Benefits and Retirement: Challenges for the New Century

by Jay L. Chronister

Jay L. Chronister *is professor emeritus of higher education in the Department of Leadership, Foundations, and Policy, at the University of Virginia.*

Chronister's research interests and recent publications address faculty employment alternatives, faculty careers, incentive retirement programs, retirement planning, and faculty benefit issues.

Chronister earned his doctorate in higher education from the University of Pittsburgh and has held faculty and administrative positions with the Pennsylvania State University and the University of Pittsburgh.

This year, the *Almanac's* chapter on benefits and retirement addresses seven topics:

- changes in the composition of the staff of postsecondary institutions that may affect benefit costs.
- the post-mandatory retirement era.
- federal legislation that increases incentive retirement option plans.
- costs of benefits.
- Medicare+Choice and HMOs.
- long-term care.
- benefits for domestic partners.

CHANGES IN STAFF COMPOSITION: 1991-1995

Two decades of significant changes in the composition of the academic staff—especially growth in part-time and non tenure track faculty—made it easy to overlook changes in the non-faculty workforce.[1] The 41 percent growth in this group—from 1.1 million to 1.5 million—between 1976 and 1995 affected the compensation budgets of colleges and universities.[2] This section examines changes in the size of key staff classifications.

Executive/Administrative

Between 1976 and 1995, the executive/administrative workforce increased by 46 percent, from 101,263 to 147,445 (full-time=45 percent; part-time=52 percent) (Table 1). The *number* of women in full-time executive/administrative positions grew by 147 percent—reflecting an increase from 26 percent to nearly 44 percent in the *proportion* of these positions held by women. In contrast, the number of men in these positions increased by only 10 percent.

Other Professional Staff[3]

The 152 percent increase in "other professional staff"—from 178,560 to 449,807—was the most significant percentage growth in any category between 1976 and 1995 (Table 1). The proportion of women and men increased by 201 percent and 99 percent, respectively.[4] Full-time personnel grew by 150 percent; part-timers, by 166 percent.

TABLE 1

FACULTY AND STAFF* IN HIGHER EDUCATION INSTITUTIONS, 1976 AND 1995, AND PERCENT CHANGE BY PRIMARY OCCUPATION CLASSIFICATION AND EMPLOYMENT STATUS

Occupation and Employment Status	1976	1995	Percent Change, 1976-1995
Executive-Administrative	101,263	147,445	46%
Full-time	97,003	140,990	45
Part-time	4,260	6,445	52
Other Professional	178,560	449,807	152
Full-time	150,319	374,698	150
Part-time	28,241	75,109	166
Faculty	633,210	931,706	47
Full-time	434,071	550,822	27
Part-time	199,139	380,884	91
Other Staff	790,671	917,208	16
Full-time	630,511	734,861	17
Part-time	160,160	182,347	14
Total	1,703,704	2,446,166	44
Full-time	1,311,904	1,801,371	37
Part-time	391,800	644,785	64

SOURCE: Derived from data in U.S. Department of Education, National Center for Education Statistics. Fall Staff in Postsecondary Institutions, 1995, *NCES 98-228, by Stephen Roey and Rebecca Rak. Project Officers: Rosa Fernandez and Sam Barbett (Washington, D.C.: 1998): 1-7.*

** Figures do not include instructional and research assistants.*

Faculty

The number of faculty members increased by 47 percent between 1976 and 1995 (27 percent, full-time; 91 percent, part-time) (Table 1). Women faculty showed far greater proportionate growth—114 percent vs. 22 percent. Part-time positions showed greater increases: women=172 percent vs. 78 percent, full-time; men=52 percent, part-time, 10 percent, full-time.[5]

Other Staff[6]

The "other staff" category showed the lowest growth rate, 16 percent overall (790,671 to 917,208); 17 and 14 percent in full-time and part-time staff, respectively. "Outsourcing" services such as dining/food, housing, and maintenance, and the substitution of technology for clerical staff explains this low growth. Between 1987 and 1995, clerical and technical positions increased by only 1 percent; the number of service maintenance personnel declined by 5 percent.

The Changing Academic Labor Force

Growth in executive, administrative, and other professional positions came at the expense of faculty and other staff between 1976 and 1995 (Table 2). The proportion of other professional staff grew from 11.4 percent to 20.8 percent; "other staff" and faculty declined from 48.1 percent and 33.1 percent in 1976 to 40.8 percent and 30.6 percent, respectively, in 1995.

What explains this change in the distribution of the academic workforce? The infusion of technology required professional personnel, other than faculty, to develop and service its technical and programmatic aspects. So did reporting requirements imposed by external agencies, responses to student requests for new or expanded services, and the expansion or addition of noninstructional functions.

What are the financial implications of these differential growth rates? Compensation costs increased, since colleges and universities

TABLE 2

PERCENT DISTRIBUTION OF FULL-TIME FACULTY AND STAFF* IN HIGHER EDUCATION BY OCCUPATIONAL CLASSIFICATION, 1976 AND 1995.

Occupational Classification	Percent 1976	Percent 1995
Executive-administrative	7.4%	7.8%
Other professional	11.4	20.8
Faculty	33.1	30.6
Other staff	48.1	40.8
Total	100.0	100.0

SOURCE: Derived from U.S. Department of Education, National Center for Education Statistics. Fall Staff in Postsecondary Education Institutions, 1995, *NCES 98-228, by Stephen Roey and Rebecca Rak. Project Officers, Rosa Fernandez and Sam Barbett (Washington, D.C.: 1998): 1-7.*

** Does not include instructional and research assistants.*

employed significantly more high-cost professionals, but stabilized or reduced the number of employees in less costly positions. Table 3 compares 1995 gross salary costs, utilizing 1995 median salaries and the 1995 employment pattern, to hypothetical salary costs, utilizing the 1976 staffing distribution, but assuming the same growth in full-time faculty and staff between 1976 and 1995. Total salary expenditures, given these hypothetical assumptions, would have been about $1 billion less. Colleges would have also spent less on benefits since pension contributions and taxes on Social Security and Medicare are salary driven.

How else does the changing nature and composition of the higher education labor force affect benefits? "Family friendly" campuses have implemented programs to meet needs of the increasing numbers of women and two career couples on the payroll.[7] These low-cost programs, though not traditionally viewed as benefits, help to provide the supportive work environment needed to recruit and retain needed personnel.

The proportion of part-timers in the higher education workforce is now 26 percent. This category includes 41 percent of all faculty, 16.7 percent of other professional staff, and 20 percent of other staff. Access to pension plans, health insurance, and disability insurance is especially critical to faculty and staff with continuing part-time status or with no other access to benefits.[8]

How will changes in the four occupational classifications affect retirement patterns (Table 1)? Will faculty defer retirement, now that Congress has uncapped the retirement age? Will similar patterns emerge among executive / administrative and other professionals? Faculty members, shows a 1990 survey, tend to retire later than administrative, professional or technical staff, administrative support staff, or maintenance staff.[9] A much smaller proportion of nonfaculty personnel, the survey noted, worked to the mandatory retirement age in effect at the time.[10] Absent more recent studies, institutions should study the effect the uncapping of mandatory retirement on *all* campus personnel.

