

HOW IT WORKS TODAY

MONEY FLOWS IN

Up to \$132,900 of a person's wages (in 2019) will be subject to a 12.4 percent payroll tax. Self-employed workers pay the entire amount, while employers and employees equally pay 6.2 percent into the Social Security system.

174 MILLION CONTRIBUTORS



MONEY FLOWS OUT

Workers are eligible to begin receiving Social Security retiree benefits as early as 62, but claiming at this age results in the smallest benefit. Workers who wait to claim until age 70 can obtain the largest benefit available to them.

63 MILLION RECIPIENTS



TOTAL INCOME GOING INTO SYSTEM IN 2017

\$996.6 BILLION

88%

Tax money contributed by workers and employers

8%

Interest on the Social Security Trust Funds

4%

Taxes on Social Security benefits

For years, more money has flowed into the two trust funds (one for retirement benefits, one for disability) than has gone out, creating a reserve to help pay benefits in future years. At the end of 2017, the funds totaled \$2.89 trillion; all of it is invested in Treasury securities.

TOTAL EXPENDITURES PAID FROM SYSTEM IN 2017

\$952.5 BILLION

84%

Benefits to retirees or their survivors

15%

Benefits to disabled workers

0.7%

Financial or administrative costs

0.4%

Railroad retirement funds

Social Security The System That Works

G. Victor Hallman, Jerry S. Rosenbloom



Social Security The System That Works:

Analysis of the Social Security System: United States population trends and tax treatment of individuals under private pension plans United States. Congress. House. Committee on Ways and Means,1953 **The Future of Social Security**,1999 Social Security Bulletin ,1979 **Social Security** Peter J. Ferrara,1980 *Participation in the Social Security System* Paul Swift,Gordon Grant,Morag McGrath,1994 Concerns claimant consultation in the social security system Based principally on the experiences of claimant committees in Greenlow and Northon Analyses background to consultation and discusses the organization role and impact of those two committees **The Future of Work, Employment and Social Protection** Peter Auer,Bernard Gazier,2002 This volume comprises the papers and debates of the second France ILO Symposium on the future of work employment and social protection Reflecting the aim of the Symposium itself the book provides in depth reflections on work employment and social protection Designed to be more than an account of the discussions this book is a useful tool for all those interested in labour market transition and the increasing importance of female labour for the future of the labour markets particularly in the developed world The book discusses the need for more family friendly policies and a more radical policy of equality between the sexes The legal dimensions of labour market change are also debated and the book explores the positive and negative sides of globalization and its links with technological change International Social Security Review ,2000 *Social Security and the Labour Force* Keith Ogborn,1986 **NCCI Digest** ,1988 **International Labor Conference** ,1982 Economic Bulletin for Latin America ,1966 Economic Surveys by the OECD. ,1994 **Federal Reserve Bulletin** ,2000 U.S. News & World Report ,1960 *Supplement to Bulletin of the European Economic Community* ,1961 The Monthly Review United States. Railroad Retirement Board,1940 **The Proceedings** Conference of Actuaries in Public Practice. Meeting,1968 Newswatch ,1998 **Personal Financial Planning** G. Victor Hallman,Jerry S. Rosenbloom,1975 **Social Work Forum** ,1964

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