guaranteed benefit based on wages, years of service and other factors. Defined contribution (DC) plans are private investment plans, such as 401(k)'s. They are voluntary and uninsured, and unlike DB plans they have no guarantees. In the last 25 years companies offering DB plans have declined from 80% to less than 33% (Hacker 2006). The Bureau of Labor Statistics' National Compensation Survey (Bureau of Labor Statistics 2006) has reported that 60% of all workers had access to retirement plans, including DB and DC; the percentage of workers with DB plans was less than half that of DC plans; and 70% of union workers were offered DB plans, while only 15% of the nonunion work force had such access.

A brief by the California Public Employees' Retirement System (CalPERS) reported that DB plans' administrative costs are up to 30% lower than those of DC plans. This means retirees keep more of their money. The administrative costs and the lack of features included in DB plans (multipliers) make it unlikely a DC plan benefit will equal that of a DB plan (California Public Employees' Retirement System 2005).

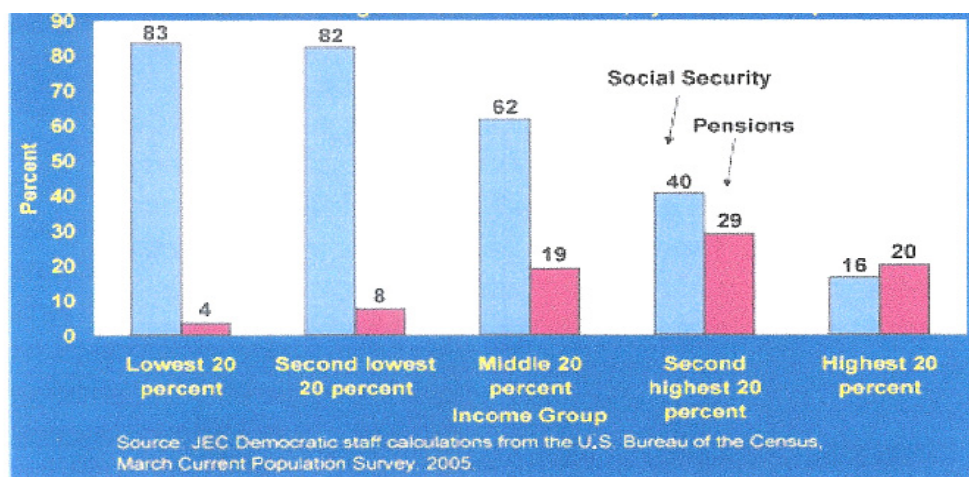
Why the shift from defined benefits to defined contributions? One contributing factor is the lackluster performance of the stock market. During the first years of the 21st century, the stock market realized little or even negative appreciation (Colvin 2006). If a stagnant stock market helped to destabilize DB pensions, how could DC plans, which are heavily invested in the stock market, provide security in retirement for virtually every American, as proponents of individual accounts claim?

The number of corporations that have declared bankruptcy and defaulted on pension benefits to thousands of retirees is growing (Neidenberg 2006). These liabilities are then handed over to the Pension Benefit Guarantee Corporation (PBGC), the agency responsible to protect pensions. In the period from 1975 to 2004, the steel and airline industries dumped over \$14 billion in pension liabilities onto the PBGC. Retirees from these two industries accounted for 70% of claims paid out by the PBGC in the same period (Pension Benefit Guarantee Corporation 2005). It has been reported that retired airline pilots, under the PBGC guidelines, could lose up to 80% of their retirement benefit (Gill 2005). Not only are private pensions under

siege, concerns about the viability of Social Security have been raised by the current administration and others who want to privatize the Social Security system.

The importance of private pensions and Social Security benefits in retirement is significant. The degree to which Social Security benefits contribute to the income of retirement-age households varies by income group (see Figure 2). Only in the highest quintile (incomes over \$40,200) were pensions more important than Social Security benefits. For all other groups, Social Security income was more important than pension benefits. In the two lowest groups (\$16,400 and less) Social Security benefits accounted for more than 80% of retirees' income (Joint Economic Committee Democrats 2006.)