THE POST-MANDATORY RETIREMENT ERA

The seven-year exemption from the ban on age-based mandatory retirement for tenured faculty ended on January 1, 1994. Individual institutions may be monitoring retirement ages for planning and policy purposes, now that the faculty member decides the age of retirement. But few research or media reports are available to the broader academic community.

TABLE 3

COMPARISON OF GROSS SALARY COSTS FOR FULL-TIME PERSONNEL IN HIGHER EDUCATION, 1976-1995, BASED ON CHANGES IN COMPOSITION OF THE CAMPUS LABOR FORCE [THOUSANDS OF DOLLARS]

Occupational Classification	A. 1995 Full-Time Salaries (a)	B. 1995 Median Salaries (b)	A x B 1995 Gross Costs	C. 1995 Gross Costs at 1976 Staffing Ratios(c)
Executive-administrative	140,990	$52,368	$7,383,364	$6,980,731
Other professional	374,698	34,160	12,799,684	7,014,971
Faculty	550,822	45,840	25,249,680	27,332,274
Other Staff	734,861	23,525(d)	17,287,605	20,383,459
Total	1,801,371	--------	$62,720,333	$61,711,435

(a) See Table 1.

(b) Derived from data in U.S. Department of Education. National Center for Education Statistics. Fall Staff in Postsecondary Institutions, 1995. *NCES 98-228, by Stephen Roey and Rebecca Pak. (Washington, D.C.: 1998): 1-18.*

(c) See Table 2 for 1976 staffing ratios. These ratios are applied to the 1995 total under column A above and multiplied to the median salaries under column B.

(d) This mean salary for Other Staff is derived from median salaries of technical/paraprofessional, clerical/secretarial, skilled crafts, and service/maintenance staff classifications, provided in Table 1-7 in (b) above.

Several studies tried to assess the potential impact of the 1986 amendments to the 1967 Age Discrimination in Employment Act (ADEA) that eliminated mandatory retirement.[11] Only research universities, these studies concluded, might be adversely affected by uncapping. Faculty at most colleges, where substantial teaching loads are the norm and where research funds are scarce, the study found, traditionally retired before age 70. Tenured faculty at a few research universities—with lighter courseloads and greater access to research funds, graduate students, and opportunities for publication—retired later than their colleagues, but usually prior to age 70. Many faculty members at research universities with a mandatory retirement age and a large proportion of faculty retiring at that age, a national study assumed, would continue employment beyond age 70.[12]

Was this assumption accurate? Eliminating mandatory retirement, notes a recent report, substantially affected the pattern of retirement. Since 1994, the rate of retirement among faculty members reaching age 70 decreased from about two-thirds to less than one-third. But increased retirement rates for younger age groups partially counteracted this trend; overall, the fraction of faculty who taught until age 69 declined substantially.[13]

Retirement rates for faculty members reaching age 70 at three research universities, noted one study, declined sharply after 1994—from 77 percent to 13 percent for faculty aged 70, and from 61 percent to 38 percent for faculty aged 69.[14] Uncapping the retirement age, this study showed, significantly increased the proportion of faculty continuing employment beyond age 70.

The type of pension plan, and associated monetary incentives affect the age of retirement.[15] "Controlling for many other factors, including discipline, gender, rank, and age," one study concluded, "faculty with higher salaries have lower retirement rates while those with greater pension wealth have higher retirement rates."[16] Faculty enrolled in defined benefit plans, several studies conclude, are likely to retire earlier than colleagues enrolled in defined contribution plans.[17]

Federal Legislation And Voluntary Incentive Retirement Plans

Concerns about possible effects of delayed retirements on academic program quality has heightened interest in voluntary incentive retirement plans. The proportion of surveyed colleges and universities offering early or phased retirement options to their permanent full-time instructional faculty and staff increased from 40 percent to 80 percent during the past decade.[18] But ADEA's age discrimination requirements seriously constrained the ability of colleges and universities to encourage voluntary retirement at a target age or age range. The structure of many defined *benefit* plans makes continued employment beyond targeted ages less attractive to potential retirees. But institutions with defined *contribution* plans—plans that lacked those characteristics—had to develop incentive plans that did not reduce benefits to retirees working beyond targeted voluntary retirement ages.[19]

The Committee on Mandatory Retirement in Higher Education (1991)[20]—anticipating faculty retirement deferrals beyond age 70—recommended that "Congress, the Internal Revenue Service, and the Equal Employment Opportunity Commission permit colleges and universities to offer faculty voluntary retirement incentive programs that: are not classified as an employee benefit, include an upper age limit for participants, and limit participation on the basis of institutional needs."[21]

Congress included such legislation, after several unsuccessful attempts, in the Higher Education Amendments of 1998.[22] Colleges and universities may offer tenured faculty members voluntary incentive retirement plans that reduce or eliminate benefits based on age as *supplemental benefits*. This "safe harbor" within the requirements of ADEA, as amended is subject to three conditions:

- The institution must not implement any age-based reduction or cessation of benefits other than the supplemental benefits.
- The age-based benefits offered through voluntary retirement, health care, and other welfare plans must "be supplemental to benefits that faculty members generally receive as part of their benefits and compensation package." The benefits must also be in addition to any retirement or severance

benefits available to tenured faculty members, independent of any early retirement or exit-incentive plan, within the preceding 365 days.[23]

- A tenured faculty member who attains the minimum age and satisfies all non-age-based conditions for receiving such a supplemental benefit has an opportunity for at least 180 days to *elect* to retire and receive the same maximum supplemental benefit available to a younger but otherwise similarly situated employee. The faculty member must be able to delay retirement for at least 180 days after making the election.[24]

This third provision allows eligible faculty members who are older than the specified age for the maximum benefit to opt for that benefit once the plan is operational. Tenured faculty members who are older than the target retirement age and who fail to elect to participate during the 180 day eligibility period forfeit the benefit. The legislation is not intended to diminish other rights or obligations, such as collective bargaining obligations, that institutions or tenured faculty may have regarding age-based incentive retirement plans.

This legislation gives colleges and universities considerable latitude. Both the target age for voluntary retirement and the percentage of pay based on the age at which retirement takes place may vary. A college that expects its faculty members to wait until age 70 to begin receiving regular benefits, for example, may offer monthly bridge benefits, payable until age 70, equal to 50 percent of the final monthly salary of each tenured colleague who voluntarily retires between ages 65 and 70.[25] Alternatively, institutions might offer a supplemental lump sum payment for retirement at a targeted voluntary retirement age, with the payment reduced or eliminated if retirement occurs later than the targeted age or range.

