CFA CFAnews
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Consumers Score Victory With Tax Reform Bill

When a House-Senate tax conference voted in August to approve tax reform legislation, it secured a host of benefits for middle- and low-income consumers.

By closing a variety of wasteful tax loopholes, instituting a minimum tax for corporations and individuals, and slashing taxes for the poor, The Tax Reform Act of 1986 will reduce consumers' direct tax bills by tens of billions of dollars in the immediate future.

Poor Will Gain

Low- and moderate-income consumers will receive the lion's share of tax breaks (see chart). The typical middle-income family will receive cuts of eight to ten percent annually, according to Citizens for Tax Justice (CTJ).

Moreover, six million poor families no longer will be required to pay federal income taxes. This reinstitutes the federal policy (in effect before passage of the 1981 "supply-side" tax law) of not forcing the poorest of the poor to pay taxes.

Other low-income households will gain as well. The Center on Budget and Policy Priorities points out that, under the current tax code, a couple with two children and a poverty-level income of $12,168 annually pays $1,356 in Social Security and income taxes—an 11 percent tax rate. In 1988, that family will pay $929 in Social Security, minus a $663 earned income credit —only 2.2 percent of its income.

While limiting Individual Retirement Account (IRA) deductions, the legislation permits low-income taxpayers and all those not covered by corporate pension plans to deduct the current $2,000 annually in IRA contributions.

Fairness and Simplicity

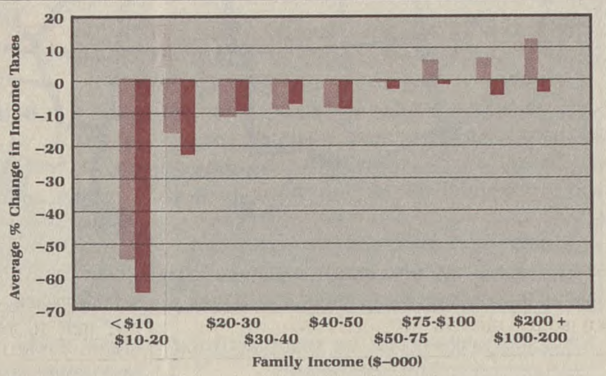
Under the new plan, the maximum tax rate for corporations is cut from the current 46 percent to 34 percent. But the bill also establishes a minimum corporate and individual tax, ensuring that all pay their fair share of the tax burden. The corporate rate is 20 percent of half the company's book value (the earnings reported to stockholders)—a 17 to 18 percent rate for most companies, and a bare minimum of 10 percent. Individuals will be taxed at a 21 percent minimum rate.

Altogether, corporations will ante up an additional $120 billion over the next five years.

Changes in Income Taxes in 1987 & 1988

Under the Tax Reform Act of 1986

1987 ■ 1988 ■



Source: Joint Committee on Taxation, 8/16/86.

The legislation makes the tax code simpler as well. About 13 million individuals and couples no longer will have to itemize. And the current set of 15 tax rates will be replaced in 1988 by two brackets of 28 and 15 percent.

Utility Taxation

A little-noticed provision of the bill will prove a special boon to utility consumers (particularly electricity users), thanks to the efforts of CFA and other groups.

Consumers spend, on average, almost ten percent of their disposable income on electricity, natural gas and telephones. These necessities are provided as franchise monopolies, with no foreign competition and virtually no domestic competition. These industries have the least justification for tax incentives to stimulate investment because they have captive markets.

Yet they have been among the largest beneficiaries of distortions in the tax code. Taken together, electricity, natural gas and telephone utilities have had a tax rate of barely five percent. Tax breaks have encouraged them to build unnecessarily expensive, gold-plated systems for which consumers must pay.

The bill eliminates these distortions. In the long run, we will have a leaner, more efficient utility sector. Consumers also will enjoy an immediate reduction of over $1 billion in their utility bills. Utilities currently collect taxes from rate payers at the corporate tax rate of 46 percent, even though they defer paying that tax *ad infinitum*. With the reduction of the corporate tax rate to 34 percent, they will collect less from consumers, while the minimum tax ensures that they pay more to the treasury.

