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Next president to face Social Security crisis

Social Security is a major problem, and it needs to be fixed soon.

In 2022, just seven years from now, the program will begin eating into its reserves. When they are gone in 2034, payroll taxes won't cover 21 percent of payments. The shortfall will grow each year.

This pending crisis means something must be done in the next few years. The next president will probably sign the law reforming the program.

Social Security payments to retirees and the disabled have always been financed by payroll contributions by employers and employees. This money goes into a federal trust fund from which the payments are made. Individuals do not have their own accounts.

A changing population, with the number of retirees growing much faster than originally planned, will cause income to be less than outlays, requiring the use of reserves. That's because the proportion of active workers to the retired has declined.

It was impossible 80 years ago, when Social Security was developed, to forecast the underlying reasons for this change.

Medical advances have prolonged life. When the original retirement age of 65 was set, people were not expected live more than two or three years beyond that. Now lives last at least a decade longer.

Add the baby boomers, the generation born right after World War II. The birth rate had been held down by the Depression and with many men off to war, but that changed massively as the economy grew after the war. Now, the boomers are retiring.

Meanwhile, Social Security has become increasingly like a national pension plan. It provides most of the income of about two-thirds of retirees. For about a quarter of them, it is their only income. Employers are not legally required to provide pensions.

Social Security spending is not part of budget negotiations between Congress and the president. The program operates automatically to produce payments for all those who meet its eligibility requirements. That makes it one of the largest government expenditures, greater than either total defense outlays or all non-defense spending.

Most of the candidates in both parties have been coming up with their solutions. Republicans have joined Democrats in accepting that voters want Social Security to survive in something like its current form.

Candidates of both parties appear ready to deal with shortfalls by reducing payments to wealthier people. That would make Social Security even more like a progressive income tax with payment cuts as income rose. The

wealthy might find payment cutbacks preferable to outright tax increases to support the program.

New Jersey Gov. Chris Christie would go so far as to eliminate payments to those making \$200,000 or more, but his fellow Republicans and Democrats won't buy that.

Other ways of reducing payments, such as raising the retirement age or changing the cost-of-living adjustment, may sound appealing but produce little increased program life.

On the revenue side, the payroll tax itself could be raised. If it went up by three percent, most unlikely, Social Security would gain 53 years.

The Bush era proposal to replace Social Security with Wall Street investment accounts, still supported by Texas Sen. Ted Cruz, seems dead. The risks are too great. And simply cutting back on payments as lives grow longer could cause a strong political backlash.

A more practical way to raise money would be to tap the wealthy by removing the cap on the salaries subject to the payroll tax. If the \$118,500 cap were eliminated next year, it would extend the program by 21 years. Democratic Sen. Bernie Sanders would use the extra revenues to expand the program, hardly improving its financial health.

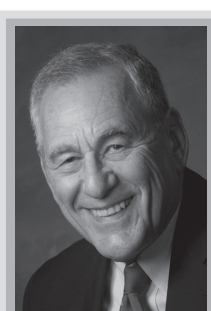
Of course, some combination of these proposals could work. But Washington will have to keep in mind that many Americans depend on Social Security as all or most of the money they will live on for many years in retirement.

While the outlook for a new immigration policy is so embroiled in the presidential campaign that no action is expected until 2017 at the earliest, it could be a key element in the dealing long-term with the Social Security problem.

Resolving the problem of millions of undocumented workers, some paid off the books to avoid detection, plus opening the door to more legal entries could provide a major boost to the number of payroll contributors and Social Security's yearly revenues. That would be the old-fashioned way of financing the program.

While the political campaign may focus on taxes, terrorism and tough talk on immigration, the sleeper issue could be how to fix Social Security.

— Gordon L. Weil is an author, publisher, consultant, and former official of international organizations and the U.S. and Maine governments.



Gordon L. Weil



Guest Commentary

UNE articulation agreements create new pathways to higher education

By JEANNE A.K. HEY, PH.D.

Dean, University of New England College of Arts and Sciences

In recent years, the University of New England has emerged as an increasingly national and even global player in a number of important realms. UNE has strengthened its position as one of the select few academic institutions offering a comprehensive health education mission by opening new colleges of pharmacy and dental medicine on our Portland Campus, has developed new online programs that bring the value of a UNE education to students working remotely in all 50 U.S. states and 27 different countries, and has launched a revolutionary new campus in Tangier, Morocco, that allows UNE health sciences students to take organic chemistry and other courses essential to their majors at a crossroads of civilizations in northern Africa.

As UNE makes meaningful inroads into these larger playing fields and gains greater influence, it might be easy for us to lose sight of our roots in southern Maine. But now more than ever we are committed to being a good partner in our local community. We are delighted when we send our aspiring teachers into area schools to gain classroom hours, when we send our neuroscientists into the community to teach young people about the importance of brain injury prevention, and when we welcome to our campuses members of the public for athletic events, lectures, and other activities that make their lives more enjoyable and full.

