Making Social Security Secure

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In the Social Security Act of 1935 the federal government established the Social Security System which became effective in 1937. For decades most people believed the system to be secure. For years sophisticated students of the system knew that trouble was ahead. The general public only began to become aware of problems in about 1977. What happened?

Simply put, people believed that they had been contributing to the social security trust fund and would get back their contributions (and those of their employers) plus compound interest in the form of retirement benefits. They believed that they were buying a sort of annuity. They were encouraged to believe this fiction by the Social Security Administration and by politicians. It is high time that the system be recognized for what it really is: a massive transfer of funds from the working generation to the retired generation and their dependents or their survivors and to the disabled. Except for those who died an untimely death, most recipients of social security benefits received benefits far greater than their and their employers' contributions plus interest plus adjustment for inflation.

"Contributions" in this case is a misnomer. They are not contributions. They are taxes. Taxpayers are not paying for their own future benefits but the benefits of current recipients. This generation of social security taxpayers will receive their benefits from the next generation of workers. It is important, indeed essential, that the public understand this.

System Funding Problems

The future success of the system hinges on the ability and willingness of the next generation to foot the bill. Productivity increases have slowed geatly in the recent past due primarily (I hope) to demographics. They were actually negative in 1974, 1979, 1980 and 1982. Unless productivity increases return to their historic trend both the ability and the willingness of workers to support retirees will fall.

When the post-World War II baby boom workers retire, early in the next century, the ranks of social security recipients will boom but the then working taxpayers will be the current baby bust. The ratio of covered workers to beneficiaries is sure to fall substantially. Indeed it already has: the ratio was 16.5 to 1 in 1950 5.1 to 1 in 1960, 3.7 to 1 in 1970, 3.3 to 1 in 1980. The ratio is projected to fall to 2.5, 2.1, or 1.7 to 1 by the year 2030 depending on whether we actually experience the optimistic, intermediate, or pessimistic projections.[1]

Over the years, the social security system has greatly expanded. Initially, only the employees of fairly large businesses (eight or more employees) were covered by the system, and no one drew benefits for the first few years because no one had established eligibility. At this time the tax was 1% of the first $3000 of annual earnings from work. The maximum tax was thus $30 on the employee and this was matched by the employer. The tax did not (and still does not) apply to property income, such as dividends, interest, and rent. The law originally provided for benefits to cover only retired workers—not survivors, the disabled, the self-employed, or employees of small employers. As the system matured, benefits were added for survivors of covered workers (1939); for nearly all employees; for the self-employed (many of whom were brought into the system in 1950 after as little as one and a half years as social security taxpayers); and for the disabled (1956). Medical care benefits were added in 1966.

For years, benefits were greatly increased without increasing taxes or with only minor increases. This was possible because expansion in coverage to new groups added many taxpayers while the retired members of these new groups were not eligible for benefits since they were not covered by the system during their working years. The system benefited from a windfall. Consequently, Congress could and did greatly increase benefits (almost always in election years), which the public liked, without increasing social security taxes, which the public did not like.

The system now covers more than 90 percent of all workers whether employees of others or self-employed. Most of those not covered by social security are covered by retirement systems for government employees and railroad workers. New federal workers (as of January 1, 1984) have been brought into the system, but state and local government employees, unless already covered, have the option to enter or stay out. Employees of nonprofit institutions are covered. No doubt the rest of these workers will eventually be brought into the system (and, in my view, should be).

We can no longer increase benefits without increasing taxes. However, we could finance a part of the benefits with general revenues, that is, by increasing other taxes instead of social security taxes. The latest legislation opened this door by subjecting part of social security benefits to income taxes with the revenue being transferred to the social security fund.[2] Beginning in 1984 up to

[1] Lawrence H. Thompson, "The Social Security Reform Debate," *Journal of Economic Literature*, December 1983, p. 1432.

[2] For those interested in detailed changes made by the 1983 law see "Social Security Reserve Plan Wins Final Approval," *Congressional Quarterly*, May 26, 1983.

half of social security benefits are subject to income taxes. Social security benefits are subject to the federal income tax depending on income, defined to include interest income exempted from federal income tax and half of social security benefits. Benefits of single persons are taxable up to 50% of income (as calculated above) over $25,000 per year ($32,000 for couples) or half of social security benefits, whichever is less.

