The Challenge of the 21st Century: Innovating and Adapting Social Security Systems to Economic, Social, and Demographic Changes in the English-Speaking Americas

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The Social Security Programs in the United States are complex and have evolved over a long span of years. However, it is possible to categorize much of this experience into two different eras in which Social Security functioned in a distinctive environment, and a third era that is now beginning. The middle third of this century was an "age of invention," in which the programs grew rapidly under favorable social and economic conditions. Since then, the programs have experienced an "age of accommodation," in which growing financial constraints have permitted only limited changes in the program. We can look forward to an "age of maturation" in the decades to come, as most persons reaching retirement will have been covered by Social Security during their entire working careers. The declining ratio of workers to beneficiaries and a wide range of demographic and social changes will present significant challenges. The Social Security programs must change considerably to respond to the demands of a new era, and vigorous efforts to do so are underway.

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"Social security" is a term used in different countries to describe a wide spectrum of programs that have a correspondingly wide range of problems and prospects. These programs can include health care, income support, compensation for injuries, services, and long- and short-term earnings replacement. They can be—and are—integrated to varying degrees, funded in various ways, and administered in different systems both within and across national boundaries. To focus the discussion here, I will emphasize that what is called "Social Security" in the United States is (1) a mandatory contributory insurance program for nearly the entire labor force; (2) funded almost entirely by employer and employee contributions placed in trust funds, which use surplus funds to hold government bonds; and (3) pays old-age, survivor, and disability benefits, which are calculated on the basis of past earnings histories.

Since the enactment of the Social Security Act in 1935, the program has grown from one covering wage and salary workers in commerce and industry, making payments to 220,000 persons in its first year of operation, to a set of programs covering 133 million workers and paying benefits to about 42 million former workers and their dependents—including more than 360,000 persons outside the United States.

To summarize these developments in a few words, today's programs represent three great achievements. First, the 1935 vision of a system that would protect workers and their families from the economic impact of old age, death, disability, and poor health has been realized. Second, through the development of the tax system, methods have been devised to bring in the self-employed, farm workers, and domestic workers so that the vast majority of current workers now participate in their own social insurance. Third, the challenges of implementing ways to define and measure disability have been met in a program that extends new benefits to more than 600,000 disabled workers each year. Moreover, the programs now paid for out of the Social Security trust funds are closely linked with others, which provide virtually universal health care to the elderly and means-tested income support to both elderly and disabled persons.

This growth has been guided by multiple, if not always distinct, underlying principles. Any program intended to endure for generations must reflect a broad social consensus, and policymakers have indeed been successful in forging a program that has proven to be one of the most popular programs in the history of the United States. About 3 out of 4 Americans report being favorably impressed with Social Security, and on the occasion of its 50th anniversary, a resounding 92 percent judged the program a success.

Still, the picture is not one of unbroken success. During the past decade and a half, especially, Social Security has been faced with a number of challenges, some of which have not been fully resolved and will remain at issue in the years to come. Many of these problems reflect the predictable progress through stages of the system's maturation, but others arise from unexpected changes in the social and political context in which it will function.

The Three Ages of Social Security

The present system can be considered, in part, a triumph of many years' effort at design and implementation. However, it has also been significantly shaped by external forces. As these forces have changed, sometimes predictably and sometimes otherwise, Social Security has changed with them.

The middle third of this century can be characterized as Social Security's "Age of Invention." During this period, the main features of the program—the types of benefits (retired-worker, dependent, disability, and medical) and eligibility criteria—were steadily expanded until the system assumed more or less its present form. This development took place in a period in which conditions were rather different than they are today, and more conducive to program expansion. Generally speaking, for the better part of this period fertility rates were high (though the reverse was true in the earliest years), marriages stable, productivity and real wages growing, death rates high and unchanging, immigration low, the public trusting, and men and women living out very different social roles. Although the programs' designers always assumed that the world would change in certain ways affecting the number of persons who would earn benefits and the amount that they would be entitled to—for example, that the Depression of the 1930's would be followed by an era of growth—the system's design rested on a tacit assumption that many aspects of society would continue much as they were.

All did not continue as expected. In the later part of our century, what might be called "the Age of Accommodation," the pendulum has tended to swing in the other direction. Bold new programs and expansions of the system have increasingly been put aside or rejected. Payroll tax rates (on an increased wage base) have been raised along with the future age of retirement, and most of the extensions of coverage and benefits that have taken place affect limited and specially targeted groups.

