The Road to Security

Can you find a way around the **Social Security** funding gap? Play our game and see if you can outwonk the feds **By Jonathan Peterson**

There's no mystery about the Social Security shortfall. Projections show the system can pay all benefits until 2033. That's when Social Security's trust funds (its cushion of surplus money) will run dry. After that, Social Security could cover only about 75 percent of benefits, mostly funded by continuing revenue from the payroll tax.

Some say the solution is to adjust benefits. Others favor payroll-tax changes. But the conversation about the program's future is also about updating an institution born in 1930s America. Who among Social Security's pioneers could have foreseen such a widespread need for a parent in a two-earner family to take time off to raise kids, or the growing number of people living past 85? Yet options that address these social changes could be on the table in the debate.

Congress will probably mix and match a slew of measures. But don't leave it to the wonks in Washington: Play our game, based on 2011 data from the Social Security Trustees report, and choose from several leading proposals to find a formula for a strong Social Security able to provide the best support for older Americans and generations to come. ■

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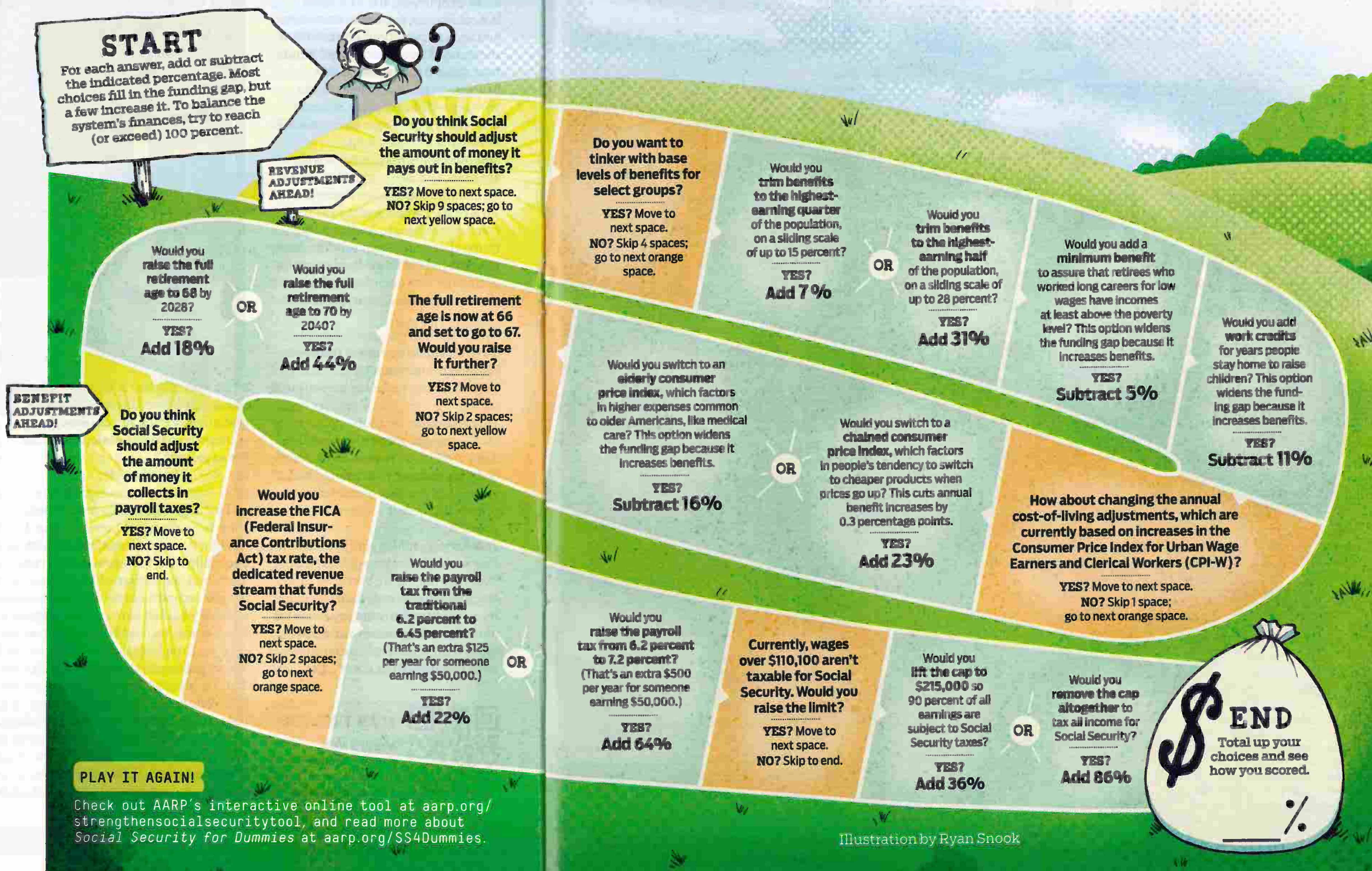

Illustration by Ryan Snook