

**ISSA Initiative
Findings & Opinions
No. 6**

**General report:
Conference on the
ISSA Initiative**

Catherine Drummond

October 2002

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Vancouver, Canada, 10-12 September 2002

Catherine Drummond

Regional Director General, Newfoundland and Labrador,
Human Resources Development Canada

Introduction

"Countries with a high level of competitiveness spend more on average on social security than do countries with a low ranking."

Johan Verstraeten, ISSA President

"Health care was the debate of the 80s, pension debate dominated the 90s, but coverage is the issue of this decade."

Michael Cichon, Chief,
Financial, Actuarial and Statistical Services Branch, ILO

Since the 1980s, public debate on social security has increasingly focused on its effect on the economy. The notion that social security has a negative impact on economic performance has often been stressed, and this view has been particularly apparent in discussion on retirement financing.

In recognition of the need to better inform the debate on retirement, the ISSA launched the Stockholm Initiative in 1996. The principal outcome of the Stockholm Initiative was a book¹ which analysed the economics of retirement pensions. While very useful in changing the character of the debate on public pensions, the findings of the Stockholm Initiative had little impact beyond a few policymakers and the narrow circle of economists who work in the pensions area.

¹ *Older and wiser: The economics of public pensions*, by Larry Thompson, Washington DC, Urban Institute Press, 1998.

As a consequence, member organizations continued to be concerned about the imbalance in the ongoing debate about social security. It seemed to remain purely a discussion of economic costs, without any discussion of the economic and social benefits derived from good social security schemes. The ISSA therefore decided to launch a second programme that would be broader in scope and would appeal to a wider audience. The aim of this programme, called the ISSA Initiative, is to place the question of security squarely in the forefront of the debate on social policy. The ISSA Initiative deals not only with retirement benefits but also with other areas of social security: health care, long-term care, unemployment benefits, disability benefits, family allowances, etc. It calls upon expertise, not only from the field of economics, but also from history, law, political science and sociology. Through this Initiative, ISSA member organizations are focusing public attention on the impact that social security has on the security of individuals, more specifically on how the security in social security can be strengthened to ensure a better life not only for the individuals concerned but also for families, communities and societies at large.

In planning this Initiative, a number of social security experts met to define the questions to be explored and the areas where information is lacking to support discussion on social security. They concluded that there are two important, basic questions underlying the debate: to what extent does social security currently meet people's expectations; and, how can people's rights to adequate benefits be strengthened? At the Conference on the ISSA Initiative, which took place in September 2002 at the halfway point of the Initiative, these questions were explored through discussion on the following four themes:

- **Assessing the coverage gap** – what groups are excluded from social security and what factors lead to exclusion?
- **Rights to social protection** – what are the legal foundations of rights to social protection and how are they changing?
- **Adequacy of social security** – what factors influence public expectations of social security and how confident are people in social security's future?
- **Protection of rights under private benefit schemes** – what guarantees do privately run benefit schemes offer to participants and how are these rights protected?

Although these may appear at first glance to be somewhat disparate themes, they in a sense make up the story of the issues underlying social security in the modern world – are people covered adequately, do they feel themselves to be covered adequately, and are there sufficient guarantees to ensure that their coverage remains adequate in the future? There were a number of underlying issues that connected the themes and that were raised frequently during discussion, such as inclusiveness in terms of both coverage and rights, and the fundamental importance of good governance as a prerequisite to any social security provision.

In addition to the continuing debate in many countries over the economics of traditional forms of social security, there are a number of other important factors that shape the context surrounding the issues. Much of the world's population lives in circumstances of massive insecurity. Although this is usually characterized as an issue for developing countries, there are coverage and security problems in many OECD and middle-income countries, and a legitimate question of whether the coverage gap is growing or diminishing in all countries. Rather than merely arguing against further coverage on the basis of cost, it is important that the debate find context within an understanding of how social programmes can enhance a country's economic stability and competitiveness. There is good evidence that, instead of being a burden, social security – when well-designed – can function as a productive factor in our economies.

Although debate about social security may often be argued on economic grounds, in the end many other factors influence the decisions that a country takes on what social security it offers to its citizens. Bernard Kouchner² suggested in his keynote address that social security is first and foremost a moral and political issue, before becoming a technical and economic consideration. Certainly, the Conference provided many illustrations of situations where governments set priorities for action based on complex factors of which cost is not always the major one. This point was further explored in a panel discussion amongst senior policymakers at the conclusion of the Conference.

