



# Social Security Reform

**Michael D. Tanner**



## **Social Security Reform:**

**Making Sense of Social Security Reform** Daniel Shaviro, 2000 The Social Security Act of 1935 must be counted among the most monumental pieces of legislation ever passed by Congress Today sixty five years after its enactment public support for Social Security remains extremely strong At the same time there have been reports that Social Security is in grave danger of financial collapse and numerous groups across the political spectrum have agitated for its reform The president has put forward proposals to rescue Social Security conservatives argue for its privatization and liberals advocate increases in its funding from surplus tax revenues But what is the average person to make of all this How many Americans know where the money for Social Security benefits really comes from or who wins and loses from the system s overall operations Few people understand the current Social Security system in even its broadest outlines And yet Social Security reform is ranked among the most important social issues of our time With *Making Sense of Social Security Reform* Daniel Shaviro makes an important contribution to the public understanding of the issues involved in reforming Social Security His book clearly and straightforwardly describes the current system and the pressures that have been brought to bear upon it before dissecting and evaluating the various reform proposals Accessible to anyone who has an interest in the issue Shaviro s new work is unique in offering a balanced nonpartisan account *Social security reform answers to key questions.*, 2005 **Reforming**

**Social Security** Charles P. Blahous, 2000-08-30 Blahous contends that Social Security is ill equipped to withstand the effects of an aging population and will impose excessive tax burdens upon future Americans unless its course is changed Far from a doomsday tract however the book provides instances of proposals that would satisfactorily avert this course if only the political will is mustered to implement them Blahous argues for the program developed by the National Commission on Retirement Policy but also offers positive descriptions of plausible alternatives as well as unsparing criticism of those who would cook the books in defense of either current law or high cost alternatives *Reforming Social Security* is sure to disturb ideologues from all parts of the political spectrum because of its frank willingness to expose the costs of different approaches as well as the self interest so often pursued by interest groups political actors and Social Security experts An important analysis for the general public as well as policy makers and others concerned with social security issues *Social Security Reform* Barbara D. Bovbjerg, 1997

**Social Security Reform** Dawn Nuschler, 2013-01-04 Social Security reform has been an area of interest to policymakers for many years In 2011 Social Security program changes were discussed during negotiations on legislation to increase the federal debt limit and reduce federal budget deficits In August 2011 the Budget Control Act of 2011 P L 112 25 established a Joint Select Committee on Deficit Reduction tasked with recommending ways to reduce the deficit by at least 1.5 trillion over the fiscal year period 2012 to 2021 Social Security program changes were among the measures discussed by the Joint Committee The Joint Committee however did not reach agreement on a legislative proposal by the November 23 2011 statutory deadline Currently Social Security program changes may be

considered as part of a deficit reduction package under negotiation by policymakers. The spectrum of ideas for reform ranges from relatively minor changes to the pay as you go social insurance system enacted in the 1930s to a redesigned modernized program based on personal savings and investments modeled after IRAs and 401 k s. Proponents of the fundamentally different approaches to reform cite varying policy objectives that go beyond simply restoring long term financial stability to the Social Security system. They cite objectives that focus on improving the adequacy and equity of benefits as well as those that reflect different philosophical views about the role of the Social Security program and the federal government in providing retirement income. However, the system s projected long range financial outlook provides a backdrop for much of the Social Security reform debate in terms of the timing and degree of recommended program changes. On April 23, 2012, the Social Security Board of Trustees released its latest projections showing that the trust funds will be exhausted in 2033 and that an estimated 75% of scheduled annual benefits will be payable with incoming receipts at that time under the intermediate projections. The primary reason is demographics. Between 2010 and 2030, the number of people aged 65 and older is projected to increase by 77% while the number of workers supporting the system is projected to increase by 7%. In addition, the trustees project that the system will run a cash flow deficit in each year of the 75 year projection period. When current Social Security tax revenues are insufficient to pay benefits and administrative costs, federal securities held by the trust funds are redeemed and Treasury makes up the difference with other receipts. When there are no surplus governmental receipts, policymakers have three options: raise taxes or other income, reduce other spending, or borrow from the public, or a combination of these options. Public opinion polls show that less than 50% of respondents are confident that Social Security can meet its long term commitments. There is also a public perception that Social Security may not be as good a value for future retirees. These concerns and a belief that the nation must increase national savings have led to proposals to redesign the system. At the same time, others suggest that the system s financial outlook is not a crisis in need of immediate action. Supporters of the current program structure point out that the trust funds are projected to have a positive balance until 2033 and that the program continues to have public support and could be affected adversely by the risk associated with some of the reform ideas. They contend that only modest changes are needed to restore long range solvency to the Social Security system. During the 111th Congress, four Social Security reform measures were introduced. None of the measures received congressional action. In the 112th Congress, several Social Security reform measures have been introduced; none have received congressional action.