The growth in the number of social security beneficiaries and the growth in benefits (excluding Medicare), is shown in Table I for the period 1960 to 1980. From 1960-1980 the number of beneficiaries grew from 14,845,000 to 35,620,000 (or 140%). Benefits grew from $11,081 million to $120,118 million from 1960-1980 (or 984%). Between 1960 and 1980 average benefits increased 352% and real benefits increased 62%.

Social security benefits, including Medicare, are rising much faster than cash benefits. Between 1975 and 1983, cash benefits increased from $65 billion to $171 billion (164%) while Medicare benefits increased from $13 billion to $53 billion (308%). Medicare costs increased nearly twice as fast as cash benefits. Perhaps the biggest problem of the social security system now is containment of Medicare costs. The problem is getting worse. The projected cash benefits for 1985 are 11.7 percent larger than 1983 benefits while Medicare costs are 32.5 percent larger— nearly three times the rate of increase in cash benefits. It appears that we have no choice other than sharply cutting the proportion of medical costs paid by medicare or controlling the charges made by hospitals and doctors. (Table II)

Benefit-Contribution Relationships

The size of social security benefits paid to a covered retired worker is related to the worker's social security taxes, but the relation is a very loose one. Among retired covered workers who paid the same amount of social security taxes, benefits vary greatly depending on whether:

1. the taxpayer is single,
2. married without dependent children,
3. married with dependent children;
4. the worker was self-employed;

TABLE I. Cash Benefits Paid (excludes Medicare) Number of Beneficiaries and Amount of Benefits Paid

		Number of Beneficiaries (Thousands)	Amount of Benefits In Millions of Dollars	
			In Current $	In 1980 $
1960	Retired Workers	8,061	7,053	19,624
	Disabled Workers	455	489	1,360
	Spouses	2,346	1,083	3,013
	Children	2,000	1,085	3,018
	Widowed Mothers	401	7,053	19,624
	Surviving Spouses	1,544	1,057	2,941
	Parents	36	28	78
	Total	14,845	11,081	30,832
1970	Retired Workers	13,349	18,437	39,125
	Disabled Workers	1,493	2,448	5,195
	Spouses	2,952	2,194	4,656
	Children	4,122	3,517	7,463
	Widowed Mothers	523	574	1,218
	Surviving Spouses	3,227	4,055	8,605
	Parents	29	39	83
	Total	26,229	31,570	66,994
1980	Retired Workers	19,583	70,359	70,359
	Disabled Workers	2,861	12,817	12,817
	Spouses	3,480	7,043	7,043
	Children	4,610	10,514	10,514
	Widowed Mothers	563	1,572	1,572
	Surviving Spouses	4,415	17,638	17,638
	Parents	15	55	55
	Total	35,620	120,118	120,118

Itemization does not add to total because of rounding.

Source: *Statistical Abstract of the United States, 1981*, p. 329. *Economic Report of the President*, 1983, p. 221 for CPI.

TABLE II. Social Security Benefits 1975-1983 with Projections for 1984 and 1985. (millions of dollars)

Year	Social Security	Medicare	Benefits Including Medicare
1975	$64,658	$12,874	$77,532
1976	$73,903	$15,834	$89,736
1977	$85,068	$19,345	$104,414
1978	$93,861	$22,768	$116,629
1979	$104,073	$26,495	$130,567
1980	$118,559	$32,089	$150,648
1981	$139,584	$39,149	$178,733
1982	$155,964	$46,567	$202,531
1983	$170,724	$52,588	$223,311
1984	$179,161	$61,064	$240,225
1985	$190,639	$69,683	$260,321
Percent increase 1975-1983	164%	308%	188%
Percent increase projected 1983-1985	11.7%	32.5%	16.6%

SOURCE: Economic Report of the President, February 1984.

5. the spouse worked in a covered job; and

6. depending on when the worker was born.

For those who reach age 62 in 1984 or later, benefits are based on average indexed covered wages. For those who reached age 62 before 1979, benefits are based on average covered income without indexing. For those who reached 62 in the 1979-1983 period, benefits are based on average indexed earnings or an alternative formula which may result in higher benefits.