Public expectations

"We must prepare the developments of today's work for tomorrow, but anticipation of the future does not always correspond to the state of mind of people in the present moment."

Jean-Marie Spaeth, President,
National Sickness Insurance Fund for Employees, France

The first session of the Conference explored the theme of public expectations of social security. Though it may seem self-evident that, particularly in democratic countries, public opinion influences political decisions, a great deal of public opinion polling in recent years shows a gap between public perceptions about the degree of security versus government or expert perceptions. The reasons for this gap are difficult to assess, but one consistent factor is a very low level of public awareness of the programmes that are available and what they offer to individuals. The rules and policies governing social security programmes tend to be exceedingly complex and difficult to understand. At the same time, social security institutions often lack both the inclination and the necessary expertise to explain these programmes in ways that are clear to the public.

In an illustration of this point, Bernard Kouchner focused on health care, and the fact that it is poorly distributed throughout the world, often for cost considerations. He pointed out that governments and social security administrators have a responsibility to explain the funding of social programmes clearly. Even though health care will always be expensive, the people are likely to accept the costs if they understand them. He concluded that public support combined with objective evaluation can help to guarantee coverage and equal access.

Public opinion surveys can be useful tools to aid policymaking. An example presented was of a large survey done by AARP, a US association which represents the interests of older Americans. It found that Americans now rely on "four pillars" – private pensions and savings combined, health care coverage, earnings and, most importantly, Social Security. Participation rates in private, voluntary pension plans are diminishing, and have been negatively affected by people's insecurities as a result of recent financial market turbulence. As more young people fail to contribute significantly to their retirement savings, the need increases for a comprehensive package of both private and public retirement schemes. The importance of coverage for health care also came through strongly in the survey results.

The study showed that Americans tend to be very optimistic about the security of their retirement income system, despite the views of economists and other experts in the United States that the system may not be well-enough financed.

There was a discussion of the use of public opinion polling. While polling is necessary to understand public perceptions, it is important to balance a long-term view for social security

² Founder of Médecins sans frontières and Médecins du monde, former Minister of Health of France.

schemes against the short-term perceptions of the public. Jean-Marie Spaeth³ stressed that public expectations develop and change depending on the knowledge, education and wealth of the citizens. This point was underlined by Ian Carrington⁴ through the example of consultation surrounding reform of the public pension system in Barbados, where public opinion influenced the government's decision, but was tempered by long-range economic considerations.

Beyond the question of polling, the need for better and clearer information for the public was consistently expressed during the Conference. Increasingly, the public want to be informed individually and to have answers to their own situations. They have the attitude of customers, understanding that the money spent on social security is not the government's money but their own taxes or contributions about whose use they should have a voice.

Providing social security in the future – design options

Speaking of a basic income: *"The easiest way out is through the door
– why do so few people take it?"*

Guy Standing, Director,
InFocus Programme on Socio-Economic Security, ILO

*"If we pay income taxes on an income-tested basis, why should
people not receive benefits on the same basis?"*

David Stanton, Director of Analytical Services Division,
Department of Work and Pensions, United Kingdom

"People collectively construct their future through social security."

René Valladon, National Secretary,
CGT-FO, France

*"In the developed world, market financing is the worst way to finance
retirement, except all of the alternatives."*

Paul Hewitt, Director, Global Aging Initiative,
Center for Strategic and International Studies, United States

Guy Standing opened the session by defining the crises which, in his view, face social security. There is a linguistic crisis as the words that people use can be misleading and misunderstood. There is a fiscal one, leading countries to move to means testing and behaviour testing, which can intensify poverty traps. There is a governance crisis as old models of the respective roles of government, employers and trade unions break down, but we do not define what kinds of work should be given entitlement. And there is a crisis of social justice, as we struggle to define the concept of equality within the social security of the future.

Security can be guaranteed through a mix of contrasting arrangements managed by different kinds of organizations. There are four basic approaches to providing social security: social insurance, universal programmes, means-tested benefits, and market-financed schemes. While experts agree that a mix of arrangements is desirable, there is no general consensus on the optimal combination. This session featured debate among a panel of speakers with differing and sometimes divergent views on the roles that different types of arrangements should play in providing security to people in the future.

³ President, National Sickness Insurance Fund for Employees, France.

⁴ Director, National Insurance Office, Barbados.

