

Assessing social security reform alternatives

Employee Benefit Research Institute - Fixing Social Security—The Clinton plan and its alternatives (EPI Briefing Paper)



Description: -

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Rhine River Valley -- History.

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Social security -- United States. Assessing social security reform alternatives

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Notes: Includes bibliographical references (p.).

This edition was published in 1997



Filesize: 15.102 MB

Tags: #What #Are #My #Social #Security #Alternatives?

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Source: National platform adopted at Denver L. Social Security is the most effective way working people have of guaranteeing themselves a reliable income in their old age.

What Would Privatized Social Security Mean for Americans?

The Social Security Trust Fund, which receives the payroll taxes that are paid out as benefits, is solvent. The provision of benefits is the purpose of the program. The remaining shortfall would have been made up for by borrowed funds.

Reforming Social Security: Assessing the Effects of Alternative Funding Strategies in a Small Open Economy

This will reduce expenditures for interest on the debt and, when the time comes for the Social Security Trust Fund to redeem the bonds for cash, the government will have a greater capacity to borrow all or a part of the money it will need from the private market.

Will Social Security Still Be Around When I Retire? And If Not, What Can I Do About It Right Now?

Medicare faces the same demographic challenges as Social Security, and the projected increase in seniors over age 85 will add additional strains. Raise the Full Retirement Age The age when a person becomes eligible to receive full Social Security retirement benefits the full retirement age has been increasing from age 65 on a schedule set by Congress in 1983. Individuals who earn more than this threshold don't pay Social Security taxes on that income.

Social Security

One-third of all baby boomers have already crossed that threshold, and at 4 million per year, all of them will have crossed it by 2019. Mitt Romney on Social Security Mitt Romney sees a need to reform Social Security in order to make it functional long-term. Lastly, privatizing Social Security doesn't exactly resolve the underlying issues with the Social Security program.

What Would Privatized Social Security Mean for Americans?

Instead, the program should provide benefits only to retirees who have less than a certain amount of non—Social Security annual income. The money would be contributed through payroll deductions, just as the payroll tax is taken out of a paycheck to fund the system now, and placed in an account similar to the tax-deferred Thrift Savings Plan that the government uses for federal employees.

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