

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

**United States. Congress. House.
Committee on Ways and Means**

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Saving Social Security Peter A. Diamond, Peter R. Orszag, 2003-12-04 While everyone agrees that Social Security is a vital and necessary government program there have been widely divergent plans for reforming it Peter A Diamond and Peter R Orszag two of the nation's foremost economists propose a reform plan that would rescue the program both from its projected financial problems and from those who would destroy the program in order to save it vi ng Social Security's strategy balances benefit and revenue adjustments following the precedent set by the last major Social Security reform in the early 1980s The authors proposal restores long term balance and sustainable solvency to the program without imposing additional burdens on the rest of the budget Further it protects disability and young survivor benefits and strengthens Social Security's protections for low earners and widows Most important the plan preserves the program's core social insurance role by providing a base level of assured income to American workers and their families in time of need To better understand the accomplishments and financial problems of Social Security Diamond and Orszag provide background on the program as well as on the causes of the long term deficit They suggest ways in which various alternative reform plans should be evaluated and explain the shortcomings of proposals to replace part of Social Security with individual accounts *Saving Social Security* is essential reading for policymakers involved in reform analysts students and all those interested in the fate of this safeguard of American lives

Saving Social Security Peter A. Diamond, Peter R. Orszag, 2006-05-25 New in Paperback While everyone agrees that Social Security is a vital and necessary government program there have been widely divergent plans for reforming it Peter A Diamond and Peter R Orszag two of the nation's foremost economists propose a reform plan that would rescue the program both from its projected financial problems and from those who would destroy the program in order to save it Since the publication of the first edition of this book in 2004 the Social Security debate has moved to the center of the domestic policy agenda In this updated edition of *Saving Social Security* the authors analyze the Bush Administration's proposal for individual accounts and discuss the so called price indexing proposal to restore long term solvency through changing how initial benefits would be calculated Soc ial Security is essis essential reading for policymakers involved in reform analysts students and all those interested in the fate of this safeguard of American lives An honest transparent and comprehensive approach to making the much needed reforms to the Social Security program Journal of Pensions Economics and Finance Very accessible presentation of facts analysis of underlying problems comparison of opinions and argument for proposed reforms Future Survey Exhaustively researched and deeply entrenched in practical issues and mathematical calculations a highly recommended ray of hope against a looming national crisis Wisconsin Bookwatch Diamond and Orszag bring some welcome realism and decency to the debate Robert M Solow Institute Professor Emeritus Massachusetts Institute of Technology Nobel Laureate in Economics

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Means,2000 *Would Saving U.S. Social Security Raise National Saving?* Mr.Jan Walliser,1999-07-01 Analysts agree that raising national saving is one of the key objectives of social security reform in the United States Hence to judge the merits of proposals requires a comparison of saving responses The paper outlines the difficulties involved in making those comparisons which arise from the unsustainability of the current social security system and the uncertainty regarding the use of projected budget surpluses Building on previously developed arguments it discusses three typical reform plans and also draws some conclusions about the relationship between social security reform and the long run sustainability of fiscal policy

Preserving and Strengthening Social Security United States. Congress. House. Committee on Ways and Means,1999

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