

Social Security 80th Anniversary Survey Report: Public Opinion Trends

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AARP collected the data for this project through a telephone survey administered by GfK Roper, headquartered in New York, NY. This report was written by Alicia Williams, Ph.D., Senior Research Advisor, AARP Research. All media inquiries about this report should be directed to (202) 434-2560. For all other questions, contact the author at arwilliams@aarp.org

Executive Summary

As it marks its 80th birthday, Social Security remains critical to the financial security of current and future generations. According to a national survey of adults 18+, Social Security remains a core part of Americans' retirement security, and is popular across generations and political affiliations. The survey also continues to find that Americans want to live independently; and that challenges around saving for retirement underscore the importance of the program for future generations. Details from the survey—starting with four key themes—are presented below:

Key Themes

Social Security remains a core part of Americans' retirement security

Four in five adults (80%) rely on Social Security, or plan to rely on it, in the future as a source of retirement income. In fact, a third (33%) say it is the source of income that they rely on or plan to rely on *most* during their retirement. The majority of adults completely agree that Social Security provides financial security for all Americans (57%), makes it possible for older Americans to remain independent (53%), and believe that those who count on it most would really suffer without it (57%).

Social Security continues to be popular across generations

The majority of Americans (66%) view Social Security as one of the most important government programs; and this view has remained consistent over time (i.e., in 1995, 2005, 2010 and 2015). The vast majority of Americans (82%) also believes it is important to contribute to Social Security for the common good. While younger adults, particularly those age 30-49, have less confidence in the future of Social Security than older adults, they still value the program. Specifically, nine in ten adults under 30 (90%) believe Social Security is an important government program, and nearly nine in ten (85%) want to know it will be there when they retire.

Americans want to live independently

Four in five adults (83%) say it is extremely important for them to be able to live independently in their home for as long as they want. While they also feel that it is extremely important to have family around (68%), they want to be self-sufficient so their children and other relatives won't have to support them financially (80%).

Challenges with saving for retirement underscore the importance of the program for future generations

While Americans recognize the importance of financial planning, many often find it difficult to save for retirement. Obstacles for saving include having to focus on current financial needs (69%), and not having enough money left over after paying their bills (47%). Three in five Americans (64%) have concerns that they won't be able to live independently as they age. Three in five also express concern that Social Security won't be enough to get by on (65%) and won't be there for them when they retire (64%). Top concerns also include having a major health care expense that could wipe them out financially (69%) and not having enough savings to last their lifetime (68%).

Key findings from the survey are presented below:

General Views and Opinions about Social Security

- Four in five adults (80%) rely on or plan to rely on Social Security in the future as a source of income in retirement, including a majority of those 18-29.
- Six in ten Americans (66%) view Social Security as one of the very most important government programs. This view has remained consistent over the years.
- Social Security is viewed as a program for all who pay into it, regardless of other income they may have. Four in five (83%) adults of all ages view the program this way.
- Among adults who are not currently retired (60%), four in five (83%) agree—and more than half (63%) completely agree—that they want to know that Social Security will be there for them when they retire.

Knowledge of Social Security

- While the majority (74%) of adults of all ages say they are well informed about the way Social Security works, nearly three in four (73%) do not know that Social Security will be able to pay benefits at a reduced level when the Social Security Trust Fund is exhausted.

Confidence in Social Security

- Just two in five adults (43%) express confidence in the future of Social Security. This is consistent with levels seen in 2005.

Planning for Retirement

- When it comes to retirement, being able to live independently in their own home for as long as they want (83%) and being self-sufficient so their children or other relatives won't have to support them financially (80%) are extremely important to four in five Americans.
- For most non-retired adults, one is never too young or too old to plan for retirement. A majority (70%) of adults, including those age 18-29, feel that it is very important at their age to plan for retirement.
- For nearly two in five (37%) adults under age 50, having too much debt to pay off is a major obstacle to saving for their retirement.

Introduction

The Social Security 80th Anniversary Survey was conducted from June 4 to June 28, 2015 by GfK Roper, a national survey research firm. A national sample of 1,200 adults at least 18 years old were interviewed by telephone. The margin of sampling error is approximately +/- 3.6%.

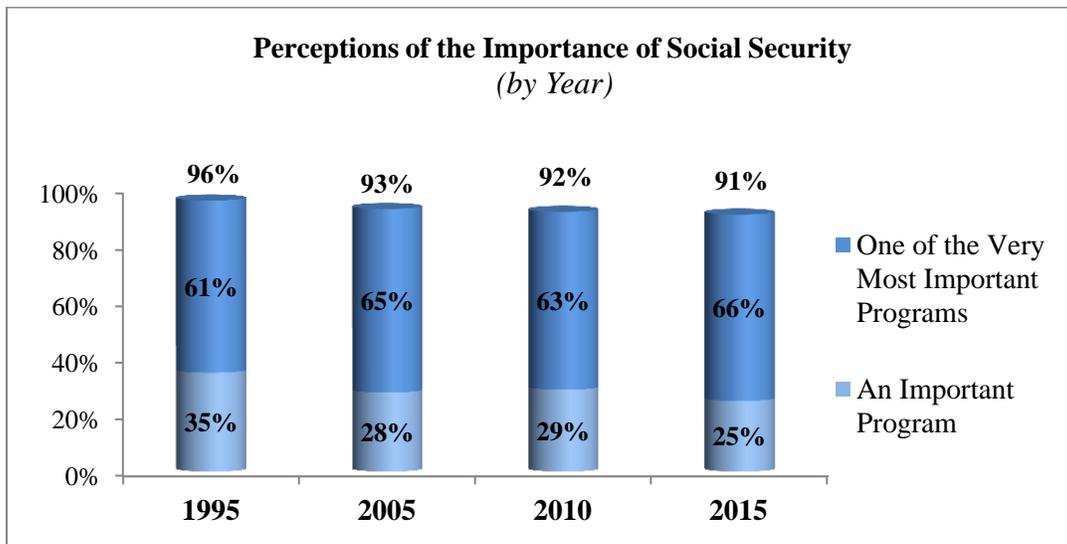
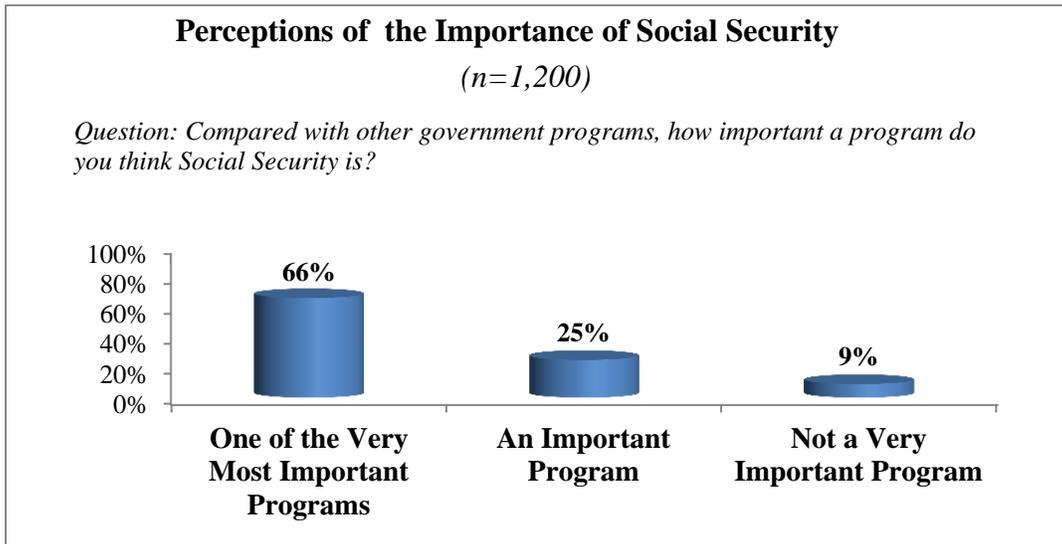
The purpose of this survey is not to test policy options; but rather to explore Americans' views and opinions about issues related to Social Security.

This survey replicates some of the questions asked in the earlier Social Security anniversary surveys: the 60th Anniversary (conducted in 1995), the 70th Anniversary (conducted in 2005), and the 75th Anniversary (conducted in 2010). For the 2015 survey, some questions that were asked in past years were not asked this year in order to make room for new questions. As a result, the new questions may have influenced responses to some of the trend questions. This should be kept in mind when comparing responses to this year's survey to responses in previous years.

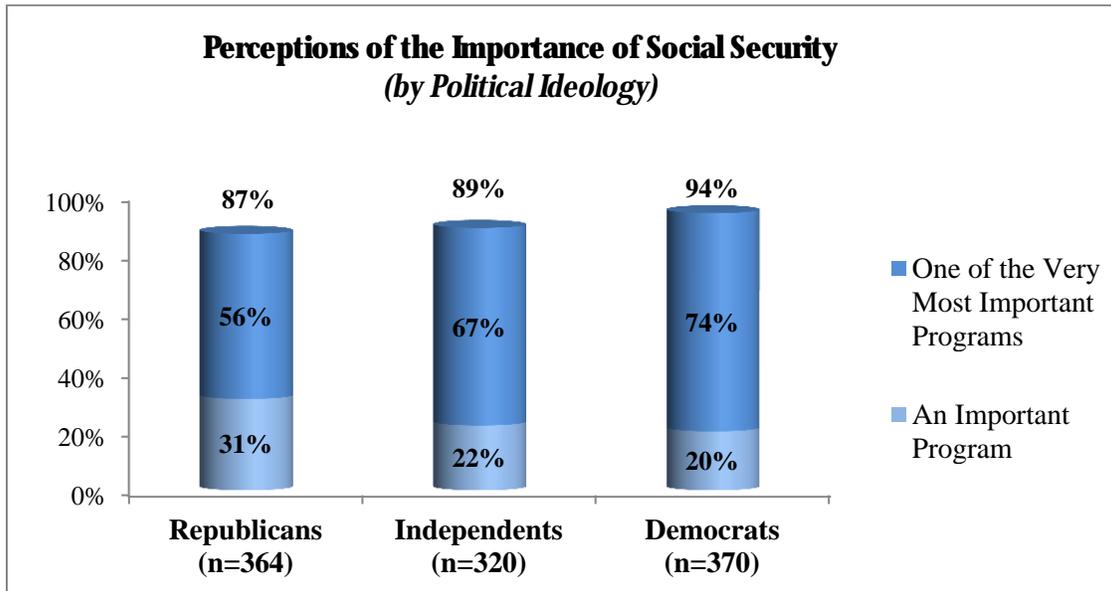
Perceptions of the Importance of Social Security

A majority of adults of all ages view Social Security as one of the very most important government programs. This view has remained consistent over the years.

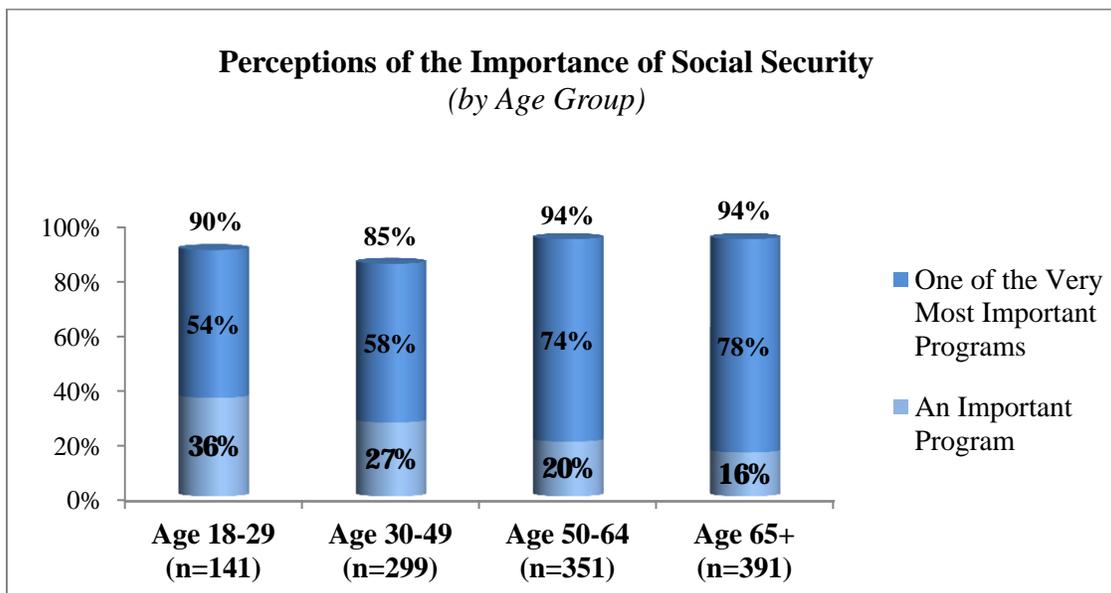
Overall, nine in ten adults consistently regard Social Security as an important government program. In 1995, 96 percent of adults rated Social Security as either an important government program or one of the very most important government programs. Similarly, 93 percent in 2005, 92 percent in 2010, and 91 percent in 2015 rate Social Security this way.



While the majority of Americans across political ideology rate Social Security as one of the most important government programs, Democrats (74%) and Independents (67%) were more likely than Republicans (56%) to rate it this way.



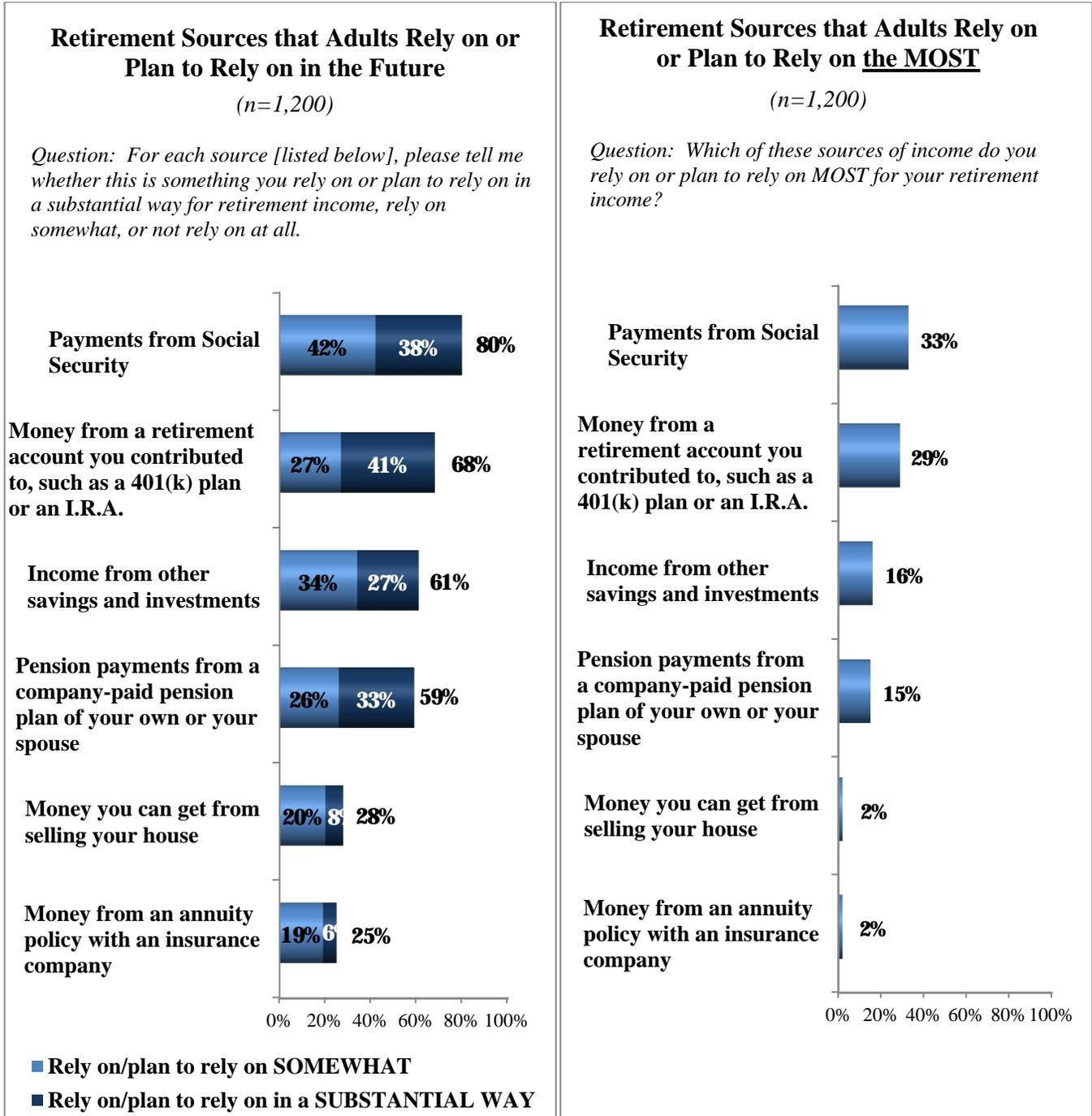
Despite competing priorities among different age groups, eight in ten or more adults of all age groups rate Social Security as an important government program in 2015. Perceptions of Social Security’s importance also increase with age. Adults age 50+ are much more likely than those under the age of 50 to rate Social Security as one of the very most important government programs.



