



PROGRAM FOR PUBLIC CONSULTATION
SCHOOL OF PUBLIC POLICY, UNIVERSITY OF MARYLAND

Fixing Social Security:

Views Nationally, and in a Red State, a Blue State and a Swing State

A Survey of the Citizen Cabinets Nationally and in Maryland, Oklahoma and Virginia
Conducted by the Program for Public Consultation, School of Public Policy, University of Maryland

- QUESTIONNAIRE -

National Survey

Field Dates: July 20-26, 2013

Sample Size: 738 registered voters

Margin of Error: +/- 3.6%

Oklahoma

Field Dates: October 13, 2014 – April 9, 2015

Sample Size: 506 registered voters in Oklahoma + 312 oversample in OK-4

Margin of Error: +/- 4.4%

Oklahoma CD-4 Sample Size: 413

Margin of Error: +/- 4.8%

Virginia

Field Dates: October 9, 2014 – April 7, 2015

Sample Size: 525 registered voters in Virginia

Margin of Error: +/- 4.2%

Maryland

Field Dates: November 4, 2014 – April 8, 2015

Sample Size: 535 registered voters in Maryland + 371 oversample in MD-7

Margin of Error: +/- 4.2% in MD; +/- 4.7% in MD-7

Maryland CD-7 Sample Size: 438

Margin of Error: +/- 4.7%

Thank you for your willingness to participate in this research. In order to optimize the graphics in this survey, **please complete this survey on a computer or tablet**, not a smartphone.

INTRODUCTION

In this exercise we are going to deal with Social Security--the program that provides monthly benefits primarily to Americans when they retire or when they are disabled and unable to work.

To get started, here are some basic facts about Social Security.

- All workers are required to pay 6.2% of all of their wages and salaries up to a certain maximum amount, called a cap, which is currently \$113,700 a year. Their employer pays a matching amount. These are called payroll taxes. Earnings above the cap are not subject to the payroll tax.
- Provided that workers have paid payroll taxes into Social Security for a total of at least 10 years, when they retire they receive monthly benefits for the rest of their lives.
- The level of benefits a person receives is related to his or her average earnings, and thus the amount of payroll taxes they have paid.

Q1. Overall, would you say your view of Social Security is:

Very positive

National.....	22
Republicans.....	17
Democrats.....	30
Independents.....	17
OK.....	27
OK4.....	25
OK Republicans.....	13
OK Democrats.....	44
VA.....	29
VA Republicans.....	16
VA Democrats.....	43
MD.....	35
MD7.....	30
MD Republicans.....	25
MD Democrats.....	44

Somewhat positive

National.....	50
Republicans.....	49
Democrats.....	52
Independents.....	46
OK.....	53
OK4.....	52
OK Republicans.....	58
OK Democrats.....	45

VA.....	49
VA Republicans	53
VA Democrats	47
MD	48
MD7	53
MD Republicans	48
MD Democrats.....	45
Somewhat negative	
National.....	21
Republicans.....	28
Democrats	13
Independents	24
OK.....	16
OK4.....	18
OK Republicans	22
OK Democrats	10
VA.....	15
VA Republicans	25
VA Democrats	8
MD	13
MD7	14
MD Republicans	20
MD Democrats.....	10
Very Negative	
National	7
Republicans.....	6
Democrats	4
Independents	12
Don't know/Refused	1
OK.....	4
OK4.....	5
OK Republicans	7
OK Democrats	1
Don't know/Refused	<1
VA.....	5
VA Republicans	6
VA Democrats	2
Don't know/Refused	1
MD	4
MD7	3
MD Republicans	7
MD Democrats.....	2
Don't know/Refused	0

Currently, the average monthly benefit amount is \$1,258 a month. This is the benefit that goes to someone whose average lifetime earnings were about \$2,500 a month (adjusted for inflation). Thus, such a person receives about 50% of those earnings.