Some of the arguments presented in favour of each of the arrangements:

- A basic income, linked to citizenship, allows social security to be more than just risk protection. It reduces the insecurity of the least secure in society.
- A means-tested benefit suits a system whose purpose is the prevention and alleviation of poverty through income transfers. It can be fair to all citizens as well as cost-effective, but it must be well targeted and should be designed to eliminate adverse incentives.
- Social insurance benefits guarantee social protection on the basis of solidarity. Social insurance is linked to work and does not decrease competitiveness, if used for the purposes for which it was designed.
- Market-financed schemes, used mainly to finance retirement, mean that each cohort finances its own retirement savings. They can be beneficial to the economy and there is no implicit tax for working later in life.

The complexity of choosing an appropriate mix became clear during the ensuing debate. Despite individual preferences for one approach over another, presentations throughout the Conference made evident that none is intrinsically better than any other. The best coverage is attained through a mix of approaches, depending on the issue being addressed, the desired outcomes, and the infrastructure available to the government.

The foundations of social security rights

The session debated and defined the nature of the rights that citizens hold to social protection. It linked the earlier question of people's beliefs in their rights with a discussion of the reality of how those rights are secured.

Joakim Palme⁵ introduced the session by speaking about the crises that may bring about insecurity, which can be economic, such as stock market falls or crises of public financing; political, such as destabilizing acts of terrorism; or societal, such as ageing societies or increased incidence of lone parenthood. The test of the solidity of social security systems is whether they survive and adjust to such crises.

As an illustration, he spoke about the social protection system of Sweden, which is based on a mix of citizens' rights and workers' rights. He suggested that this combination has succeeded in combating poverty and inequalities, proven resistant to economic crises, and might serve as a model for other countries. The system is made up of several components: universal benefits paid out at the same level to all residents; earnings-related social insurance benefits for all workers; social services accessible to all, particularly care for children and older people; and finally active labour market policies designed to help those who can do so to get employment. His presentation illustrated the points made above on different approaches to social security: no single approach can address all social issues facing citizens and, therefore, rights cannot be assured for all without using a mix of instruments. This is particularly true when attempting to address the social security of people in the informal sector.

⁵ Professor, Swedish Institute for Social Research, University of Stockholm, Sweden.

It was suggested by Jean-Claude Javillier⁶ that universal acceptance of the International Labour Organization's standards can form a basic pillar of social security around the world. However, while these social security norms can be used as beacons to point countries in the right direction, they are often too far removed from the reality of what social security systems can practically provide to be highly useful in design decisions.

Finally, the legislation and legal systems underlying social security must be supported economically so that they can operate well to ensure citizens' rights. Social security has a basis in legislation, and if the legislation is clear and well-supported, it can assist citizens in exercising their rights.

Coverage and public policy

Social security coverage is one of the most longstanding, complicated but important issues facing policymakers. It is not an issue only for the developing world, as gaps in coverage affect both developing and industrialized countries, albeit in different ways. The session focused on health care and pension coverage, discussing issues of the breadth of coverage, rather than benefit adequacy.

Simon Roberts⁷ drew on his current study which looks at coverage in 15 countries in various stages of development.⁸ The people most often excluded, particularly in contributory schemes, are agricultural workers, urban workers in the informal economy and unpaid family workers. All of these groups contain a disproportionate number of women. Particularly in developing countries, exclusion is increased by a low level of economic development, a lack of institutional infrastructure and difficulties in extending in rural areas. Exclusion can also be exacerbated by the type of scheme chosen. For example, contributory schemes tend to exclude women and migrants. While admitting that the pursuit of universal coverage is not completely accepted everywhere, Simon Roberts argued nonetheless that it is the most desirable outcome.

Pension policy options proposed to extend coverage were to improve access to contributory schemes, modify the contributory principle to incorporate excluded groups, introduce a tax-financed safety net to help cover the gaps, and address the non-take-up of benefits. Finally, in speaking about retirement pensions, Simon Roberts favoured the option of providing a flat-rate benefit to all above a certain age.

In the case of health care, the same people tend to be excluded as are excluded from pension coverage. The solution may be schemes that are financed from the tax base rather than contributory schemes. Simon Roberts concluded that "the need is for much greater redistribution both within and across national borders".

The question whether expansion of coverage can occur incrementally was discussed. Although, historically, incremental expansion has occurred successfully, it requires strong political will over an extended period. As examples, the German experience was to gradually extend the number of groups covered by social insurance; however, in the United States, that approach to expansion of Medicare was envisaged but never happened. The strongest argument in favour of relatively slow incremental expansion is to avoid overburdening the financing of a given scheme.