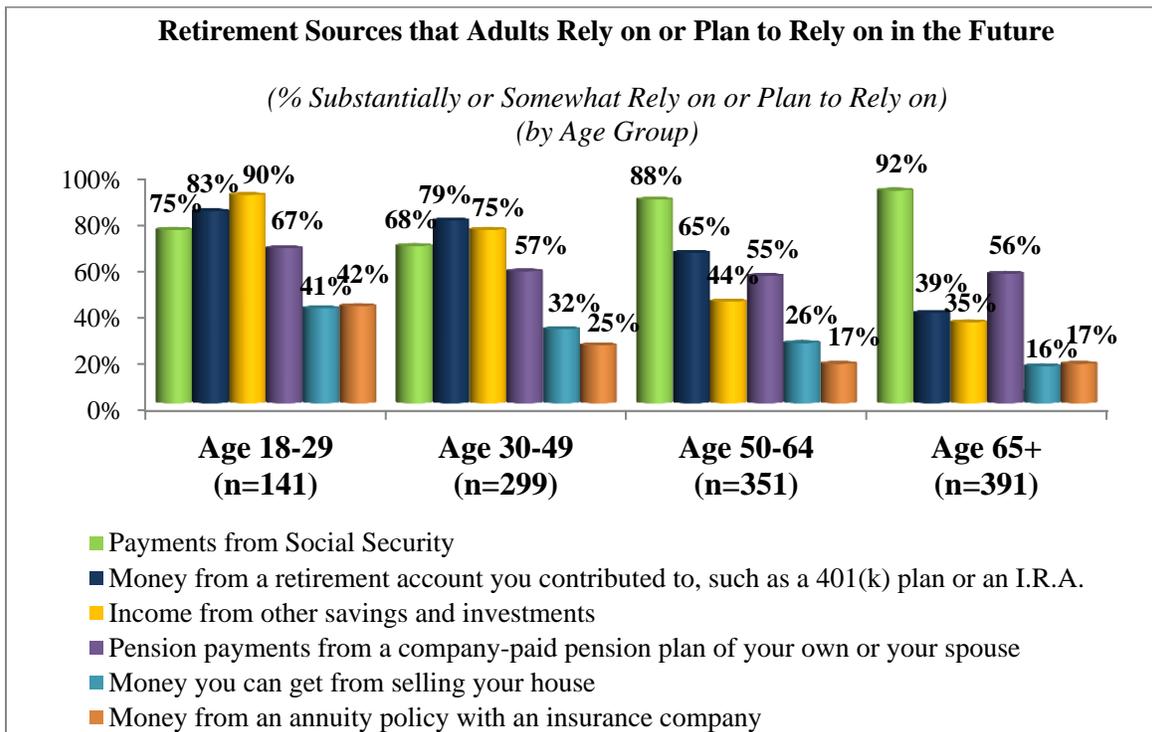
Reliance on Social Security for Retirement Income

Most adults—including a majority of adults age 18-29—rely or plan to rely on payments from Social Security for their retirement income.

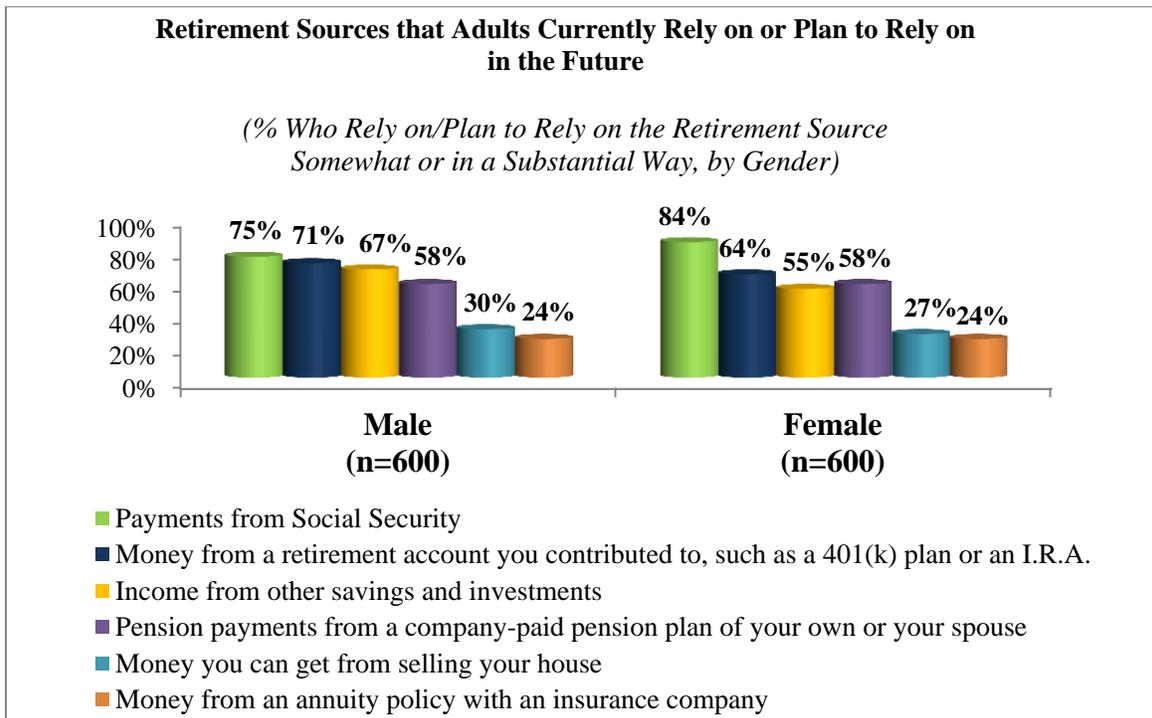
Four in five adults (80%) rely on or plan to rely on Social Security in the future as a source of income in retirement. In fact, a third of adults say it is or will be the source of income that they rely on *most* in their retirement.



And while the percentages are lower for adults under the age of 50, three in four adults age 18-29 and more than two in three adults (68%) age 30-49 still say they will rely in some way on Social Security for their retirement income.



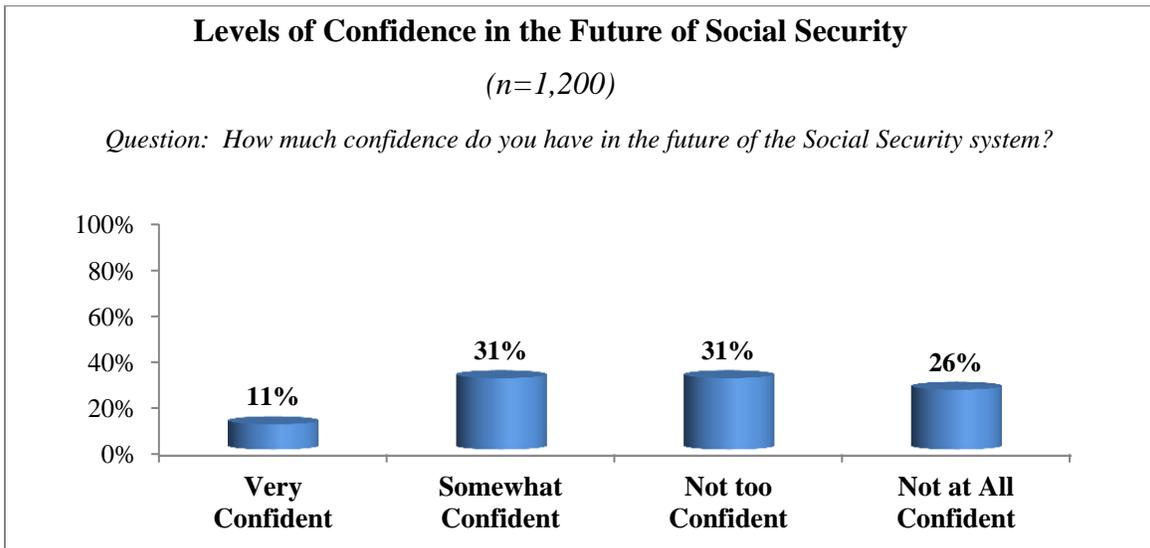
While the large majority of both men and women rely on or plan to rely on Social Security in some way for their retirement income, women (84%) are more likely than men (75%) to do so.



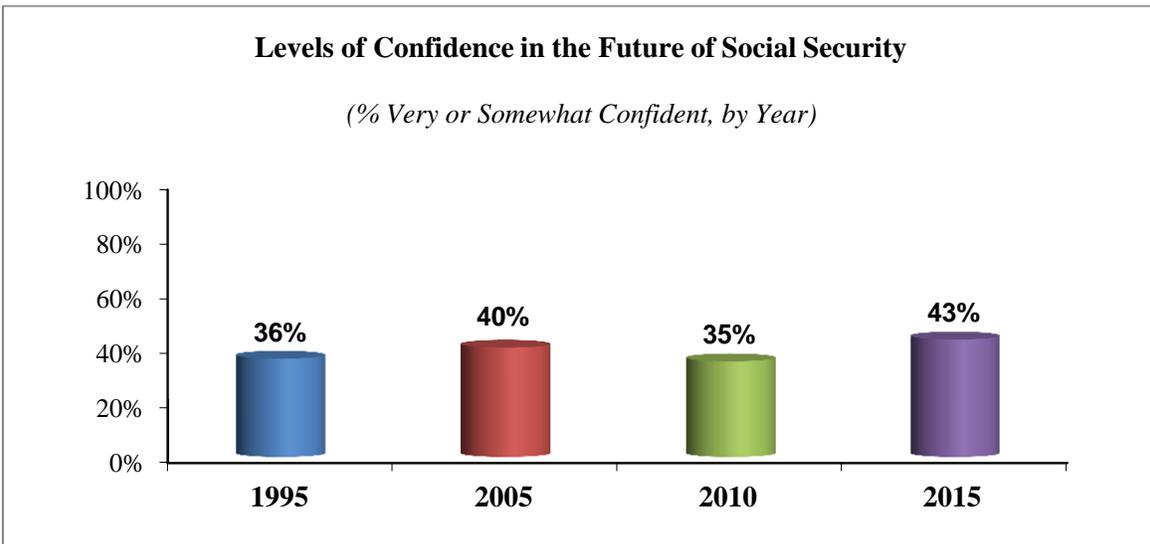
Levels of Confidence in the Future of Social Security

Although two in five adults (42%) are confident about the future of Social Security, the majority (57%) are not.

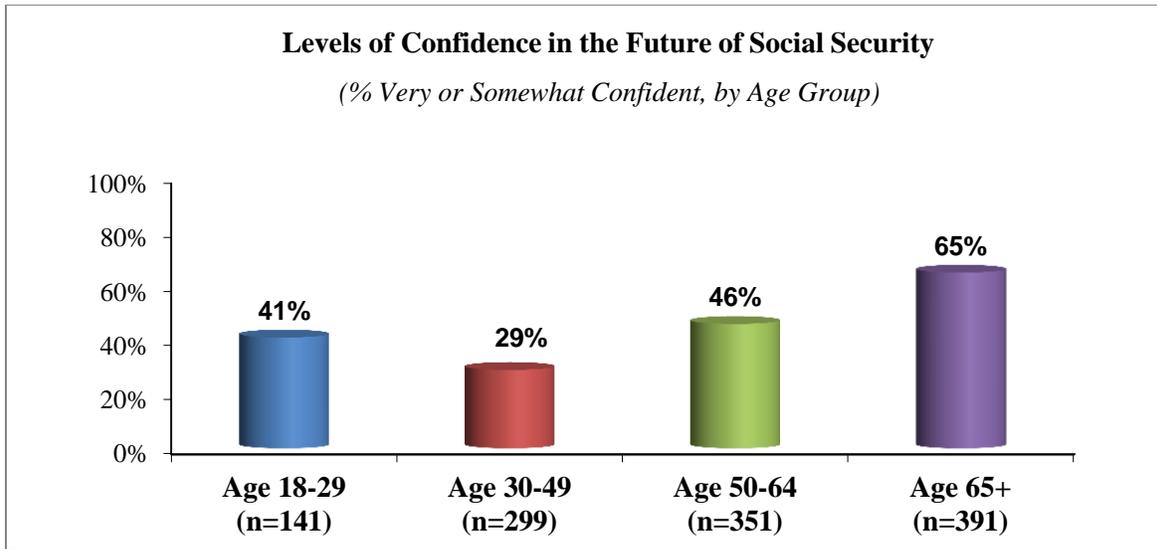
Two in five adults are either very confident (11%) or somewhat confident (31%) about the future of Social Security. However, the majority of adults say they are not too confident (31%) or not at all confident (26%) about the future of the program.



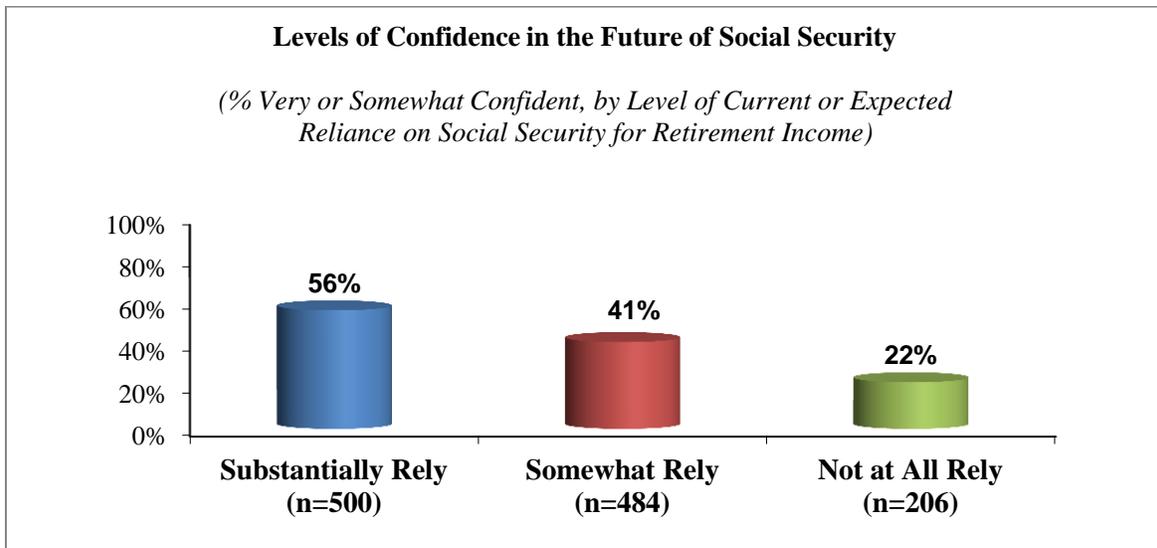
Since 1995, the percentage of adults who are confident in the future of Social Security has fluctuated between 35 percent and 43 percent. Notably, confidence levels increased 8 percentage points from 2010 to 2015.



Although confidence in the future of Social Security tends to increase with age, this is not the case for adults age 30-49 who are significantly less confident in the future of Social Security than their younger and older counterparts. Perhaps, the lower level of confidence seen among this group is due, in part, to their life stage; as this group is in the prime of their working years and likely to be focused significantly on financial issues (e.g., advancing in their careers, buying a house, starting/growing a family, etc.) as well as their future.



