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Democracy Dies in Darkness

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Here's how to bolster Social Security

By Robert Weiner

The June 19 news article "[Social Security could be insolvent by 2033](#)" added to the fearmongering that's unfortunately ever-present in the Social Security conversation.

Today, Social Security's trust funds have a combined reserve of [\\$2.7 trillion](#), and spending has exceeded revenue since 2021. Yes, if nothing changes, in 2033, Social Security benefits will automatically be slashed by 23 percent. Though that is a meaningful reduction, it represents neither bankruptcy nor insolvency.

The Pepper-O'Neill-Reagan deal of April 1983 was intended to ensure the Social Security program's solvency for decades. But budget cost-cutters jeopardized the program's long-term solvency when they tried to take from Social Security's surplus. Remember, Vice President Al Gore famously called for the surplus to be put in a "[lockbox](#)."

Congress will probably try to fix Social Security's solvency problem by slightly increasing the income limit of \$176,100 in 2025 and \$181,800 in 2026 on which American workers must pay Social Security taxes. But lawmakers can and must do more to make a real difference in funding the program.

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