CFA Executive Director Stephen Brobeck observed that "The bill embodies the three essential elements of tax reform: simplicity, equity and efficiency. Simplicity resides in the dramatically reduced number of tax brackets and the dramatically reduced number of loopholes. Equity is promoted because corporations and individuals will contribute their just share to the treasury.

"Finally, efficiency is fostered because investment decisions increasingly will be made because of the economic goods and services they can deliver to society, not because of the tax advantages they deliver to investors."

Truth in Savings Legislation Clears First Hurdle

The Financial Institutions Subcommittee of the House Banking Committee voted August 14 to approve H.R. 2282, the Truth in Savings bill sponsored by Rep. Richard Lehman (D–Calif.). Approval of the bill by the full House Banking Committee and action on the House floor are expected in September.

CFA Legislative Representative Alan Fox and San Francisco Consumer Action Executive Director Ken McEldowney testified in favor of the bill at a June 5 hearing [see *CFAnews*, July/August, 1986].

H.R. 2282 requires standardized disclosure of the yield from accounts offered by banks and other depository institutions. Advertisements that contain any specific reference to earnings would be required to disclose additional pertinent information, including any balance or time requirements necessary to receive the advertised yield.

Depository institutions also would be required to provide consumers with a "schedule" that lists all account fees, savings yields and related information. Several revisions in the bill's original provisions were incorporated, with CFA support, to accommodate the needs of credit unions and other small institutions.

"The subcommittee's action is a fine first step towards full disclosure of account terms," Fox said. "If a deregulated market is going to work, consumers must have the information they need to evaluate their choices."

Credit Card Disclosure Included

In an unexpected move, advocates of improved credit card disclosures succeeded in adding to the bill several important provisions. They would require bank card solicitations to include clear and conspicuous information about the cards' fees, interest rates, grace periods and balance calculation methods.

The amendment was sponsored by Reps. Charles Schumer (D–N.Y.) and Toby Roth (R–Wisc.) and was adopted by a surprisingly lopsided 19-8 vote. The amendment would not apply to credit cards issued by department stores, oil companies and other retailers.

Key Provision Dropped

On a 15-14 vote, the subcommittee rejected a requirement that depository institutions pay interest on the basis of the average balance, not the low balance, in accounts.

"Balance calculation variations make disclosure of a standardized yield difficult and misleading," Fox commented. "Truth in Savings will not work very well if two banks can advertise the same yield but pay vastly different amounts of interest."

For example, two banks can offer an account with a 5.5 percent nominal rate of interest, compounded daily. Both would be entitled to advertise a 5.65 percent annual percentage yield. But if one bank pays the yield on the average balance, and the other on the low balance, then a consumer who begins September with a $2,500 balance and withdraws $2,000 on September 30 will receive $11.02 in interest at the bank using average balance; the consumer would receive only $2.27 at the bank using the low balance method.

"A Truth in Savings bill without a standardized balance calculation method is like a Unit Pricing law that allows supermarkets to define an 'ounce' any way they want," Fox said. "Restoring this important provision will be our highest priority when H.R. 2282 is considered by the full Banking Committee."

Bill Provisions

As adopted by the Financial Institutions Subcommittee, H.R. 2282 includes the following provisions:

- Advertisements refering to a rate or yield must state the yield most prominently, and also include specific balance and time requirements and a statement that fees could reduce the yield, if applicable.
- Accounts could not be advertised as free if, in order to avoid fees, a minimum balance must be maintained or the number of transactions is limited.
- An application for a "bank card" (for example, MasterCard and Visa) must include, in tabular form, the following: the card's interest rate, annual fee, grace period and balance calculation method, as well as any other fee that may be imposed for ordinary use of the card.

CFA Opposes Bill Shifting Oversight of AT&T Breakup to FCC

CFA has joined with 10 other trade and consumer groups in opposing legislation to transfer authority over the 1982 AT&T divestiture agreement from Federal District Court Judge Harold H. Greene and the U.S. Justice Department to the Federal Communications Commission. S. 2565, sponsored by Sen. Robert Dole (R-Kas.), would alter the terms of the agreement (the Modification of Final Judgement, or MFJ) that settled the federal government's 1974 antitrust suit against the Bell System.