This shift to a more reactive mode of policymaking reflects a series of sometimes-unwelcome accommodations to a wide-ranging series of changes, many of which would have surprised most forecasters in, say, the 1950's. Real wages and productivity have generally stagnated, the labor-force participation of older men has fallen along with birth rates, marriages have become less stable, life expectancy has shown far greater increases than had been anticipated, public confidence in the system has been waning, and so forth. The general trend has been toward increases in anticipated costs and decreases in anticipated revenues. This has not paralyzed the political process by any means—the 1983 Amendments to the Social Security Act are a notable display of nonpartisan willingness to make hard decisions when necessary—but the environment in which these decisions must be reached has certainly rendered them harder to make.

It is the nature of the future to constantly surprise us, and we should speak cautiously about a coming third era of Social Security. Still, some fundamental trends have continued to work themselves out in ways that will have a major and predictable impact. The future of Social Security continues to be driven by the almost inescapable maturing of the various programs, to such an extent that we should speak of the coming decades as "the Age of Maturation."

The start-up phase of any social insurance scheme, which relates benefits to past participation (in the case of the United States, on having "covered earnings") will take the form in its early years of a large number of current, contributing workers relative to the number of former workers who have already earned benefits. Over the years this dependency ratio will of course shift, but the process is a matter less of years than of generations. Only now are we approaching the situation in which most persons entering old age have spent their entire working careers covered by Social Security. Even if the conditions of the 1950's and 1960's had otherwise persisted unaltered, we would still be facing the challenge of moving to a system in which the dependency ratio would have settled down to a roughly stable balance for the long term.

Demographic Changes

Fertility

In 1935, fertility appeared to be fairly predictable, having declined quite steadily for more than a century. Among the great surprises of the years that followed were the sharp swings in birth rates. The historically low levels during the 1930's and the first half of the 1940's were followed by very high levels over the years 1946–65, peaking in 1957, followed by a swift decline to unprecedented low levels by the mid-1970's and a modest rebound since. The result has been a "baby boom" cohort that is markedly larger than its older and younger counterparts.

Until now, and continuing into the first decade of the next century, this demographic imbalance has had a positive impact. The disproportionate size of the cohort entering the labor force for the past 20 years has had the effect of holding down the ratio of elderly persons collecting benefits relative to the workers whose payments support them. The situation will begin to reverse around 2010 when the "Boomer" cohort begins to reach retirement age. The overall social impact of this will be somewhat mitigated by the smaller number of dependent children who must be supported, but on a per capita basis the elderly are more expensive. As Social Security is largely a system for transferring funds from present workers to former workers (and their families), this will place the system under growing stress over the following decades.

Preparing for the retirement of the baby boom generation (and those that will follow) is therefore one of the major challenges facing us today. The implications of this issue are so far-reaching that they cannot simply be decided by a small group of Social Security experts. To arrive at solutions that will command broad and lasting public support, and to maintain public confidence that the system is viable, it is necessary to promote a wide-ranging debate that can lead to a social consensus.

The Family

The changing dynamics of family formation, growth, and dissolution since mid-century have transformed what was once a rather monolithic norm into a growing diversity of family and household structures. A decreasing propensity toward early marriage (or any marriage at all), an increasing propensity toward divorce, delays in childbearing, and a markedly increased proportion of children born outside of marriage has led to a substantial decrease in "conventional" nuclear families consisting of husband, wife, and children.

The alternative types of family that are more and more frequently encountered (notably female-headed households with children), most of them characterized by lower earnings than traditional families, pose challenges for a system built around earnings replacement that generally assumes at least one member of the family will have a substantial working career. In part, the burden of ensuring adequacy has been shifted to other, means-tested programs, but efforts have continued to amplify the system of Social Security benefits to target poorly served groups. One consequence has been a growing number of arguable inequities and anomalies in how persons are treated by the existing system of primary, dependent, and survivor benefits; another has been growing concerns about high poverty rates in certain subgroups of the population such as aged single women, despite the efforts to adjust the system to accommodate their situation. These problems are one of the major focuses of our current activities.