⁶ Director, International Labour Standards Department, International Labour Office.

⁷ Research Fellow, Centre for Research in Social Security, Loughborough University, United Kingdom.

⁸ This study is being done under the auspices of the ISSA Initiative. The fifteen countries under study are Australia, Costa Rica, the Czech Republic, Finland, Germany, Hungary, India, Mali, Mexico, Morocco, the United Republic of Tanzania, Thailand, the United Kingdom, Uruguay and the United States.

Nevertheless, faced with unpalatable options, a number of developing countries find that the best approach is to expand coverage incrementally. An example is Côte d'Ivoire, where currently only between 5 and 10 per cent of the population is covered for medical and pension benefits. The government is beginning with a contributory medical scheme for all workers where contributions depend on level of income, but recognizes the need for sustained political will in order to achieve full social security.

Gaps in coverage can be exacerbated by a lack of communication between social security institutions. This was noted as an issue in Mexico, and also in China. In the latter case, the government has established a new ministry to centralize the management of social security (which was previously in five departments), thus allowing a more cohesive approach to the goal of expanding coverage.

In addition, coverage is reduced by avoidance of contributions, most often through undeclared work. People may also be deprived of benefits when they do not take up those to which they are entitled, and this appears to be particularly a problem with means-tested benefits. Studies in both the United Kingdom and Canada show that the problem is of greater proportions than we have traditionally thought. Reasons can be both attitudinal, because of the stigmatization of means-testing, and administrative, because of the frequent requirement for difficult and complex exchanges of information. Means-tested benefits are usually aimed at addressing the needs of the most vulnerable in society, who may also be the least able to engage in complex interactions with their governments. One possible solution is the approach in Belgium, where the administration calculates who appears to be entitled and then approaches them directly with an offer of benefits, rather than relying on an application for them.

Other strategies for extending coverage may be to look at individual entitlements instead of family-based benefits, as well as portable benefits that allow mobility.

Michael Cichon⁹ summed up the discussion by suggesting that each country has to answer some questions about what benefits are the priority and what its society can afford. The need for good governance to administer any scheme was a constant sub-theme of this discussion. He noted the shortage of people around the world with strong capacity in the management of social protection schemes and pointed this out as an area where the ISSA has a particular responsibility.

Protection of rights under private benefit plans

"The defined contribution model requires sophisticated oversight and regulation to ensure that one set of problems resulting from public sector political dynamics is not simply traded for a different set of problems derived from the dynamics of private sector operations."

Lawrence Thompson, op. cit., cited by Nicholas Barr, Professor,
London School of Economics and Political Science, United Kingdom

"The pay-as-you-go system (in Latin America) would have been successful had it been well-managed, well-administered and free from political interference."

Juan Fernando Berchesi, President,
República AFAP, Uruguay

⁹ Chief, Financial, Actuarial and Statistical Services Branch, International Labour Office.

Privately managed benefit plans have long played a role in providing income security in many countries, but there has been a marked expansion in private sector involvement in recent years. Any retirement plan, including a public one, entails a risk that workers will not receive a secure income in retirement. The session focused on the risks that are specific to privately managed plans and on the effectiveness of the safeguards that may be put in place to protect workers against those risks.

In a discussion on the protection of rights under private benefit plans, Nicholas Barr¹⁰ first outlined the wide range of ways in which the private sector may be involved in social security. He made clear that "privatisation" has become a term that really has little meaning given the fact that there is always a role for the State in regulation of social protection schemes, even when the State is not delivering benefits directly.

While both private and public pension plans share common uncertainties including macroeconomic shocks, demographic shocks and political instability, there are additional risks facing private sector schemes: management risk (through incompetence or fraud), investment risk (vulnerability to stock market fluctuations) and annuities risk (rate of return over the retirement years). Nevertheless, if a private plan is to work efficiently, there must be effective government involvement in its regulation – by maintaining the legal infrastructure necessary for a market economy to flourish, by regulating financial markets, and by regulating pension schemes in order to prevent mis-selling.

Nicholas Barr concluded that there is a genuine role for the private sector to play, especially within a well-regulated market and where institutional capacity is greater. He warned that introducing private arrangements in violation of these constraints will create predictable problems. Walter Schulthess¹¹ discussed the recent experience of Argentina, where the State seized privately managed pension funds in the face of a collapse of the monetary and financial systems. This shows that privately managed schemes are by no means immune from "political risk" in case of major upheaval.