FIGURE 2
Social Security and Pension Income for Households Aged 65 and Older as a Percentage of Retirement Income (by Income Group)



The importance of Social Security to retired Americans is enormous; 90% of Americans 65 and older receive Social Security benefits. Social Security benefits account for more than 90% of incomes in 64% of elderly beneficiaries, including married couples and unmarried persons (Social Security Administration 2007). In addition to retirement benefits, Social Security provides disability and survivor benefits to many workers and their dependents.

Despite these overwhelming statistics, the Bush administration's goal is to "reform" Social Security as we know it in favor of private, individual retirement accounts. A memo from President Bush's director of strategic initiatives, Peter H. Wehner, as presented by the *Wall Street Journal* (2005), states the following:

If we succeed in reforming Social Security, it will rank as one of the most significant conservative governing achievements ever. . . . As you know, our advocacy for personal [retirement] accounts is tied to our commitment to an Ownership Society—one in which more people will own their health care plans and have the confidence of owning a piece of their retirement. Our goal is to provide a path to greater opportunity, more freedom, and more control for individuals over their own lives. That is what the personal account debate is fundamentally about—and it is clearly the crucial new conservative idea in the history of the Social Security debate (Wehner 2005:1).

Wehner's proclamation of a new conservative idea is fictitious. In the 1920s, business held enormous influence over the workplace, workers, society, and politics. The business community successfully minimized the forces of unionization, socialization and Progressive Era policies. The business community, not content with this dominance, sought means to further solidify its control by turning public opinion against unions, social movements, and government interference. To this end, Americanization campaigns

developed throughout the 1920s. These advertising campaigns “trumpeted an American way rooted in individualism, independence, freedom and social harmony” (Fones-Wolf 1994:16).

The Americanization campaigns took hold. During the bustling “Roaring Twenties” (the period after World War I up to the stock market crash in 1929), unions became less popular (Fones-Wolf 1994). Business had captivated the mind and support of the people.

The stock market crash in 1929 and the subsequent Great Depression caused a shift in workers’ attitudes from business’s vision of the American dream—individualism, independence and freedom, an “ownership” society—toward a new vision. This new interpretation of the American dream championed “economic equality, social justice, and human rights, in particular the right to a decent wage and to security from poverty, ill health, unemployment, and old age” (Fones-Wolf 1994:17).

From the turmoil caused by the Great Depression, the New Deal and subsequently the Social Security Administration were born, much to the bane of American business. The New Deal established the legitimate role of government, and labor unions, in shaping the socioeconomic landscape of the country. Laissez-faire was on the ropes. So once again, in the face of growing government involvement and the threat of sanctioned union organization, business leaders sought to secure the loyalty of the American worker. To this end, business was determined to spend whatever it cost to stave off organized labor and government intervention. The solution was to sell “the private enterprise system on the theory that if you control public opinion you have the government in your hand and labor behind the eight ball” (Fones-Wolf 1994:32). Conservatives have played out this strategy time and time again. Social Security is one target of conservative propaganda, as Wehner’s enthusiasm suggests. One must sift through the half-truths to discern the real threats to security and the American dream.

