

Myths and Misunderstandings About Public Opinion Toward Social Security: Knowledge, Support, and Reformism.<sup>#</sup>

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**EXECUTIVE SUMMARY**

\* We reviewed hundreds of public opinion survey items on Social Security and found that common assumptions about the public's thinking toward Social Security are often based on half-truths or simply wrong.

\* The public's knowledge about Social Security is incomplete and in some cases inaccurate, but the public is far more knowledgeable than commonly assumed. Where the public is wrong, its views often reflect inaccurate information from policy makers or journalists.

\* Knowledge is not evenly distributed in America but is concentrated among those who are the most successful -- the affluent and better educated.

\* Third Millennium's startling report that found more confidence in the existence of UFOs than Social Security's future is fabricated and tells us nothing new about public opinion. Americans have had low confidence in Social Security since the 1970s because of the disproportionate media coverage of the program's imminent crisis and the public's distrust of government in general. The Third Millennium report illustrates a persistent pattern of misrepresentation of public opinion by journalists and political activists.

\* The public's low level of confidence in Social Security does not appear to be weakening program's support, which remains high and little changed. Americans support Social Security not because it satisfies a simple calculation of its "money's worth" but because it provides an insurance against the risk of low income in retirement and a protection from bearing the burden of financially drained parents.

\* Balanced survey items reveal large opposition to privatization proposals and mixed reactions to some of the incremental solutions to the program's long term financial shortfall.

\* The future course of public opinion will continue to be

influenced by Americans' low regard for government and the information conveyed by journalists and policy makers. Politicians will fight to win over public opinion by launching competing campaigns to emphasize the most favorable components of their favorite proposals. Journalists must be vigilant to provide the arguments of each side and to communicate an accurate picture of public opinion itself -- a job that they had faltered on during recent policy debates on entitlements.

# Prepared for the 10th Annual Conference of the National Academy of Social Insurance, January 29-30, 1998, National Press Club, Washington D.C. Supported by a grant from The Pew Charitable Trusts.

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and a grant from The Pew Charitable Trusts. The authors gratefully acknowledge the thoughtful comments of Eric Kingson. The responsibility for analysis and interpretation is our own.

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Policy makers, pundits, and news audiences are bombarded every day with new polls on public opinion and by journalists' reports on the state of Americans' thinking. Elites sift their way through this onslaught by relying on a few guidelines to simplify their task.

Political observers depend on four assumptions to make sense of public thinking on Social Security. The first is that the public really does not know much, if anything, about Social Security; the clear implication is that the public's preferences should be followed as a practical political matter but should be discounted as an influence on policy discussions.

No single poll on entitlement has gotten more eye-opening attention than Third Millennium's UFO poll of eighteen to thirty-four year olds in September 1994. Journalists (and policy makers) followed Third Millennium's lead and pitched the poll as suggesting that young Americans considered UFOs more likely than the prospect of collecting Social Security.<sup>1</sup>

Third Millennium's UFO poll and its widespread use by journalists and policy makers illustrates the second assumption that elites have adopted: Americans' confidence in the future of Social Security is dramatically changing, escaping like air from a punctured hot balloon. The lurking conclusion is that support for Social Security will decline dramatically. Public support, it is intoned, will melt down now that confidence has collapsed.

The third assumption of political observers is that Americans are now turning toward radical change that would privatize Social

Security as the best hope for restoring its future. Anne Willette, for example, opened her October 1, 1996 story for USAToday by heralding a poll that purported to demonstrate that almost 60% of Americans "want to invest some of their Social Security taxes themselves -- even though they might end up with less money at retirement." Americans, particularly younger workers, are watching out for their interests and demanding their "money's worth."

The final assumption is that there is substantial conflict between the generations over Social Security. Staving off the collapse of Social Security is being held up by the self-serving opposition of seniors who are disregarding the interests of younger Americans. In a November 1994 broadcast, ABC's Jim Angle flagged younger Americans' "deep doubts about generational fairness."

We evaluated these common assumptions about public opinion by reviewing hundreds of survey items that span the period from the 1970s to the fall 1997. We were especially interested in survey questions that were worded in an identical or similar manner over a long period of time. A major problem with studying public opinion surveys is that poll results are extremely sensitive to the wording of questions; survey responses may -- to some degree -- simply be an artifact of how poll questions are phrased. Examining similarly worded questions allows us to identify genuine patterns and trends in public opinion.

The evidence on public opinion, we will argue, is at odds with important aspects of the conventional presumptions regarding Americans' thinking about Social Security. The public is, in fact,

better informed about Social Security than commonly presumed. Areas where the public is wrong often represent plausible conclusions based on the information available to it. The public may simply be echoing the choices it is presented. Although large proportions of citizens understand Social Security's operations, this knowledge is generally unequally distributed among the more affluent and educated.

In addition, Third Millennium's notorious UFO report is both fabricated and tells us nothing new about public opinion -- Americans have had low confidence in Social Security since the 1970s. The kicker is that even with the low confidence, the public's support has remained virtually unchanged -- a flatliner, according to available trend data. The third assumption that Americans welcome the opportunity to restructure Social Security to include individual investments in equities similarly lacks a clear grounding in the available evidence. Responses to balanced survey questions show no support for individualized privatization. Politicians who emphasize this kind of structural reform place themselves in the vulnerable position of pressing the reforms on a public that is comparatively well informed and opposed to individualized privatization.

The fourth assumption of intergenerational warfare is overstated. Although seniors are more sensitive to threats to Social Security, younger Americans are consistently just as supportive (if not more so) of the overall program. Forgotten in the rush to condemn seniors as "greedy geezers" are the differences

that divide the elderly. Opinion surveys suggest that education, economic circumstances, and other factors both divide seniors and draw them together with other segments of the population including younger cohorts. A broad cross-section of Americans support Social Security not because it satisfies a simple calculation of its "money's worth" to any one individual but because it provides an insurance against the risk of low income in retirement and a protection from bearing the burden of financially drained parents.

### **I. What the Public Knows**

Michael Delli Carpini and Scott Keeter (1996) find in their recent systematic study of political knowledge that Americans' overall levels of political knowledge are "modest at best." Social Security is an exception. The public appears to know more about more about Social Security than about national defense or basic government institutions. Although the public does not approximate the ideal standards of a fully informed citizenry, its knowledge of Social Security is much higher than widely assumed.

Table 1 reports a string of 19 surveys since 1973, which shows that a half or more of Americans have consistently reported that they are "very" or "fairly" well informed. The results in Table 1 are confirmed by several additional surveys in 1997, which reported that nearly 60% of Americans felt confident in their understanding and knowledge about the program.<sup>2</sup> The degree that Americans perceive themselves as informed varied by education, income and age, though the differences were not always large. Figures 1, 2,

and 3 present the demographic breakdown for 5 selected years from the aggregate data in Table 1. The figures suggest that between 1989 and 1997 distinct subpopulations generally move in parallel (Page and Shapiro, 1992). Seniors consistently rank themselves highest followed and those below 30 the lowest. Figure 2, though, suggests the surprising finding that the narrow difference between income groups remains quite stable. Social Security is apparently sufficiently well understood through interpersonal contacts and media coverage to counteract the typical advantage of the affluent. An alternative hypothesis is that lower income groups are more likely to deceive themselves about a program that they have heard of but which they do not understand to the same depth as the more affluent.

Americans' confidence in their information apparently springs from the attention they are giving the issue in the media. Princeton surveys in January and February 1997 found that about half or more of Americans report following news reports on Social Security "very" or "fairly" closely.<sup>3</sup>

Of course, whether Americans' confidence in their understanding of Social Security is justified remains a separate issue; the public may be overestimating its competence or the information conveyed to the public by policy makers and journalists may be inaccurate.

The evidence suggests, however, that the public's confidence is not unwarranted. Many of the basic rules and procedures of the Social Security system are known to half or more of the public. A

string of eight surveys since 1978 indicates that generally two-thirds or more of Americans accurately understand that Social Security is a "pay-as-you-go" system. Table 2 shows that as many as 79% of Americans and no fewer than 61% have understood this fundamental fact since 1978 when data began to be collected on this item.

A collection of individual survey items since the 1970s reveal an impressive pattern of knowledge about Social Security -- with some notable exceptions which we discuss below. Table 3 shows the percentage of respondents correctly answering factual questions about Social Security in national surveys. Most of the items indicate that a majority or a solid plurality accurately understand important facts about Social Security. The public recognizes that its funds are invested in government treasury bonds rather than in stocks or placed in a bank account; that exhaustion of the trust fund in 2029 will result in fewer assets and reduced benefits rather than the system becoming completely broke and unable to pay any benefits; and that its future financial problems stem from fewer workers and increased life expectancy. These are comparatively detailed and technical issues.

Over a third of the items in Table 3, however, point to gaps in the public's understanding. Only one or perhaps three in ten Americans correctly understand that Social Security is one of the federal budget's most expensive items; that fraud and abuse have not caused the program's financial trouble; and that Social Security is not facing financial difficulty because it is a "ponzy

scheme" to finance other programs.

Although Americans are wrong on a number of facts, their responses are either plausible or reflect the information that policy makers and journalists have fed them. For instance, there is no systematic evidence that Social Security is inefficient or corrupt. Less than 1% of its benefits are consumed by administrative costs and independent auditors have never charged that its rolls of retirees are bloated by bureaucratic bumbling and government incompetence. Yet, Table 3 indicates that only 7% realize that Social Security's financial problems do not stem from fraud and abuse. Similar results were reported in a 1997 survey by the Public Agenda Foundation; it found that 84% believe "the government is mismanaging Social Security so badly that the money is going to waste," and that 67% are convinced that "too many people are cheating" the program.<sup>4</sup> In a separate item, 62% of respondents who were most critical of Social Security pinned the program's faults on waste and mismanagement; only 25% pointed to an aging population and 9% blamed unaffordably high benefits.<sup>5</sup> The public's false suspicions that Social Security is poorly administered most likely stem from a general distrust of government and from the media's widespread coverage of administrative slipups; Social Security is guilty simply by association with government.

