

Saving Social Security

Without action, Social Security's Trust Fund will be depleted by 2033, resulting in automatic 23% benefit cuts. Policymakers have options — but must take action urgently:

SOLUTIONS

Options for a reform package framework:

- Gradually raise the full retirement age to 69, preserving the option for early receipt of benefits
- Implement modest additional means testing for high-income beneficiaries

- Gradually raise the maximum earned income subject to the payroll tax to cover 90% earnings
- Phase-in reforms to provide time for workers to adjust their retirement planning

- Remove work disincentives for retirees
- 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



Saving Social Security

C Cleary



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