Saving Social Security Without action, Social Security's Trust Fund will be depleted by 2033, resulting in automatic 23% benefit cuts. Policymakers OASDL 298

Options for a reform package framework:

 Gradually raise the full retirement age to 69, preserving the option for early receipt of benefits

SOLUTIONS

have options —

action urgently:

but must take

- Implement modest additional means testing for high-income beneficiaries.
- · Gradually raise the max mum earned income subject to the payroll tax to cover 90% earnings

1957

67

- Phase-in reforms to provide time for workers to adjust their retirement planning
- Remove work disincentives for retirees

1983

Last Major Social Security

Trust Fund Ratio

(Reserves as share of annual expenditures)

- Consider diversifying Social Security Trust Fund investments beyond Treasury securities
- Reform CPI calculation of cost-of-living adjustments

- Cover newly hired state and local workers
- To evaluate these. options, establish a Bipartisan Congressional Commission on Fiscal Responsibility



2034

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Thirumalaisamy P. Velavancorresponding

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