

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

Clinton, William J.



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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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