NARSSA President Martha Shedden Shares Expert Opinion on the 2026 Social Security Trustees Report

The National Association of Registered Social Security Analysts Provides Expert Commentary on the 2026 Social Security Trustees Report

NEW YORK CITY, NY, UNITED STATES, June 9, 2026 /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 2026 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 the fourth quarter of 2032. The report concludes that unless Congress acts to make improvements to the program, the trust funds will only be able to pay recipients 78% of total benefits.

"It is imperative that action is taken sooner, rather than later, to phase in a broad range of solutions to strengthen the Social Security trust funds and provide the public with adequate time to prepare," said Martha Shedden, President of the National Association of Registered Social Security Analysts. "According to a study by Northwestern Mutual, many (members of Generation X and Baby Boomers) who are not yet eligible for Social Security said they will claim benefits as soon as they are eligible. One reason people give for claiming early is the pending depletion of the system's trust funds. This does not bode well for future retirees' financial security."

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 alarmed to see that the Old-Age and Survivors Insurance (OASI) Trust Fund will (only) be able to pay 100 percent of total scheduled benefits until the fourth quarter of 2032, due to the current reserves in the fund. The reserves depletion date advanced by a calendar quarter relative to last year's projection. When the fund's reserves become depleted, the continuing program income sources will be sufficient to pay 78 percent of total scheduled benefits from this fund.

-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, with 83% payable at that time.

-The Hospital Insurance (HI) Trust Fund will be able to pay 100 percent of total scheduled benefits until 2033. 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. The latest Social Security Trustees Report is available at: https://www.ssa.gov/news/en/press/releases/2026-06-09.html

About the National Association of Registered Social Security Analysts
Founded in 2017, the National Association of Registered Social Security Analysts (NARSSA) is a national professional education organization dedicated to advancing Social Security literacy and informed decision-making. NARSSA provides education and technology through the Registered Social Security Analyst® (RSSA®) designation and the RSSA Roadmap® software platform, helping professionals and consumers navigate one of the most complex and consequential components of retirement planning. NARSSA serves financial advisors, insurance professionals, CPAs and tax professionals, attorneys, and HR and employee-benefits leaders nationwide. Its programs are recognized for continuing education by leading professional organizations and state licensing authorities, including The American College of Financial Services, NASBA, the IRS, the CFP® Board, Broadridge, and state insurance licensing boards. NARSSA is a portfolio company of the AgeTech Collaborative™ from AARP®.

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