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# The Frame Game: An Examination Of How The Local Print Media Framed The Issue Of Pension And Health Care Costs In Detroit's Municipal Bankruptcy

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**THE FRAME GAME:  
AN EXAMINATION OF HOW THE LOCAL PRINT MEDIA FRAMED THE ISSUE OF  
PENSION AND HEALTH CARE COSTS IN DETROIT'S MUNICIPAL BANKRUPTCY**

by

**ROBIN WEST SMITH**

**THESIS**

Submitted to the Graduate School  
of Wayne State University,  
Detroit, Michigan,  
in partial fulfillment of the requirements

for the degree of

**MASTER OF ARTS**

2016

MAJOR: SOCIOLOGY

Approved By:

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Advisor

Date

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## **DEDICATION**

I dedicate this work to my mother, my aunt and grandmothers, because they never stop encouraging me to reach my fullest potential. May they all Rest In Peace and never stop watching over me from wherever they are. I love you, Momma, Aunt Bunt (Bernice), Big Ma Ella and Ida Bell.

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## PREFACE

### THE FRAME GAME:

An Examination of How the Local Print Media Framed the Issue of Pension and Health Care Costs in Detroit's Municipal Bankruptcy

*“The great number of insolvencies and bankruptcies which take place every year in the different States of the Union, and more especially the indifference shown by public opinion about this matter, are one of the greatest stains on the American character.”*

-- de Tocqueville:1831:257

*“By its methodology, media sociology has highlighted the recalcitrance of audiences, their resistance to media-generated messages, and not their dependency, their acquiescence, their gullibility...By studying only the ‘effects’ that could be ‘measured’ experimentally or in surveys, it has put the methodological cart ahead of the theoretical horse.”*

-- Gitlin:1978:206

*“The route between sociology and the study of mass communication sometimes appears to be a one-way street. A flow of people, concepts, and methods has come from sociology and contributed especially to a development of theory and a greater degree of autonomy and identity for what has always been a multidisciplinary enterprise.”*

-- McQuail:1985:93

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## Chapter 1: Introduction

On July 18, 2013, Detroit, Michigan made history once, again, this time for an unexpected reason. The once iconic city known as the “Arsenal of Democracy” became the Arsenal of Disaster by declaring bankruptcy. It made history because in spite of the other U.S. municipalities who have previously declared bankruptcy, Detroit, MI became the largest city in U.S. history to declare bankruptcy. The next day, the Detroit News headline read, “DETROIT’S RECKONING, City Files Largest Municipal Bankruptcy in History” (DN, 072013:1). Detroit Free Press headline read, “A CHANCE FOR A FRESH START” (DFP, 072013:1). Each paper devoted a total of over 1,400 articles on the bankruptcy between August 2013 and July 2014. The focus of this paper was to analyze how these two print media chose to frame the pensioners’ situation and the city’s promise of monthly pension check and health care benefits for the life of the pensioner, in light of the bankruptcy.

Roughly 12% (n=166) of these articles focused on the pensioners as one of the possible scenarios for the city resolving its deficit. This solution proposed cutting the pensioners monthly pension checks and eliminating their health care benefits. Articles centering on the pensioners provide insights into the pensioners’ role in the city’s bankruptcy. On the one hand, the pensioners were identified as being a financial drain on the city. On the other hand, they were identified as victims of the city’s financial crisis. Given these two possible scenarios, I wanted to understand how the Detroit News and Detroit Free Press framed the city’s obligations to the pensioners. Were many of the words and/or phrases used in the articles positive or negative? Lastly, how did the two print media outlets frame the issue of promising health care benefits and pensions for life for employees and their survivors? The two print media outlets still remain

under a joint operating agreement, although they are no longer owned by the same parent company.

These two print media outlets are owned by different corporate entities, although they both remain under a joint operating agreement. Detroit News is owned by Digital Media 21st Century and Detroit Free Press is owned by Gannett Company. The papers style of ownership and operations are significant because the study of media sociology has held the position that “media are not merely neutral channels, freely available for the purpose of sending messages, but instead are complex social institutions whose theories, traditions, norms, practices, and self-chosen objectives all exert an influence on the messages they transmit” (McQuail, 1985:94). Each paper reflected the major undertaking Detroit, MI was about to embark on from totally distinct perspectives. The journey of fixing the financial mess it was in by any means necessary, and restoring itself to the brilliance of its heyday would require extraordinary measures that would potentially involve cutting the monthly pensioners check by as much as 34% in some cases and reducing the health care benefits by up to 90%.

### *Statement of the Problem*

The purpose of this study is to examine how two major local print media outlets, the Detroit Free Press and the Detroit News, framed the issue of the pensioners’ situation in the municipal bankruptcy of one of America’s largest cities, Detroit, Michigan. The reporting of the news about one key group of stakeholders, the City of Detroit pensioners’ in terms of their legacy costs, and the promise of the pension and the health care benefits for life, varied somewhat in their printed language between the two local print media outlets. The problems with the City of Detroit’s legacy costs for its pensioners were initially determined to be the contributing factor which led to the city’s eventual bankruptcy. However, upon further

investigation by both local print media outlets, it was determined that the City of Detroit's financial problems stemmed from several key issues that have existed for many decades.

The Detroit News reported on a story detailing a historical account of the city's issues dating back to the 1950s in the article "*Six Decades - How abandonment, racial tensions and financial missteps bankrupted an iconic American city*" (DN, 100413:1). The Detroit Free Press took a different perspective with its reporting stating in its opening of *How Detroit Went Broke* article, "An in-depth Free Press analysis of the city's financial history back to the 1950s shows that its elected officials and others charged with managing its finances repeatedly failed – or refused – to make the tough economic and political decisions that might have saved the city from ruin" (DFP, 091513:1). This information is to provide background as to why it was important for me to understand how the city's promise of a pension check and health care benefits for life to the pensioners could be the initial starting point for the discussion of severing the monthly pension checks and potentially eliminating health care benefits.

This thesis introduces the concept of framing the news and society's response to what they see in print. Since the inception of newspapers, print media outlets have contributed to the construction of individual adaptation and, sometimes, a version of reality that could be considered slightly over-exaggerated. For example, framing the headlines with the most powerful words to describe a 1940s science fiction radio broadcast, the print media headlines the day following the broadcast were: "**WORLD INVADED BY MARTIANS!**" in capitalized bold print to create a simulated panic in the world immediately after the factious radio broadcast was complete (Hullabaloo, 1940, MGM Films). Researchers noted that "the concept of framing consistently offers a way to describe the power of communicating text" by further defining framing as a combination of "selection and salience" (Entman, 1993:52).

Framing is problematic because of its limited opportunities to generalize and to make comparisons. Entman (1993:52) suggests, “to frame is to *select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation* (italics added by author for emphasis) for the item described.” To rephrase, frames are used to focus attention on certain pieces of information about a particular item of interest and highlighting its significance, in essence, making it more meaningful to its audiences. Scholars building on previous research of frame theory and typology, suggests issue-specific (episodic) framing provides the format for the conceptualization and operationalization of understanding the process print media outlets choose when reporting on certain news stories.

#### *Purpose of the Study*

The purpose of this study is to examine how the Detroit News and Detroit Free Press, who happen to be owned by the same parent company, reported on the pensioners (retirees) and the legacy costs of the pension payments and health care benefits in the Detroit bankruptcy. The study period selected for this examination was between August 2013 and July 2014 because these were the most crucial months following declaration of bankruptcy by the city. The emergency manager and the governor wanted Detroit’s municipal bankruptcy to proceed on a fast-track, with the intended goal being that Detroit, MI would be able to exit bankruptcy within eighteen (18) months. Print media has the potential to influence a reader’s perception of people, places and things. What one reads in the newspapers helps us to form a given perspective, positive or negative, about the subject matter.

As early as April 2013, statements made by individuals knowledgeable about the City of Detroit finances led to information being leaked to the print media that city pensioners were

going to experience cuts immediately in the healthcare coverage and possibly, their monthly pensions (Detroit News, 2013:1). The Detroit News reported that “EM’s (Emergency Manager’s) biggest task: Tackling Detroit’s pension obligations” as the most crucial aspect of Detroit’s Municipal Bankruptcy. The article frames the city’s two pension funds as contributing a \$327 million deficit and will not be able to meet its \$2 million debt payment over the next five years. In the same year, in December 2013, the Detroit Free Press reported, “pension mismanagement contributed directly to the city’s insolvency...distributing about \$1 billion in bonuses to retirees and active employees from 1985 to 2007, according to pension records” (Detroit Free Press, 2013:1). Financial analysts have suggested that if the same funds, which had been distributed as bonuses, had been reinvested, the city could have saved close to \$2 billion to shore up services and reduce other debt (Detroit Free Press, 2013:1).

The City of Detroit pensioners (retirees) have been considered as the “ordinary Americans” (Treas, 2010:1) in the debate of the city’s financial problems, yet, their group was being targeted as one of the key contributors to the city’s financial crisis. What was the frame building language used to describe the pensioners in the Detroit Bankruptcy? How was the issue of the broken promise of a pension payment and healthcare benefits for life discussed? Sociologists have recognized this practice of “blaming the victim” from analysis of one set of popular and political narratives that were invoked during the Great Recession (Treas, 2010:4). The Detroit News and Detroit Free Press have reported that a financial deal of selling pension obligation bonds during the Kilpatrick Administration may have been the catalyst that brought the shortfall in the pension funding (Detroit Free Press, 2013:2). After calculating the underfunding of Detroit’s public safety and general retirement pension funds, the emergency financial manager indicated on numerous occasions when interviewed, that cuts in the retirees’

pension payments would be necessary. According to reports in both newspapers, the bankruptcy judge issued a determination that the municipal bankruptcy process would treat the pensioners as a creditor entitled to a percentage of the available funds within the city coffers, which included other creditors such as the large financial institutions who secured the municipal bonds.

### *Significance of the Study*

The significance of this study is to bring to the forefront how the two local print media outlets used various words and phrases to inform the general public of what was happening in Detroit, MI and who was potentially to blame for the financial crisis facing the city. To the best of my knowledge, no current studies exist that have focused on the print media's role in framing the City of Detroit's bankruptcy and its stakeholders. In addition, these two print media outlet are owned by the same parent company, yet, their reporting styles are significantly different. I argue local print media has a unique capacity of constructing an understanding of society and structure by using certain words and phrases to build a bridge of acceptance *or* rejection. In this case, it is between the pensioners (a sub-group of society) and the pension payments, their healthcare benefits and the city's municipal bankruptcy (the institutional structure). I explored the context of *media power* through the perspective of *media sociology*, *media theory*, and *frame building and analysis*. The objective of my research was to examine the Detroit News and Detroit Free Press articles published between August 2013 and July 2014 that focused on the pensioners' situation to understand if they support the "objective-functionalist" paradigm.

Chapter two is a literature review of existing research on media theory and frame building focusing on the media sociological theoretical framework. Media sociological study has been dominated by a recurring theme of broadcasters and journalists, and their relative powerlessness. Daniel Bell (1975) coined the term "dominant paradigm in media sociology" as



being the “received knowledge of personal influence.” Research suggests that “the question of media power has remained very much at the center of debate” about direction and strength of media’s influence and the interpretation of its content (McQuail, 1985:93). Media theory has developed out of the need to further amplify the question of media power and “new research strategies that pay more attention to long-term, institutional effects of media” (McQuail, 1985:93). I reviewed articles that focused on how text is communicated and the process of frame building and analysis. The chapter also addresses the issue of how literature has defined the situation when blaming the victim appears to be the dominant theme.

McQuail (1985:95) uses Rosengren’s (1983) interpretation of media communications that he originally borrowed from Burrell & Morgan in 1979. Burrell & Morgan defined the main approaches in communication by separating the analysis of organizational sociology into two crosscutting dimensions. Burrell & Morgan identified the two categories and labeled them: 1) the sociology of radical change, and 2) the sociology of regulation (functionalism). In some cases, additional sub-categories were created and labeled: objective vs. subjective. Rosengren (1983) reorganized these main categories and sub-categories into a four-fold typology model of: radical-subjective; radical-objective; subjective-functionalist; and objective-functionalist. Radical-subjective, radical-objective, and subjective-functionalist have been more broadly associated with “critical thinking, more qualitative methods, and attention to knowledge and culture rather than to society and behavior” (McQuail, 1985:95).

The “objective-functionalist” paradigm has been suggested as having the most significant perspective for the “majority of empirical studies of communication” (McQuail, 1985:95). McQuail supports Rosengren’s argument that using the “objective-functionalist” typology provides a stronger basis for testing reliability and validity. McQuail (1985:95) also suggests that

“this scheme does help to sum up the state of the art and to identify the main conflicts of theory.” McQuail also notes that in 1977, J. W. Carey posited that “the objective/subjective opposition is not only a separation according to choice of method – interpretive vs. positivistic; but it also separates holders of an instrumental view of communication from those who conceive of it more as expression and ritual.” Carey believed that communication as a tool of human activity could also be viewed as integral part of a culture and consciousness. The radical/functionalist, on the other hand, would be viewed more from the premise that media is mainly a forger of false consciousness in the interests of those with the economic power and control.

Research has suggested that a greater emphasis must be focused on the part played by structure of society and external social forces in the definition and allocation of the roles played by those who provide the information (sender) and those who hear/read the information provided (receiver), and how they relate to the each other (McQuail, 1985:94). The local print media frame building process follows G. Tuchman’s (1978:184) the “social construction of news.” The two in-depth print media stories written by Detroit News in October 2013 and Detroit Free Press in September 2013, chronicling the real problems behind Detroit’s current financial crisis would appear to follow what McQuail (1985:96) defined as the *objective-functionalist* approach. This approach would “favor extensive data collection and multivariate analysis and go more into studies of media reach and effect. The subjective-objective division also parallels a more fundamental theoretical division between a media-centered and a society-centered approach.” Scholars have strongly defended the alternative view of the media-society relationship to be more likely to provide sociologists with a plausible reason for studying media communications (McQuail, 1985:96). The next chapter details how I examined the articles selected that specifically focused on the pensioners’ situation in the city’s bankruptcy.

Chapter three is dedicated to the research methods used to analyze the selected two print media outlets, Detroit News and Detroit Free Press. This chapter includes my research design, data collection process, coding mechanisms, and data analysis. The method of this paper's research focused on content analysis research within a discourse analytic approach relating to how the print media frames specific groups of individuals embroiled in major crisis. *Content Analysis* "is a generic name for a variety of means of *textual analysis* that involve comparing, contrasting, and categorizing a corpus of data in order to test hypotheses" (Schwandt, 2015:60). In comparison to classic content analysis, which focuses on systemic, objective, quantitative description of content taken from researcher-developed categories, contemporary forms of content analysis include both numeric and interpretive means of analyzing data (Schwandt, 2015:60).

I chose to take an additional step and incorporate a *discourse analytic approach* as an approach to understand how the meanings from the text are constructed in a particular context, where the author, consumer, and researcher all play a role in the construction. According to Schwandt's SAGE Dictionary of Qualitative Inquiry (2015:61), "the study of discourse is understood broadly as an examination of language in use or the study of actually occurring language in specific communicative contexts." This thesis analyzed the content of how each published article discussed the pensioners and the potential reduction of their monthly pension payments and healthcare benefits. It focused on two local print media outlets, the Detroit Free Press and Detroit News, from an *objective-functionalist* typology, which is a method of helping to sum up the state of the art and to identify the main conflicts of media theory (McQuail, 1985:95). The communication model discussed by McQuail drawn from his interpretations of Rosengren's arguments "that many of the questions could be tested empirically within the

objective-functionalist paradigm” provides a basis of analysis that its critics have concluded were “characterized by critical thinking, more qualitative methods, and attention to knowledge and culture rather than to society and behavior” McQuail (1985:95). In chapter four, I provide an analysis of the Detroit News and Detroit Free Press articles that were written specifically about the pensioners’ situation in the context of the bankruptcy overall.

Chapter four identifies my overall findings of the volume of articles written and published in the one-year study period, how often the articles focusing on the pensioners as a key stakeholder group were published, and finally, how many articles were specific to the categories used for the coding mechanisms. In this chapter, I also describe the significant findings from the emerging themes in the data. The impact of the municipal bankruptcy has been reported quite differently for each stakeholder. The meaning of the bankruptcy has been framed as “an opportunity for a fresh start” by the Governor of Michigan (Detroit Free Press, 2013:1). Local politicians “fear Detroiters’ voice would be lost under EM” (Detroit Free Press, 2013:1). Citizens describe it “as a declaration of war on retirees, workers and communities” by the citizens (Flyer distributed at Rep. Conyers Townhall, 092013), and “a promise made to us by the City that will be broken” by the retirees (Detroit Free Press, 2013:1). Although other national print media outlets, such as the Wall Street Journal and New York Times have reported on the city’s financial problems, the local print media has been a contributing component of reporting for the City of Detroit financial crisis. Because of the reporting by the Detroit News (*Six Decades* article) and the Detroit Free Press (*How Detroit Went Broke* article), I chose to focus one chapter on the three major issues that led to Detroit’s current financial crisis. Chapter five is dedicated to those issues.

In chapter five, I take an in-depth look at three subsequent issues that affected the city's financial problems and impacted the pensioners more significantly: 1) pensioners as the victims, 2) pension system mismanagement & 13<sup>th</sup> check for pensioners, and 3) health care benefits and the stipend check for pensioners. The Detroit News and Detroit Free Press each wrote articles focusing on the city's finances from the previous sixty (60) years. I analyzed these two news articles to compare and contrast their approaches to framing the problems that led to the city's eventual bankruptcy. The Detroit News article, *Six Decades* (DN, 102013:1), focused on the sociological aspect by studying a single neighborhood in Detroit and the changes it went through as a backdrop for understanding the city. The Detroit Free Press article, *How Detroit Went Broke* (DFP, 092013:1) took a totally different analyzing the city financial problems. This article focused on the political aspect identifying the key administrations that were faced with various issues and chose to ignore them. Finally, in chapter six, I present the conclusion with an explanation of the limitations of this study and suggestions on future research and policy implications.

Chapter six presents the summary of my findings and what I perceived to be the limitations to my research. Collectively, each local print media framed the subject-matter of the largest municipal bankruptcy in U.S. history using a four-step method where, 1) the problem was defined, 2) they attempted to diagnose the cause, 3) they each made their own set of moral judgments and lastly, 4) they suggested remedies. I chose to examine their respective approaches from the *objective-functionalist* vs. the *subjective-functionalist* approaches. I also identified my three key limitations. I only analyzed one city for the case study, Detroit, MI, as opposed to other municipalities that had experienced some form of bankruptcy. I kept my study focused on the Detroit News and Detroit Free Press analyzing news items starting in August 2013, because

much of the ensuing activity pertaining to the bankruptcy did not begin until then. I stopped the analysis in July 2014 because it was the one-year anniversary since the initial filing, July 18, 2013. Lastly, I posit whether Media Sociology is recognized as a serious area of research. It is important that sociologists provide a foundation for helping others understand self-perception vs. public perception of media. I reflect back on the Frame Building analysis to attempt to connect the dots and provide the bridge from Media Sociology, Media Theory and Frame Building analysis by keying in on two articles that set the tone of Detroit's municipal bankruptcy: 1) *How Detroit Went Broke* (Detroit Free Press) and *Six Decades* (Detroit News).

## Chapter 2: Literature Review

My search for articles and books began with McQuail's article, *Sociology of Mass Communication* (1985). From his article, I was able to select a group of articles based on his reference list that helped me to understand issues with biasing the news that explained the technical issues in media studies. McQuail's reference list led me to multiple other sources that included articles on frame theory and frame building analysis. Several books were also listed in his references; however, I found G. Tuchman's book, "A Study in the Construction of Reality" (1978) the most comprehensive. This book utilized an approach to the social construction of the news in the same fashion that Berger & Luckman used in their book, "The Social Construction of Reality" (1966). I organized my literature review to focus on these key areas: 1) communicating text, 2) media sociology, 3) media theory, 4) frame theory, 5) frame building analysis, 6) framing the news, and lastly, 7) blaming the victim or blaming the structure. The next section will focus on the first key area, communicating text.

### *Communicating Text*

The purpose of this study is to understand how and why the local print media framed the pensioners' situation with respect to Detroit's municipal bankruptcy. In this paper, I wanted to understand how print media was constructing the reality of the impact on the pensioners during the bankruptcy. To effectively conduct this comparative analysis, I needed to understand the technical issues with print media studies. Print media has been described as having two approaches to reporting the news, traditional and interpretive. Tuchman (1978) considers these two views of social actors from different theoretical perspectives. Using the traditional approach, news is constructed based on social structure where "news presents to a society a mirror of concerns and interests" (Tuchman, 1978:183) On the other hand, the interpretive view of the

news is constructed as an active exercise that emphasizes the activities of the news workers and news organizations, rather than social structure.

Although, reporters may be using an interpretive approach to reporting the news, media theorists are still operationalizing these approaches to the news from a traditional view, in how they view various social issues from a structured social strain, not as what is news worthy for the day. If we understand that there is a difference in the traditional and interpretive approaches to print media studies, we are in a better position to conduct these types of studies effectively. Media is very instrumental in “how and why issues come to and fade from public attention” (Anderson et al, 1979:369). Media’s main objective is to hold the reader’s attention by playing to his/her emotions and keeping the attention with the end effect of manipulating his/her reasoning. To understand how print media outlets have contributed to the construction of individual adaptation and collective irrationality, it is important to understand how framing is used in media outlet sources.

The concept of framing consistently offers a way to describe the power of communicating text using a combination of “selection and salience” (Entman, 1993:52). The news is socially constructed, as a routinized production in which newsworthiness is dependent on how a particular event or story fits the time and space requirements of the news organization (Tuchman 1978; Fishman and Gans 1980; Vliegenthart and van Zoonen 2011). Clarke and Fredin (1978:145) noted that “helping people develop reasons (to suit their own beliefs) is a goal to which schools and news media aspire.” Their research confirmed that “message discrimination represents a more direct and powerful contribution to learning than extent of exposure.” Tuchman (1978:184) further states “by imposing such meanings, news is perpetually defining



and redefining, constitution and reconstituting social phenomena.” The next two sections highlight studies that have focused on media sociology and theory.

### *Media Sociology*

*Media sociology* focuses on the dominant paradigm that Daniel Bell (1975:218) coined the “received knowledge” of “personal influence.” This paradigm suggests that attention has been drained from the power of print media to define normal and abnormal social and political activity to more of a way “to establish certain political agendas for social attention and to contain, channel, and exclude others; to shape the images of opposition movements” (Bell, 1975:218). In other words, print media has been forced to alter its messaging to satisfy its readership by printing stories that are more captivating to its audiences. Using this type of methodology, the study of *media sociology* has been more concerned with how audiences are defiant towards print media-generated messages, and not so much towards the audience’s “dependency, acquiescence, and gullibility” (Gitlin, 1978:206). Following the precept that *media sociology* focuses on the dominant paradigm of the “received knowledge” of “personal influence”, this paper will revisit two of the four issues discuss in McQuail’s journal publication, *Sociology of Mass Communication* (1985:94).

McQuail suggests two critical issues and the first issue is that “media are not merely neutral channels, freely available for the purpose of sending messages, but instead are complex social institutions whose theories, traditions, norms, practices, and self-chosen objectives all exert an influence on the messages they transmit.” The second issue suggests “messages as sent are much more than a set of rational acts of transmission; they belong to much broader systems of social and cultural meaning, with many possible interpretations of origin and function” (McQuail, 1985:94). The criticism of the *objective-functionalist* approach was more focused on

society and its behavior, as opposed to attention to knowledge and culture. Scholars supporting the *objective-functionalist* paradigm argue that many of the questions could be tested empirically in this typology, by summing up the state of the art and identifying the main conflicts of theory. I decided to pursue this approach because of the process of frame building and effect. To successfully construct the frame of a news item, one must first understand the basis of the news item. If the desire is to explain the “sociology of radical change” from the “sociology of regulation (functionalism),” one must first separate the subjective from the objective.

The definition of *objectivity* in the SAGE Dictionary of Qualitative Inquiry (Schwandt, 2015:218) suggests that “this term is often bandied about in much of the literature in qualitative inquiry without careful attention to the way in which it is being defined.” The dictionary defines the term as “*a property or quality of a claim*” that can be supported with reasons and evidence suggesting it is warrantable and verifiable. *Subjectivity* is defined “from an epistemological point of view as (a) the personal view of an individual, (b) an unwarranted or unsupported claim, and (c) a biased or prejudice account” (Schwandt, 2015:289). In reference to the *subject-object* relationship, “the conceptual distinction, dualism, or dichotomy of subjects (knower/thinkers) and objects (what they know or think about) is central to most all of Western philosophy. When one seeks objective knowledge of an object based on the subject, it is by means of a method that provides the empirical access to the object and therefore becomes the means of managing and controlling bias of the subject, making objective knowledge possible to the seeker (Schwandt, 2015:292).

Utilizing both definitions inconjunction with the four-fold approach paradigm, a *radical-subjective* approach could be defined as an approach that focuses on reaching a root or source that exists within an individual’s mind rather than existing outside of the mind. The *radical-*

*objective* approach could be structured as reaching a root or source that is not influenced by emotion or personal opinion, but rather, supported by the facts of the situation. However, constructing the *subjective-functional* approach could be viewed as the specific purpose of constructing facts that exist within an individual's mind but using regulatory methods in the process by operating within the boundaries of the institution. On the other hand, constructing the *objective-functional* approach would require the news item to be constructed from the perspective of not being influenced by emotion or personal opinion, but driven totally by the facts of the situation (McQuail, 1985:96); using the structure of the institution to mold a message that can be examined, verified and supported with evidence that remains unbiased.

Scholars have posited that the objective/subjective opposition is more than a separation of choice of method, but it also separates individuals who hold a basic view of communication from those who understand it more as expression and ritual. McQuail (1985:95) posits "The *subjective-objective* division also parallels a more fundamental theoretical division between a media-centered and society-centered approach." I believe many of the articles will demonstrate an *objective-functional* approach, however, I cannot dismiss the possibility that many of the articles will be subjective in their content. McQuail (1985:96) used Rosengren's cross-tabulating method as an alternative proposition suggesting that "Culture influences social structure" and "Social structure influences culture." The articles are the method that provides the empirical access to the object and is the means by which it will possible to determine if they were managed and controlled bias-free for the subject matter at hand.

Another set of studies focused on news personnel of major newspaper organizations connections between press and corporate power. These studies revealed "that the main US elite newspapers were both the most integrated into the capitalist power structure and most inclined to

adopt a corporate-liberalist perspective” (McQuail, 1985:96). McQuail (98) also notes the work of Engwall in 1978 that discussed occupational diversity associated with what has been called termed “nonroutine bureaucracy” that exists in newspaper organizations. These four main work cultures are associated with a different goal or work task and are classified as: 1) news-oriented, 2) politically oriented, 3) economically oriented, and 4) technically oriented. McQuail deduced from Engwall’s research that although “conflicts inevitably arise between cultures an ultimate reference to what will please the public and thus sell newspapers may provide a final basis for agreement...The issue of freedom and creation within the constraints of institution and organization has continued to attract attention” (McQuail, 1985:98). Although the two print media I have chosen to study remain under the same parent company, their cultures have been very distinct since their origins prior to the merger of their respective organizations. The next section will focus on how media has been theorized.

### *Media Theory*

The question of media power and the critical-cultural developments’ separate, but related approaches, have contributed to conceptualizing the problem. By adapting new research strategies focusing on the long-term, institutional effects of media, these critical-cultural developments can best be explained by understanding *media theory*. *Media theory* explains the field of study that focuses on content, history and the effects of various media. Scholars have examined *media theory* from the two different, yet related, approaches. The first approach analyzed the debate within the social sciences from the position of critical theory and research, combining with, the second approach of cultural studies and how it has gained more attention in the interchange between humanistic and scientific approaches (McQuail, 1985:93). For example, with respect to the position of critical theory and research, McQuail posited that “some

indications have already been given of directions of change in media theory” suggesting the field had been impacted “by the same currents and conflicts that have marked the rest of sociology and the social sciences more widely.” (1985:95)

An example of the second approach of cultural studies focusing on the interchange between humanistic and scientific approaches would be related to the decline of the applied social psychology model. This model placed greater emphasis on the specific role played by the structure of society and external social forces in defining and allocating the roles of who was the sender and who was the receiver of the message being communicated. Specifically, “this model proposes the view that media messages are at least as much received as sent and that choice and perception....are at least as significant as the motives for sending.” In addition, media should not be considered as “neutral channels, freely available for the purposes of sending messages,” but, also as “complex social institutions whose theories, traditions, norms, practices, and self-chosen objectives all exert an influence on the messages they transmit.” This suggests that the messages belong to a “much broader systems of social and cultural meaning, with many possible interpretations of origin and function” (1985:94).

Researchers have expressed concern over how “ignorance condemns people to sway with the most available rhetoric...choosing randomly or out of habit” to support a particular issue (Clarke, et. al., 1978:143). For example, journalists have suggested that print media is able to construct how people interpret social structure by how print media organizes its text, (i.e. the space between people and structure). Print media has the ability to turn trivial issues into significant issues with some well-placed words and/or phrases, in the headline and in the content of the story. News articles that appear above the fold (as displayed from a newspaper stand and/or box, which holds newspapers) have been designed to catch the passer-buyer’s eyes as an

enticement to purchase the entire paper. McQuail (1985:98) noted from Engwall's 1978 study that complex social institutions, such as newspaper outlets, understand society and will use whatever tools are necessary to sell their products. Newspapers are displayed in their boxes such that the key headline appears in the box window to entice the perspective reader. Headlines with a provocative catch phrase will prompt an individual to make an immediate decision to purchase the paper in order to find out more about the subject-matter. The next section discusses the role of frame theory and its relationship to media theory.

### *Frame Theory*

Frame theory helps us understand how text uses the concept of framing as a *process* that outlines an integrated process model that includes production, content, and media use perspectives (de Vreese, 2005:51). de Vreese (2005:51) suggests "citizens turn to the news media daily and 'the media' is a cornerstone institution in our democracies. One influential way that the media may shape public opinion is by framing events and issues in particular ways." Were certain types of words repeatedly used *and* were those types of words used as an attempt to influence public opinion? Clark, et. al. (1978:143) posits that "ignorance condemns people to sway with the most available rhetoric. The uninformed person chooses randomly or out of habit to support candidates or policies...often avoiding the political arena altogether." Clark and Fredin (1978:145) suggest that the public relies on newspapers more heavily than television, and how message discrimination represents a more direct and powerful contribution to learning than the extent of constant exposure. The framing of the text with respect to the "selection and salience" of the information on the headlines is addressed under the theoretical framework, "frame theory." Empirical research has provided us with an understanding of "framing" from several perspectives.

First, discussing frames as a differentiation between the content features of news, which are considered as frames and the process or contextual features of news making and receiving, otherwise known as framing. “Thus, we successively discuss research about ‘frames’, frame building (how does a frame come about?) and frame effects (what consequences does the frame have?)” (Vliegenthart et al, 2011:102). I will focus my research on *framing* because I will be analyzing articles that are already written and published. In order for me to analyze the process of *frame building* or the *framing effects*, I would have had to conduct interviews with the authors of the articles to understand how their frames were built, and a focus group of individual readers to understand the frame effects. Researchers point to G. Bateson’s 1972 essay, *A theory of Play and Fantasy: A report on theoretical aspects of the project for the study of the role of paradoxes of abstraction in communication* to explain the framing concept in the social sciences. Bateson essay suggests that statements, in and of themselves, only acquire meaning when placed in a certain frame based on context and style (Vliegenthart et al, 2011:103).

By the same token, Vliegenthart, et. al. (2011:103) used Goffman’s 1974 research which provided clarification to this idea arguing “that meanings only arise in processes of interaction, interpretation and contextualization” suggesting this process produces an outcome of social frameworks “that provide meaning, determine what is relevant and irrelevant when considering certain actors, issues, or events and suggest appropriate behavior.” An example of this process is reflected by how Vliegenthart et. al. (2011:103) interpreted van Zoonen (1992) description of the interaction of the Dutch news media and the women’s movement in the early 1970s as being “framed in terms of moderates vs. radicals as a result of the conflict between the requirements of news production and the movement’s desire for a horizontal, leaderless organization.” This analogy provides a basis for the initial statement made in the Introduction of this paper: media

outlets have contributed to the construction of individual adaptation and, sometimes, a version of reality that could be considered slightly over-exaggerated.

News is socially constructed using a method of production that has a specific routine for the purpose of creating newsworthiness dependent on how well it fits the time and space requirements of the news organization which, in turn, leads to the discussion of media power (Vliegenthart et. al., 2011:103). As other scholars have chosen to analyze this issue from the perspective of media and social movements, I use these perspectives to explain if the local print media chose to describe the legacy costs of the pensions and health care benefits as the main problem for the city's continued financial troubles (blaming the victim). Can the same type of perspectives posited in these previous studies apply to the pensioners' situation in the City of Detroit's municipal bankruptcy? The next section will focus on the analysis of frame building.

### *Frame Building Analysis*

Researchers have noted that “the concept of framing consistently offers a way to describe the power of communicating text” by further defining framing as a combination of “selection and salience.” To be specific, “to frame is to *select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation* for the item described” (Entman, 1993:53). Entman elaborated on this definition and provided the basis for the process of framing by separating it into the four areas of: 1) defining problems, 2) diagnosing causes, 3) making moral judgments, and 4) suggesting remedies. Each area suggests steps that print media will generally utilize when constructing the news. The next paragraph explains this four step process in slightly more detail.



The first step in the process is to *define the problem* by determining who the causal agent is and what the agent is willing to sacrifice with respect to costs and benefits. Is the measurement for making a rational choice based on common cultural values? Frames also have at least four locations in the communication process with the actions of the communicator, the words and/or phrases used (i.e. text), the person hearing the message or reading the text, and lastly, the culture in which the text is written (Entman, 1993:52). Step two in the process is to *diagnose the causes* which would involve identifying the possible forces that have been instrumental in creating the perceived problem. Step three, *making moral judgements*, suggest the process of applying the objectivity or subjectivity in analyzing the problem and the cause. The last step in the process is to *suggest an appropriate remedy* or solution to the problem. “A single sentence may perform more than one of these four framing functions, although many sentences in a text may perform none of them. And a frame in any particular text may not necessarily include all four functions” (Entman, 1993:52).

Entman (1993:52) also posits that “frames have at least four locations in the communication process: the communicator, the text, the receiver, and the culture.” Those who profess to communicate the message will make a conscious or unconscious framing judgment in deciding what should be said that are guided by a frames (schemata) organized by their individual belief systems. The words or text will contain the frames, which are embodied by the presence or absence of certain keywords, stock phrases, stereotyped images, sources of information, and sentences that provide thematically reinforcing clusters of facts or judgments; in other words, subjectivity. As such, the frames that help a receiver process the information they are getting, may or may not be the major influence to their thinking and conclusion. For that matter, the frame may or may not accurately reflect the framing intention of the communicator.

Lastly, “the culture is the stock of commonly invoked frames; in fact, culture might be defined as the empirically demonstrable set of common frames exhibited in the discourse and thinking of most people in a social grouping” (Entman1993:53).

