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Social Security Financing

Felicity Skidmore



Social Security Financing:

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on Social Security,1979 **Methods of Financing Social Security** International Social Security Association,1979

Social Security: Simple and Smart Tom Margenau,2020-12-15 The Social Security program touches the lives of Americans young and old Almost everyone has a Social Security number and a job that deducts Social Security taxes from his or her paycheck And more than 60 million Americans 1 out of every 6 people in the country collect a monthly Social Security check Social Security spending makes up about one fourth of the entire federal budget A program this big is bound to have complex laws and regulations Tom Margenau has been helping people understand Social Security for almost 50 years both as a Social Security Administration employee and as a nationally syndicated columnist for Creators Syndicate Now for the first time he has gathered all of his knowledge and advice into a series of easy to read fact sheets and placed them in this book Simply find the fact sheet that covers the topic you are interested in and you will improve your understanding of how Social Security affects you and your family

Financing old-age, survivors, and disability insurance United States. Advisory Council on Social Security Financing,1959 **The Future of Social Security** Alicia H. Munnell,2010-12-01 From a modest beginning in 1935 to an income replacement scheme for workers in commerce and industry the social security system has grown to cover 90 percent of working Americans It now pays 78 billion a year in benefits and is obligated to pay 4 trillion in future retirement benefits to workers now covered With a projected tax rate of 30 percent of gross wages by the year 2050 to meet its obligations under current law the system in the author s words is at the most crucial juncture of its forty year life This comprehensive review and analysis the thirteenth in the Brookings series of Studies in Social Economics discusses social security in relation to other sources of retirement income and clarifies its financing problem benefit structure and ambivalent goals It deals with two main financing questions First will the payroll tax yield the revenue needed to pay benefits as the retired population rises as a fraction of the working population Second is the regressive social security tax really the best source of revenue for a system with welfare components such as the minimum benefit and dependents benefits Though such benefits are viewed as progressive they are not paid according to need They meet neither the income redistribution requirements nor the individual equity goals of the social security program The author provides a comprehensive account of the benefit structure and clarifies its relation not only to the basic goals of social security but also to the country s three tiered system of income security She offers recommendations for eliminating an irrational and correctable feature of the benefit formula for lowering the dependency ratio and most important for a definition of goals

Social Security: Simple & Smart Tom Margenau,2025-03-04 The Social Security program touches the lives of Americans young and old Almost everyone has a Social Security number and a job that deducts Social Security taxes from his or her paycheck And more than 60 million Americans 1 out of every 6 people in the country collect a monthly Social Security check Social Security spending makes up about one fourth of the entire federal budget A program this big is bound to have complex laws and regulations Tom Margenau has been helping people understand Social Security for almost 50 years both as a Social Security

Administration employee and as a nationally syndicated columnist for Creators Syndicate Now for the first time he has gathered all of his knowledge and advice into a series of easy to read fact sheets and placed them in this book Simply find the fact sheet that covers the topic you are interested in and you will improve your understanding of how Social Security affects you and your family

Financing Old-age, Survivors, and Disability Insurance United States. Advisory Council on Social Security Financing,1959

Future Social Security Financing Alternatives and National Saving Michael J. Boskin,1987

While the short run financial status of Social Security is secure its long run financial status is very uncertain The retirement and disability part of the system OASDI is projected to be in long run actuarial deficit under the Social Security Administration s intermediate economic and demographic f9recasts Hospital Insurance HI is projected to run a large deficit beginning in the 1990s OASDI is projected to accrue a very large surplus over the next thirty years peaking at almost 30% of GNP Social Security has never accrued a surplus this large it may well be dissipated for other purposes such as to bail out HI fund other programs raise benefits or cut taxes These alternatives may affect net national saving directly because Social Security surpluses or deficits are part of government sector saving and indirectly through effects on private saving or the non Social Security part of the federal government budget This paper documents how various systematic deviations from or return to pay as you go finance of the Social Security system may affect net national saving For example under base case assumptions with respect to the non Social Security deficit a constant net private saving rate of 6% and long run budget balance in the state and local government sector the Social Security deficit offsets 40% of other net national saving over the Social Security Administration s 75 year projection period In the first 25 year sub period the Social Security surplus adds one sixth to other net national saving in the second it offsets almost one half and in the third it offsets five sixths of other net national saving Of course private saving may respond to changes in Social Security s funding as may the non Social Security balance in the federal budget The paper presents several alternative scenarios such as benefits increasing or taxes falling during the OASDI surplus period various stylized rules concerning the non Social Security budget deficit and separate balancing of HI via outlay reductions or tax increases The results indicate that OASDI may effect net national saving substantially For example if benefits ratchet up during what would have been the period of the OASDI surplus the OASDI system may subsequently offset virtually all of remaining net national saving On the other hand if HI is brought into balance and the OASDI surplus is allowed to accrue Social Security will offset only about 4% of other net national saving Changes in private saving may accentuate or ameliorate the swings in the net national saving rate generated by the future financing of OASDHI but the alternative financing options will be important determinant of net national saving and therefore of private domestic investment and international capital flows

Financing Problems of the Social Security System United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,1983

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