Average Retiree

Average lifetime earnings



Monthly benefit



Q2. Does the monthly benefit seem:

Higher than you expected

National.....	15
Republicans.....	18
Democrats	14
Independents	14
OK.....	11
OK4.....	14
OK Republicans	11
OK Democrats	12
VA.....	14
VA Republicans	17
VA Democrats	13
MD	12
MD7	14
MD Republicans	12
MD Democrats.....	11

About the same as you expected

National.....	53
Republicans.....	55

Democrats	54
Independents	50
OK.....	60
OK4.....	55
OK Republicans	64
OK Democrats	55
VA.....	59
VA Republicans	67
VA Democrats	53
MD	56
MD7	53
MD Republicans	63
MD Democrats.....	55

Lower than you expected

National.....	30
Republicans.....	26
Democrats	31
Independents	35
Don't know/Refused	1
OK.....	29
OK4.....	31
OK Republicans	25
OK Democrats	33
Don't know/Refused	<1
VA.....	26
VA Republicans	16
VA Democrats	34
Don't know/Refused	1
MD	31
MD7	33
MD Republicans	25
MD Democrats.....	34
Don't know/Refused	1

Benefits are progressive. This means that lower-income workers receive a higher benefit relative to their earnings before they retired than higher-income workers do. Here is an example. If Person A's average lifetime earnings were \$1,500 a month, Person A's Social Security monthly benefit would be \$939 or about 63% of prior earnings. For comparison, if Person B's average lifetime earnings were \$6,000 a month, Person B's monthly benefit would be \$2,168, or about 36% of prior earnings.

Social Security Benefits are Progressive: Two Examples

Person A

Average lifetime earnings

 \$1500/mo.

Monthly Benefit

 \$939/mo.=63% of earnings

Person B

Average lifetime earnings

 \$6000/mo.

Monthly Benefit

 \$2168/mo.= 36% of earnings

We are now going to address three issues about Social Security that have been broadly discussed.

The first issue we will address is that the Social Security trustees have projected that in 2033 the Social Security Trust Fund will not have enough funds to pay the level of benefits that are scheduled to be paid by present law. *Benefits would then be financed from current payroll taxes only and would drop by 23%.* We will call this the **Social Security shortfall**. You will be asked to consider approaches for dealing with this shortfall that include both reducing benefits and increasing revenues.

The second issue is whether Social Security benefits are adequate for certain groups. You will be asked to consider proposals for increasing benefits for certain groups.

The third issue is how cost of living adjustments (or COLAs) for inflation should be calculated. You will be asked to consider two different proposals for changing this calculation.

Finally, you will be asked to select a package of proposals that you think would be best for reforming Social Security, while addressing the Social Security shortfall.

We will first address the Social Security shortfall—the shortage of funds projected for 25 years from now.

Q3. How much have heard or read about the Social Security shortfall?

A lot

National.....	15
Republicans.....	19
Democrats	14
Independents	10

OK.....	15
OK4.....	19
OK Republicans	15
OK Democrats	15
VA.....	20
VA Republicans	20
VA Democrats	15
MD	21
MD7	20
MD Republicans	21
MD Democrats.....	22

Some

National.....	36
Republicans.....	38
Democrats	36
Independents	35
OK.....	42
OK4.....	43
OK Republicans	42
OK Democrats	43
VA.....	47
VA Republicans	53
VA Democrats	44
MD	45
MD7	39
MD Republicans	44
MD Democrats.....	46

Just a little

National.....	30
Republicans.....	31
Democrats	30
Independents	28
OK.....	32
OK4.....	27
OK Republicans	33
OK Democrats	31
VA.....	25
VA Republicans	22
VA Democrats	28
MD	26
MD7	26
MD Republicans	32
MD Democrats.....	23

