

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.
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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

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House. Committee on Ways and 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 **Ideas for Advancing the Upcoming Debate on Saving the Social Security System** United States. Congress. House. Committee on Ways and Means,1999 **The Impact of Social Security on Private Saving** Robert J. Barro,Martin S. Feldstein,1978 Report on the impact of social security on private sector savings in the USA presents the controversial points of view of r j barro and m feldstein concerning capital formation taking into consideration consumer expenditure in the period from 1929 to 1974 and includes estimates on the reduction of personal savings due to social security wealth References and statistical tables Saving Social Security Bert H. McLachlan,2001 The Role of Federal Tax Policy in Stimulating Capital Formation and Economic Growth United States. Congress. Joint Economic Committee. Subcommittee on Economic Growth and Stabilization,1978 *Social Security's Future* United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,2005 *The Economics of Social Insurance and Employee Benefits* Richard J. Butler,2012-12-06 This book is intended for junior and senior undergraduate students and master level students in human resources risk management and insurance industrial relations or public policy The subject of the book is non wage benefits paid to workers Hence it excludes discussion of needs based programs such as welfare food stamps Supplementary Security Income and Medicaid It includes benefits mandated by the government including the major social insurance programs workers compensation unemployment insurance and Social Security benefits It also includes those benefits voluntarily provided by firms including group medical care disability benefits paid sick time pension benefits life insurance and assorted other fringe benefits The book is divided into three parts Part I chapters 1 through 6 briefly introduces these programs and discusses some of the insurance and economic concepts that are useful in both evaluating the current programs and in understanding what changes might mean for future costs and benefits The next two parts of the book deal respectively with social insurance programs Part II chapters 7 10 and other employer provided benefits Part III chapters 11 16 Throughout private sector human resource practice and public sector human resource policy is linked to various ben fit models the human capital model the passive participant model the insurance model the managed care model and the integrated health benefits model **Public Papers of the Presidents of the United States** United States. President,1999 Containing the public messages speeches and statements of the President 1956 1992 *Public*

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