In an August 11, 1986 letter sent to all senators, the 11 organizations urged defeat of the bill, both because of procedural problems and "because of its enormous potential negative impact on consumers and ratepayers."

The MFJ required AT&T to divest its regulated monopoly components. As a result, seven Regional Bell Operating Companies (RBOCs) were created to provide regulated local phone service and other specified services. The agreement was subjected to exhaustive review under the procedures established by Congress before its implementation in 1984 and provides for continuing judicial oversight.

Restrictions on RBOCs

Among the agreement's other provisions were restrictions on RBOCs' entry into new, unregulated business fields—both related and unrelated to basic phone service—and a process through which RBOCs could seek waivers of these restrictions (which are not subject to regulatory review). Judge Greene has carefully reviewed RBOCs' waiver requests to ensure the goal of universally affordable phone service is not jeopardized.

CFA's review of local rate increases since divestiture shows that local phone companies have received a bonanza through excessive local rate increases of approximately 35 percent since the breakup. It appears RBOCs intend to load still more costs on local ratepayers to finance their expansion into new businesses.

The MFJ restrictions were imposed because of the threat of anticompetitive practices by RBOCs, particularly that: 1) Revenue earned from local ratepayers in the monopoly provision of local phone service would be used to subsidize competitive new business ventures, and 2) RBOCs would abuse the "bottleneck" local exchange facilities—that is, their monopoly control of access to local subscribers—to the detriment of actual and potential competitors.

Proponents of S. 2565, the Federal Telecommunications Policy Act of 1986, maintain that it is a simple piece of legislation, a mere transfer of jurisdiction. But, in fact, the RBOCs are actively supporting the bill as a major step toward freeing them from the MFJ prohibitions imposed by the courts, including prohibitions on manufacturing telecommunications equipment.

Their reasoning is clear. In a February statement to a House subcommittee, FCC Chairman Mark Fowler left little doubt as to his intentions should the FCC be given jurisdiction. Fowler specifically endorsed legislation (H.R. 3800) to permit RBOCs to manufacture equipment.

Questionable Benefits to Ratepayers

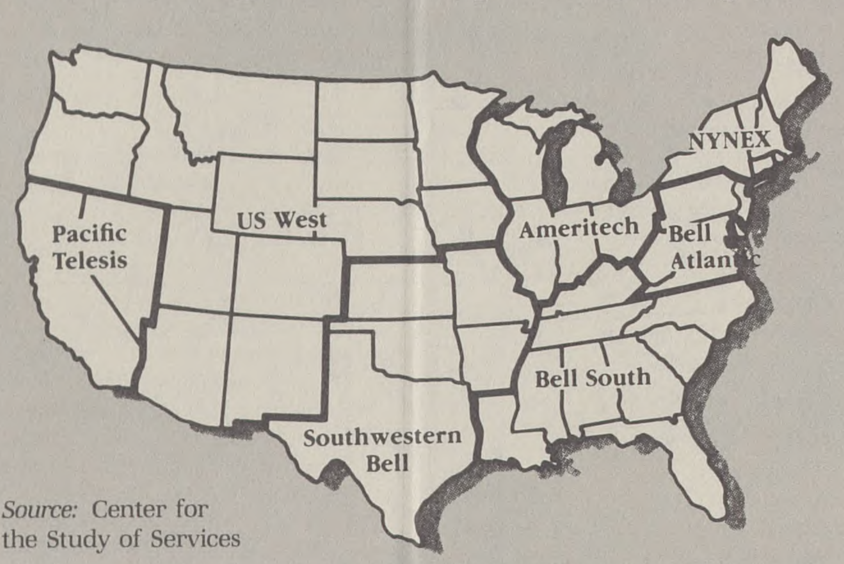
According to CFA Legislative Director Gene Kimmelman, because of the potential for serious anticompetitive behavior that led to divestiture in the first place, it is important to dispel some of the myths RBOCs are advancing regarding benefits ratepayers would receive if MFJ restrictions are removed, without appropriate regulatory protection.