Nothing

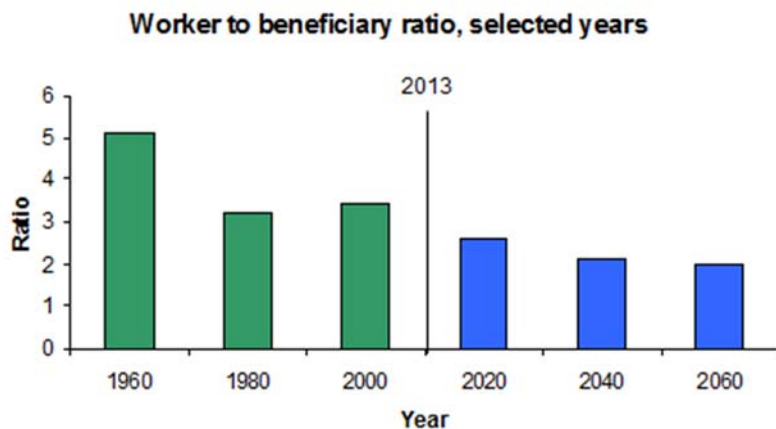
National	18
----------------	----

Republicans.....	11
Democrats	20
Independents	27
Don't know/Refused	0
OK.....	10
OK4.....	11
OK Republicans	9
OK Democrats	10
Don't know/Refused	<1
VA.....	7
VA Republicans	4
VA Democrats	12
Don't know/Refused	1
MD.....	8
MD7	13
MD Republicans	4
MD Democrats.....	9
Don't know/Refused	<1

The Social Security shortfall has several major causes, which will be presented over the next several screens:

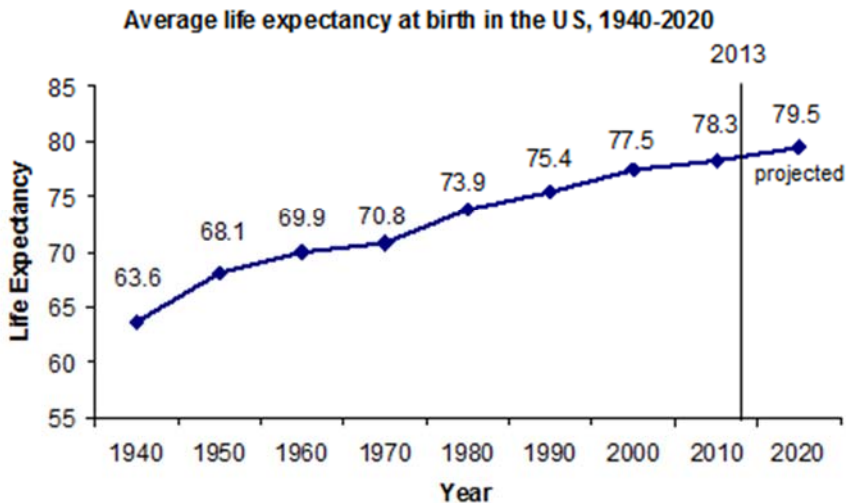
Americans have been having fewer children, so the number of workers contributing to Social Security per Social Security recipient is going down. In the figure below you can see how this has changed over time and how it is projected for the future.

Number of Active Workers for each Social Security Retiree Over Time



Another factor contributing to the shortfall is that Americans are living longer and thus receiving benefits for more years. Please see the figure below for more detail.

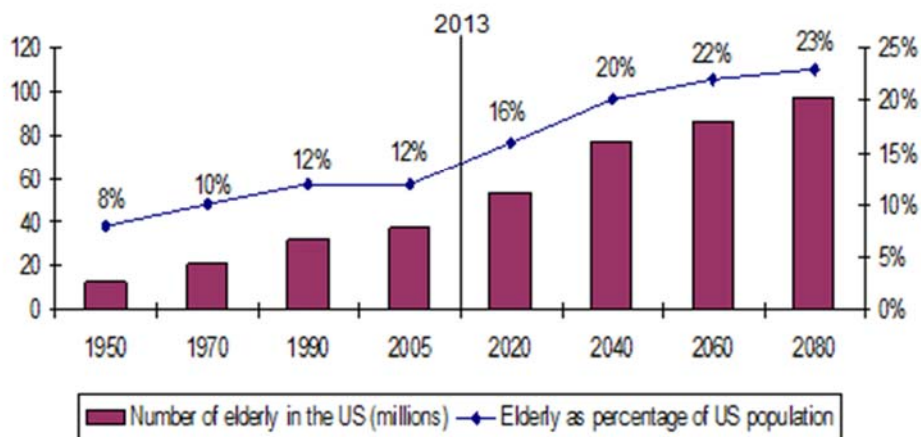
Americans Living Longer



Another factor contributing to the shortfall is that wages for middle and lower income workers have not been growing as expected.