This form of the communication process utilizes similar functions which include selection and highlighting, including making “use of the highlighted elements to construct an argument about problems and their causation, evaluation, and/or solution” (Entman, 1993:54). To rephrase, frames are used to focus attention on certain pieces of information about a particular item of interest and “elevating them in salience” (Entman, 1993:53), in essence, making it more meaningful to its audiences. Scholars building on previous research theory and typology, suggests issue-specific framing provides the format for the conceptualization and operationalization of understanding the process media outlets choose when reporting on certain news stories. Vliegenthart, et. al. suggest issue-specific framing, in and of itself, is problematic because of its limited opportunities to generalize and use for comparison purposes with other framing mechanisms (2011:108).

### *Framing the News*

*What a Difference a Day Makes? The Effects of Repetitive and Competitive News Framing Over Time* (Lecheler, et. al., 2013:147). According to the article, researchers have recently begun to consider tests of the *duration of effects* as one of the many developments necessary for the future study of framing effects by examining how duration of a news item can create a lasting impression as long as 2 full weeks after exposure (Lecheler and de Vreese, 2012:148). The researchers used a theoretical framework that began with the psychology of framing effects and the influences of repetitive and competitive exposure on framing effects. The researchers “mimicked a dynamic media use scenario, and moved one step further in the

direction of a more ‘realistic’ study of the news framing.” Subsequently, they combined this approach with investigating recent results on the duration of framing effects. Lecheler, et. al., conducted their investigation of the effects of repetitive and competitive news framing over time by using online survey experiment with five measurement points among a representative sample from the Netherlands. Their research subject was the enlargement of the European Union (EU) focusing on its two newest members, Bulgaria and Romania.

The researchers measured the dependent variable, the perception of economic benefits of having Bulgaria and Romania joining the EU market, with two items on a seven-point scale, giving higher scores for increased support for the issue. By combining the magnitude of a framing effect immediately and at four delayed points, with the effects of re-exposure to either a repetitive or competitive news frame, they were able to “advance the temporal dimension in framing research” (148). Lecheler and de Vreese (2012:149) were able to operationalize framing suggesting that “frames can be defined as patterns of interpretation that are used to classify information and process it efficiently” by highlighting “certain aspects of reality,” they can have a selective function when other aspects are pushed into the background. This allows the news item to suggest certain attributes, judgments and decision that helps the reader form certain opinions on the content. The effects of competitive framing can lead to the dampening of the effects, resulting in less attention paid to a particular news item.

Framing studies typically employ *equivalency* frames which are logically alike content, but tend to be presented or phrased differently. On the other hand, *emphasis* frames, can also be used where the frames are more realistic journalism news coverage and present relevant considerations that may be qualitatively different. “Research has worked with two alternative operationalization of frames in the news, namely issue-specific and generic frames (170).” Issue-

specific frames will focus on a specific topic as opposed to generic frames, which concentrate on a wide range of topics. Generic frames are more likely to be used in framing experiments because of it allows for an easier comparison of framing effects across several issues at one time. There will be a more detail analysis of issue-specific and generic framing in the *Methodology* section of this paper under the Coding Mechanisms.

M. Cissel writes in the *Elon Journal* (2012) on an issue-specific news item that focused on the framing of the *Occupy Wall Street (OWS)* social movement protests comparing mainstream and alternative media sources. Similar to how Tuchman (1978) used the issue-specific women's social movement, she wanted to understand if the business structure of the media outlet would have any effect and/or emphasis on how the OWS social movement would be framed or characterized. Cissel's method was to conduct a content analysis on seven articles from both mass and alternative media that were written during September 17<sup>th</sup> and October 8<sup>th</sup> in 2011. The articles were categorized by length, tone, and dominant frames (2012:70). Cissel chose to compare articles from FOX NEWS, The New York Post, CNN, the New York Times, ABC News, CNBC and the Wall Street Journal. The six alternative media sources chosen were Truthdig, Mother Jones, Loop21, Democracy Now, Digital Journal and Adbusters. Each set of seven articles were chosen for their institutional reputations, credibleness and authenticity.

The results from the study concluded "that the portrayal of the movement differed greatly depending on the source" (67). Words and phrases, strategically placed, can create a positive or negative impression of the subject being discussed in the news article. "The formation of words used in a news article creates a vehicle for persuasion that has the opportunity to form stereotypes and generalizations among the minds of its readers" (Cissel, 2012, 68). Media giants such as News Corp, owned by a solo businessman, dictate what the public reads, watches and

ultimately perceives as the truth, thus, creating the space between people and structure. Using what Scheufele (1999) termed “social constructionism”, mass media has been quite successful constructing social reality by framing images of reality in a manner as to assert a specific quality or characteristic of the image.

Another way to phrase this is how Gamson & Modigliani (1989) referred to media discourse as part of a process by which individuals construct meaning, and public opinion is part of the process by which journalists develop and crystallize meaning in public discourse. Cissel (2012:68) uses Entman’s explanation to help explain how framing occurs in the media by incorporating media framing with agenda setting, priming and bias. Combining the priming with agenda setting, the possibility of creating widespread bias is probable. As defined by Entman, “bias is consistent patterns in the framing of mediated communication that promote the influence of one side of conflicts over the use of government power” (1993:166). Tuchman (1978:133) took a very similar approach describing that “the news media are more accessible to some social movements, interest groups, and political actors than to others” discussing the topic of the Women’s movement. Tuchman further suggests that “those who hold recognized reins of legitimated power clearly have more access to the media than those who do not” (1978:133).

Both authors analyzed social movements from the perspective of how they were able to progress based on how their activity was covered in the various media outlets. The Telecommunications Act of 1996 provided a major influence on the rapid changes in the global media by combining joint ventures and interlocking boards of directors. This regulatory (functionalism) change helped the boards of large media outlets to create structural influences in what type of content would produce the best financial results for its owners (i.e.: sex and violence sells papers). Utilizing framing as a tool in modern communication, media and

politicians are able “to make salient points that would direct their readers to a desired frame of mind” (Cissel, 2012:69). Cissel further suggests that “after understanding the science behind the use of framing as a media tool and the fact that through governmental deregulation media could be bought and merged between corporations, it is imperative to now grasp how to incorporate these truths in the examination of who it is that owns the media and the effects these owners might have on the way the news is portrayed to its audiences” (2012:69).

This process of analysis is essential to finding patterns that can methodically be used to evaluate news media and its use of framing, allowing for the comparison of possible agenda setters’ bias of the event (Cissel, 2012:70). Her findings suggest that mainstream media had a propensity to “blame the victim,” whereas, the alternative (independent) media outlet sources displayed a concern for the messages the social movement were attempting to communicate to its readers. For example, although both news sources identified and highlighted the various conflicts surrounding the events of Occupy Wall Street, the mainstream media placed the protesters at fault of the violence, whereas, “the alternative media sources focused on the brutality of the police and their violent acts on the peaceful protestors” (Cissel, 2012:74). One should not assume that the differences in reporting on the protestors between the two sets of media sources is indicative of the type of media ownership alone, but Cissel’s study does call into question the agenda, intentions and motive behind the various frames.

Given the professional associations between the key board members of the major mainstream print media sources and large corporations represented by Wall Street, it should be no surprise the protestors would be framed negatively by mainstream print media sources. Tuchman (1978:133) suggested that “the news media are accessible to some social movements, interest groups, and political actors than to others. Those who hold recognized reins of

legitimated power clearly have more access to the media than those who do not.” Scholars have suggested that news media will frame an issue in such a way as to suggest to the audience what they should think about, as well as, how they should think about the subject at hand (Kim and Willis, 2007:359). In addition, news print media may also perform as a medium that can shape one’s perception of who is actually responsible for a specific social problem (i.e.: blaming the victim). Institutionalized news media outlets are more inclined to frame a subject from an individual perspective “attributing most problems to corrupt or irresponsible individuals.”

But where television news would frame an issue as a story (episodic), print news media would tend to follow an issue as a specific event or personal case (thematic) (Kim, et. al., 2007:361). It is the role played by local print media outlets that contribute to how individuals form their perspectives or negotiate the space between reality and society that is really at issue. It is the “how and why issues come to and fade from public attention” (Entman, 1993:52) by the mechanism of the headlines’ wording, the amount of coverage space of the news story, the framing of the text with respect to the “selection and salience” (Entman, 1993:52), and lastly, the interpretation of the individual reading the story. Have the two local print media outlets assisted in creating an “objective condition” *or* “subjective definition” of the pensioners’ situation in Detroit’s municipal bankruptcy (Fuller et. al., 1941:320)?

This thesis addresses the gap of how two print media outlets who remain under a joint operating agreement, but owned by different media corporations, chose to frame a key group of stakeholders, the pensioners and their unique situation in the city’s bankruptcy. As a routinized production in which newsworthiness is dependent on how a particular event or story fits the time and space requirements of the news organization, did each of these print media outlets, Detroit News and Detroit Free Press, based their production of the pensioners situation differently

because of their cultural or structure? I will be using the *discourse analytic approach* to examine the language of the various articles' text and applying the framing method from the *subjective-functional vs. objective-functional paradigms*. This approach elaborates on the communication model discussed by McQuail drawn from his interpretations of Rosengren's arguments "that many of the questions could be tested empirically within the objective-functional paradigm" (McQuail, 1985:95). As stated in McQuail's article (95), Rosengren was able to develop a four-fold typology: 1) radical-subjective, 2) radical-objective, 3) subjective-functional and 4) objective-functional. Each paradigm focuses on the functionalism, or regulatory, aspect of presenting information either based on one's own belief systems or by the facts of the situation.

To summarize this section, previous literature has found when communicating text, print media has been described as having two approaches to reporting the news, traditional and interpretive. Traditional approaches of the news constructed uses a perception of the information using a social structure where the news is presented as a mirror of society's concerns and interests (Tuchman, 1978:183). Whereas, the interpretive view, is constructed as an active exercise that emphasizes the activities of the news workers and organizations. It addressed the sociology of media with respect to the dominant paradigm of received knowledge of personal influence. Print media continues to a group of complex social institutions whose theories, traditions, norms, practices, and self-chosen objectives all exert an influence on the messages they transmit.

Media theory helps us to understand a framework for which to study the concept of media sociology. The question of media power and the critical-cultural developments' separate, but related approaches, have contributed to conceptualizing the problem. Frame theory helps us



to understand how text uses the concept of framing as a *process* that outlines an integrated process model that includes production, content, and media use perspectives (de Vreese, 2005:51). The pensioners used the Detroit News and Detroit Free Press to keep abreast of how negotiations were progressing throughout the city's bankruptcy process to learn the fate of their monthly pension checks and health care benefits. Would the city and state break their promise of benefits for life? The frame building and analysis section explained the concept of selecting some aspects of a perceived reality and making it more salient in communicating the text so as to promote a particular problem definition, causal interpretation, moral evaluation, and/or provide a treatment recommendation for the item being discussed. Journalists tend to follow the rules of objectivity but, in essence, "convey a dominant framing of the news text that prevents most audience members from making a balanced assessment of a situation" (Entman, 1993:56). Entman (1993:52) also suggest that "frames have at least four locations in the communication process: the communicator, the text, the receiver, and the culture."

Two articles were discussed under the Framing the News section that highlighted the issue of culture. Lecheler, et. al. studied the duration of effects as one of many developments necessary for the future study of framing effects by examining how duration of a news item can create a lasting impression for up to two full weeks after exposure. The study focused on the expansion of the European Union with the new countries of Bulgaria and Romania. Cissel (2012) studied the effects of an issue-specific news item that focused on framing of the *Occupy Wall Street* movement from the perspective of traditional print media outlets and alternative print media outlets. Her analysis concluded "that the portrayal of the movement differed greatly depending on the source" (67) suggesting media giants dictate what the public reads, watches

and ultimately perceives as the truth, thus creating the space between people and structure. The next chapter will explain in detail the methods used to design the research for the thesis.

## Chapter 3: Methodology

### Research Design

#### *Research Questions*

This study addressed the following questions to better understand the framing mechanisms used within subjective-functionalist vs. objective-functionalist typologies:

1. *How did the Detroit News and Detroit Free Press frame the city's obligations to the pensioners?*
2. *Were positive or negative words used to describe the pensioners (see Anderson et al., 1979)?*
3. *How did the Detroit News and Detroit Free Press frame the issue of promising health care benefits and pensions for life for employees and their survivors?*

#### *Data Sources*

I conducted a content analysis of the Detroit News and the Detroit Free Press print media news articles because these are the major urban print media outlets in Detroit that were referenced most frequently by other national news outlets. I looked at how these local print media outlets were framing the perspectives of the stakeholders with respect to the pension funds and the healthcare benefits. I also reviewed various public city documents, such as the Bankruptcy Plan of Adjustment proposed by the emergency manager and his legal team, to get a complete understanding of what pension fund and healthcare benefit changes were being proposed. Other print media sources, such as the magazine journal *dbusiness* (2015) were analyzed to compare its reporting, as an independent news media outlet, to how the Detroit News and Detroit Free Press reported, given its corporate affiliations with media giants, Digital First Media and Gannett Company.

This study analyzed the Detroit News and Detroit Free Press articles that directly discussed the pensioners, the pension system mismanagement, and the health care benefits' changes. I used the Detroit bankruptcy time line published by Detroit Free Press (07142014) that listed thirty key dates, between August 05, 2013 and July 31, 2014, as a guide to ensure a satisfactory sampling of articles for the purpose of the *Frame Building Analysis* chapter. These dates identified when specific negotiations were in process between the Emergency Manager's team and the respective pension system unions. I compared the news articles written on *or* within a seven-day period of these dates for both print media outlets to see if both covered the same or related topics on the same days or within the same week:

- 1) *July 18, 2013 – Initial filing of the municipal bankruptcy by the emergency manager with the approval of the Governor*
- 2) *August 13, 2013 – Bankruptcy judge appoints a mediation judge to mediate the discussion between the city and its creditors*
- 3) *September 7, 2013 – City argues its case for bankruptcy to the bankruptcy judge*
- 4) *September 13, 2013 – Detroit Free Press reports on tensions between the emergency manager and then-mayor, Dave Bing*
- 5) *September 15, 2013 – Detroit Free Press publishes “How Detroit Went Broke” which is an exhaustive history of the political, financial, business and demographic forces that have contributed to Detroit's problems for the past sixty (60) years*
- 6) *September 19, 2013 – Individuals who objected to the city's eligibility for Chapter 9 bankruptcy will be given time in court to justify the positions*
- 7) *September 23, 2013 – The bankruptcy judge hears arguments related to a potential settlement on a toxic pension debt interest-rate transaction termed the ‘swaps’ deal*
- 8) *September 24, 2013 – Reports emerge that identify how the emergency manager's expenses are being covered from a non-profit fund sponsored by Governor Synder*
- 9) *September 27, 2013 – The Obama Administration announces it will place resources in Detroit to help manage \$300 million in federal grant monies*
- 10) *October 15, 2013 – The bankruptcy judge considers legal challenges to the city's eligibility to file for bankruptcy*
- 11) *October 21, 2013 – The bankruptcy judge conducts a pretrial conference on Detroit's bankruptcy eligibility*

- 12) *October 23, 2013 – The bankruptcy judge conducts eligibility trial to determine whether Detroit’s Chapter 9 bankruptcy case can proceed*
- 13) *November 5, 2013 – Mike Duggan wins the mayoral race to succeed Mayor Dave Bing using a political method of a write-in campaign*
- 14) *December 3, 2013 – The bankruptcy judge rules that Detroit is eligible to for Chapter 9 bankruptcy; He also settles the issue of the supremacy clause and rules that federal bankruptcy law overrides Michigan’s constitutional protections of public pensions benefits and allows for cuts in monthly pensions*
- 15) *February 21, 2014 – The city files its first version of its proposed restructuring blueprint, the plan of adjustment that requires cuts to monthly pension payments of up to 34%, steep cuts to bondholders and significant cuts to retiree healthcare benefits*
- 16) *February 25, 2014 – The bankruptcy judge holds a hearing on whether Detroit can expedite the process of securing court approval for its disclosure statement*
- 17) *March 1, 2014 – The deadline for the city to file the plan of adjustment which was submitted early\**
- 18) *March 28, 2014 – Deadline to file objections to Detroit’s proposed plan of adjustment and disclosure statement*
- 19) *April 9, 2014 – Detroit reaches settlement with a major group of unsecured bondholders in a key breakthrough for the emergency manager’s restructuring plan*
- 20) *April 11, 2014 – The bankruptcy judge approves \$85 million settlement between Detroit and two major banks for the beleaguered ‘swap deal’ initiated under former Mayor Kilpatrick; Another hearing on whether the disclosure statement contains adequate information for creditors regarding the city’s plans to restructure*
- 21) *April 15, 2014 – Detroit reaches a deal with retirees to cut monthly pensions payments of non-sworn personnel by 4.5% and eliminate their annual increases, while just reducing the annual increases of police and fire (sworn) personnel*
- 22) *April 28, 2014 – The bankruptcy judge holds a hearing on legal issues related to Detroit’s proposed plan of adjustment*
- 23) *May 8, 2014 – Lansing, MI legislators unveil a plan for the state to pay its share of a financial agreement call the ‘grand bargain’ that is conditioned on the state having oversight of Detroit’s pensions and finances for 13 years*
- 24) *June 9, 2014 – Detroit major automakers pledge \$26 million to help the Detroit Institute of Arts meet its \$100 million share of the grand bargain*
- 25) *June 11, 2014 – Pretrial hearing to discuss logistical issues associated with the plan confirmation hearing*
- 26) *June 16, 2014 – Plan confirmation hearing to determine whether Detroit’s plan of adjustment should be approved*

- 27) *June 20, 2014 – Governor signs into law the state’s portion of the grand bargain with an initial payment of \$195 million; The passed the state House and Senate with strong bipartisan majorities*
- 28) *June 27, 2014 – Detroit and a majority of its non-sworn employee unions reach agreement on five-year contracts with 12% pay raises that restore some of the previous cuts to city workers pay*
- 29) *July 11, 2014 – Early results of the pensioners votes to accept cuts proposed to their monthly checks and allow the grand bargain to proceed appear to be in favor of the plan of adjustment; Final vote tally received on July 21, 2014*
- 30) *July 19, 2014 – One year anniversary of the bankruptcy filings in court*

When using a content analysis within a discourse analytic approach, “the process engages in characteristics of manifest language and word use—description of topics in media texts—through consistency and connection of words to theme analysis of content and the establishment of central terms” (Neuendorf, 2017:11). This approach has become more popular as a method for analyzing public communication. The next section identifies the process by which I identified the key stakeholder groups to determine the best way to organize the file folders for the data articles from the Detroit News and Detroit Free Press.

### *Description of Stakeholders*

Ten stakeholder groups were identified as part of the data collection process. The stakeholder groups involved in the city’s municipal bankruptcy are: 1) City and public safety - police and fire – retirees; 2) the new bankruptcy retiree committee known as the Official Committee of Retirees. This committee was composed of nine members selected from a pool of retirees appointed by the bankruptcy judge and the emergency manger. None of the members had connections to the retirees’ two Pension Boards, which are a group of individuals elected by the pensioners; 3) American Federation of State, County and Municipal Employees (AFSCME); 4) the two Pension Boards representing the non-uniform city retirees – General Retirement System (GRS) and all uniformed city retirees – Police and Fire Retirement System (PFRS); 5) the city

creditors (i.e.: various banks that held municipal bonds – UBS, Bank of America Merrill Lynch, Syncora, and Federal Guaranty Insurance Corp.); 6) the city’s Emergency Manager, Kevyn Orr; 7) the newly elected Mayor, Michael Duggan; 8) Michigan Governor Rick Snyder; 9) the Michigan State Attorney General, William Schuette; and 10) various State and Local Legislators. The next section identifies the data collection process for the Detroit News and Detroit Free Press news items.

### *Data Collection Process*

The units of data collection process began in August 5, 2013 and ended July 31, 2014. I read the online papers each day and saved the online versions of all the articles in a file folder for each print media outlet, Detroit News and Detroit Free Press, with specific subject matter content related to the Detroit’s municipal bankruptcy. I then determined who the significant stakeholder groups were and created seven file folder groups based on those stakeholders. For example, if the news article headline contained the words bankruptcy judge or mediator, that article was filed in the folder for Detroit Chapter 9 Bankruptcy Judges. News articles relating to specific city creditors were filed in the Detroit City Creditors and articles related specifically to the pensioners, pension system management and pensioners’ health care benefits were filed in the Detroit City Pensioners folder, etc. After organizing these articles into seven file folders, I created three sub-folders within each file folder group to store the news items for both outlets to better organize the print media articles. In the rare instance where an article addressed more than one subject-matter, it was stored into all of the applicable file folders. I believed that this process would better assist me with dealing with context, reliability, and validity.

The articles stored in the respective file folders were for the entire study period. However, articles related to the pensioners' situation of possible pension cuts and health care benefit changes were determined based on the 30 key dates because these dates identified the critical negotiation periods between the city and the representatives for the pensioners. Table 1 provides the detail count of both local print media outlets for the file folders by stakeholder group and the number of articles per month during the study period. Based on the number of articles published during the study period, the data in this table suggests that both papers produced the most articles during the critical negotiation periods of January, February, March and April 2014, regardless of the subject-matter. By comparison, the Detroit Free Press published more articles overall in the month of October 2013 than the Detroit News. Yet, in every month during the study period, the Detroit Free Press published more articles relating to the pensioners' situation than the Detroit News. Tables 2 and 3, as shown in chapter 4, have a further breakdown of the volume and frequency for both print media outlets.

Table 1: List of Detroit News/Detroit Free Press Articles by Month/File Folder Group

DETROIT NEWS DATA									
Study Period	Chapter 9	City Creditors	Fiscal Problems	Pensioners	EM	Mayor/Council	MI Governor	TOTALS	
Aug-13	3	1	3	6	3	0	1	17	
Sep-13	4	5	15	5	5	2	6	42	
Oct-13	0	4	17	7	11	7	9	55	
Nov-13	7	1	5	2	4	21	2	42	
Dec-13	3	1	4	1	1	3	0	13	
Jan-14	11	2	23	10	5	18	10	79	
Feb-14	5	21	36	11	18	17	44	152	
Mar-14	8	12	18	10	19	7	7	81	
Apr-14	11	5	14	5	11	4	4	54	
May-14	0	1	0	0	0	0	0	1	
Jun-14	0	0	0	0	0	0	0	0	
Jul-14	3	7	8	7	7	0	1	33	
<b>TOTALS</b>	<b>55</b>	<b>60</b>	<b>143</b>	<b>64</b>	<b>84</b>	<b>79</b>	<b>84</b>	<b>569</b>	



DETROIT F.P. DATA									
Study Period	Chapter 9	City Creditors	Fiscal Problems	Pensioners	EM	Mayor/Council	MI Governor	TOTALS	
Aug-13	0	0	0	9	0	0	0	0	9
Sep-13	4	5	22	9	7	5	3	55	
Oct-13	15	1	30	8	19	8	13	94	
Nov-13	8	2	8	1	10	27	2	58	
Dec-13	3	1	9	4	4	2	1	24	
Jan-14	16	9	45	17	7	15	13	122	
Feb-14	14	27	57	20	28	15	53	214	
Mar-14	10	15	21	15	13	7	2	83	
Apr-14	14	13	23	8	23	3	2	86	
May-14	1	1	4	2	4	3	3	18	
Jun-14	0	1	1	1	0	0	2	5	
Jul-14	11	10	18	8	17	0	1	65	
<b>TOTALS</b>	<b>96</b>	<b>85</b>	<b>238</b>	<b>102</b>	<b>132</b>	<b>85</b>	<b>95</b>	<b>833</b>	
TOTALS FOR TWO PAPERS									
	151	145	381	166	216	164	179	1402	

### *Coding Mechanisms*

I adapted a coding sheet to assist with identifying how the articles were written, how many direct and indirect quotes were mentioned, whether or not the news article reflected a personal story, and lastly, a phrases and words table to capture the key phrases and/or words from the article. I also chose a coding frame analysis of the articles to focus on the actors of the articles, as well as, the subject matter of the article. I posit that focusing the *framing* on the actors helps to understand the journalist's perspective for choosing certain words to discuss the issue at hand. The coding mechanisms I chose are listed below:

- 1) *Volume – how many articles written over the one-year period?*
- 2) *Frequency – how often were articles written per month?*
- 3) *Issue Specific – was the article issue-specific to the pensioner or pension payment structure?*
- 4) *Thematic – was the article generic with overlapping themes of the pension payment system and/or health care benefits?*

- 5) *Informative* – did the article inform its reader of issue?
- 6) *Inflammatory* – does the article inflame its reader?

### *Data Analysis Process*

The volume and frequency table built for the thirty key dates (published by the Detroit Free Press) was instrumental in helping me to conduct the coding analysis. The Detroit Pensioners file folder was the selected group of articles that were analyzed for this research paper. Each article for the Detroit News and Detroit Free Press was individually read by and coded for content by the researcher. All Articles were analyzed for the frame it represented with respect to the coding mechanisms: (a) issue-specific, (b) thematic, (c) informative, and lastly, (d) inflammatory nature. Frames provide a mechanism to describe the power of communicating text using a combination of “selection and salience” (Entman, 1993:52). The articles were also analyzed for their *objective-functionalist* vs. *subjective-functionalist* approaches to the content. The Detroit News and Detroit Free Press represent examples of major newspaper organizations with corporate power bases. The Detroit News has tended to slant toward a conservative perspective, while, the Detroit Free Press has leaned toward a progressive perspective, which helps to define their cultures. Print media can help to shape public opinion by framing events and issues in particular ways with certain words and/or phrases often repeated.

Analysis of each article printed by the Detroit News and Detroit Free Press print media outlets identified how many articles were issue-specific, how many were thematic or had overlapping themes, how many informed the readers about specific processes and procedures, and lastly, how many were just inflammatory in nature. I define *issue-specific* articles as written to address one of the specific issues of the pension system mismanagement, the cuts to pensions and/or health care benefits, or how the supplemental stipend check amount would be determined for the pensioners. I define *thematic* as articles written with multiple subjects in one article, such

as health care benefits reductions and the proposed supplementary contributions of the stipend check to offset the costs of health care as described by the Emergency Manager. Another example would be articles discussing the reduction of pension cuts and saving the Detroit Institute of Arts collection by way of the “Grand Bargain.”

Articles that helped the reader understand the current status of activity as it related to the pensioners and the respective pension checks and health care benefits were coded as *informative*. For example, the article provided background information with specific process oriented information. It provided current updates of the negotiations between the bankruptcy court, the mediator, the city’s attorneys and the pension funds attorneys. I define *inflammatory* as articles that described the need for the reduction of the pension checks and elimination of health care benefits by using negative words on multiple occasions. Put another way, words and/or phrases that would raise the reader’s emotional level to angry. Another example of *inflammatory* language in any given article is language that described the pensioners as being responsible for the city’s current financial because they were awarded bonus checks (13<sup>th</sup> check) in lieu of reinvestment of the funds for future pension payments; an action that has been described as not effective financial planning by the emergency manager and other financial experts.

I structured the coding sheets into four sections: 1) article generic information (i.e.: title, author, newspaper, date, coder and color-coded frame analysis brief description); 2) groups of stakeholders, if there were any direct and indirect quotes, and how many quotes per applicable speaker; 3) whether personal stories were included in the article and by whom; and 4) significant phrases and words table with three columns describing (a) action-oriented, (b) emotion-gathering, and (c) information-process words and/or phrases. In multiple cases, a sentence generally described an action being taken and the process by which to complete that action, with

some form of emotion. I analyzed words and/or phrases that appeared routinely across both sets of print media outlets. If there were multiple information-process type words and/or phrases that applied to one action-oriented word and/or phrase, it was listed in a separate line box. This same procedure was applicable if there were multiple action-oriented type words and/or phrases that applied to one information-process type word and/or phrase.

de Vreese offers the eleven (11) framing mechanisms or focal points for identifying and measuring news frames based on J. W. Tankard' empirical approach to the study of media framing. The complete list of mechanisms is as follows: 1) headlines, 2) subheads, 3) photos, 4) photo captions, 5) leads, 6) source selection, 7) quotes selection, 8) pull quotes, 9) logos, 10) statistics and charts, and 11) concluding statements and paragraphs. For the purposes of this paper, I will be using a few of the mechanisms as my basis for analysis: 1) headlines, 2) subheads, 3) photos, 4) quotes selection and 5) concluding statements and paragraphs. "In sum, scholars within the empirical approach to measuring frames agree that frames are *specific textual and visual elements* or framing devices. These elements are essentially different from the remaining news story which may be considered *core news facts*" (de Vreese, 2005:54). I chose to use only five of the eleven framing mechanisms because these five provided an ability to get a more succinct understanding of the article and also because many of the articles were no more than 3 pages in length.

In summary, the following chapter addressed the research methodology. I discussed the research design of the one-year time period selected from August 2013 to July 2014. I posited three key research questions focused on the how the Detroit News and Detroit Free Press (data sources) framed the city's obligations to the pensioners, as well as, its promise to pay health care benefits for the life of the pensioner. I identified my data sources and thirty key dates that I used

as a guide for determining if I captured all applicable articles of the specific negotiation process during the city bankruptcy process. I described the data collection process and respective coding mechanisms used to identify the type of article written. I defined who the key stakeholders were and why they were selected. I closed the chapter with defining the analysis processes and a description of the coding sheet and related appendices. The two-page coding sheet template can be found in Appendix A – Definition of Terms. A complete listing of all coded print media articles by month and day with a color-coded brief description of the frame based on the coding mechanism (below) are in Appendix C for the Detroit News articles and Appendix D for the Detroit Free Press articles. The next chapter, frame building analysis process, focuses on the 12% (n=166) of the data articles' that were written specifically about the pensioners, pension system management and the potential changes to monthly pension checks and health care benefits.

## Chapter 4: Frame Building Analysis

This chapter focuses on a comparative content analysis between the Detroit News and Detroit Free Press of articles with subject matter that related to the pensioners' stakeholder group and their situation in the municipal bankruptcy. The overall intent of the chapter was to support the theoretical framework of *communicating text through frame building*. Focusing on frame building is the most critical aspect of communicating text. Headlines, which are most often determined by the print media's Editor, for many of the articles contained words and phrases that appear to lead the reader to assume various conclusions with respect to whom should be held responsible for city's default to the pensioners. I also analyzed four additional mechanisms which included: (a) subheads or subtitles, (b) photos, (c) quotes selections and (d) concluding statements. These five mechanisms helped me to get a concise understanding of the articles and their frames, overall.

Several topics were discussed in my analysis, including 1) the initial discussions leading up to declaring the city under municipal bankruptcy, 2) explaining how the bankruptcy process actually works for municipalities, and 3) the potential changes to the pension payments and health care changes. Many of the articles focused on explaining the bankruptcy process in general. This may have been a response to the general misinterpretations in how information was being disseminated between the major union officials and their membership base. In addition, major creditors (i.e.: banks) holding the city's municipal bonds were extremely concerned of how this would impact their ability to get paid on their outstanding debt obligations. The mismanagement of pension funds issue was the most heavily debated issue because calculations to determine how much monthly pension checks could be reduced would be based on the actual valuations of the pension funds.

### *Results by Coding Mechanism*

I used six (6) coding mechanisms described in the Research Design section for determining how the news article framed the headline and answering the questions posed in the same section. In my collection of news articles stored in the respective folder groups, roughly sixty percent of the articles were from the Detroit Free Press compared to 40% from the Detroit News. I also noticed that the Detroit News never put a key dates' timeline together in any of its daily or weekend publications in the same fashion that the Detroit Free Press did (refer to the Chapter 3: Methodology). These key dates were instrumental in helping me identify the critical timeframes of reporting, what topics would be the most significant for that period and lastly, the stakeholders who would be receiving the most attention during the discussions.

### *Coding Mechanism – Volume (how many articles written over the one-year period)*

Based on the seven categories described in Table 2 of stakeholder data folders, I analyzed articles from the Detroit News and Detroit Free Press, written and published during the one-year period from August 2013 to July 2014. I define *stakeholders* as individuals and groups with a significant role in the city's municipal bankruptcy. I wanted to see which print media outlet produced more subject-related articles. I define subject-related articles as articles specifically written about the pensioners' situation during the bankruptcy process. I collected 569 (40%) articles from the Detroit News relating to the Detroit municipal bankruptcy, and 833 (60%) from the Detroit Free Press. Although the Detroit News wrote less overall articles focused on the municipal bankruptcy as Detroit Free Press, Detroit News produced relatively the same volume of articles at 11.2% as compared to Detroit Free Press which produced 12.2% that focused specifically on the pensioners' situation (see Table 2).

Further analysis of the *volume* table (Table 2) identifies that both print media outlets wrote approximately the same percentage of articles on each of the key stakeholder groups (when sorted by file folder group). Stakeholder groups that received slightly more articles by percentage could be attributed to the overlapping subject-matter content. In other words, if an article addressed a critical issue with respect to the municipal bankruptcy and any other particular stakeholder, the article was stored in more than one applicable file folder group. For example, if an article contained verbiage that related to the city's emergency manager, the city's pensioners' situation and included actions by the bankruptcy judge, that article was stored in three file folder groups (Chapter 9 bankruptcy judge, Detroit City Emergency Manager, and Detroit City Pensioners). In another example, many of the articles written focused on the city's fiscal problems also included verbiage on what the main causes of the fiscal problems allegedly stemmed from: 1) bond structuring deals, 2) pension funds' mismanagement and 3) out-of-control health care benefit coverage.

Another observation about the data suggests the Detroit News focused more articles on the administrative/governmental aspect of the bankruptcy vs. the Detroit Free Press. Whereas, the Detroit Free Press focused more of its articles on the actual problems of the city's fiscal issues. Detroit Free Press wrote almost one-hundred (100) more articles on the city's fiscal problems than the Detroit News. Although both print media outlets remained fairly close in the percentage of articles written, the Detroit Free Press generated almost twice as many articles in the categories for Chapter 9 Bankruptcy Judge, Detroit City Pensioners, and Detroit City Emergency Manager. The only categories where the number of articles written was relatively close in number were the categories for Detroit City Creditors, Mayor & City Council, and Michigan Governor. In all, Detroit Free Press wrote over twice as many articles as Detroit News.



