

# **Social Security 75th Anniversary Survey Report: Public Opinion Trends**

**August 2010**

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# **Social Security 75<sup>th</sup> Anniversary Survey Report: Public Opinion Trends**

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AARP collected the data for this project through a telephone survey administered by GfK Roper, headquartered in New York, NY. This report was written by Colette Thayer, Senior Research Advisor, AARP Strategic Issues Research. All media inquiries about this report should be directed to (202) 434-2560. For all other questions, contact the author at [cthayer@aarp.org](mailto:cthayer@aarp.org).

## Executive Summary

On the 75<sup>th</sup> anniversary of Social Security, public support for the program remains exceedingly high. Consistent with previous anniversary surveys in 2005, 1995, and 1985, a majority of adults age 18 and older believe Social Security is one of the most important government programs and that it provides financial security to older Americans and helps them remain independent. While many are concerned about the future of Social Security, their lack of confidence does not diminish their support for it. In addition, misperceptions may fuel some of the public anxiety about the future of Social Security. For example, few understand that Social Security will still be able to pay reduced benefits even when the Trust Fund is exhausted. Moreover, the public is inclined to pay more to get the same benefits as today than to see benefits reduced. Given the importance Americans place on Social Security, it is not surprising that they overwhelmingly oppose cutting it to help reduce the federal deficit.

The following themes emerge from the survey's key findings which are highlighted on the following pages.

**Lack of confidence in the future of Social Security is not equivalent to lack of support for it. Despite skepticism about the future of the program, most plan to rely on it.** Even among those non-retirees who are *not too* or *not at all* confident about the future of the Social Security system (n = 635), 84% agree with the statement that “Maybe I won’t need Social Security when I retire, but I definitely want to know it’s there just in case I do.” In addition, the overall public’s low level of confidence in the future of Social Security (35% are *very* or *somewhat* confident in the future of the program) is not surprising since the public has been informed of the upcoming “exhaustion” of the Social Security Trust Fund for years but nearly eight in ten adults believe either that Social Security will not be able to pay any benefits when the fund is exhausted or they do not know whether it will be able to do so. Clearly, Americans rely on Social Security and expect it to be a source of income in their retirement. In fact, it is the most commonly cited largest source of retirement income among adults. A majority of adults believe their family would be hard hit if Social Security were cut while few believe most people on Social Security could do very well without it.

**Americans place a high value on Social Security and support more revenue for it even in a time when concerns about the federal deficit and government spending are high.** Half of non-retired adults would be willing to pay more now in payroll taxes to ensure Social Security will be there for today’s older people and a similar proportion would be willing to do so to ensure it will be there for them when they retire. At the same time, half of Americans believe the average benefit is too low and a majority would prefer to pay more into Social Security to get the same level of benefits as today than to have benefit cuts.

**Although they are far from claiming Social Security retirement benefits, younger Americans are very supportive of the program.** While younger Americans lack confidence in Social Security more than older Americans, they value the program. Nine in ten adults under age 30 believe Social Security is an important government program, and over nine in ten want to know it is there when they retire just in case they need it.

Key findings from the survey follow.

### ***Basic Values and Attitudes about Social Security***

- Adults of all ages view Social Security as an important government program and this view has remained consistent over time. Over nine in ten adults hold this view in 1995, 2005, and 2010. In fact, over six in ten (63%) view it as one of the *very most* important programs, as they did in 1985, 1995, and 2005.
- Americans rely on Social Security: Over six in ten believe their families would be hard hit if it were cut (as they did in 1995 and 2005) and over seven in ten believe that most people on Social Security could *not* do very well without it (consistent with figures in 1995 and 2005).
- Nearly all (91%) adults think it is important for Social Security to provide benefits to people who are disabled and to the children and widowed spouses of deceased workers.
- The public appreciates the financial peace of mind provided by Social Security and prefers that it continue to provide guaranteed benefits rather than be subject to risk of possible losses for the possibility of greater returns.
- Social Security is viewed as a program for all who pay into it, regardless of what other income they may have. At least three-quarters of adults view the program this way in 1995, 2005, and 2010.
- Support for Social Security is not limited to personal self-interest: The public thinks it is important to contribute for the common good. In fact, many are willing to pay more in payroll taxes now to ensure Social Security will be there for today's older people and a similar share is willing to pay more now to ensure Social Security will be there for them when they retire. Approximately half of non-retired adults in 1995, 2005, and 2010 feel this way.
- Not surprising given public concern over government spending and a lack of understanding about the state of solvency, just over a third express confidence in the future of Social Security and many express worry about the country's ability to afford it at this time. Confidence in the future of Social Security is consistent with levels seen in 1995.
- Most adults oppose cutting spending on Social Security to help reduce the federal deficit. In fact, over seven in ten *strongly* opposes it.

### ***Preparation for Retirement and the Role of Social Security in Retirement Income***

- While non-retired Americans of all ages recognize the importance of planning for retirement, they often find it difficult to save more and are worried they may not have enough money to get by on when they retire. The proportion who are very worried they may not have enough (39%) is slightly less than it was in 1995 (43%) and slightly more than it was in 2005 (33%).
- Most adults rely or plan to rely on payments from Social Security for retirement income, including a majority of adults under age 30.
- The public believes Social Security alleviates the financial burden of taking care of parents and helps retired Americans remain independent and not have to depend on their children or family. Over eight in ten non-retired adults feel this way, which is consistent with 1995 and 2005. Almost as many retired adults feel this way as well, with over seven in ten holding this view in 1995, 2005, and 2010.

### ***Benefit Adequacy***

- Half of adults believe that Social Security payments for retirees are too low. This figure is consistent with views held in 1985.
- A majority of adults under age 50 prefers to pay more into Social Security to get current benefit levels when they retire rather than to pay the same amount as today but get less benefits.

### ***Knowledge of Social Security***

- While most adults say they are well informed about the way Social Security works, nearly eight in ten do not know that Social Security will be able to pay benefits at a reduced level when the Social Security Trust Fund is exhausted.

The Social Security 75<sup>th</sup> Anniversary Survey was conducted from July 15<sup>th</sup> to July 27<sup>th</sup>, 2010 by GfK Roper, a national survey research firm. A national sample of 1,200 adults at least 18 years old were interviewed by telephone. The margin of sampling error is approximately +/- 3%.

## Context of the Survey

As the Social Security 75<sup>th</sup> Anniversary Survey is being conducted, the nation is still feeling the effects of the recession that began in December 2007. Pension and other savings were decimated in the stock market, unemployment reached new heights, housing values plummeted, and personal income declined, as did real GDP. Although economists suggest a recovery has begun, it is sluggish and not yet palpable to the average American as unemployment remains high and consumer confidence remains low.

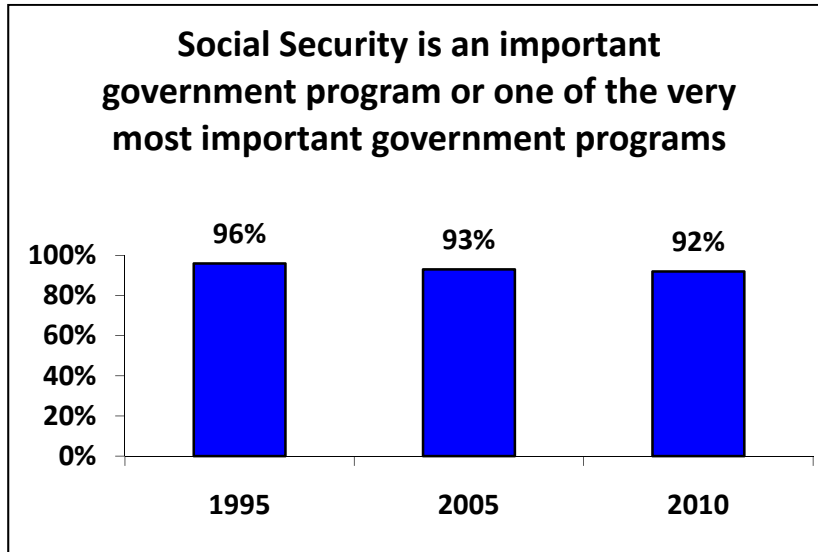
While Americans are greatly concerned about the economy, the public has also expressed concern about the federal budget deficit. President Obama recognizes the importance of reducing the deficit and established a bipartisan National Commission on Fiscal Responsibility and Reform in February 2010. Whether the Commission will recommend cuts in Social Security to help reduce the deficit remains to be seen.

This survey replicates some of the questions asked in three earlier Social Security anniversary surveys: the 50<sup>th</sup> Anniversary (conducted in 1985), the 60<sup>th</sup> Anniversary (conducted in 1995) and the 70<sup>th</sup> Anniversary (conducted in 2005). The purpose of this survey, and previous ones, is not to test policy options; rather, it is an exploration of values and attitudes that will shape how the public reacts when presented with policy options.

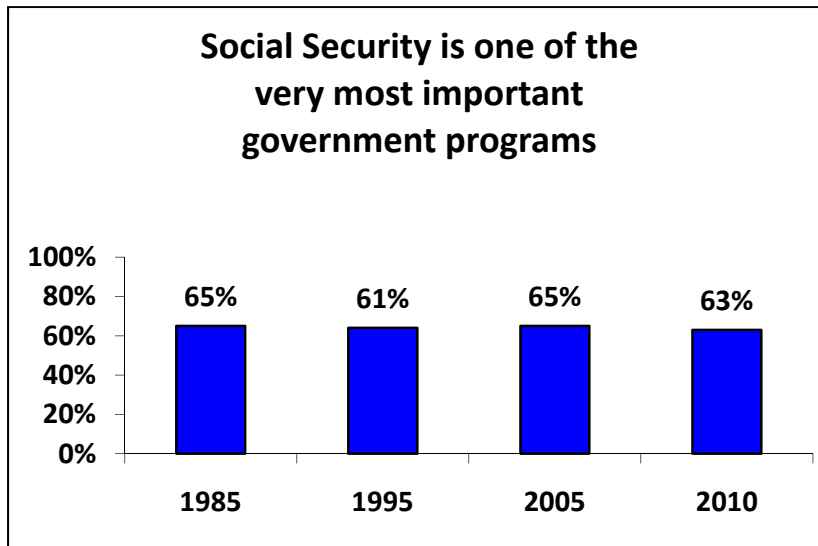
## Basic Values and Attitudes about Social Security

***Adults of all ages view Social Security as an important government program and this view has remained consistent over time. In fact, a majority views it as one of the very most important programs.***

Virtually all adults consistently regard Social Security as an important government program. In 1995, 96% of adults rated Social Security as either the very most important government program or one of the most important. Similarly, 93% in 2005 and 92% in 2010 rate Social Security this way.

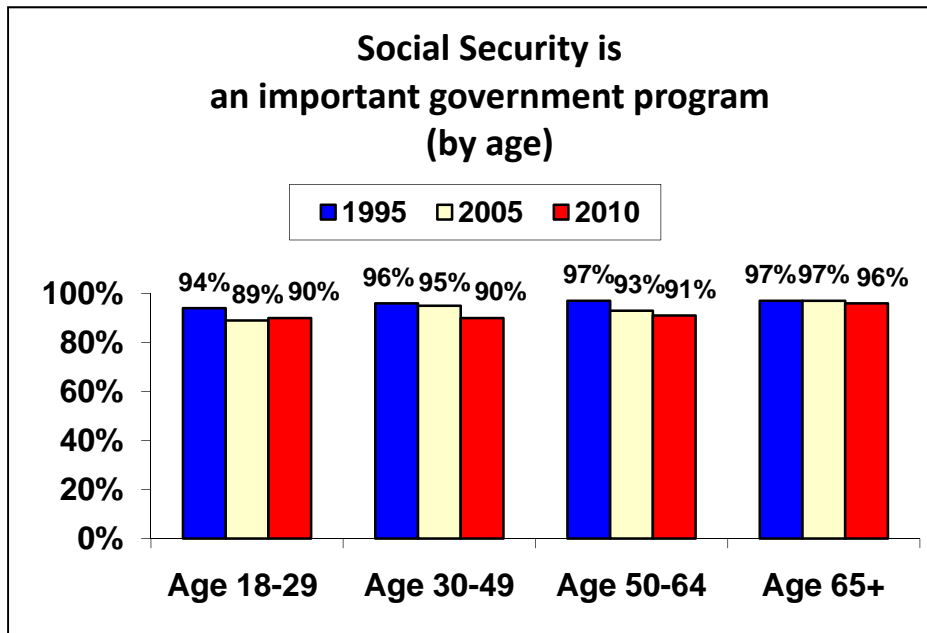


In fact, over six in ten adults consistently rate Social Security as one of the very most important programs of government, with 63% feeling this way in 2010. As the preceding and following charts show, these numbers remain consistently strong over time.