Maximum covered income was $3,600 in 1951 and has risen since then, slowly at first and rapidly in recent years. It is $37,800 for 1984. The early years' earnings are indexed to the rise in average earnings over the years according to the following formula:

$$\text{Workers's actual earnings} \times \frac{\text{average earnings in indexing year}}{\text{average earnings in year being indexed}}$$

The "indexing year" is the second year before the "eligibility year" (the year the worker reached 62). For example, assume a worker earned the MCI in 1951 (= $3,600) and that he(she) retires in 1983. The "indexing year" is 1981 when average earnings were $13,733.10 and the average earnings in 1951 (the year being indexed) were $2,799.16. The indexed earnings for 1951 = $3,600 × $\frac{\$13,733.10}{\$2,799.16}$ = $17,662.14. If one's actual earnings had been $2000 in 1951 instead of $3,600, his or her indexed earnings for 1951 would have been $2,000 × $\frac{\$13,733.10}{\$2,799.16}$ = $9,812.30. Social security benefits are based on the average of these indexed earnings and the indexed earnings for a given year in the past will rise as average earnings rise for those who have not yet established eligibility.[3]

Social security taxes paid are roughly proportionate to income up to the maximum covered income (MCI). MCI was $3,000 in 1937, $25,900 in 1980, and $37,800 in 1984. The tax is regressive for all taxpayers with income in excess of MCI. It is slightly regressive also for workers whose income is below the MCI because the tax does not apply to property income which (for workers) is a rising proportion of total income as income rises. As the social security tax rates and MCI increased from 1949 to 1971, the tax as a whole became increasingly regressive because the rates increased faster than the MCI. Since 1971, the MCI has increased faster than the rates so the tax is becoming less regressive (see Table III). However, it is still regressive for a substantial part of the population—the richest part. The percentage of the total income (neglecting property income) taxed away in 1983 for a worker who earned $35,700 or less was 6.70 percent. For a worker who earned $71,400 the rate was 3.35 percent. One who earned $357,000 paid 0.67 percent. If income were $357,000 or $357,000,000 but all of it was property income, such as interest, rent, dividends, and capital gains, social security taxes were zero.

Workers who have consistently earned the MCI or more and have the same earnings history, the taxes paid are the same and the benefits received in retirement are the same, provided they retire at the same age and live the same length of time after retirement. However, they do not retire at the same age. Some live longer after retirement and some have no survivors or a different number of survivors who draw benefits. The relation between taxes paid and

TABLE III. Social Security Tax Rates and Bases Selected Years, 1937-84

Col. 1 Year	Col. 2[1] Maximum Covered Income	Col. 3* Social Security Tax Rate	Col. 4 Maximum Tax On Employee	Col. 5** Total Social Security Tax	Col. 6 Rates for Self Employed
1937	$3,000	1.000%	$30.00	$60.00	
1950	$3,000	1.500%	$45.00	$90.00	
1951	$3,600	1.500%	$54.00	$108.00	2.25%
1953	$3,600	1.500%	$54.00	$108.00	2.25%
1954	$3,600	2.000%	$72.00	$144.00	3.00%
1955	$4,200	2.000%	$84.00	$168.00	3.00%
1956	$4,200	2.000%	$84.00	$168.00	3.00%
1957	$4,200	2.250%	$94.50	$189.00	3.375%
1959	$4,800	2.500%	$120.00	$240.00	3.750%
1960	$4,800	3.000%	$144.00	$288.00	4.500%
1962	$4,800	3.125%	$150.00	$300.00	4.700%
1963	$4,800	3.625%	$174.00	$348.00	5.400%
1965	$4,800	3.625%	$174.00	$348.00	5.400%
1966	$6,600	4.200%	$277.20	$554.40	6.150%
1967	$6,600	4.400%	$290.40	$580.80	6.400%
1968	$7,800	4.400%	$343.20	$686.40	6.400%
1969	$7,800	4.800%	$374.40	$748.80	6.900%
1971	$7,800	5.200%	$405.60	$811.20	7.500%
1972	$9,000	5.200%	$468.00	$936.00	7.500%
1973	$10,800	5.850%	$631.80	$1,263.60	8.00%
1974	$13,200	5.850%	$772.20	$1,544.40	7.90%
1975	$14,100	5.850%	$824.85	$1,649.70	7.90%
1976	$15,300	5.850%	$895.05	$1,790.10	7.90%
1977	$16,500	5.850%	$965.25	$1,930.50	7.90%
1978	$17,700	6.050%	$1,070.85	$2,141.70	8.100%
1979	$22,900	6.130%	$1,403.77	$2,807.54	8.100%
1980	$25,900	6.130%	$1,587.67	$3,175.34	8.100%
1981[1]	$29,700	6.650%	$1,975.05	$3,950.10	9.300%
1982	$32,400	6.70%	$2,170.80	$4,341.60	9.350%
1983	$35,700	6.70%	$2,391.90	$4,783.80	9.350%
1984	$37,800	7.00%[2]	$2,646.00	$5,292.00	14.00%