Another factor contributing to the shortfall is that the large baby boom generation is entering retirement and will be putting more demands on Social Security.

Projected Population of Elderly People (aged 65 and older), 1950-2080



Finally, contributing to the shortfall is the fact that Congress has not taken action for some decades to adjust revenues and benefits to keep the program in long-term balance. The last such legislation was in 1986.

The impact of the Social Security shortfall, if no action is taken, would be as follows:

Average monthly benefits, in current dollars, would go down from \$1,260 to \$970

Impact of Shortfall if No Action is Taken: Seniors' Monthly Benefit

Average monthly benefit in 2013



Monthly benefit with 23% cut if the Social Security trust fund is depleted in 2033



And the percentage of seniors living under the poverty line would increase. Assuming the same level of poverty as today, it is projected that the poverty level for seniors would rise from 9% to 18%.

To cover the shortfall, the government has two possible approaches: it can **reduce benefits** or **increase revenues**.

REDUCING BENEFITS

We will first explore the approach of reducing Social Security benefits, which would reduce the shortfall by reducing expenses.

Lowering Monthly Benefits for People Who Had Higher Earnings

One option for reducing benefits is to reduce the amount of benefits that people with higher earnings will receive when they retire in the future.

Currently, the more people earned while working (up to \$113,700) the more they receive in monthly benefits. One option --for new retirees only--is to gradually lower benefits for people

who had higher earnings. Their benefits would still be higher than people who had lower earnings, but their benefits would be less than people in that income group are currently scheduled to receive.

Here are two arguments **in favor** of this option. For each, please select whether you find it convincing or unconvincing:

Q4. We have to cover the Social Security shortfall in one way or another. Wealthier retirees have other ways to fund their retirement, such as pensions and savings. But right now they get benefits that are higher than other people. This gap should be reduced so that their benefits are more like others. It's only fair.

Very convincing	22
Republicans	11
Democrats	28
Independents	28
OK.....	24
OK4.....	17
OK Republicans	12
OK Democrats	38
VA.....	22
VA Republicans	12
VA Democrats	27
MD	23
MD7	23
MD Republicans	7
MD Democrats.....	32
 Somewhat convincing	 37
Republicans	30
Democrats	47
Independents	30
OK.....	34
OK4.....	39
OK Republicans	33
OK Democrats	35
VA.....	35
VA Republicans	28
VA Democrats	41
MD	35
MD7	40
MD Republicans	38
MD Democrats.....	37
	 Somewhat unconvincing

Republicans	29
Democrats	19
Independents	25
OK.....	21
OK4.....	22
OK Republicans	24
OK Democrats	17
VA.....	20
VA Republicans	22
VA Democrats	21
MD	21
MD7	22
MD Republicans	20
MD Democrats.....	18
Very unconvincing.....	15
Republicans	27
Democrats	5
Independents	15
Don't know/Refused.....	2
OK.....	20
OK4.....	22
OK Republicans	30
OK Democrats	10
Don't know/Refused	<1
VA.....	22
VA Republicans	37
VA Democrats	9
Don't know/Refused	2
MD	20
MD7	14
MD Republicans	34
MD Democrats.....	13
Don't know/Refused	<1

Q5. Social Security was established with the express purpose of ensuring that older or disabled Americans would not fall into poverty. It really makes no sense that people with higher incomes even get higher benefits than people with lesser incomes.