Profits from new ventures could be used to reduce the burden on local ratepayers. While RBOCs have had just such an opportunity—by using revenues from the valuable Yellow Pages franchises—virtually all RBOCs have made every effort to remove these revenues and profits from the ratebase. Use of the public network has increased, helping the RBOCs out-perform all other utilities and most competitive businesses in the marketplace.

Restrictions prevent the public from obtaining telecommunications products and services from a variety of sources. Actually, there are thousands of companies in the information services industry. The RBOCs have failed to identify services for the average consumer that are financially viable but that are currently unavailable.

Restrictions are causing large customers to bypass the local exchange, thereby putting more burden on ratepayers. A review of RBOCs' earning records since divestiture totally contradicts this alleged problem.

Local and Regional Bell Operating Companies



Source: Center for the Study of Services

Wyden Proposal Offers Protection

In a related development, Kimmelman praised Reps. Ron Wyden (D–Ore.), Thomas Luken (D–Ohio), John Bryant (D–Tex.), Michael Synar (D–Okla.) and Mickey Leland (D–Tex.) for publicizing a ratepayer protection proposal designed to counter the anti-consumer impact of Sen. Dole's legislation. Though he believes it may be premature to lift restrictions on RBOCs, Kimmelman described Wyden's proposal as "the best legislative effort to stabilize and roll-back local telephone rates so far on the table."

The Wyden proposal would require that, before the MFJ restrictions on providing competitive information services are lifted, state and federal regulators must ensure:

- An equitable distribution of the costs of jointly used equipment, personnel and other resources, which would ensure that new competitive services defray a significant portion of the cost of the existing telephone network;
- Direct assignment of all network improvement costs to the new competitive services that require network upgrade and expansion; and
- Either full separation (through subsidiaries) of competitive ventures, or a mandatory royalty payment from competitive to regulated services, to ensure that regulated services do not subsidize competitive ventures.

Both the Dole bill and the Wyden proposal are likely to produce heated debate when Congress reconvenes in January. With the RBOCs lobbying on one side and consumer and trade groups on the other, the 100th Congress may well be the arena in which America's telecommunications policy for the next decade is decided.

Beer Wholesalers Go for Broke on Anti-Consumer Bill

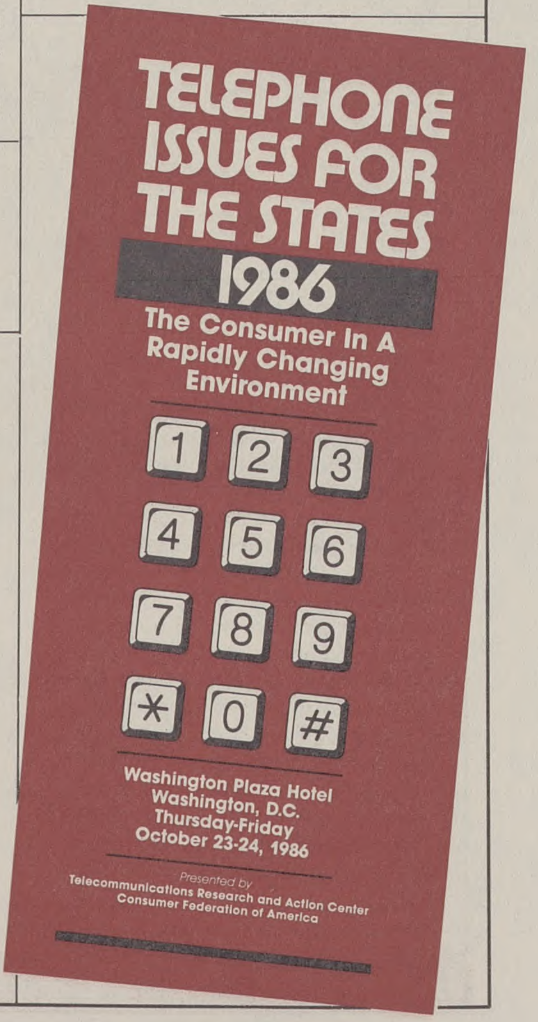
In a surprise tactic, beer wholesalers persuaded the Senate Appropriations Committee to attach an extreme version of the Malt Beverage Interbrand Competition Act to the FY 1987 Treasury and Postal Appropriations bill. If this "beer bill" is not stripped from the appropriations legislation, and the latter is approved by the Senate, it could go to conference—even though the House has not considered the issue of an anti-trust exemption for beer distributors.