The public is also incorrect in placing foreign aid and food stamps ahead of Social Security as the most costly items in the federal budget. Again, though, the public may be echoing the impressions that politicians and the news media have created. The

1996 presidential election, for instance, cautiously steered clear of Social Security but gave ample play to the burden on taxpayers of funding welfare and -- in the Republican primaries -- foreign "give a ways." Concluding that food stamps and foreign aid are significant budgetary burdens is not so far-fetched.

Still other Social Security issues on which the public appears off-base are actually points of contention on which reasonable people disagree. Only 8% of Americans do not attribute Social Security's financial difficulties to unwise investments. But, of course, elites are deeply divided on just the this issue, with some arguing that investing in stocks represents a wiser investment strategy.

A March 1997 survey by the Washington Post illustrates the ambiguity of question wording. The survey asked respondents if the average annual benefit that Social Security paid to retired workers was less than \$10,000 a year, \$10,000-\$20,000 a year, \$20,000 to \$30,000 or more than \$30,000. Thirty-eight percent chose the first category and 49% the second. The correct answer is not straightforward. It depends on whether the question is interpreted as referring to couples or nonmarried beneficiaries; the average Social Security benefit in 1992 was just over \$10,000 for couples and a bit under 10,000 for non-married individuals.

In short, the difference between "right" and "wrong" may not be clear because of ambiguous question wording or complex policy issues. Americans' knowledge about Social Security is far from complete and certainly does not conform to the ideal of a

democratic citizen, but it is more extensive than is commonly assumed and wrong answers are often reasonable conclusions based on available information.

#### **DIFFERENCES IN KNOWLEDGE**

The public is not an undifferentiated mass sharing the same level of knowledge about Social Security. In fact, Americans' knowledge about Social Security and other political issues vary in striking ways. The distribution of political knowledge parallels the clustering of economic and social resources; the most affluent and educated tend to be the most knowledgeable. We suspect that the income differences would be found in a multivariate analysis to largely reflect education difference.

Tables 4, 5, and 6 present the percentage of respondents correctly answering factual questions about Social Security based on their education, income and age. Carpini and Keeter find that "education is the strongest single predictor of political knowledge" (271). Education has been credited with boosting knowledge because it transmits specific information, stimulates students about politics which leads to exposure to more information, and instills the cognitive skills for effective learning from new information.

Table 4 indicates that the better educated are more likely to understand accurately that the program is financed on a pay-as-you-go basis, that it is included in calculation of the federal budget, and other aspects of the program. For example, understanding that the Social Security revenues are invested in government bonds jumps

from 38% among individuals who did not graduate high school to 64% among those who earned graduate degrees. Stark contrasts across education groups is evident for several other items in Table 4.

Although the more educated were more likely to appreciate the inaccuracy of claims that Social Security is hobbled by fraud, diversion of its funds to other programs, and unwise investments, only a small fraction of the most educated understood these points.

The advantage of education is somewhat muted for cases in which policy makers and journalists have provided limited or misleading information.

Income had a similar impact on knowledge, with the more affluent having a better grasp of Social Security's operations. Table 5 suggests, for instance, that only 38% of the poorest understood that Social Security revenues were invested in government bonds while 62% of the most affluent recognized this important fact. The discrepancy between the high and low income groups for many of the items in Table 5 parallel the differences in knowledge found among better and less well educated in Table 4. Income disparities may reinforce educational advantages in knowledge about Social Security.

Research on political knowledge toward a wide range of political matters demonstrates that age boosts understanding (Carpini and Keeter, 1996). Learning is enhanced either by passing through the life cycle, which produces a range of experiences such as retiring or helping aging parents plan their finances, or by living through unique "life defining" events and circumstances of a

generation (e.g. World War II or the Great Depression) that mould the attitudes of that generation for the rest of their lives.

The survey results on Social Security provide only mixed evidence that age enhances knowledge. Only two of the eight items in Table 6 indicate that age boosts education. Older Americans were more aware that Social Security's problems stemmed from people living longer but not from unwise investments, but even here knowledge dropped off for individuals above 70. Seniors were also less likely to appreciate the program's "pay-as-you-go" nature.

#### **THE MIXED IMPLICATIONS OF POLITICAL KNOWLEDGE**

The kind of facts needed to perform effectively as a citizen evaluating Social Security is not overly complex and is certainly within the ability of Americans who spend little time learning the workings of government policies. Social Security is surrounded by a moat of jargon, but it is not rocket science. The large proportion of Americans who understand many of the basic facts about Social Security demonstrate that they are equipped to reach informed choices and a basic understanding of the terms of debate.

But knowledge is unequally held. The more affluent and better educated hold an advantage in being able to perceive and act on their self-interest or their notions of the public interest; the poor and less well-educated are less well equipped and therefore compete at a significant disadvantage.

The significance of the "knowledge gap" lies in its multiplier effect. Research clearly indicates that the better informed are

both more active in participating in politics and are more accurate in identifying their interests in policy debates (Carpini and Keeter, p.272). The less advantaged, for instance, are less well equipped to understand that privatization could endanger their interests by threatening the redistributive impact of Social Security benefits.

Ironically, however, the advantage of education may be somewhat offset by the possibility of manipulation. Because the better educated are more attuned to elite debate and media coverage, they may be especially vulnerable to being misled by incorrect information (Page and Shapiro, 1992). For instance, Table 4 showed that the best educated were only marginally better informed than the least educated on the causes of Social Security's financial difficulties; this may partly stem from the incorrect statements and reports of policy makers and journalists.

## **II. AN OLD STORY: LOW CONFIDENCE BUT STRONG SUPPORT**

### **A. LOW CONFIDENCE**

The Third Millennium's UFO survey has become the flagship for the presumption that confidence in Social Security has collapsed and is pulling down support for the program. It turns out, however, that the UFO survey has been falsely sold. Journalists mistakenly conveyed the impression that Americans weighed the relative likelihood of UFOs existing and Social Security surviving and found UFOs more probable, but in fact the actual survey question never offered respondents a direct comparison. Instead,

it offered two separate questions, with the Social Security question appearing fifth and the UFO question fourteenth (as the survey's last substantive question before some standard demographic items.)

A 1997 survey by EBRI offered respondents the direct choice that Third Millennium falsely claimed to have posed. EBRI asked, "Which do you have greater confidence in: receiving Social Security benefits after retirement or alien life exists in outer space?" Repudiating the claims of Third Millennium, EBRI found that Americans overwhelmingly sided with Social Security over UFO by a whopping 71%-26% margin. (Even among Generation Xers [33 or younger], the margin remained a stunning 63%-33%.) Although these results may be inflated, they clearly indicate the inaccuracy of Third Millennium's report.<sup>6</sup>

Third Millennium not only fabricated its results on UFOs and Social Security but also peddled an old story about public opinion. Confidence in Social Security's future has been low since the late 1970s. Table 7 presents a survey of public confidence since 1975. Confidence in the future of the program stood at 65% in 1975 but steadily dropped to 32% by 1982 and has never returned to its earliest levels. The New York Time/CBS News surveys have also probed the nation's confidence by asking respondents if Social Security "will have the money available to provide the benefits you expect for your retirement." Unfortunately, this series (which we report below) begins later and contains half as many time points as that presented in Table 7; but the up and down trends for common

years are identical.

Recent rhetoric that Americans have suddenly lost hope in Social Security lacks support. The evidence suggests that confidence in Social Security's future has been low for two decades. Weak confidence is not a new development. Moreover, Americans' confidence has not plummeted to new lows during the past few years; it seems to be stabilizing around 40%. Finally, measuring Americans' confidence is sensitive to whether they are asked about receiving "the benefits you expect," the "future the Social Security system," or more modestly, receiving some benefits. Finally, while Americans have low confidence in the general future of the program, a 1997 EBRI survey found that 58% believed they would receive some payment.

Low confidence in Social Security is concentrated in certain segments of the population. Table 8 presents the demographic breakdowns of a series of five surveys that the New York Time and CBS conducted on public confidence in Social Security. The data in Table 8 suggest that 50% to 80% of several subgroups believe that Social Security will have the funds to provide the retirement benefits that are expected. The most confident are seniors as well as those with less income and education (many of whom are seniors). Seniors are already receiving benefits and therefore have tangible reasons for confidence, while individuals with less income or education harbor low expectations. High income earners have higher expectations and may feel particularly threatened, while the most educated are members of younger cohorts and are likely to follow

the drumbeat of warnings issued by policy makers and highlighted by journalists.

The demographic data from the series presented in Table 7 have been graphed in Figures 4, 5, 6. Figures 4 and 6 suggest that the superior confidence of the seniors and, to a lesser extent, the less well educated remains stable between 1989 and 1997. Figure 5 indicates, though, that the least well off, who expressed relatively higher confidence through 1995, are no longer more hopeful of its future than other income groups.

#### **B. HIGH SUPPORT**

No survey question has repeatedly asked Americans over time if they support Social Security. An exception are the surveys by the CATO Institute in spring 1996, which found about two-thirds of Americans were "very" or "mostly" favorable toward Social Security.

Somewhat less direct survey questions confirm a pattern of sustained and very strong support for Social Security. A series of questions have asked respondents over a number of years whether "we [are] spending too much, too little, or about the right amount on... Social Security." The program's supporters favor the status quo or increased spending. Table 9 indicates two very important points. First, an extraordinary 9 out of 10 Americans support the view that spending on Social Security is "about right" or "too little." Second, the high support has been remarkably stable even though there was a seven percentage point shift from the "too little" to the "about right" category since 1986.

When Americans have been asked to set spending priorities in the federal budget, they have expressed overwhelming support for maintaining or expanding the program. Support remains enormous and opposition to cutting back massive. Table 10 indicates that since the mid-1980s less than 1 out of 10 Americans have favored decreasing Social Security's funding as they have wrestled with the competing demands on the federal budget, though there has been over a 10 percentage point shift from the "increased" to "about right" categories. Table 11 presents a series of surveys that used quite different question wordings to present Americans with the dilemma of whether the federal budget deficit should be reduced by cutting spending on Social Security. The remarkable finding is the consistency in over 15 years of surveys: supermajorities of two-thirds of Americans or more have opposed cutting the program to achieve budget reductions. Table 12 tells a similar story but based on the views of fiscal conservatives. Six polls in the mid-1990s asked respondents after they indicated support for a balanced budget if they would favor cuts in Social Security to achieve it; large majorities of between 58% and 71% opposed balancing the budget if it meant cuts in Social Security.