Table 2: Volume of news articles generated during the one-year period of the bankruptcy announcement by stakeholder category: 08/2013 to 07/2014

<b>STUDY PERIOD BY CATEGORY</b>	<b>DETROIT NEWS ARTICLES</b>	<b>Percentage of Detroit News Articles</b>	<b>DETROIT FREE PRESS ARTICLES</b>	<b>Percentage of Detroit Free Articles</b>
Chapter 9 Bankruptcy Judge	55	9.6	96	11.5
Detroit City Creditors	60	10.5	85	10.2
Detroit City Fiscal Problems	143	25.1	238	28.6
Detroit City Pensioners (Retirees)	64	11.2	102	12.2
Detroit City Emergency Manager	84	14.7	132	15.8
Mayor & City Council	79	13.8	85	10.2
Michigan Governor	84	14.7	95	11.4
<b>TOTALS (1402)</b>	<b>569</b>		<b>833</b>	

*Coding Mechanism – Frequency (how often were articles written about the pensions/pensioners)*

I wanted to see if there was a relationship to the key dates in the timetable created by the Detroit Free Press and when articles were written. Based on the study period, I wanted to see if any one month produced more written articles on the mismanagement of the pension systems, reducing the pensioners' monthly payments and/or healthcare benefits. In the month of August 2013, there was only one (1) key date – 13<sup>th</sup> – but the Detroit News wrote six (6) articles two-weeks later about the municipal bankruptcy process, the emergency manager's concern about the pension funds' mismanagement and a Detroit Police & Fire pension system (DPFS) board member's abrupt resignation. On the other hand, the Detroit Free Press wrote nine (9) articles within a one-week period about the bankruptcy judge appointment of the Official Committee of Retirees, pension funds valuation analysis (five articles were devoted to this subject), potential conflicts arising from multiple pensioners' associations, and objections to the bankruptcy's eligibility. This could suggest that the Detroit Free Press was more focused on communicating pertinent information to its readership based on the significance of a key date for that month.

September 2013 had seven (7) key dates: 7<sup>th</sup>, 13<sup>th</sup>, 15<sup>th</sup>, 19<sup>th</sup>, 23<sup>rd</sup>, 24<sup>th</sup>, and 27<sup>th</sup>; but each print media outlet produced fewer articles than the previous month. The Detroit News produced five (5) articles attributed to an open forum of citizens discussion the fairness of the bankruptcy, arguments over the process and challenges to the bankruptcy, changing the bankruptcy judge, determination of the future of health care benefits coverage and pension funds mismanagement. The Detroit Free Press wrote articles that focused on explaining how the city's two pension funds made some unfortunate investments and a detailed explanation of how bonuses were paid when the funds were not growing. Detroit Free Press also wrote an article that helped pensioners understand how the health care coverage was being eliminated and being replaced with monthly stipend checks. September 15, 2013 was the day that Detroit Free Press wrote the most in-depth article on the city's financial problems dating back sixty years titled, *How Detroit Went Broke – The answers may surprise you – and don't blame Coleman Young*.

Each of the months following from October 2013 to March 2014 only had 1 to 4 key dates. However, in the months of January 2014, February 2014 and March 2014, the number of articles written during the month increased significantly. I would speculate that this increase was due to the intense negotiations between the city and the creditors during those months. The discussions from January to March were the most intense because the city's legal staff and the Emergency Manager were making their initial proposals for settling the city's outstanding debts. I analyzed the frequency of articles produced over the course of the one-year period between the Detroit News and Detroit Free Press print media outlets. Table 3 is a breakdown by month of the subset of articles written that focused on the pensioners' situation of the potential reductions to the monthly pension payments and elimination of the health care benefits.

Table 3 illustrates the frequency of the news articles written and which months had the most coverage of the pensions systems, pensioners and/or healthcare benefits. In the subsequent months, each print media outlet published as least one (1) article per month around the key dates, or at least, within seven (7) days of the key date. January 2014 did not have a key date of activity to monitor based on the dates listed in the thirty (30) key dates list (see Chapter 3: Methodology); however, the highest number of news articles published during the study period was in January 2014. These were articles that focused on Detroit’s fiscal problems with the Detroit News publishing twenty-three (23) and Detroit Free Press publishing forty-five (45) articles. The busiest day for news articles published during January was on the 22nd. It was almost forty-five days after the Bankruptcy Judge Steven Rhodes declared that the City of Detroit was eligible for bankruptcy, and the official bankruptcy trial began. While the Detroit News was focusing on the bankruptcy process (functionalism), the Detroit Free Press focused on the pensioners (sub-group in society) and their options. The next paragraph will discuss the breakdown of how headlines and subheads are used to guide the reader and provide a comprehensive preview of what the article content may be framing.

Table 3: Frequency of news articles generated during the one-year period of the bankruptcy announcement for the pensioners category: 08/2013 to 07/2014

<b>STUDY PERIOD BY MONTH</b>	<b>DETROIT NEWS ARTICLES</b>	<b>%</b>	<b>DETROIT FREE PRESS ARTICLES</b>	<b>%</b>
August 2013	6	9.0	9	8.8
September 2013	5	8.0	9	8.8
October 2013	7	11.0	8	7.8
November 2013	2	3.0	1	1.5
December 2013	1	1.5	4	4.0
January 2014	10	15.6	17	16.6
February 2014	11	17.1	20	19.6
March 2014	10	15.6	15	14.7
April 2014	5	7.8	8	7.8
May 2014	0	0.0	2	2.0
June 2014	0	0.0	1	1.5
July 2014	7	11.0	8	7.8
<b>TOTALS (205)</b>	<b>64</b>		<b>102</b>	

Headlines and subheads are the first two groups of eleven (11) mechanisms de Vreese pulls from Tankard's empirical approach to the study of media framing. Articles from the Detroit News during the month of August 2013 (28<sup>th</sup> and 29<sup>th</sup>, respectively) carried headlines such as: "Union calls bankruptcy judge's rescheduling 'hasty,' vows to continue pension arguments" and "Orr: Mismanagement must be 'overwhelming' for pension takeover." The Detroit Free Press ran similar articles during the same month in August. On August 10, 2013, "Spat between rival retiree associations emerges in Detroit bankruptcy." August 20, 2013, a key headline read "Detroit fire, police pension board blasts report's claim of underfunding." One last example of an *inflammatory* headline, "Pension boards plan to object to Detroit's bankruptcy eligibility" that was written on August 20, 2013. The Detroit Free Press actually published three more articles than the Detroit News in the month of August, however, the majority of the Detroit News articles published during this period were more inflammatory. The next section will discuss the number of issue-specific articles written by each print media outlet.

*Coding Mechanism – Issue Specific (was the article written about a specific topic)*

As discussed in the Literature Review, issue-specific framing provides the format for the conceptualization and operationalization of understanding the process media outlets choose when reporting on certain news stories. As referenced by Entman (1993:53), "to frame is to select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation for the item described." It would have been virtually impossible for me to identify all the articles that focused on a specific issue without the headline title. I relied on the headline title to give me a better perspective of what the article might contain with respect to the story overall. I used the headline titles as a filtering process for determining

which articles would be *issue-specific* to the pensioners' situation, the mismanagement of the pension funding system and the potential cuts to the monthly payments and, the potential cuts and/or elimination of the health care coverage.

There are several articles that had similar headline titles that fell into the category of *issue-specific*. Articles with these headline titles helped me focus more on the article details, however, I did not just rely on the headline for determining which articles may have been related to the pensioners' situation. Examples of some headlines from the Detroit News included: 1) Pension freeze painful, necessary; 2) Pension funds too big to fail?; 3) Detroit retirees: Orr renews plan to cut health benefits; and 4) Detroit pensions 'sweetener' when salaries weren't growing, official says. On the other side of the spectrum, headlines from the Detroit Free Press read: 1) Detroit workers received \$765M in pension fund's 13<sup>th</sup> checks; retirees got \$195M; 2) Detroit sues, challenging legality of massive pension debt deal; and 3) Detroit may end health care coverage for retirees under 65, replace it with \$125 monthly stipends.

The Detroit News devoted 43% of its total articles written during the one-year study period were issue-specific. The issues mostly discussed were around the procedural actions required to accomplish the bankruptcy. For example, August, September and October 2013 combined for seven articles, but as city's eligibility for bankruptcy was ruled by Judge Rhodes to be proven and negotiations began to heat up after the New Year 2014, there was a significant increase in the number of articles published. January, February and March 2014 accounted for the largest portion of the 43% with 31% (twenty articles). One article had to be written to dispel the rumor mill regarding how the monthly pension cuts were going to be appropriated. An article exposing key participants of a 2005 pension debt deal under former-Mayor Kilpatrick was written. The initial discussions of the grand bargain began to surface with details of how the

Detroit Institute of Arts was willing to pledge \$100 million to help save the artworks and pensions. In April and July 2014, the issue with the Detroit suburbs and negotiations about the Detroit Water Authority became public.

Table 4: List of articles with *issue-specific* headlines from the Detroit News

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
August 2013	08/28/2013	Union calls bankruptcy judge's rescheduling 'hasty,' vows to continue pensions arguments	AFSCME union official with brief comments from bankruptcy/local off
	08/29/2013	City, creditors meet to discuss Detroit bankruptcy with mediator	EM Orr - Bankruptcy meeting with city & creditors – closed to media
	08/29/2013	Retired city workers hire 2 law firms for Detroit bankruptcy case	Outside legal representation - costly to City
	08/29/2013	Detroit Police & Fire pension board member resigns	Pension board member resigns – why?
September 2013	09/09/2013	City's lawyers argue challenges to Detroit bankruptcy ignore 'overwhelming' need for relief	City blames pensioners for ignoring real issue
	09/12/2013	Retiree committee wants different judge for Detroit Bankruptcy	Retiree Committee question powers of Bankruptcy Judge
October 2013	10/16/2013	Pension funds unions push to prevent retiree reductions in Detroit	Controlling EM powers over pensions
January 2014	01/22/2014	Detroit pensions fair game as bankruptcy begins – Promised Check issue	Bankruptcy Judge Rhodes, EM Orr & Other Bankruptcy experts
	01/22/2014	Rhodes opinion on pensions will have national repercussions	Bankruptcy Ruling overturned 50 year precedence - Bankruptcy Judge Rhodes, EM Orr

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	01/22/2014	Detroit pensions 'sweetener' when salaries weren't growing, official says	Pension Allocation and Distribution process over the years
	01/22/2014	Orr disputes report that he thinks higher paid Detroit pensioners	Disputing rumor of higher pension cuts for certain pensioners – EM Orr, Bill Nowling – Orr's Spokesman & Sharon Levine – AFSCME Attorney
	01/27/2014	Detroit pension funds ask for quick appeal of bankruptcy eligibility	Expediting the appeal process on behalf of Detroit Pension Funds – Pension fund lawyer and bankruptcy judge
	01/27/2014	Detroit retirees: Orr renews plan to cut health benefits	Explains health care costs and proposed changes to retirees – Retiree Committee & EM Team
	01/27/2014	Detroit pension funds sue bank over loan role	New lawsuit - Detroit Funds Lawyers & Alabama bank
	01/27/2014	Retirees union revive lawsuit to block Detroit health care cuts	Reactivation of older lawsuit regarding health care benefits reductions – Official Committee of Retirees, AFSCME union & two other retire associations
February 2014	02/01/2014	DIA may be expected to raise \$100M to protect its art, rescue pensions	DIA's role in helping city exit bankruptcy – DIA Chairman Gargaro & various foundation executives
	02/03/2014	DIA pledges to raise \$100M for artwork as Detroit get first look at debt plan	Discussion of the DIA plan to help city & creditors view debt plan – DIA, City EM team, bankruptcy judge, Governor Snyder

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	02/07/2014	Close ties put Detroit pension deal brokers under scrutiny	Pension swap deal under scrutiny because of personal relationship with Mayor Kilpatrick Finance Chief - Sean Werdlow, Key banker - Suzanne Shank, EM Team, Banking experts & PFRS Board member
	02/11/2014	Detroit may tailor pension cuts to ages, incomes	Personal Stories of retirees with one inflammatory comment: Potential pension cuts will be tied to age and incomes
	02/22/2014	Bankruptcy exit plan riles Detroit retirees	Release of Plan of Adjustment & Personal perspectives of Detroit retirees regarding Bankruptcy exit plan – EM, Governor Snyder, Official Committee of Retirees, City Unions,
	02/23/2014	Detroit bankruptcy proposal leaves pensioners angry, confused	Personal perspectives on Plan of Adjustment proposal – O. Stanfield, Official Committee of Retirees, EM Orr
March 2014	03/04/2014	Cost-of-living increases sticking point in pension mediation talks	Key issue with pensioners' unions for settlement of EM Orr's proposed plan of adjustment – Retirees' unions, Governor & State Legislators
	03/05/2014	Detroit retirees, unions wary of debt deal with banks	Analysis of Detroit retirees concerns with debt restructuring plan – Retirees, Unions & Bankruptcy experts



<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	03/05/2014	Retiree committee seeks \$600K from Detroit for insurance protection	Official Committee of Retirees seek insurance protection and asks Detroit to pay for it – The Committee, Lawyers for both sides
	03/24/2014	Pension funds urge quick ruling on Detroit’s bankruptcy appeal	Explains process for the bankruptcy appeal filed by pension funds – pension funds attorney and EM spokesman
	03/24/2014	Detroit prepares for historic debt deal vote	Discussed the pension debt deal voting process for pensioners – Pension funds attorneys, EM Orr, Bankruptcy experts,
April 2014	04/18/2014	Detroit suburbs ordered back to table for water authority talks	Reactivating the negotiations talks with the suburban county leaders and Detroit Bankruptcy team on the Detroit Water & Sewage plan – EM Orr and Tri-County Executives
July 2014	07/23/2014	Detroit’s debt-cutting plan gets big but not complete support	Explanation of how the process of the final voting occurred – Retirees & other creditor stakeholder groups

The Detroit Free Press published a smaller percentage (36%) of issue-specific articles than the Detroit News. This is attributed to the fact that they had a higher number of overall articles published for the pensioners’ situation (102) as compared to the Detroit News sixty-four. The Detroit Free Press article focused primarily on issues relating to procedural actions but with detailed articles on the health of the two pension funds. Detroit Free Press also devoted an article

to explaining the elimination of the health care benefits coverage and to the 2005 debt deal under former-Mayor Kilpatrick. The difference between the Detroit News and Detroit Free Press articles on the 2005 debt deal is that Detroit News wrote its article focusing on two key actors, who were rumored to have been having an affair during the deal's formation. The Detroit Free Press reported on the legalities of the deal and the city's options. Detroit Free Press wrote more articles that helped to lay a foundation of understanding with the bankruptcy process, what the pensioners could lose and what they had to gain.

The Detroit Free Press wrote the majority of these articles during the months of October 2013 and February 2014, including an article on the bonus check distribution. The Detroit Free Press also wrote more articles that focused on the pensioners personally. There was an article written that provided historical background on Detroit's tradition with labor talks. It was also the Detroit Free Press that provided more detail on the grand bargain with information on the State of Michigan's contribution and the Detroit Institute of Arts. More articles were written about the emergency manager's perspective with respect to the pensioners and the health care benefits. One such article on the emergency manager detailed how he felt about the pension fund systems unwillingness to accept the offers he was presenting on behalf of the city, "Kevyn Orr: We kept 'Russian oligarchs, Brazilian millionaires' from grabbing DIA treasures" (DFP, 03252014:1).

Table 5: List of articles with *issue-specific* headlines from the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
August 2013	08/05/2013	Retirees score formation of creditor committee in Detroit bankruptcy	Explanation of how the 9-member committee will benefit retirees and contribute to negotiations – 9 member committee, Bankruptcy Judge Rhodes, and Union organization leaders
	08/05/2013	Analysis shows Detroit pension funds in better shape than Orr says	Pension funding analysis – Outside experts, EM Orr (7%) vs. Pension Fund Leaders (8%)
	08/20/2013	Pension boards plan to object to Detroit's bankruptcy eligibility	Explanation of specific action to be taken by pension boards regarding Detroit's bankruptcy eligibility – Pension boards & EM team
	08/22/2013	New retiree committee will grapple with pension underfunding dispute	Explanation of how newly formed retiree committee will assist in resolving issue of pension underfunding – EM Orr, RDPFFA, DRCEA & Outside Experts
September 2013	09/13/2013	Detroit may end health care coverage for retirees under 65, replace it with \$125 monthly stipends	Explanation of modifications to health care coverage for retirees under 65 – EM Orr, Retiree Associations lawyers, Various trustees for General Retirement System
	09/19/2013	Detroit's residents gearing up to voice objections to Detroit's bankruptcy	Personal stories of pensioners and other residents who are objecting to city's bankruptcy filing – retirees & legal experts
	09/25/2013	Disastrous Kilpatrick debt deal might have been illegal, but city may settle anyway	Explanation of the mechanic of the 2005 SWAP Deal and its implications to the city's bankruptcy - - then-Mayor Kilpatrick, Wall Street banks, EM Orr, various lawyers

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
October 2013	10/04/2013	Detroit workers received \$765M in pension fund's 13 <sup>th</sup> checks; retirees got \$195M	Analysis of how 13 <sup>th</sup> check was issued and eventually banned by Detroit City Council (2011) – Retirees, Active workers, GRS board & AFSCME union, EM Orr
	10/05/2013	Detroit pension funds' 13 <sup>th</sup> check OK'd by judge, but retirees shouldn't count the money yet	Bankruptcy Judge Rhodes authorizes return of 13 <sup>th</sup> check payment but it may still be stalled by EM Orr – Administrative Law Judge
	10/15/2013	Detroit to end health care for younger retirees, offer \$125 a month, instead	Explanation of how the health care stipend with work for retirees under 65 – EM Orr, Detroit Retirees Committee, other city officials
	10/22/2013	Detroit's bankruptcy should be blocked because of possible pension cuts, labor says	Labor unions attorneys request Judge Rhodes to block city's bankruptcy filing because pension cuts should be protected under MI Constitution – Attorneys for labor groups, Judge Rhodes, Jones Day attorneys
	10/22/2013	Detroit retirees file complaint to halt Orr's health care plan	Health care cuts are city's main option; has consequences to pensioners – Retirees & EM Orr
	10/28/2013	Hands off our pensions say hundreds of Detroit city workers	Article describing the scene outside of the Federal Courthouse on the day of Bankruptcy hearing - Detroit Retirees and City Workers and lawyers for retiree group

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
November 2013	11/11/2013	Detroit retirees get Feb. extension on health care	Reasons City decided to delay health care benefits cuts until 02/2014 give retirees more time to seek health care options – EM Orr & Detroit Retiree Committee
December 2013	12/05/2013	Rochelle Riley: Detroit firefighter's widow wants Orr to remember the families	Personal story of families impacted by pension benefit changes including health care coverages – Widow of firefighter EM Orr
	12/09/2013	Can – and should – charitable foundations help rescue Detroit pensions, DIA artwork?  <b>Full list of all major foundations net worth</b>	Analysis of whether or not charitable foundations should help save city's retirees pensions and Detroit's art assets as a gesture of good faith – Charitable foundations leaders & EM Orr
January 2014	01/22/2014	Retirees brace for pension cuts in wake of Detroit bankruptcy ruling	Analysis of how Bankruptcy Judge Rhodes ruling on pension cuts in city's bankruptcy will be achieved – clarifies argument of whether MI Constitution protest pensions from being cut – Judge Rhodes, EM Orr, Outside experts & two retiree brothers
	01/22/2014	Detroit employee pension systems file appeal of Detroit bankruptcy	Discusses action taken by Detroit's three pension & union organizations in light of Judge Rhodes ruling on city's eligibility to file bankruptcy – PFRS, GRS, AFSCME & EM Orr
	01/22/2014	DIA joins deal in works with mediators that would protect art, pensions in Detroit bankruptcy	Analysis of the formation of the Grand Bargain for Detroit's Bankruptcy – Major foundations, DIA, Judge Rosen, Judge Rhodes, EM Orr

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	01/22/2014	Detroit police, fire pension system Oks pact with Clark Hill for \$20K per month	Explains hiring of new legal counsel for PFRS pension fund – PFRS leaders and Clark Hill Law firm
	01/24/2014	Retirees applaud state foundation funding plans but still expect cuts	Pension funds are happy about MI Gov. pledge of funding but are apprehensive about EM Orr's plans to still cut pensions – Unions, State officials, EM Orr & various foundations
	01/27/2014	Detroit bankruptcy plan threatens survivor benefits of families of fallen cops, firefighters	Personal stories of widows of slain police officers & firefighters concerned about pension cuts – 3 widows
February 2014	02/03/2014	Kellogg Foundation adds 40 million to plan to save DIA art, pensions	Report of key foundation adding money to grand bargain – Kellogg foundation CEO and DIA spokesperson
	02/03/2014	DIA pledges to raise 100 million for art, Detroit pension rescue fund	Report of DIA foundation adding money to grand bargain – DIA representatives and MI Governor
	02/03/2014	DIA's 100M pledge to rescue fund helps clear path to bankruptcy resolution	Major donor to Grand Bargain makes final commitment ensuring bankruptcy resolution – DIA Leaders, Detroit City Council members, GRS & PFRS spokespeople and MI Governor
	02/12/2014	Detroit retirees and city reach settlement on health care cuts	Explanation of the agreement reached by City and Retirees on future of health care benefits in lieu of second lawsuit – Retirees lawyers and EM Orr

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	02/22/2014	Detroit pensioners face up to 34% cut, loss of cost of living in Orr proposal	Analysis of how Detroit retirees may fare in the restructuring process – EM Orr, GRS spokeswoman, and retirees
	02/23/2014	Orr’s Detroit bankruptcy plan puts pressure on pensioners, state to ante up	Analysis of how EM Orr is pressuring pensioners and MI Legislature to come to the table on Detroit’s bankruptcy settlement – EM Orr, MI governor & legislators, and Pensioners’ union representatives
	02/23/2014	State funds for Detroit pensions-DIA deal likely to come with strings	Explanation of how the multi-prong rescue fund will be developed and handled – MI Gov. Snyder, Other bankruptcy experts and state legislators
	02/24/2014	Susan Tompor: Some Detroit retirees could lose one-third of their checks in bankruptcy	Advise on how retirees should prepare for pension check cuts and personal retiree stories
March 2014	03/02/2014	Rochelle Riley: Some non-Detroit residents call on state to help Detroit pensioners	Business roundtable meeting with out-of-city residents make plea for Detroit pensioners
	03/02/2014	Tom Walsh: Need for speed in Chapter 9 butts up against Detroit’s slow-walk labor talks tradition	Analysis of how the pressure is on pension funds to accept EM Orr’s plan of adjustment and grand bargain
	03/02/2014	Rochelle Riley: Detroit benefit cuts get painfully personal for survivors	Personal stories of survivors of police and fire workers who died in the line of duty discussing potential cuts to health care coverage
	03/07/2014	Detroit pensioners to bankruptcy judge: ‘Have mercy on us’	Pensioners plea with bankruptcy Judge Rhodes to have compassion on retirees when deciding on city’s restructuring plan

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	03/25/2014	Detroit EM Kevyn Orr says creditors need to 'get serious' in bankruptcy talks	EM Orr pressuring creditors to accept plan of adjustment for restructuring Detroit's debts and discontinuing objections to proposed cuts to retirees and bondholders
	03/25/2014	Kevyn Orr: We kept 'Russian oligarchs, Brazilian millionaires' from grabbing DIA treasures	EM Orr speaks to University of Michigan – Michigan Union – describing the impact of retirees & other creditors not agreeing to his plan of adjustment; "DIA yard sale"
April 2014	04/01/2014	Detroit retirees protest pension cuts: 'We're just everyday people'	Personal stories of retirees from American Federation of State, County, and Municipal Employees at protest rally downtown outside of the federal court house in Detroit
	04/10/2014	Detroit bankruptcy bond deal frees up \$56M for pensioners, Orr says	Analysis of new bond deal that makes more available for pensioners based on EM Orr's key settlement with group of general obligation bondholders
	04/18/2014	Detroit to reveal new bankruptcy restructuring plan Monday	City attorneys and Emergency Manager explain new bankruptcy restructuring plan in the amended plan of adjustment with different financial projections
May 2014	05/02/2014	Detroit bankruptcy deal: Civilian retiree group agrees to support cuts	Early results from balloting confirms Detroit Retired City Employees Association (DRCEA) members agree to grand bargain and pension & health care cuts



<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
July 2014	07/16/2014	Detroit bankruptcy vote: Pensioners appear to say yes to grand bargain	Analysis of ballot voting from pensioners based on many unnamed sources – leaks to reporters
	07/16/2014	Judge Rhodes spars with Detroit Fire union over bankruptcy objection	Analysis of how active workers' pension plans would be modified over 10 year period in light of bankruptcy reorganization plan that causes Judge Rhodes and DFFA attorney to have heated discussion in court

*Coding Mechanism – Thematic (was the article generic with overlapping themes)*

In many cases, article headline titles referenced a specific subject or issue, but discussed other issues within the same articles. de Vreese illustrates in his integrated process model of framing that frame-building starts in the newsroom and then proceeds to frames in the news to frame-setting, which consists of framing effects. As stated, “*Frame-building* refers to the factors that influence the structural qualities of news frames. Factors internal to journalism determine how journalists and news organizations frame issues. Equally important, however, are factors external to journalism. The frame-building process takes place in a continuous interaction between journalists and elites and social movements” (de Vreese, 2005:52). de Vreese (54) further states that “other frames transcend thematic limitations and can be identified in relation to different topics, some even over time and in different cultural contexts...labelled *generic frames*.”

The Detroit News published two (3%) thematic articles and Detroit Free Press wrote ten (10%) articles. Example articles from the Detroit News that fit the overlapping themes category I

am focused on are as follows: 1) “Detroiters discuss consequences of bankruptcy at Conyers forum” (DN, 090913:1); 2) “Detroit wins retiree health care concessions; barriers to water deal remain” (DN, 020414:1). Compare these two to the number published by the Detroit Free Press, it would suggest that the Detroit Free Press wanted to give a better representation of the number of issues that overlapped throughout the bankruptcy process and specifically, impacted the pensioners’ situation. Examples of the articles from the Detroit Free Press include: 1) “Detroit bankruptcy judge allows appeal of eligibility, pension rulings” (DFP, 012214:1); 2) “Detroit pension protesters offer own bankruptcy plan, vow to shut city down” (DFP, 022414:1); 3) “Detroit pension fight heats up after deeper cuts, fund management shake-up plan” (DFP, 041414); and lastly, 4) “Susan Tompor: 170,000 creditors will soon vote on Detroit’s future,& their own” (DFP, 041814:1). I can only speculate that the Detroit News either did not have enough staffing to address some of the same thematic issues that the Detroit Free Press did *or* may have not perceived the same level of interest to these issues to justify assigning a reporter to these news items.

Table 6: List of articles with *thematic* headlines from the Detroit News

DETROIT NEWS	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME
September 2013	09/09/2013	Detroiters discuss consequences of bankruptcy at Conyers forum (I attended this event)	Frustration and concern; attack on democracy
February 2014	02/04/2014	<b>Detroit wins retiree health care concessions; barriers to water deal remain</b>  <b>Key Article explaining Grand Bargain Plan &amp; the players</b>	Analysis of health care concessions and impact on Detroit Water & Sewage department – EM Plan of Adjustment, Pensioners, Tri-county executives & Outside experts

Table 7: List of articles with *thematic* headlines from the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
January 2014	01/22/2014	Detroit bankruptcy judge allows appeal of eligibility, pension rulings	Judge Rhodes explains reasons for allowing appeals of city's eligibility to move to 6 <sup>th</sup> Circuit Court of Appeals – Pension funds & EM Orr
	01/27/2014	Pension funds request speedy appeal of Detroit bankruptcy eligibility	Multiple groups are requesting Judge Rhodes to expedite appeal of Detroit's bankruptcy AND Barclays bank loan to city – Judge Rhodes, GRS/PFRS pension funds & 6 other groups
	01/27/2014	Detroit retiree groups file second lawsuit to block cuts to health care benefits	9 member group follows through on action to refile health care lawsuit and new lawsuit on settlement to banks – UBS & Bank of America Merrill Lynch
February 2014	02/24/2014	Detroit pension protesters offer own bankruptcy plan, vow to shut city down	Retirees use protests outside of federal courthouse to offer alternative solution to bankruptcy to prevent checks from being cut and vow to shut city down -
March 2014	03/11/2014	Detroit: Retiree committee will be protected against lawsuits in bankruptcy case	Explanation of how the Official Committee of Retirees will be protected from lawsuits after bankruptcy ends and discussion on hearing for proposed voting procedures for plan of adjustment
	03/28/2014	Tom Walsh: Crunch time looms in Detroit Bankruptcy	Analysis of the two critical issues facing the City of Detroit and its creditors in the bankruptcy – Negotiations for the DWSD and potential cuts to retirees and payments to bondholders

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	03/31/2014	Detroit proposes lower pension, creditor payouts in new bankruptcy plan	Analysis of the restructuring plan revisions submitted by EM Orr and continued negotiation discussions on the management of DWSD with suburban leaders and state legislators; Revised restructuring plan proposing high cuts to retirees monthly pensions & less money to bondholders
April 2014	04/01/2014	Detroit pension fight heats up after deeper cuts, fund management shake-up plan	Explanation of several key dates of activities as a result of revised restructuring plan involving Judge Rhodes, EM Orr, Official Committee of Retirees and pension funds
	04/18/2014	Susan Tompor: 170,000 creditors will soon vote on Detroit's future,& their own	Analysis of the ballot voting process for Detroit's bankruptcy restructuring plan detailing current status, describing what's at stake with grand bargain and possibilities for those who do not vote from the perspectives of city attorneys, unions and bankruptcy law experts
July 2014	07/16/2014	Retiree breaks down during hearing for objections to Detroit's plan	Analysis of the hearings focusing on objections to city's restructuring plan and some personal stories from retirees with medical issues fears of losing medical coverage and having their water shutoff during the bankruptcy process

The next coding mechanism I addressed is focused on news items that provide process information on the bankruptcy and the pensioners' situation to the reader which I labeled *informative*. They helped the reader form a better understanding of what the pensioners (retirees) were facing and what options were being reviewed and/or discussed. The Detroit Free Press published more news articles on the same day, but, they were *informative*, in comparison to the Detroit News.

*Coding Mechanism – Informative (was the article written to inform its readers of the processes)*

I focused on five (5) mechanisms from the eleven (11) discussed by de Vreese. The first two mechanisms, headlines and subheads, were instrumental in helping me to determine what the article content might contain. Several news articles were written that provided an in-depth perspective of what the bankruptcy was and why it was necessary. I operationalize *in-depth* as an article that explained the bankruptcy process in detail, providing the steps required by the city to substantiate the need for bankruptcy. In addition, it clearly outlines the timeframes involved and evidence of a satisfactory or unsatisfactory outcome. The Detroit News published almost 39% of its sixty-four news on the functional process of municipal bankruptcy. They addressed issues such as how the objections would be handled in bankruptcy court, how the appeal process would work, and how Detroit's municipal case was drawing a great deal of national spotlight at the 2013 bankruptcy lawyers conference. The majority of the Detroit News stories were written in January, February and March 2014, continuing the trend of most articles written during this three-month period. I attribute this period of activity to the time line of the negotiations between the bankruptcy court, city, pension funds, and other city creditors (see Table 8).

The Detroit News published an article on August 28, 2013 titled: “Detroit bankruptcy objections based on pension must wait” explained that U.S. Bankruptcy Judge Stephen Rhodes, fully understood the objections, however, he wanted everyone involved to understand that “the court fully recognizes and appreciates the extraordinary importance of the pension rights of the city’s employees and retirees in this case” (DN, 2013, 1). By the same token, he also stated that “the court further concludes that a prompt oral argument on these legal issues will promote just, speedy, and efficient determination of the city’s eligibility to be a debtor.” (DN, 2013:1)

Another example of an article that provided an in-depth explanation of the process comes from the Detroit News explaining its conception of Detroit’s financial problems from the perspective of a single neighborhood’s changes over the last sixty years referenced in Table 8. This article titled, “*Six Decades – How abandonment, racial tensions and financial missteps bankrupted an iconic American city*” (DN, 100413:1), was packed with personal stories from residents who grew up in the neighborhood and left, to those who remained. This article was written two weeks after the Detroit Free Press wrote its’ in-depth article on Detroit history of financial mismanagement which eventually led to the city filing for bankruptcy. The news item discussed in strident detail how many neighborhoods in Detroit paralleled the deterioration of Lakewood Street on Detroit’s eastside. In comparison to the Detroit Free Press news story, “*How Detroit Went Broke*” which kept its focus on the administrative side of the issues, the Detroit News went to the sociological side of the issue by addressing the racial tensions that have been attributed to Detroit’s downfall over the years.

The Detroit Free Press published 30% of its 102 articles dealing with the subject-matter of process and procedures necessary for the municipal bankruptcy that related to the pensioners’ situation. Table 8 listed all the articles focusing on process and procedures. For example, in

September 2013, two articles addressed the issue of why bankruptcy was a necessary outcome given the city's current finances (DFP, 090913:1). The article explained the root causes with respect to how much in legacy costs, the monthly pension expenses and the health care benefits, would not be covered after a certain time frame. In addition, bondholders would not be adequately paid to cover their investments. According to the article, it became impossible to continue restructuring talks without declaring bankruptcy because the city was more than \$18 billion in debt and have over 100,000 creditors (DFP, 090913:1). The city attorneys had successfully argued that the criteria for determining eligibility for bankruptcy had been met. The criteria to determine eligibility for bankruptcy included: (a) the city must be insolvent, (b) the city must have negotiated in good faith, and lastly, (c) the city must have proper authority from the state. The next section will address news items that contained words and/or phrases that implied blame, responsibility and other synonyms representing fault, which were labeled with the coding mechanism, *inflammatory*. *Inflammatory* articles tended to use harsher words when describing the pensioners and their expectations during the bankruptcy.