Age-based incentive retirement plans give colleges a mechanism to encourage retirement at institutionally desirable ages. But this legislation, though considered necessary by many higher education leaders, does not solve all issues created by an aging faculty, poor faculty personnel planning, inadequate faculty personnel policies, or the uncapping of the mandatory retirement age for tenured faculty. Many independent institutions, notes one assessment, found their early retirement plans were more expensive than anticipated. The incentive plan at one public system, though initially effective, became an expensive "golden handcuff." Faculty who might have retired earlier stayed on until eligible for the incentive.[26] Colleges must develop incentive retirement plans with clear goals, including meeting short term needs without imposing longer term constraints.

COSTS OF BENEFIT PROGRAMS

Between 1990-91 and 1997-98, average benefit costs in higher education increased faster than average salaries, 25.4 percent vs. 23.4 percent, in current dollars.[27] By control, independent colleges and universities reported greater benefit cost and salary increases: independents=29.8 percent and 27.8 percent, respectively, vs. publics=23.8 and 21.8 percent. The respective increases at independent institutions were 27.8 percent and 7.6 percent.[28]

Figures 1 and 2 show changes in average benefit costs for faculty on 9/10 month contracts for independent and public institutions, respectively. Average benefit costs for independent institutions in current dollars increased from $10,683 to $13,981 or $3,298 since 1990-91 ($1,657 adjusted for inflation) (Figure 1). Benefit costs at public institutions increased by $2,532, from $10,135 to $12,567 ($875, adjusted for inflation) (Figure 2).

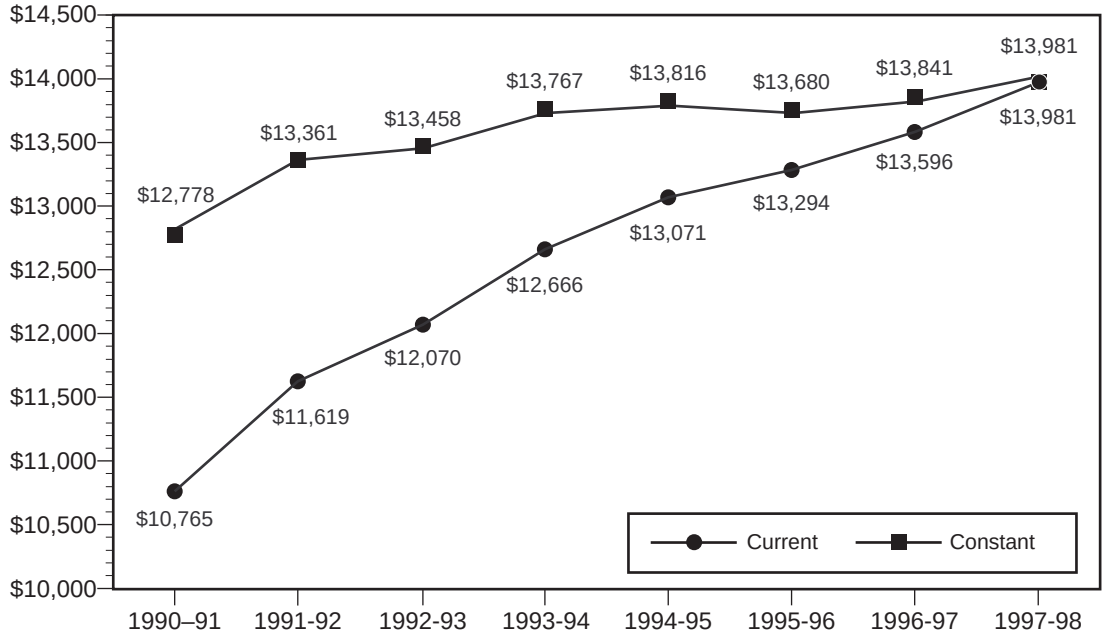
Between 1990-91 and 1997-98, benefit costs in current dollars increased by 30 percent and 24 percent, respectively, at independent and public colleges and universities (Table 4).[29] Benefit costs increased faster than salaries for 9/10 month faculty in both public and independent institutions. Constant dollar increases in benefit costs were greater in the independent sector than the public sector, at all types of institutions except doctorals where the increase was the same.

Growth in benefit costs in constant dollars varied from 1 percent at BA+ institutions to 7 percent at doctorals among public institutions, and from 7 percent at doctorals to 17 percent at AA colleges among independents.

Average benefit costs equaled 25 percent of average salary for faculty on 9/10 month contracts in 1997-98 (Table 5). Benefits as a percent of salary increased by 1 percent over 1996-97 for public AA colleges and by 3 percent at independent AA colleges. Independent doctor-

FIGURE 1

CHANGES IN AVERAGE BENEFIT COSTS FOR FACULTY ON 9/10 MONTH CONTRACTS AT INDEPENDENT INSTITUTIONS, CURRENT AND CONSTANT DOLLARS*, 1990-91 TO 1997-98



SOURCE: NCES IPEDS Salary Surveys, 1990-91 through 1997-98

** In Constant 1997-98 Dollars*

Note: Based on 42.25 percent of the NEA national faculty salary universe reporting data in all years

als and public BA colleges registered 1 percent declines, though independent doctorals still registered the largest actual average current dollars expenditures ($15,813); independent AA colleges showed the lowest ($10,684). The same two institutional types also reported the highest and lowest average salaries, $65,116 and $35,742, respectively.

The 23.0 percent average cost of benefits as a percent of salary for faculty on 11/12 month contracts at all types of institutions in 1997-98 represented a 1 percent decline from the 1996-97 average (Table 6). Average costs as a percent of salary ranged from 34 percent at BA public institutions to 20 percent at independent AA colleges. Actual average dollars expended ranged from $17,083 at public BA+ colleges to $6,649 at independent AAs.

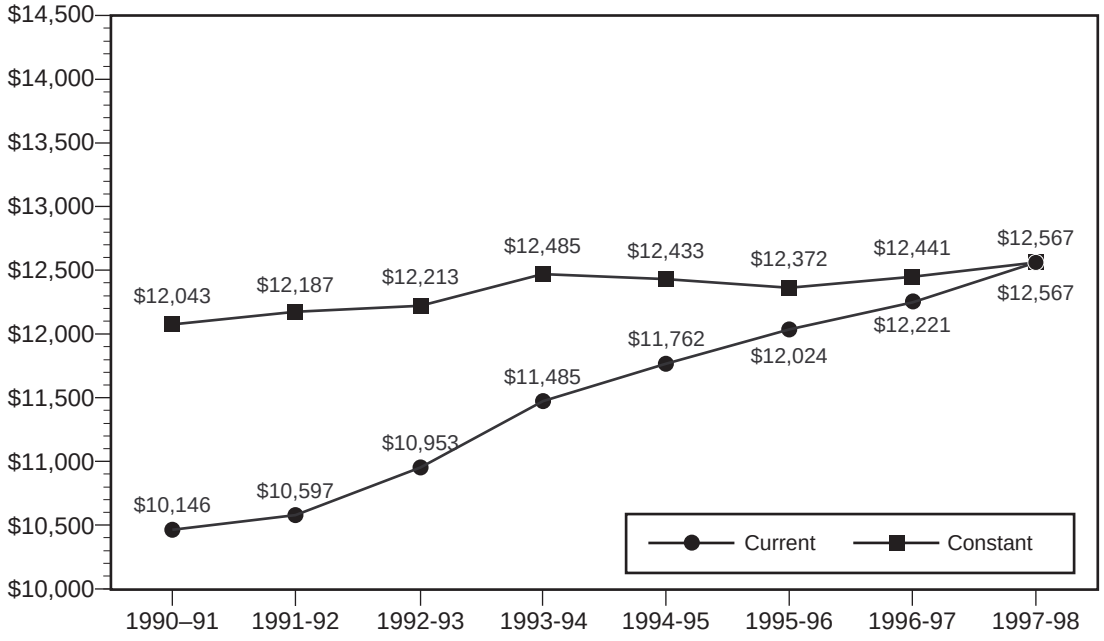
Tables 7 and 8 present average costs of specific benefits for faculty members on 9/10 and 11/12 month contracts, respectively. The disaggregated data permits average cost comparisons within and across types of institutions. Continuing the recent pattern, public AA, BA, and BA+ colleges incurred greater average costs for retirement and medical/dental benefits for faculty on 9/10 month contracts than their independent equivalents.