Life Expectancy

The long-term decline in mortality associated with the conquest of most forms of infectious disease and infant mortality had largely played itself out in the earliest years of the Social Security program. This pattern of stability suggested that considerable confidence could be placed in long-term actuarial estimates based on recent experience, estimates that projected a fully sustainable system. Unexpectedly, mortality declines resumed on a considerable scale during the 1960's and appear to have continued to this day. Moreover, they took a form, which had a disproportionate effect on the Social Security programs. Reductions are now due in large part to decreasing (or deferred) mortality from chronic conditions at relatively advanced ages, when benefits are payable. The effect is an increase in the number of very elderly persons dependent on Social Security and allied programs for much of their support. Although exact statistics are not easy to come by, declining birth rates and family size and increasing family dissolution are clearly amplifying their impact on Social Security, by weakening the unofficial social and family networks, which in the past comple-mented the aims of public programs for elderly and disabled persons.

Because there is no generally accepted model describing the progression of mortality, let alone the biological limits (if any) of human longevity, it is currently very difficult to assess whether these trends will persist, how much they might increase, and how much of any increases in lifespan will be spent in comparative health rather than disability and dependency. Some recent research has suggested that increases in the next several decades might be considerably greater than those currently forecast by the Census Bureau and the Social Security actuaries. There is by no means a consensus that this is so, but the long-term impact of changes in life expectancy are so great that we must continue to monitor developments in research and in mortality with great care. They must be taken into account in developing ways to ensure the secure retirement of today's younger workers.

Immigration

The United States has generally prided itself on being "a nation of immigrants," but this temporarily became less true between the years 1925–65, due to the institution and then abandonment of a country-of-origin quota system that tightly restricted immigration and substantially reduced the number of new entrants. During Social Security's first 30 years, immigration was at very low and historically anomalous levels. In the context of very high mid-century domestic birthrates, especially, it could be largely ignored as being demographically of marginal importance. The next three decades after immigration reform saw a major shift, which in the long-term perspective was a return to normal. Immigration is once again an important factor in the size and the race, sex, and age distribution of the population. Immigrants, who numbered about 3 million during the 1960's, may reach a record high of 10 million in the 1990's. Already, during the 1980's, the proportion of the workforce that was foreign born rose from 6.9 to 9.3 percent, and immigrants accounted for more than a quarter of new labor-market entrants.

These trends suggest further increases in the number of immigrants in coming years, but their net impact on the Social Security system is somewhat problematic. In principle, their long-term effects could be quite important.

Current policy has favored family reunification, largely ignoring the potential of using new entrants as a way of altering and fine-tuning the domestic labor force and the age structure of the future resident population. In recent years, interest has been expressed in basing a larger share of new admissions on the latter approach. Still, in practice there are limits to the extent to which such policies can be made effective. A considerable, although inherently uncertain component of all entrants are self-selected illegal immigrants, and a considerable fraction of those legally admitted in recent years has been made up of refugees, whose characteristics reflect the impact of unforeseen events in unpredictable parts of the world.

Despite these limitations, changes in immigration policy may play a meaningful role in ensuring the long-term security of the system. In the near term, however, the net effect of immigration challenges both administration and policy. Limited command of the English language and unfamiliarity with the system are barriers to our providing high-quality service; limited duration (and often low levels) of earnings within the United States limits the system's ability to guarantee income security through an earnings replacement formula.

Social Changes

The Changing Role of Women

Social Security as designed in its early years is well-suited to situations in which men spend most of their lives in full-time employment, and women marry, have children, and rely primarily on their husbands for support. The system could provide well for the circumstances of the time, and was expected to shift smoothly toward more equal treatment of women if, as expected, the importance of women's employment were to increase. Certainly women are working far more now. An increase in the average age at marriage and in the probability of divorce means that the number of years people live together as married couples is declining. The trend toward low and late fertility has considerably reduced the proportion of women's lives that is spent primarily on child care, and the majority of women now have substantial working careers by the time they reach the age of retirement. Some 60 percent of women reaching retirement age now have earned the 40 quarters of earnings in covered employment that entitle them to benefits in their own right.

However, while these role changes have increased women's contributions to Social Security, under the present methods of calculating benefits they have had comparatively little effect on the amounts that women ultimately collect in old age. Women (and men) can collect benefits both on the basis of their own record of covered earnings and as spouses or ex-spouses, but the system as it has existed since 1939 effectively pays only one benefit—the higher of the two amounts. In practice, given the comparative distribution of men's and women's lifetime earnings, the majority of women continue to receive payments that are not increased by their own contributions to the system.