**Social Security Reform** United States. Congress. House. Committee on the Budget. Task Force on Social Security, 1999

**Social Security Reform** United States. Government Accountability Office, 2005

**Social Security Reform** United States. General Accounting Office, 2003

**Social Security Reform Lessons Learned in Other Countries** United States. Congress. House. Committee on Ways and Means, 1999

**National Commission on Social Security Reform Recommendations** United States. Congress. Senate. Committee on Finance. Subcommittee on

Social Security and Income Maintenance Programs,1983      *Social Security Reform in Advanced Countries* Toshihiro Ihori,Toshiaki Tachibanaki,2002-12-26 Increasingly ageing populations and a slowing rate of growth in the macroeconomy are forcing advanced countries to reconsider their social security programmes The need for detailed examination of the possible reforms and initiatives has never been greater This book brings together internationally renowned scholars to evaluate the effect of recent      *The Distributional Aspects of Social Security and Social Security Reform* Martin Feldstein,Jeffrey B. Liebman,2007-11-01 Social security is the largest and perhaps the most popular program run by the federal government Given the projected increase in both individual life expectancy and sheer number of retirees however the current system faces an eventual overload Alternative proposals have emerged ranging from reductions in future benefits to a rise in taxrevenue to various forms of investment based personal retirement accounts As this volume suggests the distributional consequences of these proposals are substantially different and may disproportionately affect those groups who depend on social security to avoid poverty in old age Together these studies persuasively show that appropriately designed investment based social security reforms can effectively reduce the long term burden of an aging society on future taxpayers increase the expected future income of retirees and mitigate poverty rates among the elderly      **Social security reform proposals could have a variety of effects on distribution of benefits and payroll taxes : testimony before the Special Committee on Aging, U.S. Senate ,      Risk Aspects of Investment-Based Social Security Reform** John Y. Campbell,Martin Feldstein,2009-02-15 Our current social security system operates on a pay as you go basis benefits are paid almost entirely out of current revenues As the ratio of retirees to taxpayers increases concern about the high costs of providing benefits in a pay as you go system has led economists to explore other options One involves prefunding in which a person s withholdings are invested in financial instruments such as stocks and bonds the eventual returns from which would fund his or her retirement The risks such a system would introduce such as the volatility in the market prices of investment assets are the focus of this offering from the NBER Exploring the issues involved in measuring risk and developing models to reflect the risks of various investment based systems economists evaluate the magnitude of the risks that both retirees and taxpayers would assume The insights that emerge show that the risk is actually moderate relative to the improved return as well as being balanced by the ability of an investment based system to adapt to differences in individual preferences and conditions      National Commission on Social Security Reform Recommendations United States. Congress. Senate. Committee on Finance. Subcommittee on Social Security and Income Maintenance Programs,1983      **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 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.

*Use of an Expert Panel to Design Long-range Social Security Reform* United States. Congress. House. Committee on Ways and Means, 1999

**Seeking Middle Ground on Social Security Reform** David Koitz, 2001 This book looks at both the Republican and the Democratic Party plans for Social Security showing how each confronts significant ideological and political hurdles. David Koitz cuts through the partisan rhetoric that has made social Security one of the most debated programs on the U.S. political scene and looks at both the Republican and the Democratic plans for Social Security showing important flaws in each.

Social Security Reform Paul A. McCulley, 1982

Social Security and Its Discontents Michael D. Tanner, 2004-02-25 Social Security is the largest government program in the world. But it is also a deeply troubled one on the verge of financial collapse. Within 15 years Social Security will begin running a deficit. Overall, the program is more than 26 trillion in debt. Without fundamental reform, it will not be able to pay the benefits it has promised to our children and grandchildren. That has prompted the most far reaching discussion of the purpose and structure of Social Security since the program was enacted in 1935. Not so very long ago Social Security was rightly regarded as the third rail of American politics: touch it and your career dies. But no longer. Polls today show that the vast majority of Americans support proposals that would allow younger workers to privately invest at least part of their Social Security taxes through individual accounts. For more than 25 years the Cato Institute has led the debate for Social Security reform, arguing that the program is fundamentally flawed and calling for greater freedom and choice for working Americans. *Social Security and Its Discontents* represents the best of Cato's publications on the issue. It includes essays by the nation's top economists and Social Security experts discussing Social Security's finances, the urgent need for reform, how the program treats women, minorities, and low income workers, and the options for reform. Edited by Michael D. Tanner, this collection is essential reading for anyone who cares about what kind of country we will leave to our children and grandchildren.

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