But most of all we are delighted when we welcome to our campuses in Biddeford and Portland young men and women from the local area that wish to pursue a higher education at UNE. And that is why we have recently doubled down on our commitment to expanding access to higher education for these students through the signing of articulation agreements with a string of local high schools and community colleges. These agreements allow for the easy transfer of high school Advanced Placement course credits toward UNE bachelor's degree programs, or the transfer of community college course credits toward UNE bachelor's degree programs. They are designed to increase the pathways to higher education for students, while help-

ing them to contain the costs associated with attaining a four-year degree.

In recent months, UNE has signed articulation agreements of this nature with Southern Maine Community College, Great Bay Community College, Central Maine Community College, Thornton Academy and Biddeford High School. And we are currently in the final stages of discussion with several other educational institutions in the local community. These agreements allow area students to tap into UNE's expertise in the sciences, marine sciences, allied health fields, and a number of other fields in which UNE specializes, while saving a year's or even two years' tuition cost.

The most recent example of such a partnership – an agreement signed between UNE and Central Maine Community College on Nov. 3 – came about as the result of an in-depth process of program development that involved faculty and administrators from both institutions working in concert to create an ideal preparatory program that will serve students at CMCC while preparing them to move on to UNE. CMCC's new life sciences major provides a broad survey of scientific knowledge focused on life and biological sciences. Upon completing it, students can enter the workforce as scientific technicians or transfer into any one of fifteen different UNE undergraduate programs in the sciences and health professions, including chemistry, neuroscience, biochemistry, biological sciences, marine Science, medical biology, applied exercise science and dental hygiene.

As local men and women take advantage of these expanded pathways to a UNE education in the years ahead, we expect that many of them will enter the workforce here in Maine after graduating. And we expect they will play a role in supplying a variety of fields vital to the state with their next generation of leaders.

We know we can't solve all of the problems associated with higher education and its well-documented costs, but when we work together we can solve some of them. And when we do, we all benefit – our students, classrooms, and local communities.

Editorial Roundup

The Telegraph (N.H.), Nov. 13: Some people aren't happy unless they have some-thing to complain about. Into that category we would place those who have raised a fuss about Starbucks rolling out red cups for the holiday season and declaring that the company is waging a "war on Christmas" because the cups lack any specific visual homage to the Christian holiday.

The issue is a red herring, if you'll pardon the expression, borne of a holier-than-thou mindset that is the very antithesis of the Christmas spirit.

We'll give Christmas its due as the pinnacle of the holiday season. It's a time of year when people are just nicer and more thoughtful of others, especially of those who might not be able to afford a cup of Starbucks coffee and would hardly care what color cup it came in if someone bought them one. Instead, they would be grateful for the hot drink and even more appreciative of the kindness behind it. Putting "Merry Christmas" or a snowflake on the cup wouldn't make it any more or less welcome.

Starbucks waging a "war on Christmas?" Hardly. The real war is being waged against the Christmas

spirit by those who feel the need to gripe because the red-and-green cups aren't up to their phony standards.

As if the world doesn't have bigger problems.

Then again, perhaps those complainers have done the world a kindness by forcing people to think twice about what Christmas is really about. If that's the case, we say, "Thanks, Starbucks."

We see the legacy of Jesus Christ – whose life and lessons the holiday celebrates – all around us in the Salvation Army bell-ringers, those who contribute to The Telegraph's Santa Fund and a thousand other acts of charity large and small performed right here in our backyard.

We also see the Christmas spirit carried out year-round. It's there in the hearts of the volunteers who show up every day to help at the Nashua Soup Kitchen and Shelter. It's also reflected in the deeds done by the likes of Fidelity Investments, whose employees have contributed mightily over the years to Nashua schools as part of the company's annual community service day. Most recently, they built an outdoor classroom and greenhouse for Elm Street Middle School in August.

Nobody asks the good people who participate in those causes what religion they happen to subscribe to as a condition for their kindness.

It hardly matters, though we'd be surprised if all faiths weren't represented.

We'd like to think we live in a world in which those who receive seasonal greetings or gestures could accept such things in the spirit in which they are given, regardless of how it is couched or the religious motivation behind it. We have no beef with "Merry Christmas," "Happy Hanukkah" or "Happy Holidays."

Maybe those who take offense to one greeting or another because they feel the need to apply a bogus religious litmus test need something to complain about.

If that's the case, they also need all the kindness and good wishes we can send their way, at least as much as the destitute, for they are the poor of soul.

And for those who must take umbrage at Starbucks because their red and green cups aren't "Christmasy" enough? Well, Dunkin' Donuts serves coffee, too.

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