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Americans receive money from the Social Security system. Monthly payments go to retired workers and disabled people and to their survivors. Two-thirds of Americans age sixty-five and older depend on Social Security for at least half the money they get. The system is financed mostly by a twelve-point-four percent wage tax shared by workers and employers. This year, close to fifty million people will receive more than five hundred thousand million dollars in benefits. But, in his State of the Union speech Wednesday night, President Bush said: "With each passing year, fewer workers are paying ever-higher benefits to an ever-larger number of retirees." Thirteen years from now, he said, Social Security will be paying out more than it takes in. In his words: "We must pass reforms that solve the financial problems of Social Security once and for all." His proposals face resistance, not only from opposition Democrats but also some Republicans. It is often said that politicians risk political death if they touch Social Security. Experts say any changes will probably reduce future benefits. Yet no one can even know what the population will be like years from now. The president said the system will not change for Americans now age fifty-five or older. But he warned younger workers that Social Security would be out of money by two thousand forty-two. As he said that, Democrats in Congress shouted "no, no, no." Mister Bush said the only solutions would be higher taxes, new

borrowing or "sudden and severe cuts." He said the best way to make the system better for younger workers is through voluntary personal retirement accounts. He said the plan would permit workers to set aside four percentage points of the money they pay in Social Security taxes. The money would be invested in what he called a "conservative mix of bonds and stock funds." He said there would be ways to protect investments from sudden changes in the market before a person is about to retire. But Democrats say younger workers could lose much of their retirement savings. A powerful group for older Americans, A.A.R.P., says it opposes any major changes. It says public opinion studies show that most Americans want Social Security to remain as it is. Internet users can learn more about Social Security at [voaspecialenglish dot com](http://voaspecialenglish.com). 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)