A nearly identical pattern of steadfast support for Social Security appears in surveys on benefit reductions as a means to trim the federal budget. Table 13 reveals that since 1982 majorities of 61% to 78% have opposed reductions in cost-of-living adjustments to reduce the federal budget deficit, though the proportions favoring the reform have increased over time. Although

not presented, other surveys find similar opposition to cuts in Social Security to reduce taxes.

The public, however, has been more open to taxing the Social Security benefits of the wealthy as a means for reducing the federal budget deficit. Table 14 presents seven differently worded questions that show majorities of Americans in every survey but two agreeing to tax the benefits of the wealthy.

Americans have sent a strong and sustained message to budget cutters: while taxing the wealthy's benefits is acceptable, the basic structure of Social Security is off-limits in the competition for federal funding.

The public supports Social Security benefits for seniors because it represents an insurance against the risk of low income in retirement, a right earned by paying in during working years, and a protection from bearing the burden of financially drained parents. Americans perceive the program in ways other than individual profit and loss as they might evaluate a private investment; instead, they view the program as a protection like fire insurance against known risks.

A 1997 survey by the Public Agenda Foundation found that the public looks to Social Security as an insurance mechanism to protect against the risk of low income in retirement. Eighty-four percent agreed that Social Security "forces people who would otherwise neglect to save for their retirement to at least save something for it;" 77% supported the program because it guarantees a minimal income "even if you face financial disaster in

retirement."<sup>7</sup> A 1996 DYG survey reported similarly lopsided majorities in all age groups who supported Social Security as an insurance "just in case" it is needed.<sup>8</sup>

Social Security is also considered a benefit that is earned rather than doled at on the basis of need. Although a 1997 Washington Post survey found that 64% favored "reducing benefits paid to upper income retirees in the future" in order strengthen Social Security's finances, there is ample evidence that the public favors the principle that all contributors to Social Security earn a right to its benefits. Princeton Survey Research Associates discovered in a January 1996 survey that 63% of Americans approved of having their "tax dollars used to help pay" for the Social Security benefits of better off retirees. Tellingly, the young were more supportive than seniors.<sup>9</sup> DYG found a similar pattern in its 1995 and 1996 surveys for the American Association for Retired Persons: 70% to 80% of Americans agreed that "everyone who pays into Social Security should receive it, no matter what other income they have."<sup>10</sup> Americans consider cancelling benefits to any retirees to be tantamount -- as participants in the National Issues Forum explained -- to "breaking the promise" to retirees who paid into the Social Security system.<sup>11</sup> These surveys combined with the evidence in Table 14 of public support for taxing the benefits of the wealthy suggest that the public is reaching a subtle distinction: they acknowledge the principle that the wealthy -- like all others who have paid in -- have earned Social Security benefits but favor taxing those benefits as an extension of the

principle that allows taxation of private pensions.

Another source of Social Security's support is that working Americans count on it to support their retired parents. Three surveys by DYG in 1985, 1995, and 1996 confirmed that three quarters of Americans supported Social Security because it relieved them of the financial burden of caring for their parents.<sup>12</sup>

Americans from quite varied personal circumstances all express substantial support for Social Security; even the differences among groups defy straightforward classification (Cook and Barrett). Table 15 and 16 use different survey items to tell a similar tale: generally super majorities of 70% to 90% of Americans from different educational, income and age backgrounds opposed reductions in Social Security spending to reduce the federal budget deficit. Within this overall consensus, some standard differences emerge. Individuals who were better educated, more affluent and younger were less opposed to spending cuts. There are, however, important departures from this pattern. The 1997 survey in Table 15 finds the most advantaged reversing positions and becoming possibly the greatest defenders of Social Security perhaps because of a growing sense that the federal budget is under greater control. (Variations in question wordings complicates comparisons over time.) Table 16 also offers evidence that the most advantaged can be strong defenders of Social Security, despite what would seem to be their self-interest.

The views of different demographic groups presented in Tables 15 and 16 defy any presumption of self-interest. Repeatedly,

seniors, the affluent or the better educated departed from their expected positions to offer strenuous support for Social Security.

The better educated were more protective of Social Security spending in 1991 (Table 16) and 1997 (Table 15) than the least well educated. The most affluent were equally opposed to cuts in 1994 as the poorest (Table 16). Despite breathless media accounts of intergenerational warfare, the younger cohorts were as defensive of Social Security spending (if not more so) as the oldest in 1993 (Table 15), 1995 (Table 16), and 1996 (Table 16).

Further evidence that Americans persistently act against their narrow self-interest in order to pursue what they see as in the public interest is available in a series of individual surveys in 1997. A March 1997 Washington Post survey reported that the young were the most concerned that Social Security benefits to average retirees were so small that they needed to struggle to get by; older groups were least likely to hold this view. A February 1997 Los Angeles Times survey found that the young were the most supportive of the existing arrangements for financing Social Security; there were no clear differences among educational and income groups.<sup>13</sup>

### **C. THE PUBLIC REMAINS SUPPORTIVE DESPITE ITS LOW CONFIDENCE**

A common assumption is that low confidence in Social Security's future erodes support for Social Security. The conventional wisdom is displayed in Figure 7 using hypothetical data. As confidence drops, support is also expected to dip.

Here again we have a widespread assumption that is utterly

lacking in support. Figure 8 plots the trends for both confidence and support; the data for confidence is taken from Table 7, while the data for support is based on the spending items in Table 9 as well as two additional sources for earlier time points. The trends for support and confidence are clear and striking: neither low confidence or downward shifts in confidence consistently coincide with declining support. Confidence crashed from the 60%-50% range in the mid-1970s to 39% in 1979 and then 32% in 1982 and, yet, there was no appreciable change in support for the program. The 1990s also produced a similar pattern in which confidence plummeted but support remained relatively steady.

The conventional wisdom that the public's backing for Social Security is crumbling under the strain of low confidence is simply not supported by available evidence. In social science parlance, confidence and support do not seem to covary.

The explanation for this apparent paradox of overwhelming support for a program whose future is questioned lies in three factors that extend far beyond the particular challenges facing Social Security: economic anxieties, mistrust of government, and disproportionately negative news coverage. Supermajorities support Social Security but fear that politicians or economic downturn will ruin it (Friedland and Reno).

Expectations of a high standard of living in retirement combined with fears of inflation and economic downturn produce a potent threat to sustained confidence. Indeed, overwhelming proportions of Americans fear that economic bad news will hurt

their financial situation in retirement. A 1997 survey by the Public Agenda Foundation found that 79% worried about inflation, 74% were concerned about high health care costs, and 66% expected a souring economy to undermine retirement plans.<sup>14</sup>

The confidence of Americans in Social Security is unavoidably colored by their distrust in government in general. Confidence in government in general has recently been at or near its all-time lows, with the most disaffected concentrated among the young (who are the least confident in Social Security). The National Issue Forums (NIF), which have convened deliberations and focus groups in a dozen or so communities around the country, found in 1997 that general "cynicism about government competence and trustworthiness" has fuelled specific concerns about Social Security's ability to handle the retirement of babyboomers. NIF participants simply assumed that politicians would "play politics" with Social Security.<sup>15</sup> A 40 year old New Mexico man captured the pervasive skepticism toward government when he complained in a Public Agenda Foundation study, "I don't think the politicians up there should have any control over it -- I don't trust them."<sup>16</sup> Social Security's problem is a symptom of a larger problem.

Finally, the media's systematic framing of Social Security in terms of its problems and unending need for change can only increase Americans' anxiety about whether it will be there for them. Our analysis for the National Academy of Social Insurance of thousands of stories in the Associated Press and leading broadcast and print outlets found a persistent pattern: Social Security

received large but relatively brief bursts of extensive media coverage that disproportionately zeroed in on Social Security's problems and on the need to reform the program by tackling the contentious issues of reducing benefits and financial restructuring (Jacobs et al, 1995a; Jacobs et al, 1995b). For Americans who follow the debate over Social Security in the mass media, the message is that Social Security is very difficult to sustain without constant doctoring. The public's confidence in Social Security, then, is most likely a function of dread of government, media coverage, and economic fears.

### **III. REFORMING SOCIAL SECURITY**

#### **A. CRISIS?**

Although the public recognizes the need to reform Social Security, it is not clamoring for reform and hardly sees the program as facing a crisis. Scattered polls detect the public's recognition that major changes will be needed to strengthen the program's future finances. For instance, Hart/Teeter surveys in January and September 1997 found that a steady 83% agreed "major changes" will be necessary at some point to "guarantee the future financial stability of the system."<sup>17</sup>

But, there is no consistent evidence that the public considers Social Security an urgent crisis. Social Security has yet to crack into the public's agenda of most important problems. When Americans have been asked in open-ended questions to identify the most important problems facing the country, Social Security has

failed to show up at any point in the 1990s as one of the top five problems -- even when it has been lumped together with Medicare.<sup>18</sup>

An October 1997 Harris survey found that taxes, education, health care (but not Medicare), crime, welfare and the federal budget deficit all ranked higher than Social Security as the most important issues for the government to address.

Moreover, Social Security is not perceived by the public as mired in crisis. CATO's two surveys in the spring of 1996 found that less than 20% perceived the program as needing "radical change," with another quarter anticipating "major change."<sup>19</sup> Half of Americans concluded that the program needed only "minor change" or "only some change." Parallel results were found by differently worded questions that were used in a December 1996 Time/CNN poll and a March 1997 Washington Post survey: both found a third of Americans classifying Social Security as facing a "crisis" and a half or more of Americans sized the situation up as "a problem but not a crisis." The lack of fervor is especially apparent by way of comparison with health care, where a steady 80% to 90% of Americans believe that radical or major change is required.

#### **A. MAIN STREET IS NOT BUYING PRIVATIZATION**

Two surveys conducted for the CATO institute in spring 1996 provide the strongest support for reforming Social Security to establish individual investments in the stock market. They report that two-thirds of Americans favor individualized privatization. A January 1997 survey by Princeton Survey Research Associates found

that as a means for keeping Social Security financially sound 71% favored "letting individuals decide how some of their own Social Security contributions are invested." The young and better educated were most receptive to this reform.