Politics

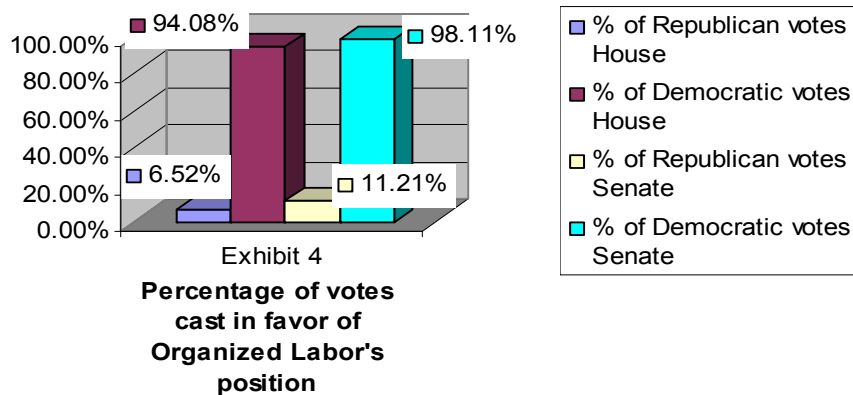
Conservative rhetoric has, up until the 2006 midterm elections, been able to steer public debate from economic realities to social “wedge issues” (guns, abortion, gay marriage, etc.) that play on cultural and social values. This is the strategy that some call “backlash conservatism” (Frank 2004). The method of backlash leaders is to draw attention away from economic politics (the real culprit in the decline of middle-class America) and focus attention toward civil rights movements and liberal elites (liberal media, liberal professors, liberal politicians, liberal judges, liberal government bureaucracies) who oversee and orchestrate the “moral decline of America” (Ryan 2005:1). The success of this strategy is depicted in a survey of apprentices in Indiana. In the survey, 50% of participants felt prolife legislation was more important than clean air, and 40% felt it was more important than a living wage! Additionally, 47% of participants felt a constitutional amendment defining marriage between a man and woman was of greater importance than foreign trade (Ellis 2005).

In the 2006 midterm House of Representative elections, 74% of union members voted for Democratic candidates and 26% for Republican. In comparison, in the 2004 House of Representative races, 70% of union voters supported Democratic candidates to 30% for Republican candidates. On the Senate side, in battleground states, 73% of union members voted in favor of Democratic candidates versus 27% for Republican candidates (AFL-CIO 2006). These numbers suggest that organized labor’s efforts to educate the membership on the issues are working, effectively shielding them from the barrage of deception and half-truths launched by antilabor interests.

Why does organized labor, in the aggregate, endorse Democratic candidates? A look at legislation that affects basic principles of unions (workplace safety, workers’ rights, overtime, healthcare, and retirement to name a few) and workers in general might shed light on the answer. A review of nine House bills/amendments/ resolutions (hereafter referred to as bills) and eight Senate bills during the second session of the 108th Congress (2004) included in the AFL-CIO House Scorecard revealed the following: of the nine House bills, votes in support of prolabor legislation amounted to 7% of all Republican votes cast; Democratic votes in support of prolabor legislation accounted for 93% of votes cast by Democrats; in the Senate, of the eight bills reviewed, votes in support of prolabor legislation amounted to 17% of all Republican votes cast; Democratic votes in support of prolabor legislation accounted for 95% of votes cast.

A similar review of 10 House and seven Senate bills during the first session of the 109th Congress (2005) included in the AFL-CIO House scorecard disclosed that of the 10 House bills, votes in support of pro-labor legislation amounted to 7% of all Republican votes cast and 94% of all Democratic votes cast. Of the seven Senate bills, votes in support of pro-labor legislation amounted to 11% of all Republican votes cast and 98% of all Democratic votes cast. The numbers reveal the extent of Democratic and Republican support for the cause of workers both union and nonunion. (See Figure 3.)

FIGURE 3
Voting Record of the 109th Congress on Selected Issues (2005)



Data Presentation and Analysis

The perceptions of 116 apprentices (from the Sheet Metal Workers International Association, Local Union 104) on issues of healthcare, retirement, Social Security, government, and unions are addressed in the following pages. Have they bought into the conservative agenda? Do they vote against their own socioeconomic best interests? Do they understand why unions support certain candidates and policies? Do apprentices equate union support with political support?

In an effort to establish the demographic makeup of participants, questions were asked regarding age, prior union affiliations, and household makeup. The face of the typical apprentice has changed over the years. Many years ago there was an upper age restriction for entering an apprenticeship within the Sheet Metal Workers International Association. As a result of the Age Discrimination In Employment Act of 1967 (ADEA), the upper age limitation was rescinded. The typical 20-year-old may not think about healthcare or retirement issues, but older apprentices with families surely consider such matters. Younger members may be disinterested in many of the issues dealt with in this paper. However, the data reveal this group is not that young. Many respondents are in their first year of apprenticeship. Their perception of what it means to be a union member may be limited, with the history of unions' involvement in shaping politics and policy unknown.