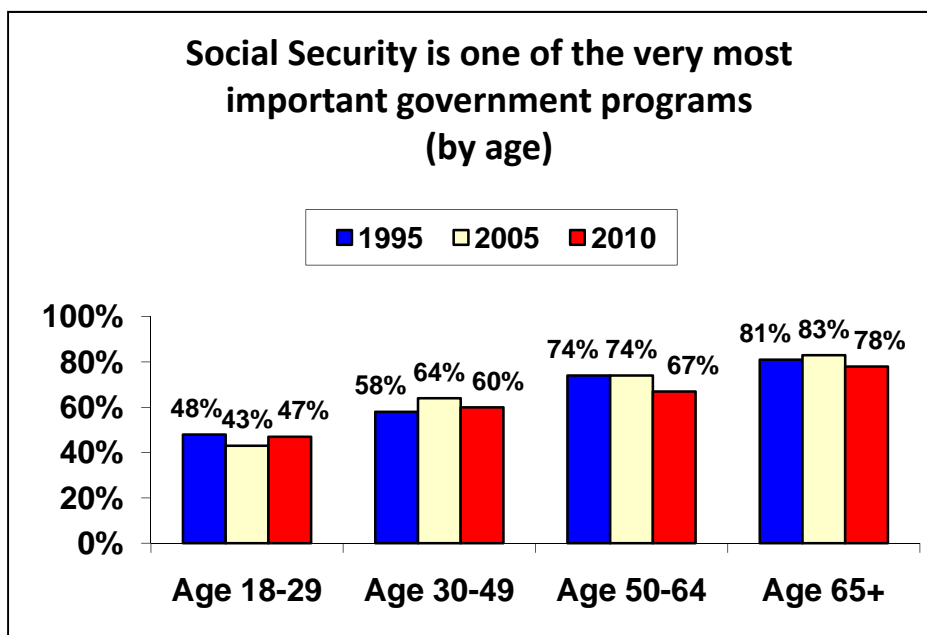




Furthermore, despite competing priorities among different age groups, at least 90% of all age groups rate Social Security as an important government program in 2010. Ratings remain consistently high across age groups over time.



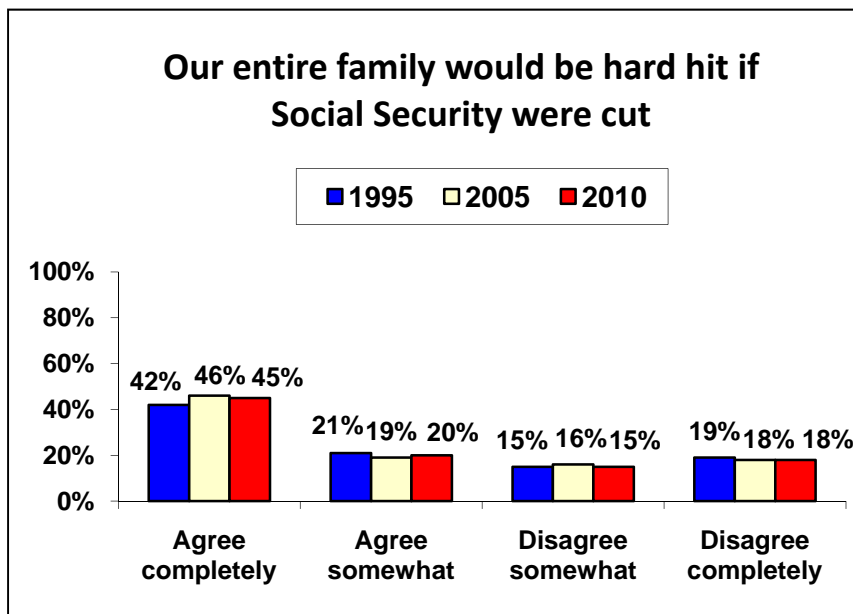
In fact, nearly half or more of all age groups feel Social Security is one of the very most important government programs. As seen in the following chart, these views remain fairly consistent over time.



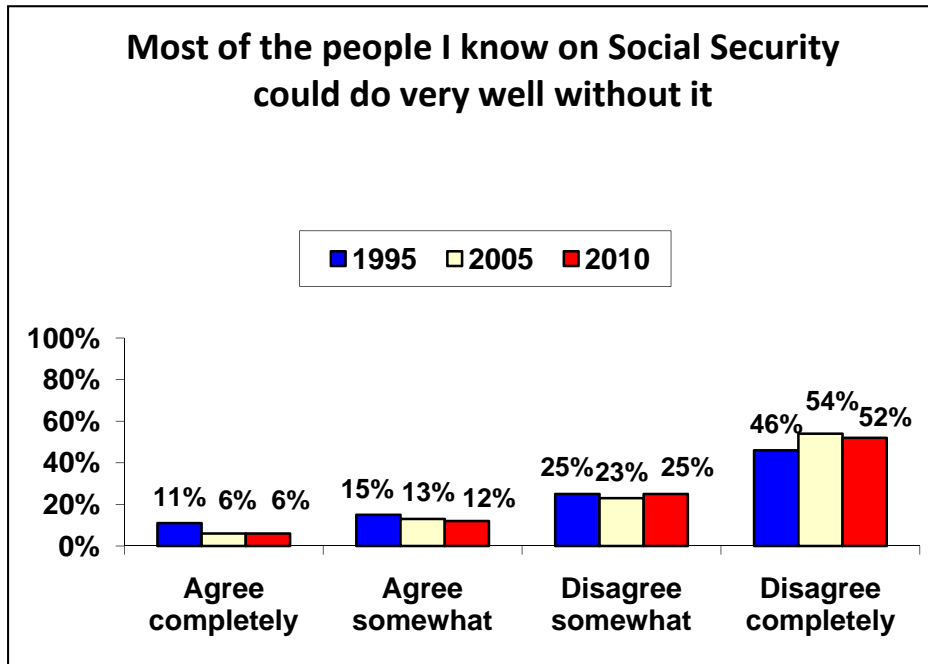
***Americans rely on Social Security: They believe their families would be hard hit if it were cut and that most people on Social Security could not do very well without it.***

The extent to which the public relies on Social Security is evidenced by the belief held by over six in ten adults that their family would be hard hit if Social Security were cut. This belief has remained consistent over time: 63% in 1995, 65% in 2005, and 65% in 2010.

Not surprisingly, women (77%) are more likely than men (53%) to hold this belief, as are adults from households whose annual income is less than \$50,000 (72%) compared with those from households whose annual income is higher (53%).

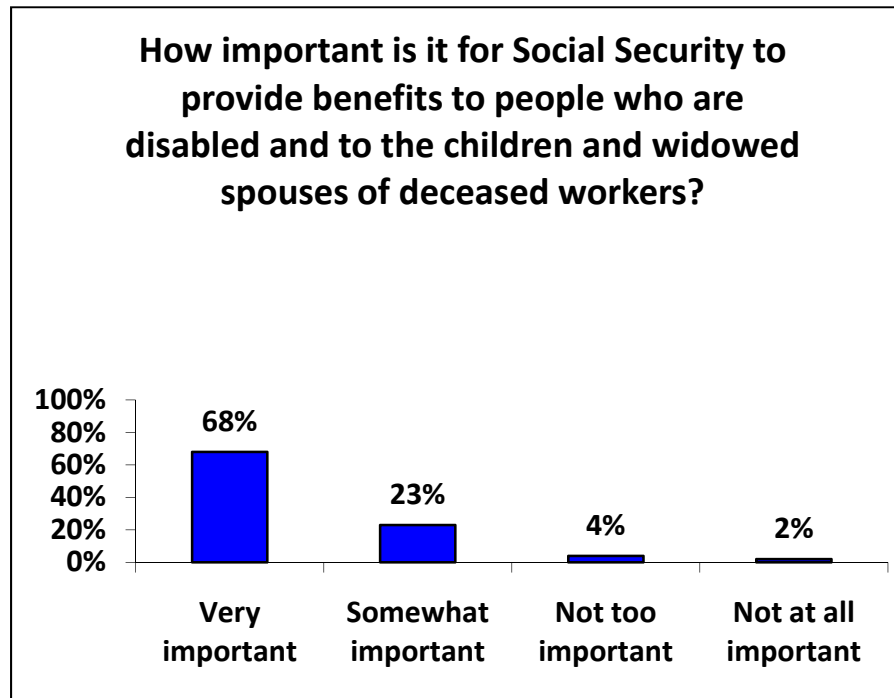


Similarly, the belief is widely held that people on Social Security could not do very well without it. In fact, over three-quarters (77%) of the public *disagree* that most of the people they know on Social Security would do very well without it.



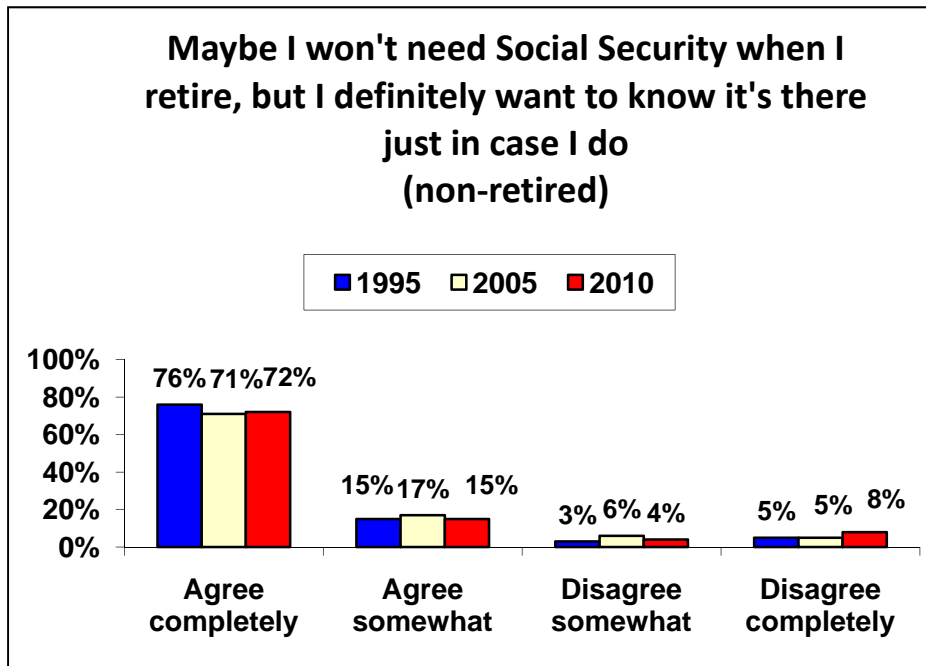
***Nearly all adults think it is important for Social Security to provide benefits to people who are disabled and to the children and widowed spouses of deceased workers.***

In addition to providing retirement benefits, nearly all (91%) of adults think it is important for Social Security to provide benefits to people who are disabled and to the children and widowed spouses of deceased workers. In fact, nearly seven in ten (68%) think it is *very* important.

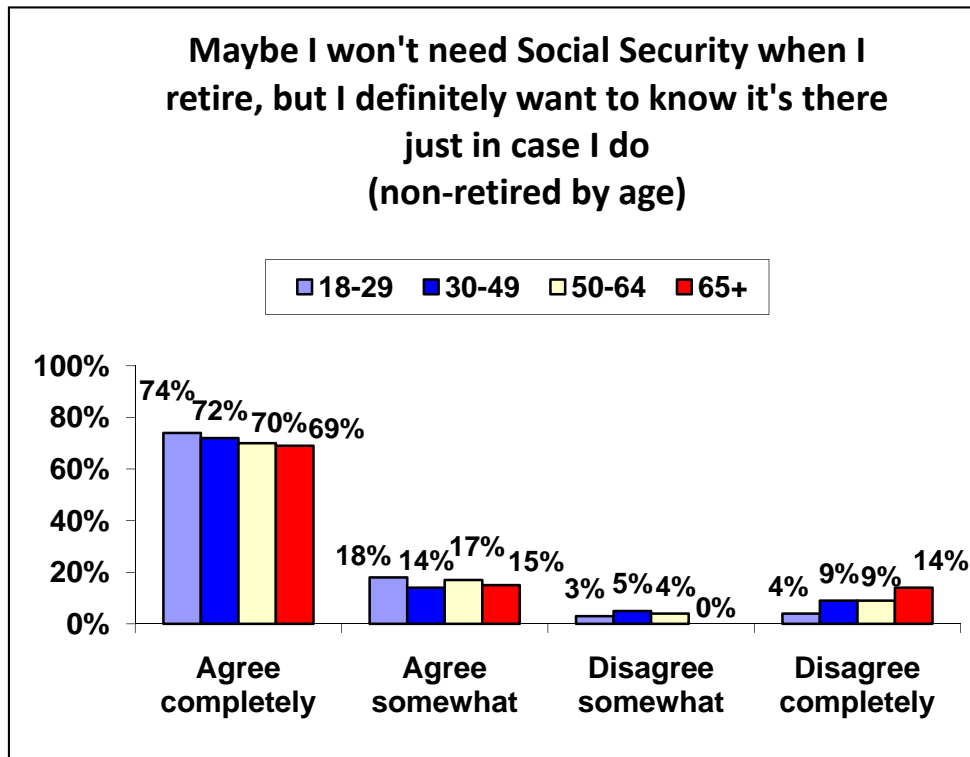


***The public appreciates the financial peace of mind provided by Social Security and prefers that it continue to provide guaranteed benefits rather than be subject to risk of possible losses for the possibility of greater returns.***