Adults who are retired (58%) and those who rely on or plan to rely on Social Security for their retirement income are more confident about the future of Social Security than those who are not retired (37%) or do not rely on or plan to rely on Social Security for their retirement income (22%). Men (45%) and women (41%), however, have similar levels of confidence in the future of Social Security.

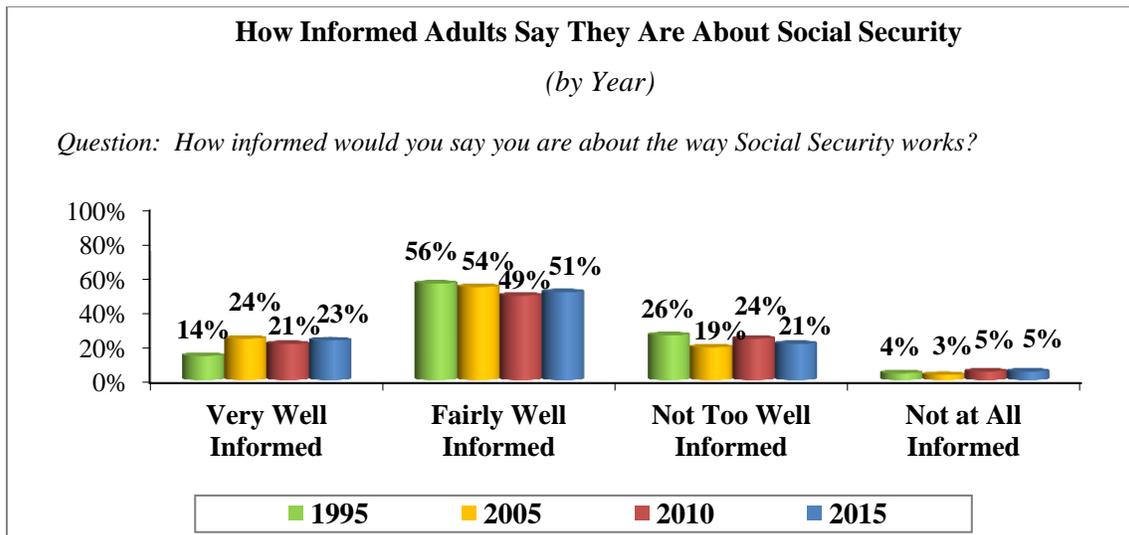


How Informed Adults Say They Are About Social Security

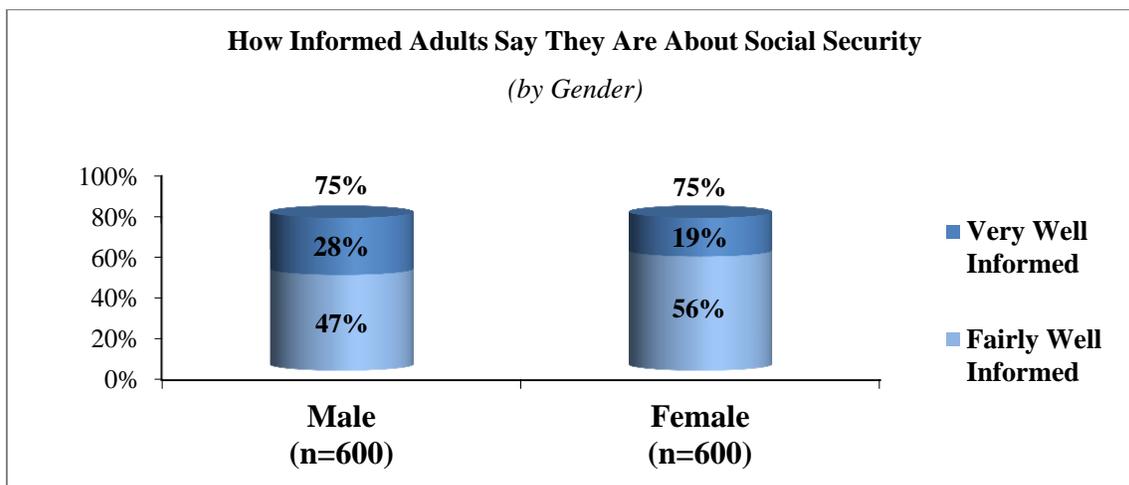
While most adults say they are well informed about the way Social Security works, nearly three in four (73%) do not know how Social Security payments will be affected when the Social Security Trust Fund is exhausted.

Nearly three in four adults (74%) say they are well informed about the way Social Security works. While slightly more than half (51%) of adults say they are *fairly well informed*; about one in five adults (21%) say they are *very well informed*.

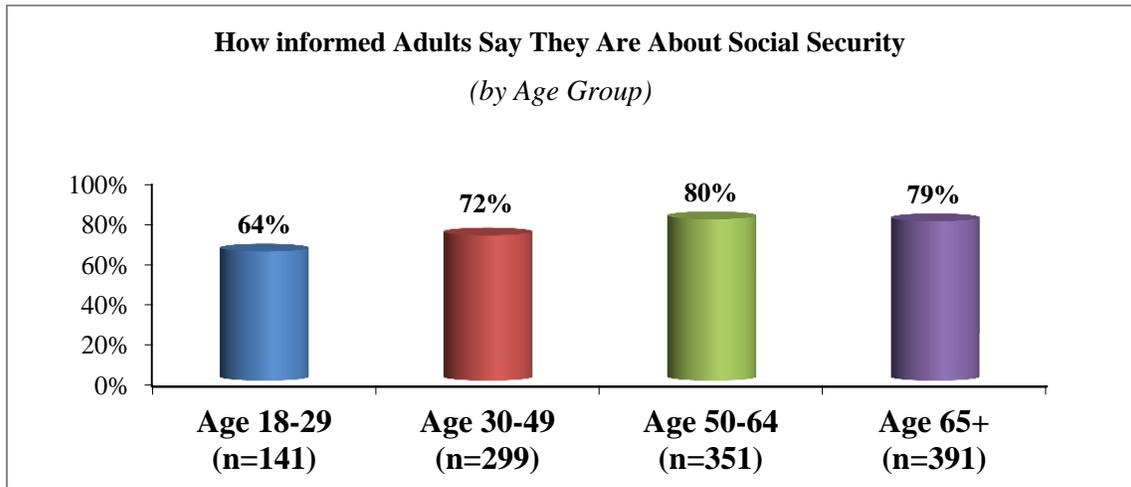
Overall, the percentage of adults who say they are very well or fairly well informed about Social Security and the way it works increased by 8 percentage points in 2005 (from 70% to 78%); but returned to 1995 levels in 2010. However, it increased 4 percentage points from 2010 to 2015.



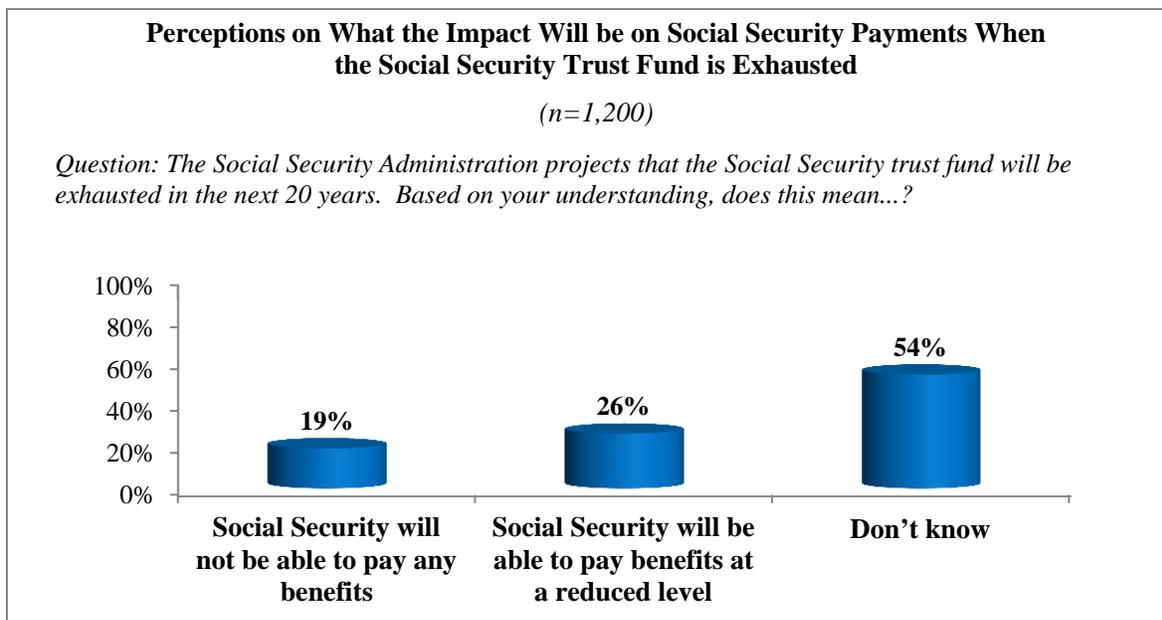
Overall, men and women are equally likely to report being well informed about the way Social Security works; although men (28%) are more likely to report being *very well-informed* about the way Social Security works than are women (19%).



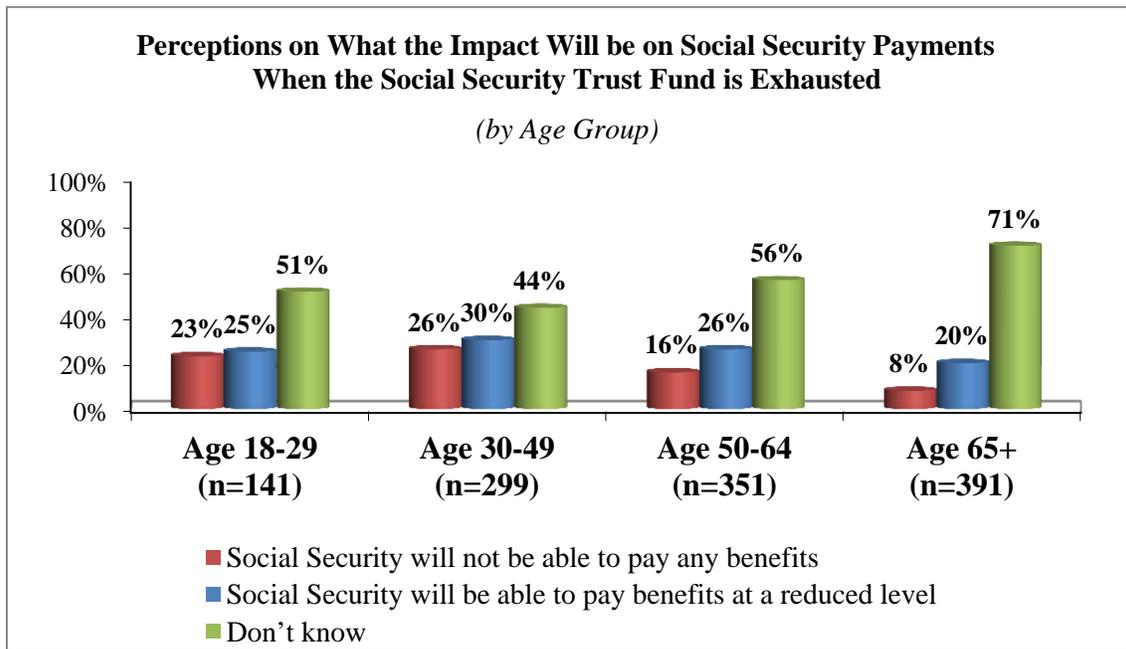
Perhaps not surprisingly, knowledge of Social Security varies by age. Those under 30 years of age (64%) are less likely to say they are well informed about the way Social Security works than those ages 30-49 (72%), 50-64 (80%), and 65+ (79%).



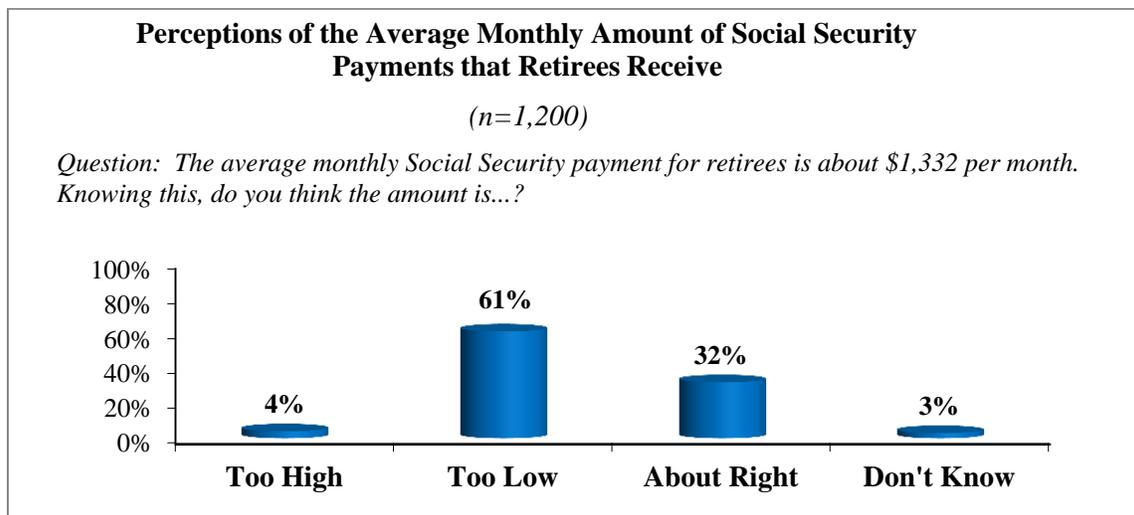
While about three in four adults say they are well informed about the way Social Security works, more than half of adults (54%) admit that they don't know what the impact will be on Social Security payments when the Social Security Trust Fund is exhausted. Another one in five (19%) mistakenly believes that it means Social Security will not be able to pay any benefits at all; while a quarter (26%) understands that it means Social Security will be able to pay benefits at a reduced level.



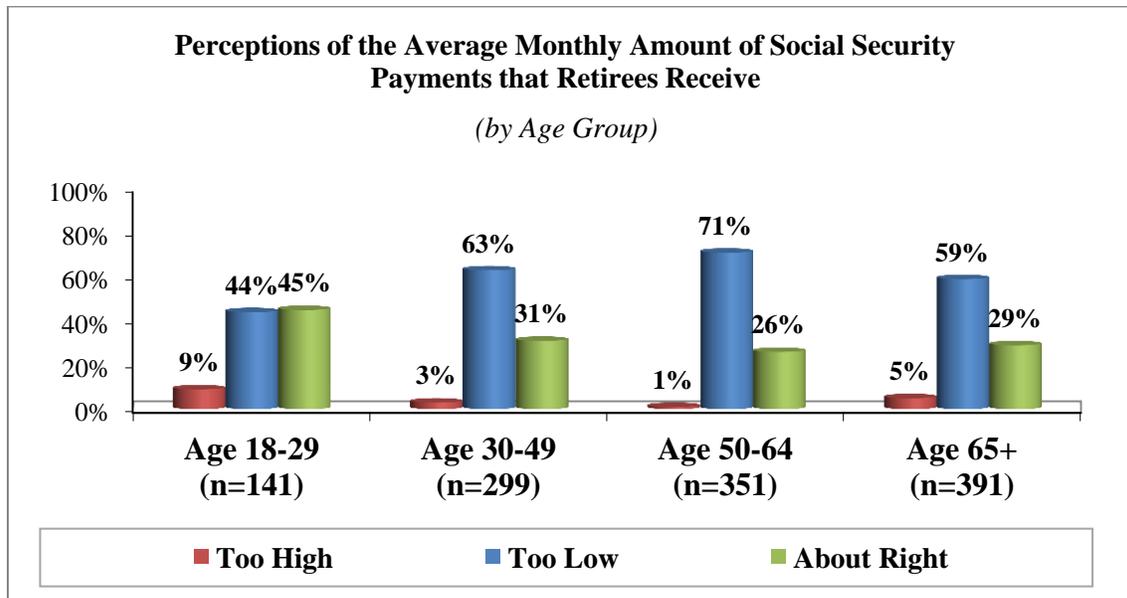
Generally, perceptions about what the impact will be when the Social Security Trust Fund is exhausted vary by age. Those who are age 65+ are more likely than those in the other age groups to say they don't know what the impact on Social Security payments will be when the Trust Fund is exhausted.