Very convincing.....	23
Republicans	12
Democrats	28
Independents	30
OK.....	25
OK4.....	19
OK Republicans	15

OK Democrats	37
VA.....	22
VA Republicans	16
VA Democrats	26
MD	24
MD7	21
MD Republicans	9
MD Democrats.....	32
Somewhat convincing	38
Republicans	34
Democrats	45
Independents	32
OK.....	34
OK4.....	36
OK Republicans	30
OK Democrats	37
VA.....	34
VA Republicans	28
VA Democrats	39
MD	30
MD7	35
MD Republicans	31
MD Democrats.....	32
Somewhat unconvincing.....	22
Republicans	26
Democrats	20
Independents	23
OK.....	20
OK4.....	20
OK Republicans	22
OK Democrats	16
VA.....	22
VA Republicans	20
VA Democrats	26
MD	23
MD7	27
MD Republicans	22
MD Democrats.....	23
Very unconvincing.....	15
Republicans	27
Democrats	7
Independents	12
Don't know/Refused.....	2

OK.....	21
OK4.....	25
OK Republicans	33
OK Democrats	10
Don't know/Refused	1
VA.....	21
VA Republicans	34
VA Democrats	9
Don't know/Refused	1
MD	23
MD7	16
MD Republicans	38
MD Democrats.....	13

Here are two arguments **against** lowering monthly benefits for people who had higher earnings. For each, please select whether you find it convincing or unconvincing:

Q6. Many of the proposals for reducing benefits based on income would end up hurting some people who are part of the middle class, particularly people who live in areas of the country where the cost of living is high. We should not change Social Security in a way that forces seniors to lower their quality of life.

Very convincing.....	23
Republicans	26
Democrats	20
Independents	23
OK.....	30
OK4.....	37
OK Republicans	29
OK Democrats	30
VA.....	32
VA Republicans	32
VA Democrats	30
MD	32
MD7	33
MD Republicans	32
MD Democrats.....	31
Somewhat convincing	48
Republicans	49
Democrats	51
Independents	40
OK.....	43
OK4.....	42

OK Republicans	47
OK Democrats	43
VA.....	41
VA Republicans	41
VA Democrats	41
MD	40
MD7	47
MD Republicans	38
MD Democrats.....	43
Somewhat unconvincing.....	22
Republicans	19
Democrats	24
Independents	23
OK.....	19
OK4.....	16
OK Republicans	18
OK Democrats	19
VA.....	18
VA Republicans	21
VA Democrats	20
MD	21
MD7	16
MD Republicans	22
MD Democrats.....	21
Very unconvincing.....	5
Republicans	5
Democrats	3
Independents	10
Don't know/Refused.....	2
OK.....	6
OK4.....	4
OK Republicans	6
OK Democrats	7
Don't know/Refused	1
VA.....	8
VA Republicans	5
VA Democrats	9
Don't know/Refused	1
MD	6
MD7	4
MD Republicans	7
MD Democrats.....	5
Don't know/Refused	<1

Q7. American workers have been paying Social Security payroll taxes for all their working lives on the promise that they would be getting this money back in the form of benefits. Reducing expected benefits to people who make more money is a violation of this understanding and changes Social Security from a retirement program into a welfare program.

Very convincing	28
Republicans	41
Democrats	19
Independents	27
OK.....	30
OK4.....	36
OK Republicans	40
OK Democrats	21
VA.....	33
VA Republicans	44
VA Democrats	20
MD	36
MD7	29
MD Republicans	54
MD Democrats.....	28
Somewhat convincing	41
Republicans	38
Democrats	46
Independents	38
OK.....	34
OK4.....	37
OK Republicans	38
OK Democrats	29
VA.....	35
VA Republicans	39
VA Democrats	33
MD	36
MD7	42
MD Republicans	34
MD Democrats.....	39
Somewhat unconvincing	21
Republicans	16
Democrats	25
Independents	20
OK.....	22
OK4.....	18
OK Republicans	16
OK Democrats	28
VA.....	21

VA Republicans	12
VA Democrats	33
MD	18
MD7	18
MD Republicans	9
MD Democrats.....	22
Very unconvincing.....	8
Republicans	4
Democrats	10
Independents	11
Don't know/Refused.....	1
OK.....	13
OK4.....	8
OK Republicans	6
OK Democrats	20
Don't know/Refused	1
VA.....	9
VA Republicans	3
VA Democrats	14
Don't know/Refused	1
MD	9
MD7	10
MD Republicans	3
MD Democrats.....	12
Don't know/Refused.....	<1

Now that you have considered all these arguments, we would like you to evaluate three proposals for reducing benefits for people with higher lifetime earnings. All of these proposals would only apply to the benefits of new retirees. Their benefits would still be higher than people who had lower earnings, but their benefits would be less than people in that income group currently receive.

