



Ask eight of your classmates to assume the roles of four retired couples. Each couple's major source of income is their monthly Social Security check. Each couple should represent one of the following situations:

- Couple A owns its home in a suburb
- Couple B lives in an apartment in an inner city
- Couple C owns its home in a small town
- Couple D lives in an apartment in a retirement community

Help each couple determine the maximum Social Security payment it can receive. Using this figure, help the couple plan a monthly budget that includes food, rent, clothing, utilities, transportation, medical needs, and entertainment or travel. Ask them to consult a retired family or community members to help make their budgets realistic. Help each couple prepare a report recording their findings. Their reports should answer the following questions:

- Is it possible for a couple to live on social Security payments alone?
- What would be the effect on the budget of the current inflation rate?
- What compromises might these couples have to make?

Act as moderator for a class presentation. Introduce each couple and explain its circumstances to the class. Ask each couple to make a presentation of its budget and the conclusions it has reached on how to live on Social Security.

After the four presentations, lead the class in a discussion of the problems that face the Social Security system. Put a brief outline of these problems on the board. Try to bring the class to some solutions for the problems of retirement.