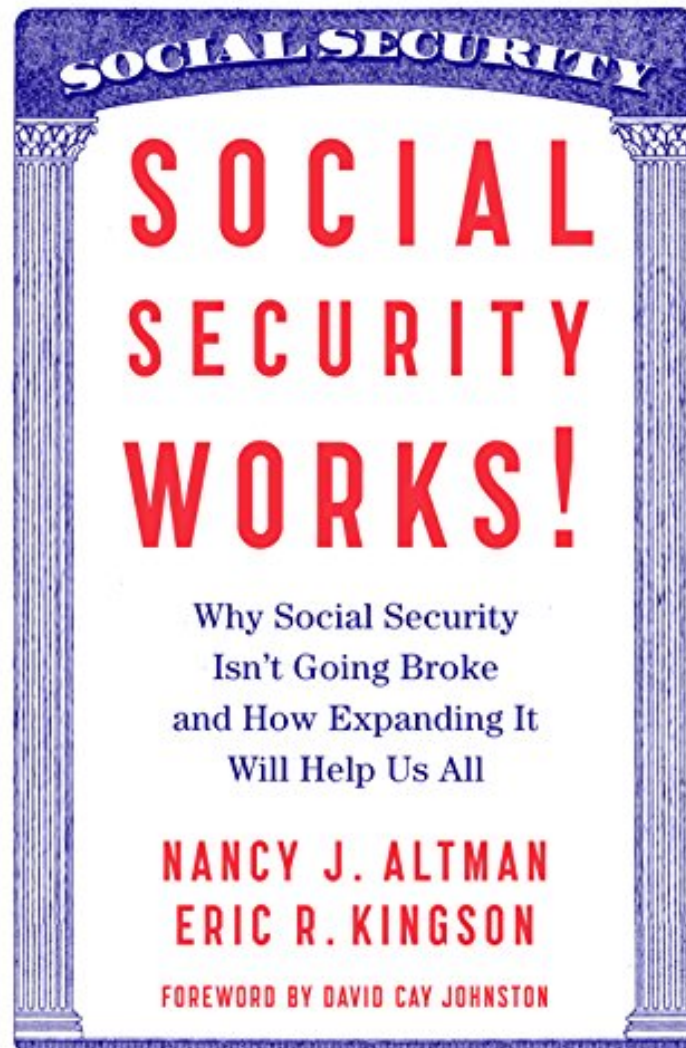


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## Social Security Works!: Why Social Security Isn't Going Broke and How Expanding It Will Help Us All

*Nancy Altman, Eric Kingson*

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**Nancy Altman, Eric Kingson : Social Security Works!: Why Social Security Isn't Going Broke and How Expanding It Will Help Us All** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Social Security Works!: Why Social Security Isn't Going Broke and How Expanding It Will Help Us All:

113 of 116 people found the following review helpful. Setting the record straight By MJSSocial Security Works! is the

most important book that any policy maker, voter, or simply concerned citizen can read in preparation for November 2016. Authors Nancy Altman and Eric Kingson are the most vigorous proponents of America's vital system of Social Security. Equally important, their knowledge of the system and their understanding of the politics affecting it are unexcelled. They are the perfect authors for this essential study--and I say this as a scholar of Social Security myself, and as the author of four books on the topic. Altman and Kingson demonstrate clearly that Social Security is not "broken"; nor is it "unsustainable." They explain why such misconceptions are now common. They identify the ideologues and selfish interests who have made error and untruth the conventional wisdom, and why and how they have done so. This stimulating new book confronts the propaganda directly, and makes it plain that Social Security is strong. Certainly, Social Security does, indeed, work. There is no reason to cut benefits--for anyone. Moreover, as these brilliant authors prove beyond any reasonable doubt, Social Security will work even better if it is substantially expanded. 81 of 83 people found the following review helpful. Must read for anyone who cares about their retirement. By Laila E. Leigh. Fantastic book. Easy to follow explanation of a complex issue. I recommend this book for anyone who cares about Social Security, understanding the earned benefits that loved ones will receive in retirement, or planning for their own retirement. 98 of 103 people found the following review helpful. If you read one book about Social Security, this should be the one. By James W. Russell. I've read a number of books about Social Security. This is by far the best. The authors were extraordinarily well prepared to write it, having served in high level official positions since the 1980s regarding Social Security, including on the Greenspan Commission, and co-founding the national Washington-based advocacy group Social Security Works!—same name as the book title. The book is as readable as it is knowledgeable—no small feat since this is a topic that can be very difficult to present clearly and interestingly. The authors explain how Social Security works and why it has been so successful and popular—the federal government's most popular program. It is social insurance, the secret to its success. It is not welfare, as charged by its enemies, or retirement savings as erroneously believed by many of its supporters. Because it is pooled insurance against loss of wages after retirement as well as disability and for survivors, it can deliver much greater benefits than individuals could provide for themselves through savings, such as with 401(k)s. At the same time, despite its success and popularity, there has been a concerted campaign to either privatize or cut back Social Security since the late 1970s, which the authors do a fantastic job of exposing. It's a campaign that has included corporate Democrats as well as Republicans. It's no secret that Wall Street would like to gain control of the substantial amount of retirement money that flows through Social Security. It is also no secret that right wing foundations have been promoting privatization of Social Security and attempting to undermine public confidence in it for decades. The main message of the book is not only that Social Security indeed does work and should be defended against its enemies, it is also that Social Security benefits can and should be expanded to address the country's growing retirement crisis, which was caused in no small measure by the replacement of traditional pension plans by shaky 401(k) investment schemes that have failed to produce adequate retirement income. Any working person who participates in Social Security, which includes 94% of the workforce, should understand the program and be prepared to defend it in the interests of assuring a decent retirement. This is the book to read to understand and defend one of our most solid work benefits.