But, the CATO items are problematic and the Princeton questions are a limited measure of the public's full evaluation of privatization for two reasons. First, the question wordings are not balanced. Investing in the stock market poses rewards and risks as trade organizations such as the Vanguard Group repeatedly acknowledge. Indeed, Vanguard devoted a 1997 report to its customers to sternly warning against "unrealistic expectations" that have blinded investors of the fact that "risk is the inseparable companion of reward, and the risk of investing in stocks are considerable."<sup>20</sup> Fairly probing the public's views on privatization requires asking balanced questions that pose the potential rewards and risks of equity investments. The CATO questions in particular fail to mention risk altogether and instead pose a series of leading questions that ask respondents if they favor reforms that would allow Social Security funds to be invested in a personal retirement account and passed onto heirs as an inheritance -- all without imposing any reduction in current benefits.

Second, CATO's results are distorted by "context effects" in the jargon of survey researchers. A large body of research has established that the wording of one question can readily influence respondents' reaction to questions that immediately follow. Before

questioning respondents about a privatization proposal, CATO's survey ask seven questions about different components of their privatization proposal -- none of which convey a balanced perspective on equity investments. The seven leadup question prime respondents to focus on the most positive aspects of reform.

The public's initial enthusiasm for privatization fades and then turns to overwhelming opposition as respondents are offered more balanced information. Polls in December 1996 and January 1997 by NBC/Wall Street Journal found that respondents split when informed that stock investment of Social Security contributions could produce benefits that are "higher or lower."<sup>21</sup> The young, better educated, and more affluent were especially supportive of privatization -- though even their absolute levels of support dropped from their earlier euphoria. Still another set of polls by NBC/Wall Street Journal in January 1997 provided more information and found that a majority of respondents opposed the reform. One item found that 57% focussed on the danger of privatization when explicitly asked to weigh the "risk of losing money" against the "potential of higher returns."<sup>22</sup> Still another item reported that 61% concluded that the costs of privatization outweighed its benefits when informed of the transitional costs of honoring the commitments to current retirees.<sup>23</sup>

The NBC/Wall Street Journal surveys indicate that informing respondents of a fuller set of questions raised by privatization dramatically changed the proposal's support among the educated and younger cohorts. The better educated cross over from supporters to

the proposal's most ardent opponents. The young remained the most open to market risk but become the most turned off by having to shoulder the transitional costs.

A final set of survey questions offered respondents a balanced choice and found the strongest opposition to privatization. Surveys by CBS/NYT, Time/CNN, and the Washington Post ask respondents' if they would favor it as a way to make money or oppose it because of the increased risks. The results presented in Table 17 suggest that between 56% and 69% of Americans oppose privatization.

The better educated and more affluent are more open to transforming Social Security to allow individual stock investment, though even this group remains split on privatization. Table 18 presents the demographic breakdown for the March 1997 Washington Post survey in Table 17. It indicates significant differences in the degree of opposition to privatization. The opposition of the less well educated and the poor lies in the 70% to 80% range while that of the post graduates and most affluent stand at 47%. But, even with these large discrepancies, it is striking that even individuals who are most likely to gain from privatization remain divided. In addition, seniors are the most fervent opponents of the reform but the young are nearly as apprehensive. Misgivings among age groups are widely shared.

An additional puzzle about privatization remains. The surveys by Time/CNN and the Washington Post report that large majorities oppose privatization, but equally large majorities also favor

allowing individuals (rather than the government) to invest their Social Security taxes as they wish. The question wording here, however, is critical. The question asks: "If some social security tax funds are invested in the stock market, which do you favor.... [H]aving the government make this investment in a broad index fund, or allowing individuals to invest part of their portion however they would like?" The question presumes the very issue that the balanced frame items raises -- that privatization is enacted. The investment question tells respondents to assume that "some social security tax funds are invested in the stock market." The answer, then, to the puzzle is that Americans oppose privatization but, if policy makers adopt it, they might then prefer to control their own investments.

Evaluating the public's reaction to proposals for individual accounts as opposed to government investment in the stock market is difficult. We found little data to shed light on this issue. In addition, the public's views could evolve if they were presented with tradeoffs between cutting benefits and one or more of the privatization options. If privatization was to be enacted, the public appears to prefer individual control over their investments although the available data suggests that the inevitable transition costs could significantly depress the initial support for this option.

#### **B. MIXED EVALUATIONS OF INCREMENTAL REFORMS**

There is no consensus among Americans behind the kind of

incremental reforms that policy makers are weighing as alternatives to privatization. Americans' preferences toward the usual menu of incremental adjustments -- reducing benefits and increasing taxes -- are mixed.

Americans do not support hiking the retirement age as a means for strengthening Social Security's finances. Table 19 shows that since 1977 there has been strong and sustained opposition to increasing retirement age. In recent surveys, over 60% of Americans reject this option. The public is more divided on the issue of reducing the consumer price index (CPI), which would lower Social Security's costs by lowering the program's automatic cost of living adjustments. Two surveys by NBC/Wall Street Journal show that in December 1996 Americans favored reducing the CPI by a 47-43 margin; an altered question in March 1997 found that the public opposed the change by a 53-37 margin.<sup>24</sup> Finally, as mentioned earlier, a March 1997 Washington Post survey indicates that 64% favor scaling back (but not cancelling) the benefits of upper income retirees in order to strengthen the program's finances.

Evidence on Americans' willingness to pay increased taxes is also mixed. A February 1996 CBS/NYT poll found that 52% opposed paying higher Social Security taxes to strengthen the program's financial future; by March 1997, opposition appeared greater (61%) in a somewhat differently worded Washington Post question.<sup>25</sup> The public's distrust of government may be fuelling resistance to tax hikes. A participant in the National Issues Forum may have captured the sentiment of many Americans when she complained that

"raising taxes won't solve the problem because [elected officials] won't use the money for Social Security"; though a young man added that "I'd pay more money now if I knew [it] would be there when I retire."<sup>26</sup>

When the public is forced to wrestle with the tradeoffs facing policy makers, they prefer tax hikes to benefit cuts. A 1997 survey sponsored by the Employee Benefit Research Institute (EBRI) forced Americans to choose between increasing payroll taxes on workers or decreasing benefit levels for retirees and found that 63% chose the former while only 32% opted for the former. There was no significant difference between retired and non-retired Americans.<sup>27</sup>

Of course, new polls may find support for additional incremental reforms that are just receiving attention. For instance, future surveys may find that the public favors spending part of the projected budget surplus to strengthen Social Security's financial future. There may also be support for boosting the base on which Social Security taxes are paid.

More successful -- as measured by educational and income attainment -- are relatively more supportive of strengthening Social Security's future finances by reducing benefits to cut spending. The elderly are also sensitive to direct threats to their immediate circumstances. Although the preferences of different income and age groups is often consistent with their self-interest, the affluent and elderly consistently take positions that contradict their narrow personal stakes. One of the most

striking patterns is the opposition of all groups to scaling back Social Security. Failure to find a rigid battleline between seniors and younger cohorts confirms a significant body of previous research (Page and Shapiro, 1992; MacManus; Rhedebeck).

Most segments of society consistently reject benefit reductions as an appropriate strategy for strengthening Social Security's finances. Table 20 shows that opposition to hiking retirement age is strong in all groups but especially among the less well educated, the poorest and the youngest -- all groups who stand to lose the most from any change. Table 21 reveals a more complex picture of opposition to reducing the consumer price index (CPI). Seniors and the lower income groups (especially in 1997) were particularly defensive. But, the better educated are only slightly less opposed than the less well educated, and those earning above \$50,000 in 1996 were more protective of the CPI than the lower income groups.

The attitudes of different age groups also defy conventional images of "greedy geezers" or simple characterization. Table 21 suggests that seniors are protecting their self-interest by leading the opposition against lowering the CPI; such a change represents a direct threat to their retirement. But, on the other hand, the young are the most opposed to raising the retirement age and seniors the least. (Seniors's support for hiking the retirement age may rest on the calculation that it will not affect them because they assume that they will be protected from any change. Younger cohorts perceive this change as directly affecting them.)

Table 22 indicates that seniors agreed with the youngest cohort in favoring a reduction in the benefits of upper-income retirees, and that the lowest income group who were least affected by the reform also expressed the least supportive.

Reforming Social Security poses significant political risks, especially to Democrats who have traditionally been perceived by the public as defenders of the program. Reforms that were unpopular with the public and were identified with Democrats would threaten what has traditionally been a "Democratic issue" -- and the evidence points to just this kind of erosion.

Table 23 indicates that the Democrats have generally held a steady edge in public trust. But, Americans' views have changed as President Clinton has inched toward embracing Social Security reform and many Democrats embraced the balanced budget amendment despite warnings of the danger to Social Security: a growing number have concluded that neither party can be trusted to handle the program. In little over two years the proportion expressing confidence in neither party has jumped from 15% to a steady 22%.

## **CONCLUSION**

Americans will be soaking up the upcoming debate on Social Security, as it heats up and the media offer a burst of coverage. Several patterns appear likely. Americans are unlikely to support a wholesale replacing of the current Social Security system with a new privatized one. The combination of risk aversion, stock market fluctuations, and overwhelming support for the existing program

guarantee significant resistance.

Americans, on the other hand, can be influenced to consider some reform short of wholesale changes. But, even the usual menu of incremental adjustments will require concerted leadership and compromise solutions that unify political leaders.

Whether Americans can be brought around to support reform of Social Security will primarily depend on the content and acrimony of elite debate, and the media's portrayal of the debate and Americans' reaction to it. Our analysis of public opinion toward Social Security has pointed to numerous cases where public knowledge and preferences echoed information available to it. Inaccurate or implausible views by the public can reflect distorted or vague rather than any innate limitations of Americans.

If the past is any guide, journalists and policy makers should be on alert to avoid two pitfalls. First, political activists now prepare for policy debates by using polls to carefully calibrate their public presentations to win over public support. Combatants in the imminent Social Security debate are likely to craft their talk to frame the issues in ways that are most likely to sway Americans.

It is entirely predictable that the research on public opinion will define the terms on which the public debate is fought. As we indicated above, framing privatization in terms that stress increased choice and room for individual independence can boost support for it; by contrast, highlighting the risks of stock investments and the costs of the transition pull the rug out on

privatization.