In the lively discussion which followed, panellists agreed that governments do have an important role to play in the regulation of private sector schemes. For example, in US and Canadian defined benefit plans, government regulations dictate pension funding criteria, as well as personal liability provisions if the rules are not followed. In Switzerland, employers and trade unions believe in the value of government regulation of private schemes and in the importance of ensuring that workers understand investment strategies. As in discussions of coverage, the need for public understanding of the schemes was seen as an important issue underlying the guarantee of rights.

In a discussion of the use of tax incentives to encourage investment in private plans, Nicholas Barr suggested that governments must be careful in providing tax incentives, since savings in these areas may decrease savings in others.

Despite the emphasis on the need for good regulation of private sector schemes, the recent experiences in Argentina and Uruguay underline the fact that citizens can suffer just as badly from the poor management of public schemes, and that the need for regulation and good governance is not confined to private sector provision.

Whether private or public, a scheme cannot run without respect for laws, independent management and regulation, and monitoring and auditing. In conclusion, the issue of guaranteeing people's rights to social protection is not really whether the relevant schemes

¹⁰ Professor of Public Economics, London School of Economics and Political Science, United Kingdom.

¹¹ Social Security Consultant, Argentina.

have a measure of private provision or not; it is whether the schemes are built within a framework of good governance, and this framework has to be based on public sector regulation.

Policymakers' views on social security

"Being responsive (to social change) is one of the toughest things for governments to do."

The Honourable Jane Stewart, P.C., M.P., Minister,
Human Resources Development Canada

In the last session of the Conference, a number of political leaders and decision makers gave their views on how to strengthen social security. Despite great difficulties in many countries, the presentations and subsequent debate highlighted a number of innovative approaches to expansion of coverage.

At the beginning of the Conference, Jane Stewart¹² underlined that, first and foremost, one cannot have good social policy without good economic policy. She then used examples from recent changes in Canada's social programmes to illustrate six guiding principles for policymakers:

- sustainability – a nation must be solidly based financially and make its social investments within its own affordability;
- inclusiveness – good social security should not exclude groups of people, particularly the most vulnerable;
- responsiveness – governments must be able to change programming in order to respond to changing needs;
- a balance of active and passive measures – modern social planning gets the correct balance between passive measures such as income support and active measures such as skills training;
- flexibility – both programmes and administration should be able to respond to varying client needs;
- partnership – governments do not have all the answers and must work with academia, business and labour.

As Mutale Nalumango¹³ highlighted, a combination of good governance and political will is necessary for the development of social security in developing countries. This lesson is evident, though perhaps not so immediately obvious, in industrialized countries as well. Many developing countries face low economic growth, high unemployment and widespread poverty. Development is further hampered by low life expectancy – drastically low in countries such as Zambia where AIDS is rampant. Despite these barriers, Zambia is determined to show zero tolerance for corruption (good governance) and to expand pension coverage, finding ways to extend it to the informal sector (political will).

Brazil, as a middle-income country, has a fairly extensive and comprehensive retirement income system but with two difficult problems: the pay-as-you-go system is based on length of service and therefore encourages retirement too early, upsetting the actuarial balance of the scheme; and although Brazil's pension system rescues huge numbers of people from poverty, 40 million workers (60 per cent of the working age population) still have no coverage.

¹² The Honourable Jane Stewart, P.C., M.P., Minister of Human Resources Development Canada.

¹³ Minister of Labour and Social Security, Zambia.

The solutions proposed include raising the age of retirement and extending coverage, focusing on the poorest areas first. At the same time, the government is taking steps to eradicate child labour by targeting low-income mothers with school and food grants. Social inclusion will be increased through improving collection procedures; giving people better services (e.g. to improve public support); stimulating affiliation to social insurance; and raising public awareness of the benefits of being affiliated. The importance of controlling inflation was also noted.

In a frank discussion of the problems faced within the Russian Federation in moving from a central to a market economy, Yury Lublin¹⁴ noted the very low level of understanding amongst the populace of the benefits that are available as well as the options for change. The country is moving toward a multi-tiered system with the basic state pension being maintained and a contributory fund for workers being added. The latter will include a funded portion with individual investment. The biggest challenge to deal with next is early retirement.