Table 8: List of articles with *informative* words from the Detroit News

DETROIT NEWS	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME
August 2013	08/28/2013	Detroit bankruptcy objections based on pensions must wait	Bankruptcy judge, state/local officials & bankruptcy experts
September 2013	09/13/2013	Oct 1 deadline looms for EM to change city retirees health care	Explains the reason for health care coverage changes
October 2013	10/01/2013	Pension freeze painful, necessary	Explains the reason for pension payment changes
	10/04/2013	<b>Six Decades IN-DEPTH ARTICLE ON DETROIT'S FINANCES FOR 60 YEARS</b>	In-depth analysis of the city's financial problems including pension systems management and funding

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	10/26/2012	Unions retirees attack city's path to bankruptcy	Explains the reason for city's bankruptcy filing
November 2014	11/01/2013	Detroit's bankruptcy case draws national spotlight	Discussion of Detroit's bankruptcy impact nationally at annual National Conference of Bankruptcy Judges (NCBJ) – Judge Rhodes & other bankruptcy judges & outside experts
December 2013	12/10/2013	All sides prepare for bankruptcy appeals	Explains appeals process for city's bankruptcy
January 2014	01/22/2014	Mediator expects significant help from state in pension DIA deal	Mediation contributions – U.S. Chief District Judge Gerald Rosen, Gov. Rick Snyder & EM Kevyn Orr
	01/22/2014	Detroit retirees in cities across U.S. worry over possible pension cuts	Personal stories of pensioners living outside of Michigan -First mention of the annuity system
February 2014	02/01/2014	Live tweets: Closing arguments resume in pension debt deal case	Explains the arrangements for settling the interest rate swaps deal negotiated under Mayor Kilpatrick – Bankruptcy Judge & EM Orr
	02/01/2014	DIA-pension deal may turn on Michigan's role	Analysis of how the foundations will be structuring a plan to save the DIA and protect the pensioners – 9 foundations, Bankruptcy Judge Rhodes, Mediation Judge Rosen & Governor Snyder
	02/19/2014	Detroit retirees, banks fight for assets	Explanation of how both groups were going to get respective shares of available assets – EM, Governor & Judge
	02/23/2014	Plan for DIA recues both art and Detroit retirees	Explanation of Grand Bargain (PofA) from EM Orr, Jones Day attorney, & financial advisor of FGIC



<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
March 2014	03/04/2014	New debt could save Detroit \$201M	Explanation of renegotiated settlement with two of the largest banks, UBS & Bank of America Merrill Lynch Capital Services, Bankruptcy experts & EM Orr
	03/24/2014	Poll states support strong for \$350M DIA pension aid	Analysis of polling results showing support of grand bargain deal – MI voters, Lawmakers & Committee spokesman
	03/24/2014	<b>Pension fund bond insurer objects to Detroit plan to end debt</b>  <b>Key article that explains pension debt finance deal of 2005-06 (KK admin)</b>	Explains the pension related swap debt deal and certificates of participation (COPs) – EM Orr, UBS AG & Bank of America banks, Financial Guaranty Insurance Corp. and Pension Boards
April 2014	04/16/2014	Chapter 9 turns page in Detroit, but remains far from closed	Analysis of the weekend of marathon mediation to end Detroit's Chapter 9 bankruptcy – Union leaders, EM Orr, Mediator Judge, Creditors Lawyers
	04/18/2014	Police and Fire pension boards votes to approve bankruptcy deal	Presentation of the negotiated bankruptcy deal for pensioners – PFRS board & GRS board
	04/18/2014	Detroit's changing numbers in bankruptcy deal to face scrutiny	Analysis of the reduction in pension cuts – EM Orr & Detroit's two pension funds spokespeople
July 2014	07/21/2014	Pensioners vote in favor of Detroit debt-cutting plan, official says	Explanation of process for passage of Detroit debt-cutting plan – City attorneys & Anonymous sources
	07/21/2014	Final ballots extremely unlikely to trip up Detroit's grand bargain	Detailed analysis on the balloting process for Grand Bargain – Two retirees' association lawyers & many unnamed sources

Table 9: List of articles with *informative* words from the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
August 2014	08/10/2013	Spat between rival retiree associations emerges in Detroit bankruptcy	Presenting case for newly formed retiree association vs. existing retiree unions to sit on US Trustee retirees' committee for bankruptcy – Retired Detroit Police Members Association (RDPMA) and Retired Detroit Police & Fire Fighters Association (RDPFFA) and Detroit Retired City Employees Association (DRCEA) - two established retiree unions
	08/20/2013	Studies back Kevyn Orr's pension warnings	Analysis of why retirees pension funds have unfunded liabilities based on competing valuation and audit reports – Milliman Audit Firm, Emergency Manager spokesman, other accounting experts
September 2013	09/09/2013	Detroit had no choice but bankruptcy, city says in response to creditors	Explains why bankruptcy was necessary for City – EM Orr team and Major union leaders
	09/18/2013	City union wants more time to question EM	Explains process for unions to request more time to question EM Orr & Governor on bankruptcy filing – Lawyers for GRS union, Judge Rhodes & various state officials
	09/23/2013	An early strategic for Detroit retirees to cope with benefit cuts	Question and Answer format to provide specific action retirees can take to cope with potential health care benefit cuts – Legal experts
October 2013	10/28/2013	Facing cuts Detroit retirees pack meeting in search of answers on health care	Informational meeting for retirees to better understand how to secure new health care benefits in light of city's plans to cut benefits - Retired Detroit Employees & City representatives

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
December 2013	12/10/2013	Detroit pension boards prepare for bankruptcy ruling, hire appeals attorneys	Detroit Pension Boards ramp up for bankruptcy ruling and prepare for potential appeal to ruling – Pension officials & EM Orr
January 2014	01/22/2014	Susan Tompor: Detroit Retirees facing cuts anxiously await bankruptcy eligibility decision	Information to assist retirees with potential cuts pension monthly payments and health care benefits – Bankruptcy experts and retirees personal stories
	01/22/2014	5 pension cut scenarios for retired Detroit workers; Orr mum on extent of cuts	Analysis of potential pension cuts from 5 different scenarios – EM Orr, Judge Rhodes & city unions
	01/22/2014	Detroit pension funds request to challenge Detroit bankruptcy	Analysis of appeals process used by Detroit's two pension funds – Pension funds (GRS/PFRS) and Bankruptcy Judge Rhodes
	01/22/2014	Millionaire to give \$5M toward protecting DIA art and Detroit pensions; who's next?	Identification of all major foundations that signed on to support U.S. Chief District Judge Gerald Rosen plan to save DIA artworks and reduce amount of retirees' pension payment cuts – Major foundations and Chief Judge & Mediator Gerald Rosen
	01/22/2014	Susan Tompor: Expert says municipal pension cuts would be alarming and not the right path	Interview with Retirement Expert at Center for Retirement Research at Boston College – A. Munnell
	01/22/2014	Snyder: State would pledge \$350M to save Detroit pensions, DIA artwork	MI Governor announces state's pledge of funds to Detroit – Judges Rhodes & Rosen, EM Orr, other state legislatures
	01/27/2014	Detroit retirement systems to challenge renegotiated swaps	Explains the processes required to challenge the 2005 SWAPs deal city has offered to settle for lower amount – EM Orr, Pension funds, Judges & banks

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
February 2014	02/01/2014	Deal could come as early as today to protect DIA art, Detroit pensioners	Initial information on the Grand Bargain with Ford Foundation CEO, State of Michigan, Mediator Judge Rosen
	02/01/2014	\$330M pledged to save pensions, DIA artwork from Detroit bankruptcy	Detailed explanation of formation of Grand Bargain with 4 sub-headline frames focusing on key foundations, bankruptcy experts, state legislators, and GRS spokeswoman
	02/04/2014	Creation of Detroit VEBA could follow Detroit Three UAW model	Analysis of new health care benefits process being considered by EM Orr for pensioners – Automotive business expert
	02/17/2014	Detroit retirees must sign up for health coverage by Saturday to avoid lapse	Explanation of what Detroit Retirees must do to continue health care coverage after March 2014
	02/20/2014	Detroit's bankruptcy blueprint due out this week: Here's what to expect	Explanation of what to expect in the city's Plan of Adjustment for the bankruptcy restructuring – EM Orr, WSU bankruptcy law expert and MI Governor Snyder
	02/22/2014	Detroit bankruptcy exit plan includes pension cuts, millions for blight	Analysis of Detroit's comprehensive bankruptcy reorganization blueprint – EM Orr, FGIC, GRS, PFRS & AFSCME
	02/23/2014	<b>Getting Detroit back on its feet: Highlights of Orr's plan of adjustment</b>	Analytical breakdown of EM Orr's Plan of Adjustment for Detroit's restructuring process – EM Orr's disclosure statement, DPD spokesman, DFD Interim Fire Commissioner, EMS Union President, MI Supreme Court spokeswoman

DETROIT F. P.	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME
	02/25/2014	Judge Rhodes pushes attorneys to keep Detroit bankruptcy on fast track	Bankruptcy judge urges all parties to keep negotiations and mediations progressing along a path to fast track exit of Detroit's bankruptcy – Judge Rhodes, EM Orr, City/GRS/PFRS/AFSCME attorneys
March 2014	03/02/2014	Detroit to mail ballots to 170,000 creditors to vote on bankruptcy plan	Explanation of the ballot voting process for all creditors involved in Detroit's bankruptcy
	03/02/2014	Public pension reform in Detroit: Many options --- and all of them painful	<b>Analysis of from pension experts and some personal stories discussing the options that will be available to retirees as a result of public pension reforms</b>
	03/07/2014	Judge pushes back critical Detroit bankruptcy hearing to July 16	Explanation of why Judge Rhodes rescheduled Detroit's bankruptcy hearing for a later date to give creditors more time to reach concessions with city attorneys
	04/18/2014	Susan Tompor: Error on Detroit police, firefighters pension cuts to be corrected in Monday's filing	Explanation of error with percentage cuts in major documents caught by WSU Bankruptcy Law professor to be corrected in new document filing
	05/09/2014	State lawmakers working on bills to address Detroit's bankruptcy grand bargain pledge	Analysis of legislative action state of Michigan lawmakers are enacting to honor pledge of \$350 million to city of Detroit as part of overall grand bargain; several bills must be written to accomplish goal of directing money from state's tobacco settlement into new fund for Detroit's bankruptcy plan

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
June 2014	06/24/2014	Synder signs Detroit bankruptcy bills, says 'there's more work to be done'	Analysis of actions taken by state of Michigan Governor signing the bills to transfer funding from state tobacco settlement to new Detroit bankruptcy fund for next 20 years as part of grand bargain
July 2014	07/05/2014	Detroit pensioners need to mail ballots soon to arrive by July 11 deadline	Explanation of ballot voting process for 170,000 creditors and critical deadlines imposed by city to keep bankruptcy process on the fast-track schedule set by Judge Rhodes
	07/11/2014	What to expect in Detroit's \$18 billion bankruptcy vote due today	Explanation of what the voting process will entail, what each of the classes represent and who votes in each class
	07/23/2014	Detroit pensioners back grand bargain in bankruptcy vote, creditors object	Explanation of voters' ballots and outstanding issues with respect to bankruptcy plan going forward and getting Judge Rhodes approval

*Coding Mechanism – Inflammatory (was the article written to upset and/or anger its readers)*

Malcolm X, in the mid-1960s, was once quoted as having said “The media is the most powerful entity on earth. They have the power to make the innocent guilty and to make the guilty innocent, and that's power; because they control the minds of the masses” (Malcolm X, 1965:1). When Malcolm X uttered these words over a half-century ago, it was as if he was channeling de Vreese’s perspective on frame-setting and the effects of this process. “*Frame-setting* refers to the interaction between media frames and individuals’ prior knowledge and predispositions. Frames in the news may affect learning, interpretation, and evaluation of issues and events” (de Vreese, 2005:52). As de Vreese (2005:52) succinctly concluded, “The *consequences* of framing can be

conceived on the individual and the societal level. An individual level consequence may be altered attitudes about an issue based on exposure to certain frames. On the societal level, frames may contribute to shaping social level processes such as political socialization, decision-making, and collective actions.” The media frame is an outcome of the production process including, organizational pressures, journalistic routines, and elite discourse.

Framing can have many effects on the reader. The Detroit News published 20% of its sixty-four articles with inflammatory content during the study period. The words chosen to describe an event or situation that can be described as *inflammatory* are such as “slash”, “hotly contested”, and “sever”, it could potentially have negative effects on the reader’s attitude and behavior. “By virtue of emphasizing some elements of a topic above others, a frame provides a way to understand an event or issue...In short, *a frame is an emphasis in salience of different aspects of a topic*. While agenda-setting theory deals with the salience of issues, framing is concerned with the presentation of issues” (de Vreese, 2005:53). In presenting the issue of potential cuts to the monthly pensions checks *prior* to the determination of the city’s eligibility for bankruptcy, the print media outlets, the Detroit News and Detroit Free Press, were creating “*an emphasis in salience of different aspects of a topic*.” They were preparing the public for what would become the most contentious battle played out in the media, The City vs. the Pensioners.

“Audit shows Detroit pension funds lost millions on real estate deals, bonuses” (DN, 09272013:1) which discussed how losing millions on various real estate deals did not stop the city for issuing bonuses to the pensioners, alluding to potential pension fund system mismanagement, and suggesting the pensioners were gaming the system at the city’s expense. The article was framed around direct quotes from the emergency manager’s spokesman, Bill

Nowling and Bruce Babiarz, spokesman for the Police and Fire Retirement System (PFRS). Several phrases were used to describe the concerns of the emergency manager with respect to the pension funds mismanagement. For example, “search of possible waste, abuse, fraud, and corruption”; “would not tolerate misconduct”; “fraudulent unemployment compensation claims”; “riskier use of pension dollars” were words and phrases used by the emergency manager’s spokesman (DN, 092713:1). One of the rebuttal phrases was a quote from the PFRS spokesman, “Police and Fire pension fund investments have helped fill 40 stories of commercial and retail space downtown...that revitalization downtown would not exist if it had not been for their investment foresight” (DN, 092713:2).

In contrast to the Detroit News, the Detroit Free Press only devoted roughly 15% of its 102 articles to inflammatory content. Similar to the Detroit News, Detroit Free published an article that focused on some of the questionable investments made by the pension funds. The September 1, 2013 article discussed the investment with the Westin Book Cadillac hotel titled, “Detroit’s pension funds at risk of losing millions with Book Cadillac Hotel loans.” Other examples of articles written by the Detroit Free Press was on September 13, 2013 where the headline read “Nearly \$1 billion in bonuses paid from ailing Detroit pension fund” describing the bonus check called the 13<sup>th</sup> check. This article suggested that those bonus funds should have stayed in the pension funds and been reinvested to help insure the funds would be stabilized for a longer period. However, the rebuttal from the Police and Fire Retirement System (PFRS) fund and the General Retirement System (GRS) fund were intense. Spokespersons from both funds slammed the city for suggesting the pensioners were not deserving of the bonuses.

According to the Detroit Free Press, had the pension boards been staffed by officials other than those with direct relationships with city employees (uniformed and non-uniformed),



the funds would have been allocated differently. Another justification used by the two pension funds administrators were “lots of years there were no pension increases” and “average pension for vast majority of retired city employees are modest” (DFP, 091313:2). The funds’ spokespeople made it very clear that the 13<sup>th</sup> check bonus was only distributed when the pension funds’ investments outperformed annual expectations. The extra money was given to active workers’ annuity accounts and an extra monthly check was paid to retirees at the end of the year. In cases where investments returns were too low to support the 13<sup>th</sup> check, trustees of the pension funds voted to give \$500 checks to retirees which totaled millions in payouts. The emergency manager argued that these payouts, whether the full 13<sup>th</sup> check or smaller bonuses, were excess distributions that should have been used more wisely. This was information that the emergency manager was basing on an audit report that suggested the GRS increased active employees’ pension annuity accounts by 7.5% when overall pension fund lost 24.1% of its value the same year.

Two days after this article was written, the Detroit Free Press followed up with the most inflammatory article in this month, “*How Detroit Went Broke*” which provided an in-depth analysis of Detroit’s financial missteps over the period of sixty years. This was the article that documented the inactions of prior administrations when faced with similar problems and their inability to make critical decisions when Detroit’s population began to drop. Quotes from many previous employees who were part of several administrations suggested that key officials continued to turn a blind-eye to the population decreases, used tax increases to supplement lost revenues and borrowed excessively to cover expenses. However, the worst administration of the city was attributed to former Mayor Kilpatrick, for his 2005 debt swap deal. It was identified as the deal that officially sent the city to bankruptcy court. The essence of the deal was borrowing

on future casino revenue to make a large deposit into the city’s two pension funds to cover the expense for that year at a fixed interest rate instead of a variable rate. Unfortunately, the nation’s 2008-09 financial collapse caused interest rates to drop significantly, resulting in the fixed rate for the city to remain in effect and increase its loan balloon payment to an amount the city could not afford. The next paragraph will discuss the use of photos and concluding statements in the articles.

Table 10: List of articles with *inflammatory* words from the Detroit News

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
August 2013	08/29/2013	Orr: Mismanagement must be ‘overwhelming’ for pension takeover	EM attacks mismanagement of pension funds
September 2013	09/27/2013	Audit shows Detroit pension funds lost millions on real estate deals, bonuses	Blaming the mismanagement of pension funds
October 2013	10/01/2013	Corruption alleged after Detroit pension deal	Critique of alleged corrupt pension deal
	10/15/2013	Restoring 13 <sup>th</sup> check hurts retirees in long run	Legality of 13 <sup>th</sup> check for city/county retirees
	10/30/2013	Obamacare haunts Detroit union retirees	Critique of Obamacare with respect to pensioners
November 2013	11/01/2013	Chapter 9 positions drawn on pensions	Discussion of MI Governor wanting to take Detroit into Bankruptcy – EM Orr, Pension union leaders, MI Governor
March 2014	03/01/2014	Chapter 9 players reluctant to commit	Discussion of progress in bankruptcy exit plan negotiations – City unions, banks, Emergency Manager, Chief Justice Rosen – mediator, & financial expert on bankruptcy
	03/25/2014	Pressure on Orr to close DIA fund deal	Analysis of Chief Justice Rosen plan to save DIA art collection in conjunction with bolstering city pensions – Judge Rosen, EM Orr, and foundations

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
April 2014	04/18/2014	Bolger demands Detroit unions give cash in bankruptcy settlement	Operation of pensions - State Politian issues ultimatum to labor unions – House Speaker Bolger, Labor unions, & Snyder Administration
July 2014	07/05/2013	Detroit far from sealing Chapter 9 deal	Business editor's perspectives on Detroit's Chapter 9 bankruptcy plan focusing on Michigan decision makers and Political leaders
	07/05/2014	Detroit needs deal with creditors, not victory	Business editor's perspectives on Detroit's negotiations with major creditors – bank creditors, swap deal & pension funds
	07/11/2014	New DIA art evaluation is unlikely to unravel grand bargain	Business Editor's perspectives on DIA collection inconjunction with Grand Bargain contributors – DIA, Pension fund leaders & State
	07/16/2014	Stage set for trial on city's exit plan	Business editor's perspectives on process of city trial for exit plan – Bankruptcy experts and EM Orr's spokesman

Table 11: List of articles with *inflammatory* words from the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
August 2013	08/20/2013	How bad is Detroit's pension situation? Depends on who you ask	Explanation of Pension funding issue from various experts' perspective – Milliman Actuarial Firm – EM Orr Actuary and Gabriel Roeder Smith – Pension Fund Actuary

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
	08/20/2013	Detroit fire, police pension board blasts report's claim of underfunding	Police & Fire pension board attack back on pension funding
September 2013	09/01/2013	Detroit's pension funds at risk of losing millions with Book Cadillac Hotel loans	Explanation of Pension fund risky investment in real estate – 2 pension funds, EM spokesman, Ferchill Group CEO (Westin Book Cadillac Hotel), Other financial experts
	09/13/2013	Nearly \$1 billion in bonuses paid from ailing Detroit pension fund	Negative consequences of pension system mismanagement with 13 <sup>th</sup> check distribution – Retired employees who served in administration capacities, Attorneys for pension funds, EM Orr team & accounting experts
	09/15/2013	<b>IN-DEPTH ARTICLE ON DETROIT'S FINANCES FOR 60 YEARS - How Detroit Went Broke – The answers may surprise you – and don't blame Coleman Young</b>	Explains what really happened to Detroit's fiscal management and why it happened over the last 60 years – Past and present city leaders, EM Orr, and various accounting & bankruptcy experts
October 2013	10/29/2013	Detroit pension funds sue lender over payments in Book Cadillac Hotel development	Analyzing business deal with Westin Book Cadillac Hotel – Pension funds sue because they had not received payments/deal had some questionable relationships – Detroit's two pension funds legal teams, Carpenter Pension Trust Fund (CPTF-Detroit), iStar affiliate

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>
December 2013	12/12/2013	Ex-Detroit official defends 2005 pension deal blamed in city's downfall	Former Chief Finance Director under then-Mayor Kilpatrick defends his 2005 COP/SWAP deal that has been blamed as 'tipping point' for Detroit's municipal bankruptcy – Sean Werdlow & Pension systems officials
January 2014	01/27/2014	Retirees committee says Detroit ignoring health care negotiation	9 member panel very upset that health care coverages are still going to be cut severely after 60-day extension by EM Orr
February 2014	02/04/2014	Detroit sues, challenging legality of massive pension debt deal	City blames 2005 pension debt deal for illegal structure and wants to invalidate the deal against UBS and Bank of America Merrill Lynch and bond insurers FGIC & Syncora cry foul – EM Orr, Bond insurers and bond holders
	02/04/2014	Brian Dickerson: Can Detroit pension board survive the fallout of its predecessor?	Analysis of how Detroit Pension Board survives life after bankruptcy – GRS spokesperson VanOverbeke
	02/19/2014	Detroit's new debt deal could get ball rolling on restructuring	Analysis of the new debt deal (Grand Bargain) being used to help Detroit restructure for exiting Chapter 9 Bankruptcy – Bankruptcy Judge Rhodes, City's attorneys, WSU Bankruptcy Law Professor, etc.

DETROIT F. P.	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME
March 2014	03/02/2014	Detroit bankruptcy's bedrock dispute: Kevyn Orr talks tough as pensions cry foul	Outlines the next steps in the bankruptcy process specifying some key dates and action items in addition to responses from pensioners to EM Orr's plan of adjustment and the grand bargain
	03/02/2014	Kevyn Orr on the DIA-pension rescue fund	Personal interview with EM Orr discussing the grand bargain broken down in several frames from his perspective
April 2014	04/10/2014	<b>Detroit city workers, pensioners could face cut in retirement savings, too</b>	Analysis of how bankruptcy could impact current workers and retirees of GRS fund with respect to their annuity accounts supplemented by the city – EM Orr, GRS spokesperson
	04/10/2014	<b>Police, firefighters unions say Kevyn Orr's plan puts art above pensions</b>	Analysis of negotiations between major public safety unions and city regarding grand bargain and potential pension cuts that provides a strong perspective of the unions – comparing pension cuts to saving art ( <i>using extortion</i> )
July 2014	07/23/2014	Bond insurers vow to fight Detroit pensioners' bankruptcy vote	Analysis of two bond insurers who rejected city's offer - will fight for better treatment in city's bankruptcy

*Impact of Photos, Quote Selections, and Concluding Statements*

Another mechanism I analyzed was the use of photos, however, copyright laws prevent me from including the actual photos in this thesis. Detroit News reported on Detroit's retirees in living in cities across the U.S. on January 22, 2014. The story's headline "Detroit retirees in cities across U.S. worry over possible pension cuts" gave a personal perspective of several pensioners living in other parts of the country. Photos of three pensioners communicated the personal side of the issue of potential pension cuts and how they would impact individual lives. The story was reported from Palm Harbor, Florida, the current home of Ron Goosen, one of the pensioners (retirees) featured in the story. The news article also features the personal stories of Norma Gibbs, 79, and Charles Shelton, who was shot twice during his employment as a Detroit Bus driver. Several other personal stories were discussed in this article that was instrumental in understanding the pensioners concerns from a different level. Other examples of the type of photos used in various news items included pictures of Emergency Manager Kevyn Orr at different points in the negotiation status. His pictures showed him with scowling facial images.

Other examples of descriptive photos used by both print media outlets were helpful in understanding Detroit's decline over the last sixty years and how the conversation shifted from just blaming pension funds mismanagement with bonus checks to bad managerial decisions over the long haul. For example, the Detroit News *Six Decades* news story had images of Detroit's booming population and the 1967 civil disturbance side-by-side. Another example of pictures occupying side-by-side were a photo of former Mayor Coleman Young with a group of investors and businessmen displaying the new General Motors plant that was surrounded by controversy, Poletown, the Hamtramck plant that was built using eminent domain law. Each of the photos in this caption reflected a view of the city through the decades of 1950s, 1960s, 1970s, 1980s,

1990s and 2000s. By contrast, the main photo in the Detroit Free Press news item, *How Detroit Went Broke*, featured pictures of Detroit's mayors from 1950 to 2013.

Pictures of Detroit's mayors on the front page provided the frame of Detroit's financial problems laying the responsibility on the administrations of the past sixty years. Past mayors included Albert Cobo (1950-57), Louis Miriani (1957-62), Jerome Cavanagh (1962-70), Roman Gribbs (1970-74), Coleman Young (1974-94), Dennis Archer (1994-02), Kwame Kilpatrick (2002-08), Ken Cockrel Jr. (2008-09) and Dave Bing (2009-13). It was during former Mayor Bing's tenure that the Emergency Manager, Kevyn Orr, was appointed to resolve the city's long overdue overhaul. In addition to the photo of the former mayors, there was another photo explaining how Detroit's debt exploded in the 2000s. According to the Detroit Free Press (100413:3). "The city's revenue exceeded its debt for a decade starting in 1977 under Mayor Coleman Young. But when the city's bond rating improved in 1985, a surge of new borrowing began. Bonds were sold for many projects, including Chrysler's Jefferson North Assembly Plant, improvements to Cobo Center, water and sewer infrastructure and downtown redevelopment. Chart does not include future accrued liabilities such as pension, retiree health care or interest on bonds, which emergency manager Kevyn Orr says total \$18 billion."

The next mechanism I wanted to focus on was the use of quote selections in the news items. Both papers quoted some the same bankruptcy experts. An example of one the most quoted bankruptcy expert was an attorney named Douglas Bernstein who worked for the Plunkett and Coon law firm. Mr. Bernstein was generally quoted because he understood the city's financial issues but always remained neutral in his perspectives. However, the other experts generally quoted were the experts who had valued the city's two pension funds, Gabriel R. Smith and the Milliman Accounting Firm. Mr. Smith was hired as an independent actuary to



conduct a valuation of the General Retirement System (GRS) and the Retired Police and Fire System (RPFS) and determined that both funds were sufficiently funded for future liabilities. The Milliman Accounting Firm was hired by the Emergency Manager's team and their audit of Mr. Smith's valuation of the two pension funds determined that the funds were underfunded and could not meet future liabilities, therefore justifying Mr. Orr's decision to file for bankruptcy.

The Police and Fire Retirement System and General Retirement System pension funds spokesperson were also quoted on numerous occasions. Articles that were framed around the concerns of the pensioners' situation of having their monthly pension checks cut and losing their health care benefits had a higher number of quotes from their representatives. Articles that framed the need to pursue these actions had more quotes from the emergency manager's spokesman, Bill Nowling. For example, in the Detroit News on October 1, 2013, an article titled, "*Corruption alleged after Detroit pension deal*" had twelve quotes from the two pension funds management and/or spokesman vs. two from Bill Nowling, the emergency manager's spokesman. According to Mark Diaz, a Detroit Police & Fire pension fund trustee, "it is unfair that a businessman who allegedly embezzled money from retirees has a mansion at a time when Detroit pensioners fear they could end up losing their own homes if their pensions are slashed" (DN, 100113:3).

In an article addressing the bankruptcy appeals, there were more direct quotes from bankruptcy law experts, suggesting the framing of the article was to explain a process. Noted bankruptcy law expert, Douglas Bernstein was quoted four times. "An appeal could be a lengthy process...There is a mountain of evidence so if it's coming before the 6<sup>th</sup> Circuit, it's not a snap decision" (DN, 121013:2). Another bankruptcy law expert, Michael Sweet had three quotes, stating in one quote, "If this were not a high-profile case like it is, just getting to the circuit court

would take years flowing through the intermediate steps” (DN, 121013:2). Local bankruptcy law professors were referenced on numerous occasions including Wayne State’s bankruptcy law professor, Laura Beth Bartell, and University of Michigan’s John Pottow. Both print media outlets utilized the local and out-of-state bankruptcy experts throughout the study period to help frame the pensioners’ situation the bankruptcy process from a balanced perspective. Table 11 and 12 lists some examples of these types of quotes for further clarification.

Table 12: List of articles with *quotes from experts* for the Detroit News

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>QUOTER’S NAME</b>	<b>ARTICLE QUOTE</b>
August 2013	08/28/2013	Steven Rhodes - Bankruptcy Judge	“The court fully recognizes and appreciates the extraordinary importance of the pension rights of the city’s employees and retirees in this case and of how the city will ultimately propose to treat those rights”
	08/28/2013	Steven Rhodes - Bankruptcy Judge	“The court further concludes that a prompt oral argument on these legal issues will promote just, speedy, and efficient determination of the city’s eligibility to be a debtor”
September 2013	09/08/2013	John A. E. Pottow – U/M Bankruptcy & Commercial Law Professor	“I believe it is near unconscionable not to pay people the pensions they have earned”
	09/08/2013	John A. E. Pottow – U/M Bankruptcy & Commercial Law Professor	“I think we have a gap for the lack of insurance coverage for public sector workers and this problem isn’t going to go away.”
October 2013	10/01/2013	Robert Brooks – University of Alabama in Tuscaloosa Professor of Finance	“the IOUs written for the pension funds likely sped up Detroit’s financial collapse.”

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>QUOTER'S NAME</b>	<b>ARTICLE QUOTE</b>
	10/01/2013	Robert Brooks – University of Alabama in Tuscaloosa Professor of Finance	“It’s incredibly arrogant to think I’m going to go borrow money, invest it in the stock market and then live off the earnings”
November 2013	11/01/2013	Christopher Klein – U.S. Bankruptcy Judge for Stockton, CA	“Ultimately, there’s going to have to be a Supreme Court decision that resolves that”
	11/01/2013	Kenneth Klee – Los Angeles bankruptcy attorney	“Whatever the reason, there’s not enough money to pay everybody, so why should the pensions come first?”
December 2013	12/10/2013	Douglas Bernstein – Bloomfield Hills, MI attorney & expert on municipal bankruptcy	“An appeal could freeze the city’s bankruptcy case and restructuring if a stay is issued”
	12/10/2013	Douglas Bernstein – Bloomfield Hills, MI attorney & expert on municipal bankruptcy	“Rhodes could issue a stay but I don’t think he’s going to slow the process down unless a higher court tells him to”
January 2014	01/22/2014	Laura Beth Bartell – Wayne State University bankruptcy law professor	“It obviously gives a much bigger weapon to Kevyn Orr”
	01/22/2014	Laura Beth Bartell – Wayne State University bankruptcy law professor	“It doesn’t change the game, it just speeds up the game”
February 2014	02/03/2014	Jim McTevia – Bingham Farms, MI financial consultant	“Orr is hoping the draft debt-cutting plan leads to agreements with creditors that could smooth Detroit’s path out of bankruptcy”
	02/03/2014	Jim McTevia – Bingham Farms, MI financial consultant	“Orr needs creditor support and to prove the debt-cutting plan can be accomplished within a few years”
March 2014	03/01/2014	James Spiotto – Managing Director of Chapman Strategic Advisors, LLC	“Nearly nine months since the July 18 Chapter 9 filing should be enough time for people to understand the need to come together”

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>QUOTER'S NAME</b>	<b>ARTICLE QUOTE</b>
	03/01/2014	James Spiotto – Managing Director of Chapman Strategic Advisors, LLC	“You have kabuki theater in Chapter 9 and that’s the posturing”
April 2014	04/16/2014	Douglas Bernstein – Managing Partner of Plunkett Cooney banking, bankruptcy & creditors rights practice group	“It happens all the time...It’s a fluid process”
	04/16/2014	Douglas Bernstein – Managing Partner of Plunkett Cooney banking, bankruptcy & creditors rights practice group	“Everythings in play until you’ve got a confirmed plan or until Judge Rhodes says it’s not in play”
May 2014	No Articles Written in this Month		
June 2014	No Articles Written in this month		
July 2014	07/11/2014	Alan Fausel – VP & Director of Fine Arts for Bonham Auction House – NY	“The danger is in flooding the market”
	07/11/2014	Alan Fausel – VP & Director of Fine Arts for Bonham Auction House – NY	“there are only so many buyers for so many things”

Table 13: List of articles with *quotes from experts* for the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>QUOTER'S NAME</b>	<b>ARTICLE QUOTE</b>
August 2013	08/05/2013	Rachel Barkley – Morningstar Analyst	“The pension liability is highly contested and could have wide reaching implications”
	08/05/2013	Rachel Barkley – Morningstar Analyst	“How these benefits are treated in the bankruptcy may set a precedent for how pensions are treated going forward, especially by distressed municipalities”
September 2013	09/01/2013	George Pennacchi – University of Illinois at Urbana Professor of Finance	“It’s probably not a good investment choice”

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>QUOTER'S NAME</b>	<b>ARTICLE QUOTE</b>
	09/01/2013	George Pennacchi – University of Illinois at Urbana Professor of Finance	“You want to be able to hedge against a bad economic outcome locally by diversifying with investments not correlated with the regional economy”
October 2013	10/05/2013	Doyle O’Connor – Michigan Employment Relations Commission Administrative Law Judge	“The exact figure would require an examination of the General Retirement System pension fund’s performance in 2011 and 2012”
	10/05/2013	Doyle O’Connor – Michigan Employment Relations Commission Administrative Law Judge	“may will offer little more solace than an assurance of a full ticket- price refund offered while still on the sharply tilting deck of the Titanic”
November 2013	No experts quoted		
December 2013	No experts quoted		
January 2014	01/22/2014	Daniel Thomas – President of Thomas Financial Group	“We seeing a lot of people who want out”
	01/22/2014	Daniel Thomas – President of Thomas Financial Group	“he’s seeing City of Detroit workers still planning to retire, but they’re running numbers carefully”
February 2014	02/01/2014	Craig Barbarosh – Bankruptcy attorney	“It takes pressure off the city in its need to raise funds and address creditors’ claims”
	02/01/2014	Craig Barbarosh – Bankruptcy attorney	“It gives the city additional flexibility through the liquidity of \$330 million”
March 2014	03/02/2014	Art Schwartz – former General Motors labor negotiator	“union negotiators always want to appear to be fighting for their members”
	03/02/2014	Art Schwartz – former General Motors labor negotiator	“Their reflex is to bargain, not capitulate...management says the offer will only get worse, not better—but management says that all the time”

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>QUOTER'S NAME</b>	<b>ARTICLE QUOTE</b>
April 2014	04/01/2014	Laura Beth Bartell – Wayne State University Bankruptcy Law Professor	“the retiree strategy of holding out for something better than the DIA-pension deal and pursuing sales of DIA art poses serious dangers for pensioners”
			“Judge Rhodes has already indicated he does not view liquidation of city assets as the solution to the city’s financial difficulties”
May 2014	No experts quoted		
June 2014	No experts quoted		
July 2014	07/11/2014	Ryan Plecha – Bankruptcy attorney representing Detroit’s retiree associations	“It is an absolutely historic moment in Detroit’s history”
	07/11/2014	Ryan Plecha – Bankruptcy attorney representing Detroit’s retiree associations	“It’s going to determine whether retirees are protected from additional harm, whether the city can rebuild and whether the state can be protected”

Lastly, I looked at the print media articles for their concluding statements. The Detroit News August 28, 2013 article discussed the “sections containing the facts” by explaining in the second paragraph of the article that the objections being raised were premature steps in the bankruptcy process because the bankruptcy judge, Steven Rhodes, had yet to rule if the city was, in fact, eligible for bankruptcy. This article was a good example of de Vreese’s rubric (2005:54). Words used to denote negativism such as “slash,” “hotly contested,” and “potential cuts” were paired with words like “adjust,” “speedy and efficient,” and “aggressive schedule” to denote that this article wanted to convey a message of informing the reader that more work was in store before any major decisions would be made. The article further explained the four-step process

required to determine if a municipality is eligible for Chapter 9 relief and that any discussion on pension cuts and other issues pertaining to the creditors would have to wait until the eligibility was completely determined. The article made it clear that the bankruptcy judge was “carving out the issues” in order “to streamline the process” (DN, 2013:2).

The Detroit Free Press published a similar article on August 20, 2013 titled: “Pension boards plan to object to Detroit’s bankruptcy eligibility” addressing one of the objections to the overall bankruptcy process. As was discussed in the Detroit News article, U.S. Bankruptcy Judge Rhodes must first rule on the city’s eligibility for bankruptcy. The objectors believe that city is ineligible from declaring bankruptcy based on the State of Michigan’s Constitutional protections that public pensions cannot be “diminished or impaired.” Although objections of this type are common in Chapter 9 cases, the bankruptcy judge only has to determine if the City of Detroit meets a series of criteria for filing bankruptcy, one being that the state has authorized the filing. It had been determined that the Emergency Manager Orr had those powers based on the revisions made to Public Act that detailed the emergency management authority. Tables 13 and 14 are examples of concluding statements from each print media outlet.

