

Social Security



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Is it true that the Social Security system is in serious trouble and must be repaired? As baby boomers begin to retire, will they inevitably, by force of their sheer numbers, bankrupt the system? Is Social Security a big Ponzi scheme that will leave future generations with little to show for their lifetime of contributions? Is the only way to solve the Social Security crisis through radical changes like privatization or bolstering it with massive new taxes? According to the authors of this study, the answer to these questions is a resounding no. Economists Dean Baker and Mark Weisbrot argue that there is no economic, demographic or actuarial basis for the widespread belief that the programme needs to be fixed. As the authors emphasize, there is virtually no disagreement about the facts of Social Security's finances, or even the projections for its future. Rather, the Social Security debate has been foundering on misconceptions, confusion and lack of agreement on the meaning of crucial terms. The authors also take on related issues: that privatization would help save Social Security, that America has a pressing need to increase its national savings, and that future generations will suffer from the costs - especially for health care - of supporting a growing elderly population.

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