In contrast, independent doctorals incurred higher average costs for these benefits than public doctorals. With a few exceptions, independents reported slightly higher average expenditures for Social Security, tuition plans, housing, group life insurance, and disability income protection.

Among public institutions, average expenditures for retirement, medical/dental, and Social Security for faculty members on 9/10 month contracts ranged from 91.4 cents (AA colleges) to 94.8 cents (BA+ colleges) of every benefit dollar. Retirement benefits, the largest cost, ranged from 39.5 cents at BA colleges to 42.8 cents at doctorals.

FIGURE 2

CHANGES IN AVERAGE BENEFIT COSTS FOR FACULTY ON 9/10 MONTH CONTRACTS AT PUBLIC INSTITUTIONS IN CURRENT AND CONSTANT DOLLARS*, 1990-91 TO 1997-98



SOURCE: NCES IPEDS Salary Surveys, 1990-91 through 1997-98

** In Constant 1997-98 Dollars*

Note: Based on 42.25 percent of the NEA national faculty salary universe reporting data in all years

Independents spent between 73.6 cents (AA colleges) and 84.5 cents (doctorals) on these three benefits. Retirement contributions—again the largest share of the benefit dollar—ranged from 27.6 cents at AA colleges to 37.1 cents at doctorals. Independent institutions spent more on tuition benefits—from 3.5 cents at independent AA colleges to 7.3 cents at independent BA+ colleges. No category of public institutions exceeded 1.8 cents per benefit dollar for tuition plans.

Costs: Faculty Receiving The Benefits

Table 9 compares average costs of benefits across all faculty to costs per faculty member receiving the benefits. Benefit dollars expended, calculated across all faculty, were $13,027 (24.0 percent of salary) in 1997-98. But basing costs only on faculty receiving the benefits, increased the average cost by 33.6 percent to $17,398 (32.1 percent of salary). Average benefit costs as a percent of salary for faculty receiving the benefits had declined from 36.3 percent to 32.1 percent between 1995-96 and 1997-98.[30] Colleges and universities will make more realistic cost estimates when considering changes to a benefit package by calculating average benefit costs for the number of faculty receiving the benefit.

Averaging figures across all institutions hides differences by type of institution (Table 10). Average 1997-98 expenditures for faculty receiving the specific benefits and the related percent of salary, respectively, were: doctoral level, $19,248 (31.1 percent); comprehensive institutions, $18,350 (36.5 percent); baccalaureate, $18,777 (41.6 percent); two-year colleges with academic ranks, $14,393 (32.9 percent); and institutions without academic ranks, $13,261 (32.5 percent). Average reported benefit costs as a percent of salary increased between 1996-97 and 1997-98 in all institutional types except for doctoral institutions.

TABLE 4

PERCENT CHANGE, AVERAGE SALARY AND AVERAGE BENEFIT COSTS, FACULTY ON 9/10 MONTH CONTRACTS BY INSTITUTIONAL TYPE AND CONTROL, 1990-91 TO 1997-98

		Current Dollars		Constant 1997 Dollars	
Control	Institutional Type	Average Salary	Average Benefits	Average Salary	Average Benefits
Public	AA	24%	21%	4%	2%
	BA	21	23	2	4
	BA+	19	20	0	1
	Doctoral	22	27	2	7
	Average	22	24	3	4
Independent	AA	25	30	5	17
	BA	29	34	9	13
	BA+	28	29	8	9
	Doctoral	25	27	6	7
	Average	28	30	8	9
Average	All	23	25	4	6

SOURCE: NCES, IPEDS Salary Surveys, 1990-91 through 1997-98.

NOTE: Based on 42.25 percent of NEA national faculty salary universe reporting in all years.

TABLE 5

AVERAGE SALARIES AND BENEFITS, AND BENEFITS AS A PERCENT OF AVERAGE SALARIES, FACULTY ON 9/10 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98

Institutional Type	Compensation Category	Public	Independent	Average
AA	Salary ($)	45,230	35,742	45,070
	Benefits ($)	11,543	10,684	11,529
	Benefits (% of salary)	26	30	26
BA	Salary ($)	44,311	45,174	44,947
	Benefits ($)	11,278	11,755	11,630
	Benefits (% of salary)	25	26	26
BA+	Salary ($)	49,429	47,375	48,620
	Benefits ($)	2,785	11,909	12,440
	Benefits (% of salary)	26	25	26
Doctoral	Salary ($)	56,615	65,116	58,958
	Benefits ($)	13,384	15,813	14,053
	Benefits (% of salary)	24	24	24

TABLE 5

AVERAGE SALARIES AND BENEFITS, AND BENEFITS AS A PERCENT OF AVERAGE SALARIES, FACULTY ON 9/10 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98

Institutional Type	Compensation Category	Public	Independent	Average
Average	Salary ($)	51,581	5,270	52,613
	Benefits ($)	12,661	13,721	12,972
	Benefits (% of salary)	25	25	25

SOURCE: NCES, IPEDS Salary Survey, 1997-98.

Note: Based on 72.1 percent of NEA's faculty salary universe (3216 institutions) reporting benefits.