Table 14: List of *concluding statements* from the Detroit News

<b>DETROIT NEWS</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
August 28, 2013	Detroit bankruptcy objections based on pensions must wait	Bankruptcy judge informs on bankruptcy process	Schuette’s defense of pensioners could put him on multiple sides of the Detroit’s bankruptcy. Separately, he has to represent Gov. Rick Snyder in legal challenges to Snyder’s authorization of Orr to file for bankruptcy

DETROIT NEWS	ARTICLE HEADLINE	ARTICLE FRAME	CONCLUDING STATEMENT
August 29, 2013	Orr; Mismanagement must be 'overwhelming' for pension takeover	EM attacks mismanagement of pension funds	The Detroit General Retirement System has acknowledged being 77 percent funded, with an \$829 million unfunded liability. Orr's consultants at the Seattle firm Milliman estimate the fund is actually \$2 billion short of what's needed to pay retirees and 65 percent funded.
September 09, 2013	Detroiters discuss consequences of bankruptcy at Conyers forum	Frustration and concern ; attack on democracy	Since most legal proceedings involving Detroit are halted while the city is in bankruptcy, the civil rights organization needs Rhodes' permission to continue pursuing a federal lawsuit claiming the EM law violates equal protection and voting rights under the U.S. Constitution
September 27, 2013	Audit shows Detroit pension funds lost millions on real estate deals, bonuses	Blaming the mismanagement of pension funds	The audit noted the city's administration of employee benefits for health care is poorly documented, highly transactional and extremely labor intensive. Although inefficient, the investigations did not find errors in employee deductions for health care contributions, But there were areas of concern with reconciliation of billing, according to the report.



<b>DETROIT NEWS</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
October 01, 2013	Corruption alleged after Detroit pension deal	Critique of alleged corrupt pension deal with Mayor Kilpatrick	We trusted people managing our system back then to do the best job on our behalf, Diaz said. In spite of the economy taking a turn for the worse, in spite of the alleged corruption and bad deals, we are still at the top of the heap when it comes down to funding levels for pension systems.
October 16, 2013	Pension funds unions push to prevent retiree reductions in Detroit	Controlling EM power over pensions	Contending Detroit is following the rules as written, the city's attorney had a message for objectors to the way federal bankruptcy law treats municipalities. If you don't like the powers that a court has in Chapter 9, write your congressman, Bennet said.
November 01, 2013	Chapter 9 positions drawn on pensions	Discussion of MI Governor wanting to take Detroit into bankruptcy – EM Orr, pension funds leaders	Seriously. None of this historic legal wrangling will mean much if it doesn't improve the lot of folks living with daily reminders of the city's epic dysfunction and mismanagement. It mostly hasn't, so far.
November 01, 2013	Detroit's bankruptcy case draws national spotlight	Discussion of Detroit's bankruptcy impact nationally at annual National Conference of Bankruptcy Judges (NCBJ)	Threatening (bankruptcy) is one issue and doing it is another, said Joseph Luzinski, senior vice president of Development Specialists Inc. in Miami. It's a threat you can't make unless you have the (political) capacity to follow through.

DETROIT NEWS	ARTICLE HEADLINE	ARTICLE FRAME	CONCLUDING STATEMENT
January 22, 2014	Orr disputes report that he thinks higher paid Detroit pensioners should take larger cut	Disputing rumor of higher pension cuts for certain pensioners – EM Orr, Bill Nowling (Orr’s spokesman) and Sharon Levine (AFSCME Attorney)	I think that is an extrapolation by Bloomberg, Nowling said. Kevyn said he thought there should be some representational adjustment, but didn’t say it would be based on (a scale) or proportionality...He said he thinks there should be some representational adjustment based on the health of the (pension) fund. If in fact the governor or EM wanted to protect the retirees that were earning less through pensions, that could have been part of the pension proposal, Levin said.
January 27, 2014	Detroit retirees: Orr renews plan to cut health benefits	Explains health care costs and proposed changes to retirees – Retiree Committee & EM team	The current proposal calls for an overall 82 percent reduction in health care benefits. It also requires a 15 percent share of costs covered for non-Medicare eligible retirees down from 72 percent, retiree officials said.
February 01, 2014	DIA may be expected to raise \$100M to protect its art, rescue pensions	DIA’s role in helping city exit bankruptcy – DIA Chairman & various foundations executives	Everyone has bought the vision, but the numbers are being worked on, said another foundation executive involved in the process. Funders have talked about the DIA being all-in. But there has been no talk about (what) all-in means. This is the most fluid thing I’ve ever seen done.

<b>DETROIT NEWS</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
February 23, 2014	Detroit bankruptcy proposal leaves pensioners angry, confused	Personal perspectives on Plan of Adjustment proposal – O. Stanfield (retiree) & Official Committee of Retirees, EM	We are getting screwed in that the greatest burden in supporting this bankruptcy is being put on the retirees, said Sykes. The city retirees are the ones being charged the greatest amount.
March 01, 2014	Chapter 9 players reluctant to commit	Discussion of progress in bankruptcy exit plan negotiations – City unions, banks, EM, Chief Justice Rosen (mediator & financial expert on bankruptcy)	You have kabuki theater in Chapter 9 and that's the posturing. Spiotto said. Hopefully retirees and employees see this is the best they're going to do. Otherwise it isn't kabuki theater, its kamikaze.
March 24, 2014	Pension funds urge quick ruling on Detroit's bankruptcy appeal	Explains process for the bankruptcy appeal filed by pension funds – Pension funds attorneys & EM spokesman	The Official Committee of Retirees predicted the cuts could amount to 40 percent to 50 percent reductions for 5,658 active Detroit workers and 12,118 retirees in the General Retirement System after Orr's proposed elimination of cost-of-living increases for 10 years. The committee also estimated Orr's plan would put 20 percent of retirees in poverty in that time frame, despite the governor's safety net provision.
April 18, 2014	Bolger demands Detroit unions give cash in bankruptcy settlement	Operation of pensions - State politician issues ultimatum to labor unions – House Speaker Bolger, Labor unions & Gov. Snyder administration	Once we make the decision if its worthwhile to go forward with \$350 (million), then you decide which format makes the best financial sense for taxpayers, Bolger said.

DETROIT NEWS	ARTICLE HEADLINE	ARTICLE FRAME	CONCLUDING STATEMENT
April 18, 2014	Detroit suburbs ordered back to table for water authority talks	Reactivating the negotiations talks with the suburban county leaders & Detroit bankruptcy team on Detroit Water & Sewage plan – EM Orr & Tri-county Executives	There are a multitude of issues to consider such as legal complications, contract matters and financing costs, that need to be worked out, he said. These studies represent the first step in what could be a long journey.
July 05, 2014	Detroit needs deal with creditors, not victory	Business editor's perspectives on Detroit's negotiations with major creditors – bank creditors, swap deal & pension funds	There are few winners (save lawyers) in bankruptcy, and there is no free money in American finance. If the city's obvious pressure campaign doesn't produce the negotiated settlement its lawyers seek, they could find their client with a victory it does not want and that's not much of one at all.
July 21, 2014	Pensioners vote in favor of Detroit debt-cutting plan, official says	Detroit debt-cutting plan – City attorneys & Anonymous sources	Taylor also used the retiree associations quarterly newsletter to make a plea for donations to cover the groups mounting legal bills. He said the association has received nearly \$200,000 in donations for paying the groups attorneys, but has incurred about \$500,000 in expenses. These are difficult times, but again I must ask for your assistance, Taylor wrote.

Table 15: List of *concluding statements* from the Detroit Free Press

<b>DETROIT F. P.</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
August 05, 2013	Analysis shows Detroit pension funds in better shape than Orr says	Pension funding analysis – Outside experts, EM Orr vs. Pension fund leaders	The largest accumulated liabilities most often reflect management decisions not to fund contributions at level meeting actuarial guidelines, said Timothy Blake, Moody's managing director.
August 20, 2013	Studies back Kevyn Orr's pension warnings	Analysis of why retirees pension funds have unfunded liabilities based on competing valuation and audit reports – Milliman Audit Firm, EM spokesman & other accounting experts	Another area of contention is the "smoothing period" over which a pension fund recognizes market returns. The city has used a seven-year period; five years is more the industry norm.
September 09, 2013	Detroit had no choice but bankruptcy, city says in response to creditors	Explains why bankruptcy was necessary for city – EM Orr team & major union leaders	Orr has estimated Detroit's pension funds are underfunded by \$3.5 billion, and that benefits of the city's 23,500 retirees will need to be adjusted.
September 13, 2013	Detroit may end health care coverage for retirees under 65, replace it with \$125 monthly stipend	Explanation of modifications to health care coverage for retirees under 65 – EM Orr, Retiree Association lawyers, various trustees for General Retirement System	Orr proposed a new health care plan to city workers in early August that he said would save the city nearly \$12 million a year while increasing workers' deductibles and caps on out-of-pocket costs. The General Retirement System on Wednesday agreed to contribute more than \$1.3 million toward active employees' new health care plans.

DETROIT F. P.	ARTICLE HEADLINE	ARTICLE FRAME	CONCLUDING STATEMENT
October 04, 2013	Detroit workers received \$765M in pension fund's 13 <sup>th</sup> checks; retirees got \$195M	Analysis of how 13 <sup>th</sup> check was issued & eventually banned by Detroit City Council (2011) – Retirees & Active workers, GRS board & AFSCME union, EM Orr	Some say that if the board had invested those excess earnings funds over the 23-year period, the pension fund would be in better shape today, Riehl wrote in a Free Press op-ed Sunday. Given the numerous factors that influence fund performance over such a long period, it's impossible to predict whether that's true.
October 22, 2013	Detroit's bankruptcy should be blocked because of possible pension cuts, labor says	Labor unions attorneys request Judge Rhodes to block city's bankruptcy filing because pension cuts should be protected under MI Constitution – Attorneys for labor groups, Judge Rhodes, Jones Day attorneys	At the conclusion of the trial, Rhodes is to decide whether the bankruptcy can proceed. But experts say it's likely he won't decide whether pensions can be cut until later in the case.
December 10, 2013	Detroit Pension Boards prepare for bankruptcy ruling, hire appeals attorneys	Detroit pension boards ramp up for bankruptcy ruling and prepare for potential appeal to ruling – Pension officials & EM Orr	Whatever happens with this ruling, either side is going to appeal, and you want to be prepared to act quickly, said Bruce Babiarz, spokesman for the Police and Fire Pension System.
December 12, 2013	Ex-Detroit official defends 2005 pension deal blamed in city's downfall	Former Chief Finance Director under then-Mayor Kilpatrick defends his 2005 COP/SWAP deal that has been blamed as 'tipping point' for Detroit's municipal bankruptcy – Sean Werdlow & Pension systems officials	He also blamed the Wall Street collapse and the Great Recession for souring the swaps deal. "Nobody anticipated you would have a financial meltdown," Werdlow said.

DETROIT F. P.	ARTICLE HEADLINE	ARTICLE FRAME	CONCLUDING STATEMENT
January 22, 2014	Retirees brace for pension cuts in wake of Detroit bankruptcy ruling	Analysis of how Bankruptcy Judge Rhodes ruling on pension cuts in city's bankruptcy will be achieved – clarifies argument of whether MI Constitution protest pensions from being cut – Judge Rhodes, EM Orr, Outside experts & two retiree brothers	“It’s going to affect me greatly. A big pension cut may force me to file for bankruptcy,” said Amru Meah, who worked for the city for 32 years. “I can’t afford to take a pay cut.”
January 22, 2014	Detroit bankruptcy judge allows appeal of eligibility, pension rulings	Judge Rhodes explains reasons for allowing appeals of city’s eligibility to move to 6 <sup>th</sup> Circuit Court of Appeals – Pension funds & EM Orr	However, Rhodes told attorneys from both sides he does not plan to rule on how the city can spend the loan or if the loan is necessary because bankruptcy code gives a city the right to obtain additional financing in a bankruptcy case. Instead, Rhodes said, he will base his decision on whether “it is fair and equitable and whether it is in the best interest of the estate.”
February 01, 2014	\$330M pledged to save pensions, DIA artwork from Detroit bankruptcy	Detailed explanation of formation of Grand Bargain with 4 sub-headline frames focusing on key foundations, bankruptcy experts, state legislators, and GRS spokeswoman	Mariam Noland, president of the Community Foundation for Southeastern Michigan, said that money was conditioned on a mediated settlement to other conflicts in the bankruptcy. “It is one piece of a very complex transaction,” she said.

<b>DETROIT F. P.</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
February 12, 2014	Detroit retirees and city reach settlement on health care cuts	Explanation of the agreement reached by City and Retirees on future of health care benefits in lieu of second lawsuit – Retirees lawyers and EM Orr	“the mediators hope that this settlement will provide a foundation for all parties to the bankruptcy to redouble their mediation efforts to reach meaningful agreements which can be incorporated into a fair and balanced agreed-upon plan of adjustment to be presented to the bankruptcy court for confirmation,” the mediators’ statement said.
March 02, 2014	Detroit bankruptcy’s bedrock dispute: Kevyn Orr talks tough as pensions cry foul	Outlines the next steps in the bankruptcy process specifying some key dates and action items in addition to responses from pensioners to EM Orr’s plan of adjustment and the grand bargain	Orr urged the pension funds to reach a deal instead of fighting. “We certainly appreciate all the efforts of everyone involved in the grand bargain to save our pensions,” Bassett said, “but we certainly still have a long way to go before anything can be resolved.”
March 07, 2014	Detroit pensioners to bankruptcy judge: ‘Have mercy on us’	Pensioners plea with bankruptcy Judge Rhodes to have compassion on retirees when deciding on city’s restructuring plan	“The retirees didn’t cause these problems in this city, why are you allowing them to rebuild Detroit with our blood and sweat?” asked one retiree who is suffering from bone disease.
April 01, 2014	Detroit retirees protest pension cuts: ‘We’re just everyday people’	Personal stories of retirees from American Federation of State, County, and Municipal Employees at protest rally downtown outside of the federal court house in Detroit	“Everybody just may as well move to the cemetery and just open up a coffin and lay down—that’s what they want you to do, “ McNeil said. “But we’re not going to let that happen. We’re going to stand up. We’re going to continue to fight.”



<b>DETROIT F. P.</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
April 18, 2014	Detroit to reveal new bankruptcy restructuring plan Monday	City attorneys and Emergency Manager explain new bankruptcy restructuring plan in the amended plan of adjustment with different financial projections	The city signed documents with the banks Wednesday to finalize the deal, which still must be approved by Rhodes. The judge will conduct a hearing Thursday to consider approving the new deal, which has drawn objections from major creditors such as AFSCME Council 25, bond insurer Syncora and the city's retiree committee.
May 02, 2014	Detroit bankruptcy deal: Civilian retiree group agrees to support cuts	Early results from balloting confirms Detroit Retired City Employees Association (DRCEA) members agree to grand bargain and pension & health care cuts	Rosen said that as part of the deal, the city's civilian retirees "will have a meaningful voice" in the governance of a Voluntary Employees Beneficiary Association (VEBA) trust that will be established to manage and deliver reduced health care benefits.
May 09, 2014	State lawmakers working on bills to address Detroit's bankruptcy grand bargain pledge	Analysis of legislative action state of Michigan lawmakers are enacting to honor pledge of \$350 million to city of Detroit as part of overall grand bargain; several bills must be written to accomplish goal of directing money from state's tobacco settlement into new fund for Detroit's bankruptcy plan	"Once we're confident that parties to the agreement – especially the pensioners – are supportive, then we'll be supportive," he said. "We've voiced some concerns about the governance issue. On its face, any arbitrary movement of governance would be inappropriate. But we'll be open to talk about how we can manage the process." (State Rep. Thomas Stallworth, D-Detroit)

<b>DETROIT F. P.</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>CONCLUDING STATEMENT</b>
July 16, 2014	Detroit bankruptcy vote: Pensioners appear to say yes to grand bargain	Analysis of ballot voting from pensioners based on many unnamed sources – leaks to reporters	But if they vote yes, the city will carry significant momentum into the trial. If the plan of adjustment wins approval in court, the city plans to invest \$1.4 billion over 10 years to improve city services, including police, fire and blight removal.
July 23, 2014	Bond insurers vow to fight Detroit pensioners' bankruptcy vote	Analysis of two bond insurers who rejected city's offer will continue to fight for better treatment in city's bankruptcy restructuring plan against EM Orr	A settlement is still possible before and even during the bankruptcy trial, but if two sides don't come to a deal, Rhodes could force the insurers to accept cuts or direct them back to the bargaining table.

### *Subjective vs. Objective Functionalist Content Analysis*

Utilizing a sender-message data link, I wanted to understand if there was a direct connection between the news article's headlines and its contents. In order to understand which of the data sources (senders) between the Detroit News and Detroit Free Press presented their respective messages. The print media articles were analyzed using the five (5) of the eleven (11) framing mechanisms discussed by de Vreese to see if I answered the three research questions presented in the Methodology chapter. The typology focus for the articles was to determine whether each article was presented a *subjective-functionalist* or *objective-functionalist* viewpoint. There will be some brief discussion of these types of articles in the next chapter that focused specifically on the three major bankruptcy recurring themes, however, this chapter will conclude with specific examples of articles that have fallen under one of the typologies.

As stated in the chapter, under the media sociology section, McQuail (1985, 96) suggests that studying media from an objective approach “favor extensive data collection and multivariate analysis and go more into studies of media reach and effect.” Whereas, a subjective approach would “favor case studies, description, ethnography, and interpretation applied especially to questions of culture and audience experience.” I compared 64 articles from the Detroit News against the 102 articles from the Detroit Free Press that focused specifically on the pensioners’ situation. Tables 15 and 16 (at the end of this section) are examples of articles from the total group of one-hundred and sixty-six (166) articles supporting my analysis. Overall, I determined articles that were *inflammatory* categorized as *subjective-functionalist* and articles that were *issued-specific* or *informative* were *objective-functionalist* based on the typologies defined in the Literature Review chapter. If an article addressed more than one coding mechanism (which was a rare case), I categorized the article by the dominant theme or coding mechanism.

The Detroit wrote twenty-eight (28) *issued-specific* articles as compared to the forty-two (42) written by the Detroit Free Press. The Detroit News wrote twenty-one (21) *informative* articles vs. the Detroit Free Press’s thirty-one (31) articles. However, the number of *inflammatory* articles written by the Detroit News was thirteen (13) and the number of the same articles written by the Detroit Free Press was sixteen (16). Given that the Detroit News only published a total of sixty-four (64) articles and devoted 20% of its total articles to *inflammatory* issues as compared to the total of 15% from the Detroit Free Press. Thus, Detroit News had a slight tendency to use the *subjective-functionalist* perspective more often than the Detroit Free Press to covering the issues of the pensioners’ situation during the city’s bankruptcy process. The Detroit Free Press wrote almost twice as many articles (n=102) as the Detroit News (n=64) overall on the pensioners’ situation, yet, both print media outlets devoted about the same

percentage of articles that framed the pensioners' situation in a negative manner. It should also be noted that no journalist name was used for any article written in the Detroit News with the exception of the business editor, Daniel Howes and the majority of his articles were categorized as *inflammatory*.

On the other hand, every Detroit Free Press article had a journalist's name associated with it. In many cases, there multiple journalists credited for writing many of the Detroit Free Press articles. I am not sure why this was the case, but, what it does signal is that the Detroit Free Press believes was more likely to name the author and the News just assigned someone in charge of the article, without specifically naming anyone. All of their journalists provide contact information for follow up by the reader and will respond to inquiries to all of their published articles. For example, in the month of February 2014, the Detroit Free Press focused 16 of its 20 articles (80%) on explaining the grand bargain deal to save the Detroit Institute of Arts (DIA) and the pensioners. In contrast, the Detroit News wrote 7 of its 11 articles (63%) on this subject and there was no specific journalist credited for the articles. During this time period, the Detroit News published articles that covered three of the four coding mechanisms, excluding the *inflammatory* coding mechanism. In comparison, the Detroit Free Press who published multiple articles in all four of the coding mechanisms. The next few paragraphs highlight two articles that were instrumental in aiding my understanding of the typologies.

The two articles that helped to aid my understanding of the typologies used for this paper were from the Detroit Free Press, "How Detroit Went Broke" (DFP, 091513) and Detroit News, "Six Decades" (DN, 100413). The Detroit Free Press published its article three weeks before the Detroit News published its article, however, both articles provided in-depth analysis of Detroit's financial problems for the last sixty (60) years. The difference between the two was the analysis

was how each article was framed. The Detroit Free Press utilized the framing *objective-functional* typology approach and the Detroit News utilized the *subjective-functional* typology approach. Understanding that the *subjective-functional* approach could be viewed as the specific purpose of constructing facts that exist within an individual's mind, the Detroit News "Six Decades" article told more personal stories based on an analysis of the city, its neighborhoods and residents. A major subheadline from the Detroit News article was "It was called a city of magic, and many believed the best was yet to come" (DN, 100413:1).

Joanne Thomas, who moved to Lakewood Street in 1978, was one of the featured personal stories. She was quoted as saying, "people think all this mess happens all at once. But it happens piece by piece" (DN, 101313:1). By analyzing Detroit's demise from one single neighborhood, this allowed the Detroit News to focus on the people. Photos from the Detroit News *Six Decades* article featured a series of captions from the people walking in the streets of the city in the 1950s to a police officer patrolling the city during the turbulent riot of the 1960s to a gathering of the city's leaders in the 1970s celebrating the a major new development. Additional photos included an example of a white couple moving out of the neighborhood they once occupied in the 1980s to a building being demolished in the 1990s to Mayor Kilpatrick's arrest in the 2000s. These images coupled with the personal stories of residents who lived in this neighborhood, and watched the neighborhood's demise over the past fifty years, bared witness to a city once labeled the "Arsenal of Democracy" become the Arsenal of Disgrace.

In contrast, the *objective-functional* approach would require the news item to be constructed from the perspective of not being influenced by emotion or personal opinion, but driven totally by the facts of the situation (McQuail, 1985:96) which is how the Detroit Free Press "How Detroit Went Broke" article framed its analysis. The subheadings of each section in

the article provided specific frames of the article’s content. Similar to the Detroit News, the Detroit Free Press had its take on the key issues driving Detroit to become the Arsenal of Disgrace. In the subheading frame that describes the postwar boom as the “ugly first signs of urban decline” (DFP, 091513:4), in much of the same context as Sugrue described the urban transformation in his book. Many of the articles published prior to the Detroit News *Six Decades* and the Detroit Free Press *How Detroit Went Broke* featured stories that appeared to have blamed much of Detroit’s financial issues on poor decisions and greedy unions.

The common theme between both print media’s in-depth articles focused on decades of abandonment from the city of its residents. Deindustrialization and suburbanization were soon to become the “two trends undermining Detroit and the nation’s industrial centers like no foreign enemy had been able to do” (DFP, 091513:4-5). Suburbanization programs sponsored by the federal government with its subsidies and tax incentives provided families in crowded cities like Detroit, Cleveland and St. Louis more living options. With respect to deindustrialization, “cities like Detroit and Flint that rose to power in the first half of the 20<sup>th</sup> Century were shocked to find in the second half many factory jobs would be lost to foreign competition” (DFP 091513:5). By the late 1950s, signs of strains were showing in industrial cities with the help of urban riots of the 1960s accelerating the process of decline.

Table 16: List of articles that are *subjective & objective* from the Detroit News

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
August 2013	08/29/2013	Orr: Mismanagement must be ‘overwhelming’ for pension takeover	EM attacks mismanagement of pension funds	Subjective/Inflammatory

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
September 2013	09/27/2013	Audit shows Detroit pension funds lost millions on real estate deals, bonuses	Blaming the mismanagement of pension funds	Subjective/Inflammatory
October 2013	10/01/2013	Corruption alleged after Detroit pension deal	Critique of alleged corrupt pension deal	Subjective/Inflammatory
	10/15/2013	Restoring 13 <sup>th</sup> check hurts retirees in long run	Legality of 13 <sup>th</sup> check for city/county retirees	Subjective/Inflammatory
November 2013	11/01/2013	Chapter 9 positions drawn on pensions	Discussion of MI Governor wanting to take Detroit into Bankruptcy – EM Orr, Pension union leaders, MI Governor	Subjective/Inflammatory
January 2014	01/22/2014	Detroit pensions fair game as bankruptcy begins – Promised Check issue	Bankruptcy Judge Rhodes, EM Orr & Other Bankruptcy experts	Objective/Issue-Specific
	01/22/2014	Rhodes opinion on pensions will have national repercussions	Bankruptcy Ruling overturned 50 year precedence - Bankruptcy Judge Rhodes, EM Orr	Objective/Issue-Specific
	01/22/2014	Detroit retirees in cities across U.S. worry over possible pension cuts	Personal stories of pensioners living outside of Michigan -First mention of the annuity system	Objective/Informative
February 2014	02/01/2014	DIA-pension deal may turn on Michigan's role	Analysis of how the foundations will be structuring a plan to save the DIA and protect the pensioners – 9 foundations, Bankruptcy Judge Rhodes, Mediation Judge Rosen & Governor Snyder	Objective/Informative

<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
	02/01/2014	DIA may be expected to raise \$100M to protect its art, rescue pensions	DIA's role in helping city exit bankruptcy – DIA Chairman Gargaro & various foundation executives	Objective/Issue-Specific
March 2014	03/01/2014	Chapter 9 players reluctant to commit	Discussion of progress in bankruptcy exit plan negotiations – City unions, banks, Emergency Manager, Chief Justice Rosen – mediator, & financial expert on bankruptcy	Subjective/Inflammatory
	03/24/2014	Poll states support strong for \$350M DIA pension aid	Analysis of polling results showing support of grand bargain deal – MI voters, Lawmakers & Committee spokesman	Objective/Informative
	03/24/2014	Pension funds urge quick ruling on Detroit's bankruptcy appeal	Explains process for the bankruptcy appeal filed by pension funds – pension funds attorney and EM spokesman	Objective/Issue-Specific
April 2014	04/18/2014	Bolger demands Detroit unions give cash in bankruptcy settlement	Operation of pensions - State Politician issues ultimatum to labor unions – House Speaker Bolger, Labor unions, & Snyder Administration	Subjective/Inflammatory



<b>DETROIT NEWS</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
July 2014	07/05/2013	Detroit far from sealing Chapter 9 deal	Business editor's perspectives on Detroit's Chapter 9 bankruptcy plan focusing on Michigan decision makers and Political leaders	Subjective/Inflammatory
	07/05/2014	Detroit needs deal with creditors, not victory	Business editor's perspectives on Detroit's negotiations with major creditors – bank creditors, swap deal & pension funds	Subjective/Inflammatory

Table 17: List of articles that are *subjective & objective* from the Detroit Free Press

<b>DETROIT F. P. (By Month)</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
August 2013	08/05/2013	Retirees score formation of creditor committee in Detroit bankruptcy	Explanation of how the 9-member committee will benefit retirees and contribute to negotiations – 9 member committee, Bankruptcy Judge Rhodes, and Union organization leaders	Objective/Issue-Specific
	08/05/2013	Analysis shows Detroit pension funds in better shape than Orr says	Pension funding analysis – Outside experts, EM Orr (7%) vs. Pension Fund Leaders (8%)	Objective/Issue-Specific

<b>DETROIT F. P. (By Month)</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
	08/20/2013	How bad is Detroit's pension situation? Depends on who you ask	Explanation of Pension funding issue from various experts' perspective – Milliman Actuarial Firm – EM Orr Actuary and Gabriel Roeder Smith – Pension Fund Actuary	Subjective/Inflammatory
September 2013	09/09/2013	Detroit had no choice but bankruptcy, city says in response to creditors	Explains why bankruptcy was necessary for City – EM Orr team and Major union leaders	Objective/Informative
	09/13/2013	Nearly \$1 billion in bonuses paid from ailing Detroit pension fund	Negative consequences of pension system mismanagement with 13 <sup>th</sup> check distribution – Retired employees who served in administration capacities, Attorneys for pension funds, EM Orr team & accounting experts	Subjective/Inflammatory
October 2013	10/04/2013	Detroit workers received \$765M in pension fund's 13 <sup>th</sup> checks; retirees got \$195M	Analysis of how 13 <sup>th</sup> check was issues and eventually banned by Detroit City Council (2011) – Retirees, Active workers, GRS board & AFSCME union, EM Orr	Objective/Issue-Specific

DETROIT F. P.	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME	SUBJECTIVE or OBJECTIVE/ Coding Mechanism
	10/15/2013	Detroit to end health care for younger retirees, offer \$125 a month, instead	Explanation of how the health care stipend with work for retirees under 65 – EM Orr, Detroit Retirees Committee, other city officials	Objective/Issue-Specific
December 2013	12/09/2013	Can – and should – charitable foundations help rescue Detroit pensions, DIA artwork?  <b>Full list of all major foundations net worth</b>	Analysis of whether or not charitable foundations should help save city’s retirees pensions and Detroit’s art assets as a gesture of good faith – Charitable foundations leaders & EM Orr	Objective/Issue-Specific
	12/12/2013	Ex-Detroit official defends 2005 pension deal blamed in city’s downfall	Former Chief Finance Director under then-Mayor Kilpatrick defends his 2005 COP/SWAP deal that has been blamed as ‘tipping point’ for Detroit’s municipal bankruptcy – Sean Werdlow & Pension systems officials	Subjective/Inflammatory

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
January 2014	01/22/2014	Retirees brace for pension cuts in wake of Detroit bankruptcy ruling	Analysis of how Bankruptcy Judge Rhodes ruling on pension cuts in city's bankruptcy will be achieved – clarifies argument of whether MI Constitution protect pensions from being cut – Judge Rhodes, EM Orr, Outside experts & two retiree brothers	Objective/Issue-Specific
	01/22/2014	Detroit bankruptcy judge allows appeal of eligibility, pension rulings	Judge Rhodes explains reasons for allowing appeals of city's eligibility to move to 6 <sup>th</sup> Circuit Court of Appeals – Pension funds & EM Orr	Objective/Thematic
	01/27/2014	Detroit retiree groups file second lawsuit to block cuts to health care benefits	9 member group follows through on action to refile health care lawsuit and new lawsuit on settlement to banks – UBS & Bank of America Merrill Lynch	Objective/Thematic
February 2014	02/01/2014	Deal could come as early as today to protect DIA art, Detroit pensioners	Initial information on the Grand Bargain with Ford Foundation CEO, State of Michigan, Mediator Judge Rosen	Objective/Informative

<b>DETROIT F. P. (By Month)</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
	02/01/2014	\$330M pledged to save pensions, DIA artwork from Detroit bankruptcy	Detailed explanation of formation of Grand Bargain with 4 sub-headline frames focusing on key foundations, bankruptcy experts, state legislators, and GRS spokeswoman	Objective/Informative
	02/19/2014	Detroit's new debt deal could get ball rolling on restructuring	Analysis of the new debt deal (Grand Bargain) being used to help Detroit restructure for exiting out of Chapter 9 Bankruptcy – Bankruptcy Judge Rhodes, City's attorneys, WSU Bankruptcy Law Professor, and representatives of two pension funds	Subjective/Inflammatory
March 2014	03/02/2014	Tom Walsh: Need for speed in Chapter 9 butts up against Detroit's slow-walk labor talks tradition	Analysis of how the pressure is on pension funds to accept EM Orr's plan of adjustment and grand bargain	Objective/Issue-Specific

DETROIT F. P.	ARTICLE DATE	ARTICLE HEADLINE	ARTICLE FRAME	SUBJECTIVE or OBJECTIVE/ Coding Mechanism
	03/11/2014	Detroit: Retiree committee will be protected against lawsuits in bankruptcy case	Explanation of how the Official Committee of Retirees will be protected from lawsuits after bankruptcy ends and discussion on hearing for proposed voting procedures for plan of adjustment	Objective/Thematic
April 2014	04/10/2014	<b>Detroit city workers, pensioners could face cut in retirement savings, too</b>	Analysis of how bankruptcy could impact current workers and retirees of GRS fund with respect to their annuity accounts supplemented by the city – EM Orr, GRS spokesperson	Subjective/Inflammatory
May 2014	05/02/2014	Detroit bankruptcy deal: Civilian retiree group agrees to support cuts	Early results from balloting confirms Detroit Retired City Employees Association (DRCEA) members agree to grand bargain and pension & health care cuts	Objective/Issue-Specific

<b>DETROIT F. P.</b>	<b>ARTICLE DATE</b>	<b>ARTICLE HEADLINE</b>	<b>ARTICLE FRAME</b>	<b>SUBJECTIVE or OBJECTIVE/ Coding Mechanism</b>
June 2014	06/24/2014	Synder signs Detroit bankruptcy bills, says 'there's more work to be done'	Analysis of actions taken by state of Michigan Governor signing the bills to transfer funding from state tobacco settlement to new Detroit bankruptcy fund for next 20 years as part of grand bargain	Objective/Informative
July 2014	07/11/2014	What to expect in Detroit's \$18 billion bankruptcy vote due today	Explanation of what the voting process will entail, what each of the classes represent and who votes in each class	Objective/Informative
	07/16/2014	Detroit bankruptcy vote: Pensioners appear to say yes to grand bargain	Analysis of ballot voting from pensioners based on many unnamed sources – leaks to reporters	Objective/Issue-Specific
	07/23/2014	Detroit pensioners back grand bargain in bankruptcy vote, creditors object	Explanation of voters' ballots and outstanding issues with respect to bankruptcy plan going forward and getting Judge Rhodes approval	Objective/Informative

Chapter 4 analyzed the frame building approaches of the Detroit News and Detroit Free Press by addressing 1) the initial discussions leading up to the declaration of the city under municipal bankruptcy, 2) explaining how the bankruptcy process actually worked for municipalities, and 3) potential changes to the pension payments and health care changes. The chapter focused on many of the articles that delved further into the general bankruptcy process. The overall intent of the chapter was examine the theoretical framework of *communicating text through frame building*. Focusing on frame building is the most critical aspect of communicating text. In addition to the coding mechanisms of 1) volume, 2) frequency, 3) issue-specific, 4) thematic, 5) informative and 6) inflammatory, I chose to analyzed four supporting mechanisms which included: (a) subheads or subtitles, (b) photos, (c) quote selections and (d) concluding statements, helping me reach a concise understanding of the articles and their frames.

The total number of articles written for both print media outlets was n=166, the Detroit News wrote n=64 and the Detroit Free Press wrote n=102. The Detroit News: 28 issue-specific articles, 2 thematic articles, 21 informative articles, and 13 inflammatory articles. The Detroit Free Press published: 42 issue-specific articles, 10 thematic articles, 33 informative articles, and 17 inflammatory articles. There was one article written by Rochelle Riley (DFP, 071414:1) titled, "If Detroit were a movie, Orr would be a twist in plot" addressing more than one coding mechanism. I counted it in the *inflammatory* article count because much of the content was sarcastic in tone. It provided the reader with a concise perspective of the activity involved in the bankruptcy, with the surprise ending of Emergency Manager Orr being the major character in the success of the city arising out of bankruptcy quicker than expected. Chapter 5 delves into the discussion of how the Detroit News and Detroit Free Press used similar tactics in their reporting of the problems with the city's legacy costs of the pensions and health care.