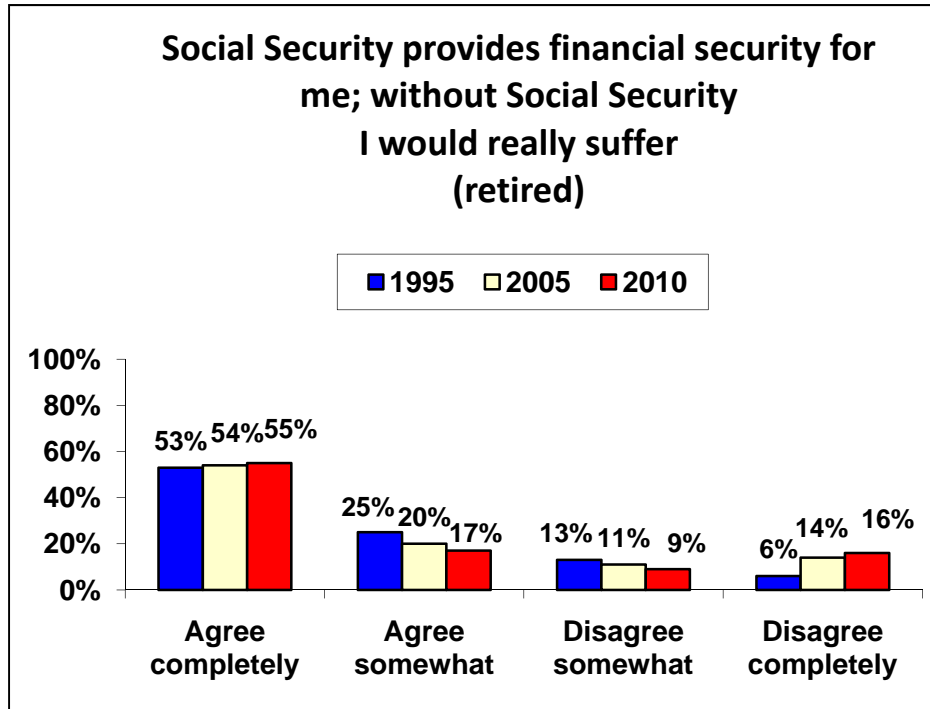
Most non-retired Americans (87%) would like to know that Social Security is there just in case they need it when they retire. In fact, over seven in ten (72%) non-retired adults *completely agree* with this sentiment. Public opinion is fairly consistent over time.



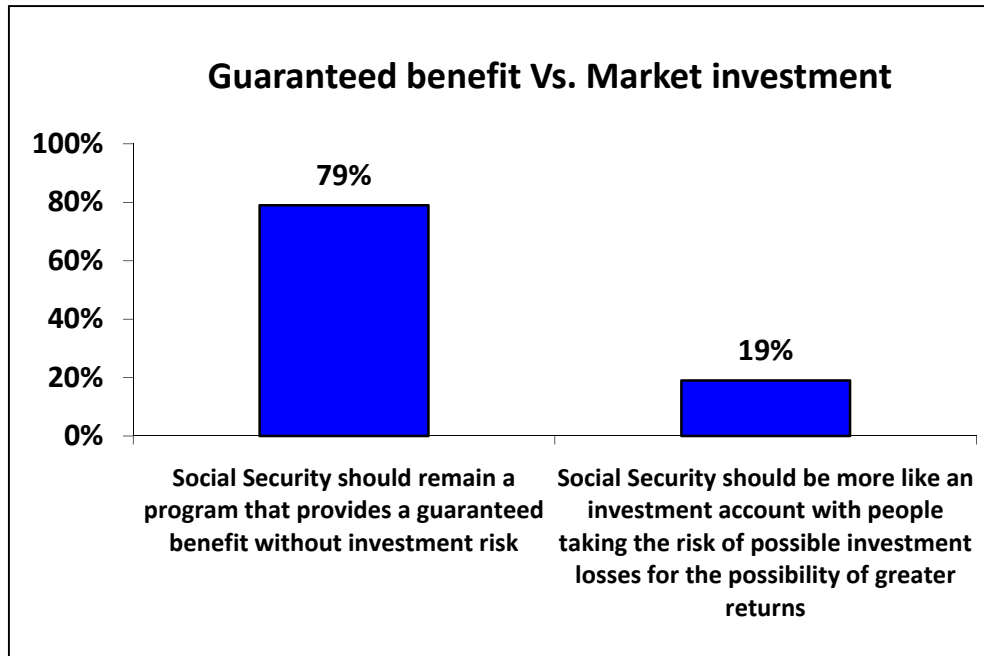
Regardless of age, non-retired adults agree that maybe they won't need Social Security when they retire, but they definitely want to know it is there just in case they do.



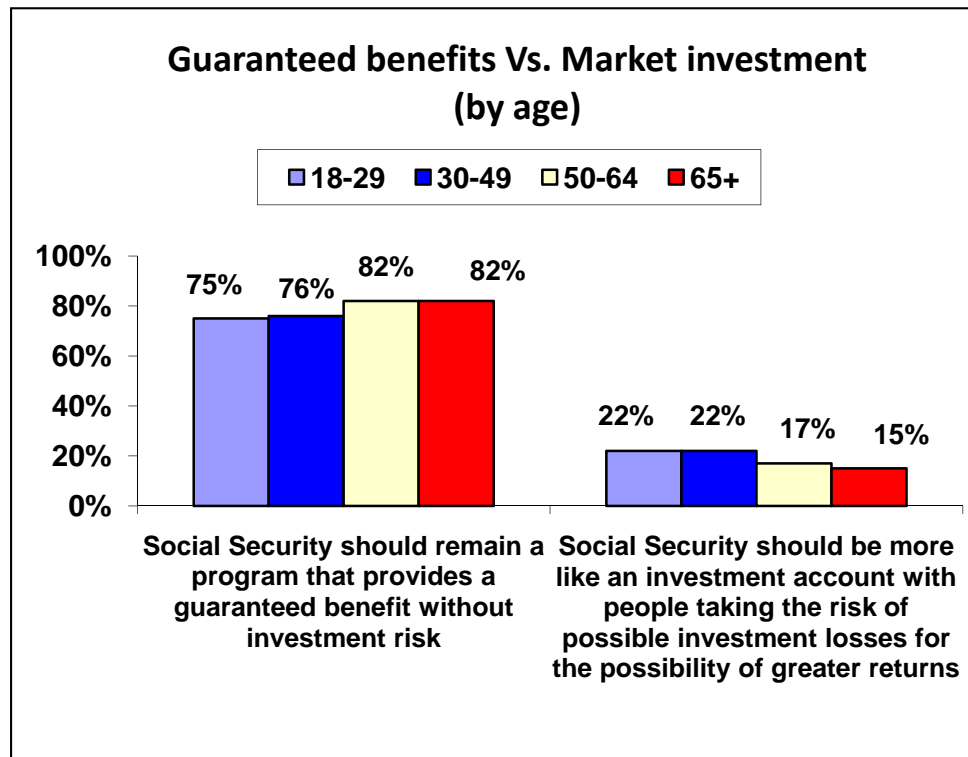
For years, over seven in ten retired adults have felt Social Security provides them with financial security and that without Social Security they would really suffer: 78% in 1995, 74% in 2005, and 72% in 2010. In fact, over half (53% in 1995, 54% in 2005, and 55% in 2010) agree completely with this statement.



Nearly eight in ten (79%) Americans agree Social Security should continue to provide guaranteed benefits while fewer than one in five (19%) think it should be more like an investment account with higher potential returns but also higher risks.



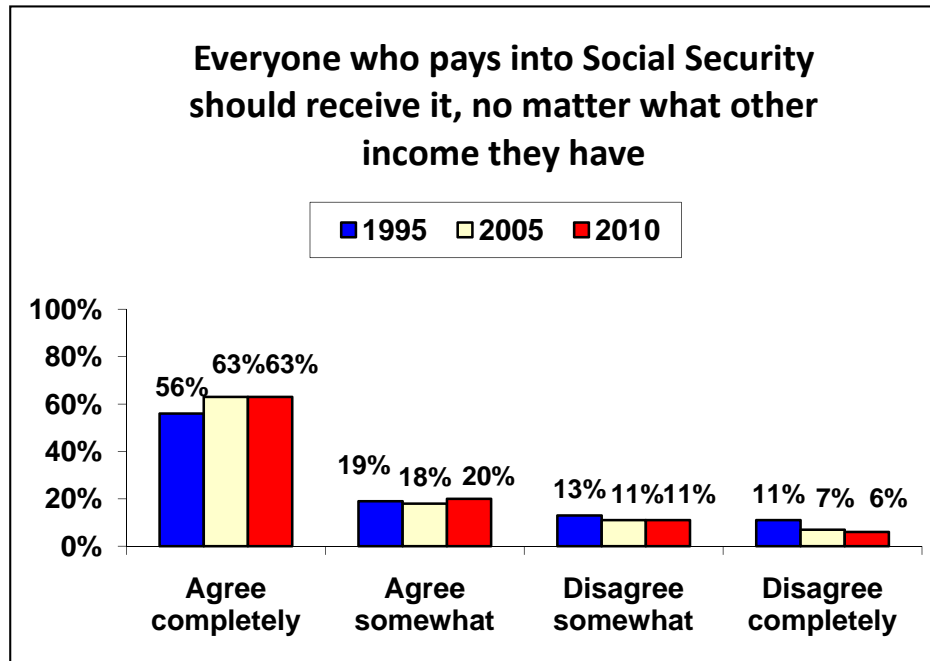
This view, as shown below, is held consistently by over seven in ten people across all age groups. Similarly, the view does not vary significantly by income.



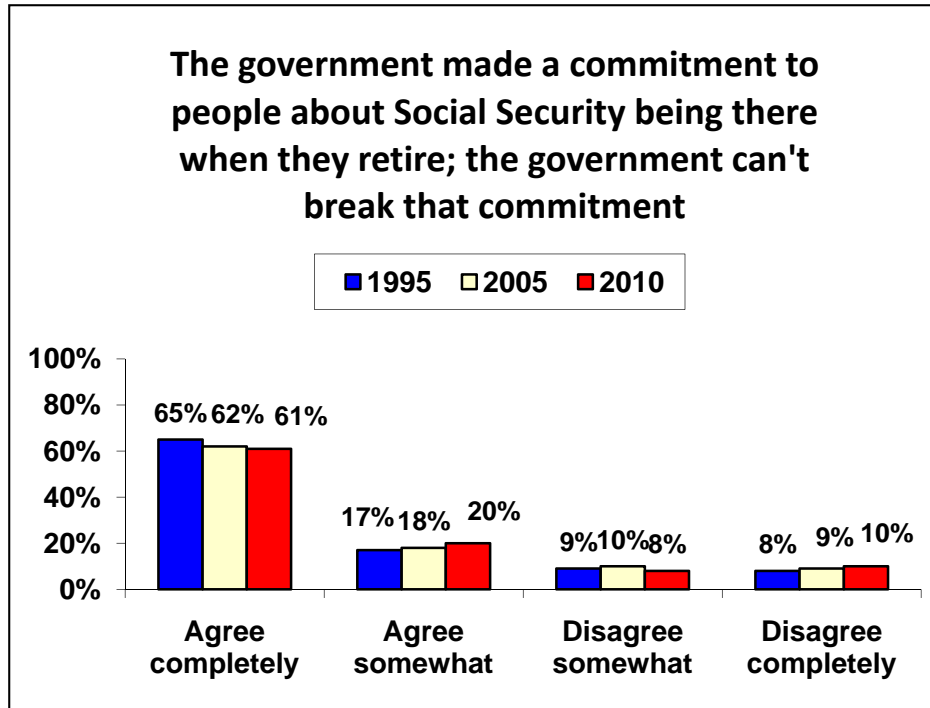


***Social Security is viewed as a program for all who pay into it, regardless of what other income they may have.***

Over eight in ten Americans (83%) agree that regardless of income, everyone who pays into Social Security should receive it. Belief in this idea is high regardless of income (85% of those whose annual household incomes is less than \$50,000 and 82% of those whose annual household income is more), age (86% of those age 18-29, 81% of those age 30-49, 81% of those age 50-64, and 85% of those age 65 or more), or gender (84% of women and 81% of men).