Demographics

Responses indicated that first- through third-year apprentices accounted for 85% of the total population sample. The median age for each of these three classes was just over 30. The fourth-year class made up 5% of the sample, with an average age of 34. The fifth-year class made up 10% of the sample, with an average age of 40. All respondents were at least 20 years old.

The survey revealed that 97% of respondents felt union membership was either very important (73%) or important (24%). Less than half of the apprentices surveyed were members of Local 104 prior to apprenticeship initiation as an air conditioning specialist, material expeditor, or pre-apprentice. These members would have some union experience and perhaps a different perspective on survey questions than an apprentice with no prior union exposure.

To evaluate the attraction of union membership, the survey asked respondents to rank, in order of importance, the top five benefits of union membership. Wages was number one, with close to 30% of responses by weighted average. However, healthcare benefits (23%) and retirement benefits (22%) were not far behind. When asked to describe their household in terms of wage earners, about half of respondents listed two incomes; 37% were sole providers. The 16% who listed “other” included those who lived at home with parents or had roommates.

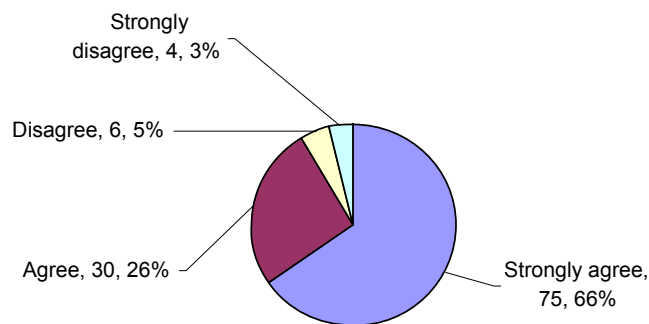
Healthcare

The apprentices were very much aware of rising healthcare costs and the potential hardship that a lack of healthcare benefits could force upon them. Ninety-seven percent of those surveyed said healthcare was very important. Most agreed that a lack of healthcare benefits would have a negative financial impact on their household. The same number were as concerned about the rising cost of healthcare insurance.

The survey revealed single persons accounted for 44% of the total sample. Households with two or three members made up 39% of the sample; 17% included four or more family members. In 80% of households the union-provided healthcare coverage was the sole healthcare benefit. In the 47% of households with more than one income, more than half received no healthcare benefits from the second wage earner.

When asked about the affect a lack of healthcare benefits would have on finances, 92% of respondents strongly agreed or agreed that such a burden would affect their ability to pay bills and/or would leave them with little or nothing left to spend on anything else (see Figure 4).

FIGURE 4
Would a Lack of Health Insurance Impose Dire Financial Hardship in Your Household?



When asked about the effect skyrocketing healthcare costs would have on take-home pay, 92% noted concern over such costs. With such high numbers it would appear there would be strong support for a system of nationalized healthcare benefits. However, when asked if they would support such a plan, only 66% supported a nationalized healthcare system.

Retirement

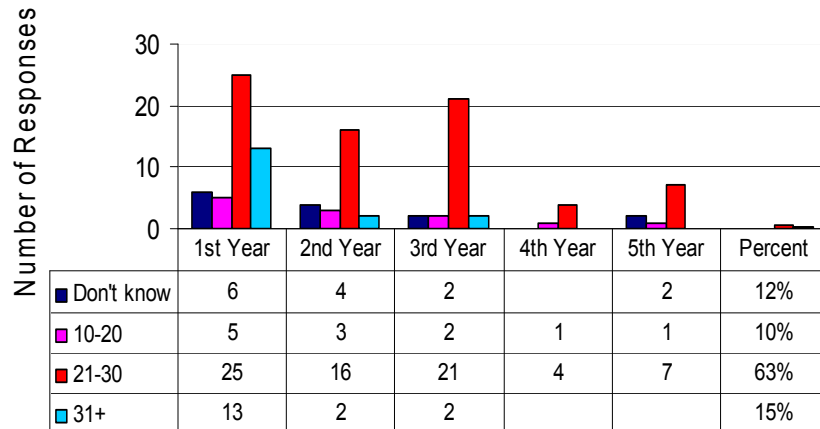
Retirement benefits like healthcare benefits are under a lot of pressure these days. The majority of respondents (more than 60%) would be eligible to retire within 21 to 30 years. Fifteen percent would be eligible in 31 or more years, and 10% in 10 to 20 years; 12% of respondents did not know when they were eligible to retire.