## Chapter 5: Bankruptcy's Three Recurring Themes

Were the initial news articles “blaming the victims (pensioners)” or blaming the structure of the pension and health care systems? Did the tone of the articles toward the pensioners’ change once information was revealed that pointed to long-term structural problems within the city? The three key recurring themes that were attributed to the filing for Detroit’s municipal bankruptcy included: 1) Pension systems mismanagement, 2) 13<sup>th</sup> Check for Pensioners and 3) Health Care Benefits and the Stipend Check for Pensioners health care costs’. How did the local print media frame the public sector pension funding, in the larger context of a business process, the municipal bankruptcy? Was the primary focus on the pensioners as the victims of a broken promise by the city government? Was filing the municipal bankruptcy the direct result of mismanagement of the pension system or because the city paid out so-called bonuses (13<sup>th</sup> check) when there were no actual funds to support such payments? Or, was filing the municipal bankruptcy simply a matter of directly related to the over-extended legacy costs for its pensioners (retirees) in the form of health care costs that pushed the city into a financial situation that was just unaffordable?

### *Blaming the Victim or Blaming the Structure*

Municipal bankruptcy allows municipalities to erase multiple years of debt service in one stroke using a Federal Law that was written in the late 1930s immediately after the Great Depression. Several other cities have initiated this action recently, yet, Detroit, Michigan has been the largest city to initiate this action in America’s history. Recent research by both the Detroit Free Press and Detroit News (2013) on Detroit’s finances has conclusive evidence of major dysfunction in how Detroit elected leaders managed Detroit’s finances over the last sixty (60) years. How did the local print media “frame” the pensioners and the cuts to their pensions

and the healthcare benefits? Were the pensioners treated as “hold-outs” or “cooperative” in the negotiation process with the City of Detroit? Did the local print media “frame” the city as offering a solution or did the focus the article on blaming the victims, the pensioners?

Tuchman (1978:190) explains how the media can become the “part and parcel of the drama of structuring and releasing information that would become the basis for the shaping of knowledge.” She further suggests that news stories have the capacity to create character in the news story itself. This is attributed to the ability of news reports to help shape the public definition of happenings by selecting and attributing specific details or particulars that give more meaning to the news story. Tuchman (1978:191) writes that “by using news as data without reference to the context of its production, these sociologists draw upon the indexical character of news.” In other words, traditional sociologists may use news reports as data that exposes “the nature of events and the changing foci of public concerns.”

Framing a headline can be used to focus attention on certain aspects of information about a particular item of interest and raising that element to make it more meaningful to its audiences. An article’s frame determines what the reader should know and how they should think about it. Readers of articles framed that put emphasis on the pensioners as a ‘social condition’ and not as a “victim” of circumstances, could possibly create a slanted bias towards the pensioners. The concept of framing consistently offers a way to describe the power of communicating text through the mechanism of selection and salience (Entman, 1993:53). Entman used a four-prong analysis of defining problems, diagnosing causes, making moral judgments and suggesting remedies. I would posit that the Detroit News and Detroit Free Press utilized the four-prong analysis described by Entman during several significant periods in the bankruptcy process when discussing the situation being faced by the pensioners.

For example, sixteen (16) articles were written by the Detroit Free Press between August 5, 2013 and September 13, 2013, focused on the pensioners, the need for monthly pension payment cuts, cutting health care benefits and potential evidence of pension mismanagement to justify the need for the city to file for bankruptcy. The Detroit News published thirteen (13) articles from August 28, 2013 through October 1, 2013 that also focused on the pensioners, potential pension payment cuts, eliminating health care benefits and severe corruption with the management of the pension funding, in an effort to justify the need for the city's financial problems. But then another set of articles were published by each print media outlet that begun to shed light on the root of the city's financial problems dating back 60 years. The Detroit Free Press published its version of this intensive research project, titled "How Detroit Went Broke" on September 15, 2013. Ironically, it took the Detroit News until October 4, 2013 to publish its version of this scenario, calling it "Six Decades." Each of these in-depth articles provided information that allowed readers to better understand the pension systems mismanagement which will be discussed in the next section.

#### *Pension Systems Mismanagement and the 13<sup>th</sup> Check Bonus*

The Detroit News published 64 articles relating to the pensioners during the study period, dedicating 8% of the articles to the discussion of the mismanagement of the pension systems' funds. In August 2013, the Detroit News printed an article with the headline reading "Orr: Mismanagement must be 'overwhelming' for pension takeover" (DN, 082913:1). This article contained several inflammatory words reflecting the mismanagement of the pension system funds. The phrases used in the article included such words as: *alleged waste, oust, unassailable, subterfuge, inflates, shocking, salacious accusations, moral high ground, stick the police, and diminishing*. Emergency Manager Orr was discussing the concerns he had with how the pension

systems had been mismanaged over the years. However, his concerns were with respect to determining if there was enough evidence to determine if taking control of the funds by his team would be justifiable during the bankruptcy process. For example, one such paragraph stated “Emergency Manager Kevyn Orr said Wednesday he would need “overwhelming” evidence of alleged waste and investment mismanagement within city pension funds before he would consider taking control of a retirement system worth more than \$5 billion.” In another statement, “By the time I make a decision, I would like to think it’s going to be pretty much unassailable” Orr told the Detroit News during a wide-ranging interview Wednesday.

The Detroit News reported “Audit shows Detroit pension funds lost millions on real estate deals, bonuses” (DN, 092613:1) which reflected another example of how the mismanagement of the pension funds contributed to the need to file the municipal bankruptcy. Some of the inflammatory words used included: *questionable, possible waste, abuse, fraud, and corruption, smoking guns, waste and investment mismanagement, funds lost more than \$125 million on real-estate deals, riskier use of pension dollars, inconsistencies, questionable interest.* In this article as well, Emergency Manager Orr was reflecting on the potential takeover of the pension systems funds by his team. This article was being framed from the perspective of Orr’s spokesman, Bill Nowling, who was quoted four (4) times in this article. There were two other quotes from representatives of the Police and Fire Retirement Systems (PFRS) who disputed the audit results. These officials’ dispute of the audit was attributed to the fact that the audit was done by an organization hired by the emergency management team. As an outside observer, I think it might have served both entities well to have had an independent audit done by the judge responsible for the mediation process in order to eliminate these disputes. Examples of the

statements these words referenced in the article published on September 26, 2013 were as follows:

The city's pension funds lost more than \$125 million on real estate deals and gave questionable bonus payments to employees, according to an audit commissioned by Emergency Manager Kevyn Orr. (DN, 092613:1)

The joint audit, conducted by the auditor general and the inspector general's offices, was ordered in search of possible waste, abuse, fraud and corruption in several city departments and the pension funds and employee benefit program. (DN, 092613:1)

The report lacked any explosive findings and is eclipsed by allegations included in a federal indictment of several former pension officials in March. (DN, 092613:1)

If you were looking for smoking guns in this, you're not going to see it, Orr spokesman Bill Nowling said. (DN, 092613:1)

Orr has said he would need overwhelming evidence of waste and investment mismanagement before seizing control of the funds...The audit did not provide that, Nowling said. It certainly adds to the body of evidence, Nowling said. (DN, 092613:1)

The audit concluded that the funds lost more than \$125 million on real-estate deals. (DN, 092613:2)

The auditors focused specifically on real estate investments because that area is a major part of the federal bribery and fraud case against six former pension officials and businessmen, according to the report. (DN, 092613:2)

Both pension funds invested more money than the 10 percent limit allowed by state law, according to the audits. (DN, 092613:3)

The Detroit News followed up this article with another inflammatory article on October 1, 2013. The headline titled "Corruption alleged after Detroit pension deal" provided a more elaborate explanation of the risky investment deal negotiated by former Mayor Kwame Kilpatrick and several close allies of his administration. The deal was identified as the pension swap deal. The negotiated terms of the deal allowed for the city to "swap" a variable interest rate in 2005-06 to a fixed interest rate of 6 percent. This allowed the Kilpatrick administration to borrow \$1.4 billion to deposit into the pension funds. The Detroit News article reported, "the first infusion of cash flowed into the pension funds in June 2005" (DN, 100113:2). Although

many in the administration were alleged to have profited from the transaction, the main effect of the deal leading it to become one of the primary factors in the overall bankruptcy, was the fact that interest rates plummeted in the 2008-09 national financial crisis. In summary, because the city was locked into the 6% fixed interest rate instead of the option for a lower variable interest rate, the city was obligated to increase its annual payment from \$5 million to \$50 million overnight, which as strongly been attributed to the need for the city to declare bankruptcy.

In addition, the article discusses the Police and Fire Board Trustees who were also involved in the transaction activities. This article is yet another example of how inflammatory words were used to describe the activities of *alleged corruption, waste, fraud and abuse, arrogant, paying a series of bribes, paid bribes and kickbacks, embezzling, extorted money, wire fraud, and enormously risky*. These words were direct quotes from the U.S. Attorney's office review of the case. Although the PFRS leadership had more direct quotes in this article, it was the direct quotes from the U.S. Attorney's office and the indirect quotes from the emergency manager's team that framed the article significantly. The three articles discussed above highlight a small sampling of the articles published by the Detroit News. An analysis of the Detroit Free Press news articles paints a slightly different picture. Some of the most inflammatory quotes from this article as listed below:

A Wall Street deal backed by former Mayor Kwame Kilpatrick that helped push the city into bankruptcy bankrolled a three-year spree of alleged corruption according to federal court records and pension officials. (DN, 100113:1)

Federal prosecutors allege city pension officials started approving a series of shady transactions with businessmen in January 2006, six months after the Wall Street debt deal started injecting \$1.44 billion into the Detroit pension funds. (DN, 100113:1)

It's gone, according to the U.S. Attorney's Office, which contends the funds were wasted on deals pitched by businessmen accused of plying Kilpatrick and pension officials with private jet flights and trips to Bermuda, Las Vegas and the Turks and Caicos Islands, gift baskets stuffed with cash, casino chips and thousands in cash. (DN, 100113:1)

City leaders financed the pension debt by swapping its variable interest rate for a fixed rate, effectively betting the variable interest rates would exceed the fixed rate of about 6 percent. (DN, 100113:2)

Robert Brooks, a professor of finance at the University of Alabama in Tuscaloosa, said the IOUs written for the pension funds likely sped up Detroit's financial collapse. (DN, 100113:2)

To secure the investment, prosecutors allege Dixon paid bribes and kickbacks to Kilpatrick, Beasley, three other pension trustees and others. Dixon and an unnamed business partner also allegedly contributed \$45,000 to Kilpatrick nonprofit, the Kilpatrick Civic Fund. (DN, 100113:3)

The Detroit Free Press published 102 articles focusing on the pensioners, of which, approximately 7% were focused on the mismanagement of the pension funds. Although both print media outlets studied produced about the same percentage of articles on the subject of the mismanagement of the pension systems' funds, the Detroit Free Press published more articles in a one-month period than the Detroit News. It should be noted that the Detroit Free Press published twice as many articles as the Detroit News. This could be due to many reasons such as manpower availability and priorities for the issues. The question however, is which print media outlet source had the most inflammatory headlines? As discussed in the Chapter 4: Frame Building Analysis, the Detroit News devoted 20% (n=13) of its 64 pensioners' situation articles vs. the Detroit Free Press' 16% (n=17) of its 102 pensioners' situation articles.

As discussed above with the examples of headlines from the Detroit News, the Detroit Free Press headlines on the subject of the pension systems' fund mismanagement were not as inflammatory, although the words used in the articles were along the same pattern as the Detroit News. For example, August 20, 2013, the Detroit Free Press published the following news article with the headline: "Detroit fire, police pension board blasts report's claim of underfunding" representing the voice of the pension board members (Priddle 2013). This article was in response to an article published the same day with the headline: "Studies back Kevyn Orr's pension

warnings” (Bomey, Priddle, 2013). Priddle’s solo article presents the discussion from the perspective of the Police and Fire Retirement System, as opposed to the Emergency Manager, Keyvn Orr or his spokesman, Bill Nowling. The article uses phrases such as *denouncing the findings, incomplete valuation based on assumptions, takes issue with city’s use of the firm, nothing independent about Milliman’s work, bought-and-paid-for, and major reason for pushing the City of Detroit into bankruptcy*. Examples of sentences where these words and phrases were used are listed below:

The Police and Fire Retirement System is denouncing the findings of an actuarial report that was commissioned by the City of Detroit to examine the funding level of the city’s pension funds. (DFP, 082013:1)

The pension board called the findings an incomplete valuation based on assumptions provided by emergency manager Kevyn Orr to “serve his public relations and litigation needs,” said retirement system spokesman Bruce Babiarz. (DFP, 082013:1)

The system takes issue with the city’s use of the firm and its conclusions, which tend to support Orr’s stance that the pension funds are woefully underfunded. Settling on a single set of numbers is crucial to efforts to restructure the city’s debt. (DFP, 082013:1)

“There is nothing independent about Milliman’s work,” said Babiarz. “It has been paid some \$350,000 to run various analyses based on the direction of the city and EM. These so-called studies represent but two of the numerous ‘bought-and-paid-for’ scenarios the EM hired Milliman to run,” he said. (DFP, 082013:1)

Orr’s assertion that the pension funds are underfunded by \$3.5 billion is a major reason for pushing the City of Detroit into bankruptcy. The pension systems say the funds are underfunded at about \$644 million. (DFP, 082013:2)

Another example of a Detroit Free Press article discussing the same subject as the Detroit News, but with a more subdued approach, is the discussion of the pension systems’ fund risky investment in real estate deals. The article was published on September 1, 2013, and the headline read: “Detroit’s pension funds at risk of losing millions with Book Cadillac Hotel loans” (Guillen 2013). This article focused specifically on one real estate loan deal where the Detroit News article published in September 2013 focused on multiple real estate deals and the bonuses paid to



the pensioners (retirees). The Detroit Free Press article used phrases that were less inflammatory, but still descriptive of the problem. The phrases included: *at risk of losing, complicated investment, tanked the pension funds, risky investment, grand hotel...has failed to gain secure financial footing, troublesome period, spearheaded several failed investments, taking bribes and kickbacks, and bribery conspiracy*. The article references a statement with the general counsel of the General Retirement System fund *defending* its action on providing the loan to the hotel.

Detroit's two pension funds are at risk of losing at \$24 million in a complicated investment in a historic downtown hotel, at a time when the current and future financial health of those funds are a major issue in the city's petition for Chapter 9 bankruptcy. (DFP, 090113:1)

But neither of the funds' investments are being repaid. The General Retirement System has limited options under the loan agreement to force payment on its investment, one of several real estate deals that have tanked for the pension funds. (DFP, 090113:1)

Nowling said the investments in the Book Cadillac raise concerns about the funds' management practices over the years. Experts told the Free Press local real estate deals can be risky investment for public pension funds. (DFP, 090113:1)

The grand hotel, which was shuttered for 20 years, has failed to gain secure financial footing since its rebirth, in large part due to a reopening that coincided with the 2008 recession. (DFP, 090113:2)

The pension investments are part of a complex package of loans to finance the historic Book Cadillac's redevelopment. The deals can be traced to a troublesome period for the pension funds, when former Mayor Kwame Kilpatrick and his allies held influence and spearheaded several failed investments. (DFP, 090113:3)

VanOverbeke said the fund has not made a real estate investment in the last five years. He defended the Book Cadillac loan, saying it helped foster urban redevelopment at an iconic landmark. (DFP, 090113:3)

Analyzing an article published in October 29, 2013 with the headline: "Detroit pension funds sue lender over payments in Book Cadillac Hotel development" takes a different approach to the discussion of the risky investment deal (DFP, Guillen, 102913). Instead of directly holding the pension systems responsible for investing in a risky deal, the pension systems are blaming the order of the structuring of who gets paid first. In other words, the pension systems are suing one

of the investors suggesting they “carried out a secretive scheme” (DFP, Guillen, 102913) that gives the Carpenters Pension Trust Fund-Detroit and Vicinity and its affiliate, CPTF Book Cadillac, priority on receiving payments on the loan. In this article the words describing the action as a *civil dispute, complicated financial deal, substantially diminished, accuses*. The article concludes that this action by CPTF-Detroit is the real reason for the hotel loan deal failing, “a breach of good faith owed to the other lenders” (DFP, Guillen, 102913).

Another set of articles written addressed the issue of the bonuses paid to the pensioners (retirees) that were commonly referred to as the *13<sup>th</sup> check*. This check, paid out of the pension funds at the end of the year, was an extra paycheck issued to all pensioners (while they were still working). The Detroit News and Detroit Free Press each had various sets of articles that portrayed the pensioners and their healthcare benefits in various frames. As discussed in the Literature Review chapter, researchers have noted that “the concept of framing consistently offers a way to describe the power of communicating text” by further defining framing as a combination of “selection and salience.” I was able to identify that the Detroit News published 4% of its 64 articles relating to the 13<sup>th</sup> check and the Detroit Free Press published 3% of its 102 articles. Each of these articles represented the concept of “framing” by “promoting a particular problem definition, causal interpretation, moral evaluation and/or treatment recommendation for the item described” (Entman, 1993:53). In the case of the following samples of articles, the frames were used to focus attention on certain pieces of information of particular interest, hence, making it more meaningful to its readers.

An example of an article whose headline reflected a “moral evaluation” was printed on September 13, 2013 by the Detroit Free Press with the following headline: “Nearly \$1billion in bonuses paid from ailing Detroit pension fund” (DFP, Bomey & Gallagher, 091313). The article

gave a background on the 13<sup>th</sup> Check paid to pensioners (retirees) from 1985 to 2005 (20 years). It also provided information on the General Retirement System Board Trustees and how they made the decision to issue these checks to each pensioner. One would have to read the entire article to fully grasp the concept of why these checks were issued to the pensioners. However, if you were just glancing at the headline, you might walk away thinking that the pensioners deserve having their pension checks cut in the bankruptcy to help offset the city's debt burden, because after all, weren't the pensioners getting these hefty bonuses for over twenty years while working? What needs to be understood about the 13<sup>th</sup> Check is that it was paid to the pensioners while they were actively working, only once a year, and specifically, during the times when the pension funds were collecting significant interest on their investments.

A few days later (September 27, 2013), the Detroit News article discussed the same subject in the article titled: "Audit shows Detroit pension funds lost millions on real estate deals, bonuses." The article explains how each of the two major pension funds, the General Retirement Systems (GRS) and the Police and Fire Pension Systems (PFRS) lost millions of dollars on investment deals and paying bonuses to the retirees, instead of letting the funds draw interest. Although there was no direct evidence of waste and investment mismanagement of the funds that could have resulted in the Emergency Manager seizing control of the funds, "it certainly adds to the body of evidence" as stated by Mr. Orr's spokesman, Bill Nowling (DN, 092713:1).

Mr. Nowling was referring to the city paying the so-called 13<sup>th</sup> check bonus as an action that may have been a significant contribution to the overall problem of the pension systems underfunding. "Orr is making a concerted effort to portray pensions in the most negative possible light" was stated by an official with the American Federation of State, County, and Municipal Employees (AFSCME) union (DN, 092713:2).

In contrast to the Detroit News article, the Free Press article provided a more in-depth discussion of the problem with paying bonuses versus drawing interest, demonstrating use of the four-prong approach: define the problem and diagnose the cause. It provided a chart covering the period from 1985 to 2005 that explained how the distribution of the bonuses over this period added up over time to almost \$1 billion (DFP, Bomey & Gallagher, 091313:2). It also explained why the bonuses were called, the *13<sup>th</sup> check*, implying that it was an additional paycheck at the end of the year. The Detroit News September 27, 2103 article uses extremely inflammatory wording such as: *questionable, eclipsed by allegations, smoking guns, waste and investment mismanagement*. “Questionable bonus payments to employees” is only referenced in the opening sentence of the article. The rest of the article devotes itself to the other issues which imply that the pension funds have been mismanaged.

Detroit The city’s pension funds lost more than \$125 million on real estate deals and gave questionable bonus payments to employees, according to an audit commissioned by Emergency Manager Kevyn Orr. (DN, 092713:1)

The report lacked any explosive findings and is eclipsed by allegations included in a federal indictment of several pension officials in March. That indictment alleges former city Treasurer Jeffrey Beasley took bribes and kickbacks from businessmen in exchange for approving more than \$200 million in pension fund investments. (DN, 092713:1)

If you were looking for smoking guns in this, you’re not going to see it, Orr spokesman Bill Nowling said. (DN, 092713:1)

Orr has said he would need overwhelming evidence of waste and investment mismanagement before seizing control of the funds. (DN, 092713:2)

The paragraph that substantiated the frame of blaming the mismanagement of the pension funds was “the payments, often referred to as a “13<sup>th</sup> check, contributed to Detroit’s financial crisis and its historic Chapter 9 bankruptcy filing by increasing the amount the city needed to contribute each year to keep the pension fund solvent” (DFP, Bomey & Gallagher, 2013:2). It further suggests that had the city kept the funds in the General Retirement System (GRS), they

might not have been required to borrow \$1.44 billion in 2005 to pay the city's portion of the unfunded pension liabilities gap from the perspective of the Detroit Free Press analysis of city archival financial records. According to the Detroit Free Press in-depth analysis, the payment of bonus checks during a period when the pension funds were not generating interest on the funds, is now responsible for "nearly one-fifth of the city's total debt today and played a role in pushing the city into filing the largest municipal bankruptcy in the nation's history in July" (DFP, Bomey & Gallagher, 091313:2).

Ed Rago, one-time budget director under the Young and Archer administrations, was quoted as saying "If it had been reinvested, maybe it's worth a billion and half today...it's always been a bug in my ass" (DFP, Bomey & Gallagher, 091313:2). Although pension board officials have defended the practice vigorously for years, it should be noted that the process of issuing the 13<sup>th</sup> check was suspended by the City Council in 2011. Other pension officials have said that the payments were appropriate to help employees and retirees pay their bills. According to Sandra Studzinski, pension board member for the General Retirement System from 1996 to 2004, "Things were always bad for employees...it was a way to make up for lots of the years that there were no pension increases" (DFP, Bomey & Gallagher, 091313:2).

Emergency Manager Orr had a different perspective. He is quoted as stating "No one is getting wealthy off the 13<sup>th</sup> checks, but the cumulative effect of distributing the bonuses to about 20,000 retirees and also as annuity bonuses for active employees over time has destabilized the funds and the city's budget" (DFP, Bomey & Gallagher, 091313:3). Joseph Esuchanko, independent statistician, wrote in a report he prepared for City Council in 2011, estimated the total accumulated cost to the city for not retaining the excess payments in the funds could have potentially grown with interest to almost \$1.9 billion by June 2008. This practice was not unlike

what major corporations have done for their employees over the years when company profits were high. The major difference is that corporations never borrowed money to pay employee bonuses. In this particular article written by the Detroit Free Press, the Emergency Manager team and the unions' representatives have framed their respective arguments for the positive and the negative.

Both sides have either justified and/or discredited the practice of issuing the 13<sup>th</sup> check. Ironically, even former Mayor Dennis Archer recognized the problem of continuing to issue these bonuses on a long-term basis in 1994 and had backed a 1996 ballot proposal to ask voters to block the distribution of excess earnings to pensioners. The measure failed horribly due to influence from the unions. Mayor Archer stated "I tried to get rid of the 13<sup>th</sup> check...that's a whole lot of money that if it was in the pension fund today, that may have made a difference in terms of where the pension fund stands" (DFP, Bomey & Gallagher, 091313:3). Pension board officials continue to defend the practice and have suggested that the money went directly into the local economy.

Lawyers for Orr's team continue to suggest the total opposite stating that the General Retirement System (GRS) fund increased active employees' pension annuity accounts by 7.5% when the fund itself lost 24.1% of its value. They describe the action as "egregious" and an "abuse of discretion" that effectively was "robbing GRS of precious funds necessary to support the traditional pensions the city had promised" (DFP, Bomey & Gallagher, 091313:3). They further state that "hundreds of millions of dollars of plan assets intended to support the city's traditional defined benefit pension arrangements were converted by GRS trustees to create a windfall to the annuity savings accounts of active employees outside of the defined benefit pension plan" (DFP, Bomey & Gallagher, 091313:4). On October 4, 2013, the Detroit News did

eventually publish an in-depth article addressing the six decades of financial mismanagement of the city's pension funds and the discussion of the 13<sup>th</sup> check.

The Detroit News sub-titled the article "How abandonment, racial tensions and financial missteps bankrupted an iconic American city" (DN, Kurth et.al., 100413:1). Instead of identifying the specific issue of the 13<sup>th</sup> check, as in the Detroit Free Press article, the Detroit News article breaks down the city's demise in chapters correlated to the decades starting from the 1950s to the 2000s. The article highlights the four areas: 1) population, 2) household income, 3) property value and lastly, 4) racial demographic. It discusses the changes in each area reflecting the rise and then eventual decline in the city's status. To some degree, it is probably a better perspective of the whole story of the city, because the issuing of a 13<sup>th</sup> check was only part of a larger problem. The next section will address the other expensive legacy cost to City of Detroit, an aging pensioner (retiree) population and their health care expenses.

#### *Health Care Benefits and the Stipend Check for Pensioners*

The Detroit News published an article on September 13, 2013, one of the key dates discussed in the Methods chapter. The title of the article, "Oct 1 deadline looms for EM to change city retirees' health care" discussed the changes for the pensioners (retirees) health care coverage. The majority of the article quoted Emergency Manager Orr's spokesman, Bill Nowling. The intent of the article was to emphasize that the pensioners were going to be dropped from the city's health care coverage and given the option to enroll in the new Affordable Care Act coverage through the exchange system. There are currently 7,600 pensioners under the age of 65 and about 11,800 over the age of 65. One point that was still debatable was whether or not the emergency manager had the authority to for this action or if it needed to be approved by the U. S. Bankruptcy Judge Steven Rhodes. Orr's proposal was to give pensioners ages 55-64 a

monthly stipend of \$100-\$130 to assist with purchasing health insurance on the online health exchange. The older pensioners would receive \$250 per month to supplement their Medicare coverage.

In establishing the *objective-functionalist* approach, the Detroit Free Press described the issue with the health care benefits in an article published on the same day as the Detroit News but with specific focus on the issue. The headline read, “Detroit may end health care coverage for retirees under 65, replace it with \$125 monthly stipends” (DFP, 091313:1). Detroit Free Press framed the article as an explanation of modifications to the health care coverage for retirees under 65 with comments from the emergency manager, retiree associations’ lawyers, and various trustees for the General Retirement System. Some of the words and phrases used in this article were: *considering a plan, help those retirees, transition to Medicare, GRS might contribute some money to help retirees with health costs*. Examples from the articles using these words and phrases as follows:

Detroit emergency manager Kevyn Orr is considering a plan to replace current health care benefits for retirees under 65 with a stipend of \$125 a month to buy coverage beginning next month from the state’s new health insurance exchange, city officials said on Wednesday. (DFP, 091313:1)

The city intends to help those retirees figure out the best health insurance plan offered under the Affordable Care Act, also known as Obamacare. Michigan’s insurance marketplace where the plans will be sold launches Oct. 1 and coverage is effective Jan. 1. (DFP, 091313:1)

Retirees over 65 would transition to Medicare, according to preliminary plans Orr’s office previously disclosed as he leads a team to restructure the city’s obligations as part of its filing for Chapter 9 bankruptcy. (DFP, 091313:1)

Trustee Thomas Sheehan said the General Retirement System might contribute some money to help retirees with their health care costs. (DFP, 091313:2)

The General Retirement System on Wednesday agreed to contribute more than \$1.3 million toward active employees’ health care plans. (DFP, 091313:2)



Another set of articles written two weeks before one of the key dates listed in the Methods chapter (*February 21, 2014*) addressed the issue of cuts to the healthcare benefits. These two articles had similar titles: “Detroit retirees and city reach settlement on health care cuts” (DFP, 013114:1) and “Detroit wins retiree health care concessions; barriers to water deal” (DN, 020314:1). The Free Press article focused specifically on the settlement with respect to the retirees with no mention of the proposed deal with the Detroit Water and Sewage Department. It stayed within the realm of the *objective-functionalist approach* framework. The content of the article focused solely on the retirees and the city’s settlement with respect to the healthcare benefits. An objective perspective is not “influenced by emotion or personal opinion” whereas, a subjective perspective would be “influenced by emotion or personal opinion” (Webster’s, 1996:473).

For example, the Detroit Free Press (01/31/14) article content focused specifically on the settlement reached by the pensioners and the city on healthcare benefit cuts. It started out stating the facts of the settlement, “Retired City of Detroit workers will receive a \$175-a-month stipend to help them pay for healthcare benefits beginning March 1, under terms of a settlement with the city announced on Friday (p.1).” The article does quote a Detroit water department retired worker, but only references his position on the settlement, not the issue with the Detroit Water and Sewage department, as the Detroit News article. The remaining content in the article focused on the facts of the settlement, explaining the decision of what to provide the pensioners for health care with respect to the stipend amounts. The News article, on the other hand, added two additional subjects and managed to interject subjective perspectives from several interviewees, hence, suggesting a *subjective-functionalist approach*.

Following the premise discussed in the Literature Review chapter, a *subjective-functional approach* could be viewed as the specific purpose of constructing facts that exist within an individual's mind. The article provides such a discussion when it referenced the issue of the Detroit Water and Sewage department deal with the suburban leaders. An example of an individual's construction of the facts would be Macomb County Executive Mark Hackel, "This isn't just something to jump into because Detroit's in bankruptcy and we've got to hurry" (DN, 020214:1). Another example was a statement included from a leading national municipal finance analyst who offered a grim review of the city's initial plan, "saying it appears to be driven by Gov. Rick Snyder's desire to settle the bankruptcy before September, when the Detroit City Council could legally vote to remove Orr from office" (DN, 020314:1).

With respect to the number of Detroit News articles focused on the health care coverage, they represent a mere 4% (3) of the total articles. In comparison, the Detroit Free Press published 12 articles (4 times as many as the Detroit News) and several of its articles provided detail information. The majority of these articles fell under the coding mechanisms of *informative* and/or *issue-specific*. An example of one article written on September 23, 2013 provided information in a Q and A format giving retirees specific action they could take to cope with potential health care benefit cuts from various legal experts. The article was titled: "An early strategy for Detroit retirees to cope with benefit cuts" offered retirees advise from a legal financial expert, Leon LaBreque, Troy, MI. Mr. LaBreque suggested that the retirees should be prepared to pay for some or all of their health care (DFP, 092313:1). Laura Bartell, professor of law at Wayne State University, said "retirees could even see changes to their health care plans as early as late December or January" (DFP, 092313:1).

Other experts clarified the powers of emergency manager, Kevyn Orr. One of the questions asked in the article, “Are health care cuts inevitable?” The answer provided by the Plunkett Cooney bankruptcy lawyer Doug Bernstein said the emergency manager has the ability to make changes health care coverage even before anything is finalized in bankruptcy court. “Unlike pension benefits, which are protected under the Michigan Constitution, health care benefits are not, and therefore likely to be cut,” Bernstein said. “Health care, he can clearly cut.” (DFP, 092313:1) Several other questions were asked and answered in this article that addressed strategies for retirees worried about their finances, proposed pension changes and the situation with Social Security. Specifically with Social Security, it was clarified that “Social Security checks aren’t part of the package for some of the 9,000 retired Detroit firefighters and police officers and their surviving spouses. That’s because of the way some public pensions can be handled under the Social Security system...And thousands of Detroit police and firefighters on the job are not covered by Social Security for their City of Detroit pay, either” (DFP, 092313:2).

There was one Detroit Free Press *inflammatory* article and one *thematic* article. The *inflammatory* article focused on the 9 member panel called the Official Committee of Retirees, who was extremely upset that the health care coverages were still going to be cut severely after the 60-day extension by emergency manager Orr. According to the single-page article, “The retirees’ committee, which was formed at the city’s request to represent retirees in court, said Friday that the proposed changes for March 1 are frustrating because the city and the committee are still in court-ordered mediation to resolve all issues involving retirees, including health care.” (DFP, 012714:1) Another statement made by the committee referred to the general process of the issue, “But the city’s new plan shows it has ignored suggested changes from the retiree committee that would cut costs while providing better coverage, the committee said. The only

significant change, according to the retiree committee, is a “minor boost” in the monthly payments for duty-disabled workers. The new plan would reduce the city’s funding of retiree health care by 82%, according to the committee.” (DFP, 012714:1)

The Detroit Free Press *thematic* article addressed the 9 member committee action to refile the health care lawsuit and a new lawsuit directed at the city’s settlement with two major creditors, UBS bank and Bank of America Merrill Lynch. The first lawsuit alleges that the city’s plan violated the Michigan Constitution and the U.S. Constitution. It alleged that the city violated the collective bargaining where it agreed to provide health care coverage to retirees and spouses at little to no cost to the retiree. The new plan would breach those contracts according to the lawsuit. “The coalition filed a lawsuit asking the federal bankruptcy court to block Orr from implementing a health insurance plan that, according to the coalition, will jack up costs and provide lesser coverage for retirees living on pensions beginning March 1.” (DFP, 012714:1) EM Orr has continued to justify his actions for reducing the city’s obligation to provide health care by indicating that the health care coverage liabilities equal \$6 billion of the city’s \$18 billion long-term obligations. The committee’s new lawsuit against the banks raises the issue of the city’s priorities when it comes to the pensioners vs. the other creditors.

To clarify, the committee believes that the city is giving a higher priority to the banks than they are to the pensioners. “The new lawsuit comes just as Judge Steven Rhodes prepares to hear closing arguments on another aspect of Detroit’s historic bankruptcy filing. Lawyers for the city and Bank of America Merrill Lynch and UBS are expected to go before Rhodes on Monday as he hears arguments on whether the city can pay \$165 million to the banks to get rid of a pension financing deal that went sour” (DFP, 012714:1). In essence, the city is offering to pay these two creditors more money than they are willing to give to retirees. “The harm that will be

suffered by the retirees is irreparable,” the lawsuit said. “Because significant health concerns, and possibly life and death issues, are created by the city’s actions, monetary damages are insufficient to compensate the retirees for the city’s breaches.” (DFP, 012714:2). These two lawsuits became the central point of contention during the discussions on treatment of the pensioners and the creditors for much of the bankruptcy process.

To conclude, this chapter provided a comparison of the Detroit News and the Detroit Free Press approaches to discussing three critical issues prompting the Detroit municipal bankruptcy: 1) the Pension Systems’ Fund mismanagement, 2) the 13<sup>th</sup> check or bonuses paid to the pensioners that resulted in substantial decreases of the pension liabilities, and 3) the health care coverage stipend amount to assist pensioners with purchasing health care coverage on the health care exchange. Although only a small number of articles were devoted to these subjects of the overall number of articles written regarding the pensioners, these articles addressed the largest contribution to what has been considered the city’s major liabilities leading it to file bankruptcy.