The nature of the upcoming Social Security debate is likely to challenge seriously the presumption that politicians pander by following public opinion when they make policy. Public opinion, as we have seen, does not rank Social Security as a pressing crisis, and it is opposed to privatization and quite ambivalent regarding incremental changes. If politicians slavishly followed public opinion, they probably would pass on the issue. But, President Clinton and members of Congress are moving forward and will work to direct public opinion toward their preferred proposals. The presumption of pandering will be flipped on its head: instead of public opinion research driving policy decisions, policy decisions will drive public opinion research toward identifying the best language and arguments for presenting the preferred policy.

The second pitfall involves the media, who will communicate the debate to Americans. Whether Americans' knowledge about Social Security will be deepened depends on journalists passing up excessive coverage of the political fight in favor of substantive coverage. Our analysis of previous debates over Social Security suggests that journalists have typically by-passed substance in favor disproportionate coverage of conflict and crisis.

The fact that political activists will be fighting for public opinion gives journalists an especially important responsibility to fully report the state of public thinking. Our recent "pollwatch," which evaluated media reporting on public opinion toward entitlements, suggests that journalists load their stories with

shallow references to polls as a quick frame of reference -- the journalistic equivalent of a drive-by shooting. Nearly 40% of references to polls that we examined offered no actual evidence at all. Only a quarter of the references discussed survey results in an indepth manner as the main focus of a story; the overwhelming majority of references cited polls in passing. In addition, polls were often briefly cited in a rapid-fire delivery. Over 80% of the references to them consumed the equivalent of 10 lines of newspaper text or less; half of the references were 5 lines or less. It was rare for poll results to receive much genuine discussion.

Journalists have too often settled for generic characterizations of "poll after poll" and to vacuous references to "strong" or "weak" public attitudes, which leaves the audience helpless to evaluate the public's preferences on its own. Journalists ought to present far more fully the multiple and competing concerns that Americans bring to their evaluations. Let policy makers wrestle with aligning their preferences with those of the public.

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## NOTES

1. Third Millennium, "Social Security: The Credibility Gap," Survey by Frank Luntz and Mark Siegel, September 1994.
2. A March 1997 Washington Post poll question asked: "Would you say you know a lot, a fair amount, very little, or nothing about Social Security?" 5% selected a lot, 51% fair amount, 40% not too well informed, and 4% not at all informed. The Employee Benefit Research Institute asked: "Would you say that you are very confidence, somewhat confident, not too confidence or not at all confidence... that you have a good understanding of how the Social Security system works." 21% selected very confident, 41 somewhat confident, 23% not too confident, 13% not at all confident, and 2% reported not knowing.
3. There was some drop off: the proportion who indicated that they followed Social Security "very" or "fairly" closely in the news fell from 64% in January 1997 to 49% in February.
4. Public Agenda Foundation, "Miles to Go: A Status Report on Americans' Plans for Retirement," 1997.
5. Public Agenda Foundation, "Miles to Go: A Status Report on Americans' Plans for Retirement," 1997.
6. EBRI's survey may be inflated by context effects due to prior questions about the nature of UFOs. A preliminary survey in New York State that avoided the pitfalls of such context effects found results that were lower than EBRI's but still confirmed the inaccuracy of the Third Millennium report. The survey was conducted by the Barnard-Columbia Center for Urban Policy/1199 Communications Center.
7. Public Agenda Foundation, "Miles to Go: A Status Report on Americans' Plans for Retirement," 1997. DYG found a similar pattern in its two surveys in 1995 and 1996. "Social Security and Medicare: An Ongoing Study of Public Values and Attitudes," conducted by DYG, Inc for the AARP, Fall 1996.
8. "Social Security and Medicare: An Ongoing Study of Public Values and Attitudes," conducted by DYG, Inc for the AARP, Fall 1996.
9. Princeton Survey Research Associates asked: (As a taxpayer, please tell me whether you generally approve or disapprove of having your tax dollars used to help pay for each of the following.) What about... Social

Security for better off retired people?"

10. "Social Security and Medicare: An Ongoing Study of Public Values and Attitudes," conducted by DYG, Inc for the AARP, Fall 1996.
11. National Issues Forums Report on the Issues, 1997. "The National Piggybank: Does Our Retirement System Need Fixing?" Conducted by John Doble Research Associates.
12. "Social Security and Medicare: An Ongoing Study of Public Values and Attitudes," conducted by DYG, Inc for the AARP, Fall 1996.
13. The survey asked: "Under the existing Social Security plan workers and their employers each contribute equally to total payroll taxes of 12/4% which is paid on \$65,400 of workers' annual salary. Do you favor or oppose the existing Social Security plan?" 64% favored the existing arrangement and 29% opposed it.
14. Public Agenda Foundation, "Miles to Go: A Status Report on Americans' Plans for Retirement," 1997.
15. National Issues Forums Report on the Issues, 1997. "The National Piggybank: Does Our Retirement System Need Fixing?" Conducted by John Doble Research Associates.
16. Public Agenda Foundation, "Miles to Go: A Status Report on Americans' Plans for Retirement," 1997, p.24.
17. Roper.
18. Gallup Polls, 1990-1998, The Gallup Poll and press releases.
19. March and June 1996. Roper.
20. "Remarkable Returns may Raise Unrealistic Expectations," In the Vanguard, Winter 1997.
21. The question asked: "There is a proposal that would allow people to invest some of their Social Security payroll contributions in the stock market. This change means that when people retire, their benefits could either be higher or lower than expected, depending on the stock market's performance. Would you favor or oppose this proposal to allow people to invest their Social Security payroll contributions in the stock market?" The December poll found that 46% favored the proposal and 44% opposed; the January poll found a 48-46 split.
22. The question asked: "There is a proposal that would

allow people to invest some of their Social Security payroll contributions in the stock market. This change means that when people retire, their benefits could either be higher or lower than expected, depending on the stock market's performance. Thinking about the possibility of investing some of your Social Security payroll contributions in the stock market, which one of the following statements would you say best describes your opinion? Statement A: The risk of losing money in the stock market outweighs the potential of higher returns from investing in the stock market. Statement B: The potential of higher returns from investing in the stock market outweighs the risk of losing money in the stock market." 37% indicated that the potential returns outweigh the risk.

23. The question asks: "This proposal to allow people to invest Social Security contributions in the stock market also includes an increase in the payroll tax for current employees, as well as an increase in the federal deficit, so that benefits to current retirees also can be maintained. Do you think the benefits of allowing people to invest Social Security contributions in the stock market outweigh these costs of higher payroll taxes and deficits, or do you think the costs outweigh the benefits?" 22% believed that the benefits outweigh the cost.
24. The December 1996 survey may have more attractive to respondents because it did not mention that reducing the CPI would "raise some future income taxes" as the March 1997 survey did (it also did not add the view of economists). The March 1997 survey asked: "There is now a proposal to reduce the government's official measure of inflation, called the Consumer Price Index, which some economists believe does not accurately reflect price increases. This will reduce future cost-of-living increases in such programs as Social Security and veterans' benefits, but also will reduce the federal deficit and raise some future income taxes. Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose reducing the Consumer Price Index in this manner?" The December 1996 question asked: "There is now a proposal to reduce the government's official measure of inflation, called the Consumer Price Index. This will reduce future cost-of-living increases in such programs as Social Security and veterans' benefits, but also will reduce the federal deficit. Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose reducing the Consumer Price Index in this manner?"
25. The CBS/NYT question asked: "To make sure future

Social Security benefits continue to be at least as good as today's benefits, would you favor or oppose paying higher Social Security taxes?" The Washington Post question posed: "In order to keep the Social Security program financially sound in the future, would favor or oppose each of the following proposals?... Having everyone pay more in Social Security taxes?"

26. National Issues Forums Report on the Issues, 1997.  
"The National Piggybank: Does Our Retirement System Need Fixing?" Conducted by John Doble Research Associates.
27. Employee Benefits Research Institute, "Survey on Retirement Confidence," Wave VII, 1997.

**Table 1. The Public's Information**

MAP: I would like to ask you about Social Security. In general, how well informed are you about Social Security--that is, the benefits available, who is and is not covered, and so on? Would you say you are very well informed, fairly well informed, not too well informed, or not at all informed?

	1973	1975	1976	1978	1982	1983	
Well informed	48%	50%	49%	46%	58%	57%	
Not too well informed	39	38	41	40	32	34	
Not at all well informed	13	12	10	14	9	9	
Don't know	--	--	--	--	1	--	
	1984	1985	1986	1988	1989	1990	
Well informed	60%	56%	55%	52%	55%	60%	
Not too well informed	33	34	34	36	32	28	
Not at all well informed	7	9	10	10	11	11	
Don't know	--	1	1	2	2	1	
	1991	1992	1993	1994	1995	1996	1997
Well informed	59%	58%	54%	60%	54%	59%	56%
Not too well informed	30	29	30	28	31	28	31
Not at all well informed	11	12	15	11	14	12	12
Don't know	--	1	1	1	1	1	1

Note: N's of at least 1000. Table collapses "very informed" and "fairly well informed" into "well informed."

**Table 2. American Understanding of Social Security Financing**

EBRI, HARRIS, NCSS, NCA, CBS/NYT, YSW, WP: Which statement do you think is most accurate?... Social Security payroll taxes are used to pay benefits now to current retirees. Social Security payroll taxes are put into an account to pay for your Social Security benefits when you retire.

	Harris 8/78 <sup>a</sup>	NCSS 11/79 <sup>b</sup>	NCA 7/81 <sup>c</sup>	CBS/NYT 7/81 <sup>d</sup>	YSW 1985 <sup>e</sup>	EBRI 11/92 <sup>f</sup>
Used to pay benefits now	78%	71%	75%	70%	79%	61%
Put into an account to pay for your benefits when you retire, get set aside	8	20	9	11	13	37
Neither (vol.)	--	1	--	--	--	2
Both (vol.)	--	--	3	--	--	--
Don't know, refused, not sure, no opinion	14	8	13	19	8	1
	N=1,699	1,549	3,427	1,467	2,000	1,000

	EBRI 1/94	WP 3/97 <sup>g</sup>
Used to pay benefits now	65%	68%
Put into an account to pay for your benefits when you retire, get set aside	31	24
Neither (vol.)	1	1
Both (vol.)	--	--
Don't know, refused, not sure, no opinion	3	7
	N=1,000	1,309

<sup>a</sup> Asked of current and retired employees. As far as you know, do the Social Security taxes people pay get set aside in a fund for their own retirement, or are they or are they used to pay for Social Security benefits that people are collecting today?