*This is the rate applied to the employees. Employers match this.
**Combined SST, employee's plus employer's.

[3]Sidney Kess and Bertil Westlin, "Financial and Estate Planning Strategies," Vol. 1, 1984.

¶3350, p. 3445, Commerce Clearing House, Chicago.

1 After 1981 the maximum covered income (MCI) will be automatically adjusted upward at the rate of increase of average wages.
2 For 1984 only their increase in rate from 6.7% to 7% is offset by an income tax credit for the employee-but not for the employer.

benefits received is clearly not a close one even for those who consistently earned the MCI or more. Moreover, about half (much more than half now) of the covered workers earned less than the MCI and therefore paid less taxes than those who earned more income. They also are entitled to lower benefits but not proportionately so. The system is designed to shift benefits from those with middle (or higher) earned income to those with lower earned income.

For those reaching 62 years of age in 1984 or later the formula for determining benefits based on the average indexed monthly wage history for a number of years depending on the year of birth, is as follows (the five lowest income years may be excluded):

90% of the first $267 of the average indexed monthly wage plus

32% of the next $1345 plus

15% of excess over $1612.

Benefits are subject to a maximum and a minimum. The figures $267 and $1612 are called "bendpoints." At each bendpoint, the rate at which benefits rise with the average indexed monthly wage decreases. Therefore, the ratio of benefits to average indexed wage falls as the average indexed wage increases.[4] These bendpoints are indexed so that they will rise over time, assuming average wage rates rise.

Those who reach age 62 before 1979 receive benefits based on their average covered wage rather than average indexed wage. Their benefits are also weighted in favor of low wage earners.

Covered workers who earned low incomes receive much larger benefits in proportion to the taxes they paid than those with income near the maximum covered income (MCI) or more while working. The social security benefits structure contains a large element of welfare (Table IV). For example, one whose average indexed covered earnings is $200 per month paid roughly one-half as much social security taxes as one whose average covered income was $400 per month. He (she) receives benefits about 72 percent as large. The benefits of a worker with average indexed monthly earnings (AIME) of $200 and a spouse age 65 are 7.8 percent *larger* than those of a single worker with AIME of $400. The ratio of benefits received to AIME falls as income

rises. One with an AIME of $135 receives monthly benefits of 111.6 percent of his (her) wages while working. One with an AIME of $400 receives benefits equal to 77.4 percent of his (her) indexed wages while working. One with an AIME of $1535 receives benefits equal to 45.8 percent of his (her) indexed wages. Those who have incomes close to or more than the MCI subsidize the poor—but those whose incomes are just equal to the MCI now subsidize the aged poor and/or the survivors as much as the richest person in the country. Furthermore, those rich whose income comes from property (no "earned" income) and persons not covered by social security (mostly public employees) pay none of the subsidy to poor social security beneficiaries. The careful reader will notice that application of the formula to the average indexed monthly wage in Table IV does not yield the PIA in Table IV. The reason for this is that cost of living increases for the years since the recipient reached age 62 are added to the formula benefits to get PIA which is for age 65.