Late last year and again this April, the Senate Judiciary Committee reported out a "beer bill," S. 412. This legislation would provide beer wholesalers with exclusive territorial distribution of particular brands. The result would be that all retailers in a given area would be forced to purchase a brand from a single wholesaler.

The amendment added to the appropriations bill, however, goes beyond S. 412 because it does not preclude price-fixing, horizontal restrictions or group boycotts. Stated CFA Executive Director Stephen Brobeck: "The amendment is not even cloaked with language paying lip-service to the public interest. It brazenly announces its intention to eliminate competition and raise prices."

Brobeck added, "If passed, it would also set a dangerous precedent that would encourage other industries to lobby for their own anti-trust exemptions."

A broad coalition of consumer organizations, state and federal regulators, and food and beverage retail groups is opposing the legislation. While cautiously optimistic that Strom Thurmond (R–S.C.), Howard Metzenbaum (D–Ohio) and other senators can block the amendment, opponents are not underestimating the power of beer wholesalers, for whom gaining a blanket anti-trust exemption is far and away the most important federal priority.



CFAnews

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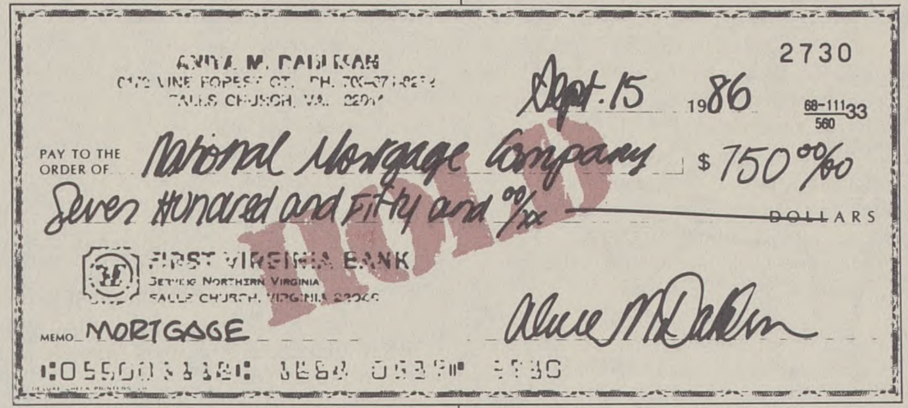
Senate Committee Fails to Act on Check Holds

After over a year's delay, The Senate Banking Committee met August 13 to consider comprehensive banking legislation introduced as S. 2592 by Committee Chairman Sen. Jake Garn (R–Utah). But instead of acting on the entire bill—which included new disclosure requirements for depository institutions' check-hold policies and credit-card costs—the senators reported two "emergency" measures sought by federal banking regulators and indefinitely postponed action on consumer and other provisions.

Fortunately, check-hold legislation is not dead in this Congress. In January the House passed H.R. 2443, limiting hold periods to one to three days, with certain exceptions, after a two-year phase-in period (see *CFAnews*, April 1986).



Some members of the Senate committee indicated they believe any House-Senate conference committee on banking legislation could include H.R. 2443. But with only days remaining before the end of the 99th Congress, the prospects for final action on check-hold legislation have dimmed considerably. When Congress adjourns for the year, H.R. 2443 and all other legislation not approved by both Houses will die.

Even if a conference committee does act, senators will be able to avoid taking public stands on specific legislation, unless some are willing to mount a floor fight for a check-holds amendment in the closing days of the current session.

"We are left with no alternative but to take the issue to the floor of the Senate," CFA Legislative Representative Alan Fox said. "First the members of the Senate Banking Committee told consumers to be patient. Then they told us that there was not enough time. Now consumers should tell the Senate that we will not put up with any more excuses for inaction."