<sup>b</sup> Now I am going to read you two statements on Social Security and ask you which better describes the way Social Security works.

<sup>c</sup> As far as you know, do the Social Security taxes working people pay today get set aside in a fund for their own future retirement, or are they used to pay Social Security benefits for retired people today?

<sup>d</sup> Do Social Security taxes go into an individual fund to provide benefits for an individual when he retires, or are they used to provide the benefits paid to people now?

<sup>e</sup> Full question wording not available. Believe that money going into Social Security is held in trust or reserve for the person until he or she retires; it is used to pay for the benefits given to current Social Security recipients.

<sup>f</sup> Same lead as 1994 question, and "F.I.C.A. (Federal Insurance Contributions Act) are used too pay benefits immediately to current retirees; F.I.C.A. taxes are put into an account to pay for your Social Security benefits when you retire."

<sup>g</sup> I have some questions about Social Security. Not everyone will have heard about all the issues I'm asking about. Please answer each question to the best of your knowledge, but if you're not sure about an answer, just say so. Which of these two statements do you think is more accurate . . . Social Security payroll taxes collected from workers today are used to pay benefits for current retirees, or Social Security payroll taxes paid by workers today are put into an account to pay for their own Social Security benefits when they retire?

**Table 3. Knowledge of Social Security**

<u>Survey Item</u>	<u>% Correct</u>
Social Security does not provide job training (1974)	89
Medicare is part of Social Security system (1974)	75
Social Security payroll taxes collected from workers today used to pay benefits for current retirees (1997 & Table 2)	68
Social Security program faces financial difficulties because fewer workers will be available to pay Social Security taxes (1997)	59
Exhaustion of the Social Security trust fund means that the system will have fewer assets and will have to pay out benefits at a reduced level (1997)	57
Social Security is calculated as part of the total federal budget when the federal government calculates the budget deficit (1997)	50
Social Security trust fund invests in government treasury bonds (1997)	49
Social Security program faces financial difficulties because people on Social Security are living longer so they cost the program more money (1997)	47
Food stamps are not part of Social Security (1979)	41
Not all federal employees pay social security (1979)	37
Social Security is one of the two largest areas of spending by the federal government (1995)	33
Social Security is one of the top two federal budget expenses (1989)	27
What is Social Security tax rate (1979)	25
Social Security's financial difficulties result from money in its trust fund being spend on other programs (1997)	9
Social Security's financial difficulties result from its trust fund being invested unwisely (1997)	8
Social Security's financial difficulties do not result from fraud and abuse (1997)	7

**Table 4. Social Security Knowledge by Education**

	< HS Grad	HS Grad	Some College	College Graduate	Post Graduate
SS pay-as-you-go	47%	62%	76%	81%	88%
SS part of budget in calculating deficit	43	49	46	58	51
SS trust fund invests in gov. bonds	38	44	48	60	64
SS faces difficulties b/c fewer workers to pay taxes	56	50	57	71	72
SS faces difficulties b/c people are living longer	32	42	42	60	71
SS difficulties not caused by fraud and abuse by recipients	3	6	7	8	15
SS difficulties not caused by money in fund spent on other programs	5	6	8	14	16
SS difficulties not caused by unwise investments of money in fund	9	6	9	9	9

**Table 5. Social Security Knowledge by Income**

	< \$10K	\$10K- \$20K	\$20K- \$30K	\$30K- \$50K	\$50K- \$70K	> \$70K
SS pay-as-you-go	50%	57%	61%	75%	81%	80%
SS part of budget in calculating deficit	51	50	54	50	46	52
SS trust fund invests in gov. bonds	38	43	45	50	58	62
SS faces difficulties b/c fewer workers to pay taxes	54	57	52	60	63	69
SS faces difficulties b/c people are living longer	42	35	38	50	58	63
SS difficulties not caused by fraud and abuse by recipients	4	4	8	7	9	9
SS difficulties not caused by money in fund spent on other programs	6	7	7	9	11	16
SS difficulties not caused by unwise investments of money in fund	8	5	7	8	11	8

**Table 6. Social Security Knowledge by Age**

	18-29	30-39	40-49	50-59	60-69	70+
SS pay-as-you-go	66%	75%	75%	77%	46%	54%
SS part of budget in calculating deficit	51	48	53	43	51	53
SS trust fund invests in gov. bonds	47	52	50	51	44	47
SS faces difficulties b/c fewer workers to pay taxes	55	60	59	58	65	56
SS faces difficulties b/c people are living longer	30	41	58	56	58	44
SS difficulties not caused by fraud and abuse by recipients	4	9	11	8	5	5
SS difficulties not caused by money in fund spent on other programs	9	9	13	7	5	7
SS difficulties not caused by unwise investments of money in fund	5	9	7	7	9	11

**Table 7. Confidence in the Social Security System**

MAP: How confident are you, yourself, in the future of the Social Security system? Would you say you are very confident, somewhat confident, not too confident, or not at all confident?

	1975	1976	1977	1978	1981	1982
Confident	65	57	50	39	42	32
Not too confident	27	32	30	39	39	43
Not at all confident	10	10	20	21	18	24
Don't know	--	1	--	1	1	1
	1983	1984	1985	1986	1988	1989
Confident	34	32	35	39	49	45
Not too confident	38	43	37	37	30	31
Not at all confident	26	25	24	21	15	20
Don't know	2	--	4	4	6	4
	1990	1991	1992	1993	1994	1995
Confident	52	50	49	39	40	42
Not too confident	29	27	28	33	32	33
Not at all confident	15	18	18	23	23	20
Don't know	4	5	5	5	5	5
	1996	1997				
Confident	33	40				
Not too confident	30	30				
Not at all confident	32	25				
Don't know	5	5				

Note: N's of at least 1000. This table collapses "very confident" and "somewhat confident" into "confident."

**Table 8. Confidence in Social Security by Demographic Groups  
(% confident<sup>a</sup>)**

	1/92	3/95	2/96	10/96	1/97
<HS Grad	49%	53%	42%	47%	56%
HS Grad	41	33	39	40	43
Some college	35	25	31	30	33
College grad	35	31	31	29	34
<\$15K	44	49	50	40	48
\$15K-\$30K	43	35	33	37	45
\$30K-\$50K	36	26	29	34	38
\$50K-\$75K	35 <sup>b</sup>	37	27	27	35
\$75K+		32	32	37	26
18-29	25	25	20	22	24
30-39	24	14	13	20	17
40-49	30	24	24	24	29
50-59	53	40	42	54	52
60-69	71	74	72	63	84
70+	80	76	80	66	79

<sup>a</sup> CBS/NYT: Do you think the Social Security system will have the money available to provide the benefits you expect for your retirement?

<sup>b</sup> Indicates \$50K and over.

**Table 9. Spending on Social Security**

NORC-GSS: We are faced with many problems in this country, none of which can be can be solved easily or inexpensively. I'm going to name some of these problems, and for each one I'd like you to tell me whether you think we're spending too much money on it, too little money, or about the right amount.) Are we spending too much, too little, or about the right amount on... Social Security?

	4/84	4/85	4/86	4/87	4/88	4/89	4/90
Too little	51	52	56	55	53	54	49
About right	35	38	36	35	38	37	40
Too much	9	7	6	6	6	4	6
Don't know	5	3	3	4	4	5	5
N=	968	1534	1470	1466	1481	1537	1372
	4/91	4/93	4/94	5/96			
Too little	52	44	47	49			
About right	39	43	41	38			
Too much	4	7	7	8			
Don't know	5	6	5	6			
N	1517	1606	2992	2904			

**Table 10. Federal Budget Priorities**

NES, PSRA: If you had a say in making up the federal budget this year, for which of the following programs would you like to see spending increased and for which would you like to see spending decreased: Should federal spending on . . . Social Security be increased, decreased, or kept about the same?

	NES 1984 <sup>a</sup>	NES 1986	NES 1988	NES 1990	NES 1992
Increased	51%	64%	58%	62%	48%
Same	44	31	37	33	46.5
Decreased	4	3	3	3	4
Cut out entirely (vol.)	--	--	-- <sup>b</sup>	--	-- <sup>b</sup>
Don't know	2	2	2	2	1
N	1,924	2,165	2,032	1,992	2,473

	NES 11/94	PSRA <sup>c</sup> 12/94	PSRA <sup>c</sup> 5/97
Increased	51%	46%	44%
Same	43	45	46
Decreased	5	7	7
Cut out entirely (vol.)	--	--	--
Don't know	2	2	3
N	1,795	1,511	1,228

<sup>a</sup> Omits "of the following."

<sup>b</sup> Less than 0.5 percent.

<sup>c</sup> "If you were making up the federal budget this year, would you increase spending for Social Security, decrease spending for Social Security, or keep spending the same for this?"

**Table 11. Cutting the Federal Budget by Reducing Social Security Spending**

GALLUP, HARRIS, TIME/YSW, YSW, ABC/WP, EBRI, Kaiser/Harvard, LAT, Roper, ABC, WP: Do you favor or oppose a cut in federal government spending for: Social Security?

	GALLUP	HARRIS	HARRIS	GALLUP	GALLUP
	1/81	8/81 <sup>a</sup>	9/81 <sup>b</sup>	1/83 <sup>c</sup>	summer 1984 <sup>d</sup>
Favor cut	21%	18%	22%	13%	14%
Oppose cut	79	82	78	87	86
			Kaiser/ Harvard	LAT	ROPER
	TIME/YSW	YSW	11/94 <sup>f</sup>	1/95 <sup>g</sup>	2/95 <sup>h</sup>
	12/84 <sup>e</sup>	5/85 <sup>e</sup>			
Favor cut	9%	13%	17%	12%	14%
Oppose cut	91	87	83	86	85
	HARRIS	ABC	ABC/WP	ABC/WP	WP
	5/95 <sup>i</sup>	5/95 <sup>j</sup>	9/95 <sup>k</sup>	1/96 <sup>k</sup>	3/97 <sup>l</sup>
Favor cut	19%	11%	16%	26%	29%
Oppose cut	79	88	83	71	70

Note: N's of at least 850.