Both Yury Lublin and James Lockhart¹⁵ proposed a similar system of topping up social insurance with a funded portion to be privately invested, though the United States is discussing this in the face of an already well-industrialized multi-tiered system. It has an established social insurance system on which one-third of older Americans depend completely for their retirement income, and a tier of occupational and private retirement accounts encouraged through the tax system. However, a debate is continuing to run in the United States on whether, in the face of an ageing society, one should move to a funded system with private investment, and pull away from its pay-as-you-go social insurance.

In contrast to the debate in the United States, Finn Mortensen¹⁶ introduced his discussion of the Danish social security system with a quote from the social philosopher N.F.S. Grundtvig: "Few have too much, but fewer have too little", which encompasses Denmark's ideal for its society. It has made a choice to have high taxes in order to ensure every citizen's right to an active life – a right to a social and cultural life as well as to work. In the face of societal ageing, the strategy is to include as many people as possible in the labour force and to encourage people to work until the official retirement age of 67, since many currently take early retirement at 60 or 61.

These varying approaches to reform of retirement income systems illustrated the maturing of the debate in most parts of the world. For the most part, the debate about the right way to finance pension systems is over: it is recognized that, as with other social security design, there are a number of perfectly valid options and the decision of which to choose is based on a wide range of factors. The issue of cost drives the generosity of the pension system, rather than the type of scheme. In addition, as Nicholas Barr pointed out earlier in the Conference, societal ageing in itself is not a problem. People are living longer in most countries around the world; therefore, they can work longer, though this remains a difficult concept to sell to citizens.

Conclusion

At the halfway point of the ISSA Initiative, a new awareness of the issues surrounding coverage was clearly expressed by participants at the Conference. There is a traditional view that coverage is gradually and steadily expanding, both in countries which have well-established social security systems and in those where social security is beginning to

¹⁴ First Deputy Minister, Ministry of Labour and Social Development, Russian Federation.

¹⁵ Deputy Commissioner of Social Security, Social Security Administration, United States.

¹⁶ Permanent Secretary, Ministry of Social Affairs, Denmark.

develop. The Conference discussion showed that this is for the most part a myth. We are witnessing instead an emergence of common coverage issues in industrialized and developing countries: similar discussions are taking place about the rights of migrants and workers in the informal sector; some countries are pulling back from social security provision owing to cost factors; and finally there exist quite similar problems of contribution avoidance and non-take-up of benefits.

Throughout the Conference, there was discussion whether it would be possible to look at international transfers as a way to extend coverage for those currently excluded. Although implementation was seen by most to be too complex in the face of the problems that still exist in even the most industrialized countries, it is an idea that continues to be discussed. Michael Cichon proposed a "dollar a day" pension which could be extended to the elderly population in the poorest countries and would be paid for through contributions from workers in OECD countries. On the same theme, Bernard Kouchner challenged the ISSA members to recognize that the globalization of needs requires a globalization of response. He proposed a concept of "patients without borders", in order to guarantee coverage and equal access to health care based on modest transfers from industrialized countries to the developing world. Finn Mortensen addressed the debate on a worldwide system of social security by suggesting that, although we are at such a variety of stages of development it is hard to envisage what a universal system might look like, current discussions within the European Union may prove to be a first step to moving social security beyond national borders.

In any event, in order to expand coverage, multiple approaches are needed, and this makes for a very complex mosaic of protection. The role of ISSA member institutions in managing benefits within a complex environment as well as sharing expertise in the management of social security schemes is an important point underlying the discussion of governance that permeated the Conference. Governance – strong management and administration, clear regulation, as well as understandable public information – was also recognized as fundamental to ensuring individual rights to social protection. Whether publicly or privately managed, no social security scheme can be successful without good management and administration, but it also became clear that successful management must include good public information.

In his keynote address, Bernard Kouchner stated that social security is probably one of the least well understood areas of public policy. Public ignorance or misunderstanding is certainly among the causes of non-take-up of benefits and of contribution evasion, which lowers coverage. Throughout the Conference, speakers stressed the idea that public understanding and public support are crucial to social security. In order to create, change or improve social security systems – extend coverage, change financing methods, etc. – the public must understand and approve reforms.

In his concluding remarks, Dalmer D. Hoskins¹⁷ raised some essential questions about public information. He pointed out that, generally, ISSA member organizations have limited expertise in public relations. For the most part, they do not see themselves as public information specialists and they feel uncomfortable articulating a social philosophy or a political agenda. Should responsibility for explaining social security to the public be left to politicians? Should social security institutions play a more active role in this area? The Initiative is part of the ISSA's effort to heighten awareness of social security's contribution to people's security around the world.

¹⁷ Secretary General of the ISSA.