Nearly half of the Senate Banking Committee members are running for reelection this November. Fox said consumers in their states should make a point of asking them why the committee will not act to end unjustified check-hold periods. In every state, he said, consumers should ask their senators to sponsor and support efforts on the Senate floor to pass check-hold limits.

The "emergency" legislation the committee adopted will give banking regulators greater authority to arrange interstate takeovers of problem banks. A second provision will channel additional capital to the Federal Savings and Loan Insurance Corporation (FSLIC), which provides deposit insurance to thrift institutions.

In a House Banking Committee hearing May 1, CFA Legislative Representative Alan Fox testified that the regulators had failed to show a need for the bill's sweeping new powers and that the emergency takeover legislation failed to provide adequate safeguards to protect lending and deposit services in affected communities. The Senate Banking Committee in contrast, did not invite consumer organizations to testify.

"Earlier this year, the regulators justified this bill by pointing to the record number of bank failures, mostly in the agricultural sector, in 1985," Fox said. But at the House hearing, CFA revealed that not one of these failures would have been affected by the "emergency" legislation.

"Later, the regulators said the bill was needed because of an impending crisis among banks in the oil-producing states," Fox continued. "But in recent months, those states have passed their own interstate acquisition laws, eliminating any need for the regulators' bill.

"The Senate Banking Committee has reported out a bill which represents a solution in search of a problem. Meanwhile, consumers subject to unreasonably long check-hold periods have a problem and are still waiting for their senators to provide a solution," Fox said.

CFA Seeks Safety Regulation for Bunk Beds

On August 27 CFA sought federal action to address deaths and injuries resulting from bunk bed use. In a petition to the Consumer Product Safety Commission (CPSC), CFA asked the agency to promulgate a mandatory safety standard for bunk beds.

"The growing number of deaths and the very dramatic rise in injuries associated with bunk beds is of grave concern to CFA," said Mary Ellen R. Fise, CFA product safety director. There have been at least 23 deaths reported to CPSC and the number of injuries has risen 75.7 percent in the last seven years (see chart).

Bunk Bed Injuries*

Year	Number of Injuries
1979	18,053
1980	20,777
1981	22,373
1982	24,292
1983	27,253
1984	28,432
1985	31,727

*These figures are national estimates of injuries associated with bunk bed use which require hospital emergency room treatment.

Source: *National Electronic Injury Surveillance System*

"Tragically, many of these deaths and injuries are to young children, the segment of the population most eager to sleep in bunk beds," Fise added.

The CFA petition asks for a mandatory standard that will address:

- *Mattress supports* that are not well secured to the bed frame, allowing the mattress to fall to the bunk below or to the floor. At least three persons have died as a result of this danger.
- *Space between guardrails and mattresses* large enough to allow children to slip through feet first and catch their heads on the guardrail. CPSC has received reports of at least ten strangulation deaths as a result of this hazard.
- *Entrapment between the bed and wall* because most bunk beds lack a guardrail on the wall side; children become trapped when they inadvertently roll into this space. At least eleven children have died because of this hazard.

Consumers should beware of these hazards and understand that deaths or injury can result *even if* the beds are used in a twin-bed fashion, as opposed to being stacked on top of each other.

Additionally, children under six years of age should *never* be allowed to sleep in the top bed of stacked bunks. "Many parents see bunk beds as a space-saving solution when two young children are sleeping in the same room. Unfortunately, they are more hazardous to young children than many parents realize. In particular, strangulation and entrapment are hidden hazards from which parents cannot easily protect their children. A mandatory safety standard could prevent these hazards," Fise explained.

CFA Joins in Support of Family Farmers

Stephen Brobeck, CFA executive director, joined with representatives of farm, labor and public interest groups at a press conference organized by the National Farmers Union on the family farm crisis. He emphasized that a long-term solution involves "developing a more rational, far-sighted agricultural policy emphasizing lower real interest rates, a shift in consumer food dollars from processors and other middlemen back to producers, lower subsidies to large agribusiness, and greater assistance to smaller production units."