With rapidly rising social security benefits and rapidly rising social security taxes, it will become essential to reform the system. If we do not do it before the post-World War II baby boom starts to retire about the year 2010, the system will be in very serious trouble. What can be done? We need to reform both the benefits and the taxes; and the quicker we do it, the better.

Reforming Benefits

Some suggested reforms follow:

1. Gradually increase the age of retirement from 62 to 65 to 66 or higher—paying benefits earlier to those who are not able to work (at whatever age) as we do now. We might well "index" the retirement age to longevity. We are probably well advised to defer this until we near full employment. Life expectancy for males at age 65 rose from 11.9 years in 1940 to 12.9 years in 1960 and 14.0 years in 1980; and for females these figures are 13.4 years, 15.9 years, and 18.3 years, respectively.

The new law (1983) provides for gradually increasing the retirement age for full benefits to 67 starting in 1990. This appears to be a step in the right direction, however, it appears to be advisable to start it when we have returned to full employment rather than arbitrarily selecting a year to begin. The law also calls for reducing benefits to those who retire early. Currently one who retires at 62 receives about 80 percent of the age 65 benefits (PIA). This rate is to be cut to 75 percent by 2009 and 70 percent by 2027. This cut may be too little and too late.

2. We could encourage older people who are able to work beyond the age of 65 to do so by increasing their benefits when they do retire. Those who reached 65 before or during 1981 now receive 1 percent extra benefits for each year they worked or work beyond age

Table IV. Sample Benefits for Workers Reaching Age 65 in 1984.

Average Indexed Monthly Wage	Primary Insurance Amount (PIA) Retired at 65 Worker	PIA as % of Wage	Retired Couples, Spouse 65*	Couples' Benefits as % of Wage	Surviving Child Benefits[1]	Maximum Family Benefits**	Maximum Benefits as % of Wage
$135 or less	$150.70 or more	111.6%	$226 or more	167%	$113.00	$226.10	167% or more
$200	$222.50	111.3%	$333.75	166.9%	$166.80	$333.70	166.9%
$400	$309.59	77.4%	$464.39	116.1%	$232.10	$464.30	116.1%
$600	$388.60	64.8%	$582.90	97.2%	$291.40	$649.80	108.3%
$800	$467.70	58.5%	$701.55	87.7%	$350.70	$865	108.1%
$1000	$546.80	54.7%	$820.20	82%	$410.10	$990.90	99.1%
$1200	$625.90	52.2%	$938.85	78.2%	$469.40	$1096.80	91.4%
$1535***	$703.60	45.8%	$1055.40	68.8%	$527.70	$1232.10	80.3%

[1]As only survivor a child receives 75% of PIA amount in Column 2; as a dependent of a living retiree, the child receives 50% of PIA.

*Spouse did not work at covered employment or, did not earn enough to receive PIA in her (his) own right larger than half spouse's PIA. Note figure in column 4 is 150% of that in column 2.

**Note that a couple (both 65) with a child do not receive the sum of couple's benefits and child's benefits because they bump into the maximum.

***$1535 is the maximum average indexed monthly earnings for most workers.

SOURCE: Sidney Kess and Bertil Westlin, "Financial and Estate Planning, Statistics," Volume 1, 1984, Commerce Clearing House, Chicago, ¶ 3350, p. 3444.

[4]Ibid II, p. 3445.

65. This is not enough incentive. Congress belatedly recognized this. Those who reached 65 after 1981 will receive 3 percent extra benefits for each year they worked or work beyond age 65. This is better, but still not enough incentive to continue working. The new law provides for increasing the incentive to 8 percent per year worked beyond age 65 (up to age 70) to be phased in between 1990 and 2008.

3. Currently, social security benefits are fully indexed to the cost of living. But the Consumers Price Index (CPI) we have been using for increasing social security benefits was not appropriate. The index was heavily influenced by rising interest rates and the rising price of houses, but the aged for the most part were not paying the interest and were not buying houses. Many of them collected interest instead of paying it; so we have had in recent years many retired people whose interest income has increased because of higher interest rates and whose social security benefits were increased for the same reason.