<sup>a</sup> Now let me ask you if the only way to have a chance to balance the federal budget by 1984 was to make sharp cuts in Social security benefits, would you favor cutting Social Security or would you favor not balancing the federal budget?

<sup>b</sup> President Reagan wants to balance the federal budget by 1984, but says he has to cut \$75 billion in order to make the budget balance. If the only way to have a chance to balance the federal budget by 1984 were to make sharp cuts in...Social Security...would you favor such cuts, or would you favor not balancing the federal budget?

<sup>c</sup> It is estimated that the federal government will have a deficit of as much as \$200 billion for fiscal 1984--that is, it will spend more than it takes in--unless some steps are taken to reduce the deficit. Basically, there are only a few ways this deficit can be reduced. Please tell me whether you approve or disapprove of each of the following...Make cuts in "entitlement" programs such as Social Security, and the like.

<sup>d</sup> Same as note c, except, "It is estimated that the federal government will have a deficit of as much as \$185 billion for fiscal 1985...."

<sup>e</sup> Asked of registered voters. People have suggested making spending cuts in specific program areas in order to reduce the federal budget deficit. I am going to read you a list of programs. For each, please tell me whether you favor spending cuts to reduce the deficit or oppose spending cuts...Social Security.

<sup>f</sup> Asked of adults who voted in the 1994 elections. A number of policies have been proposed in order to reduce the federal deficit. If the next Congress decides to address the problem of the deficit, would you favor or oppose each of the following policies that might be proposed? Decrease spending on Social Security...

<sup>g</sup> (As you may know, there is much discussion in Washington about which programs should be cut back in order to reduce the federal budget deficit.) Do you think the government should cut back spending. . . . on Social Security?

<sup>h</sup> (There is talk in Washington about cutting back certain programs to reduce the federal budget deficit. I'm going to read you a list of areas where possible cuts could be made.) Should the federal government cut back spending . . . on social security?

<sup>i</sup> (A number of spending reductions have been proposed in order to balance the federal budget and avoid raising taxes). Would you favor or oppose making major spending reductions in . . . social security?

<sup>j</sup> In order to balance the federal budget deficit in seven years would you favor or oppose cutting . . . the growth of spending on social security?

<sup>k</sup> In order to reduce the federal budget deficit, should the government cut spending on . . . Social Security?

<sup>l</sup> (Please tell me whether you favor or oppose reductions in future spending on Social Security for each of the following purposes). Would you favor or oppose reductions

. . . to balance the federal budget?

**Table 12. Balanced Budget Amendment and Social Security**

ABC, CBS/NYT, WP, ABC/WP: (asked of those favoring a balanced budget amendment) Suppose balancing the federal budget required cuts in Social Security - then would you favor a balanced budget amendment, or not?

	ABC 1/95 <sup>a</sup>	CBS/NYT 2/95	ABC 3/95 <sup>a</sup>	CBS/NYT 4/95	WP 9/95 <sup>b</sup>	ABC/WP 1/96 <sup>c</sup>
Favor	34%	36%	38%	30%	37%	26%
Oppose	65	59	58	66	62%	71
Not sure, don't know, no opinion	2	5	5	4	1	3

<sup>a</sup> Would you support or oppose a constitutional amendment to require a balanced budget amendment if it meant cuts in federal spending on . . . Social Security?

<sup>b</sup> (A number of spending reductions have been proposed in order to balance the federal budget and avoid raising taxes. Would you favor or oppose making major spending reductions in each of the following federal programs?) . . . Social Security?

<sup>c</sup> In order to balance the federal budget in seven years, would you favor or oppose cutting the growth of spending on Social Security?

**Table 13. Cutting Federal Budget Deficit by Reducing Cost-of-Living Increase**

CBS/NYT, AG, ABC/WP, TIME, Kaiser/Harvard, Roper, YP/CNN/TIME, NBC/WSJ:  
In order to reduce the size of the federal budget deficit, would you be willing to have the government reduce scheduled cost-of-living increases in Social Security?

	CBS/NYT 5/82	CBS/NYT 1/85 <sup>a</sup>	ABC/WP 5/85 <sup>b</sup>	CBS/NYT 11/87 <sup>a</sup>	TIME 2/88 <sup>c</sup>
Good idea, willing, favor	31%	23%	19%	22%	29%
Bad idea, not willing, oppose	61	73	78	73	66
Don't know	8	4	2	5	5

  

	Kaiser/Harvard 11/94 <sup>d</sup>	ROPER 2/95 <sup>e</sup>	YP/CNN/TIME 5/95 <sup>f</sup>
Good idea, willing, favor	26%	34%	34%
Bad idea, not willing, oppose	74	62	62
Don't know	--	4	4

Note: N's of at least 800.

<sup>a</sup> In order to reduce the size of the federal budget deficit, would you be willing to have the government reduce scheduled cost-of-living increases in Social Security or not?

<sup>b</sup> Do you think the government should give people a smaller Social Security cost-of-living increase than they are now scheduled to get as a way of reducing the budget deficit, or not?

<sup>c</sup> Do you favor or oppose the following proposals to reduce the federal budget deficit? Reducing cost-of-living increases in Social Security payments.

<sup>d</sup> Asked of adults who voted in the 1994 elections. "A number of policies have been proposed in order to reduce the federal deficit. If the next Congress decides to address the problem of the deficit, would you favor or oppose each of the following policies that might be proposed? Reduce the annual cost of living increases in Social Security."

<sup>e</sup> In addition to these areas, some are suggesting that the amount of the annual increases in Social Security benefits - called COLAs - be reduced to help cut the federal budget deficit. As part of an overall plan to balance the budget, would you favor or oppose each of the following? . . . Lowering increases in Social Security benefits (COLAs) to about 2% for each of the next two years?

<sup>f</sup> (Please tell me whether you favor or oppose each of the following to reduce the budget deficit) . . . Reducing the cost-of-living increases in Social Security benefits in 1999.

**Table 14. Tax Benefits of Wealthy to Reduce Budget**

TIME/YCS, AP/MG, Harris, USNWR, NEWSWEEK: Do you favor or oppose the following proposals to reduce the federal budget deficit? Increasing taxes on Social Security payments going to wealthy Americans.

	TIME/ YCS 2/88	Harris 10/92 <sup>a</sup>	USNWR 1/93 <sup>b</sup>	Newswk 1/93 <sup>c</sup>	YP 12/94 <sup>d</sup>	TIME/ CNN/ WP 3/97 <sup>e</sup>
Favor, support	56%	58%	49%	67%	57%	64%
Oppose	39	40	46	31	38	34
It depends	--	--	3	--	--	--
Not sure, don't know, refused	5	1	2	2	5	2
N	1824	1248	1005	774	800	1,309

<sup>a</sup> I'm going to read you a number of steps that Ross Perot has proposed which he says will help reduce the federal deficit. For each statement, tell me if you favor or oppose it.... Increasing the tax on Social Security income for upper income recipients

<sup>b</sup> As President, Bill Clinton will probably be forced to make tough choices. Would you favor or oppose each of the following choices that he might make in order to reduce the federal deficit?...Increase taxes on Social Security benefits for upper-income older people

<sup>c</sup> To help reduce the federal budget deficit, please tell me if you would support or oppose each of the following....New taxes on Social Security benefits for the wealthy.

<sup>d</sup> Do you favor or oppose requiring Social Security recipients who have higher incomes to pay federal income taxes on a larger share of their Social Security payments?

<sup>e</sup> In order to keep the Social Security program financially sound in the future would you favor or oppose each of the following proposals? . . . Reducing benefits paid to upper-income retirees in the future?

**Table 15. Opposition to Spending Reductions on Social Security (% opposed)**

	1/95 <sup>a</sup>	9/95 <sup>b</sup>	1/96 <sup>b</sup>	3/97 <sup>c</sup>
<HS Grad	94%	88%	85%	70%
HS Grad	90	88	75	68
Some college	85	85	72	69
College grad	79	74	62	71
Post grad	67	66	44	73
<\$10K	90 <sup>e</sup>	94 <sup>h</sup>	78 <sup>h</sup>	54
\$10K-\$20K		89 <sup>i</sup>	81 <sup>i</sup>	74
\$20K-\$30K	93	90	79	75
\$30K-\$50K	88	82	69	67
\$50K-\$70K	83 <sup>f</sup>	74	63	67
>\$70K	73 <sup>g</sup>	68	57	73
18-29	83	83	74	60
30-39	86	84	74	69
40-49	81	80	68	70
50-59	88	85	65	73
60-69	92	82	73	80
70+	93	84	72	70

<sup>a</sup> (As you may know, there is much discussion in Washington about which programs should be cut back in order to reduce the federal budget deficit.) Do you think the

government should cut back spending: . . . on Social Security?

<sup>b</sup> In order to reduce the federal budget deficit, should the government cut spending on . . . Social Security?

<sup>c</sup> In order to balance the federal budget in seven years, would you favor or oppose cutting the growth of spending on Social Security?

<sup>d</sup> (Please tell me whether you favor or oppose reductions in future spending on Social Security for each of the following purposes.) Would you favor or oppose reductions . . . to balance the federal budget?

<sup>e</sup> < \$20K.

<sup>f</sup> \$50-\$60K.

<sup>g</sup> >\$60K.

<sup>h</sup> <\$12K.

<sup>i</sup> \$12-\$20K

**Table 16. Support for Spending on Social Security by Demographic Groups (% indicating spending 'too little' or 'about right' on Social Security<sup>a</sup>)**

	(2/91)	(2/93)	(1/94)	(2/96)
<HS Grad	83%	91%	90%	89%
HS Grad	90	90	90	90
Some college	91	87	88	86
College grad	88	84	82	81
Post grad	87	76	85	77
<\$15K	91	90	88	86
\$15K-\$20K	96	84	87	92
\$20K-\$30K	94	90	92	88
\$30K-\$50K	89	88	87	88
\$50K-\$70K	90	84	88	87
>\$70K	84	83	87	80
18-29	88	85	83	85
30-39	89	87	87	83
40-49	89	86	89	84
50-59	92	88	89	90
60-69	93	92	91	95
70+	96	87	92	90

<sup>a</sup> NORC: (We are faced with many problems in this country, none of which can be solved easily or inexpensively. I'm going to name some of these problems, and for each one I'd like you to tell me whether you think we're spending too much money on it, too little money, or about the right amount.) Are we spending too much, too little, or about the right amount on . . . Social Security?