TABLE 6

AVERAGE SALARIES, AVERAGE BENEFITS, AND BENEFITS AS A PERCENT OF AVERAGE SALARIES, FACULTY ON 11/12 MONTH CONTRACTS, BY OFFERING LEVEL AND CONTROL, 1997-98

Institutional Type	Compensation Category	Public	Independent	Average
AA	Salary ($)	44,724	32,838	43,863
	Benefits ($)	10,928	6,649	10,616
	Benefits (% of salary)	24	20	24
BA	Salary ($)	51,805	43,812	45,139
	Benefits ($)	17,427	11,385	12,388
	Benefits (% of salary)	34	26	27
BA+	Salary ($)	62,249	47,083	54,057
	Benefits ($)	17,083	13,288	15,036
	Benefits (% of salary)	27	28	28
Doctoral	Salary ($)	73,152	69,545	72,310
	Benefits ($)	16,102	16,315	16,152
	Benefits (% of salary)	22	23	22
Average	Salary ($)	64,193	59,148	62,944
	Benefits ($)	14,898	14,437	14,634
	Benefits (% of salary)	23	24	23

SOURCE: NCES, IPEDS Salary Survey, 1997-98.

Note: Based on 72.1 percent of NEA's faculty salary universe (3216 institutions) reporting benefits.

What Next in Health Care Costs?

Greater control over the costs of health care and health insurance for faculty and staff largely accounts for the recent slowdown in the growth rate in benefits expenditures. Health care benefit costs per full-time faculty member on 9-10 month contracts in 1997-98, for example, ranged from $2,623 at BA colleges

TABLE 7

AVERAGE BENEFITS FOR FACULTY ON 9/10 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98

Institutional Type	Benefit	Public	Independent	Average
AA	Retirement Plans	4,900	2,578	4,855
	Medical/Dental Plans	3,531	1,642	3,494
	Group Life Insurance	142	89	141
	Other Insurance Benefits	179	1,358	202
	Disability Income Protection	132	87	131
	Tuition Plan	46	327	51
	Housing Plan	0	24	0
	Social Security Taxes	2,274	2,661	2,282
	Unemployment Compensation	114	275	117
	Worker's Compensation	311	250	310
	Other Benefits in Kind	72	51	72
	Total	11,701	9,342	11,655
BA	Retirement Plans	4,324	3,476	3,683
	Medical/Dental Plans	3,160	2,450	2,623
	Group Life Insurance	86	184	160
	Other Insurance Benefits	21	92	75
	Disability Income Protection	64	206	172
	Tuition Plan	193	768	643
	Housing Plan	9	120	93
	Social Security Taxes	2,696	3,224	3,095
	Unemployment Compensation	58	116	102
	Worker's Compensation	210	272	256
	Other Benefits in Kind	113	64	76
	Total	10,934	10,992	10,978
BA+	Retirement Plans	5,195	3,586	4,539
	Medical/Dental Plans	3,474	2,668	3,145
	Group Life Insurance	102	175	132
	Other Insurance Benefits	98	108	102
	Disability Income Protection	82	169	118
	Tuition Plan	76	841	388
	Housing Plan	0	48	20
	Social Security Taxes	3,342	3,340	3,341
	Unemployment Compensation	75	153	107
	Worker's Compensation	216	318	258
	Other Benefits in Kind	12	60	32
	Total	12,670	11,487	12,180
Doctoral	Retirement Plans	5,712	5,811	5,739
	Medical/Dental Plans	3,246	3,306	3,262
	Group Life Insurance	146	199	161
	Other Insurance Benefits	191	152	180

TABLE 7

AVERAGE BENEFITS FOR FACULTY ON 9/10 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98 (CONTINUED)

Institutional Type	Benefit	Public	Independent	Average
	Disability Income Protection	126	180	141
	Tuition Plan	104	1,123	385
	Housing Plan	3	52	16
	Social Security Taxes	3,312	4,129	3,537
	Unemployment Compensation	100	155	115
	Worker's Compensation	281	322	292
	Other Benefits in Kind	130	255	165
	Total	13,349	15,684	13,993
Average		12,670	13,251	12,838

SOURCE: NCES, IPEDS Salary Survey, 1997-98.

Note: Based on 72.1 percent of NEA's faculty salary universe (3216 institutions) reporting benefits.

TABLE 8

AVERAGE BENEFITS FOR FACULTY MEMBERS ON 11/12 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98

Institutional Type	Benefit	Public	Independent	Average
AA	Retirement Plans	$4,480	$788	$4,197
	Medical/Dental Plans	2,634	1,967	2,583
	Group Life Insurance	96	81	95
	Other Insurance Benefits	147	143	147
	Disability Income Protection	72	59	71
	Tuition Plan	26	8	25
	Housing Plan	1	0	1
	Social Security Taxes	2,378	2,274	2,369
	Unemployment Compensation	66	183	75
	Worker's Compensation	168	338	181
	Other Benefits in Kind	88	198	96
	Total	$10,154	$6,019	$9,839
BA	Retirement Plans	$5,188	$1,997	$2,577
	Medical/Dental Plans	2,735	2,317	2,394
	Group Life Insurance	126	132	131
	Other Insurance Benefits	7	123	101
	Disability Income Protection	43	129	114
	Tuition Plan	45	166	144
	Housing Plan	0	10	8
	Social Security Taxes	2,616	2,669	2,660

TABLE 8

AVERAGE BENEFITS FOR FACULTY MEMBERS ON 11/12 MONTH CONTRACTS, BY INSTITUTIONAL TYPE AND CONTROL, 1997-98 (CONTINUED)

Institutional Type	Benefit	Public	Independent	Average
	Unemployment Compensation	40	244	207
	Worker's Compensation	232	276	268
	Other Benefits in Kind	26	184	155
	Total	$11,041	$8,248	$8,758
BA+	Retirement Plans	$6,369	$3,301	$4,642
	Medical/Dental Plans	2,972	2,526	2,721
	Group Life Insurance	171	187	180
	Other Insurance Benefits	74	129	105
	Disability Income Protection	138	432	303
	Tuition Plan	49	421	258
	Housing Plan	0	86	48
	Social Security Taxes	3,638	3,206	3,395
	Unemployment Compensation	94	214	162
	Worker's Compensation	253	314	287
	Other Benefits in Kind	119	149	135
	Total	$13,876	$10,964	$12,237
Doctoral	Retirement Plans	$7,276	$5,713	$6,890
	Medical/Dental Plans	2,886	3,174	2,942
	Group Life Insurance	147	214	183
	Other Insurance Benefits	385	279	359
	Disability Income Protection	130	153	136
	Tuition Plan	115	813	288
	Housing Plan	2	114	30
	Social Security Taxes	4,021	3,992	4,014
	Unemployment Compensation	186	95	163
	Worker's Compensation	299	293	297
	Other Benefits in Kind	319	460	354
	Total	$15,748	$15,229	$15,637
Average		$13,888	$12,685	$13,585

Source: NCES, IPEDS Salary Survey, 1997-98.

Note: Based on 72.1 percent of NEA's faculty salary universe (3216 institutions) reporting benefits.

to $3,474 at AA institutions. These costs as a percent of salary were, on average, less in 1997-98 than in 1995-96.