Product Safety Update

CPSC Accepts Child Drowning Prevention as Priority

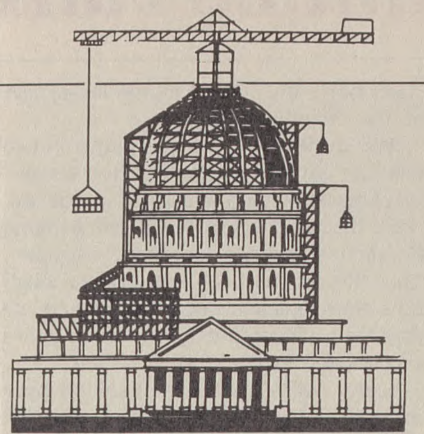
The Consumer Product Safety Commission (CPSC) adopted CFA's recommendation to continue its child-drowning prevention efforts as a priority project in Fiscal Year 1988. The decision ensures that the commission's work on child drownings, initiated last year when it voted to make the problem an FY '87 priority, will continue.

CFA Product Safety Director Mary Ellen R. Fise emphasized the need to address the nearly 300 deaths and thousands of injuries to children under age five annually from swimming pool accidents. She noted that in FY 86 and 87 the commission will obtain important information from its nationwide study of child drownings, and through its testing of pool alarm devices.

In addition, four subcommittees addressing various aspects of the problem will have been meeting for two-and-one-half years by the beginning of FY 88. "Thus, by all current estimates," Fise pointed out, "the time will be ripe for Commission action in 1988."

Safety Belt Laws: Protecting Passengers or Undermining Automatic Crash Protection?

by Jack Gillis, Public Affairs Director



WASHINGTON PERSPECTIVE

More than 20 years ago the federal government required automakers to install safety belts. During that time, car manufacturers have rarely acknowledged the value of belts, paid little attention to their design and have prevented the government from imposing any type of dynamic crash-test standard to determine their effectiveness. They have, however, included them in their regular tally of the costs that government regulation imposes on them. Why then, after decades of neglect, are automakers suddenly spending millions of dollars to enact state seat-belt laws?

The automakers became interested in safety-belt laws when U.S. Secretary of Transportation Elizabeth Dole announced her response to the passive restraint controversy. Her plan would require manufacturers to begin phasing in passive safety devices in cars this fall, unless states representing two-thirds of the population pass safety-belt laws that meet certain standards. In one sweeping regulation, Dole managed to focus national attention on an issue that safety advocates had struggled with for more than a decade.

Over the years consumer groups, including many CFA members, had worked with little money and few supporters in lobbying states to pass legislation requiring motorists to buckle up. The Dole decision, thus, poses a dilemma for safety advocates: most believe that the best way to stem the tragic toll of auto deaths is through *both* belt laws and automatic crash protection, also known as passive restraint.

The concept of automatic protection is not new. Automatic fire sprinklers in public buildings, automatic release of oxygen masks in airplanes, purification of city water and the pasteurization of milk are all commonly accepted forms of automatic safety protection. Advocates of automatic-protection technology readily point out that we incorporate better technology in safely transporting electronic equipment, eggs and china than we do in packaging humans in automobiles.

While most consumer advocates welcome the seat-belt laws, many claim that the laws are weak and not being enforced. In addition, most laws are based on secondary enforcement—that is, you cannot be stopped for not wearing your belt. If you are stopped for some other reason, and the officer notices you don't have your belt on by the time he or she reaches the car, you can be fined. In many cases the fines are less than the cost of a parking ticket. Because of this, even conservatives like Sen. John Danforth (R–Mo.) complain that many of the laws are nothing more than "a sham" designed to avoid the federal passive-restraint requirement.

Even if the laws are weak, supporters claim that they have heightened public awareness and are generally raising the level of seat belt use. Belt use in states that have passed the laws tends to rise sharply after the laws are enacted—but then drops after the laws have been on the books for a few months.

The most controversial aspect of this issue is the link Dole established between federal passive-restraint requirements and state law. The insurance industry and public interest groups have filed a lawsuit asking that the "trap-door" provision of the standard be eliminated. Dole has effectively shifted the focus of national automotive safety standards to the states.