**Table 17. The Risks and Rewards of Privatization**

CBS/NYT, TIME/CNN, WP: Some people have suggested investing some of the social security trust fund in the stock market, which might make more money for the fund, but would involve greater risk. Do you think investing some of the social security trust fund in the stock market is a good idea or a bad idea?

	CBS/NYT	TIME/CNN	WP
	2/96	12/96 <sup>a</sup>	3/97 <sup>a</sup>
Favor	25	36	35
Oppose	69	56	63
Not sure	6	8	2

<sup>a</sup> Some people favor investing a portion of social security tax funds in the stock market because this might lead to higher investment returns. Other people oppose this idea because they say the stock market is too unpredictable. What is your opinion? Do you favor or oppose investing a portion of the tax money collected for social security in the stock market?

**Table 18. Investing in Stock Market by Demographic Groups (% Opposed<sup>a</sup>)**

<HS Grad	74%
HS Grad	72
Some college	58
College grad	51
Post grad	47
<\$10K	80
\$10K-\$20K	71
\$20K-\$30K	70
\$30K-\$50K	60
\$50K-\$70K	51
>\$70K	47
18-29	60
30-39	66
40-49	56
50-59	67
60-69	69
70+	65

<sup>a</sup> WP: Some people favor investing a portion of Social Security tax funds in the stock market because this might lead to higher investment returns. Other people oppose this idea because they say the stock market is too unpredictable. What is your opinion? Do you favor or oppose investing a portion of the tax money collected for Social Security in the stock market?

**Table 19. Raising Retirement Age**

GALLUP, MAP, CBS/NYT, NCA, HARRIS, ORC, ROPER, LAT, NBC/AP, TIME/YSW, A-S, NBC/WSJ, Kaiser/Harvard: Currently, people can begin receiving full Social Security benefits at age 65. Some people are suggesting gradually raising, over the next 25 years or so, the age for full benefits to age 67 or 68 as a way to make the system financially sound. Do you favor this proposal or oppose it?

	Gallup	MAP	MAP	CBS/NYT	NCA		
	10/77 <sup>a</sup>	6/79	6/81 <sup>b</sup>	7/81 <sup>c</sup>	7/81 <sup>d</sup>		
Favor	30%	19%	26%	50%	35%		
Oppose	64	74	59	42	59		
Don't know, no answer	7	7	14	8	6		
	HARRIS	ORC	Roper	Harris	LAT	Gallup	NBC/AP
	8/81 <sup>e</sup>	9/81 <sup>f</sup>	7/82 <sup>g</sup>	11/82 <sup>h</sup>	11/82 <sup>i</sup>	11/82 <sup>j</sup>	11/82 <sup>k</sup>
Favor, approve, willing to see	33%	44%	21%	41%	45%	30%	44%
Oppose, disapprove, not willing to see	65	52	70	58	52	63	50
Don't know, no answer	2	4	9	1	3	7	6
	TIME/ YSW	CBS/NYT	A-S	NBC/WSJ	Kaiser/ Harvard	PSRA	
	12/82 <sup>l</sup>	1/83 <sup>m</sup>	4/83 <sup>n</sup>	1/93 <sup>o</sup>	11/94 <sup>p</sup>	1/97 <sup>q</sup>	
Favor	42%	39%	44%	20%	39%	31%	
Oppose	54	57	45	77	61	64	
Don't know, no answer	4	4	11	3	--	5	

Note: N's of at least 750.

<sup>a</sup> It has been proposed that as a cost saving measure the retirement age for Social Security be increased from 65 to 68. Would you favor or oppose such a change?

<sup>b</sup> I am going to read you a number of proposals that have been made for changes in the Social Security system. For each proposal, I would like you to tell me whether you favor it, oppose it, or if you are uncertain. Gradually raise the age at which people receive full retirement benefits from age 65 to 68, beginning in the year 2000.

<sup>c</sup> To save money, would you favor or oppose increasing the age at which people were eligible to receive full Social Security benefits from 65 to 68, if that change became effective 20 years from now?

<sup>d</sup> A number of recommendations have been made to help the Social Security system. Please tell me whether you strongly approve, approve, disapprove, or strongly disapprove of each of the following recommendations?...Gradually raise the retirement age for full Social Security benefits from 65 to 68 years of age.

<sup>e</sup> As you know, there is much discussion about changing Social Security to put that system on a sounder financial basis. Let me ask you about some proposals that have been made for Social Security changes. Would you favor or oppose...changing the age from 65 to 68 that people can go on Social Security with full benefits, by the year 1990.

<sup>f</sup> There have been many suggestions made for dealing with the problems of the Social Security system. I'm going to read some of these and, for each one, please tell me whether you strongly favor, mildly favor, mildly oppose, or strongly oppose the idea. Slowly increase the age of eligibility for full retirement benefits from 65 to 68.

<sup>g</sup> Experts have said that in a few years there won't be enough money coming in from Social Security taxes to pay for the money going out in benefits. Here are some suggestions that have been made for coping with the problem of the rising cost of Social Security. (Card shown respondent) For each one, would you tell me whether it is something you would be willing to see done, or not willing to see done?...Raise the age at which people are eligible to get Social Security benefits from 65 to 68.

<sup>h</sup> Same as note d, except "...you approve or disapprove..."

<sup>i</sup> Would you approve of gradually increasing the retirement age for Social Security benefits, or would you disapprove of that? (wait for an answer) Do you feel strongly about that, or not so strongly?

<sup>j</sup> As I read off some of the ways Social Security could help pay its way, please tell me whether you approve or disapprove of each one:...Gradually increase the age at which people become eligible to receive Social Security benefits?

<sup>k</sup> As you may know, the Social Security system cannot make all the current payments that are due without making changes of some sort in the way the system operates. I'd like to ask you a few questions about some specific proposals that have been made for changing the system...Next, would you favor or oppose gradually increasing the age at which people can retire with full Social Security benefits?

<sup>l</sup> Asked of registered voters. There are a number of other proposals for dealing with the social security problem, I'd like to know how you feel about each one. Do you favor or oppose moving retirement age to 67 or 68?

<sup>m</sup> The Social Security system is spending more money to pay benefits than it is taking from Social Security taxes. We want your opinion about some of the proposals that have been made to solve this. To solve the Social Security problem would you be willing or not willing to raise the age at which people are eligible for full benefits from 65 years old to 68?

<sup>n</sup> The Congress has passed a four-part package to ensure the future funding of the Social Security system. We'd like to get your reactions to each of the four parts. First, the retirement age at which you can get full benefits will be raised to age 66 by the year 2009 and to age 67 by the year 2027. Do you: favor this strongly, favor this somewhat, oppose this somewhat, oppose this strongly?

<sup>o</sup> Do you think that the government should gradually raise the retirement age so that people qualify for full Social Security benefits at age 67 rather than at age 65, or should the age for receiving Social Security benefits be kept at 65?

<sup>p</sup> Asked of adults who voted in 1994 elections. A number of policies have been proposed in order to reduce the federal deficit. If the next Congress decides to address the problem of the deficit, would you favor or oppose each of the following policies that might be proposed? Increase the retirement age for Social Security from 65 to 67 years of age...

<sup>q</sup> I'm going to read you some proposals to change Social Security to keep the system financially sound in the future. Please tell me whether you would generally favor or oppose each proposed change that I read. What about this proposal . . . gradually increasing the retirement age for Social Security from 65 to 69 without affecting people now receiving benefits?

**Table 20. Strengthen Finances by Increasing Retirement Age by Demographic Groups (% opposed)**

	(1/97) <sup>a</sup>	(3/97) <sup>b</sup>
<HS Grad	73%	60%
HS Grad	65	54
Some college	68	50
College grad	57	44
Post grad	49	46
<\$10K		57
\$10K-\$20K		51
\$20K-\$30K		54
\$30K-\$50K		49
\$50K-\$70K		48
>\$70K		54
18-29	65	55
30-39	69	53
40-49	66	57
50-59	68	52
60-69	60	48
70+	52	35

<sup>a</sup> PSRA: I'm going to read you some proposals to change Social Security to keep the system financially sound in the future. Please tell me whether you would generally favor or oppose each proposed change that I read. What about this proposal . . . gradually increasing the retirement age for Social Security from 65 to 69 without affecting people now receiving benefits.

<sup>b</sup> WP: (In order to keep the Social Security program financially sound in the future, would you favor or oppose each of the following proposals?) . . . Gradually increasing the retirement age for Social Security without affecting people now receiving benefits.

**Table 21. Strengthen Finances by Reducing Consumer Price Index by Demographic Groups (% opposed)**

	(12/96) <sup>a</sup>	(3/97) <sup>a</sup>
<HS Grad	46%	45%
HS Grad	41	60
Some college	46	56
College grad	37	45
Post grad	44	43
<\$10K	32	64
\$10K-\$20K	34	55
\$20K-\$30K	47	53
\$30K-\$50K	41	59
\$50K-\$70K	47	50
>\$70K	40	44
18-29	29	45
30-39	37	49
40-49	49	57
50-59	54	61
60+	51	59

<sup>a</sup> NBC/WSJ: There is now a proposal to reduce the government's official measure of inflation, called the Consumer Price Index. This will reduce future cost-of-living increases in such programs as Social Security and veterans' benefits, but also will reduce the federal deficit. Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose reducing the Consumer Price Index in this manner?

**Table 22. Reducing Benefits to Upper-Income Retirees by Demographic Groups**

	% Favor <sup>a</sup> 3/97
<HS Grad	55%
HS Grad	61
Some college	66
College grad	70
Post grad	72
<\$10K	53
\$10K-\$20K	59
\$20K-\$30K	69
\$30K-\$50K	69
\$50K-\$70K	66
>\$70K	63
18-29	60
30-39	64
40-49	71
50-59	65
60-69	61
70+	59

<sup>a</sup> WP: (In order to keep the Social Security program financially sound in the future, would you favor or oppose each of the following proposals?) . . .  
Reducing benefits paid to upper-income retirees in the future?

