# Reform: Social Security

- Aimed to help America's poor the elderly, dependent children, the handicapped
- Provided monthly stipends
- Legacy:
  - Still America's largest and most important safety net
  - Most Americans depend on Social Security to retire



# **Reform Of Social Security**

United States. Congress. House.
Committee on the Budget. Task Force
on Social Security

#### **Reform Of Social Security:**

**Is It Time to Reform Social Security?** Edward M. Gramlich,1998 DIVThe chair of the recent Social Security Advisory Council explains and shares his views on Social Security reform div Social Security Peter J. Ferrara, Peter Ferrara, 1985 Based on papers presented at a conference held by the Cato Institute in Washington D C in June 1983 Includes Social security reform answers to key questions. ,2005 bibliographical references Douglas Arnold, 2022-04-12 How Social Security has shaped American politics and why it faces insolvency Since its establishment Social Security has become the financial linchpin of American retirement Yet demographic trends longer lifespans and declining birthrates mean that this popular program now pays more in benefits than it collects in revenue Without reforms 83 million Americans will face an immediate benefit cut of 20 percent in 2034 How did we get here and what is the solution In Fixing Social Security R Douglas Arnold explores the historical role that Social Security has played in American politics why Congress has done nothing to fix its insolvency problem for three decades and what legislators can do to save it What options do legislators have as the program nears the precipice They can raise taxes as they did in 1977 cut benefits as they did in 1983 or reinvent the program as they attempted in 2005 Unfortunately every option would impose costs and legislators are reluctant to act fearing electoral retribution Arnold investigates why politicians designed the system as they did and how between 1935 and 1983 they allocated and reallocated costs and benefits among workers employers and beneficiaries He also examines public support for the program and why Democratic and Republican representatives once political allies in expanding Social Security have become so deeply polarized about fixing it As Social Security edges closer to crisis Fixing Social Security offers a comprehensive analysis of the political fault lines and a fresh look at what can be done Social Security Reform United States. Congress. House. Committee on the Budget. Task Force on before it is too late Social Security, 1999 Making Sense of Social Security Reform Daniel Shaviro, 2000 The Social Security Act of 1935 must be counted among the most monumental pieces of legislation ever passed by Congress Today sixty five years after its enactment public support for Social Security remains extremely strong At the same time there have been reports that Social Security is in grave danger of financial collapse and numerous groups across the political spectrum have agitated for its reform The president has put forward proposals to rescue Social Security conservatives argue for its privatization and liberals advocate increases in its funding from surplus tax revenues But what is the average person to make of all this How many Americans know where the money for Social Security benefits really comes from or who wins and loses from the system's overall operations. Few people understand the current Social Security system in even its broadest outlines. And yet Social Security reform is ranked among the most important social issues of our time With Making Sense of Social Security Reform Daniel Shaviro makes an important contribution to the public understanding of the issues involved in reforming Social Security His book clearly and straightforwardly describes the current system and the pressures that have been

brought to bear upon it before dissecting and evaluating the various reform proposals Accessible to anyone who has an interest in the issue Shaviro s new work is unique in offering a balanced nonpartisan account Social Security Reform Dawn Nuschler, 2013-01-04 Social Security reform has been an area of interest to policymakers for many years In 2011 Social Security program changes were discussed during negotiations on legislation to increase the federal debt limit and reduce federal budget deficits In August 2011 the Budget Control Act of 2011 P L 112 25 established a Joint Select Committee on Deficit Reduction tasked with recommending ways to reduce the deficit by at least 1 5 trillion over the fiscal year period 2012 to 2021 Social Security program changes were among the measures discussed by the Joint Committee The Joint Committee however did not reach agreement on a legislative proposal by the November 23 2011 statutory deadline Currently Social Security program changes may be considered as part of a deficit reduction package under negotiation by policymakers The spectrum of ideas for reform ranges from relatively minor changes to the pay as you go social insurance system enacted in the 1930s to a redesigned modernized program based on personal savings and investments modeled after IRAs and 401 ks Proponents of the fundamentally different approaches to reform cite varying policy objectives that go beyond simply restoring long term financial stability to the Social Security system They cite objectives that focus on improving the adequacy and equity of benefits as well as those that reflect different philosophical views about the role of the Social Security program and the federal government in providing retirement income However the system's projected long range financial outlook provides a backdrop for much of the Social Security reform debate in terms of the timing and degree of recommended program changes On April 23 2012 the Social Security Board of Trustees released it latest projections showing that the trust funds will be exhausted in 2033 and that an estimated 75% of scheduled annual benefits will be payable with incoming receipts at that time under the intermediate projections The primary reason is demographics Between 2010 and 2030 the number of people aged 65 and older is projected to increase by 77% while the number of workers supporting the system is projected to increase by 7% In addition the trustees project that the system will run a cash flow deficit in each year of the 75 year projection period When current Social Security tax revenues are insufficient to pay benefits and administrative costs federal securities held by the trust funds are redeemed and Treasury makes up the difference with other receipts When there are no surplus governmental receipts policymakers have three options raise taxes or other income reduce other spending or borrow from the public or a combination of these options Public opinion polls show that less than 50% of respondents are confident that Social Security can meet its long term commitments There is also a public perception that Social Security may not be as good a value for future retirees These concerns and a belief that the nation must increase national savings have led to proposals to redesign the system At the same time others suggest that the system's financial outlook is not a crisis in need of immediate action Supporters of the current program structure point out that the trust funds are projected to have a positive balance until 2033 and that the program continues to have public support and could be affected adversely by the risk associated with some of the reform ideas They contend that only modest changes are needed to restore long range solvency to the Social Security system During the 111th Congress four Social Security reform measures were introduced None of the measures received congressional action In the 112th Congress several Social Security reform measures have been introduced none have received congressional action *The Distributional Aspects of Social Security and Social Security Reform* Martin Feldstein, Jeffrey B. Liebman, 2007-11-01 Social security is the largest and perhaps the most popular program run by the federal government Given the projected increase in both individual life expectancy and sheer number of retirees however the current system faces an eventual overload Alternative proposals have emerged ranging from reductions in future benefits to a rise in taxrevenue to various forms of investment based personal retirement accounts As this volume suggests the distributional consequences of these proposals are substantially different and may disproportionately affect those groups who depend on social security to avoid poverty in old age Together these studies persuasively show that appropriately designed investment based social security reforms can effectively reduce the long term burden of an aging society on future taxpayers increase the expected future income of retirees and mitigate poverty rates among the elderly

Social security reform proposals could have a variety of effects on distribution of benefits and payroll taxes: testimony before the Special Committee on Aging, U.S. Senate, Countdown to Reform Henry J. Aaron, Robert Danton Reischauer, 1998 Will the baby boomers retirement cause Social Security to collapse Would benefits be larger and safer if Social Security were privatized by scrapping the current system in favor of individually owned private accounts Who would gain and who would lose from the various reform plans now under discussion In this book two of the nation s most widely respected economists argue that the Chicken Little view that future costs doom the current system is exaggerated They thoughtfully analyze various proposals for saving Social Security and present their own recommendations for reform

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