This is not to say that women have not received increases in respect to coverage of their own disability and their survivors, but complaints continue that despite formal legal equality with men, women are not treated as well by Social Security. In part, this reflects a tension between goals of equity and adequacy that cannot always be reconciled to everyone's satisfaction. Earnings replacement cannot ensure income security for persons and groups whose earnings have not been sufficient in any case. The present system, which effectively treats women differently, is partly a reflection of efforts to respond to this continuing dilemma.

Despite the fact that benefits for specific groups of elderly women who are under economic pressure have received considerable legislative attention over the years, problems remain. Overall, 23 percent of unmarried aged women still have incomes below the poverty line and 35 percent are in what is considered "near-poverty"; some segments such as the divorced and the elderly, especially, are still worse off. Given current social circumstances, Social Security may treat men, women, and married couples somewhat differently, but the present system remains an important source of income security for a significant part of the population and cannot simply be discarded. Clearly this must continue to be an area in which we make vigorous efforts to arrive at better solutions.

Public Confidence

Social Security was founded and grew during a period in which the public was becoming increasingly accepting and supportive of government-sponsored social welfare programs that would actively support the well-being of its citizens. During the past quarter-century, however, the public has become increasingly estranged from and skeptical of its institutions and its leadership. In the current climate, there are widespread (though not for the most part well-founded) concerns that Social Security will not be there for future generations. By 1991, 61 percent of those adults not yet receiving benefits expressed little confidence that the system would have the money to pay them by the time they retire.

This in turn raises the specter of a generational conflict of interest. The older population must rely heavily on Social Security, but younger generations—who are paying for these present-day benefits out of their current earnings—are showing increasing worries about whether the implicit bargain will be kept when they become aged. Moreover, this concern is greatest among the younger, better-educated, and higher-earning adults—a group of voters that can be expected to wield particular political influence in years to come. If their support for the system erodes, the consequences may be serious. Restoring public confidence is one of the major challenges facing us today. We have made it one of our leading strategic initiatives, but current efforts to offset years of growing doubt are not likely to be fully effective for some time to come.

Service Delivery

Another social development, which has perhaps drawn less attention than it deserves in policy debates, is the changing public expectations as to what a reasonable level of service and accommodation might be. The private sector has made great strides in increasing the speed and convenience in ordering and delivering the goods and services that it sells. Thanks to innovations in telecommunications, the proliferation of toll-free numbers, and the expansion of computerized databases, customization of overall services, and inventory control, the public has become increasingly accustomed to being able to make requests, have questions answered, or conduct business transactions with a speed and completeness that was inconceivable throughout most of the 20th century. The level of service that is now taken for granted, or at least is expected, means that old ways of doing business that were considered sufficient or appropriate in past years are no longer acceptable.

This issue may seem to be primarily an internal, administrative concern of interest only to specialists, but its implications need to be taken seriously. Delivering world-class service is not merely a courtesy to our clients, though they certainly deserve that. In strictly economic terms of benefits eventually paid out, the details of service delivery may not have any great impact on the public, but they can have a major impact in terms of maintaining public support and ensuring that the system will continue to receive adequate funding. As such, the issue cannot remain neglected, and it is one of our major priorities today.

Restructuring Operations

Social Security has evolved from the precomputer era through a period of highly centralized data processing. This approach is now becoming obsolete. The capacity to move information quickly through the system potentially enables us to greatly increase our level of service, even in an environment of limited administrative resources. This opportunity can only be realized by re-examining and re-engineering our operations. Particularly, we cannot rely solely on the efforts and superior wisdom of a few planners at the highest levels. The underutilized resource base provided by our own employees is the foundation on which we must build. To provide what today's public would consider "world-class service"—with toll-free numbers that are promptly answered, record systems that are accurate and can be promptly updated, direct checkless deposit of funds, registration taken care of at birth, and a paperless system that can move at the speed of light rather than the speed of a hand-cart—we must empower our employees to participate in a continuing redesign process and enable them to take on a larger share of the responsibility for our operations.

Economic Changes

In the past two decades, it has become necessary to make changes in the long-term funding of Social Security. This period has witnessed an unexpected stagnation of the economy and the real value of average earnings. In addition to making it more difficult to fund the system's operations, these developments encourage public resistance to any increases in taxes or spending. They were conspicuous and worrisome enough to lead to a series of nonexpansionary changes in the system beginning in 1977.