## Chapter 6: Conclusion

On the days following July 18, 2013, print media outlets across the country describe the event that took place in Detroit, Michigan as one of the most shocking episodes in the city's history. The Detroit News headline read, "DETROIT'S RECKONING, City Files Largest Municipal Bankruptcy in History" (DN, 072013:1). The Detroit Free Press headline read, "A CHANCE FOR A FRESH START" (DFP, 072013:1). Each paper devoted a total of over 1,400 articles on the bankruptcy between August 2013 and July 2014. The focus of this paper was to analyze how these two print media chose to frame the pensioners' situation and the city's promise of monthly pension check and health care benefits for the life of the pensioner, in light of the bankruptcy. The pensioners faced the probability of having their monthly checks cut by as much as 34% and the total elimination of their health care benefits, prompting lawsuits against the city from the pensioners' unions. "The harm that will be suffered by the retirees is irreparable," the lawsuit said. "Because significant health concerns and possibly life and death issues are created by the city's actions, monetary damages are insufficient to compensate the retirees for the city's breaches." (DFP, 012714:2)

Roughly 12% (n=166) of these articles focused on the pensioners' situation as one of the possible scenarios for the city getting out of the financial hole it was in, by cutting the pensioners monthly pension checks and eliminating their health care benefits. Articles centering on the pensioners' situation provided insights into the pensioners' role in the city's bankruptcy. On the one hand, the pensioners were identified as being a financial drain on the city. On the other hand, they were identified as victims of the city's financial crisis. Given these two possible scenarios, I wanted to understand how would the Detroit News and Detroit Free Press frame the city's

obligations to the pensioners? Would many of the words and/or phrases used in the articles be positive or negative? Lastly, how would the two print media outlets frame the issue of promising health care benefits and pensions for life for employees and their survivors? The two print media outlets still remain under a joint operating agreement, although they are no longer owned by the same parent company.

The purpose of this thesis was to examine how the two major local print media outlets, the Detroit News and the Detroit Free Press framed the issue of the pensioners' situation in the municipal bankruptcy of one of America's largest cities, Detroit, Michigan. The reporting of the news about one key group of stakeholders, the City of Detroit pensioners' in terms of their legacy costs, and the promise of the monthly pension check for the life of the employee, in addition to providing health care benefits, varied somewhat in their printed language between the two local print media outlets. Although the legacy costs to the city were initially identified as the main contributing factors to the city's current financial problems, further investigation into the city's financial fiscal management over the last 60 years revealed the problems were much deeper. Both print media outlets focused their attention on the pensioners' situation until they conducted in-depth research into the city's fiscal history and uncovered a legacy of financial mismanagement.

### *Summary of Results*

As with many of the articles written on the pensioners' situation (n=166), two articles were perhaps the best example of the how each local print media framed the pensioners' situation during the municipal bankruptcy. The Detroit News published its in-depth article, *Six Decades* on October 4, 2013 and the Detroit Free Press published its in-depth article, *How Detroit Went Broke* on September 15, 2013. Prior to these two articles being written, the Detroit

News had written 13 articles that focused on the bankruptcy process and the city targeting the pensioners. The Detroit Free Press had written 13 articles as well which also focused on the bankruptcy process and the city targeting the pensioners as the primary cause of the city's fiscal problems. However, after the publication of the two in-depth articles, the Detroit News continued its focus on articles that related to the excesses of the pension monthly payments. Whereas, the Detroit Free Press began to focus more its articles on explaining the overall bankruptcy process, offering suggestions for Detroit's retirees to cope with potential benefit cuts, and highlighting the Kilpatrick administration and the disastrous deal it created with the assistance of Wall Street bankers to borrow money to shore up the delinquent payment the city owed the pension funds.

The Detroit News *Six Decades* article depicted the demise of a neighborhood on Detroit's eastside for the last sixty years as a parallel to the city's financial problems. The journalists talked to residents of the neighborhood, incorporated pictures of each decade as part of the storyline, and concluded that the city had been on the decline for many years that eventually led it to bankruptcy. The Detroit Free Press took a different approach with its article, *How Detroit Went Broke*, by analyzing the fiscal administration and tying the city's financial problems to the administrations. Analyzing six decades of mayors and their respective administrations, they uncovered that the city had been on a borrowing binge that went back further than the Kilpatrick administration. Can we surmise that the print media contributes to how we understand and interpret crisis in any given situation? As I stated in the opening of the Introduction section, media outlets have contributed to the construction of individual adaptation and collective irrationality by the structure and use of words in their various headlines.

In communicating the plight of the pensioners in the City of Detroit's municipal bankruptcy, many variations of the issue have been communicated using framing techniques that



“select some aspects of a perceived reality and make them more salient in communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation” (Entman 1993:53). The pictures alone in the *Six Decades* article published by the Detroit News tell an impressive story about the city. The personal stories of the residents of the neighborhood add a dimension of a perceived reality and make the story more salient that promotes a particular problem definition, provided a causal interpretation, moral evaluation, and/or treatment of a particular recommendation. On the other hand the photos of the mayors from the past six decades in the Detroit Free Press article, *How Detroit Went Broke*, just provides a recap of the people who once ran the largest city in America.

Collectively, each local print media framed the pensioners’ situation during the municipal bankruptcy using Entman four-step method: 1) define the problem, 2) diagnose the cause, 3) make moral judgments and 4) suggest remedies as discussed in Chapter 2 – Literature Review. The Detroit News published 51 articles (80%) of a combination of issue-specific, informative and thematic vs. the Detroit Free Press 83 articles (81%). Percentage wise, this is a relatively identical distribution, however, the Detroit News published a total of 64 articles relating to the pensioners’ situation and the Detroit Free Press published 102 articles overall. The remaining articles published by both papers for the pensioner stakeholder group were focused on inflammatory subjects – Detroit News published 13 articles and Detroit Free Press published 19 articles. The inflammatory articles were operationalized as the articles that would be categorized for the determination of the *subjective-functionalist* typology.

Chapters 4 – Frame Building Analysis and Chapter 5 – Bankruptcy’s Three Recurring Themes, provided more detail examples of how each paper constructed their arguments about the problem and its causation and provided an evaluation and/or solution, using the *objective-*

*functionalist* or *subjective-functionalist* typologies. I have argued that the Detroit News utilized the *subjective-functionalist* approach because their articles contained more emphasis on the defining the problem and making moral judgments. The Detroit News devoted 20% of its total articles (n=64) on the pensioners' situation that were inflammatory and subjective. The article subjects centered around the mismanagement of the pension funds, audit of real estate deal investments by the pension funds, the 13<sup>th</sup> check payments, and the state legislators putting pressure on the unions to give up cash as part of the bankruptcy settlement. In addition, the Detroit News articles never named their journalists with exception of the business editor, Daniel Howes. Mr. Howes wrote one-third of the bulk of the articles and they were the most inflammatory of the group.

By contrast, the Detroit Free Press had a slightly lower percentage (15%) of its total articles to inflammatory subject-matter and was less inclined to make moral judgments, although there were articles that did (refer to article dated 092513 by N. Bomey). Their articles defined the problem, diagnosed the cause and suggested remedies. The Detroit Free Press utilized more of the framing mechanisms discussed by de Vreese (2005:54) that focused on headlines, subheads, photos, quotes selection, and concluding statements and paragraphs. de Vreese states "In sum, scholars within the empirical approach to measuring frames agree that frames are *specific textual and visual elements* or framing devices. These elements are essentially different from the remaining news story which may be considered *core news facts*" (de Vreese, 2005:54). I chose to use these five framing mechanisms because they provided an ability to get a more succinct understanding of the article and also because many of the articles were not more than 3 pages in length. I referenced several examples in Chapters 4 and 5 on this framing concept. The next section discusses my limitations.

*Summary of Limitations*

I identified three key limitations to my study. I only analyzed one city for the case study, Detroit, MI. I focused on just Detroit, MI because of the many cities who had financial problems in the U.S. over the past year, Detroit, MI was the largest municipality to file for bankruptcy creating a national impact and potentially setting a standard for municipalities in the future. Two other smaller cities have filed for bankruptcy that included Central Falls, RI in 2011, and Stockton, CA in 2012. In both of these cities, public pensions were reduced and the pensioners lost their health care benefits. Each of the cities in question had to deal with similar issues: a real estate collapse, a hefty jump in pension and retiree health care costs and loss in manufacturing businesses. Detroit, MI was unique in that there had been a pension funding scheme that relied on future interest rates rising and borrowed against those potential interest rates in what was called the “pension swap” negotiated under the Kilpatrick administration. This scheme proved to be a disastrous business arrangement due to the significant fall in interest rates.

My second limitation was the selection of only two local print media outlets for analysis, the Detroit Free Press and the Detroit News. I secured the articles that I believed to be relevant. I chose not to have anyone else screen the articles selected because I was comfortable with my knowledge of the subject. This non-scientific approach has room for errors as it was suggested that I could utilize the Nexus/Lexus database. Other local print media outlets that I could have referenced included the Michigan Chronicle, The Michigan Front Page and the Metrotimes. The Metrotimes produced a very interesting article titled, “Anatomy of a Takeover: Examining the Body of Evidence that Emerged in Detroit’s Bankruptcy Trial” (Guyette, 2014:24). This seven-page article provided more details on the planning details of the bankruptcy filing. It provided

insight on the relationship between the Governor and the Emergency Manager, and the organization that the Emergency Manager was selected from, the Jones Day law firm.

My last limitation was the time frame I selected to study. I decided to focus on the first month after the initial bankruptcy filing, August 2013 to the first anniversary of the filing, July 2014. However, within the twelve month period, I wanted to just analyze articles that were written around thirty key dates of activity. For example, the Emergency Manager submitted the municipal bankruptcy paperwork to the Federal courthouse on July 18, 2013 at 4:25pm. I was unable to secure articles from July 2013 in a readable form although they were available in microfiche form at the Detroit Public Library. The Detroit News did not have any published articles, while the Detroit Free Press had published eight (8) articles. As indicative of my data collection, Detroit News published less articles than the Detroit Free Press overall. As a single data coder conducting the coding manually as opposed to using computer software, there may be some concerns with the data's validity and reliability.

It was a month later in August 2013 before any significant articles were published on a regular basis. The Detroit News first significant article was published on August 28, 2013 providing information on the bankruptcy process. It quoted U.S. Bankruptcy Judge Rhodes on the exact process that was required to determine if, in fact, Detroit MI was eligible for bankruptcy. The unions for the city's pensioners were already filing objections to the possibility of pension payment cuts *before* it was determined that Detroit was eligible. The Detroit Free Press published a pair of articles on August 5, 2013 that addressed the formation of a new committee dedicated to focusing on the needs of the pensioners and another on the status of the pension funds which contradicted the Emergency Manager's assessment of the funds.

*Outcome of the Municipal Bankruptcy*

It all came down to the Grand Bargain, the deal that was negotiated by the mediator, Judge Gerald Rosen, the Detroit Institute of Arts, multiple other foundations and the State of Michigan. Both Rosen and Bankruptcy Judge Steven Rhodes were well aware of the potential repercussions Detroit's municipal bankruptcy could have on the nation as a whole. According to the author of the article, Daniel Howes (DN, 012214:1), "In a single ruling, U.S. Bankruptcy Judge Steven Rhodes overturned a 50-year belief that vested public-sector pensions are protected by the state constitution under Chapter 9 and allowed the largest municipal bankruptcy in American history to proceed. Rhodes' ruling on pensions, certain to be appealed, will reverberate nationwide. With cities, even states, grappling with ballooning unfunded pension liabilities, there are growing concerns that the obligations promised to public-sector retirees associated with municipalities could be discharged in Chapter 9 bankruptcy." This was exactly why Judges Rhodes and Rosen knew another option had to be found, and it had to be found quickly.

The option was found in a barbershop on the ninth floor of the Ford Building on Griswold Street in downtown Detroit. Judge Rosen, along with one lawyer from the Jones Day law firm and one from representing a special group of bondholders, which represented the city interest in the bankruptcy (and the former law firm for emergency manager, Kevyn Orr), sat down in the barbershop while the judge got his haircut. Nathan Bomey, one of the key journalists for the Detroit Free Press writes in his book *Detroit Resurrected*, "Although funds for the grand bargain were beginning to materialize, the City of Detroit was making no progress in its bid to reach a settlement with its unlimited-tax general obligation (UTGO) bondholders, a group of financial creditors that was incensed at the city's attempt to cut its debt" (Bomey, 2016:162). The UTGO bondholders were not pleased with the offer the city had made to the pensioners,

effectively favoring retirees over bondholders, a precedent Wall Street was desperate to avoid (remember, Wall Street bondholders had awarded then-Mayor Kilpatrick the 2005 Bond Buyer's Deal of the Year with UBS and Bank of America Merrill Lynch).

The UTGO bond insurers – Assured, Ambac, and National Public Finance Guarantee – were concerned that treating their debt as general unsecured obligations would impact how other municipalities might want to consider similar actions to improve their balance sheets (an example of the potential long-term repercussions from another angle). “Neither side in the UTGO dispute wanted to take it chances...the negotiators reached a deal in principle that would ultimately trim the UTGO claims, keeping the full taxing authority in place and diverting a portion to low-income pensioners” (Bomey, 2016:164). The bondholders agreed to accept a 26% reduction in their proposed settlement, which would go into an annual pot of money worth nearly \$2 million to help pensioners avoid falling below the poverty line as a result of the city's proposed pension cuts. In addition, a deal was reached with the limited-tax general obligation (LTGO) bondholders a few weeks later. This group agreed to accept 34 cents on the dollar for their debt, which, collectively helped to remove two substantial hurdles preventing the City of Detroit from reaching a consensual restructuring plan.

Emergency Manager Orr was set to deliver his *Plan of Adjustment* to Judge Rhodes sometime in late January 2014. With the potential of over \$800 million of cashed about to be infused into the city's plan for the pensioners (known as the grand bargain), eliminating the two biggest hurdles with the settlement for the UTGO and LTGO bondholders, it was up to the pensioners to agree not to file an further appeals and/or new lawsuits. “\$816 million over twenty years in pledges that Rosen would eventually obtain to preserve the museum as an independent institution and reduce pension cuts...pensioners would receive the benefits of the DIA's

monetization, while the bond insurers were left with scraps” (Bomey, 2016:167). The museum’s lawyers decided to join forces with the city’s attorneys, after spending the first half of the bankruptcy at odds over Orr’s plan to consider selling DIA property. This was the force Orr needed to go back to the Official Committee of Retirees and convince them to take the deal the city was offering that included the grand bargain.

By April 2014, the Detroit Free Press was reporting that 170,000 creditors would soon be voting on Detroit’s future and their own. Susan Tompor’s (DFP, 041814) framed the subject from a thematic approach by analyzing the ballot voting process for the Detroit’s bankruptcy restructuring plan by detailing the current status. She also described what was at stake with the grand bargain and the possibilities for those who chose not to vote from the perspectives of the city attorneys, unions and bankruptcy law experts. By May 2014, the state lawmakers had begun working on the legislation to address its contributions to the Detroit bankruptcy grand bargain pledge which would consist of \$350 million being directed from the state’s tobacco settlement into a new fund for Detroit’s bankruptcy plan. The ballots were mailed out to the pensioners in late June 2014 with a July 11, 2014 deadline to be received at a firm in California to be counted. On July 23, 2014, it was confirmed that the Detroit pensioners had backed the grand bargain in the bankruptcy vote, even though, some creditors had objected.

Of the 170,000 secured and unsecured creditors facing a major decision to accept or reject the Grand Bargain proposal, more than 32,000 retirees and active workers had to vote as well. The Bankruptcy Plan of Adjustment broke the classes up into 4 classes. The police and fire retirees were in Class 10 and Class 11 represented the general retirees. “Under the plan of adjustment, the city will no longer sponsor and maintain retiree health care or death benefits programs for existing retirees or surviving beneficiaries and their dependents” (Tompor, DFP,

2014:2). In addition, a small group of general system retirees had to reimburse the city for the accrued interest on bonus checks that were paid out over the years. The plan was called the “clawback” and required GRS retirees to pay back excessive interest earned in pension annuity funds in a lump-sum rather than through reduced paychecks for the rest of their lives. By a margin of 82% to 18%, police and fire pensioners voted yes, while general city retirees voted 73% to 27%. “In a separate ballot, retirees also voted to approve a 90% reduction in their health care benefits, in what some experts viewed as an unexpected win for the city because there was little legal incentive for retirees to approve those cuts” by a margin of 88% to 12% (Bomey & Helms, DFP, 2014:1). The secured bond holders vote quite differently as explained in the next paragraph.

Syncora and Financial Guaranty Insurance Co. (FGIC) were upset that the city’s plan to pay retirees more than the financial creditors because they stood to lose billions, vowed to fight retirees’ endorsement of the deal. The two major bond insurers who rejected the city’s initial offer eventually settled with the city within a few weeks of the final voting. *It was all over.* Detroit had settled its bankruptcy, and the pensioners did not suffer the initial cuts that had been offered by emergency manager at the beginning of the negotiation process. The Detroit Police and Firefighters monthly pension checks were not cut, however, their COLA was reduced to one percent and they lost their health care coverage although they were given a monthly stipend to help offset the costs of purchasing from the Michigan Health Exchange system. The non-uniform pensioners suffered a much larger loss of their monthly pension check for two reasons: 1) they were eligible to receive Social Security benefits, and 2) they were the recipients of the 13<sup>th</sup> check bonus over the years that could have been kept in the General Retirement System fund and reinvested as explained in the previous paragraph.



*Directions for Future Research*

One suggestion for future research would be to expand the analysis of the articles by addressing additional key stakeholder groups such as the Emergency Manager, City Creditors, and the Governor. It would be beneficial to understand if one stakeholder group was given more favorable attention over another group. Another option for future study would be to analyze coverage beyond July 2014, for example from August 2014 to the day the city actually exited from Bankruptcy, December 10, 2014. Bankruptcy experts had suggested that Detroit, MI bankruptcy could have rippling effects for struggling cities over the entire United States, especially those dealing with public pension systems, such as Chicago, IL and Dallas, TX. What does this mean for other major U.S. cities? Would more studies on the subject be meaningful? Should more print media outlets be included in one study?

A second area for research would be on how public pensions are treated in other sectors around the country. For example, many teacher unions have been forced to accept reductions in their pension plans to save their respective states money and the need to make large deposits into the funds. Teachers' unions in Wisconsin and Illinois have been fighting such cuts to no avail. The major issue with many public sector unions has been their business model which some experts have said still follow a 1950s business model. Should public sector unions revisit their structures and bring them more in line with private sector business models? Given what has happened in many private sector industries, especially during the Great Recession, this is a debate that would require a level of negotiations that far exceeds what was negotiated in Detroit.

Framing the pensioners' situation in the local print media provided this writer a clearer understanding about who was impacted by this devastating action and how it was resolved. Although many of the initial print articles portrayed the legacy costs of the pensioners as the

reason for the city's financial demise, further reporting and in-depth investigations revealed the problem went much deeper than just paying pensioners a monthly check and providing health care benefits for life. The City of Detroit had experienced severe mismanagement through-out six decades of administrations. No one mayor could be held directly accountable because each administration failed to take action when action was required. The city experienced a reduction in population, lost its industrial base and taxed the remaining residents at a premium. The city's education system began to degrade and the residents simply refused to pay higher taxes for subpar services.

The Detroit News and Detroit Free Press provided the residents with information that kept them informed of the bankruptcy process. The information was not always positive, but necessary to ensure the public was aware of the issues, the problems and the potential solutions. Print media is just one form of communication, but it is the primary form of communication for many. The four coding mechanisms used for this study helped organize the data articles into groups that could be further analyzed beyond just the headings and subheadings. The various photos that were included in some of the articles provided a good backdrop on the human side of the issue of municipal bankruptcy. Other aspects of the concluding statements at the end of each article reminded the reader of why a particular process or concern was of importance. The Frame Building analysis attempts to connect the dots and provide the bridge from Media Sociology and Media Theory. This thesis used two articles as a reference point to set the tone of Detroit's municipal bankruptcy: 1) *How Detroit Went Broke* (Detroit Free Press) and *Six Decades* (Detroit News). Media sociology has been recognized as a serious area of research giving sociologists a foundation for helping others understand self-perception vs. public-perception of media. Frame building analysis takes this form of study one step further and helps to connect all of the pieces.

## **Appendix A – Definition of Terms**

Over the past year, many new words have been introduced into the newspapers with the subject of the city’s bankruptcy. I will explain what some of those new words and terms mean in this paragraph. As I explained in Chapter 2 under the Social Problem or Social Condition section, there are three levels of bankruptcy allowable under the U.S. Constitution. Level Three is municipal bankruptcy, also, referred to as Chapter 9, which is the federal bankruptcy code for municipalities. This process allows municipalities and other local governments the opportunity to relieve themselves of overwhelming debts. At the same time, it provides the government with some leeway to develop a financial plan that will help the municipality to manage its debts going forward. The key difference between the other two levels of bankruptcy, Chapter 7 (13) and Chapter 11, is that bankruptcy judges cannot force municipalities to liquidate assets (Detroit Free Press, 2014).

Another term discussed in association with the city’s bankruptcy process is ‘plan of adjustment’ which simply means “the document that provides a detailed summary of the city’s classes of creditors and the percentage of their debt the city is offering to pay” (DFP, 2014:1). Secure creditors will likely receive more money than unsecured creditors. The document will also include information relating to restructuring of the various city assets. This document is considered a working document, subject to modifications as the bankruptcy process proceeds through the courts, until it is approved by the bankruptcy judge. Secured creditors do have first priority on payment of their respective debts and are not subject to modification in bankruptcy. Unsecured creditors do not have the same guarantees. They are subject to having cuts in their investments under the bankruptcy process. Examples of unsecured creditors are bondholders, banks and pensioners. (DFP 2014:1)

The next set of terms frequently mentioned in the news stories are monetize, which is another way of saying making money from assets. Grand Bargain is the term used to describe the negotiations between the city, non-profit organizations, and the State. This is a \$816 million financial arrangement agreed to by all the parties involved in the bankruptcy to help offset the reduction in the pension payments and secure the assets of the Detroit Institute of Arts. The last term that is of extreme interest to all parties involved and the citizens is confirmation hearings. These are the court hearings that will begin in mid-August 2014, lasting about five-to-six weeks, that will determine the fate of the city's bankruptcy and its creditors. In confirmation, the bankruptcy judge must determine whether the city's plan of adjustment is fair to all parties, has met the legal standards and provides a feasible road map for the city to operate in a financially sound manner. If the plan of adjustment meets all of the criteria, the bankruptcy judge will confirm (approve) it and Detroit will then be allowed to exit bankruptcy. (DFP 2014:2)

The Emergency Manager, Kevyn Orr, has the responsibility for the Bankruptcy Plan of Adjustment and until January 2014, had the task of running all of the city's operations. The newly elected Mayor of Detroit, Mike Duggan, now has responsibility for two-thirds of the city's operations. He will also have input in the Bankruptcy Plan of Adjustment, but it will be written by Orr. The Governor of Michigan, Rick Snyder, has downplayed his role in the bankruptcy although it was his decision to hire the emergency manager and declare the city bankrupt. Initially in agreement with this action is the State Attorney General, Bill Schuette. However, recent reporting by the Detroit News and Detroit Free Press suggest that the two gentlemen are at odds over the protection of the pensions and healthcare benefits citing the state's constitutional protections. Ironically, both men swore to uphold the constitution at the time of their inaugurations. Several state and local legislators have voiced concerns of the legitimacy of the

bankruptcy and the emergency manager. One prominent voice from the local legislative branch is Councilwoman Brenda Jones, who was elected council president effective January 2014.

The city's non-sworn employees are defined as the general retirees. They comprise all of the departments required to maintain city services, a total of eighty-five (85) departments. These retirees are eligible to receive monthly pension payments and healthcare care benefits after twenty-five years of service. The city's sworn personnel are defined as the public safety retired employees from the Police and Fire departments with an accumulated credited service of twenty years for non-supervisory police and fire personnel and twenty-five years for supervisory personnel. All retirees are eligible to receive a monthly pension payment, an annuity payment, and healthcare benefits. There are currently 32,000 eligible retirees receiving benefits from the City of Detroit's two pension funds, as well as, healthcare coverage. The city's general system pension fund retirees could lose up one-third of their monthly pension payment and all healthcare coverage; while, the public safety retirees could lose up to 10% of their monthly pension payment and all healthcare coverage. It should be noted that police and fire retirees are not eligible for monthly Social Security, but are eligible for Medicare at age 62.

The two Detroit, MI pension funds are referenced as the General Retirement Systems (GRS) and the Police and Fire Retirement System (PFRS). Their structures are very similar. Both funds will be subjected to cuts in the pension payments for the retirees and healthcare benefits albeit at different percentages. The plan benefit provisions cover the age and service of a retiree with several special provisions for the police and fire retirees. The general plan for age and service retirement allows all city employees (non-sworn and sworn personnel) to accumulate twenty-five (25) years of service regardless of age. However, Detroit Police Officers and their Fire equivalents are allowed to accumulate twenty years (20) of service regardless of age

effective in March 2007. The annual amount is determined as the “an annual amount equal to the actuarial equivalent of the member’s accumulated contribution account plus a defined benefit, which, when added to the annuity, will provide (p.7) an amount based on when the member joined the departments” (PFRS Annual Report of the Board of Trustees, 2012).

The first special provision is called the Deferred Retirement Option Plan which a provision that allows personnel to continue working as full time employees while collecting an annual amount of 75% of their respective retirement at the time they elect to enter into the status of Deferred Retirement Option Plan (DROP) program. Eligibility for this program is twenty-five years of service for the majority of the sworn personnel. Sworn personnel that are members of the Detroit Police Officers Association (DPOA) and their Fire equivalents are allowed to enter this program after twenty years of service. There has been much debate on whether this program allows sworn personnel to ‘double-dip’ the city by being able to collect a check for working and a second check deposited monthly into a special tax-deferred account at the city’s expense. Research was conducted on this program for the Philadelphia, PA and it was concluded that this program resulted in a substantial increase in pension cost (Alva et. al).

The second special provision is called the Deferred Retirement Vested Benefit and allows police and fire personnel to terminate their employment with the City of Detroit at forty (40) years of age with eight years of service. A minor change was made to this provision in August 2003 for personnel who terminated their employment after this date to have a minimum of ten years of service. This program pays the same annual amount “as regular retirement but based on average final compensation and credited service at the time of termination” (p.7). The benefit commencement period is based on when the member was hired, before or after July 1985. The third special provision is called Duty Disability Retirement and has no age or service requirements. The annual amount is a “a basic benefit of 50% of final compensation and a supplemental benefit of 16 2/3% of final

compensation. After a two-year period in this status, the benefit amount is adjusted based on disability status, years of service and age. In addition, members who file for duty disability retirement prior to July 1995 (or July 1998 for DPOA/Fire equivalents) receive 66 2/3% of final compensation (PFRS Annual Report of the Board of Trustees, 2012).

In addition to the above three special provisions, members are also entitled to a non-duty disability retirement at five years of service with the annual amount computed as a regular retirement benefit based on average compensation and credited service of a minimum of 20% of average final compensation (AFC). The other programs offered are duty death before retirement for the surviving spouse and children and non-duty death retirement. Each of these subsequent benefit programs have their own unique set of calculations which is based on fractional amount of the members base pay. In both cases, the minimum benefit is 20% of the average final compensation. Post retirement cost-of-living adjustments are increased in proportion to active member compensation for the corresponding rank for members who were sworn in before 1969. For members sworn in after 1969, there is a specific percentage of the **original** pension amount allotted to members before April 2011. Member contributions for all provisions are 5% of covered compensation payable until their initially eligible for regular retirement.

As stated in the PFRS Annual Report (2012), “the reserves needed to fund retirement benefits are accumulated through the collection of employer and employee contributions plus income on investments” (p. 7) Administrative expenses are funded entirely by the investment income while the benefit payments are disbursed by the PFRS. The trust fund consists of contribution and earnings accumulated by the PFRS for the specified purpose of meeting current and future obligations to retirants and beneficiaries. The PFRS “invests all available funds in order to maximize both current income and long term appreciation” (p. 8). As of June 30, 2012 the Board of Trustees reported that the fund was lacking over \$147 million. The amount of

underfunding in the PFRS has been at the center of dispute with the city's emergency manager, Kevyn Orr and the pensioners. Based on questionable investment practices over the years and several board of trustees' having been identified as manipulating the records, Mr. Orr has challenged for the accuracy of the underfunding and has suggested that the underfunding is larger than was reported in 2012 because of the economic and non-economic assumptions.

The represented employees' retirement medical plan is sponsored by Blue Cross and Blue Shield of Michigan. It provides monthly coverage upon retirement, regardless of the type of retirement. It also provides for immediate family members and surviving family members in case of death. The accrued normal retirement benefit "is the portion of your normal retirement benefit based on your average monthly earnings and credited service in the Plan as of a particular date" (PFRS, 2012:8). It will not be less than the minimum benefit level in effect on that date and will commence on the first day that the pension benefit payment are distributed to the member. Contractual obligations made to each member with respect to medical coverage have been the other major discussion. According to EM Orr, medical coverage for retired employees exceeds \$15million per month. Therefore, effective March 2014, all retirees and their immediate family members will be required to get healthcare benefits from the new Patient Protection and Affordable Care Act federal program. The Retirees Committee file a lawsuit as a result of this action and negotiations are currently underway between the City of Detroit and the committee to have this deadline extended until the end of the year (BCBS Documents).

The issue of the supremacy clause could potentially create a significant conflict when the decision will need to be made between the Michigan Constitution's Article 9, Section 24 *and* the Chapter 9 Federal Bankruptcy law. The pensioners had relied heavily on the Michigan Constitution's Article 9, Section 24 in their legal argument to the bankruptcy judge. The



language in this section states specifically “the accrued financial benefits of each pension plan and retirement system of the state and its political subdivisions shall be a contractual obligation thereof which shall not be diminished or impaired thereby” (p. 7). However, Chapter 9 Federal Bankruptcy law, which was used by the city’s legal team, suggested that the necessary steps required before eliminating pensions were not included in the Chapter 9 language and thereby, takes precedence over the State Constitution. Detroit’s municipal bankruptcy could potentially set the baseline, or best practice, for other American cities facing similar financial crisis.

The new bankruptcy retiree committee is a group of individuals representing the thousand retirees is called the Official Committee of Retirees. This group consists of selected members from the Police and Fire union and the American Federation of State, County and Municipal employees union. The union representing the public safety retirees is known as the Police and Fire Retirees and the newly formed organization known as the Retired Detroit Police Members Association (RDPMA). The RDPMA was established in August 2013 to represent all retired police personnel *only*, regardless of rank in the department at the time of retirement. The Board of Trustees is the group of individuals that acts as the Pension Board. The city creditors are those who have provided loans to the city for municipal bonds. There are numerous city creditors but the two major creditors are UBS bank and Bank of America Merrill Lynch. These two creditors were involved in a pension debt deal negotiated by Kilpatrick Administration and considered the largest creditors.