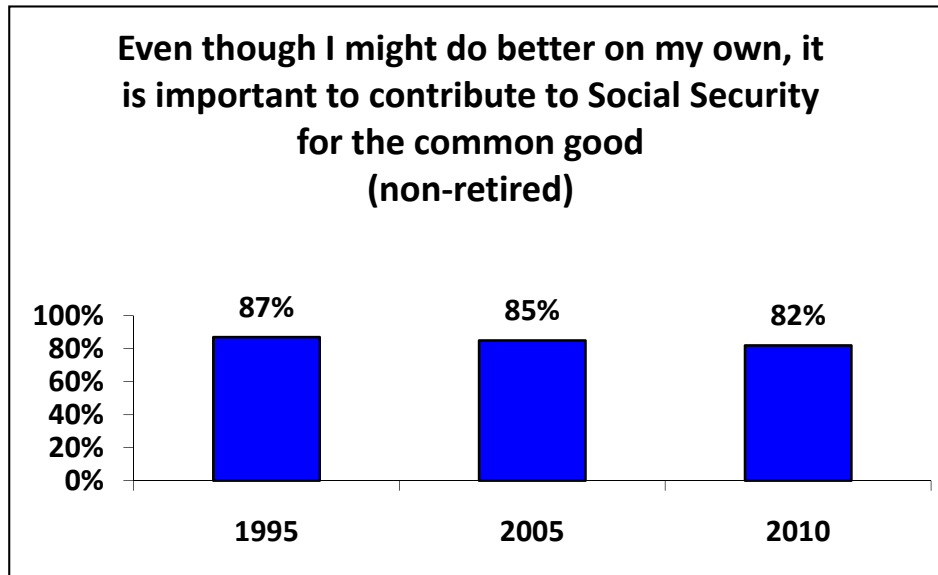


Most adults believe the government made a commitment to people a long time ago about Social Security being there for them when they retire and that the government cannot break that commitment. Nearly eight in ten adults of all ages hold this view: 82% of those age 18-29, 79% of those age 30-49, 82% of those age 50-64, and 83% of those age 65 or more.

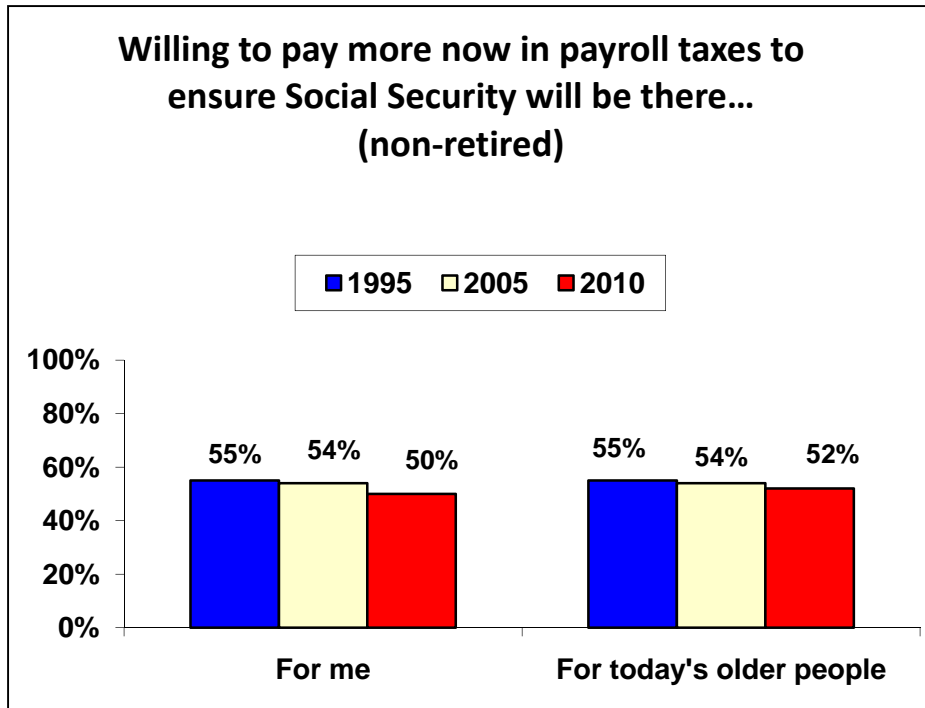


***Support for Social Security is not limited to personal self-interest: The public thinks it is important to contribute for the common good. In fact, many are willing to pay more in payroll taxes now to ensure Social Security will be there for today's older people and a similar share is willing to pay more now to ensure Social Security will be there for them when they retire.***

Most non-retired adults (82%) agree that although they might be able to do better on their own, it is important to continue to contribute to Social Security for the common good. This belief has remained strong among non-retired adults over time, as more than eight in ten of them agree with it. This view is held consistently among non-retired adults of all ages: 82% of those age 18-29, 81% of those age 30-49, 84% of those age 50-64, and 87% of those age 65 or more. And while three-quarters (75%) of non-retired men hold this view, even more non-retired women (88%) hold it.



About half (52%) of non-retired adults are willing to pay more now in payroll taxes to ensure Social Security will be there for today's older people. A similar amount (50%) of non-retired adults are willing to pay more now to ensure Social Security will be there for them when they retire. These figures are consistent over time. They are also fairly consistent across age groups, income, and gender.



Note: In 1995, these two questions were asked of retired and non-retired adults

***Not surprising given public concern over government spending and a lack of understanding about the state of solvency, just over a third express confidence in the future of Social Security and many express worry about the country's ability to afford it at this time.***

Just over a third (35%) of adults express confidence in the future of Social Security. While slightly higher in 1985 and 2005, current public opinion is similar to the level seen in 1995 (36%). Not surprisingly, confidence in Social Security varies by age: 33% of those age 18-29, 25% of those age 30-49, 38% of those age 50-64, and 58% of those age 65 or older. In addition, it varies by income: Those whose annual household income is less than \$50,000 (39%) are more likely than those whose annual household income is more (27%) to feel this way.

As discussed later in the report, this lack of confidence may be related to a lack of understanding of what exhaustion of the Trust Fund means. Nearly eight in ten (79%) adults do not know that Social Security will be able to pay benefits at a reduced level when the Social Security Trust Fund is exhausted in 2037.

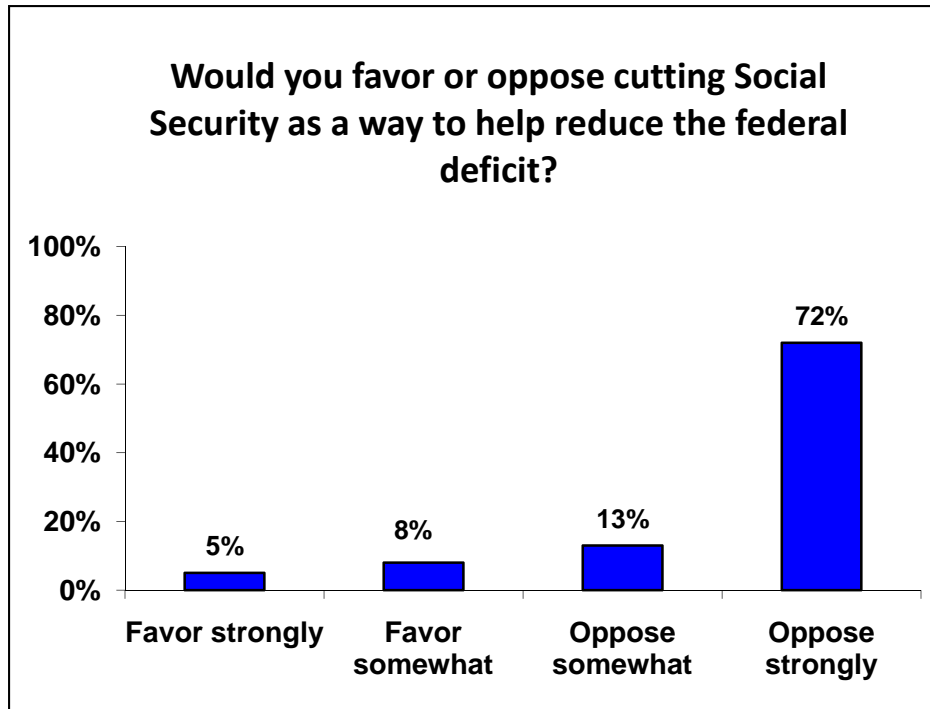
Lack of confidence should not be equated with lack of support for Social Security. Specifically, among those who are *not too* or *not at all* confident about the future of the Social Security system (n = 635), 84% agree with the statement that “Maybe I won’t need Social Security when I retire, but I definitely want to know it’s there just in case I do.”



Given recent growth in public concern over the national deficit, it is not surprising that six in ten (60%) adults have doubts that the country can afford Social Security. However, this figure is only 5 percentage points higher than 1995 and 10 percentage points higher than 2005.

***Most adults oppose cutting spending on Social Security to help reduce the federal deficit. In fact, a large majority strongly opposes it.***

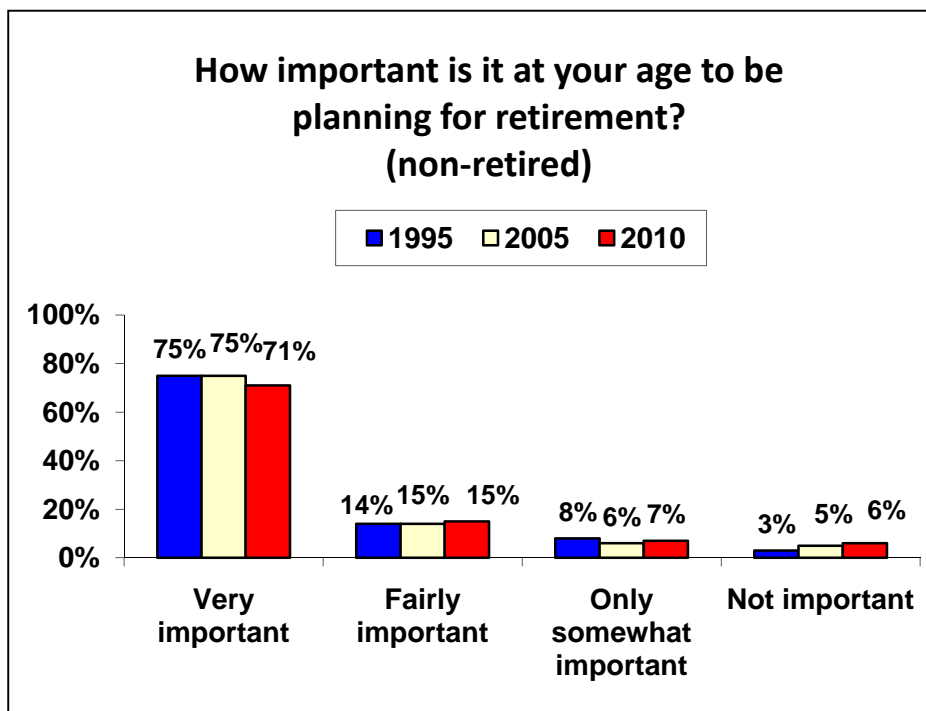
Most (85%) adults oppose cutting Social Security as a way to help reduce the federal deficit. In fact, over seven in ten (72%) *strongly* oppose it. While opposition increases with age, even 68% of adults age 18-29 oppose it. This figure jumps to 84% of those age 30-49, 90% of those age 50-64, and 93% of those at least 65 years old. In addition, women (88%) are more likely than men (80%) to oppose it, although opposition is high among both groups.



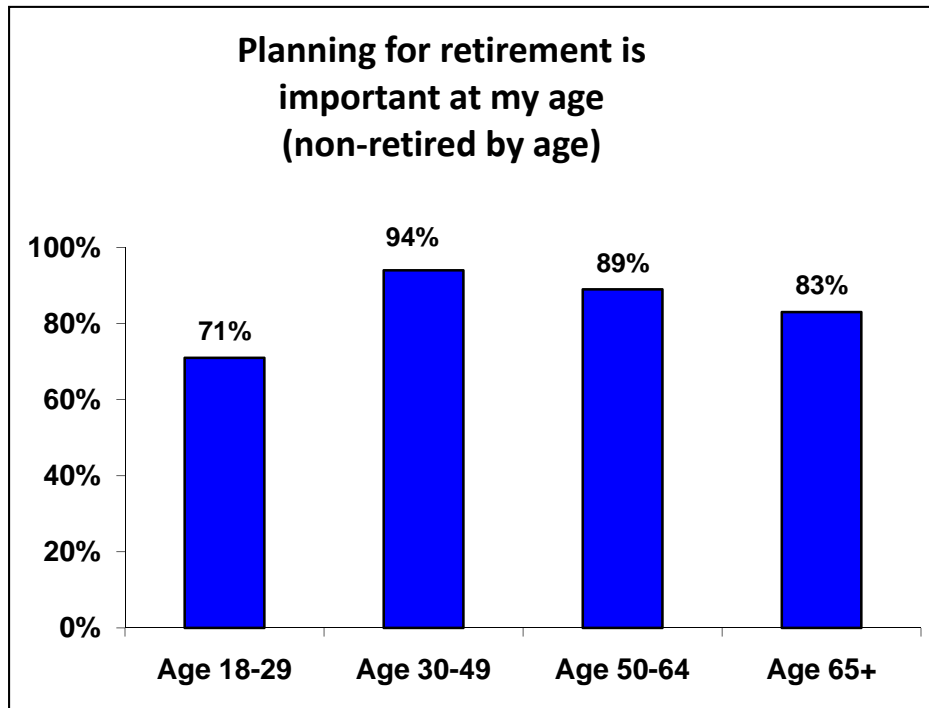
## Preparation for Retirement and the Role of Social Security in Retirement Income

***While non-retired Americans of all ages recognize the importance of planning for retirement, they often find it difficult to save more and are worried they may not have enough money to get by on when they retire.***

Non-retired Americans recognize the importance of planning for retirement, and this recognition is not new. For years, over eight in ten non-retired adults feel it is important at their age to be planning for retirement. In fact, over seven in ten feel it is *very important*: 75% in 1995 and 2005, and 71% in 2010.