Traffic Safety Now (TSN), the leading national group promoting seat-belt laws, is headed by Richard Kopke, a former General Motors public relations executive. TSN currently is spending over $13 million annually to lobby state legislatures.

The safety-belt campaign, while national in scope, often attempts to portray a "grass-roots" flavor. Kansas State Rep. Joan Adams, a target of intense lobbying, said that "large amounts of money" came from outside the state and "half the lobbyists" came from General Motors. This pattern has been repeated in those states with safety-belt laws.

Another critical issue focuses on the criteria for determining which state laws meet the standard for inclusion in the national two-thirds majority. In late June TSN announced that 160 million Americans in 26 states and the District of Columbia were covered by some type of seat-belt law. Critics of the program have asked Dole to rule on which states meet her criteria, such as minimum fines; to date, she has had no comment. To prevent safety-belt laws from denying consumers the right to purchase passive-restraint cars, California and Washington, D.C. have passed special sunset laws. The sunsets specify that the bills will "self-destruct" if Dole attempts to count them towards the recession of the standard.

These sunset provisions could significantly affect the future of both state safety-belt laws and national passive-restraint policies. Since California's "self-destruct" law covers some 23 million citizens, Department of Transportation attempts to withdraw passive-restraint standards—which would trigger the California law's demise—could drop the U.S. population covered by safety-belt laws below the required two-thirds majority. Moreover, a Dole ruling that some current state laws fail to meet her criteria also could reduce the number of citizens covered.

Many consumer advocates are hoping that, in the years ahead, consumers can have the best of both worlds: state belt laws that appear to be at least partially effective in reducing traffic fatalities, and the option or the guarantee of having automatic crash protection in their vehicles.

Radon, Indoor Air Act Set for Final Approval

House and Senate conferees meeting on the "Superfund" toxic waste cleanup legislation have agreed to include the "Radon Gas and Indoor Air Quality Research Act" as Title IV of the bill. Radon and indoor air research requirements had been inserted into the Superfund bill on the Senate floor in September 1985 [see *CFAnews*, September/October 1985].

The conference report still must be adopted by both Houses and signed by the president before its provisions become law. Consideration of the conference report is anticipated soon after Congress returns from its summer recess.

Title IV requires the Environmental Protection Agency (EPA) to establish a radon and indoor air quality program that will gather data on the extent of these problems, coordinate research and development, and assess appropriate federal government actions to mitigate indoor air quality problems.

Within two years after the law is enacted, EPA is to present to Congress a report with recommendations for further action. Within one year after enactment, a more specific report assessing the extent of radon problems and describing methods to reduce radon's threat to human health is to be presented. A demonstration program to test methods for reducing radon is to be conducted in the Reading Prong, an area of high radon concentration in New Jersey, New York and Pennsylvania, and at other sites.

EPA is not permitted by Title IV to "carry out any regulatory program," but $5 million a year for Fiscal Years 1987-1989 is authorized to carry out the research, coordination and demonstration program activities.

Senator George Mitchell (D–Me.) is credited with persuading House conferees to accept the Senate's proposal for a comprehensive indoor air program. Sens. Mitchell, Frank Lautenberg (D–N.J.) and Robert Stafford (R–Vt.) sponsored these provisions on the Senate floor.

Similar language passed the House in 1984, as part of an EPA authorization bill, but died when the 98th Congress adjourned later that year. In 1985, Reps. James Scheuer (D–N.Y.) and Claudine Schneider (R–R.I.) again sponsored comprehensive indoor air research legislation (see *CFAnews*, July/August, 1985), which eventually provided the basis for the Senate-passed provisions. Rep. Schneider, although not a member of the Superfund conference committee, worked behind the scenes to ensure adoption of Title IV.

"Congressional adoption of the conference report will initiate a concerted, coordinated federal government effort to examine and reduce the health dangers of indoor air pollution," CFA Legislative Representative Alan Fox said. "But that is only the beginning. EPA is required to make its recommendations in two years. It is up to advocates concerned about these health risks to ensure that the report includes strong steps for action and that Congress and the appropriate regulatory agencies adopt those steps."

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