ers." [58] The union can't wait on pensions until it is in a position to provide a perfect plan: "Good policy and high principles are not now putting money in the hands of retired workers for the purchase of housing, food, clothing, and medical care. Nor do good intentions alone keep the retired worker from falling back on his local relief agencies for his primary source of income a few months after retirement." [59] Barkin, of the Textile Workers, criticized the critics of negotiated pensions on the ground "that they are attempting to endow the plans with purposes which far transcend their current undertakings." [60]

This, then, is the period in which the big industrial unions break out to win negotiated pensions. It is a period ranging roughly from 1946, when Lewis makes his first bid for a fund, up to the opening years of the 1950's when the steel and auto unions concluded the first phase of their pension negotiations. The needle trades unions had earlier negotiated retirement plans but without exciting public attention. If the exigencies which first thrust pensions into prominence seemed at the time to lack "careful definition of issues and constructive planning," [61] the long accumulated stock of experience clearly marked out the options which the unions had to choose from.

VI

Pooled multiemployer funds marked the next stage in pension development. Although the movement for negotiated pensions had been triggered by a multiemployer plan, that is—the UMW—the first major advances were made in the single employer heavy industry sector. But the single employer pattern was not suited to industries such as construction, food, apparel, mining, motor, and water transportation—"characterized by seasonal and irregular employment, small establishments, and such frequent job changes that few workers remain with a single employer long enough to qualify for pensions." [62] In addition the pattern was not suited to the typically high mortality rate in these—except for apparel—largely nonfactory industries. Negotiated pensions in these industries had to wait on a mechanism which would compensate for the great hazards to which individual employer plans would otherwise be exposed. The mechanism was found in a readaptation of multiemployer bargaining in the form of a pooled fund which would receive contributions from employers and disburse benefits to employees, in the multiemployer unit represented by the fund.

The "needle trades," specifically the ACWA, and ILGWU, and to a more limited degree the Hat & Cap Workers, had experimented with pooled funds for private unemployment insurance as far back as the 1920's.[63] A more modern and perhaps more relevant antecedent was "the revolutionary proposal," in 1938, of the New York Children's Dressmakers' Union that "employers contribute a percentage of their payroll into a pooled fund," to disburse vacation pay. The fund served to meet two critical problems in establishing welfare programs in the

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[58] Leonard Lesser, "Problems in Pension Contributions and Benefits," *IRRA Proceedings*, 1952, p. 89.
[59] Becker, "Labor's Approach to the Retirement Problem," *op. cit.*, pp. 118–119.
[60] Barkin, "What Shall We Have, etc.," *op. cit.*, p. 144.
[61] *Ibid.*, p. 138.
[62] U.S. Department of Labor, Bureau of Labor Statistics, *Multiemployer Pension Plans Under Collective Bargaining, Spring, 1960*, Bulletin No. 1326, June 1962, p. 1.
[63] Joel Seidman, *The Needle Trades* (New York: Farrar & Rinehart, 1942), pp. 267–269.