A growing chorus of prominent voices in Congress and elsewhere are calling for the expansion of our Social Security system—people who know that Social Security will not “go broke” and does not add a penny to the national debt. Social Security Works! will amplify these voices and offer a powerful antidote to the three-decade-long, billionaire-funded campaign to make us believe that this vital institution is destined to collapse. It isn't. From the Silent Generation to Baby Boomers, from Generation X to Millennials and Generation Z, we all have a stake in understanding the real story about Social Security. Critical to addressing the looming retirement crisis that will affect two-thirds of today's workers, Social Security is a powerful program that can help stop the collapse of the middle class, lessen the pressure squeezing families from all directions, and help end the upward redistribution of wealth that has resulted in perilous levels of inequality. All Americans deserve to have dignified retirement years as well as an umbrella to protect them and their families in the event of disability or premature death. Sure to be a game-changer, Social Security Works! cogently presents the issues and sets forth both an agenda and a political strategy that will benefit us all. At stake are our values and the kind of country we want for ourselves and for those that follow.

Praise for Social Security Works: "A call to arms to defend Social Security from sneak attack. . . . A hard-hitting kickoff to the 2016 election campaign."—Kirkus "A balanced yet passionate defense of our social-security system."—Booklist "Social Security Works! puts expanding Social Security front and center on the national agenda, where it belongs. Everyone who has a stake in the debate should read this important book."—Senator Bernie Sanders (I-VT) "This book is an important shout-out to the U.S. Congress. Social Security Works! explains how and why expanding Social Security is the solution to our nation's retirement income crisis." —Richard L. Trumka, President, AFL-CIO "Social Security Works! shows why expanding Social Security is a top priority for MoveOn.org's millions of members."—Anna Galland, Executive Director, MoveOn.org Civic Action "Altman and Kingson cut

through the fog of calculated confusion and outright lies about Social Security, showing that it is the best funded of all federal programs, has a huge surplus and with minor changes will be sound forever. But they go beyond to show how it would be economically efficient, smart and moral to expand the most popular government program ever."—David Cay Johnston, Pulitzer Prize-winning journalist and best-selling author "Social Security Works! makes clear that Social Security is an extraordinarily important women's issue. A must-read for everyone who cares about economic justice for women."—Terry Neill, President, National Organization for Women "It is about time that facts, not propaganda, influence public debate about Social Security. . . . Millennials as well as aging baby boomers have a crucial stake in preserving the one source of universal financial security. Altman and Kingson provide a public service in explaining why."—Fernando Torres-Gil, director, UCLA Center for Policy Research on Aging, and former U.S. Assistant Secretary on Aging "Social Security Works! is the most important book that any policy maker, voter, or simply concerned citizen can read in preparation for November 2016. . . . Social Security does, indeed, work. There is no reason to cut benefits—for anyone. Moreover, as these brilliant authors prove beyond any reasonable doubt, Social Security will work even better if it is substantially expanded."—Max J. Skidmore, professor of political science, University of Missouri at Kansas City, and author of *Securing America's Future: A Bold Plan to Preserve and Expand Social Security* "[A] spirited defense of our Social Security system. Although they write with commitment and passion, [Altman and Kingson] take the time to look at the data in a rigorous manner. The result is a useful work of policy analysis with which all participants in the Social Security debate will need to reckon."—Edward D. Berkowitz, professor of history and public policy, George Washington University, and author of *Mr. Social Security: The Life of Wilbur J. Cohen* "In *Social Security Works!*, two of our nation's leading policy experts explain in a clear and concise fashion how Social Security benefits are calculated, why Social Security is so important to all Americans, and what can be done to ensure that it is there for future generations."—Jill Quadagno, Mildred and Claude Pepper Eminent Scholar in Social Gerontology, Florida State University, and author of *One Nation, Uninsured*