

Web winners

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Get a range of views of Social Security's future

Recent hot debate over the solvency of Social Security prompted a search for sites that help explain whether the mammoth retirement program that millions depend on for old-age income is healthy.

Fact check

<http://go.philly.com/>

security1 - In this "fact check" article, the liberal-leaning Economic Policy Institute says no, the Social Security system isn't broke, but we should fix it. Social Security is running only a primary deficit. How that differs from, say, a secondary or tertiary deficit, or why it's no big deal, is unclear. But the EPI says higher taxes are the long-term remedy.

Private option?

www.socialsecurity.org - We thought the "private option" - a plan to let individuals invest some or all of their Social Security money on their own - was dead, considering not-too-distant horrors of the stock market. But the libertarian Cato Institute says managers of a system that has promised \$17.5trillion more than it can pay in benefits still should consider this alternative.

Trust report

<http://go.philly.com/>

security2 - The trustees of Social Security issue an annual report on the status of the trust funds. The most recent report, from May 2009, is here. There's a rosy conclusion: "With informed discussion, creative thinking, and timely legislative action, present and future Congresses and presidents can ensure that Social Security continues to protect future generations." Yet, the report suggests as a fix "immediate and permanent" tax hikes or benefit reductions, or a \$5.3trillion cash infusion, or some combination of those remedies.

Social Security

www.ssa.gov - Whether it stays or goes, Social Security, for now, provides a growing list of online features that allow you to estimate your future benefits, apply for benefits or report fraud and abuse of the system.

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The Philadelphia Inquirer.

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