The Employee Benefit Research Institute (EBRI) tracks changes in employer health benefit costs. Since 1993, reports EBRI, employers moved employees into managed care plans, expanded utilization review for active workers, increased premium cost-sharing with personnel, and reduced or ended retiree health benefits.[31] Between 1992 and 1997, EBRI notes, the proportion of employees in indemnity plans decreased from 52 percent to 15 percent; conversely, the proportion of employees in

TABLE 9

AVERAGE INSTITUTIONAL COSTS OF BENEFITS PER ALL FACULTY VERSUS AVERAGE COST OF BENEFITS PER FACULTY RECEIVING THE SPECIFIC BENEFIT, ALL INSTITUTIONS, 1997-98

	Average All Faculty		Average per Faculty Receiving Benefits	
Benefit	Dollars	Percentage of Salary	Dollars	Percentage of Salary
Retirement	$5,254	9.7	$5,459	10.1
Medical Insurance	3,146	5.8	3,344	6.2
Disability	139	0.3	218	0.4
Tuition	351	0.6	2,800	5.2
Dental Insurance	138	0.3	413	0.8
Social Security	3,322	6.1	3,603	6.6
Unemployment	117	0.2	160	0.3
Group Life	147	0.3	190	0.3
Worker's Compensation	282	0.5	337	0.6
Benefits in Kind	131	0.2	874	1.6
All Combined	$13,027	24.0	$17,398	32.1

SOURCE: American Association of University Professors, "Doing Better," Academe, 84 (2) (March-April 1998): 32.

TABLE 10

AVERAGE TOTAL INSTITUTIONAL COSTS OF BENEFITS PER ALL FACULTY VERSUS AVERAGE TOTAL COSTS OF BENEFITS PER FACULTY RECEIVING THE SPECIFIC BENEFIT, BY INSTITUTIONAL TYPE, 1997-98

	Average per Faculty		Average per Faculty Receiving Benefits	
Institutional Type	Dollars	Percent of Salary	Dollars	Percent of Salary
Doctoral	$14,906	24.1	$19,248	31.1
Comprehensive	12,238	24.4	18,350	36.5
General Baccalaureate	11,412	25.3	18,777	41.6
Two-year college with ranks	11,335	25.9	14,393	32.9
Institutions without ranks	10,082	24.7	13,261	32.5

SOURCE: American Association of University Professors, "Doing Better," Academe 84 (March-April 1998): 32.

managed care plans increased from 42 percent to 85 percent.[32] Surveying medium and large private establishments, the Bureau of Labor Statistics (BLS) found changes in proportions enrolled in fee-for-service, preferred provider organization, and HMOs respectively from 67 percent, 16 percent, and 17 percent of employees, respectively in 1991 to 27 percent, 40 percent, and 33 percent in 1997.[33]

The movement of personnel from the more expensive indemnity plans to managed care plans had two key consequences. First, job change is more likely to affect the health insurance status of employees and their families under managed care plans than under indemnity plans. Second, the shift masked real increases in health care costs that became evident when the movement ended.[34]

Costs for preferred provider plans showed a smaller increase than traditional indemnity plans in 1998 (5.2 percent vs. 7.6 percent). But health benefit costs rose at nearly twice the 3.4 percent rate of the CPI's medical component in 1998. The average cost of providing coverage for active and retired employees was $4,164, up from $3,924 in 1997.[35] Nearly 3/4ths of surveyed employers anticipated a 9 percent rise in 1999. A reported 13.8 percent average rise in prescription drug costs contributed to increased health benefit costs.[36] Employers will probably ask workers to share in the higher costs if health inflation returns.

A significant shift in required employee contributions accompanied the shift in the type of employer-sponsored medical benefit plans and the increased costs of health care. Between 1991 and 1997, the proportion of employees required to contribute for single coverage increased from 49 percent to 69 percent. The proportion of employees with family coverage that had to contribute increased from 69 percent to 80 percent in the same period.[37]

The national data on changes in health care plans, enrollments, and costs helps to explain trends in higher education. Colleges and universities, for example, face increased health benefit costs while encouraging the voluntary retirement of older faculty. Institutionally funded health care coverage may attract faculty members concerned about these increasing costs.

MEDICARE+CHOICE AND HMOS

Congress expected to expand managed care options for inactive employees and near-retirees by passing Medicare+Choice legislation, part of the Balanced Budget Act of 1997.[38] As of November 2, 1998, 48 managed care organizations applied to provide Medicare plans and 25 requested permission of the Health Care Finance Administration to expand their existing plans. But another 54 risk contract insurers enrolled in managed Medicare redefined their service area, and 43 dropped out completely.[39] These providers cited minimal annual reimbursement increases, greater regulatory burdens, and tight compliance guidelines.[40]

The pull-out of HMOs from Medicare+Choice created turmoil beginning in mid-1998, and colleges and their retirees searched for alternative ways to meet retiree health-care needs. Many retirees may move from HMOs to traditional Medicare fee-for-service plans, depending on cost and quality of care.

LONG-TERM CARE

The increased life expectancy of the American population, especially college and university personnel, makes long-term care a key part of retirement planning. More than 12 million Americans, of whom 60 percent were elderly, notes a 1995 report, had long-term care needs.[41] About 42 of every 100 retirees under TIAA-CREF pension plans live to age 90 or more; that number is increasing.[42] About 40 percent of leadership "family friendly campuses" provided long-term care insurance.[43]

Medicare and Medicaid will *not* adequately meet long-term care needs for retirees. Medicare does *not* provide the custodial care. Eligibility for Medicaid requires spending down financial reserves. Faculty and staff must investigate, years ahead if possible, the feasibility and advisability of long-term care insurance for nursing care.

BENEFITS FOR DOMESTIC PARTNERS, REVISITED

Will colleges and universities provide benefits to unmarried domestic partners, significant others, or same-sex spousal equivalents, living in domestic relationships that are perceived to be functionally equivalent to marriage? Colleges—and the courts—have devoted increased attention to this question over the past decade, and have taken significant actions since the first discussion of this issue in the *NEA 1996 Almanac*.[44]

In March 1997, the Supreme Court of Alaska and the Appellate Division of the Superior Court of New Jersey handed down two contrasting decisions on the legality of these benefits. The University of Alaska, ruled the Alaskan Supreme Court, must provide benefits to financially interdependent domestic partners.[45] Two university employees seeking health benefits for their domestic partners brought the case. Failure to provide these benefits, the court ruled, violated the state's Human Rights Act, prohibiting discrimination based on marital status.

In New Jersey, five faculty members at Rutgers University appealed when the state's Division of Pensions denied health insurance for their same-sex domestic partners.[46] The Appellate Division of the Superior Court of New Jersey denied the appeal. State law prohibited discrimination based on sexual orientation, the court found, but the court exempted same-sex benefit programs by strictly interpreting "dependents" as married spouses and children. In the New Jersey case and elsewhere, providing benefits for domestic partners or other spousal equivalent arrangements, whether same sex or unmarried heterosexual, fell outside the legal conditions applied to the standard contractual marriages.

In another 1997 case, a faculty member filed a grievance with the union, alleging that the University of New Hampshire violated the nondiscrimination provision of the faculty union contract when it denied health insurance to the partner of a gay faculty member.[47] An arbitrator based a ruling against the faculty member on the absence of a contractual provision for benefits for domestic partners.