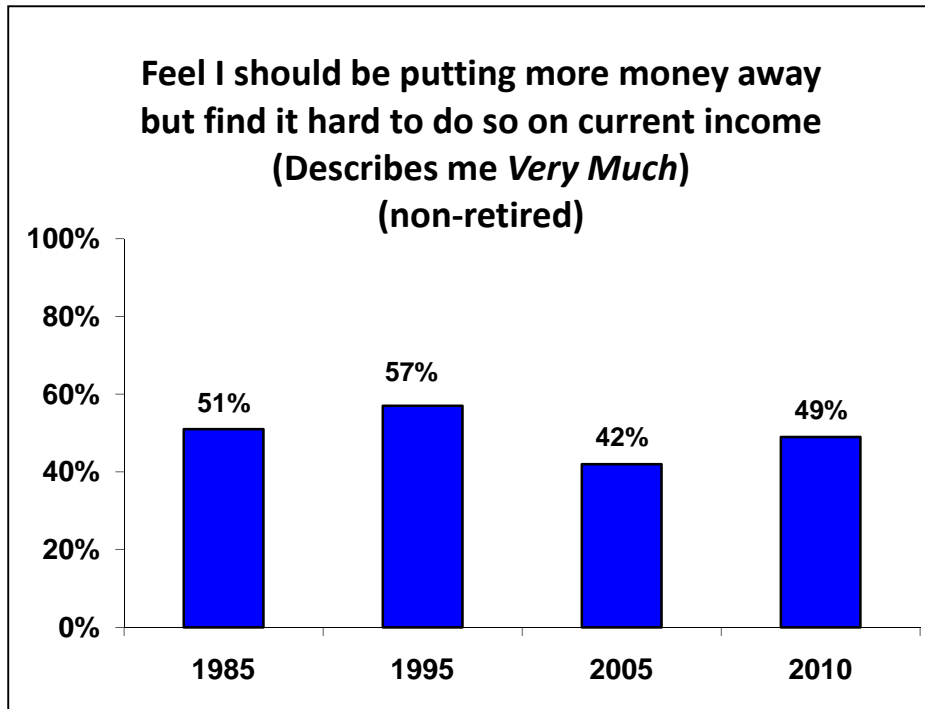
Even across age groups, the importance of planning for retirement is recognized by non-retired adults.



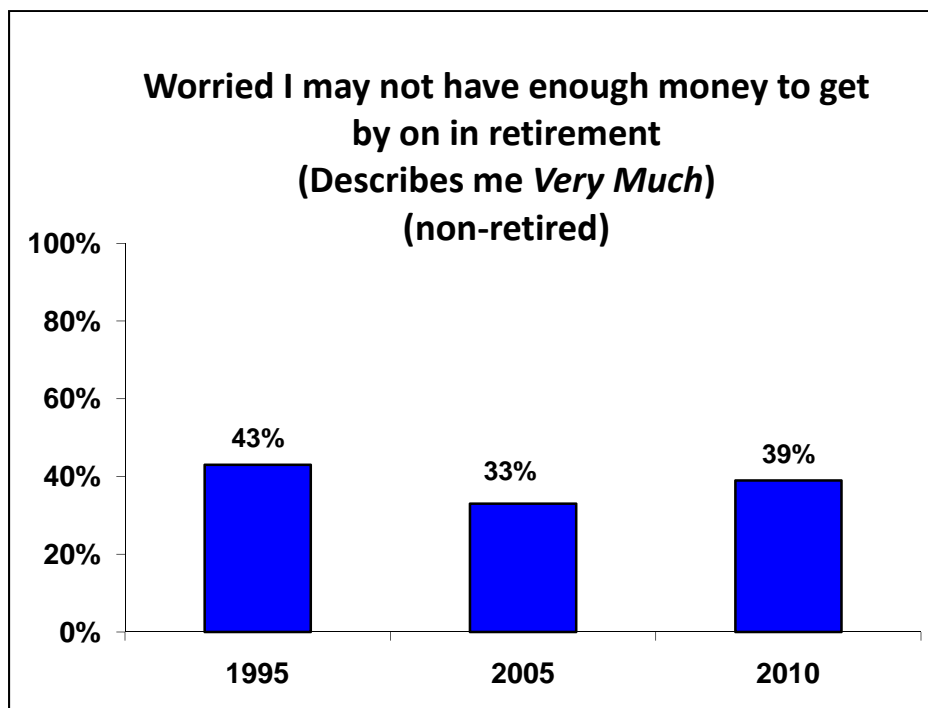
While non-retired adults recognize the importance of planning for retirement, nearly eight in ten (78%) feel they should be putting more money away but find it hard to do so on their current income. This view does not vary by age, with over seven in ten non-retired adults in each age group feeling this way (81% of those age 18-29, 76% of those age 30-49, 79% of those age 50-64, and 71% of those age 65 or older). Non-retired women (82%) are more likely than non-retired men (72%) to feel this way, as are non-retired people whose annual household income is less than \$50,000 (88%) compared with those whose annual household income is higher (65%).

In fact, roughly half (49%) of non-retired adults feel *very much* that they should be putting more money away but find it hard to do so on their current income. This figure is consistent with public sentiment a quarter century ago.



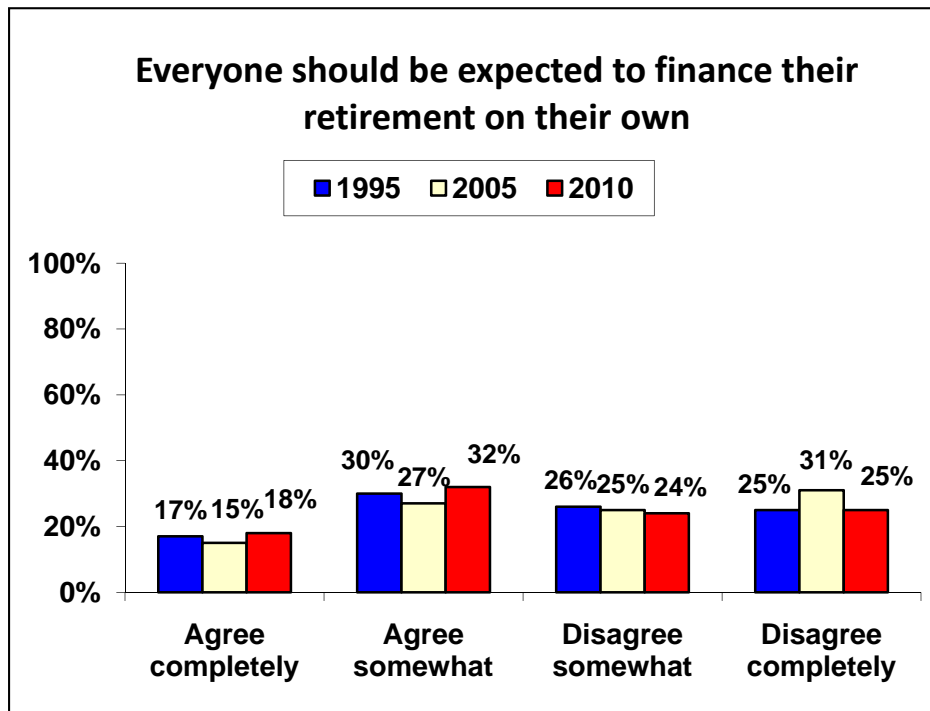


Similarly, over three-quarters (76%) of non-retired adults are worried they may not have enough money to get by on in retirement. Again, this is consistently high across subgroups, with non-retired women (82%) more likely than non-retired men (71%) to have this worry and non-retired people whose annual household income is less than \$50,000 (85%) more likely to have it than those whose annual household income is higher (65%). Nearly four in ten (39%) non-retired adults feel this describes them *very much*. Again, this figure is similar to the levels seen in 1995 (43%).



However, the public is divided regarding whether everyone should be expected to finance their retirement on their own. While half agree (50%), roughly the same amount (49%) disagree. These figures have remained fairly consistent over time. It is important to note, however, that there are at least two possible explanations for why many people who value Social Security say that everyone should be expected to finance their retirement on their own. First, it is widely recognized that Social Security is intended to comprise part of one’s retirement income rather than all of it. Second, some respondents may believe that contributing to Social Security *is* financing one’s own retirement, as they believe that they will receive the money they contributed.

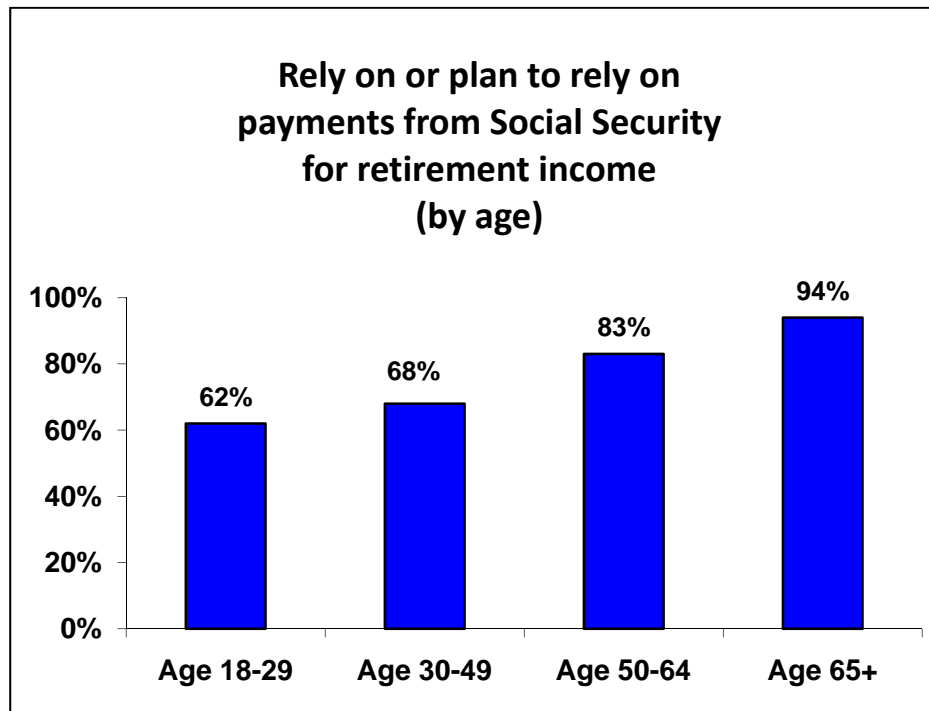
While this belief does not vary by age, it does vary by gender and income. Men (55%) are more likely than women (45%) to agree that everyone should be expected to finance their retirement on their own. Similarly, those whose annual household income is at least \$50,000 (54%) are more likely than those whose annual household income is less (46%) to feel this way.