With regard to current Social Security payments, roughly a third of adults (32%), who are told what the current average monthly payments are for retirees (i.e., \$1,332), say the amount is “about right” in terms of what they should receive. Three in five (61%), however, say the payments are too low, and just 4 percent of adults say the payments are too high.



Perceptions about the average monthly amount that retirees receive from Social Security vary by age group. Particularly, those under the age of 30 are *more likely* than the older age groups to say that the amount is about right; and *less likely* than the older age groups to say that the amount is too low. They also are *more likely* than those age 30-64 to say that the amount is too high. Men and women, however, hold similar perceptions about the amount of retirees' current Social Security payments.

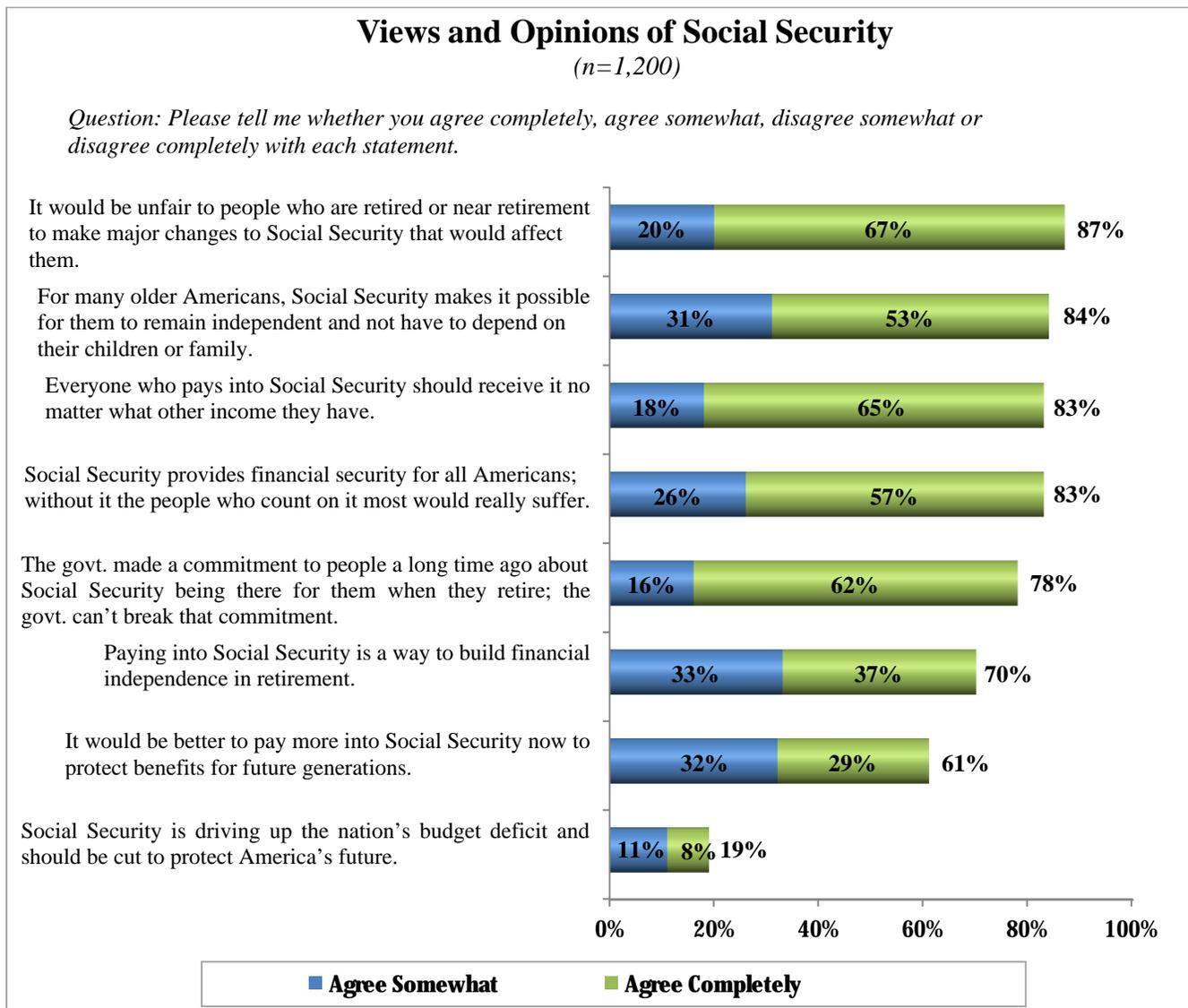


Views and Opinions of Social Security

The majority of Americans view Social Security as a core part of their retirement security that makes it possible for them to live independently as they age. As such, it is widely popular across generations.

The majority of adults completely agree that Social Security provides financial security for all Americans and that people who count on it the most would suffer without it (57%). The majority also agrees that Social Security makes it possible for many Americans to be able to live independently without having to depend on their children or other family members (53%).

When it comes to the future of Social Security, six in ten adults completely agree that everyone who pays into Social Security should be eligible to receive Social Security payments, no matter what other income they have (65%). They also completely agree that the government should continue to honor its commitment of ensuring that Social Security will be there for people when they retire (62%); and that it would be unfair to make major changes to Social Security that would affect those in retirement or nearing retirement (67%). Fewer than one in five adults agree that Social Security is driving up the nation's deficit and should be cut to protect America's future.

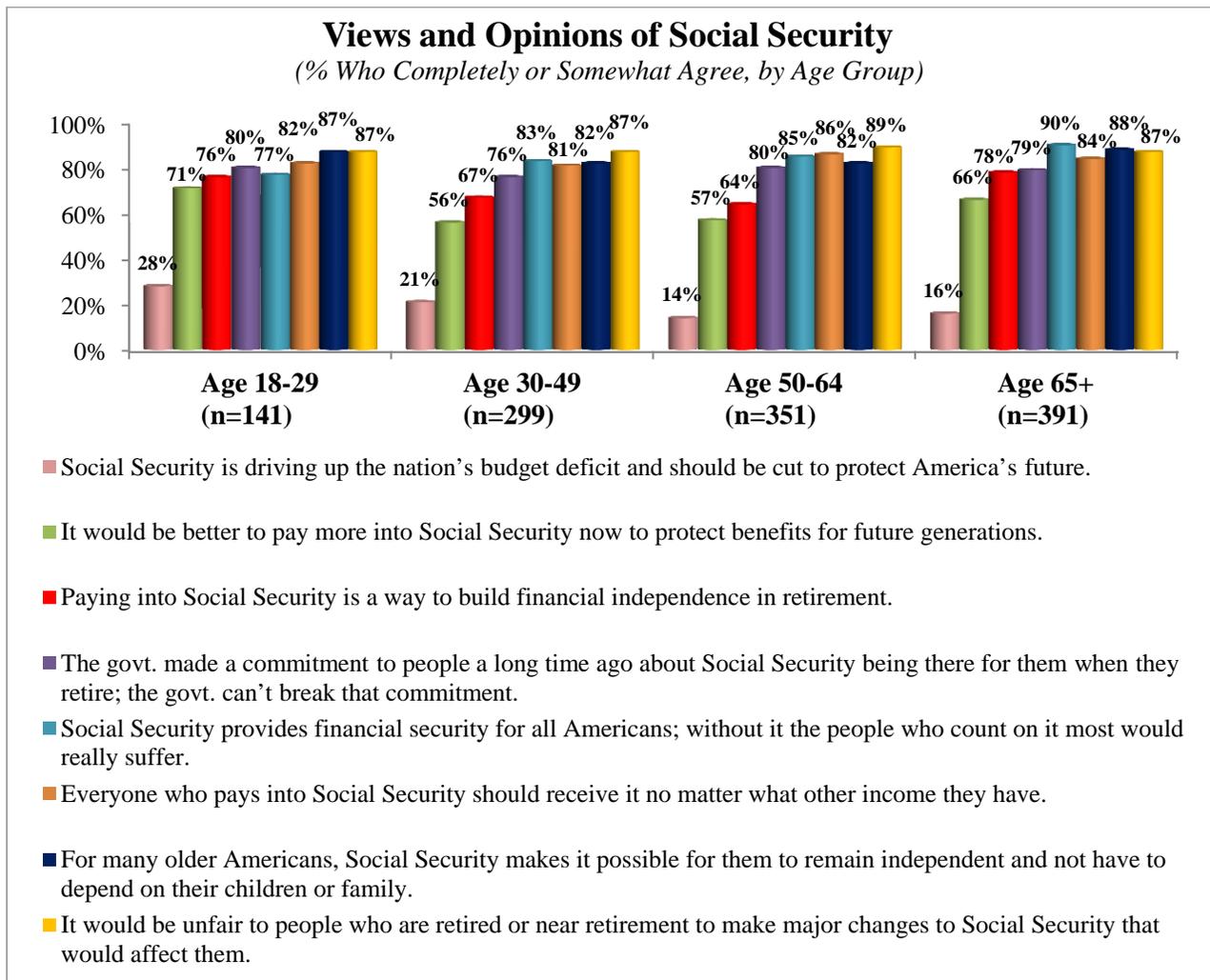


Across the age groups, the majority of adults completely agree or somewhat agree with all but one of the statements on Social Security (i.e., “Social Security is driving up the nation’s deficit and should be cut to protect America’s future.”) Additionally, levels of agreement vary by age for only three of the eight statements.

Specifically, although the large majority of adults agree that Social Security provides financial security for all Americans and, without it, people who count on it most would suffer, those age 65+ are the most likely to agree with this statement.

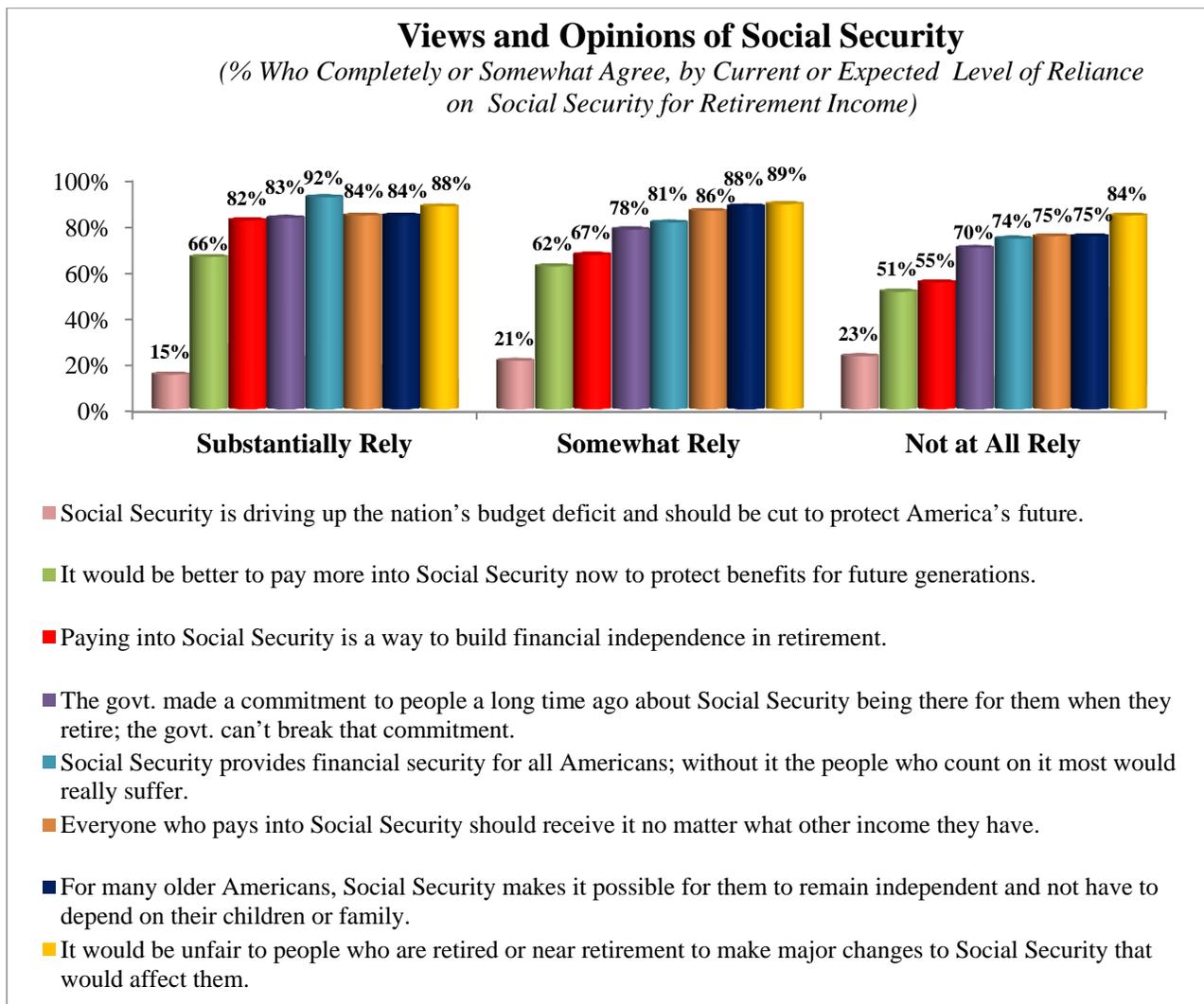
Additionally, slightly more than a quarter of adults age 18-29 (28%) agree that Social Security is driving up the nation’s deficit and should be cut to protect America’s future; however, just 14 percent of those age 50-64 and 16 percent of those age 65+ similarly agree.

Finally, those age 18-29 (71%) as well as those age 65+ (66%) are more likely than those age 30-49 (56%) and 50-64 (57%) to agree that it would be better to pay more into Social Security now to protect benefits for future generations.

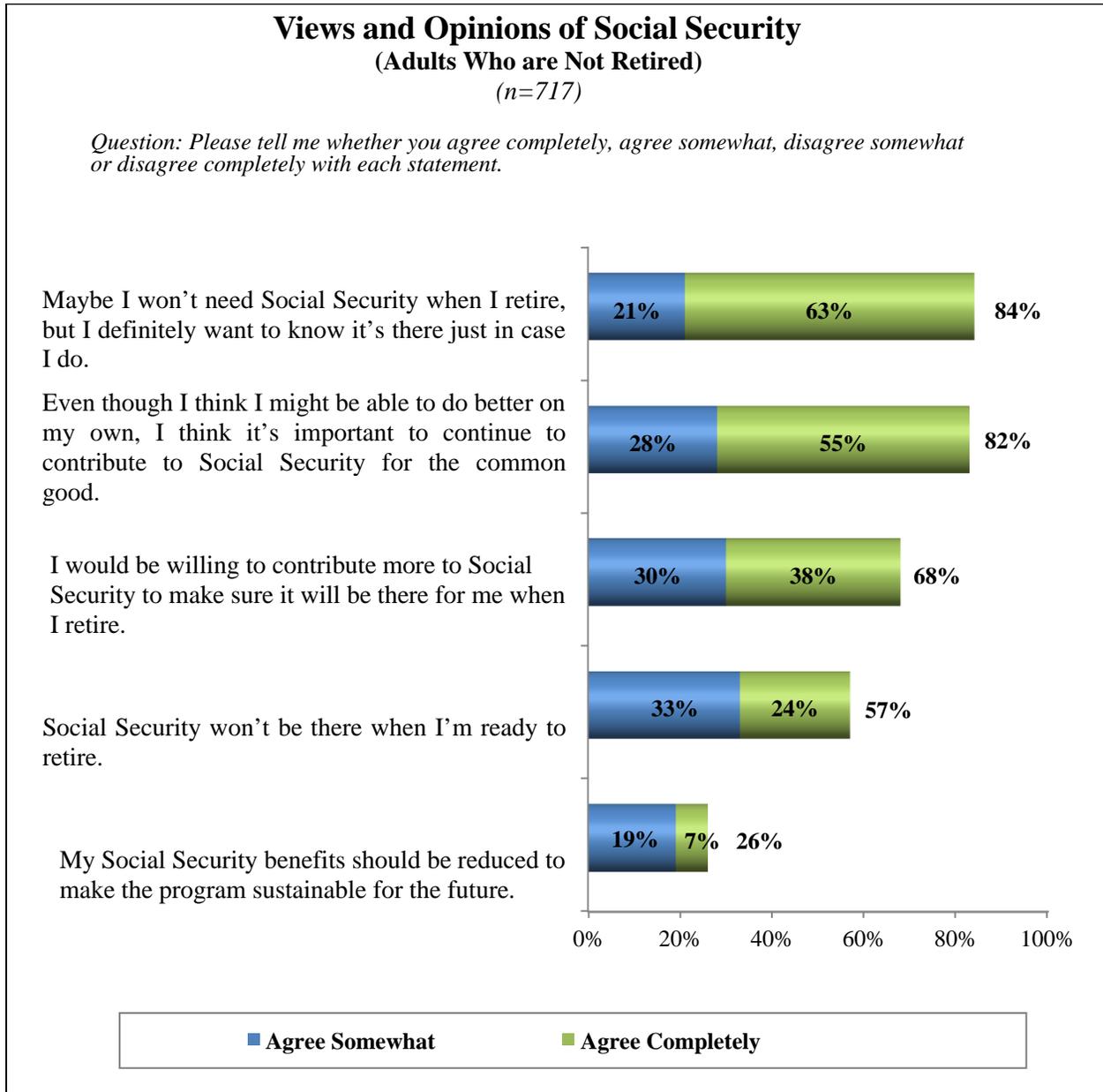


Adults' views on Social Security are also related to their level of reliance or expected reliance on Social Security for their retirement income. Specifically, those who rely on or plan to rely on Social Security for their retirement income are more likely to agree with the following statements than those who do not rely on or plan to rely on Social Security for their retirement income:

- Social Security provides financial security for all Americans; without it the people who count on it most would really suffer.
- For many older Americans, Social Security makes it possible for them to remain independent and not have to depend on their children or family.
- Paying into Social Security is a way to build financial independence in retirement.
- It would be better to pay more into Social Security now to protect benefits for future generations.
- Everyone who pays into Social Security should receive it no matter what other income they have.
- It would be unfair to people who are retired or near retirement to make major changes to Social Security that would affect them.



