contributions, the single-employer plan sets out the details of the plan in the collective bargaining agreement in the form of a schedule of benefits.

The main responsibility for implementing the union interest in pensions in the large mass-production industrial unions rests on the union's infrastructure. Union specialists on the staff are notably important in the UAW, USW, IAM, URW, and IUE. The Social Security Department of the UAW describes itself as—

> the professional and technical consultants of the international union in the development of pension programs [etc.] * * * The staff undertakes research studies, makes out estimates, works with international servicing departments, regional directors, and international representatives in the preparation and negotiation of collective bargaining proposals and in the interpretation and review of operating programs. * * * [151]

The Steelworkers' Insurance, Pension, and Unemployment Benefits Department was established because the subject matter areas of its responsibilities "represented new fields basically different from those which the union's staff has been accustomed to handle." The department guides the leaders of the union "in setting objectives and developing policy" and a large part of its work consists of "assisting in negotiating the detailed benefits to be included * * * after agreement has been reached in contract negotiations on the amount of money to be allocated for that purpose." [152] The union specialists are also very influential in formulating and interpreting union pension viewpoints outside of the union to the pension and welfare industry and to the students of the field.

In the beginning of pension and welfare bargaining joint administration was widely demanded by unions. It was put in the top priority position by a UAW spokesman in 1949 and conceived as "a policy-making * * * rather than as a full-time administrative body." [153] The Ford agreement of 1949 included a provision for a board of administration with an impartial chairman having jurisdiction over "administrative policy and procedure" in respect to service credits, payment of benefits, employee pension rights and appeals, administrative statistics, and authorization of trustee to make proper payments. But the right to select, contract with the pension trustee belongs to the company and investment is the function of the trustee.[154]

By 1954 a UAW spokesman in an enumeration of pension principles lists joint administration in third place and incorporates a more restricted view of the joint committee's purposes to "pension administrative functions which directly affect *individual employees* [emphasis in original]" and current information on "the financial status of the program and experience under it * * * resort to the impartial chairman to resolve any issue has been so rare as to constitute a notable exception." [155]

The steelworkers never made joint administration an important demand and have in fact specifically disclaimed any interest in ad-

[151] Walter P. Reuther, *Report to United Auto Workers Convention*, pt. 3, 1966, p. 140.
[152] United Steelworkers of America, *Insurance, Pensions, and Unemployment Benefits* (Pittsburgh, Pa.: The Union, 1956), p. 4.
[153] Becker, "Labor's Approach, etc.," *op. cit.*, p. 122.
[154] U.S. Department of Labor, Bureau of Labor Statistics, "Ford-UAW Pension Agreement, 1941," *Collective Bargaining Provisions, Health, Insurance, and Pensions*, Bulletin 908–917, 1949, pp. 177, 179.
[155] Solenberger, "Pension Programing, etc.," *op. cit.*, p. 132.