## Appendix B – Detroit News Articles

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
<b>August 2013</b>	08/28/2013	Detroit bankruptcy objections based on pensions must wait	Bankruptcy judge, state/local officials & bankruptcy experts
	08/28/2013	Union calls bankruptcy judge's rescheduling 'hasty,' vows to continue pensions arguments	AFSCME union official with brief comments from bankruptcy/local off
	08/29/2013	City, creditors meet to discuss Detroit bankruptcy with mediator	EM Orr - Bankruptcy meeting with city & creditors – closed to media
	08/29/2013	Orr: Mismanagement must be 'overwhelming' for pension takeover	EM attacks mismanagement of pension funds
	08/29/2013	Retired city workers hire 2 law firms for Detroit bankruptcy case	Outside legal representation - costly to City
	08/29/2013	Detroit Police & Fire pension board member resigns	Pension board member resigns – why?
<b>September 2013</b>	09/09/2013	Detroiters discuss consequences of bankruptcy at Conyers forum (I attended this event)	Frustration and concern; attack on democracy
	09/09/2013	City's lawyers argue challenges to Detroit bankruptcy ignore 'overwhelming' need for relief	City blames pensioners for ignoring real issue
	09/12/2013	Retiree committee wants different judge for Detroit Bankruptcy	Retiree Committee question powers of Bankruptcy Judge
	09/13/2013	Oct 1 deadline looms for EM to change city retirees health care	Explains the reason for health care coverage changes
	09/27/2013	Audit shows Detroit pension funds lost millions on real estate deals, bonuses	Blaming the mismanagement of pension funds
<b>October 2013</b>	10/01/2013	Pension freeze painful, necessary	Explains the reason for pension payment changes

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	10/01/2013	Corruption alleged after Detroit pension deal	Critique of alleged corrupt pension deal
	10/04/2013	<b>Six Decades</b> <b>IN-DEPTH ARTICLE ON DETROIT'S FINANCES FOR 60 YEARS</b>	In-depth analysis of the city's financial problems including pension systems management and funding
	10/15/2013	Restoring 13 <sup>th</sup> check hurts retirees in long run	Legality of 13 <sup>th</sup> check for city/county retirees
	10/16/2013	Pension funds unions push to prevent retiree reductions in Detroit	Controlling EM powers over pensions
	10/26/2012	Unions retirees attack city's path to bankruptcy	Explains the reason for city's bankruptcy filing
	10/30/2013	Obamacare haunts Detroit union retirees	Critique of Obamacare with respect to pensioners
<b>November 2013</b>	11/01/2013	Chapter 9 positions drawn on pensions	Discussion of MI Governor wanting to take Detroit into Bankruptcy – EM Orr, Pension union leaders, MI Governor
	11/01/2013	Detroit's bankruptcy case draws national spotlight	Discussion of Detroit's bankruptcy impact nationally at annual National Conference of Bankruptcy Judges (NCBJ) – Judge Rhodes & other bankruptcy judges & outside experts
<b>December 2013</b>	12/10/2013	All sides prepare for bankruptcy appeals	Explains appeals process for city's bankruptcy
<b>January 2014</b>	01/22/2014	Detroit pensions fair game as bankruptcy begins – Promised Check issue	Bankruptcy Judge Rhodes, EM Orr & Other Bankruptcy experts

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	01/22/2014	Rhodes opinion on pensions will have national repercussions	Bankruptcy Ruling overturned 50 year precedence - Bankruptcy Judge Rhodes, EM Orr
	01/22/2014	Detroit pensions 'sweetener' when salaries weren't growing, official says	Pension Allocation and Distribution process over the years
	01/22/2014	Mediator expects significant help from state in pension DIA deal	Mediation contributions – U.S. Chief District Judge Gerald Rosen, Gov. Rick Snyder & EM Kevyn Orr
	01/22/2014	Orr disputes report that he thinks higher paid Detroit pensioners should take larger cut	Disputing rumor of higher pension cuts for certain pensioners – EM Orr, Bill Nowling – Orr's Spokesman & Sharon Levine – AFSCME Attorney
	01/22/2014	Detroit retirees in cities across U.S. worry over possible pension cuts	Personal stories of pensioners living outside of Michigan - First mention of the annuity system
	01/27/2014	Detroit pension funds ask for quick appeal of bankruptcy eligibility	Expediting the appeal process on behalf of Detroit Pension Funds – Pension fund lawyer and bankruptcy judge
	01/27/2014	Detroit retirees: Orr renews plan to cut health benefits	Explains health care costs and proposed changes to retirees – Retiree Committee & EM Team
	01/27/2014	Detroit pension funds sue bank over loan role	New lawsuit - Detroit Funds Lawyers & Alabama bank

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	01/27/2014	Retirees union revive lawsuit to block Detroit health care cuts	Reactivation of older lawsuit regarding health care benefits reductions – Official Committee of Retirees, AFSCME union & two other retire associations
<b>February 2014</b>	02/01/2014	Live tweets: Closing arguments resume in pension debt deal case	Explains the arrangements for settling the interest rate swaps deal negotiated under Mayor Kilpatrick – Bankruptcy Judge & EM Orr
	02/01/2014	DIA-pension deal may turn on Michigan's role	Analysis of how the foundations will be structuring a plan to save the DIA and protect the pensioners – 9 foundations, Bankruptcy Judge Rhodes, Mediation Judge Rosen & Governor Snyder
	02/01/2014	DIA may be expected to raise \$100M to protect its art, rescue pensions	DIA's role in helping city exit bankruptcy – DIA Chairman Gargaro & various foundation executives
	02/03/2014	DIA pledges to raise \$100M for artwork as Detroit get first look at debt plan	Discussion of the DIA plan to help city & creditors view debt plan – DIA, City EM team, bankruptcy judge, Governor Snyder

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	02/04/2014	<p><b>Detroit wins retiree health care concessions; barriers to water deal remain</b></p> <p><b>Key Article explaining Grand Bargain Plan &amp; the players</b></p>	<p>Analysis of health care concessions and impact on Detroit Water &amp; Sewage department – EM Plan of Adjustment, Pensioners, Tri-county executives &amp; Outside experts</p>
	02/07/2014	<p>Close ties put Detroit pension deal brokers under scrutiny</p>	<p>Pension swap deal under scrutiny because of personal relationship with Mayor Kilpatrick Finance Chief - Sean Werdlow, Key banker - Suzanne Shank, EM Team, Banking experts &amp; PFRS Board member</p>
	02/11/2014	<p>Detroit may tailor pension cuts to ages, incomes</p>	<p>Personal Stories of retirees with one <b>inflammatory</b> comment: Potential pension cuts will be tied to age and incomes –</p>
	02/19/2014	<p>Detroit retirees, banks fight for assets</p>	<p>Explanation of how both groups were going to get respective shares of available assets – EM, Governor &amp; Judge</p>
	02/22/2014	<p>Bankruptcy exit plan riles Detroit retirees</p>	<p>Release of Plan of Adjustment &amp; Personal perspectives of Detroit retirees regarding Bankruptcy exit plan – EM, Governor Snyder, Official Committee of Retirees, City Unions,</p>

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	02/23/2014	Detroit bankruptcy proposal leaves pensioners angry, confused	Personal perspectives on Plan of Adjustment proposal – O. Stanfield, Official Committee of Retirees, EM Orr
	02/23/2014	Plan for DIA recues both art and Detroit retirees	Explanation of Grand Bargain (PofA) from EM Orr, Jones Day attorney, & financial advisor of FGIC
<b>March 2014</b>	03/01/2014	Chapter 9 players reluctant to commit	Discussion of progress in bankruptcy exit plan negotiations – City unions, banks, Emergency Manager, Chief Justice Rosen – mediator, & financial expert on bankruptcy
	03/04/2014	New debt could save Detroit \$201M	Explanation of renegotiated settlement with two of the largest banks, UBS & Bank of America Merrill Lynch Capital Services, Bankruptcy experts & EM Orr
	03/04/2014	Cost-of-living increases sticking point in pension mediation talks	Key issue with pensioners' unions for settlement of EM Orr's proposed plan of adjustment – Retirees' unions, Governor & State Legislators
	03/05/2014	Detroit retirees, unions wary of debt deal with banks	Analysis of Detroit retirees concerns with debt restructuring plan – Retirees, Unions & Bankruptcy experts

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	03/05/2014	Retiree committee seeks \$600K from Detroit for insurance protection	Official Committee of Retirees seek insurance protection and asks Detroit to pay for it – The Committee, Lawyers for both sides
	03/24/2014	Poll states support strong for \$350M DIA pension aid	Analysis of polling results showing support of grand bargain deal – MI voters, Lawmakers & Committee spokesman
	03/24/2014	<p><b>Pension fund bond insurer objects to Detroit plan to end debt</b></p> <p><b>Key article that explains pension debt finance deal of 2005-06 (KK admin)</b></p>	Explains the pension related swap debt deal and certificates of participation (COPs) – EM Orr, UBS AG & Bank of America banks, Financial Guaranty Insurance Corp. and Pension Boards
	03/24/2014	Pension funds urge quick ruling on Detroit's bankruptcy appeal	Explains process for the bankruptcy appeal filed by pension funds – pension funds attorney and EM spokesman
	03/24/2014	Detroit prepares for historic debt deal vote	Discussed the pension debt deal voting process for pensioners – Pension funds attorneys, EM Orr, Bankruptcy experts,
	03/25/2014	Pressure on Orr to close DIA fund deal	Analysis of Chief Justice Rosen plan to save DIA art collection in conjunction with bolstering city pensions – Judge Rosen, EM Orr, fndts



<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis &amp; Coding</b>
<b>April 2014</b>	04/16/2014	Chapter 9 turns page in Detroit, but remains far from closed	Analysis of the weekend of marathon mediation to end Detroit's Chapter 9 bankruptcy – Union leaders, EM Orr, Mediator Judge, Creditors Lawyers
	04/18/2014	Bolger demands Detroit unions give cash in bankruptcy settlement	Operation of pensions - State Politian issues ultimatum to labor unions – House Speaker Bolger, Labor unions, & Snyder Administration
	04/18/2014	Police and Fire pension boards votes to approve bankruptcy deal	Presentation of the negotiated bankruptcy deal for pensioners – PFRS board & GRS board
	04/18/2014	Detroit suburbs ordered back to table for water authority talks	Reactivating the negotiations talks with the suburban county leaders and Detroit Bankruptcy team on the Detroit Water & Sewage plan – EM Orr and Tri-County Executives
	04/18/2014	Detroit's changing numbers in bankruptcy deal to face scrutiny	Analysis of the reduction in pension cuts – EM Orr & Detroit's two pension funds spokespeople
<b>May 2014</b>		<b>No Pensioner related articles written</b>	
<b>June 2014</b>		<b>No Pensioner related articles written</b>	
<b>July 2014</b>	07/05/2013	Detroit far from sealing Chapter 9 deal	Business editor's perspectives on Detroit's Chapter 9 bankruptcy plan focusing on Michigan Political leaders

Study Month	Article Date	Article Headline	Article Frame Analysis & Coding
	07/05/2014	Detroit needs deal with creditors, not victory	Business editor's perspectives on Detroit's negotiations with major creditors – bank creditors, swap deal & pension funds
	07/11/2014	New DIA art evaluation is unlikely to unravel grand bargain	Business Editor's perspectives on DIA collection in conjunction with Grand Bargain contributors – DIA, Pension fund leaders & State
	07/16/2014	Stage set for trial on city's exit plan	Business editor's perspectives on process of city trial for exit plan – Bankruptcy experts and EM Orr's spokesman
	07/21/2014	Pensioners vote in favor of Detroit debt-cutting plan, official says	Explanation of process for passage of Detroit debt-cutting plan – City attorneys & Anonymous sources
	07/21/2014	Final ballots extremely unlikely to trip up Detroit's grand bargain	Detailed analysis on the balloting process for Grand Bargain – Two retirees' association lawyers & many unnamed sources
	07/23/2014	Detroit's debt-cutting plan gets big but not complete support	Explanation of how the process of the final voting occurred – Retirees & other creditor stakeholder groups

### Appendix C – Detroit Free Press Articles

Study Month	Article Date	Article Headline	Article Frame Analysis - Coding
August 2013	08/05/2013	Retirees score formation of creditor committee in Detroit bankruptcy	Explanation of how the 9-member committee will benefit retirees and contribute to negotiations – 9 member committee, Bankruptcy Judge Rhodes, and Union organization leaders
	08/05/2013	Analysis shows Detroit pension funds in better shape than Orr says	Pension funding analysis – Outside experts, EM Orr (7%) vs. Pension Fund Leaders (8%)
	08/10/2013	Spat between rival retiree associations emerges in Detroit bankruptcy	Presenting case for newly formed retiree association vs. existing retiree unions to sit on US Trustee retirees' committee for bankruptcy – Retired Detroit Police Members Association (RDPMA) and Retired Detroit Police & Fire Fighters Association (RDPFFA) and Detroit Retired City Employees Association (DRCEA) - two established retiree unions
	08/20/2013	How bad is Detroit's pension situation? Depends on who you ask	Explanation of Pension funding issue from various experts' perspective – Milliman Actuarial Firm – EM Orr Actuary and Gabriel Roeder Smith – Pension Fund Actuary
	08/20/2013	Studies back Kevyn Orr's pension warnings	Analysis of why retirees pension funds have unfunded liabilities based on competing valuation and audit reports – Milliman Audit Firm, Emergency Manager spokesman, other experts

Study Month	Article Date	Article Headline	Article Frame Analysis - Coding
	08/20/2013	Detroit fire, police pension board blasts report's claim of underfunding	Police & Fire pension board attack back on pension funding
	08/20/2013	Pension boards plan to object to Detroit's bankruptcy eligibility	Explanation of specific action to be taken by pension boards regarding Detroit's bankruptcy eligibility – Pension boards & EM team
	08/22/2013	New retiree committee will grapple with pension underfunding dispute	Explanation of how newly formed retiree committee will assist in resolving issue of pension underfunding – EM Orr, RDPFFA, DRCEA & Outside Experts
	08/23/2013	9 Detroit retirees chosen to protect pension, benefits rights in bankruptcy court	Details of who has been selected to serve on Retiree Committee for Bankruptcy proceedings – Names of entire committee members and affiliation with city and/or unions
<b>September 2013</b>	09/01/2013	Detroit's pension funds at risk of losing millions with Book Cadillac Hotel loans	Explanation of Pension fund risky investment in real estate – 2 pension funds, EM spokesman, Ferchill Group CEO (Westin Book Cadillac Hotel), Other financial experts
	09/09/2013	Detroit had no choice but bankruptcy, city says in response to creditors	Explains why bankruptcy was necessary for City – EM Orr team and Major union leaders

Study Month	Article Date	Article Headline	Article Frame Analysis - Coding
	09/13/2013	Nearly \$1 billion in bonuses paid from ailing Detroit pension fund	Negative consequences of pension system mismanagement with 13 <sup>th</sup> check distribution – Retired employees who served in administration capacities, Attorneys for pension funds, EM Orr team & accounting experts
	09/13/2013	Detroit may end health care coverage for retirees under 65, replace it with \$125 monthly stipends	Explanation of modifications to health care coverage for retirees under 65 – EM Orr, Retiree Associations lawyers, Various trustees for General Retirement System
	09/15/2013	<p><b>How Detroit Went Broke – The answers may surprise you – and don't blame Coleman Young</b></p> <p><b>IN-DEPTH ARTICLE ON DETROIT'S FINANCES FOR 60 YEARS</b></p>	Explains what really happened to Detroit's fiscal management and why it happened over the last 60 years – Past and present city leaders, EM Orr, and various accounting & bankruptcy experts
	09/18/2013	City union wants more time to question EM	Explains process for unions to request more time to question EM Orr & Governor on bankruptcy filing – Lawyers for GRS union, Judge Rhodes & various state officials
	09/19/2013	Detroit's residents gearing up to voice objections to Detroit's bankruptcy	Personal stories of pensioners and other residents who are objecting to city's bankruptcy filing – retirees & legal experts
	09/23/2013	An early strategic for Detroit retirees to cope with	Question and Answer format to provide specific action retirees can take to

		benefit cuts	cope with potential health care benefit cuts – Legal experts
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	09/25/2013	Disastrous Kilpatrick debt deal might have been illegal, but city may settle anyway	Explanation of the mechanic of the 2005 SWAP Deal and its implications to the city's bankruptcy - - then-Mayor Kilpatrick, Wall Street banks, EM Orr, various lawyers
<b>October 2013</b>	10/04/2013	Detroit workers received \$765M in pension fund's 13 <sup>th</sup> checks; retirees got \$195M	Analysis of how 13 <sup>th</sup> check was issues and eventually banned by Detroit City Council (2011) – Retirees, Active workers, GRS board & AFSCME union, EM Orr
	10/05/2013	Detroit pension funds' 13 <sup>th</sup> check OK'd by judge, but retirees shouldn't count the money yet	Bankruptcy Judge Rhodes authorizes return of 13 <sup>th</sup> check payment but it may still be stalled by EM Orr – Administrative Law Judge
	10/15/2013	Detroit to end health care for younger retirees, offer \$125 a month, instead	Explanation of how the health care stipend with work for retirees under 65 – EM Orr, Detroit Retirees Committee, other city officials
	10/22/2013	Detroit's bankruptcy should be blocked because of possible pension cuts, labor says	Labor unions attorneys request Judge Rhodes to block city's bankruptcy filing because pension cuts should be protected under MI Constitution – Attorneys for labor groups, Judge Rhodes, Jones Day attorneys
	10/22/2013	Detroit retirees file	Health care cuts are city's

		complaint to halt Orr's health care plan	main option; has consequences to pensioners – Retirees & EM Orr
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	10/28/2013	Hands off our pensions say hundreds of Detroit city workers	Article describing the scene outside of the Federal Courthouse on the day of Bankruptcy hearing - Detroit Retirees and City Workers and lawyers for retiree group
	10/28/2013	Facing cuts Detroit retirees pack meeting in search of answers on health care	Informational meeting for retirees to better understand how to secure new health care benefits in light of city's plans to cut benefits - Retired Detroit Employees & City representatives
	10/29/2013	Detroit pension funds sue lender over payments in Book Cadillac Hotel development	Analyzing business deal with Westin Book Cadillac Hotel – Pension funds sue because they have not received any payments and the deal had some questionable relationships – Detroit's two pension funds legal teams, Carpenter Pension Trust Fund (CPTF)- Detroit, iStar affiliate
<b>November 2013</b>	11/11/2013	Detroit retirees get Feb. extension on health care	Reasons City decided to delay health care benefits cuts until 02/2014 give retirees more time to seek health care options – EM Orr & Detroit Retiree Committee

<b>December 2013</b>	12/05/2013	Rochelle Riley: Detroit firefighter's widow wants Orr to remember the families	Personal story of families impacted by pension benefit changes including health care coverages – Widow of firefighter EM Orr
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	12/09/2013	Can – and should – charitable foundations help rescue Detroit pensions, DIA artwork?  <b>Full list of all major foundations net worth</b>	Analysis of whether or not charitable foundations should help save city's retirees pensions and Detroit's art assets as a gesture of good faith – Charitable foundations leaders & EM Orr
	12/10/2013	Detroit pension boards prepare for bankruptcy ruling, hire appeals attorneys	Detroit Pension Boards ramp up for bankruptcy ruling and prepare for potential appeal to ruling – Pension officials & EM Orr
	12/12/2013	Ex-Detroit official defends 2005 pension deal blamed in city's downfall	Former Chief Finance Director under then-Mayor Kilpatrick defends his 2005 COP/SWAP deal that has been blamed as 'tipping point' for Detroit's municipal bankruptcy – Sean Werdlow & Pension systems officials
<b>January 2014</b>	01/22/2014	Susan Tompor: Detroit Retirees facing cuts anxiously await bankruptcy eligibility decision	Information to assist retirees with potential cuts pension monthly payments and health care benefits – Bankruptcy experts and retirees personal stories
	01/22/2014	5 pension cut scenarios for retired Detroit workers; Orr mum on extent of cuts	Analysis of potential pension cuts from 5 different scenarios – EM Orr, Judge Rhodes & city unions



	01/22/2014	Retirees brace for pension cuts in wake of Detroit bankruptcy ruling	Analysis of how Bankruptcy Judge Rhodes ruling on pension cuts in city's bankruptcy will be achieved – clarifies argument of whether MI Constitution protest pensions from being cut – Judge Rhodes, EM Orr, Outside experts & two retiree brothers
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	01/22/2014	Detroit employee pension systems file appeal of Detroit bankruptcy	Discusses action taken by Detroit's three pension & union organizations in light of Judge Rhodes ruling on city's eligibility to file bankruptcy – PFRS, GRS, AFSCME & EM Orr
	01/22/2014	Detroit pension funds request to challenge Detroit bankruptcy	Analysis of appeals process used by Detroit's two pension funds – Pension funds (GRS/PFRS) and Bankruptcy Judge Rhodes
	01/22/2014	Millionaire to give \$5M toward protecting DIA art and Detroit pensions; who's next?	Identification of all major foundations that signed on to support U.S. Chief District Judge Gerald Rosen plan to save DIA artworks and reduce amount of retirees' pension payment cuts – Major foundations and Chief Judge & Mediator Gerald Rosen
	01/22/2014	Susan Tompor: Expert says municipal pension cuts would be alarming and not the right path	Interview with Retirement Expert at Center for Retirement Research at Boston College – A. Munnell
	01/22/2014	DIA joins deal in works with mediators that would protect art,	Analysis of the formation of the Grand Bargain for Detroit's Bankruptcy –

		pensions in Detroit bankruptcy	Major foundations, DIA, Judge Rosen, Judge Rhodes, EM Orr
	01/22/2014	Detroit police, fire pension system Oks pact with Clark Hill for \$20K per month	Explains hiring of new legal counsel for PFRS pension fund – PFRS leaders and Clark Hill Law
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	01/22/2014	Detroit bankruptcy judge allows appeal of eligibility, pension rulings	Judge Rhodes explains reasons for allowing appeals of city's eligibility to move to 6 <sup>th</sup> Circuit Court of Appeals – Pension funds & EM Orr
	01/22/2014	Synder: State would pledge \$350M to save Detroit pensions, DIA artwork	MI Governor announces state's pledge of funds to Detroit – Judges Rhodes & Rosen, EM Orr, other state legislatures
	01/24/2014	Retirees applaud state foundation funding plans but still expect cuts	Pension funds are happy about MI Gov. pledge of funding but are apprehensive about EM Orr's plans to still cut pensions – Unions, State officials, EM Orr & various foundations
	01/27/2014	Detroit bankruptcy plan threatens survivor benefits of families of fallen cops, firefighters	Personal stories of widows of slain police officers & firefighters concerned about pension cuts – 3 widows
	01/27/2014	Detroit retirement systems to challenge renegotiated swaps	Explains the processes required to challenge the 2005 SWAPs deal city has offered to settle for lower amount – EM Orr, Pension funds, Judges & banks
	01/27/2014	Pension funds request speedy appeal of Detroit bankruptcy eligibility	Multiple groups are requesting Judge Rhodes to expedite appeal of Detroit's bankruptcy AND Barclays bank loan to city – Judge Rhodes, GRS/PFRS pension funds

			& 6 other groups
	01/27/2014	Retirees committee says Detroit ignoring health care negotiation	9 member panel very upset that health care coverages are still going to be cut severely after 60-day extension by EM Orr
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	01/27/2014	Detroit retiree groups file second lawsuit to block cuts to health care benefits	9 member group follows through on action to refile health care lawsuit and new lawsuit on settlement to banks – UBS & Bank of America Merrill Lynch
<b>February 2014</b>	02/01/2014	Deal could come as early as today to protect DIA art, Detroit pensioners	Initial information on the Grand Bargain with Ford Foundation CEO, State of Michigan, Mediator Judge Rosen
	02/01/2014	\$330M pledged to save pensions, DIA artwork from Detroit bankruptcy	Detailed explanation of formation of Grand Bargain with 4 sub-headline frames focusing on key foundations, bankruptcy experts, state legislators, and GRS spokeswoman
	02/03/2014	Kellogg Foundation adds 40 million to plan to save DIA art, pensions	Report of key foundation adding money to grand bargain – Kellogg foundation CEO and DIA spokesperson
	02/03/2014	DIA pledges to raise 100 million for art, Detroit pension rescue fund	Report of DIA foundation adding money to grand bargain – DIA representatives and MI Governor
	02/03/2014	DIA's 100M pledge to rescue fund helps clear path to bankruptcy resolution	Major donor to Grand Bargain makes final commitment ensuring bankruptcy resolution – DIA Leaders, Detroit City Council members, GRS &

			PFRS spokespeople and MI Governor
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	02/04/2014	Detroit sues, challenging legality of massive pension debt deal	City blames 2005 pension debt deal for illegal structure and wants to invalidate the deal against UBS and Bank of America Merrill Lynch and bond insurers FGIC & Syncora cry foul – EM Orr, Bond insurers and bond holders
	02/04/2014	Creation of Detroit VEBA could follow Detroit Three UAW model	Analysis of new health care benefits process being considered by EM Orr for pensioners – Automotive business expert
	02/04/2014	Brian Dickerson: Can Detroit pension board survive the fallout of its predecessor?	Analysis of how Detroit Pension Board survives life after bankruptcy – GRS spokesperson VanOverbeke
	02/12/2014	Detroit retirees and city reach settlement on health care cuts	Explanation of the agreement reached by City and Retirees on future of health care benefits in lieu of second lawsuit – Retirees lawyers and EM Orr
	02/17/2014	Detroit retirees must sign up for health coverage by Saturday to avoid lapse	Explanation of what Detroit Retirees must do to continue health care coverage after March 2014
	02/19/2014	Detroit's new debt deal could get ball rolling on restructuring	Analysis of the new debt deal (Grand Bargain) being used to help Detroit restructure for exiting out of Chapter 9 Bankruptcy – Bankruptcy Judge Rhodes, City's attorneys, WSU

			Bankruptcy Law Professor, and representatives of two pension funds
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	02/20/2014	Detroit's bankruptcy blueprint due out this week: Here's what to expect	Explanation of what to expect in the city's Plan of Adjustment for the bankruptcy restructuring – EM Orr, WSU bankruptcy law expert and MI Governor Snyder
	02/22/2014	Detroit pensioners face up to 34% cut, loss of cost of living in Orr proposal	Analysis of how Detroit retirees may fare in the restructuring process – EM Orr, GRS spokeswoman, and retirees
	02/22/2014	Detroit bankruptcy exit plan includes pension cuts, millions for blight	Analysis of Detroit's comprehensive bankruptcy reorganization blueprint – EM Orr, FGIC, GRS, PFRS & AFSCME
	02/23/2014	Orr's Detroit bankruptcy plan puts pressure on pensioners, state to ante up	Analysis of how EM Orr is pressuring pensioners and MI Legislature to come to the table on Detroit's bankruptcy settlement – EM Orr, MI governor & legislators, and Pensioners' union representatives
	02/23/2014	State funds for Detroit pensions-DIA deal likely to come with strings	Explanation of how the multi-prong rescue fund will be developed and handled – MI Gov. Snyder, Other bankruptcy experts and state legislators
	02/23/2014	<b>Getting Detroit back on its feet: Highlights of Orr's plan of adjustment</b>	Analytical breakdown of EM Orr's Plan of Adjustment for Detroit's restructuring process –

			EM Orr's disclosure statement, DPD spokesman, DFD Interim Fire Commissioner, EMS Union President, MI Supreme Court spokeswoman
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	02/24/2014	Susan Tompor: Some Detroit retirees could lose one-third of their checks in bankruptcy	Advise on how retirees should prepare for pension check cuts and personal retiree stories
	02/24/2014	Detroit pension protesters off own bankruptcy plan, vow to shut city down	Retirees use protests outside of federal courthouse to offer alternative solution to bankruptcy to prevent checks from being cut and vow to shut city down -
	02/25/2014	Judge Rhodes pushes attorneys to keep Detroit bankruptcy on fast track	Bankruptcy judge urges all parties to keep negotiations and mediations progressing along a path to fast track exit of Detroit's bankruptcy – Judge Rhodes, EM Orr, City/GRS/PFRS/AFSCME attorneys
<b>March 2014</b>	03/02/2014	Rochelle Riley: Some non-Detroit residents call on state to help Detroit pensioners	Business roundtable meeting with out-of-city residents make plea for Detroit pensioners
	03/02/2014	Detroit to mail ballots to 170,000 creditors to vote on bankruptcy plan	Explanation of the ballot voting process for all creditors involved in Detroit's bankruptcy
	03/02/2014	Detroit bankruptcy's bedrock dispute: Kevyn Orr talks tough as pensions cry foul	Outlines the next steps in the bankruptcy process specifying some key dates and action items in addition to responses from pensioners to EM Orr's plan of adjustment and the grand bargain

	03/02/2014	Tom Walsh: Need for speed in Chapter 9 butts up against Detroit's slow-walk labor talks tradition	Analysis of how the pressure is on pension funds to accept EM Orr's plan of adjustment and grand bargain
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	03/02/2014	Rochelle Riley: Detroit benefit cuts get painfully personal for survivors	Personal stories of survivors of police and fire workers who died in the line of duty discussing potential cuts to health care coverage
	03/02/2014	Public pension reform in Detroit: Many options --- and all of them painful  <b>(Use this article's information for future research in closing)</b>	Analysis of from pension experts and some personal stories discussing the options that will be available to retirees as a result of public pension reforms
	03/02/2014	Kevyn Orr on the DIA-pension rescue fund	Personal interview with EM Orr discussing the grand bargain broken down in several frames from his perspective
	03/02/2014	Terms of proposed pension deals in Detroit's restructuring plan	Brief recap of the city's restructuring plan
	03/07/2014	Detroit pensioners to bankruptcy judge: 'Have mercy on us'	Pensioners plea with bankruptcy Judge Rhodes to have compassion on retirees when deciding on city's restructuring plan
	03/07/2014	Judge pushes back critical Detroit bankruptcy hearing to July 16	Explanation of why Judge Rhodes rescheduled Detroit's bankruptcy hearing for a later date to give creditors more time to reach concessions with city attorneys
	03/11/2014	Detroit: Retiree committee will be protected against lawsuits in bankruptcy case	Explanation of how the Official Committee of Retirees will be protected from lawsuits after

			bankruptcy ends and discussion on hearing for proposed voting procedures for plan of adjustment
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	03/25/2014	Detroit EM Kevyn Orr says creditors need to 'get serious' in bankruptcy talks	EM Orr pressuring creditors to accept plan of adjustment for restructuring Detroit's debts and discontinuing objections to proposed cuts to retirees and bondholders
	03/25/2014	Kevyn Orr: We kept 'Russian oligarchs, Brazilian millionaires' from grabbing DIA treasures	EM Orr speaks to University of Michigan – Michigan Union – describing the impact of retirees & other creditors not agreeing to his plan of adjustment; "DIA yard sale"
	03/28/2014	Tom Walsh: Crunch time looms in Detroit Bankruptcy	Analysis of the two critical issues facing the City of Detroit and its creditors in the bankruptcy – Negotiations for the DWSD and potential cuts to retirees and payments to bondholders
	03/31/2014	Detroit proposes lower pension, creditor payouts in new bankruptcy plan	Analysis of the restructuring plan revisions submitted by EM Orr and continued negotiation discussions on the management of DWSD with suburban leaders and state legislators; Revised restructuring plan proposing high cuts to retirees monthly pensions & less money to



			bondholders
April 2014	04/01/2014	Detroit retirees protest pension cuts: 'We're just everyday people'	Personal stories of retirees from American Federation of State, County, and Municipal Employees at protest rally downtown of the federal court house
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	04/01/2014	Detroit pension fight heats up after deeper cuts, fund management shake-up plan	Explanation of several key dates of activities as a result of revised restructuring plan involving Judge Rhodes, EM Orr, Official Committee of Retirees and pension funds
	04/10/2014	Detroit bankruptcy bond deal frees up \$56M for pensioners, Orr says	Analysis of new bond deal that makes more available for pensioners based on EM Orr's key settlement with group of general obligation bondholders
	04/10/2014	<b>Detroit city workers, pensioners could face cut in retirement savings, too</b>	Analysis of how bankruptcy could impact current workers and retirees of GRS fund with respect to their annuity accounts supplemented by the city – EM Orr, GRS spokesperson
	04/10/2014	<b>Police, firefighters unions say Kevyn Orr's plan puts art above pensions</b>	Analysis of negotiations between major public safety unions and city regarding grand bargain and potential pension cuts that provides a strong perspective of the unions – comparing pension cuts to saving art ( <i>using extortion</i> )
	04/18/2014	Detroit to reveal new bankruptcy restructuring plan Monday	City attorneys and Emergency Manager explain new bankruptcy restructuring plan in the amended plan of

			adjustment with different financial projections
	04/18/2014	Susan Tompor: Error on Detroit police, firefighters pension cuts to be corrected in Monday's filing	Explanation of error with percentage cuts in major documents caught by WSU Bankruptcy Law professor – new filing
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	04/18/2014	Susan Tompor: 170,000 creditors will soon vote on Detroit's future, & their own	Analysis of the ballot voting process for Detroit's bankruptcy restructuring plan detailing current status, describing what's at stake with grand bargain and possibilities for those who do not vote from the perspectives of city attorneys, unions and bankruptcy law experts
<b>May 2014</b>	05/02/2014	Detroit bankruptcy deal: Civilian retiree group agrees to support cuts	Early results from balloting confirms Detroit Retired City Employees Association (DRCEA) members agree to grand bargain and pension & health care cuts
	05/09/2014	State lawmakers working on bills to address Detroit's bankruptcy grand bargain pledge	Analysis of legislative action state of Michigan lawmakers are enacting to honor pledge of \$350 million to city of Detroit as part of overall grand bargain; several bills must be written to accomplish goal of directing money from state's tobacco settlement into new fund for Detroit's bankruptcy plan
<b>June 2014</b>	06/24/2014	Snyder signs Detroit bankruptcy bills, says 'there's more work to be done'	Analysis of actions taken by state of Michigan Governor signing the bills to transfer funding from state tobacco settlement to new Detroit bankruptcy

			fund for next 20 years as part of grand bargain
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
<b>July 2014</b>	07/05/2014	Detroit pensioners need to mail ballots soon to arrive by July11 deadline	Explanation of ballot voting process for 170,000 creditors and critical deadlines imposed by city to keep bankruptcy process on the fast-track schedule set by Judge Rhodes
	07/11/2014	What to expect in Detroit's \$18 billion bankruptcy vote due today	Explanation of what the voting process will entail, what each of the classes represent and who votes in each class
	07/16/2014	Detroit bankruptcy vote: Pensioners appear to say yes to grand bargain	Analysis of ballot voting from pensioners based on many unnamed sources – leaks to reporters
	07/16/2014	Judge Rhodes spars with Detroit Fire union over bankruptcy objection	Analysis of how active workers' pension plans would be modified over 10 year period in light of bankruptcy reorganization plan that causes Judge Rhodes and DFFA attorney to have heated discussion in court
	07/16/2014	Retiree breaks down during hearing for objections to Detroit's plan	Analysis of the hearings focusing on objections to city's restructuring plan and some personal stories from retirees with medical issues fears of losing medical coverage and having their water shutoff during the bankruptcy process
	07/23/2014	Detroit pensioners back	Explanation of voters'

		grand bargain in bankruptcy vote, creditors object	ballots and outstanding issues with respect to bankruptcy plan going forward and getting Judge Rhodes approval
<b>Study Month</b>	<b>Article Date</b>	<b>Article Headline</b>	<b>Article Frame Analysis - Coding</b>
	07/23/2014	Bond insurers vow to fight Detroit pensioners' bankruptcy vote	Analysis of two bond insurers who rejected city's offer will continue to fight for better treatment in city's bankruptcy restructuring plan against EM Orr

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**ABSTRACT****THE FRAME GAME:****AN EXAMINATION OF HOW THE LOCAL PRINT MEDIA FRAMED THE ISSUE OF PENSION AND HEALTH CARE COSTS IN DETROIT'S MUNICIPAL BANKRUPTCY**

by

**ROBIN WEST SMITH****December 2016****Advisor:** Dr. Janet R. Hankin**Major:** Sociology**Degree:** Master of Arts

Scholars suggest understanding *media theory* and *media sociology* are instrumental when discussing the question of media power. Most of the empirical work done in this area has centered on the “*objective-functionalist paradigm*” (McQuail, 1985). The purpose of this study is to explore how two urban local print media outlets framed a group of stakeholders, the pensioners, and the broken promise of the pension and healthcare benefits, during Detroit’s municipal bankruptcy. I conducted a content analysis of Detroit News and Detroit Free Press news articles for the period from August 2013 to July 2014, focusing primarily on thirty (30) key dates during this one-year cycle. This paper contributes to the literature by utilizing the content analysis research strategy, identifying the words and/or phrases used to explain how print media constructs the space between people (the pensioners) and structure (the pension payments, healthcare benefits and municipal bankruptcy). The people of the City of Detroit was able to construct their views about the structure of the municipal bankruptcy based on the published articles by the two local media outlets. The objective of my research was to examine the Detroit News and Detroit Free Press to understand if they supported the *objective-functionalist paradigm* or the *subjective-functionalist paradigm*. I collected 569 articles from the Detroit News and 833 from the Detroit Free Press. Of the two outlets, the Detroit Free Press produced a slightly higher percentage of articles, 12.2% (n=102), that focused specifically on the pensioners’ situation, compared to the Detroit News at 11.2% (n=64). I would speculate that this slight difference in percentage was attributed to the Detroit Free Press providing a broader coverage of the bankruptcy itself, and not just the pensioners (retirees) situation. The articles from my analysis suggested the Detroit Free Press followed an *objective (content) functionalist paradigm* and the



Detroit News followed the *subjective (content) functionalist paradigm*. Although both media outlets remained close in their respective structures of reporting, it was clear that print media does follow a structure of *media power* as suggested by Entman (1993:52) and uses this power “to select some aspects of a perceived reality and make them more salient in communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation.” In other words, frames are used to focus attention on certain pieces of information about a particular item of interest and highlighting its significance, in essence, making it more meaningful to its audiences.

## **AUTOBIOGRAPHICAL STATEMENT**

I am the proud owner of my own business, WADE Center for Self Development, LLC. As an instructor with Wayne State University and ESI International, I have taught Introduction to Urban Studies, served as a project management instructor and research consultant. I have almost three decades of experience in how corporate America functions. I am a certified speaker and trainer with the Professional Women Network in Louisville, Kentucky, and have coauthored seven books as part of the Professional Woman Network book library. I was named to the PWN International Advisory Board in 2010 and won the 2011 Literary Award for a chapter dedicated to my mother who passed away in 2010. I have also been recognized by Who's Who in Black Detroit for 2010, 2011 and 2012.

I am a long-standing member of the Project Management Institute (PMI®) and certified as a Project Management Professional (PMP®) with the International Project Management Institute. I have a B.A. in Economics degree, a Masters in Urban Planning (MUP) degree with a concentration in Metropolitan Growth Management and an Economic Development Certificate from Wayne State University (Detroit, MI). I am completing a Masters of Arts in Sociology at Wayne State University with plans of continuing my lecturing assignments at Monroe County Community College in Sociology. I am also a chartered member of the Alpha Kappa Delta's International Sociology Honor Society. My interests focus on understanding how media influences society and how society influences media. I presented some preliminary findings from this thesis at the American Sociological Association Media Pre-conference on August 15, 2014.