Among adults who are not currently retired, four in five agree—and more than half completely agree—that they want to know that Social Security will be there for them when they retire, and even if they might be able to do better on their own, they think it is important to contribute to Social Security for the common good. Conversely, fewer than a quarter agrees that their benefits should be cut to make Social Security sustainable for the future.

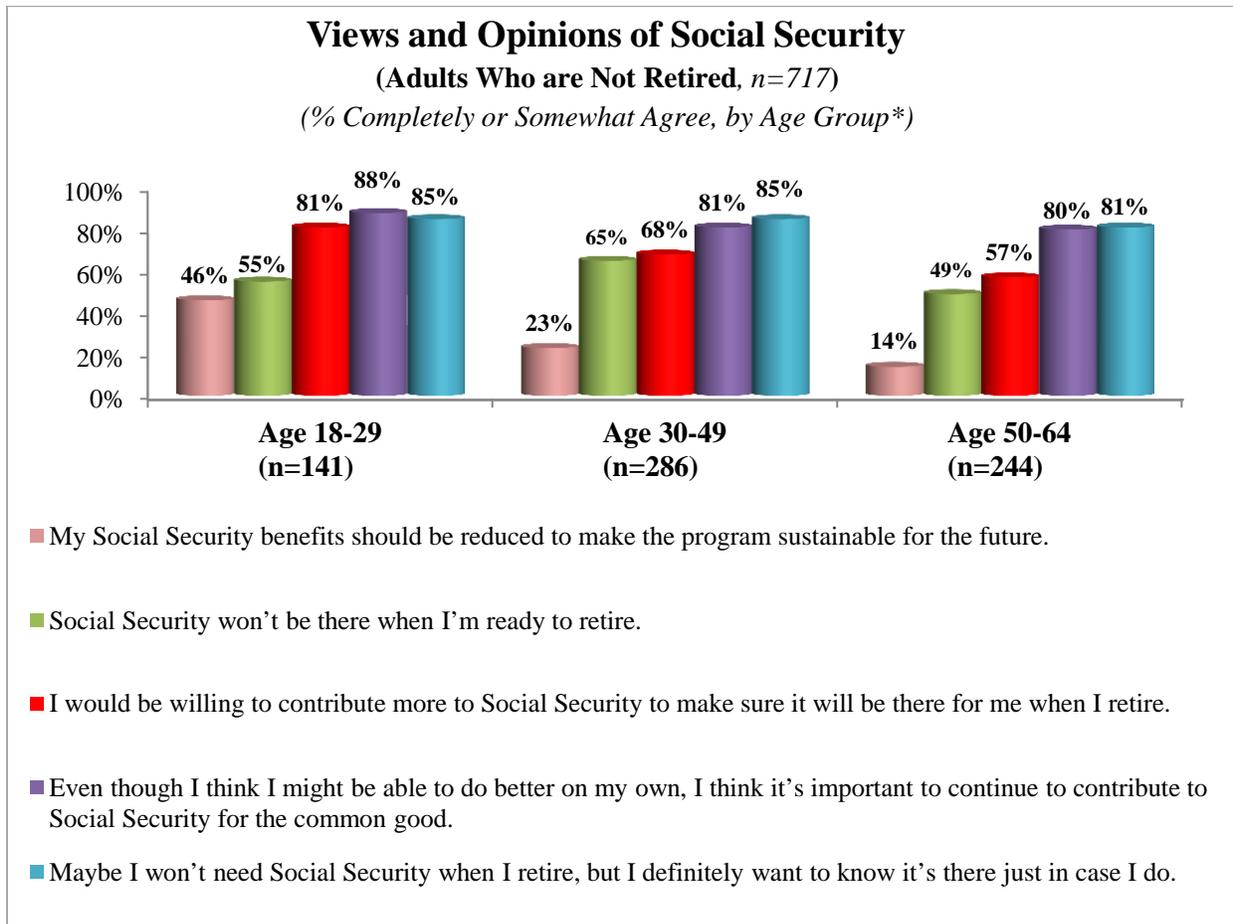


NOTE: The percentages who 'agree completely' and 'agree somewhat' may not sum exactly to the total percentage displayed, due to rounding.

The percentage of non-retired adults who are willing to contribute more to Social Security in order to make sure it is there during their retirement tends to decline with age. Specifically, four in five adults age 18-29 (81%) agree that they are willing to contribute more now for a more secure retirement, compared to approximately two in three or less among adults age 30-49 (68%) and 50-64 (57%).

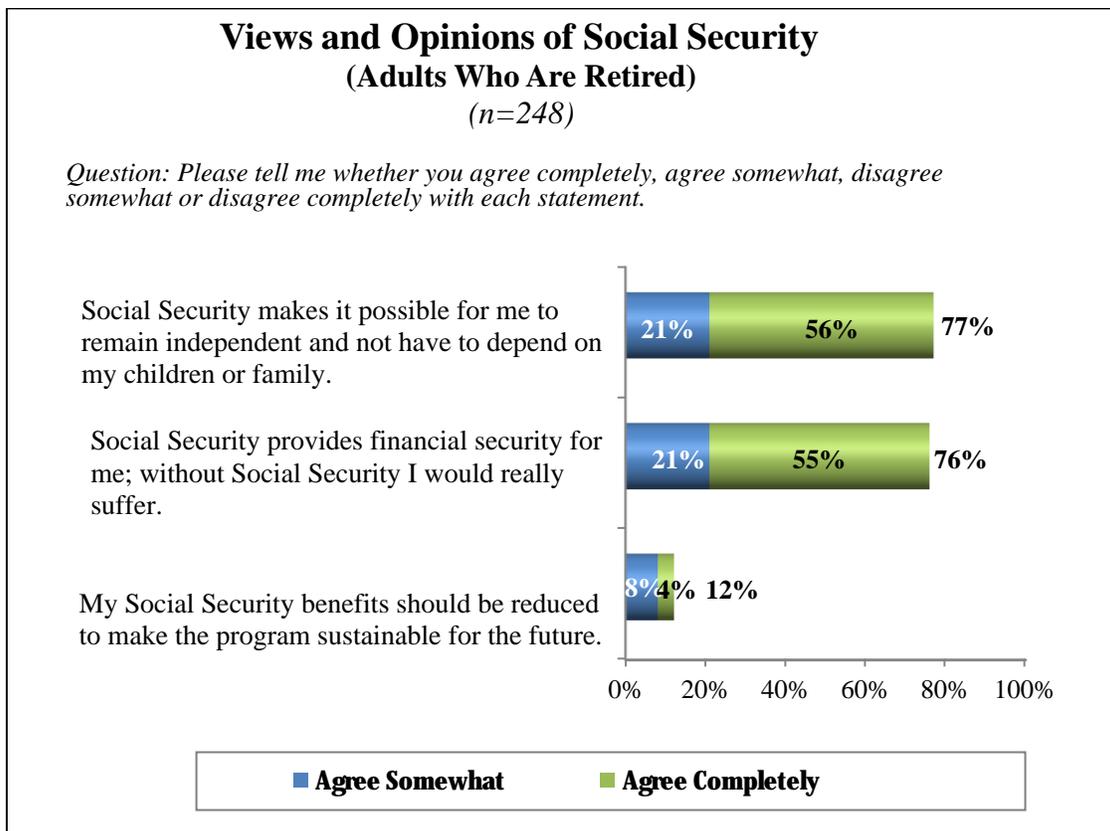
Similarly, the percentage of non-retired adults who agree that Social Security benefits should be reduced to make the program sustainable in the future also tends to decline with age. Nearly half (46%) of those age 18-29 agree with this statement compared with 23 percent of those age 30-49 and just 14 percent of those age 50-64.

Finally, about two in three non-retired adults age 30-49 (65%) believe Social Security will not be there for them when they retire. This compares with just under half of those age 50-64 (49%).



*The number of adults age 65+ who are not retired (n=35) is too small and therefore, this group has been excluded from comparison.

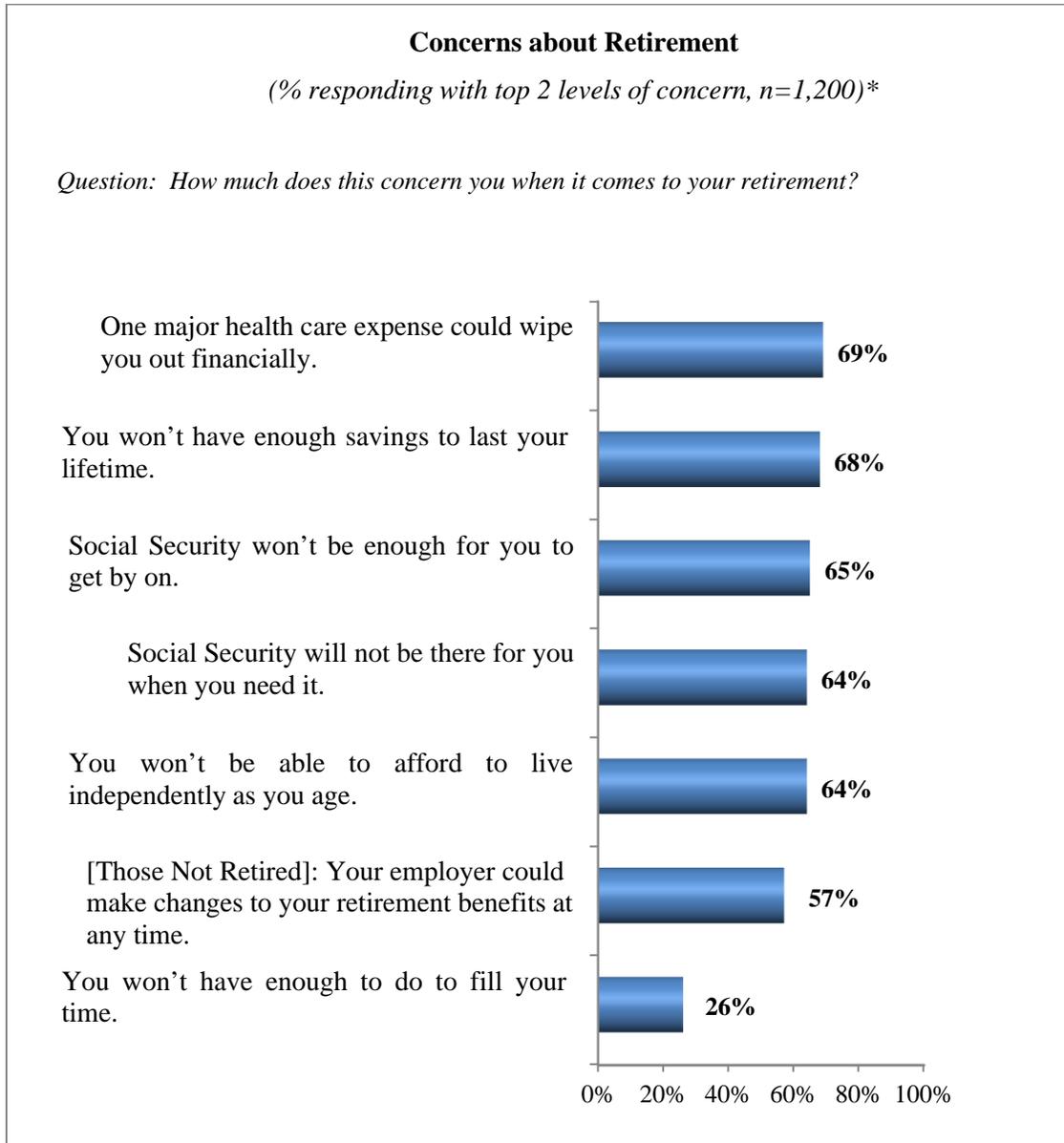
Among retired adults, three in four agree—and a majority completely agree—that Social Security makes it possible for them to remain independent and not have to depend on their children or family members (77%); and that Social Security provides them financial security such that, without it, they’d really suffer (76%). Only slightly more than 10 percent of retired adults, however, agree that Social Security benefits should be reduced to make the program sustainable for the future.



Retirement Challenges and Obstacles

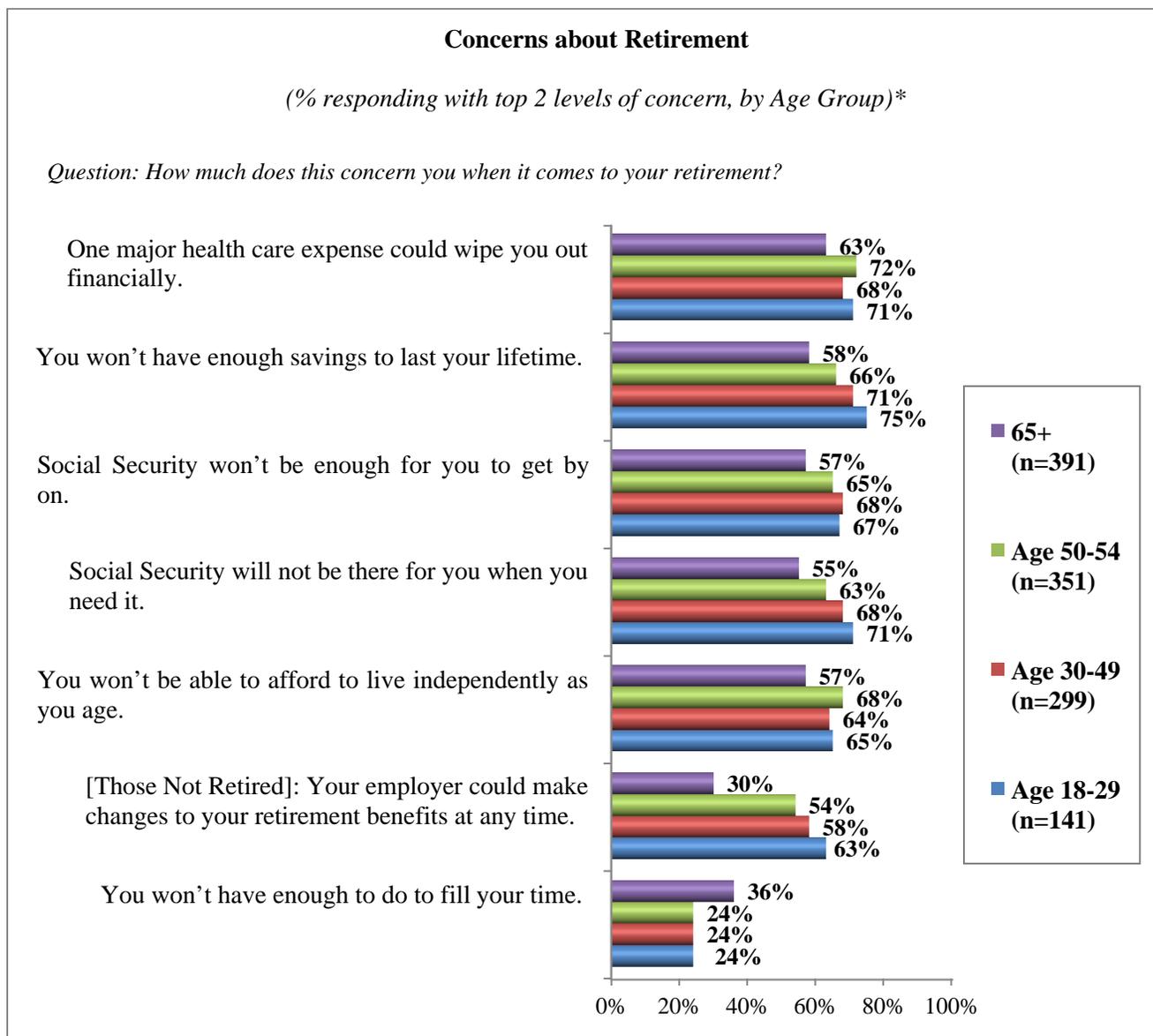
By and large, Americans are concerned that major health care expenses, inadequate savings and insufficient Social Security benefits could jeopardize their retirement security.