Social Security, like healthcare and pensions, is also facing challenges. There is much debate on the viability of Social Security to sustain future beneficiaries. Some experts say Social Security cannot be promised to future retirees. Others say the plan as it is now will sustain benefits at current levels for the next 20 years. A majority of respondents, 61%, believe Social Security would be bankrupt by the time they reach retirement.

If the Bush administration and Congress default on their obligations to fund Social Security for future generations and the move to eliminate DB retirement plans continues, where will retirement security be found? When asked about trends to eliminate DB plans, 84% of apprentices voiced concern over such trends. The importance of Social Security is underscored by the fact that nearly 90% of those surveyed supported a plan that would guarantee future generations' Social Security benefits.

Respondents ranked skyrocketing healthcare costs above politics, desire for business profits, inflation, globalization, and the decline of organized labor as the greatest threat to healthcare and pension

FIGURE 5
How Many Years Until Eligible to Retire?



benefits. The apprentices recognize that rising healthcare costs erode income levels both before and after retirement.

When asked what organization would fight to preserve the availability of healthcare and pension benefits, unions ranked first, with 80% of total responses from among the top five choices. The Democratic Party ranked second, followed by businesses, the Republican Party, and the National Rifle Association (NRA). Looking at the results, the numerous choices may seem excessive. The question was designed to provide choices from among organizations that had been relevant in similar studies.

Politics

Opinions on public officials' involvement with issues of healthcare benefits are noteworthy. Ninety-two percent of those surveyed acknowledged elected officials could affect healthcare availability and stability. Respondents felt elected officials had slightly less influence over pensions.

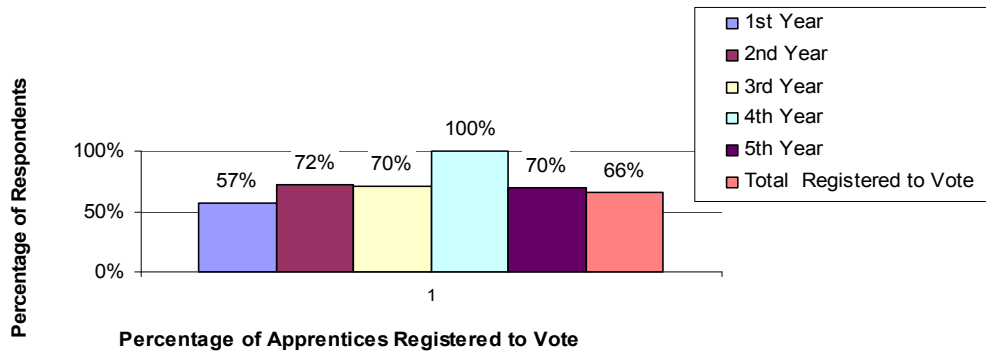
Despite the number of responses that acknowledge the role of politics in the formation and securing of healthcare and retirement benefits, only 66% of those surveyed were registered to vote. The first-year apprentice class contained the lowest level of registered voters, at less than 60%. Is this a reflection of political apathy or ignorance? One hundred percent (five of five students) from the fourth-year class were registered to vote, and four of those voted in the midterm election.

Of the 66% eligible to vote, only 63% chose to exercise the right in the 2006 midterm election. This represents 42% of the total population sample.

The survey revealed that apprentices gathered political insight from a number of sources. The union newsletter and network television tied as the number one source for political insight. The local newspaper and candidate mailings were the next sources. Union flyers, friends, and family comprised the next three sources. The categories of "other," church, and PBS (Public Broadcasting Service) completed the list.

