

# NARSSA President Martha Shedden Shares Expert Opinion on 2025 Social Security Trustees Report

NEW YORK CITY, NY, UNITED STATES, June 19, 2025 /EINPresswire.com/ -- The National Association of Registered Social Security Analysts ([NARSSA](#)®), the nation's leading professional organization that educates and certifies an elite group of Social Security advisors, announced today that the newly released [2025 Social Security Trustees Report](#) re-emphasizes the need to shore up the program's trust funds in order prevent a reduction in benefit payouts starting in 2034. The report concludes that unless Congress acts, which would involve raising the amount collected during an employee's paycheck, the trust funds will only be able to pay recipients 81% of benefits.



"Taking action sooner rather than later regarding the Social Security trust fund will allow consideration of a broader range of solutions and provide more time to phase in changes so that the public has adequate time to prepare," said Marfha Shedden, president of the National Association of Registered Social Security Analysts. "Unfortunately, those nearing retirement have been choosing to claim at an earlier age than previous years, especially at the beginning of this year due to confusion, misinformation, program changes, and then in some cases reversals of those changes coming from the federal government."

There are several trust funds in the Social Security and Medicare Programs, including the Old-Age and Survivors Insurance (OASI), Disability Insurance (DI), Hospital Insurance (HI) and Supplemental Medical Insurance (SMI). Below are projected financial status summaries for each of them:

-NARSSA is glad to see that the Old-Age and Survivors Insurance (OASI) Trust Fund will be able to pay 100 percent of total scheduled benefits until 2033, due to the current reserves in the fund. Although the year 2033 is unchanged, the reserves depletion date advanced by about 3 calendar quarters, relative to last year's projection. When the fund's reserves become depleted,

the continuing program income sources will be sufficient to pay 77 percent of total scheduled benefits.

-If the OASI fund were to be combined with the Disability Insurance (DI) Trust Fund, the resulting total OASDI would be able to pay 100 percent of total scheduled benefits until 2034, one year earlier than reported last year. The Social Security Fairness Act, as enacted on January 5, 2025, repealed the Windfall Elimination and Government Pension Offset provisions of the Social Security Act.

-The repeal of these provisions increased projected Social Security benefit levels for some workers, relative to projected benefit levels in last year's report. The impact of this legislation on the OASI Trust Fund was the primary contributor to the change in the combined OASDI fund depletion date this year.

-The Hospital Insurance (HI) Trust Fund will be able to pay 100 percent of total scheduled benefits until 2033, three years earlier than reported last year. At that point, that fund's reserves will become depleted and continuing program income will be sufficient to pay 89 percent of total scheduled benefits.

-The Supplementary Medical Insurance (SMI) Trust Fund is adequately financed into the indefinite future because, unlike the other trust funds, its main financing sources—enrolled beneficiary premiums and the associated federal contributions from the Treasury—are automatically adjusted each year to cover costs for the upcoming year.

Overall, the Trustees Report is in line with expectations based on legislation and changes to economic and demographic assumptions.

#### About NARSSA

Founded in 2017, the National Association of Registered Social Security Analysts (NARSSA) is transforming the way Americans approach Social Security. Often described as the "TurboTax Live for Social Security," NARSSA offers an integrated platform combining software, education, and professional support. The organization helps individuals and families make informed Social Security decisions, improving retirement outcomes and financial resiliency.

For advisors, NARSSA provides training, certification, and technology to enhance client services, build trust, and expand their practices. Our mission is simple: to ensure every American gets every dollar in Social Security benefits they deserve. For more information, visit [www.narssa.org](http://www.narssa.org) or [www.rssa.com](http://www.rssa.com).

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