When asked how much seven concerns that people might have about retirement were a concern for them personally, a majority of adults noted all but one of the concerns (i.e., not having enough to do to fill their time) as being a personal concern for them. Particularly, having a major health care expense that could wipe them out financially (69%), not having enough savings to last their lifetime (68%), Social Security not being enough to get by on (65%) as well as not being there for them when they need it (64%), and not being able to afford to live independently (64%) were the most common concerns.



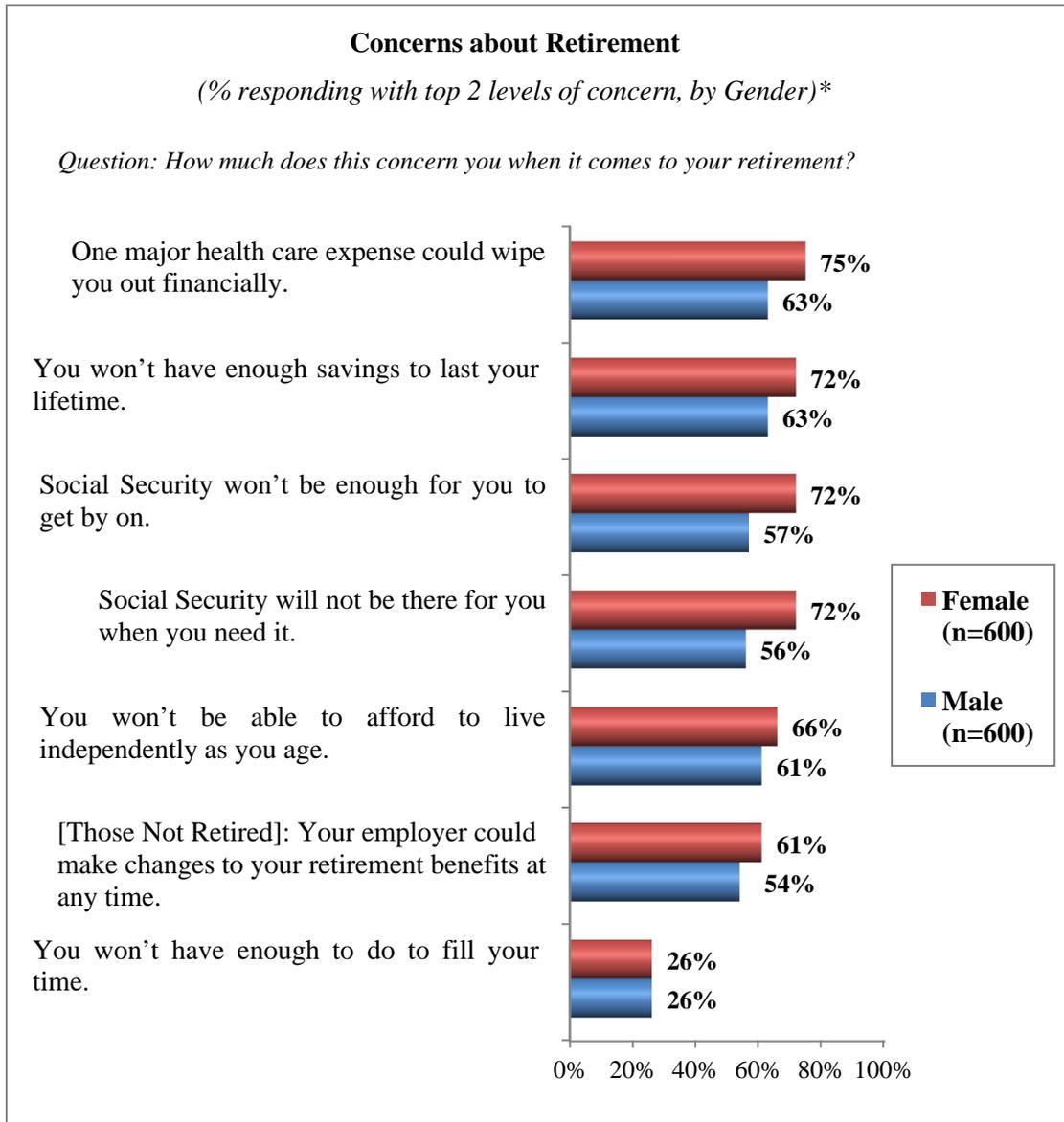
*Based on a 5-point rating scale where 1 equals "not at all concerned" and 5 equals "extremely concerned."

Adults age 65+ generally are less concerned about retirement than those under age 65. For example, adults under the age of 50 are more likely than those age 65+ to be concerned that they won't have enough savings to last a lifetime. Similarly, those under age 65 are more likely than those age 65+ to be concerned that Social Security won't be there when they need it. Likewise, those age 30-49 are more likely than those age 65+ to say Social Security won't be enough to get by on. And those age 50-64 are more likely than those age 65+ to be concerned that they won't be able to afford to live independently as they age. In contrast, those age 65+ are more likely than those under 65 to say they won't have enough to do to fill their time.



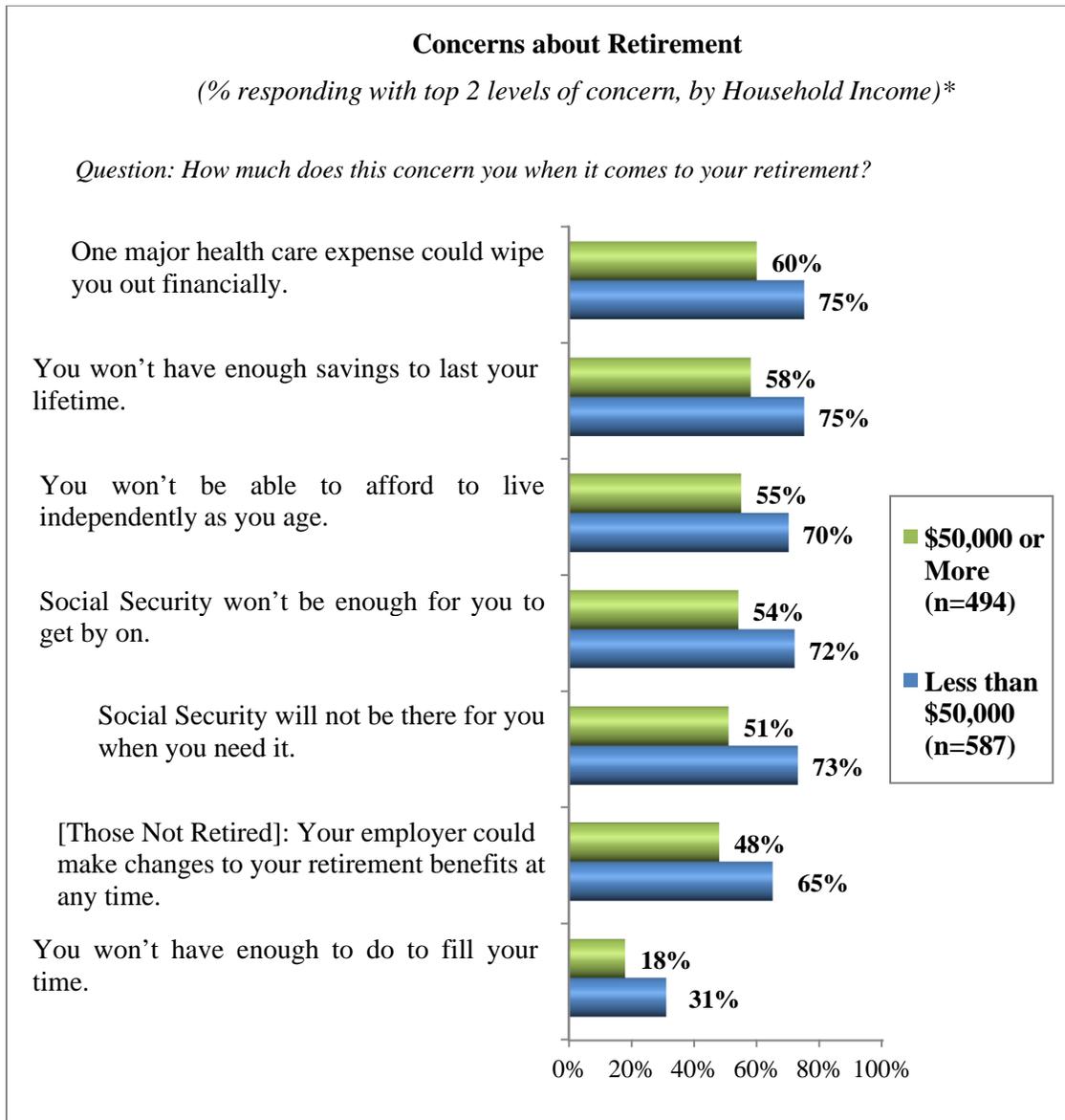
*Based on a 5-point rating scale where 1 equals "not at all concerned" and 5 equals "extremely concerned."

Women are more likely than men to be concerned that they won't have enough money to last a lifetime, that Social Security won't be there when they need it, that Social Security won't be enough to get by on, and that one major health care expense could wipe them out financially.



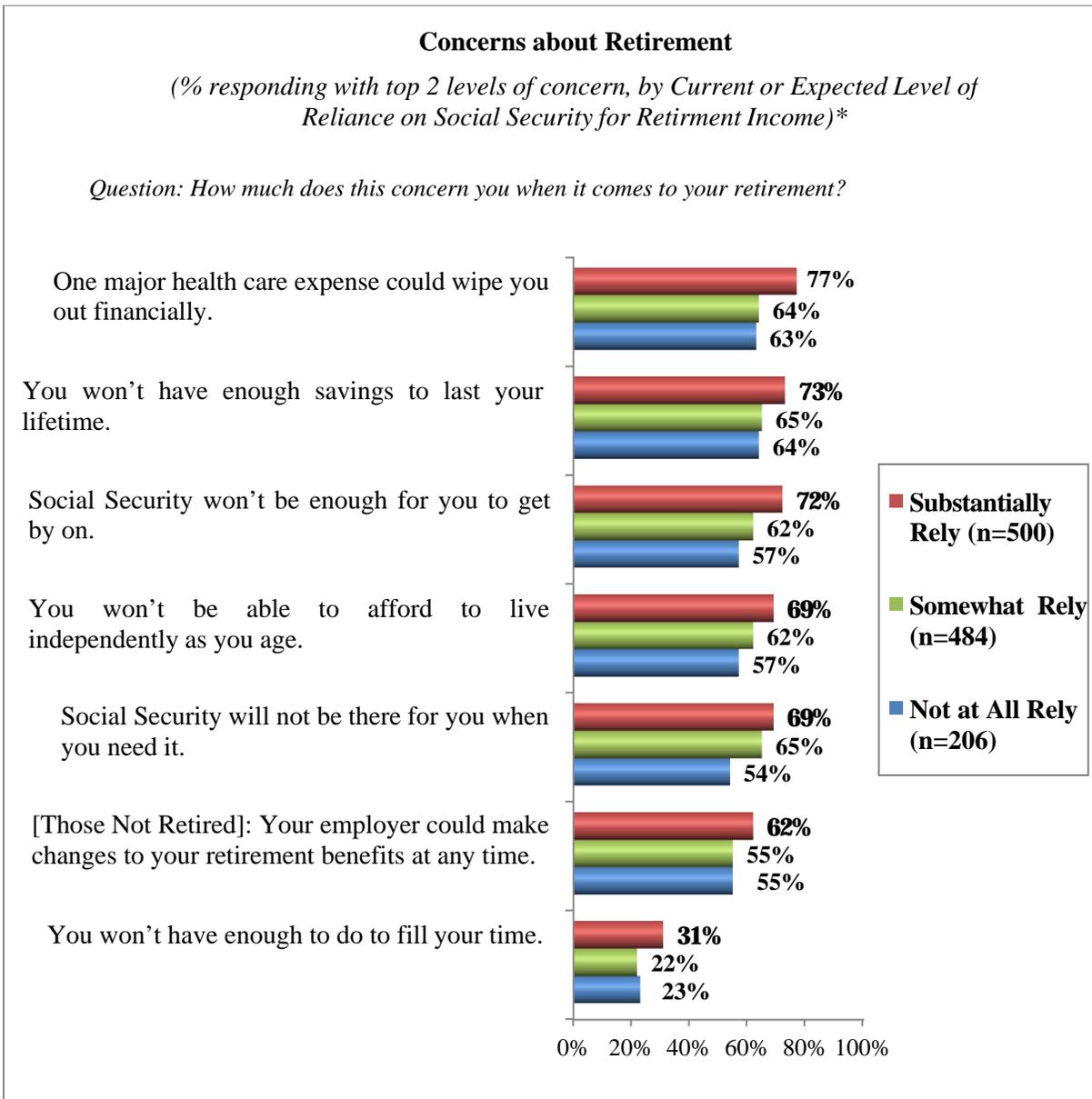
*Based on a 5-point rating scale where 1 equals "not at all concerned" and 5 equals "extremely concerned."

Not surprisingly, those with a household income of less than \$50,000 are more likely than those with a household income greater than \$50,000 to express all of the listed concerns about retirement.



*Based on a 5-point rating scale where 1 equals “not at all concerned” and 5 equals “extremely concerned.”