The apprentices were asked to list the issues that help them decide which candidates to vote for. Pensions were number one, followed by healthcare, Social Security, and education. Tax cuts and national security tied for the fifth most important issue, and deficit reduction was sixth. None of the "wedge" issues (gun control, abortion, or gay marriage) held prominence in the item.

FIGURE 6
Are You Registered to Vote? (by Class Percentage and Percent of Total Sample)



At a glance, 60% of the apprentices voted for all Democratic candidates and only 4% for all Republican candidates. Only 12% voted for some third-party candidates.

The value of union political recommendations is shown in the percentages. Eighty-four percent of apprentices stated such recommendations were important in their voting decisions. Those who did not agree accounted for 12% of the sample.

Seventy-one respondents stated the union was key to their future as related to home ownership, supporting a family, and disposable income. The Republican Party did not make the list of key factors.

When asked which political party historically supported pro-labor policies, the Democratic Party was selected by 74 apprentices while the Republican Party was selected by four. Thirty were not sure which party supported labor. Twelve did not respond to the question.

Nearly 90% of respondents confirmed their union kept them well informed of challenges facing organized labor.

Union Support

The apprentices were asked how they support their union. Voting for labor-endorsed candidates ranked number one, with 31% of the population sample. Twelve respondents chose this answer despite the fact they did not vote in the previous election. Precinct walking ranked second (23%), and attending union meetings ranked third. Thirteen percent admitted they were not active in their union. Nine percent listed phone banking and “other” (including paying dues, becoming a skilled professional, and telling others about the union).

Conclusion

A review of literature reveals a looming crisis for healthcare, retirement, and Social Security benefits in the United States. The research indicates the majority of the 116 apprentices surveyed believe healthcare, pensions, and Social Security benefits significantly contribute to their wellbeing. Questions on the importance of healthcare, retirement, and Social Security benefits all returned over 90% favorable responses. Nearly 90% supported a plan to guarantee Social Security benefits for future generations.

Public officials involvement in the formation and securing of healthcare, retirement and Social Security benefits was acknowledged by over 85% of respondents. The apprentices were not swayed by “wedge issues” when it came to voting choices, contrary to previous surveys that addressed such issues.

The numbers show that an overwhelming percentage of the sample (92%) acknowledged the importance of union membership. The union ranked number one (by 80% of the top five choices) when respondents were asked what organization would fight to preserve the availability of healthcare, pension, and Social Security benefits. Nearly 90% of those surveyed agreed union political recommendations were important to them. Apprentices agreed, by more than 80%, that the union did a good job informing them of challenges facing organized labor.

Despite these overwhelming percentages, perhaps the most significant (and unexpected) findings of this paper were in the practical expression of political choices, the vote. Only 66% of those surveyed were registered to vote, and the number of those who voted in the last election amounted to 42% of the total sample. These numbers contradict the greater than 85% of favorable responses on concern over healthcare costs, elimination of DB retirement plans, the guarantee of future Social Security benefits, and the role of prolabor candidates in the formation of these policies. Over 30% of respondents listed “voting for union-endorsed candidates” as one way they supported their union. However, nearly half of those who selected this choice did not vote in the last election! This, too, was an unexpected outcome.

The survey attempted to establish that those who supported antilabor candidates and policies were acting against their own best interests as union members. It turned out the question of who members voted for was less an indictment than the fact that many did not vote at all! It can thus be established that by not voting, apprentices are acting contrary to their own best interests.

The results suggest that a renewed effort similar to the “get out the vote” campaign by the AFL-CIO will bolster apprentices’ political involvement. The principals of union membership are evident in the survey responses, as are concerns over healthcare, retirement, and Social Security issues. These convictions must be affirmed at the ballot box to have significant meaning and impact.

Healthcare, retirement, and Social Security policies will affect the lives of all Americans. These issues have the potential to galvanize public support. Through coalition building among unions and grassroots organizations, a new “social movement unionism” (Turner and Hurd 2001:11) can work to preserve the dignity of the American worker. Any attempt to build such a movement, from the union perspective, is fundamentally dependent on the support of their membership. Are these apprentices willing to take up the cause?

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