Despite these negative economic developments, a series of measures including increased payroll taxes has caused the trust funds to grow substantially during the past decade; the aggregate trust funds are currently projected to maintain a positive balance until the year 2036. At present, however, the surplus cash flow is invested in Treasury obligations, which has the effect of shifting the debate over funding into the future. When cash flow turns negative, it will be necessary either to replenish the funds by increasing payroll taxes or to draw them down by cashing out rather than rolling over Treasury obligations. This would require increasing the rates of existing taxes or instituting new forms of taxation so that Social Security continues to pay beneficiaries. If economic growth should rise to the levels seen earlier in the century, then this may prove to be a relatively easy matter to resolve, but we can hardly be sure that the future will turn out so neatly. The slower the economic growth in years to come, the more intense and contentious the debate over funding Social Security expenditures will be in the next century.

Other trends also suggest disturbing implications for the future. The programs were designed to provide only a floor of support after retirement or disability, though it was a floor that could be expected to rise reflecting growth in real wages. A fully adequate income would also rest on two other major sources of income that were expected (or hoped) to grow along with the economy: (1) *assets* accumulated during the working years, and (2) *pensions* based on former employment. In practice, data on shares of income of the elderly from these particular income sources indicate that in the majority of cases their contribution remains smaller than that of Social Security. Current trends suggest that their future role is also problematic.

Earnings

The number of jobs (and the wages that they pay) for less-skilled workers appears to be dropping, raising the prospect that the groups that have always been most economically marginal will find their situation becoming even worse in absolute as well as relative terms. The shift toward jobs requiring more skills has not been matched by a correspondingly more-skilled labor force; it is disturbing that today's younger workers appear to be the first generation in our Nation's history that may be less well educated than their parents. In addition to making it more painful for workers to pay retiring generations their benefits in coming years, this pattern of stagnation could lower the average level of benefits that will be received, and thus the standard of living of the population that will be served by Social Security.

Assets

Developments in asset accumulation at the personal and family level have been, if anything, even less encouraging. The decline in wage growth has been accompanied by a decline in the national savings rate to very low levels. Again, this has serious implications at both the aggregate and the personal level. The *diminished supply of capital from private savings has increased the cost of investment and slowed long-term economic* growth, and the diminished scale of personal savings and investments implies a lower average income after today's workers leave the labor force. There is some dispute whether or not the large baby boom cohort has higher or lower assets than its parents did at a comparable stage in the life-cycle (depending on how nonfinancial forms of assets such as home equity are counted), but current levels do not suggest a comfortable retirement for the majority.

Pensions

Responding in part to a variety of government incentives and requirements, the number of current workers who are covered by pensions and have vested rights to receive some future return on them has indeed grown considerably, especially among women. However, the growth has come from a relatively low base, so that even now only about half of all workers are covered on their current jobs. The situation is even less satisfactory for some disadvantaged subgroups. Moreover, coverage increases have recently slowed and even reversed among some groups, notably younger men. In addition, the type of income replacement protection has changed considerably, particularly in a shift to defined-contribution pensions and individual tax-deferred accounts. If the future holds a period of strong economic growth, the net effect may benefit workers, but these plans do shift risk from employers to employees and hold the prospect of decreased protection in many individual cases.

All these increasingly confining economic limitations obviously draw attention, once again, to the need to plan for the future of the system in the long term. They also have a more immediate internal impact. To continue to provide service (and, as we fully intend, to improve it) with only limited resources, it is essential to empower our employees so that they can draw on their own skills and experiences and contribute more effectively to recreating the program and improving its operations.

Disability

A fourth category of changes that have challenged the Social Security system affect the program that pays benefits to workers and their dependents replacing earnings lost due to disability. Despite eligibility criteria that have not changed substantially over the years, Disability Insurance (DI) benefit awards have displayed a series of comparatively drastic increases and declines for which no generally accepted explanation is available. After an initial period of moderate growth, DI grew very rapidly through the middle of the 1970's, declined sharply into the early 1980's, then underwent a number of years of comparative stability. Beginning in 1990, the number of applications and awards has begun another wave of growth, though it has not yet reached the levels experienced in the mid-1970's. These trends have generally been paralleled by the experience of the Supplemental Security Income program, which provides means-tested benefits to the needy disabled.