***Most adults rely or plan to rely on payments from Social Security for retirement income, including a majority of adults under age 30.***

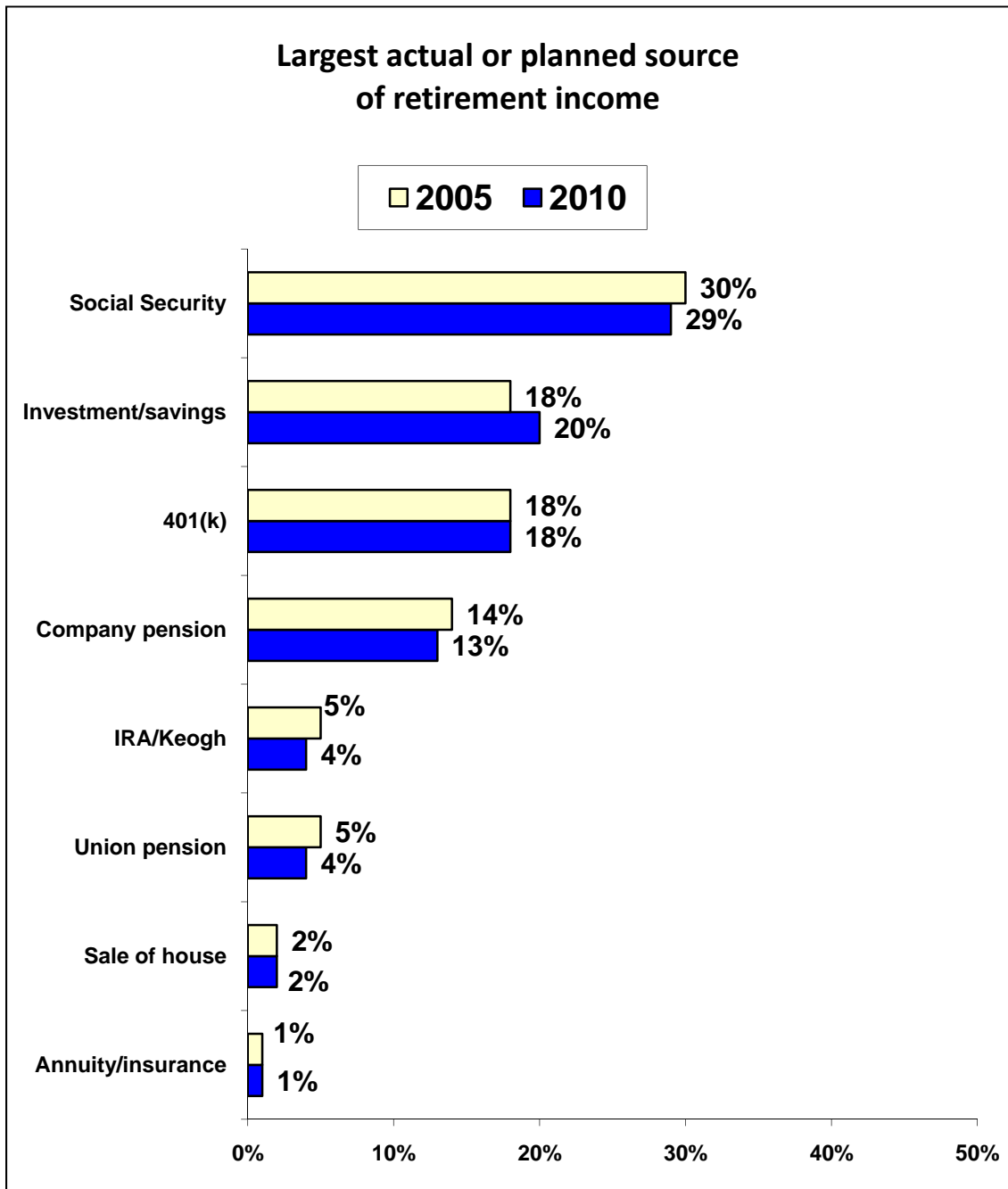
Three-quarters (76%) of adults rely or plan to rely on Social Security as a source of income in retirement. In fact, nearly a third (29%) say it is or will be the largest source of their retirement income. And while the numbers are lower for younger adults, still over six in ten (62% of those age 18-29 and 68% of those age 30-49) of them say they will rely on payments from Social Security in some way.

Women (79%) are more likely than men (72%) to say they will or do rely on Social Security for retirement income. Those whose annual household income is less than \$50,000 (78%) are somewhat more likely than those whose annual household income is more (71%) to say they rely or plan to rely on Social Security for retirement income.



The actual or planned sources of income that the public believes will comprise the largest share of their retirement income are payments from Social Security (29%), followed by money accumulated through savings and investments (20%), and money from a 401(k) (18%). Despite recent changes in the economy, these figures are consistent with 2005 figures.

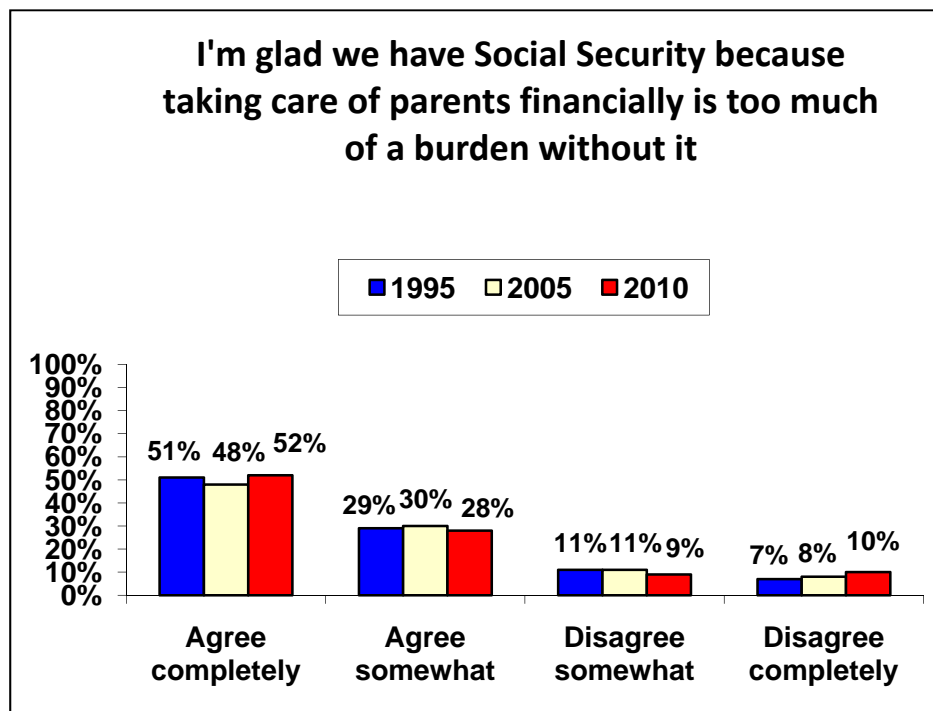
Women (35%) are more likely than men (23%) to say they rely or plan to rely on Social Security most for their retirement income. Those whose annual household income is less than \$50,000 (40%) are more likely than those whose annual household income is more (12%) to say they rely or plan to rely on Social Security for most of their retirement income.



***The public believes Social Security alleviates the financial burden of taking care of parents and helps retired Americans remain independent and not have to depend on their children or family***

Eight in ten adults (80%) say they are glad we have Social Security because taking care of parents financially is too much of a burden without it. Again, these figures are similar to previous years.

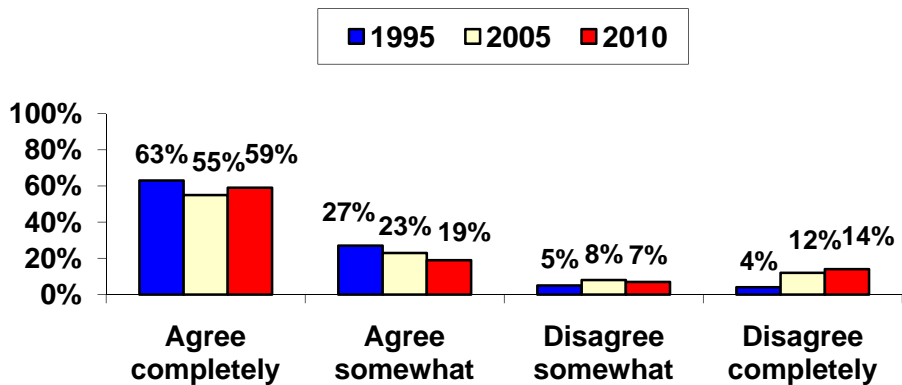
Although three-quarters (75%) of men feel this way, women (84%) are even more likely than men to do so. This feeling does not vary by age or income.



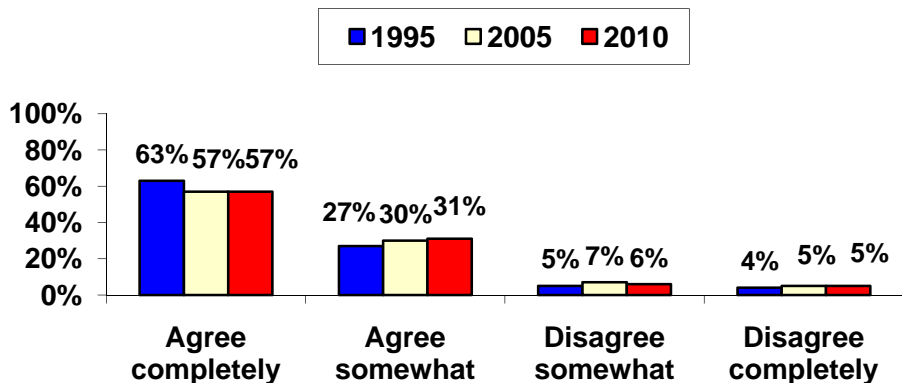
Overwhelming majorities of retired and non-retired Americans agree that Social Security helps older Americans remain independent and not have to depend on their children or family: 78% of retired adults agree as do 88% of non-retired adults. In fact, over half of both groups *agree completely*.

The belief among non-retired adults does not vary by age, gender, or income. Among retired adults, however, women (86%) are more likely than men (66%) to feel this way. Similarly, those Retirees whose annual household income is less than \$50,000 (82%) are more likely than those whose annual household income is more (52%) to feel this way.

**Social Security makes it possible for me to remain independent and not have to depend on my children or family (retired)**



**For many older Americans, Social Security makes it possible for them to remain independent and not have to depend on their children or family (non-retired)**

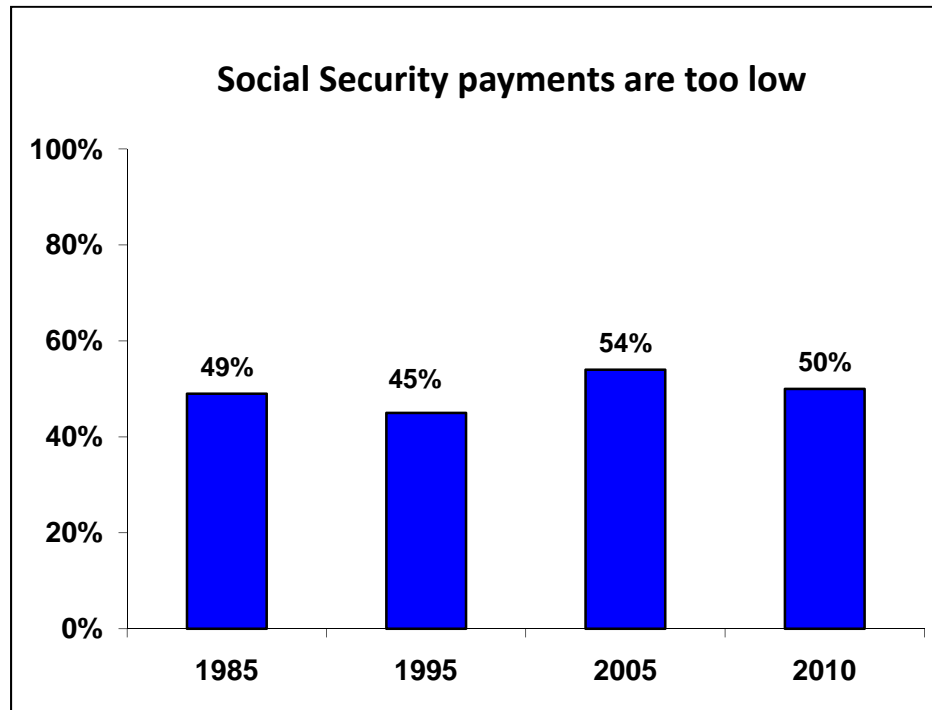


## Benefit Adequacy

### *Half believe that Social Security payments for retirees are too low.*

While roughly a third (37%) of adults believe Social Security payments are about right, half (50%) believe the payments are too low. When the public is told that the average Social Security check for retirees is \$1,168 per month, roughly the same number (54%) say the payment is too low.

Knowing the amount of the average check, women (59%) are more likely than men (50%) to say payments are too low, as are older adults compared with younger ones (41% of those age 18-29, 64% of those age 30-49, 61% of those age 50-64, and 39% of those age 65 or older). Just over half (53%) of those age 65 or older say the current benefit level is about right.

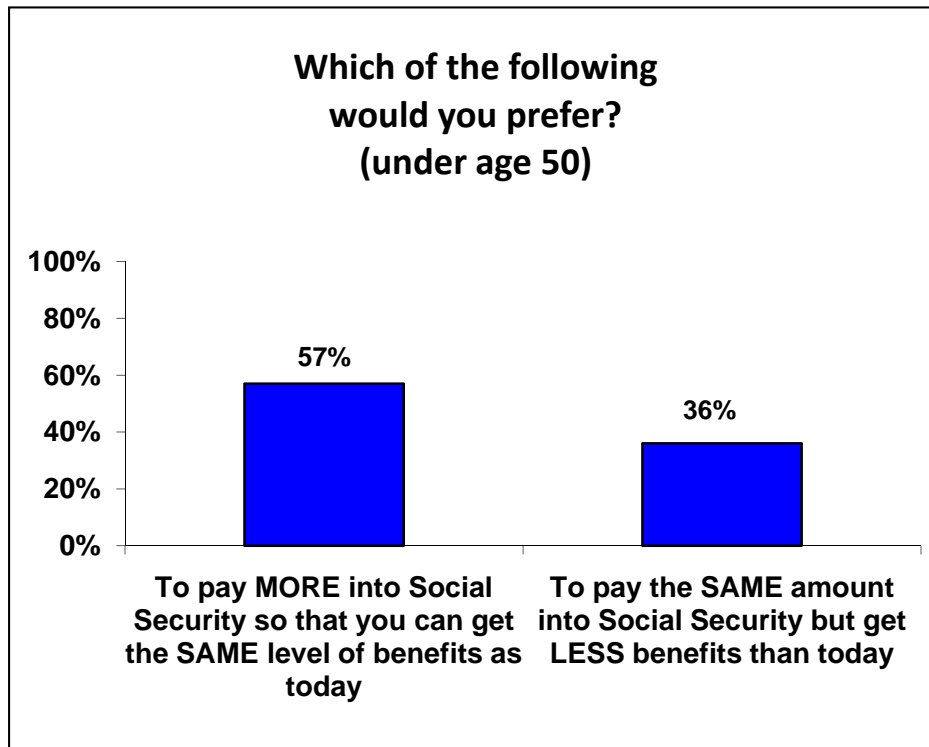


### *A majority of adults under age 50 prefers to pay more into Social Security to get current benefit levels when they retire rather than to pay the same amount as today but get less benefits.*

Adults under 50 years old were told that some people say we need to make some changes to Social Security for people under 50 years old – whether it’s reducing benefits or increasing the amount people pay into the system – if the program is going to work for these future retirees. Then, they were asked which of the following two options they would prefer: To pay more into

Social Security so that they can get the same level of benefits as today, or to pay the same amount into Social Security but get less benefits than today.