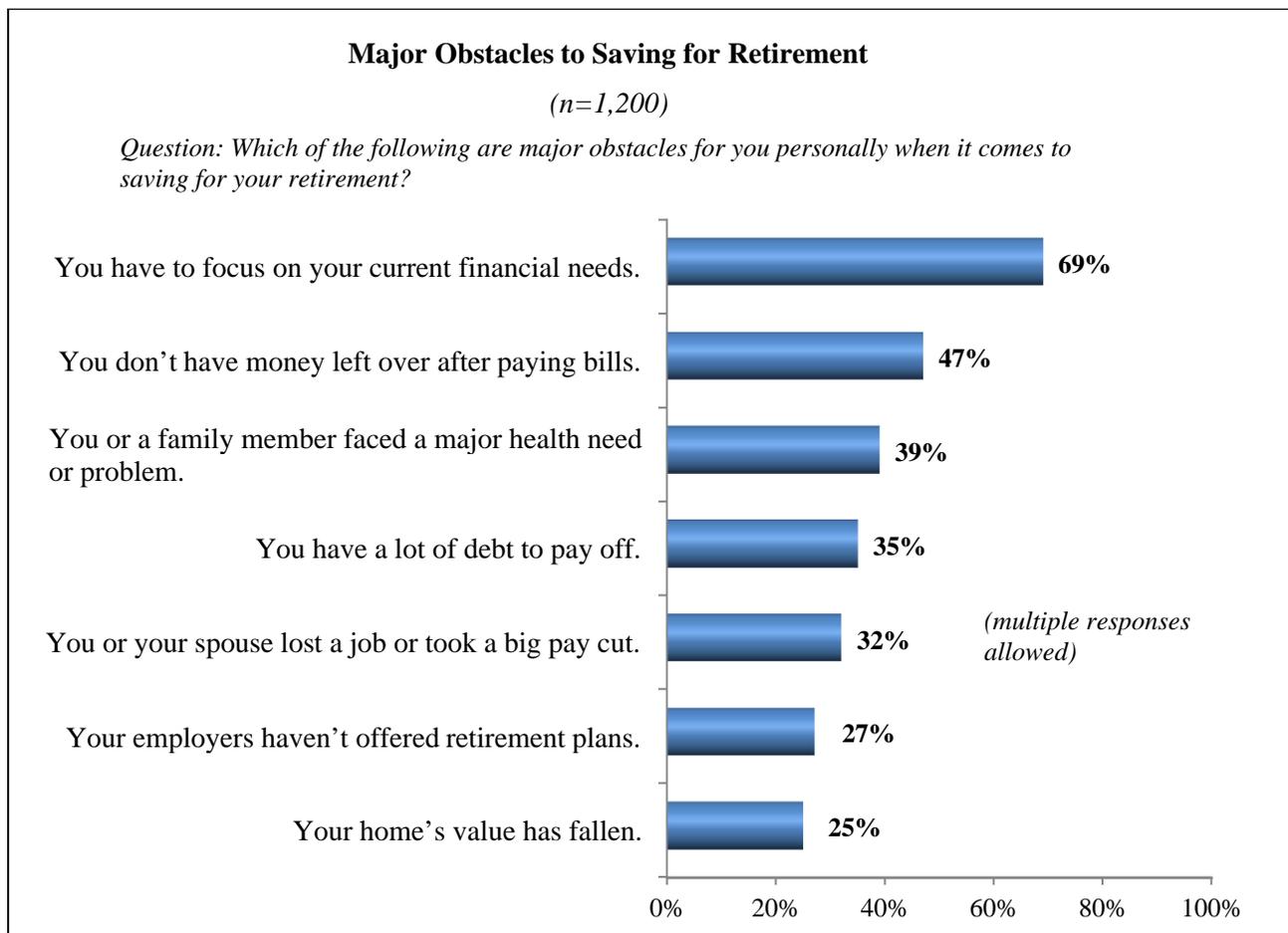
Generally, those who rely on or plan to rely on Social Security for retirement income in a “substantial” way are more likely than others to express concerns about retirement.



*Based on a 5-point rating scale where 1 equals “not at all concerned” and 5 equals “extremely concerned.”

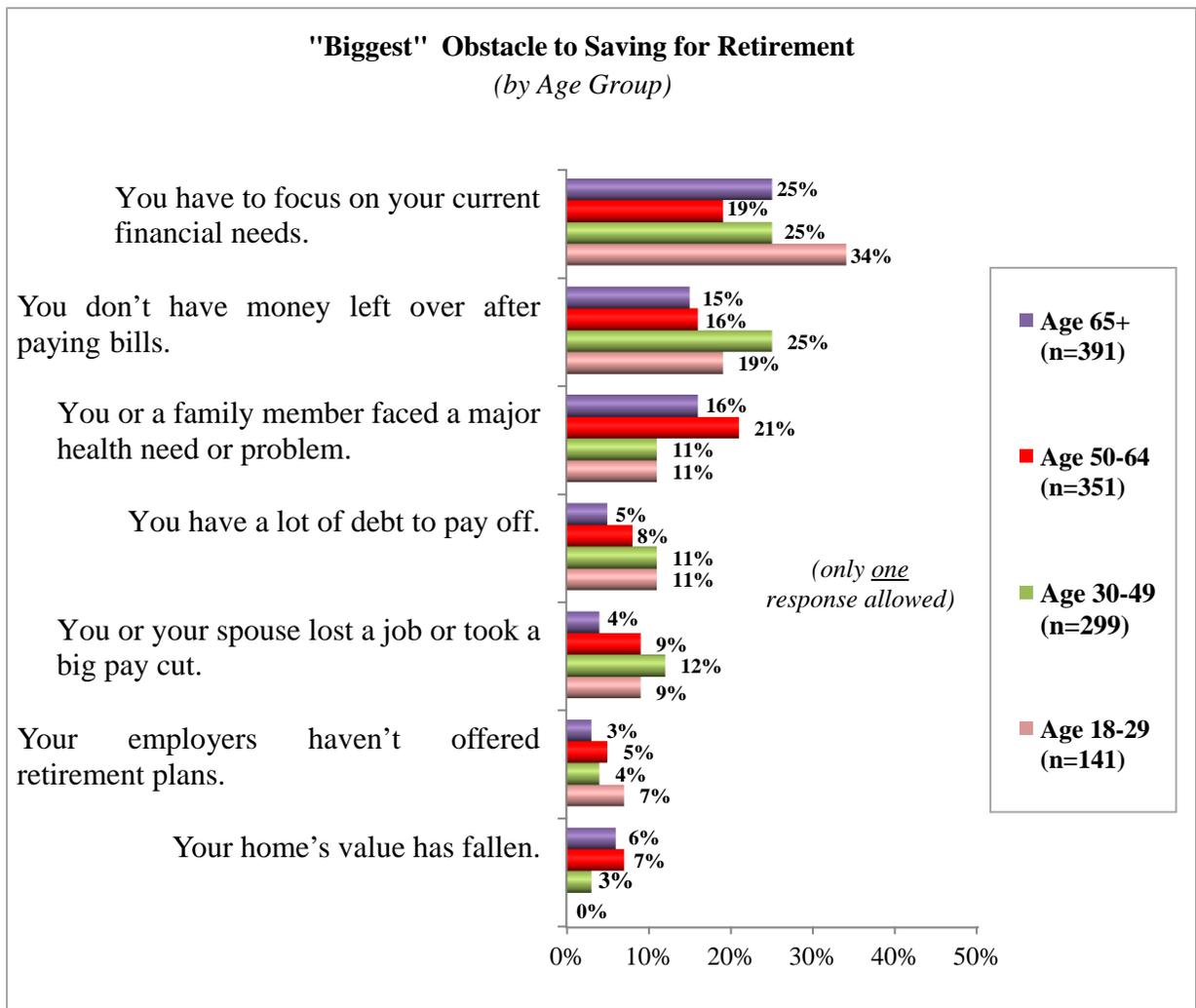
For a majority of Americans, having to focus on current financial needs is a major obstacle to saving for retirement.

Having to focus on current financial needs is a major obstacle to saving for retirement for three in five adults. Nearly half of adults also find it very difficult to save for retirement because they don't have enough money left over after paying their bills. In fact, when asked to select the one obstacle that is their "biggest obstacle" to saving for retirement, 44 percent of adults select one of these two reasons."



The biggest obstacles that adults face when it comes to saving for retirement vary somewhat by age. For example, those under the age of 50 are more likely than those age 50+ to say they have a lot of debt to pay off.

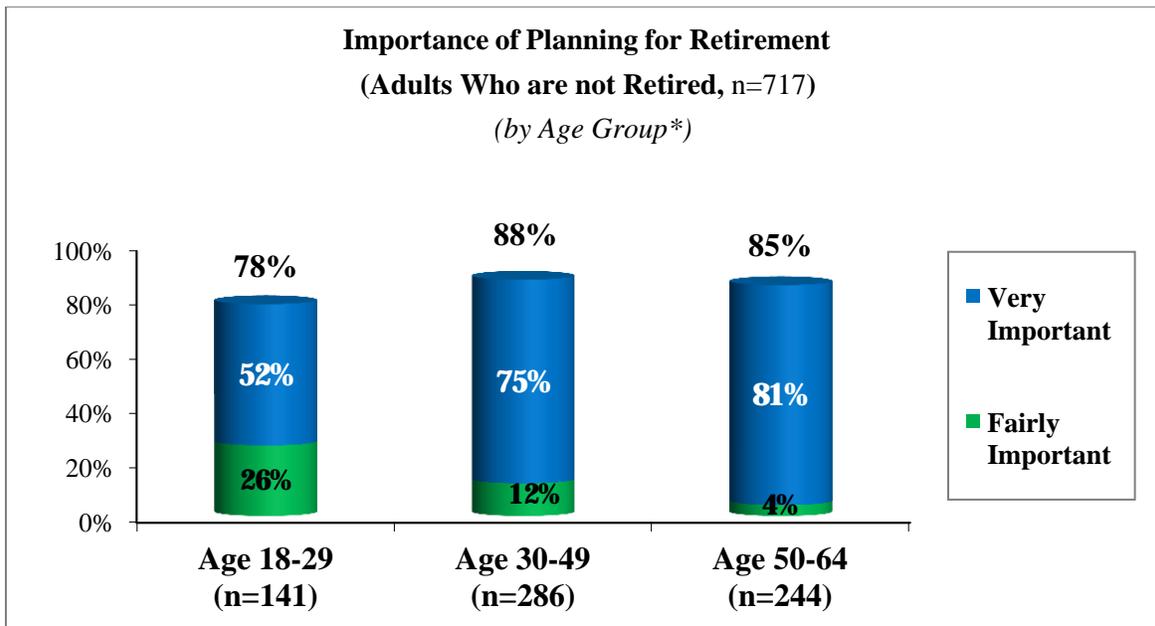
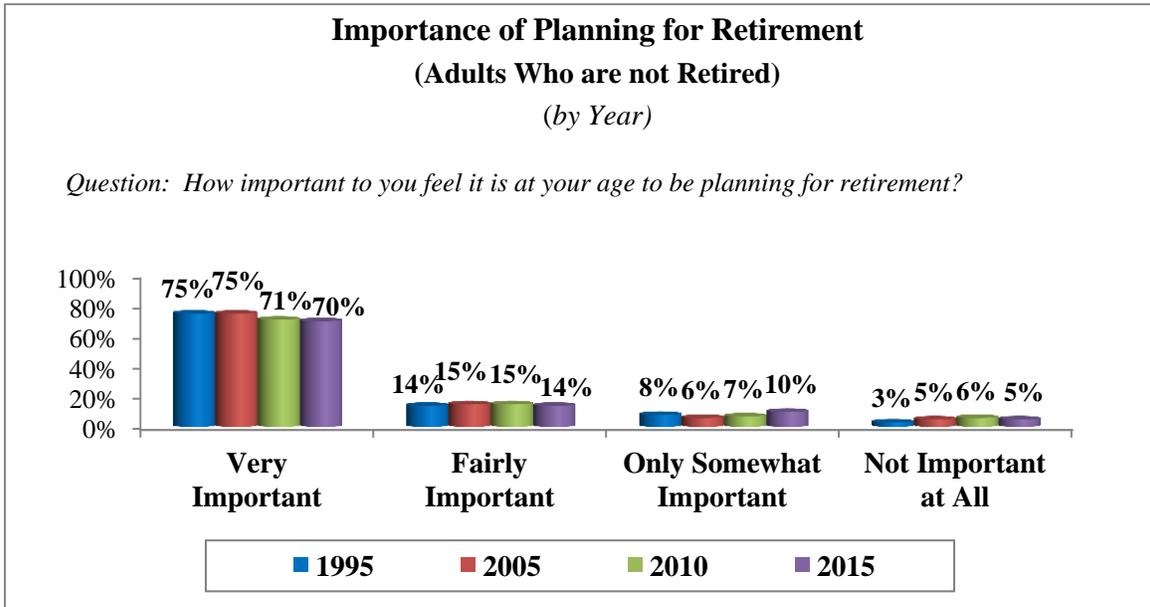
Generally, adults age 65+ tend to have fewer obstacles to saving, given that they are at or near retirement. For example, they are less likely than those under age 65 to cite current financial needs as an obstacle to saving, as well as they don't have enough money left over after paying bills, and they or a spouse has lost a job or took a pay cut.



Importance of Planning for Retirement

A majority of adults, including those ages 18-29, feel that it is very important at their age to plan for retirement.

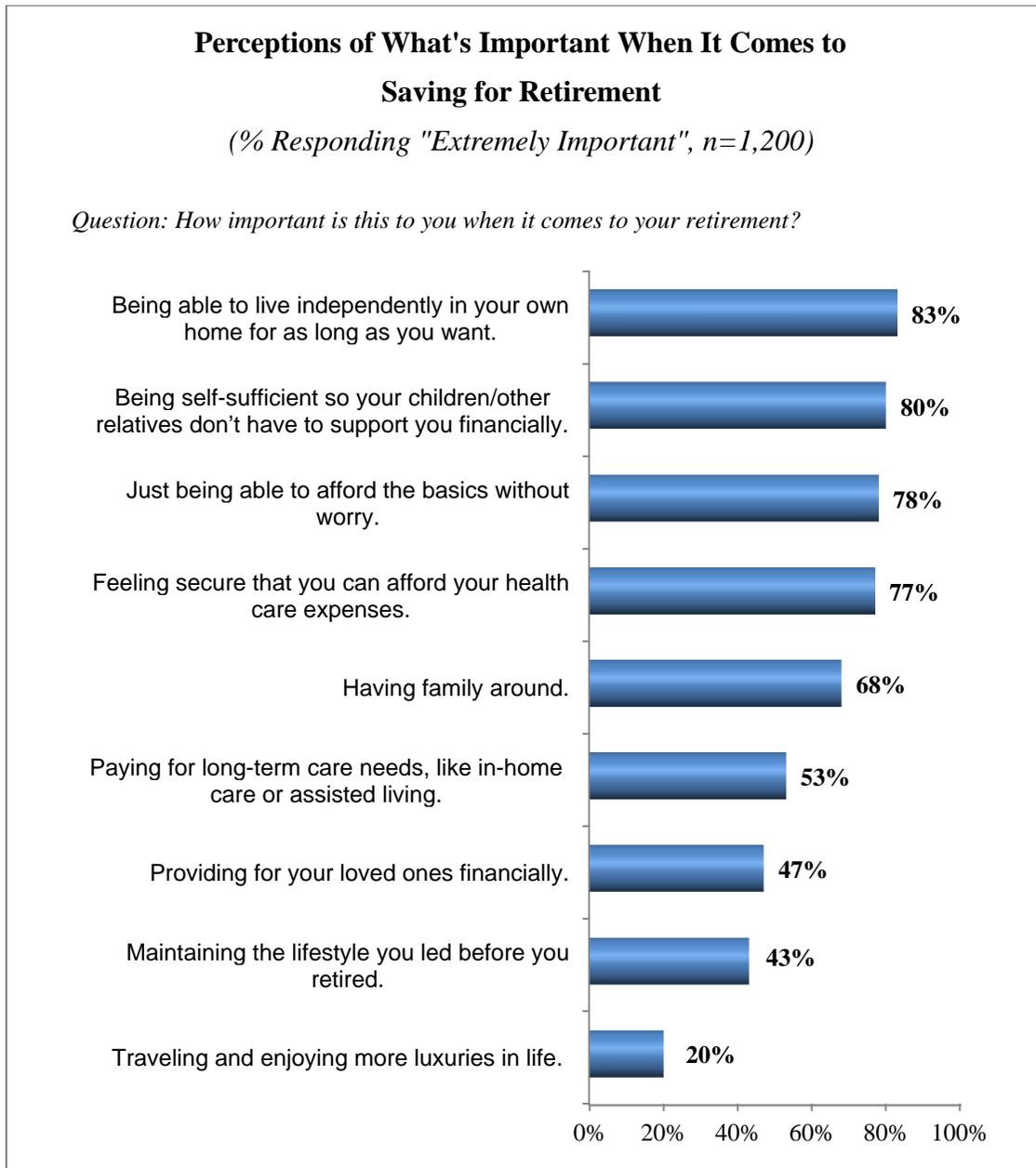
Seven in ten adults overall say that it is very important at their age to plan for retirement. And, this perception has held fairly steady over the years. Although the importance of planning for retirement is higher among adults between the age of 30 and 64, compared to those under age 30, a majority of those age 18-29 still say that it is very important for them to be planning for their retirement.



*The number of adults age 65+ who are not retired (n=35) is too small and therefore, this group has been excluded from comparison.

Perceptions of What Is Important When It Comes to Retirement

Being able to live independently in their home for as long as they want and being self-sufficient so their children and other relatives won't have to support them financially are extremely important for four in five adults when it comes to their retirement. Additionally, being able to afford their basic expenses and health care expenses, being able to pay for long-term care, and having family around is extremely important to a majority of adults.



