

NARSSA Recommends Policy Solutions to Ensure Social Security for the Next 90 Years

As Social Security Turns 90, NARSSA Highlights Key Findings from NASI's Bipartisan Research and Report

NEW YORK CITY, NY, UNITED STATES, August 11, 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 ([RSSA](#)®), has

announced as part of the [Social Security Administration's](#) (SSA) 90th anniversary, its analysis of a key report by the National Academy of Social Insurance (NASI). The report, titled "Social Security at 90: A Bipartisan Roadmap for the Program's Future," provides insight into Americans preferred approach to addressing Social Security's financing gap of roughly 20% by the early 2030's (to

ensure the SSA's general fund remains solvent). If Congress does not act, worker and employer contributions, including beneficiaries' income taxes on benefits would cover just over 80 percent of scheduled benefits.

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Martha Shedden, NARSSA President

As the SSA's 90th anniversary arrives on August 14, 2025, NARSSA President Martha Shedden emphasized key insights from the report (below). To view a copy of the report, which was based on a survey from the NASI, AARP®, the National Institute on Retirement Security®, and the U.S. Chamber® of Commerce, with collaboration from Greenwald Research, please visit https://www.nasi.org/wp-content/uploads/2025/01/NASI_SocialSecurityat90.pdf.



The key findings of this trade-off analysis study capture a more holistic picture of Americans' views on how lawmakers should address the program's finances. They include the following:

-Social Security is the cornerstone of Americans' retirement security

- Americans want to strengthen the program's finances by raising revenues
- Americans prefer a package of changes that eliminates the financing gap and makes targeted improvements to benefits
- Certain changes have a strong impact on the appeal of policy packages
- Americans value and want to strengthen Social Security's disability protections

"As Social Security turns 90, every American should pause and reflect on the bedrock promise this program has kept for nearly a century, a promise that now stands at risk," said Martha Shedden, President and Co-Founder of the National Association of Registered Social Security Analysts. "Without congressional action, future retirees may receive less than the generations before them. The new NASI report makes it clear: Americans overwhelmingly want their leaders to strengthen Social Security, not by cutting benefits, but by raising the revenues needed to preserve and improve the program for generations to come."

NARSSA is encouraged to see the results of this study that show Americans' preferred approach to addressing Social Security's financing gap. Those preferred policy options include:

- Eliminating the payroll tax cap for earnings above \$400,000,
- Gradually raising the payroll tax rate from 6.2 percent to 7.2 percent for both employers and employees,
- Adjusting the annual cost-of-living adjustment (COLA) to more accurately reflect inflation and the spending habits of older Americans,
- Providing care giving credit for people who take time out of the workforce to care for children under 6, a group of workers who receive significantly lower benefits than other workers under current law,
- Providing a bridge benefit for older workers with a history of physically demanding work, to protect them from Social Security's early retirement reduction, and
- Reducing benefits for beneficiaries with higher incomes in retirement.

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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 or www.rssa.com.

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David Splivalo
National Association of Registered Social Security Analysts
+1 6504489737
david.splivalo@rssa.com

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