Over half (57%) of adults under age 50 would prefer to pay more into Social Security so they can get the same level of benefits as today. While this preference does not vary by age or gender, it does vary by income. Those whose annual household income is less than \$50,000 (64%) are more likely than those whose annual household income is more (49%) to feel this way.



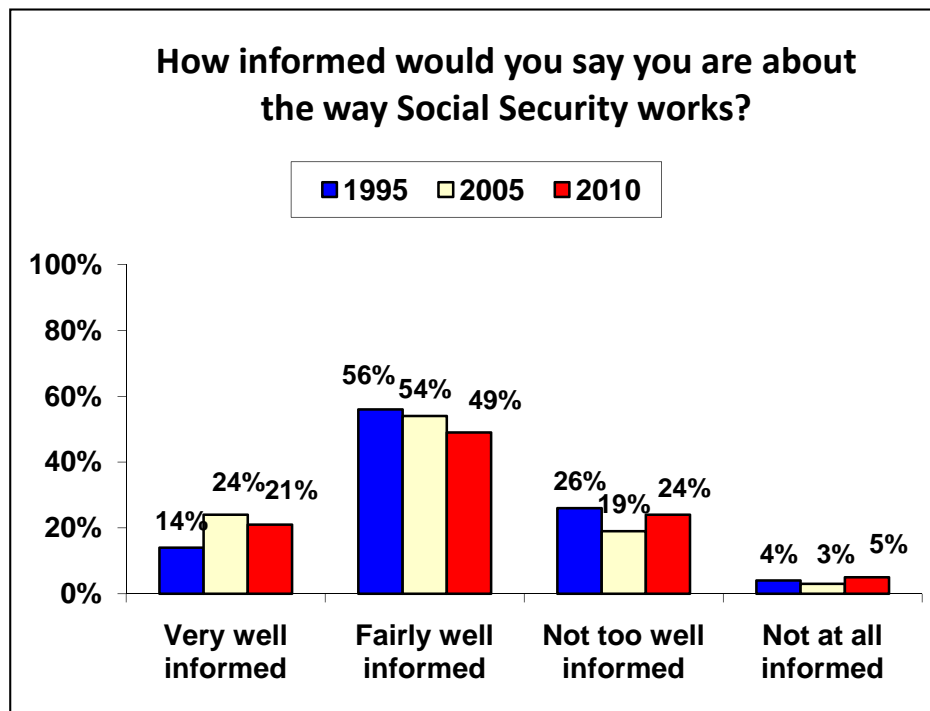


## Knowledge of Social Security

***While most adults say they are well informed about the way Social Security works, nearly eight in ten do not know that Social Security will be able to pay benefits at a reduced level when the Social Security Trust Fund is exhausted.***

Seven in ten (70%) adults say they are well informed about the way Social Security works. While this number increased in 2005 (which most likely was related to the national debate about Social Security at the time) to 78%, it has returned to the level seen in 1995 (70%). While nearly half (49%) of adults say they are *fairly well informed*, much fewer (21%) say they are *very well informed*.

Not surprisingly, knowledge of Social Security varies by age. Those under 30 years old (55%) are less likely to be well informed than those age 30-49 (73%), those age 50-64 (73%), and those aged 65+ (78%).

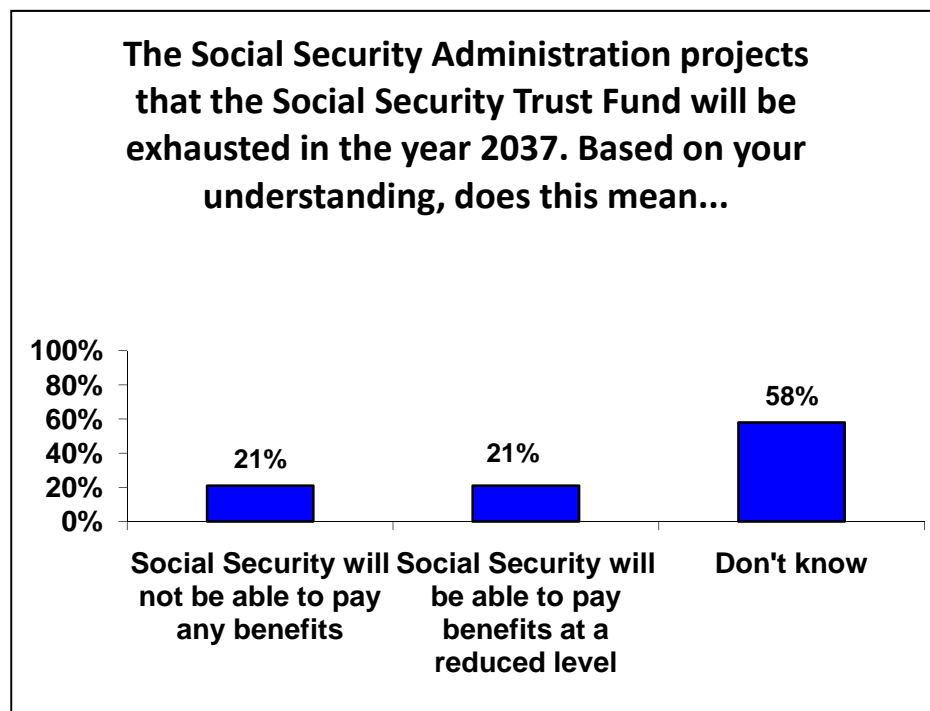


However, when told that the Social Security Administration projects that the Social Security Trust Fund will be exhausted in the year 2037, nearly six in ten (58%) adults say they don't know whether that means Social Security will not be able to pay any benefits or whether it means Social Security will be able to pay benefits at a reduced level.

Only one in five (21%) adults correctly state that if the Social Security Trust Fund is exhausted in 2037, Social Security will be able to pay benefits at a reduced level. Men (28%) are more likely than women (14%) to know this, as are those whose annual household income is at least \$50,000 (31%) compared with those whose annual household income is lower (15%).

Adults who incorrectly believe that Social Security will not be able to pay any benefits are more likely to be women (25%) than men (16%), and more likely to be under age 65 (21% of those age 18-29, 26% of those age 30-49, and 20% of those aged 50-64) than at least age 65 (9%).

Adults who are more likely to say they "don't know" are those whose annual household income is less than \$50,000 (64%) compared with those whose annual household income is higher (44%). Similarly, those who are age 65 or older (65%) are more likely than those age 30-49 (51%) to say they don't know.



## Methodology

AARP commissioned GfK Roper, a national survey research firm, to conduct a national random digit dial (RDD) telephone survey of 1,200 adults aged 18 or older. A total of 781 respondents were not retired and 419 were retired. Interviews were conducted from July 15<sup>th</sup> to 27<sup>th</sup>, 2010. The results from the study were weighted by age, sex, race, region, and education. The margin of sampling error for the random sample of 1,200 ranged is approximately +/- 3%. Specifically, it ranges from +/- 2.3 points for a response of 90% to +/- 3.8 points for a response of 50%.

The survey uses a dual-frame design of two separate samples of landline and cell/mobile phone numbers that are subsequently combined into one. The random digit dial (RDD) method is used to reach subjects in each sample. Quotas were established so that 80% of respondents are reached on landline numbers and 20% are reached on cell numbers. In this case, 960 interviews were completed via landline phones and 240 via cell phones. Both of the telephone samples are provided by Survey Sampling International LLC of Shelton, Conn. SSI produces an EPSEM sample -- that is, an equal probability of selection method sample aimed at ensuring that each person in the sample has an equal chance of being called. Phone numbers of businesses are called to include those that share a telephone with a household.

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

This report contains data from the AARP 50<sup>th</sup>, 60<sup>th</sup>, and 70<sup>th</sup> Social Security anniversary surveys. Data presented from the 50<sup>th</sup> Social Security Anniversary Survey were collected in 1985 by Yankelovich, Skelly and White Inc. In 1985, AARP commissioned Yankelovich, Skelly and White, Inc. to conduct a national random digit dial (RDD) telephone survey of 2,000 adults, age 25+. This national survey has a sampling error of plus or minus 2 percentage points.

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

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

## Annotated Questionnaire

GfK Roper  
AARP Social Security Anniversary Survey  
Fielded July 15-27, 2010

(Weighted data. Total base = 1,200)

Unless noted otherwise, all results are percentages.

\* = less than 0.5%

- = zero

Screener
----------

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

IF NECESSARY:

- Your answers to this survey are completely confidential.
- We are a research company and we don't sell anything. No one will ever try to sell you something as a result of this survey.
- The survey should take about 20 minutes.

IF PHONE TYPE = MOBILE:

**X1. First, are you in a place right now where you can safely take the survey?**

- |     |            |                     |
|-----|------------|---------------------|
| 1   | Yes/Safe   | [CONTINUE]          |
| 2   | No         | [SCHEDULE CALLBACK] |
| Dk  | Don't know | [TERMINATE]         |
| Ref | Refused    | [TERMINATE]         |

INTERVIEWER: IF RESPONDENT COMPLAINS ABOUT THEIR CALLING PLAN MINUTES OR THAT THEY SHOULD BE REIMBURSED FOR THEIR TIME, READ TEXT FOR A2 AND ENTER #1. OTHERWISE, ENTER #2 AND DO NOT READ TEXT FOR A2 AND CONTINUE TO Q.B.

IF PHONE TYPE = MOBILE:

**A2. I understand your concern about reimbursement for your calling plan minutes and we will send you \$5 to thank you for answering these questions. I will collect your name and address at the end of the survey so we can send you your money.**

INTERVIEWER: RECORD ONLY ONE BELOW

- |   |                    |
|---|--------------------|
| 1 | Gets \$5 incentive |
| 2 | No Incentive       |

IF PHONE TYPE=MOBILE AND "SAFE" IN X1, ASK:]

**X2. Are you 18 years of age or older?**

- |     |         |           |
|-----|---------|-----------|
| 1   | Yes     | GO TO S1  |
| 2   | No      | TERMINATE |
| Ref | Refused | TERMINATE |

IF PHONE TYPE = MOBILE, SKIP TO S5.

**S1. Just to make sure our survey is representative of all US households, would you tell me how many adults age 18 or older live in your household?**

\_\_\_\_\_

IF S1=1 (ONE ADULT AGE 18+ IN HOUSEHOLD IN S1), GO TO S4.

IF S1>1 (TWO OR MORE ADULTS AGE 18+ IN HOUSEHOLD IN S1), GO TO S2.

**S2. Please think about the people 18 or older who are home right now. May I please speak to the one who most recently had a birthday?**

- |   |  |
|---|--|
| 1 | Yes, respondent is that person         |
| 2 | Yes, new person on line                |
| 3 | No, not available. [Schedule Callback] |
| 8 | No, refused                            |

IF S2=1, GO TO S5.

IF S2=2, GO TO S3.

IF S2=3, SCHEDULE CALLBACK.

IF S2=8, THANK AND TERMINATE.

**S3. Hello, my name is \_\_\_\_\_ I'm calling from GfK Roper Public Affairs, a public opinion research company. We're conducting a survey about life in America today and we'd very much like to include your opinions.**

**S4. Are you age 18 or older?**

- |   |         |
|---|---------|
| 1 | Yes     |
| 2 | No      |
| 8 | Refused |

IF S4=1, GO TO S5.

IF S4=2, GO TO S2.

IF S4=8, THANK AND TERMINATE.

**S5. Record gender**

Male	48
Female	52

*Based on: Total Respondents*

*N=1200*

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

Retired (but not receiving Social Security)	5
Receiving Social Security (but not retired)	4
Neither receiving Social Security nor Retired	72
Retired AND Receiving Social Security	20
Refused	*

*Based on: Total Respondents*

*N=1200*

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

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

Under 60	35
60+	59
Under 65	70
65+	24
Refused	6
<i>Mean:</i>	<i>58.6</i>

*Based on: Total Retired*

*N=419*

IF S6=2,3,8 (NOT RETIRED), ASK QS6B.