Methodology

AARP commissioned GfK Roper, a national survey research firm, to conduct a national random digit dial (RDD) telephone survey of 1,200 adults aged 18 or older. A total of 717 respondents were not retired and 483 were retired. Interviews were conducted from June 4 to June 28, 2015. The results from the study were weighted by age, sex, race, region, and education. The margin of sampling error for the random sample of 1,200 is +/- 3.6 points.

The survey uses a dual-frame design of two separate samples of landline and cell/mobile phone numbers that are subsequently combined into one. The random digit dial (RDD) method is used to reach subjects in each sample. Quotas were established so that 50% of respondents are reached on landline numbers and 50% are reached on cell numbers. In this case, 600 interviews were completed via landline phones and 600 via cell phones. Both of the telephone samples are provided by Survey Sampling International LLC of Shelton, Conn. SSI produces an EPSEM sample—that is, an equal probability of selection method sample aimed at ensuring that each person in the sample has an equal chance of being called. Phone numbers of businesses are called to include those that share a telephone with a household.

The survey is based on a nationally representative RDD sample of 1,200 adults, ages 18 and older. The landline RDD sample of households called is stratified, or divided, by census region with targets set for the number of complete calls per region. Cell numbers are not geographically stratified, other than in selecting the initial sample.

This report contains data from the AARP 60th, 70th, and 75th Social Security anniversary surveys. Data presented from the 60th Social Security Anniversary Survey were collected in 1995 by DYG, Inc. In 1995, AARP commissioned DYG, Inc. to conduct a national random digit dial (RDD) telephone survey of 2,000 adults, age 18+. This national survey has a sampling error of plus or minus 2 percentage points.

Data presented from the 70th Social Security Anniversary Survey were collected in 2005 by GfK-NOP, a national survey research firm. In 2005, AARP commissioned GfK-NOP to conduct a national random digit dial (RDD) telephone survey of 1,200 adults, age 18+. This national survey has a sampling error of plus or minus 3 percentage points.

Data presented from the 75th Social Security Anniversary Survey were collected in 2010 by GfK-NOP, a national survey research firm. In 2010, AARP commissioned GfK-NOP to conduct a national random digit dial (RDD) telephone survey of 1,200 adults, age 18+. This national survey has a sampling error of plus or minus 3 percentage points.

Appendix Social Security 80th Anniversary

Fieldwork: June 4-28, 2015
 Unless noted otherwise, all results are percentages.
 Weighted data
 * = less than 0.5%
 - = zero

Screener

A1. Hello, my name is _____ . I'm calling from GfK Roper Public Affairs, a public opinion research company. We're conducting a survey about life in America today and we'd very much like to include the opinions from someone in your household.

S5. Record gender

Male	49
Female	51

Based on: Total Respondents *N=1200*

S6. Before we begin, are you retired or receiving Social Security retirement benefits? (DO NOT READ LIST)

Retired (but not receiving Social Security)	6
Receiving Social Security (but not retired)	5
Neither receiving Social Security nor Retired	68
Retired AND Receiving Social Security	21
Refused	*

Based on: Total Respondents *N=1200*

IF S6=1,4 (RETIRED), ASK QS6A.

S6a. At what age did you retire? (Record exact)

Under 60	35
60+	60
Under 65	69
65+	26
Refused	5
<i>Mean:</i>	<i>58.93</i>

Based on: Total Retired *N=483*

IF S6=2,3,8 (Not Retired), ASK Qs6b.

S6b. At what age do you plan to retire? (Record exact)

Under 60	12
60+	62
Under 65	29
65+	46
Plan to never retire	6
Refused	1
<i>Mean:</i>	<i>63.25</i>

Based on: Total Not Retired

N=717

S7. Do you happen to be married to someone who is receiving Social Security retirement benefits?

Yes	15
No	85
Refused (DO NOT READ)	*

Based on: Total Respondents

N=1200

S8. And, what is your age? (Record exact)

18-26	15
27-35	16
36-44	14
45-53	12
54-62	18
63-71	11
72-80	7
81-89	4
90-99	1
Refused	1
<i>Mean:</i>	<i>47.77</i>

Based on: Total Respondents

N=1200

Main Questionnaire

RETIREMENT ISSUES

IF S6=2,3,8 (NOT RETIRED), ASK Q1.

1. Next, I have some questions about retirement and your thoughts about retirement. How important do you feel it is at your age to be planning for retirement? Very important, fairly important, only somewhat important, or not important at all?

Very important	70
Fairly important	14
Only somewhat important	10
Not important at all	5
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

Based on: Total Not Retired

N=717

ASK EVERYONE

2. People rely on different sources of income for their retirement years. I'm going to read you a list of sources. For each source, please tell me whether this is: something you rely on or plan to rely on in a substantial way for retirement income, rely on somewhat, or do not rely on at all.

	Rely on/plan to rely on in a substantial way	Rely on/plan to rely on somewhat	Do not/do not plan to rely on at all	Don't Know	Refused
a. Payments from Social Security	38	42	20	*	*
b. Pension payments from a company-paid pension plan of your own or your spouse	33	26	40	1	*
c. Money from a retirement account you contributed to, such as a 401(k) plan or an I.R.A.	41	27	31	1	*
d. Money from an annuity policy with an insurance company	6	19	73	3	*
e. Money you can get from selling your house	8	20	69	2	*
f. Income from other savings and investments	27	34	38	1	*

Based on: Total Respondents

N=1200

- 2a. Which of these sources of income do you rely on or plan to rely on MOST for your retirement income?

Payments from Social Security	33
Pension payments from a company-paid pension plan of your own or your spouse	15
Money from a retirement account you contributed to, such as a 401(k) plan or an I.R.A.	29
Money from an annuity policy with an insurance company	2
Money you can get from selling your house	2
Income from other savings and investments	16

Based on: Total Respondents

N=1200

3. Compared with other government programs, how important a program do you think Social Security is? Would you say the Social Security system is...

One of the very most important programs	66
An important program; but not one of the very most important	25
Or, not a very important program	9
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	*

Based on: Total Respondents

N=1200

4. In fact, the average monthly Social Security payment for retirees is about \$1,332 per month. Knowing this, do you think the amount is: Too high, too low, or about right?

Too high	4
Too low	61
About right	32
Don't know (DO NOT READ)	3
Refused (DO NOT READ)	*

Based on: Total Respondents

N=1200

ASK EVERYONE

5. How much confidence do you have in the future of the Social Security system? Would you say you are...

Very confident	11
Somewhat confident	31
Not too confident	31
Or, not at all confident	26
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	-

Based on: Total Respondents

N=1200

ASK OF EVERYONE

6. Now, I'm going to read you some statements about Social Security retirement benefits. Please tell me whether you agree completely, agree somewhat, disagree somewhat, or disagree completely with each statement.

		Agree Completely	Agree Somewhat	Disagree Somewhat	Disagree Completely	Don't Know	Refused
a.	The government made a commitment to people a long time ago about Social Security being there for them when they retire; the government can't break that commitment.	62	16	7	13	1	*
b.	It would be unfair to people who are retired or near retirement to make major changes to Social Security that would affect them.	67	20	6	5	1	*
c.	Everyone who pays into Social Security should receive it no matter what other income they have.	65	18	10	6	1	*
d.	For many older Americans, Social Security makes it possible for them to remain independent and not have to depend on their children or family.	53	31	8	7	1	*
e.	Social Security provides financial security for all Americans; without it the people who count on it most would really suffer.	57	26	8	8	1	*
f.	Social Security is driving up the nation's budget deficit and should be cut to protect America's future.	8	11	19	60	2	*
g.	Paying into Social Security is a way to build financial independence in retirement.	37	33	14	15	1	*
h.	It would be better to pay more into Social Security now to protect benefits for future generations.	29	32	16	21	2	*

Based on: Total Respondent

N=1200

		Agree Completely	Agree Somewhat	Disagree Somewhat	Disagree Completely	Don't Know	Refused
i.	Even though I think I might be able to do better on my own, I think it's important to continue to contribute to Social Security for the common good.	55	28	7	10	1	*
j.	Maybe I won't need Social Security when I retire, but I definitely want to know it's there just in case I do.	63	21	7	9	1	*
k.	I would be willing to contribute more to Social Security to make sure it will be there for me when I retire.	38	30	11	21	1	*
l.	Social Security won't be there when I'm ready to retire.	24	33	21	20	3	*
m.	My Social Security benefits should be reduced to make the program sustainable for the future.	7	19	22	49	2	*

Based on: Total Not Retired

N=717

		Agree Completely	Agree Somewhat	Disagree Somewhat	Disagree Completely	Don't Know	Refused
n.	Social Security makes it possible for me to remain independent and not have to depend on my children or family.	56	21	9	13	1	*
o.	Social Security provides financial security for me; without Social Security I would really suffer.	55	21	9	14	1	*
p.	My Social Security benefits should be reduced to make the program sustainable for the future.	4	8	12	75	1	*

Based on: Total Retired

N=483

ASK EVERYONE

7. How informed would you say you are about the way Social Security works?

Very well informed	23
Fairly well informed	51
Not too well informed	21
Or, not at all informed	5
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	-

Based on: Total Respondents

N=1200

8. The Social Security Administration projects that the Social Security trust fund will be exhausted in the next 20 years. Based on your understanding, does this mean:

Social Security will not be able to pay any benefits.	19
Social Security will be able to pay benefits at a reduced level.	26
Or you don't know	54
Refused (DO NOT READ)	1

Based on: Total Respondents

N=1200

9. Now, I'm going to read you some things people consider when thinking about what they want out of retirement. For each, please tell me how important it is to you personally when it comes to your retirement.

Please use a 5-point scale, where 5 means it is extremely important to you in retirement, and 1 means it is not important at all.

How important is this to you when it comes to your retirement?

		Not Important at all	2	3	4	Extremely Important	Don't Know	Refused
1.	Maintaining the lifestyle you led before you retired.	6	6	21	24	43	*	*
2.	Just being able to afford the basics without worry.	2	2	7	11	78	*	*
3.	Feeling secure that you can afford your health care expenses.	4	1	4	14	77	*	*
4.	Traveling and enjoying more luxuries in life.	15	13	33	19	20	*	*
5.	Being able to live independently in your own home for as long as you want.	1	1	3	12	83	*	-
6.	Paying for long-term care needs, like in-home care or assisted living.	4	3	16	23	53	1	*
7.	Being self-sufficient so that your children or other relatives don't have to support you financially.	2	1	3	14	80	*	-
8.	Providing for your loved ones financially.	8	8	18	19	47	*	*
9.	Having family around.	2	3	11	16	68	*	*

Based on= Total Respondent N=1200

ASK EVERYONE

10. Next, I am going to read you some concerns people might have about retirement. For each, please tell me how much of a concern it is for you personally.

Please use a 5-point scale, where 5 means you are extremely concerned, and 1 means you are not concerned at all.

How much does this concern you when it comes to your retirement?

		Not Concerned at all	2	3	4	Extremely Concerned	Don't Know	Refused
1.	You won't have enough savings to last your lifetime.	10	8	14	15	53	*	*
2.	Social Security will not be there for you when you need it	11	7	17	16	48	1	*
3.	Social Security won't be enough for you to get by on	12	7	16	17	47	*	-
4.	One major health care expense could wipe you out financially	10	5	15	13	56	1	*
5.	[NOT RETIRED N=717]: Your employer could make changes to your retirement benefits at any time.	20	8	14	16	42	1	*
6.	You won't have enough to do to fill your time	43	13	18	9	17	1	*
7.	You won't be able to afford to live independently as you age	11	8	18	16	47	*	-

Based on: Total Respondent

N=1200

ASK EVERYONE

11. Which of the following are major obstacles for you personally when it comes to saving for your retirement? Please tell me all that apply.

You don't have money left over after paying bills	47
You or a family member faced a major health need or problem	39
You have a lot of debt to pay off	35
Your home's value has fallen	26
You or your spouse lost a job or took a big pay cut	32
Your employers haven't offered retirement plans	27
You have to focus on your current financial needs	69
Other (Do Not Read) SPECIFY	*
Don't know (Do Not Read)	11
Refused (Do Not Read)	2

Based on: Total Respondents

N=1200

ASK OF THOSE WHO ANSWER MORE THAN ONE RESPONSE IN Q11

12. And which of those would you say is the biggest obstacle for you?

You don't have money left over after paying bills	19
You or a family member faced a major health need or problem	15
You have a lot of debt to pay off	9
Your home's value has fallen	4
You or your spouse lost a job or took a big pay cut	9
Your employers haven't offered retirement plans	5
You have to focus on your current financial needs	25
Other (Do Not Read) SPECIFY	1
Don't know (Do Not Read)	11
Refused (Do Not Read)	2

Based on: Total Respondents

N=1200

Demographics

ASK EVERYONE

These final few questions are for classification purposes only. Please be assured that your answers will be kept confidential.

D1. Are you...

Married	53
Single/never married	20
Single but living with a "significant" other	7
Divorced/ separated	12
Widowed	8
Refused (DO NOT READ)	1

Based on: Total Respondents

N= 1200

D2. What is the last grade of school you completed?

Less than a high school graduate	7
High school graduate	26
Technical, vocational, or business school	8
Some college	28
College graduate	18
Post graduate study	12
Refused (DO NOT READ)	1

Based on: Total Respondents

N= 1200

D3. Generally speaking, do you usually think of yourself as...

Republican	29
Democrat	29
Independent	27
Libertarian	5
Other (SPECIFY)	*
None of these (DO NOT READ)	5
Don't know (DO NOT READ)	2
Refused (DO NOT READ)	2

Based on: Total Respondents *N=1200*

D4. Generally speaking, do you consider yourself to be politically...

Conservative	36
Moderate	36
Liberal	22
Don't know (DO NOT READ)	4
Refused (DO NOT READ)	2

Based on: Total Respondents *N=1200*

D5. Are you...

Employed full-time	46
Employed part-time	11
A homemaker	7
Retired	23
A student	4
Temporarily unemployed	6
Refused (DO NOT READ)	1

Based on: Total Respondents *N=1200*

D6. Is your total family income before taxes...?

Less than \$10,000	10
\$10,000 to less than \$20,000	9
\$20,000 to less than \$30,000	12
\$30,000 to less than \$40,000	13
\$40,000 to less than \$50,000	10
\$50,000 to less than \$75,000	13
\$75,000 to less than \$100,000	10
\$100,000 or more	14
REFUSED	9

Based on: Total Respondents *N=1200*

D7. To ensure that we have a representative sample, would you please tell me whether you are from a Hispanic or Spanish-speaking background?

Yes, Hispanic	12
No, not Hispanic	87
Don't know (DO NOT READ)	*
Refused (DO NOT READ)	1

Based on: Total Respondents

N=1200

D8. And again, for statistical purposes only, what is your race – white, black, Asian, native American, or something else?

White	77
Black	12
Asian	*
Native American	*
Hispanic (DO NOT READ)	6
Multi-racial (DO NOT READ)	1
Other [SPECIFY]	1
Refused (DO NOT READ)	2

Based on: Total Respondents

N=1200

D9. Do you or any member of your household belong to A.A.R.P. (formerly the American Association of Retired Persons)?

Yes	18
No	80
Don't know (DO NOT READ)	1
Refused (DO NOT READ)	1

Based on: Total Respondents

N=1200

D10. And on how many different cell-phone numbers, if any, could I have reached you for this call?

None	16
One	65
Two	12
Three or more	4
Don't know	1
Refused	2

Based on: Total Respondents

N=1200

D11. How many different landline telephone numbers, if any, are there in your home that I could have reached you on for this call? This includes listed or unlisted numbers. To answer this question, please don't count cell phones or landlines used ONLY for faxes or modems.

None	49
One	44
Two	3
Three or more	1
Don't know	1
Refused	2

Based on: Total Respondents

N=1200

D12. [IF D10>0 AND D11>0, ASK:] Generally speaking, would you say you use your landline phone most of the time, your cell phone most of the time, or would you say you use both about equally?

Landline	20
Cell phone	53
Both equally	27
Don't know	
Refused	-

Based on: Total Have Both Landline and Cell Phone

N=609

D13 Region (from Sample)

Northeast	18
Midwest	22
South	37
West	23

Based on: Total Respondents

N=1200