

WHY YOU NEED A UNION

Union members earn better wages and benefits than workers who aren't union members. On average, union workers' wages are 29 percent higher than their nonunion counterparts. While only 16 percent of nonunion workers have guaranteed pensions, fully 73 percent of union workers do. More than 9 out of 10 union workers have jobs that provide health insurance benefits, but fewer than 7 out of 10 nonunion workers do. Unions help employers create a more stable, productive workforce—where workers have a say in improving their jobs.

Union Pay Is Higher in Nearly All Occupational Groups

In nearly every occupational category, union members earn more than nonunion workers. By comparing the wages of workers within occupational groups, the union difference is most clear.

UNION AND NONUNION EARNINGS BY OCCUPATION, 2004

Full-Time Wage and Salary Workers' Median Weekly Earnings

Occupation	Union	Nonunion	% Difference
Management, professional and related occupations	\$921	\$918	.33%
Management, business and financial operations occupations	\$963	\$965	-.21%
Management occupations	\$1,065	\$1,050	1.43%
Business and financial operations occupations	\$880	\$844	4.27%
Professional and related occupations	\$915	\$875	4.57%
Computer and mathematical occupations	\$1,000	\$1,124	-11.03%
Architecture and engineering occupations	\$1,080	\$1,100	-1.82%
Life, physical and social science occupations	\$949	\$955	-.63%
Community and social services occupations	\$827	\$666	24.17%
Legal Occupations	\$1,174	\$1,058	10.96%
Education, training and library occupations	\$899	\$687	30.86%
Arts, design, entertainment, sports and media occupations	\$953	\$754	26.39%
Health care practitioner and technical occupations	\$938	\$841	11.53%
Service occupations	\$655	\$389	68.38%
Health care support occupations	\$458	\$401	14.21%
Protective service occupations	\$907	\$567	59.96%
Food preparation and serving related occupations	\$445	\$355	25.35%
Building and grounds cleaning and maintenance occupations	\$515	\$368	39.95%
Personal care and service occupations	\$522	\$394	32.49%
Sales and office occupations	\$662	\$545	21.47%
Sales and related occupations	\$576	\$606	-4.95%
Office and administrative support occupations	\$676	\$519	30.25%
Natural resources, construction and maintenance occupations	\$867	\$581	49.23%
Construction and extraction occupations	\$861	\$555	55.14%
Installation, maintenance and repair occupations	\$886	\$662	33.84%
Production, transportation and material moving occupations	\$687	\$498	37.95%
Production occupations	\$681	\$503	35.39%
Transportation and material moving occupations	\$695	\$491	41.55%

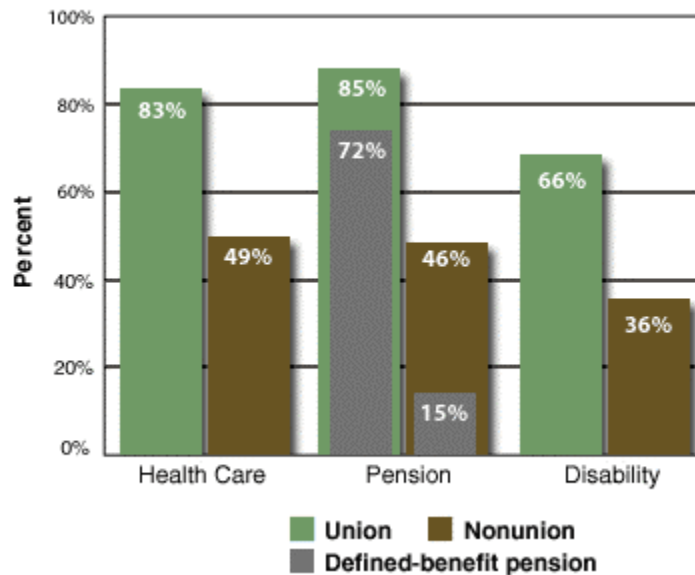
Major occupational categories are in bold.

Union Workers Have Better Health Care and Pensions

Union workers are more likely than their nonunion counterparts to receive health care and pension benefits, according to the Bureau of Labor Statistics. In 2005, 92 percent of union workers in the private sector had jobs providing access to medical care benefits, compared with only 68 percent of nonunion workers. Union workers also are more likely to have retirement and short-term disability benefits.

As the chart below illustrates, 88 percent of union workers are covered by pension plans versus 56 percent of nonunion workers. Seventy-three percent of union workers have access to defined-benefit pension plans, compared with 16 percent of nonunion workers. (Defined-benefit plans are federally insured and provide a guaranteed monthly pension amount. They are better for workers than defined-contribution plans, in which the benefit amount depends on how well the underlying investments perform.)

UNION WORKERS ARE MORE LIKELY TO HAVE ACCESS TO HEALTH AND PENSION BENEFITS, 2005



The following three (3) pages illustrate the “**loaded wage rate**” for CWA Communications and Technologies bargaining unit members in the Communications Technician, TG-5 Clerk and Level L-3 Job Titles working under the December 11, 2005 AT&T Corp. contract in Wage Area J1 (Chicago Metro Area).

Every wage and benefit item listed in the illustration(s) has a cost factor associated with it. As an example, the “cost” of Medical Coverage for a Communications Technician is: **\$245.392/Week**. If you add up all “costs”, a Communications Technician’s loaded weekly wage is: **\$2142.172/Week!**

The next time talk about your wages and benefits with a friend or neighbor, show them how YOU are paying for all the benefits you receive from AT&T. You can show them exactly what each benefits costs YOU! Remind them that AT&T doesn’t willingly give them to you out of the goodness of their heart. Your CWA UNION BARGAINING TEAM has to fight for every penny you receive as the result of collective bargaining at the bargaining table.