In 1996, the majority of institutions providing benefits for domestic partners were independent colleges and universities. But some public institutions—including the University of California, the State University of New York, the City University of New York, the University of Minnesota, and the University of Michigan—made domestic partners eligible for benefits. Challenges soon arose. In April 1997, the Attorney General of Michigan ruled that a state law reducing funds to public universities that extended benefits to unmarried partners violated the constitutional autonomy granted to the state's universities.[48] But a similar law applying to community colleges was constitutional because those institutions lacked such autonomy.

In the first decision of its type, the Court of Appeals of Oregon upheld the right of three lesbian employees of the Oregon Health Sciences University to health benefits for their domestic partners.[49] OHSU provided health coverage for all married couples regardless of their sexuality. But, stated the judges, the policy treated homosexuals unequally since they may not marry and were therefore ineligible for the benefit. The state statute barring sex discrimination, the court added, covers sexual orientation.

Costs are not a major factor for most institutions contemplating domestic benefits. The University of Chicago spends about $100,000 per year in a $22.5 million dollar health benefit budget to provide benefits to domestic partners; these benefits cost the University of Minnesota $47,442 in 1998.[50] Low enrollments and employee premiums for partner participation in group plans help to explain the minimal institutional costs.

The courts have yet to resolve the degree to which unmarried heterosexual partners are eligible to participate in benefit plans. These significant long term relationships also fall outside the traditional marriage-based definitions of dependent relationships. But the recent court cases dealt specifically with same-sex relationships.

CONCLUSION

Higher education may have entered a new millennium, but the issues and challenges remain largely the same. Labor intensive colleges and universities will continue to depend on a faculty and staff that continues to grow despite the intrusion of technology, and that includes more women, part-timers, and older faculty. But each demographic change will affect the nature and costs of provided benefits.

Two recent federal laws will affect the management of the faculty portion of the academic labor force. Abolishing the mandatory retirement age for tenured faculty removed a key control: a firm end point to an academic career. Some institutions face the possibility of an older, higher salaried faculty—and higher salaries mean higher benefit costs.

Some faculty members, initial studies show, deferred retirement beyond age 70, but other colleagues retired at younger ages. Institutions, needing to respond to changing student interests and societal needs, must continue to facilitate the retirement of older faculty. The 1998 Higher Education Amendments allow colleges to offer age-based incentives to encourage voluntary retirement of tenured faculty.

Changes to health plans partly explain the reduced rate of increase in benefit costs. But colleges will probably ask active and retired faculty and staff to help meet rising costs if health inflation returns. Negative HMO

response to Medicare+Choice prompt some faculty and staff members to utilize other Medicare options, a trend that may exacerbate the impact of health inflation on retirees.

Institutions will devote increased attention to providing benefits, especially health coverage, to part-time faculty and staff and to domestic partners. Part-time faculty now play a significant role in the ability of institutions to fulfill their missions; the case for benefits is also based on equitable treatment of continuous appointment employees. Some colleges cite equity to justify benefits for domestic partners. Other institutions cite competition: Colleges that fail to offer these benefits weaken their ability to recruit and retain highly qualified faculty and staff.

NOTES

[1] These changes include significant increases in part-time faculty, full-time non-tenure-track faculty, and in the number of women faculty members. Chronister, 1999, 93.

[2] Clery, 1998a, 2 and 3.

[3] This category includes persons whose primary purpose is performing academic support, student support, and institutional support. Preparation would be college graduation or equivalent. The category includes employees such as librarians, counselors, coaches, systems analysts, accountants, etc.

[4] Clery, 1998a, 3.

[5] Clery, 1998b, 2.

[6] This category includes clerical, secretarial, service, maintenance, technical, paraprofessional, and skilled crafts personnel.

[7] Chronister, 1998; Chronister, 1999.

[8] Continuing part-time status refers to faculty and staff employed less than full-time but who have an appointment, or a series of appointments that are expected to continue for a year or more. In addition to the length of service, many institutions also specify a minimum number of hours of employment per week. See U.S. Department of Education, November 1996, 27.

[9] TIAA / CREF, 1991.

[10] Ibid, 2

[11] Hammond and Morgan, 1991; Rees and Smith, 1991.

[12] Hammond and Morgan, 1991.

[13] Ashenfelter and Card, 1998, 2. The sample of institutions for this report included 11 research universities, three doctoral degree granting institutions, 13 comprehensive colleges and 10 liberal arts colleges. All institutions were TIAA / CREF pension plan participants.

[14] Clark, Ghent, and Kreps, 1998.

[15] Quinn, Burkhauser, and Myers, 1990. Ehrenberg, Matier, and Fontanella, 1998 (Appendix A), discuss the differences between defined benefit and defined contribution pension plans. They show, utilizing actuarial calculations, why defined benefit employees are more apt to retire at an earlier age than defined contribution personnel.

[16] Ashenfelter and Card, 20.

[17] Clark, Ghent, and Kreps, 1998; Ehrenberg, Matier, and Fontanella, 1998.

[18] Keefe, 1998, 1; U.S. Department of Education, 1996; Kirshstein, et al, 16.

[19] Ehrenberg, Matier, and Fontanella, 1998.

[20] The 1986 amendments to ADEA, prohibiting mandatory retirement on the basis of age for almost all employees, exempted tenured faculty until 1 January 1994. The legislation directed the Equal Opportunity Commission to ask the National Academy of Sciences to study the potential consequences of the elimination of mandatory retirement for institutions of higher education. Hammond and Morgan, 1991, 1.

[21] Ibid, 107.

[22] Public Law 105-244, Higher Education Amendments of 1998, signed by the President on 6 October 1998.

[23] Public Law 105-244, Part D Sec. 941.

[24] See conference report explanation of Public Law 105-244, Part D Sec 941, 405.

[25] Aitken, 1998, 5.

[26] Keefe, 15-16.

[27] 5.6 percent vs. 3.9 percent in constant dollars.

[28] Benefit cost and salary increases in constant dollars: independents-9.4 percent and 7.6 percent, respectively; publics-4.4 percent and 2.6 percent.

[29] The increases were nine percent and four percent, respectively, in constant dollars.

[30] For a detailed description of the institutional data and the institutional descriptors see Bell, 1998, 32.

[31] *EBRI News*, 1 September 1998, 1.

[32] Ibid, 2.

[33] Bureau of Labor Statistics, 1999.

[34] Mercer USA Resource Center, 2.

[35] Ibid, 3. The proportion of employers with 500 plus employees that provided coverage for retirees not eligible for Medicare declined from 38 percent to

36 percent; the corresponding proportion of employers with workers eligible for Medicare declined from 31 percent to 30 percent.

[36] Mercer USA Resource Center, January 1999, 1. The data in this report is based on a nationally representative survey of nearly 4,200 employers.

[37] Bureau of Labor Statistics, 1999.

