



Retirement Pensions And Social Security

Mark Hyde, Rory Shand



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financial decision of your life When it comes to Social Security benefits the first question most people facing retirement asks is when do I start Age 62 Given the changing laws and the overwhelming number of core rules and codicils the answer is there is no single best answer for everybody This comprehensive and comprehensible book functions both as a primer and to dispel many of the common misconceptions people have about Social Security what it really is how it works and how to get the most from the greatest investment you ever made Best of all editor John Weber does all the work for you Sifting through thousands of pages of SSA publications he narrows down the hundred most important and frequently asked questions about Social Security He also unscrambles just as many pages of head scratching answers and lays them all out in clear concise and useful language to guide you toward maximizing your retirement benefits in the simplest way possible From enrollment to payday this invaluable book will help you make the most informed decisions about securing the comfortable and stress free future you deserve

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The Future of Social Security Alicia H. Munnell, 2010-12-01 From a modest beginning in 1935 to an income replacement scheme for workers in commerce and industry the social security system has grown to cover 90 percent of working Americans It now pays 78 billion a year in benefits and is obligated to pay 4 trillion in future retirement benefits to workers now covered With a projected tax rate of 30 percent of gross wages by the year 2050 to meet its obligations under current law the system in the author's words is at the most crucial juncture of its forty year life This comprehensive review and analysis the thirteenth in the Brookings series of Studies in Social Economics discusses social security in relation to other sources of retirement income and clarifies its financing problem benefit structure and ambivalent goals It deals with two main financing questions First will the payroll tax yield the revenue needed to pay benefits as the retired population rises as a fraction of the working population Second is the regressive social security tax really the best source of revenue for a system with welfare components such as the minimum benefit and dependents benefits Though such benefits are viewed as progressive they are not paid according to need They meet neither the income redistribution requirements nor the individual equity goals of the social security program The author provides a comprehensive account of the benefit structure and clarifies its relation not only to the basic goals of social security but also to the country's three tiered system of income security She offers recommendations for eliminating an irrational and correctable feature of the benefit formula for lowering the dependency ratio and most important for a definition of goals

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