August 5, 2026

The Honorable Mike Crapo
Chairman
Committee on Finance
U.S. Senate
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
Committee on Finance
U.S. Senate
Washington, DC 20510

Re: Exploring Process Approaches for Addressing Social Security Solvency

Dear Chairman Crapo and Ranking Member Wyden,

Thank you for the opportunity to provide input as the Committee explores process approaches to address Social Security's financing problems.

Last year, the Cato Institute conducted a nationally representative Social Security survey of 2,000 Americans, exploring their attitudes toward the program, their understanding of how it works, and their openness to potential proposals aimed at addressing its long-term shortfalls.[1]

Among all the ideas tested, one result stands out: Americans want to take politics out of Social Security. There is strong bipartisan support for tasking a commission of independent experts with reform.

Americans Want a Fiscal Commission

Seventy-one percent (71 percent) of respondents favor creating a commission of independent experts to address Social Security's funding shortfalls. Support is broad across age and income groups, with Democrats most supportive (78 percent), followed by Independents (72 percent), and Republicans (68 percent). The survey explicitly asked:

> *"Would you favor or oppose Congress creating a National Commission, composed of independent, non-partisan experts, on Social Security reform and giving it the authority to solve Social Security budget problems?"*

This proposal is inspired by the Base Realignment and Closure (BRAC) process, which successfully closed obsolete military bases after the Cold War. The process was necessary because, even as members of Congress recognized the need for base closures, they tried to protect their districts from being affected and banded together to keep any base from closing.

The BRAC model overcame this barrier through two key design features.

First, it relied on commissions composed solely of independent experts that excluded members of Congress. This removed the decision from parochial concerns. The expert commissions drafted a package of recommendations, which was then sent to the president for approval, and if approved, sent to Congress for review.

Second, the recommendations automatically became law unless both the House and Senate passed a joint resolution of disapproval. Lawmakers couldn't propose amendments and didn't need to take affirmative votes: they could only reject the entire package, a much higher bar for blocking reform.

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By excluding members of Congress from the recommendation-drafting stage and eliminating the need for lawmakers to actively vote on politically sensitive changes, the BRAC process shifted political blame to independent experts and made reform possible.

I have written extensively on applying the BRAC model to fiscal policy.[2] A BRAC-like fiscal commission could be tasked with addressing America's alarming fiscal trajectory, including through Social Security reform. Its defining features, insulation from politics and fast-track authority, give it a far greater chance of succeeding where previous commissions with similar goals have failed.[3]

Critics worry that an expansive fiscal commission with fast-track authority could violate Congress's constitutional Article I power that "All legislative Powers herein granted shall be vested in a Congress of the United States." Legislators can make sure to design a BRAC-like fiscal commission such that it respects Congress's legislative powers.

Importantly, the BRAC commission operated within clear guidelines set by Congress. As the D.C. Circuit noted in a decision upholding the BRAC, the law gave the Commission "nine quite specific criteria, . . . which informed the Commission's base closure decisions." *National Federation, Fed. Emp. v. United States* (D.C. Cir. 1990). The court found that "These nine criteria provide[d] more than adequate standards for making base closing and realignment decisions and [kept] the Base Closure Act well within the bounds of lawful delegation."

Congressional delegation is constitutionally acceptable so long as Congress establishes clear directives, such as tasking the commission with achieving a specified outcome (e.g., stabilizing debt at no more than 100 percent of gross domestic product within the 10-year budget window, and ensuring Social Security's solvency over the next 50 or 75 years), offers "sufficiently definite and precise" standards to guide the commission's work, puts in place oversight functions (e.g., reporting requirements), and for as long as Congress retains ultimate legislative say (e.g., the ability to reject the commission proposal). As the Supreme Court further noted in *Yakus v. United States*, "Congress is not confined to that method of executing its policy which involves the least possible delegation of discretion to administrative officers."[4]

Importantly, there is no need for Congress to take an up-or-down vote on a fiscal commission proposal. Whether Congress decides to empower a fiscal commission with fast-track authority is a way to assess whether legislators want to create an effective mechanism for tackling the country's fiscal challenges or adopt yet another fig leaf policy for doing nothing.

Congress long ago largely abdicated its fiscal responsibilities by putting large and far-reaching government programs on autopilot, without any meaningful requirement for regular review. Entitlement programs like Social Security and Medicare have grown without course correction for decades. It becomes clear to even casual observers of congressional budget battles that legislators seem paralyzed in addressing exploding entitlement spending. Few legislators, or presidential candidates, are even willing to talk about the need to reform programs like Medicare and Social Security.

It is difficult to believe Congress would find it any easier to affirmatively vote for entitlement benefit changes than for base closures. Legislators must confront the political reality of complete gridlock on the entitlement spending issue and act accordingly.

Any Social Security reform path will create winners and losers, making it politically sensitive and difficult for Congress to advance. That reality makes the case for a BRAC-style commission compelling, especially given the strong public support for this idea. By delegating Social Security reform to independent experts and insulating the process from political pressures, Congress could finally break the political gridlock that has stalled action for decades and put the program on a more sustainable path.

Sincerely,
Romina Boccia
Director of Budget and Entitlements Policy
Cato Institute

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[1] Emily Ekins and Hunter Johnson, "New Poll: Most Americans Expect Social Security Benefit Cuts; a Third Believe the Program Won't Exist When They Retire," Survey Reports, Cato Institute, December 15, 2025.
[2] Romina Boccia, "Designing a BRAC-Like Fiscal Commission To Stabilize the Debt," *Cato at Liberty* (blog), Cato Institute, May 8, 2023; Romina Boccia, "Would Congress Abdicate Its Responsibility by Empowering a BRAC-like Fiscal Commission? " *Cato at Liberty* (blog), Cato Institute, August 3, 2023; Romina Boccia, "Not Just Any Fiscal Commission Will Resolve America's Fiscal Crisis," *Cato at Liberty* (blog), Cato Institute, October 17, 2023.
[3] Romina Boccia, "Another Fiscal Commission Model? The Greenspan Commission Was a Failure," *Cato at Liberty* (blog), Cato Institute, November 9, 2023; Romina Boccia, "Simpson-Bowles 2.0 Won't Cut It, a BRAC-like Commission Has More Teeth," *Cato at Liberty* (blog), Cato Institute, October 17, 2024.
[4] *Yakus v. United States*, 321 U.S. 414 (1944).