We have modified the CPI to de-emphasize interest rates and home prices. This improves the use of the index for social security purposes. The new law also provides for indexing benefits according to the CPI or the average wage increase (whichever is smaller) when the fund's reserves dip to 15 percent of a year's expected payout for years 1985 to 1988 (20 percent after 1988). The law also provides for re-couping if the fund rises to 32 percent of a year's payout in later years (i.e., if the fund rises to 32 percent or more of a year's payout, beneficiaries will be given additional benefits for the years during which they received increases smaller than the increase in CPI). We should probably prepare a separate CPI for the retired or partially index the benefits say at 75 percent of the change in CPI (preferably the former). We might be well-advised to index social security benefits to this new index or the average wage increase (whichever is less) and do so on a regular basis—no recouping.

4. We currently reduce social security benefits for those who continue to work part time and earn over a certain amount ($6,600 in 1983 for those 65 or older, $4,920 for those age 62). If one earns more than these amounts benefits are reduced one dollar for each two dollars of excess earned income. At age 70 there is no reduction for earnings of any amount. The amount that can be earned without reduced benefits is indexed by the increase in average wages. We could increase the amount of income one can have before social security benefits are reduced but make the criterion income from all sources, not just earned income.

Reform of Social Security Taxes

Some suggested reforms follow. In some cases the suggestions are alternatives offered for consideration.

1. Apply the tax to all earned income. This would make the tax roughly proportionate for the vast majority of taxpayers instead of regressive as it is now. If we did this, the tax base would be enlarged enough to allow a reduction in the rate. This could reduce the tax on low income persons or families and increase the tax take at the same time.

2. Apply the tax to all income from whatever source. This would enlarge the tax base even more and permit a larger reduction in the rate. It would also convert the tax to a strictly proportionate (income) tax.

3. Couple either 1 or 2 above (preferably 2) with allowing a personal exemption from income for social security tax purposes. For example, a worker with an annual income of $4000 or less and three dependents would get a refund of all social security taxes paid, assuming a personal exemption of $1000. We might well consider indexing the size of this exemption also, as will be done in 1985 for the personal income tax. If we allow personal exemptions, we would make the social security tax slightly progressive, and eliminate an onerous burden on those with less than poverty level income.

4. Since the social security taxes paid by employers is shifted to employees, the total burden on employees is really double what most people think it is (See Column 5, Table III). The social security tax on the self-employed has been about 40% larger than that nominally placed on employees. The new legislation has increased the rate for the self-employed to double that for employees, i.e., equal to the tax paid by employees plus the tax paid by employers. Since employees do not pay personal income taxes on social security taxes paid by employers, we would be unfair to the self-employed unless we either: (1) include the employer's social security taxes in employees taxable income or (2) permit self-employed per-

sons to deduct half their social security taxes from taxable income. The new legislation opts for alternative (2). Of course, if we applied the tax on income from all sources, all rates could be reduced.

5. Social security benefits could be included with other income for income tax purposes. This would increase the tax base. Exempting social security benefits from taxation does not aid the poor aged since they do not pay income taxes anyway. Exempting benefits from income taxes helps the aged who are not poor. The new legislation provides for taxing part of social security benefits (see p. 2, above).

6. The best alternative might be to make all social security taxes deductible and make all benefits taxable income.

Taking the Welfare Out of the Social Security System

An alternative reform of social security suggested by Alicia Munnell of the Brookings Institution is that we take the welfare out of the system by making each covered worker's benefits strictly proportionate to social security taxes paid.[5] This would make the system what perhaps most people believed it to be all along. If this is all we did, those who spent a lifetime earning low incomes would have a below poverty level of income to retire on. For these, we could supply supplementary social security income (SSI) as we do now financing it from general revenue (mostly personal income taxes) instead of social security taxes. Munnell is suggesting that the welfare part of social security should be financed out of general revenues. Her suggestion deserves serious consideration. If we were to follow Munnell's suggestion (and perhaps even if we do not), we might well be advised to partially fund the future payments instead of adhering strictly to pay-as-you-go as we do now. If we adhere strictly to pay-as-you-go until the baby boom folks retire, it seems likely that any combination of required tax increases and/or benefit decreases will be unacceptable to millions of people. Problems are easier to solve if we solve them before we must.

[5]*Tax Review*, Tax Foundation, April 1979.

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