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

Under 60	11
60+	63
Under 65	31
65+	43
Refused	26
<i>Mean:</i>	<i>64.2</i>

*Based on: Total Not Retired*

*N=781*

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

Yes	17
No	83
Refused	-

*Based on: Total Respondent*

*N=1200*

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

18-26	14
27-35	15
36-44	17
45-53	18
54-62	14
63-71	11
72-80	7
81-89	2
90-99	1
Refused	2
<i>Mean:</i>	<i>47.1</i>

*Based on: Total Respondents*

*N=1200*

**Main Questionnaire**

**RETIREMENT ISSUES**

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

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

Very important	71
Fairly important	15
Only somewhat important	7
Not important at all	6
Don't know	1
Refused	*

*Based on: Total Not Retired*

*N=781*

IF S6=2,3,8 (NOT RETIRED), ASK Q2.

2. **As I read each of the following statements, please tell me whether it describes you very much, it describes you somewhat, or it does not describe you at all.**

	Describes Very Much	Describes Somewhat	Does Not Describe at All	Don't know	Refused
a. I feel that I should be putting money away for retirement, but I find that hard to do on my current income.	49	29	22	*	-
b. I'm worried that I may not have enough money to get by on when I retire.	39	37	23	*	*

Based on: Total Not Retired

N=781

IF S6=2,3,8 (NOT RETIRED), ASK Q3.

3. **Do you personally know anyone who is on Social Security?**

Yes	69
No	30
Don't know	1
Refused	*

Based on: Total Not Retired

N=781

ASK EVERYONE

3a. **Do you know anyone who receives disability or survivor benefits from Social Security?**

Yes	43
No	57
Don't know	*
Refused	-

Based on: Total Respondents

N=1200



ASK EVERYONE

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

	Rely on/Plan to rely on in a substantial way	Rely on/plan to rely on somewhat	Do not/do not plan to rely on at all	Don't know	Refused
a. Payments from Social Security	31	45	24	1	*
b. Pension payments from a company pension plan of your own or your spouse	26	28	45	1	*
c. Pension payments from a union pension plan of your own or your spouse	10	12	77	1	*
d. Money accumulated through savings and investments	34	42	23	1	*
e. Money from an I.R.A. or Keogh [KEE-OH] plan	15	34	48	2	*
f. Money from an annuity policy with an insurance company	6	20	72	2	*
g. Money you can get from selling your house	6	20	72	1	*
h. Money from a 401(k)	27	27	45	1	*

Based on: Total Respondents

N=1200

- 4a. Which of these sources of income do you rely on or plan to rely on MOST for your retirement income?

a. Payments from Social Security	29
b. Pension payments from a company pension plan of your own or your spouse	13
c. Pension payments from a union pension plan of your own or your spouse	4
d. Money accumulated through savings and investments	20
e. Money from an I.R.A. or Keogh [KEE-OH] plan	4
f. Money from an annuity policy with an insurance company	1
g. Money you can get from selling your house	2
h. Money from a 401(k)	18

Based on: Total Respondents

N=1200

**ATTITUDES TOWARD SOCIAL SECURITY**

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

One of the very most important programs of government	63
An important program but not one of the very most important	29
Or, not a very important program	8
Don't know	1
Refused	*

*Based on: Total Respondents*

*N=1200*

6. Here are some statements that are sometimes made about Social Security. Please tell me whether you agree completely, agree somewhat, disagree somewhat, or disagree completely with each statement.

	Agree completely	Agree somewhat	Disagree somewhat	Disagree completely	Don't know	Refused
a. Everyone should be expected to finance their retirement on their own.	18	32	24	25	1	*
b. In theory, Social Security is still a good idea, but I doubt that this country can afford it anymore.	30	30	14	24	2	*
c. I'm glad we have Social Security because taking care of parents financially is too much of a burden without it.	52	28	9	10	2	*

*Based on: Total Respondents*

*N=1200*

7. What do you think about the payments that people on Social Security receive now? Do you think they are too high, too low, or about right?

Too high	2
Too low	50
About right	37
Don't know	11
Refused	*

*Based on: Total Respondents*

*N=1200*

- 7a. **In fact, the average Social Security check for retirees is about \$1,168 per month. Knowing this, do you think the amount is: Too high, too low, or about right?**

Too high	3
Too low	54
About right	38
Don't know	4
Refused	*

*Based on: Total Respondents*

*N=1200*

IF S6=2,3,8 (NOT RETIRED), ASK Q8.

8. **Do you think the payroll taxes paid to Social Security are too high, too low, or about right?**

Too high	26
Too low	18
About right	50
Don't know	6
Refused	*

*Based on: Total Not Retired*

*N=781*

ASK EVERYONE

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

Very confident	8
Somewhat confident	27
Not too confident	35
Or, not at all confident	29
Don't know (vol.)	*
Refused (vol.)	*

*Based on: Total Respondents*

*N=1200*

NO Q10.

NO Q11.

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

Ask of everyone	Agree completely	Agree somewhat	Disagree somewhat	Disagree completely	Don't know	Refused
a. Our entire family would be hard hit if Social Security were cut.	45	20	15	18	1	*
b. The government made a commitment to people a long time ago about Social Security being there for them when they retire; the government can't break that commitment.	61	20	8	10	1	*
c. It would not be fair to people who are retired or near retirement to make major changes to Social Security that would affect them.	62	21	6	6	4	*
d. Everyone who pays into Social Security should receive it no matter what other income they have.	63	20	11	6	*	*
e. Most of the people I know on Social Security could do very well without it.	6	12	25	52	5	*
f. Paying into Social Security is a way to build financial independence in retirement.	24	33	21	20	2	*

Based on: Total Respondents

N=1200

Ask of non-retirees (S6=2,3,8)	Agree completely	Agree somewhat	Disagree somewhat	Disagree completely	Don't know	Refused
g. To insure that Social Security will be there FOR ME when I retire, I would be willing to pay more now in payroll taxes.	24	26	15	33	2	*
h. To insure that Social Security will be there FOR TODAY'S OLDER PEOPLE, I would be willing to pay more in payroll taxes.	22	30	17	28	3	*
i. I am very confident that I could do a lot better on my own investing the money I pay into Social Security.	31	28	23	15	2	*
j. Even though I think I might be able to do better on my own, I think it's important to continue to contribute to Social Security for the common good.	52	30	8	10	1	*
k. Maybe I won't need Social Security when I retire, but I definitely want to know it's there just in case I do.	72	15	4	8	1	-

Ask of non-retirees (S6=2,3,8)	Agree completely	Agree somewhat	Disagree somewhat	Disagree completely	Don't know	Refused
l. For many older Americans, Social Security makes it possible for them to remain independent and not have to depend on their children or family.	57	31	6	5	1	*
m. Social Security provides financial security for the people I know who receive it; without Social Security they would really suffer.	59	25	7	5	4	*

Based on: Total Not Retired

N=781

(continued)

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

Ask of Retirees (S6=1,4)	Agree completely	Agree somewhat	Disagree somewhat	Disagree completely	Don't know	Refused
n. Social Security makes it possible for me to remain independent and not have to depend on my children or family.	59	19	7	14	1	*
o. Social Security provides financial security for me; without Social Security I would really suffer.	55	17	9	16	2	*

Based on: Total Retired

N=419

**ASK EVERYONE**

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

Very well informed	21
Fairly well informed	49
Not too well informed	24
Or, not at all informed	5
Don't know	*
Refused	-

Based on: Total Respondents

N=1200

14. I'm going to read you two statements you might hear about Social Security. Please tell me which one you agree with more.

Social Security should remain a program that provides a guaranteed benefit without investment risk	79
Social Security should be more like an investment account with people taking the risk of possible investment losses for the possibility of greater returns	19
Refused	2

Based on: Total Respondents

N=1200

15. The Social Security Administration projects that the Social Security trust fund will be exhausted in the year 2037. Based on your understanding, does this mean:

Social Security will not be able to pay any benefits	21
Social Security will be able to pay benefits at a reduced level	21
Or you don't know	58
Refused	1

Based on: Total Respondents

N=1200

IF S8<50, ASK Q16. ELSE GO TO Q17.

16. Some people say that we need to make some changes to Social Security for people under 50 years old – whether it's reducing benefits or increasing the amount people pay into the system – if the program is going to work for these future retirees. Which of the following would you prefer:

To pay MORE into Social Security so that you can get the SAME level of benefits as today.	57
To pay the SAME amount into Social Security but get LESS benefits than today.	36
Refused	7

Based on: Total Under 50-Years Old

N=454

ASK EVERYONE

17. **Some people want Congress to cut spending on Social Security to help reduce the federal deficit. Would you favor or oppose cutting Social Security as a way to help reduce the deficit? (PROBE:) Is that Strongly or Somewhat (favor/oppose)?**

Strongly favor	5
Somewhat favor	8
Somewhat oppose	13
Strongly oppose	72
Don't know	3
Refused	*

Based on: Total Respondents

N=1200

18. **In addition to providing retirement benefits, Social Security provides benefits to people who are disabled and to the children and widowed spouses of deceased workers. How important do you think it is for Social Security to do this?**

Very important	68
Somewhat important	23
Not too important	4
Not at all important	2
Don't know	1
Refused	1

Based on: Total Respondents

N=1200

## Demographics

ASK EVERYONE.

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

D1. Are you...

Married	58
Single/never married	18
Single but living with a "significant" other	6
Divorced/ separated	11
Widowed	6
Refused	1

Based on: Total Respondents

N=1200

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

Less than a high school graduate	5
High school graduate	34
Technical, vocational, or business school	7
Some college	22
College graduate	17
Post graduate study	13
Refused	2

*Based on: Total Respondents*

*N=1200*

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

Republican	31
Democrat	29
Independent	32
Libertarian	1
Other [SPECIFY]	*
None of these	4
Don't know	2
Refused	2

*Based on: Total Respondents*

*N=1200*

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

Conservative	38
Moderate	36
Liberal	18
Don't know	5
Refused	2

*Based on: Total Respondents*

*N=1200*

**D5. Are you...**

Employed full-time	46
Employed part-time	9
A homemaker	9
Retired	20
A student	4
Temporarily unemployed	10
Refused	2

*Based on: Total Respondents*

*N=1200*



**D6. Is your total family income before taxes under \$30,000 or at least \$30,000?**

**D6a. Is that...**

**D6b. Is that...**

Under \$30,000	31
Less than \$10,000	6
\$10,000 to less than \$15,000	7
\$15,000 to less than \$20,000	5
\$20,000 to less than \$25,000	5
\$25,000 to less than \$30,000	6
(Unspecified under \$30,000)	2
At least \$30,000	61
\$30,000 to less than \$35,000	8
\$35,000 to less than \$40,000	6
\$40,000 to less than \$45,000	4
\$45,000 to less than \$50,000	5
\$50,000 to less than \$75,000	13
\$75,000 to less than \$100,000	8
\$100,000 or more	13
(Unspecified at least \$30,000)	5
Refused (VOL)	8

*Based on: Total Respondents*

*N=1200*

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

Yes, Hispanic	10
No, not Hispanic	88
Don't know	*
Refused	2

*Based on: Total Respondents*

*N=1200*

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

White	74
Black	10
Asian	1
Native American	1
Hispanic (vol)	6
Multi racial	1
Other [SPECIFY]	3
Don't know	1
Refused	3

*Based on: Total Respondents*

*N=1200*

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

Yes	24
No	73
Don't know	1
Refused	2

*Based on: Total Respondents*

*N=1200*

**D11. And on how many different cell-phone numbers, if any, could I have reached you for this call?**

None	10
One	63
Two	18
Three or more	7
Don't know	1
Refused	2

*Based on: Total Respondents*

*N=1200*

**D12. How many different landline telephone numbers, if any, are there in your home that I could have reached you on for this call? This includes listed or unlisted numbers. To answer this question, please don't count cell phones or landlines used ONLY for faxes or modems.**

None	21
One	72
Two	3
Three or more	1
Don't know	*
Refused	2

*Based on: Total Respondents*

*N=1200*

**D13. [IF D11>0 AND D12>0, ASK:] Generally speaking, would you say you use your landline phone most of the time, your cell phone most of the time, or would you say you use both about equally?**

Landline	29
Cell phone	36
Both equally	35
Don't know	1
Refused	-

*Based on: Total Have Both Landline and Cell Phone*

*N=715*

**Thank you very much for your time and cooperation, and have a great (evening/day)!**

**D10a. Region (from Sample/State)**

Northeast	17
New England	4
Mid Atlantic	13
Midwest	24
East North Central	15
West North Central	9
South	37
South Atlantic	16
East South Central	8
West South Central	13
West	22
Mountain	10
Pacific	13

*Based on: Total Respondents*

*N=1200*