The originally scheduled changes in contribution rates and benefits have been altered in a more favorable direction on more occasions than were apparently contemplated by those who framed and passed the initial legislation. With three decades of experience and the generation of a much higher level of activity, one would have guessed that charitable types of programs would have been in less need in proportion to the total. It has come as a surprise to many students of the problem that the affluent society has not been associated with decreased pressures for welfare programs at the same time that payments based on a "right" instead of a need have been so sharply increased.

A study should be made to attempt to lay a philosophical foundation for judging the desirable proportionality that should exist between present provision for future existence compared with allocation of resources to solve current problems. It would appear that a constantly rising percentage of social income allocated for preparing for the future should not be carried to an unproductive limit. This is especially serious when social and private systems are combined in their effects, and when private savings of those in higher income groups would be on the rise in spite of graduated income and inheritance taxes. The questions are whether or not there should be a desirable upper limit on the proportion of present income used for provision for the future. What are the philosophical and economic criteria for this judgment? The next question would be the determination of a limit, but presumably with some flexibility.

4. At the time of the peak discussions surrounding the formation of the Social Security Act, the emphasis was on security in the economic sense of the term. Little or no attention was given to a consideration of problems of health, happiness, and social adjustment, except insofar as these problems could be translated into payments, stated in terms of monthly income per retiree.

During the past few years it has become evident that economic security, especially in an affluent society does not lead to social or emotional stability. In fact, some have argued that greater provision for retirement income, beyond a reasonable minimum, provides more time for individuals to become dissatisfied and, therefore, emotionally disturbed about other aspects of security than those of an economic nature. Studies should be made to uncover relationships between economic and noneconomic disturbances in society relating to those segments of our population which stand to benefit from programs of retirement benefits of the material sort.

5. There has been increasing concern given to the mobility of pension rights. Several studies have indicated that mobility of such rights does not seem to be as great a deterrent to job mobility as had earlier been presumed. Greater flexibility in private pension systems, together with the features in the social schemes have, perhaps, tended to decrease restrictions on job shifts. In general, such flexibility should be contributory to the proper allocation of human resources. Studies should be made to ascertain the industries and areas that contribute to immobility of such resources and to throw light on the adverse effects, if immobility is indeed an apparent cause of dissatisfaction. In view of unrest that exists in many segments of society, a study should be designed to determine the casual connection, if any, that exists between