[38] Public Law 105-33.

[39] Jang and McArdle, 3.

[40] *Employee Benefit News*, 1 December 1998.

[41] Spray, 1995, 1.

[42] TIAA-CREF, 1999, 6.

[43] Friedman, et al., 1996, 40-41.

[44] Chronister, 1996, 106-107.

[45] University of Alaska v. Tumeo and Wattum, Supreme Court No. S-6898 (1997).

[46] Rutgers Council of AAUP Chapters, et al. v. Rutgers, The State University & Division of Pensions, Appellate Court, A-5846-94T5 (March 1997).

[47] Haworth, 1997, A12.

[48] Guernsey, 1997, A34.

[49] Leatherman, 1999, A16.

[50] Wilson, 1999, A10.

REFERENCES

Aitken, M. "Voluntary Retirement Incentive Provision Included in Higher Education Law." *CUPA News* 25 (19 October 1998): 1, 5.

Ashenfelter, O. and D. Card. "Faculty Retirement in the Post-Mandatory Era: New Evidence from the Princeton Retirement Survey," presented at conference, "To Retire or Not: on Examining Life After the End of Mandatory Retirement," Washington, D.C.: 18 May 1998.

Bell, L. A. "Not So Good: The Annual Report on the Economic Status of the Profession, 1996-97," *Academe* 83 (March-April 1997).

_____. "Doing Better: The Annual Report on the Economic Status of the Profession, 1997-98," *Academe* 84 (March-April 1998).

Bureau of Labor Statistics, *Employee Benefits Survey.* http://www.bls.gov/news.release/ebs3.t05.htm.

Chronister, J. L. "Benefits and Retirement: A Changing Environment." *The NEA 1996 Almanac of Higher Education*. Washington, D.C.: National Education Association, 1996: 99-109.

_____. "Faculty Benefits: Identifying Family Friendly Campuses," *The NEA 1998 Almanac of Higher Education*. Washington, D.C.: National Education Association, 1998: 93-108.

_____. "Benefits and Retirement in a Decade of Change." *The NEA 1999 Almanac of Higher Education*. Washington, D.C.: National Education Association, 1999: 93-110.

Clark, R. L., L. S. Ghent, and J. Kreps. "Faculty Retirement and the Impact of the Elimination of Mandatory Retirement at Three North Carolina Universities," presented at conference "To Retire or Not: Examining Life After Mandatory Retirement." Washington, D.C.: 18 May 1998.

Clery, S. "Non-Instructional Staff in Higher Education," *Update* 4 (3). Washington, D.C.: National Education Association Office of Higher Education, May 1998a.

_____. "Faculty in Academe," *Update* 4 (4). Washington, D.C.: National Education Association Office of Higher Education, September 1998b.

Ehrenberg, R. G., M. W. Matier, and D. Fontanella. "Cornell University Confronts the End of Mandatory Retirement," presented at the Virginia Conference on the Economics of Higher Education. Charlottesville, Va.: University of Virginia, 8 October 1998.

Employee Benefit News. "Damage Control Underway, HMOs Upset Plans by Fleeing Medicare." http://www.benefitnews.com.

Employee Benefits Research Institute. *EBRI News* (1 September 1998). http://www.ebri.org.

Friedman, D. E., C. Rimsky, and A. A. Johnson. *College and University Reference Guide to Work-Family Programs: A Collaborative Study.* New York, N.Y.: Families and Work Institute, 1996.

Guernsey, L. "State Courts Split on Benefits for Worker's Domestic Partners," *The Chronicle of Higher Education* (28 March 1997): A13.

Hammermesh, D. S. "Not So Bad: The Annual Report on the Economic Status of the Profession, 1995-96." *Academe* 82 (March-April 1996).

Hammond, P. B. and H. P. Morgan, eds. *Ending Mandatory Retirement for Tenured Faculty: The Consequences for Higher Education*. Washington, D.C.: National Academy Press, 1991.

Haworth, K. "U. of New Hampshire Need Not Give Benefits to Gay Partners," *The Chronicle of Higher Education* (1 August 1997): A12.

Jang, J. L. and F. B. McArdle. "Medicare HMO Terminations and Retiree Choices," *CUPA News* 25 (21): 3.

Keefe, J. E. "Early Retirement Programs in U.S. Higher Education: Survey and Analysis," presented at conference "To Retire or Not: Examin-

ing Life After the End of Mandatory Retirement." Washington, D.C.: 18 May 1998.

Leatherman, C. "Oregon Court Upholds Health Benefits for Partners of Gay Employees," *The Chronicle of Higher Education*. (8 January 1999): A16.

Mercer USA Resource Center. "Enrollment in Employer-Sponsored HMO/POS Plans Drops, While Health Plan Costs Jump 6.1%" (http://www.wmmercer.com).

National Commission on the Cost of Higher Education. *Straight Talk About College Costs and Prices.* Phoenix, Ariz.: The Oryx Press, 1998.

Public Law 105-244, Higher Education Amendments of 1998. 105th Congress (September 1998).

Public Law 105-33, Budget Reconciliation Act of 1997.

Quinn, J., R. Burkhauser, and D. Myers. *Passing the Torch: The Influence of Economic Incentives on Work and Retirement*, Kalamazoo, Mich.: Upjohn Institute, 1990.

Rees, A., and S. P. Smith. *Faculty Retirement in the Arts and Sciences.* Princeton, N.J.: Princeton University Press, 1991.

Rutgers Council of AAUP Chapters; Mayo; Derbyshire; Crew; Schurman, and Anderson v. Rutgers, The State University, Superior Court of New Jersey, Appellate Division, A-5846-94T5 (1997).

Spray, M. S. "Senate Subcommittee on Aging Hears testimony on Long-Term Care Insurance," *CUPA News* 22 (12 June 1995).

Teachers Insurance and Annuity Association. "The NACUBO/TIAA-CREF Survey of College and University Retirees," *Research Dialogues* 31 (New York: TIAA-CREF, October 1991).

Teachers Insurance and Annuity Association. "Long-Term Care Insurance Safeguards Your Portfolio—and You," *Investment Forum*, 3 (1) (Winter 1999): 6-7.

U.S. Department of Education. National Center for Education Statistics. *Fall Staff in Postsecondary Institutions, 1995.* by Roey, S. and R. Rak. Washington, D.C.: NCES, 1998.

U.S. Department of Education, National Center for Education Statistics. *1993 National Study of Postsecondary Faculty (NSOPF-93), Institutional Policies and Practices Regarding Faculty in Higher Education*, NCES 97-080, by R. J. Kirshstein, N. Matthewson, and Z. Jing. Project Officer: L. J. Zimbler. Washington, D.C.: NCES, 1996.

University of Alaska v. Tumeo and Wattum, Supreme Court of Alaska No. S-6898 (1997).

Wilson, R. "For Gay Academics, Benefits for Partners have a Financial and Emotional Impact." *The Chronicle of Higher Education*. (February 12, 1999), A 10.