In Unity-Strength & Solidarity:

Steve Tisza, President
CWA Local 4250-Chicago

Effective December 11, 2005
Total Compensation For Wage Area J1 (TECH)
Hourly Basic Wage Rate = \$31.30/Hour
Loaded Hourly Wage Rate = \$53.5543/Hour

	Percentage of Weekly Basic Wage Rate
Basic Wages less Additional Wage Payments	100.0% \$1252.00/Week
	Total Compensation
Additional Wage Payments	
Overtime	5.6% \$70.112
Supplementary Payments (Awards)	2.4% \$30.048
Miscellaneous Differentials (Wage Related)	8.1% \$10.1412
Miscellaneous Differentials (Non-Wage Related)	0.6% \$7.512
Special City Allowances	0.1% \$1.252
Special Allowances	
Income Adjustment Payments	0.0%
Benefit Expenses	
Medical Coverage (HMO, Health Check, Managed Care, MEP)	19.6% \$245.392
Dental Expense Plan	1.3% \$16.276
Vision Care	0.1% \$1.252
Group Life Insurance	0.2% \$2.504
Savings Plan (Company Match)	2.7% \$33.804
Long Term Disability Expense	1.7% \$21.284
Family Fund, Adoption, Child Care	0.2% \$2.504
Discounted Telephone Service	0.1% \$1.252
Other Benefits (Legal Plan, Academic Awards)	0.3% \$3.756
Pension & Postemployment Expenses	
Pension Expense	11.0% \$137.72
Post Retirement Benefits Expense	1.1% \$13.772
Separation Accrual, excluding BRR	5.3% \$66.356
Federal/State Benefits	
Social Security	7.7% \$96.404
Fed Unemp & Disability Ins	1.8% \$22.536
Workers' Comp/Acc Dis	1.2% \$15.024
TOTAL	171.1% \$2142.172/Week

Effective December 11, 2005
Total Compensation For Wage Area J1 (TG-5)
Hourly Basic Wage Rate = \$23.025/Hour
Loaded Hourly Wage Rate = \$39.3957/Hour

	Percentage of Weekly Basic Wage Rate
Basic Wages less Additional Wage Payments	100.0% \$921.00/Week
	Total Compensation
Additional Wage Payments	
Overtime	5.6% \$51.576
Supplementary Payments (Awards)	2.4% \$22.104
Miscellaneous Differentials (Wage Related)	8.1% \$74.601
Miscellaneous Differentials (Non-Wage Related)	0.6% \$5.526
Special City Allowances	0.1% \$0.921
Special Allowances	
Income Adjustment Payments	0.0%
Benefit Expenses	
Medical Coverage (HMO, Health Check, Managed Care, MEP)	19.6% \$180.516
Dental Expense Plan	1.3% \$11.973
Vision Care	0.1% \$0.921
Group Life Insurance	0.2% \$1.842
Savings Plan (Company Match)	2.7% \$24.867
Long Term Disability Expense	1.7% \$15.657
Family Fund, Adoption, Child Care	0.2% \$1.842
Discounted Telephone Service	0.1% \$0.921
Other Benefits (Legal Plan, Academic Awards)	0.3% \$2.763
Pension & Postemployment Expenses	
Pension Expense	11.0% \$101.31
Post Retirement Benefits Expense	1.1% \$10.131
Separation Accrual, excluding BRR	5.3% \$48.813
Federal/State Benefits	
Social Security	7.7% \$70.917
Fed Unemp & Disability Ins	1.8% \$16.578
Workers' Comp/Acc Dis	1.2% \$11.052
TOTAL	171.1% \$1575.831/Week

Effective December 11, 2005
Total Compensation For Wage Area J1 (Level L-3)
Hourly Basic Wage Rate =\$19.975/Hour
Loaded Hourly Wage Rate = \$34.1772/Hour

	Percentage of Weekly Basic Wage Rate
Basic Wages less Additional Wage Payments	100.0% \$799.00/Week
	Total Compensation
Additional Wage Payments	
Overtime	5.6% \$44.744
Supplementary Payments (Awards)	2.4% \$19.176
Miscellaneous Differentials (Wage Related)	8.1% \$64.719
Miscellaneous Differentials (Non-Wage Related)	0.6% \$4.794
Special City Allowances	0.1% \$0.799
Special Allowances	
Income Adjustment Payments	0.0%
Benefit Expenses	
Medical Coverage (HMO, Health Check, Managed Care, MEP)	19.6% \$156.604
Dental Expense Plan	1.3% \$10.387
Vision Care	0.1% \$0.799
Group Life Insurance	0.2% \$1.598
Savings Plan (Company Match)	2.7% \$21.573
Long Term Disability Expense	1.7% \$13.583
Family Fund, Adoption, Child Care	0.2% \$1.598
Discounted Telephone Service	0.1% \$0.799
Other Benefits (Legal Plan, Academic Awards)	0.3% \$2.397
Pension & Postemployment Expenses	
Pension Expense	11.0% \$87.89
Post Retirement Benefits Expense	1.1% \$8.789
Separation Accrual, excluding BRR	5.3% \$42.347
Federal/State Benefits	
Social Security	7.7% \$61.523
Fed Unemp & Disability Ins	1.8% \$14.382
Workers' Comp/Acc Dis	1.2% \$9.588
TOTAL	171.1% \$1367.089/Week