The relatively complex factors that underlie these changes in applications and awards have proven difficult to project. While reasonably reliable actuarial estimates of the medium- and long-term costs and caseloads of other Social Security programs have long been available, it has proven impossible to project the future of the Disability programs with anything approaching this level of confidence. This volatility has serious implications for the system. While the increased costs of paying additional DI benefits can be handled fairly easily by adjusting the flow of payments into the different trust funds, disability applications are comparatively complex and time-consuming to process, and generate a very disproportionate number of reconsiderations and appeals. The internal Social Security workload strains are considerable, and deflect resources needed for efficient and timely administration of other parts of the system. The result is an increase in processing time for claims that temporarily denies qualified applicants the benefits to which they are entitled precisely when their earnings have ceased. This is not an acceptable level of *service, and creates a perception of the system as unreliable, thus undermining public support for Social Security.*

At the same time, fundamental questions are being raised about the rationale of Disability Insurance. When the program was designed, it was largely taken for granted that medically determinable conditions acted, for a time at least, to exclude some former workers from functioning in their usual role as workers. The program was intended to provide earnings replacement for those who had been cut off from the mainstream; from the beginning it also had an emphasis on encouraging rehabilitation, but this has significantly affected only a small minority of beneficiaries. In more recent years, that perspective has increasingly been seen as insensitive to the rights of persons with disabilities.

This philosophical reassessment has been formalized with the passage of Public Law 101–336, the 1990 Americans with Disabilities Act. Its underlying premise, to put it in the most dramatic if slightly oversimplified form, is that persons are not disabled or nondisabled—they merely have greater or lesser needs for accommodation or assistance to carry out given activities. This redefinition of social roles renders the conceptual underpinnings of the DI program problematic. If those persons with physical or functional impairments are not set apart from society, but simply widen the spectrum of allowances that must be made for personal differences, then it is incongruous to operate a program whose rationale is to sort out applicants who are to be supported as a special class. Rather, the implied approach to impairment is to adjust the applicants' circumstances so that they can function in the same way as anyone else. If Social Security's emphasis shifts to reflect this perspective, our disability operations will necessarily require major revision.

In some respects, the change represents an opportunity. While one of the statutory goals of the program has always been to promote the rehabilitation of disabled workers to the point that they can reenter the labor force, in practice this has always proven feasible for a very small percentage of cases. A shift backed with the force of law toward re-engineering jobs in the labor force, to accommodate individuals with a wider range of capabilities, *may* lead to a decrease in the number of workers who must rely on earnings-replacement benefits rather than their own earnings. In any case, these developments call on us to exhaustively re-think how our Disability programs work and how they might be improved.

Conclusion

Social Security is one of the few major areas that requires us to keep a close eye on developments well in the future, sometimes beyond our own likely life expectancies. If the past has taught any lesson, it is that forecasting future developments is a very taxing task. The Social Security programs have had to carry out their mission in circumstances that have sometimes been very different from those they were designed to function in. There can be little doubt that this challenge to everyone responsible for policy will continue.

However, the prospect is not necessarily a grim one. Our programs have continued to function, and to deliver the services for which they were intended, even in the face of the unexpected. There is no reason not to believe that, with sufficient care and foresight, they cannot continue to do so. This is a challenge that cannot be faced passively, and we are not doing so as we prepare for the new century that is now at hand. Out of the many issues reviewed earlier, we are focusing our actions on six goals, all crucial to our mission:

1. To provide the public with ***world-class service***, ensuring that we take full advantage of new developments and opportunities rather than getting by with what has worked in the past;
2. To ***restore public confidence*** in the Social Security system, maintaining and building up the level of support needed to carry it forward in the long term;
3. To ***empower our own employees*** to function in a flexible, innovative way so that we can improve our performance while staying within the resource constraints that we must work with in an era of deficit reduction;
4. To take an active role in ***promoting a long-term dialog*** that will lead to viable solutions for the challenges we must face in continuing to fund the program for the baby boom cohort and the generations that will follow;
5. To ***re-think disability*** and its relation to work in ways that can bring our program into line with changes in society and ensure that the full potential for assisting our clients is realized; and
6. To ***continue to search for ways to improve the treatment of women***, especially widows and other economically hard-pressed groups.