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Sommario/riassunto	David Koitz clarifies misconceptions and presents the facts on the impending fiscal crisis driven by spending on Medicare, Medicaid, and Social Security. Although these programs are idolized as pillars of the nation's safety net, he shows how they are in fact the largest drivers of our looming fiscal problem. Koitz explains that, if an effective remedy is to emerge, those three programs must contribute heavily to the changes lawmakers consider and offers some policy directions for

dealing with them.