Q8a. The first proposal is to reduce the benefits for the top 25 percent of earners--that is, those whose average earnings over their lifetimes are about \$65,500 a year and higher. This would reduce the Social Security shortfall by 7%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	34
Republicans	45
Democrats	27
Independents	30
OK.....	40
OK4.....	42
OK Republicans	49

OK Democrats	30
VA.....	42
VA Republicans	53
VA Democrats	31
MD	46
MD7	37
MD Republicans	55
MD Democrats.....	38
Just tolerable (5).....	28
Republicans	27
Democrats	24
Independents	36
OK.....	20
OK4.....	22
OK Republicans	18
OK Democrats	20
VA.....	17
VA Republicans	16
VA Democrats	18
MD	18
MD7	28
MD Republicans	19
MD Democrats.....	19
Acceptable (6-10).....	38
Republicans	27
Democrats	49
Independents	33
OK.....	40
OK4.....	36
OK Republicans	32
OK Democrats	49
VA.....	39
VA Republicans	29
VA Democrats	49
MD	36
MD7	34
MD Republicans	26
MD Democrats.....	43
Don't Know/Refused	1
OK	1
VA.....	2
MD.....	<1

Mean	5.0
Republicans	4.2
Democrats	5.6
Independents	5.0
OK.....	4.9
OK4.....	4.6
OK Republicans	4.2
OK Democrats	5.7
VA.....	4.6
VA Republicans	3.7
VA Democrats	5.4
MD	4.3
MD7	4.8
MD Republicans	3.7
MD Democrats.....	4.9

Q8b. A second proposal is to reduce the benefits for the top 40 percent of earners--that is, those whose average earnings over their lifetimes are about \$47,000 a year and higher. This would reduce the Social Security shortfall by 24%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	51
Republicans	62
Democrats	47
Independents	44
OK.....	64
OK4.....	69
OK Republicans	70
OK Democrats	56
VA.....	66
VA Republicans	75
VA Democrats	59
MD	68
MD7	64
MD Republicans	72
MD Democrats.....	64
Just tolerable (5)	26
Republicans	22
Democrats	27
Independents	33
OK.....	16
OK4.....	14
OK Republicans	16
OK Democrats	17

VA.....	16
VA Republicans	12
VA Democrats	19
MD	16
MD7	18
MD Republicans	16
MD Democrats.....	15
Acceptable (6-10).....	21
Republicans	14
Democrats	26
Independents	23
OK.....	20
OK4.....	16
OK Republicans	14
OK Democrats	25
VA.....	17
VA Republicans	12
VA Democrats	20
MD	16
MD7	17
MD Republicans	13
MD Democrats.....	21
Don't Know/Refused	1
OK	1
VA.....	2
MD.....	0
Mean	3.9
Republicans	3.1
Democrats	4.2
Independents	4.3
OK.....	3.3
OK4.....	2.9
OK Republicans	2.8
OK Democrats	3.8
VA.....	3.0
VA Republicans	2.3
VA Democrats	3.6
MD	2.9
MD7	3.3
MD Republicans	2.5
MD Democrats.....	3.2

Q8c. A third proposal is to reduce the benefits for the top 50 percent of earners--that is, those whose average earnings over their lifetimes are about \$39,000 a year and higher. This would reduce the Social Security shortfall by 35%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	63
Republicans	70
Democrats	60
Independents	57
OK.....	77
OK4.....	80
OK Republicans	84
OK Democrats	71
VA.....	74
VA Republicans	78
VA Democrats	72
MD	77
MD7	70
MD Republicans	80
MD Democrats.....	77
Just tolerable (5)	21
Republicans	18
Democrats	21
Independents	26
OK.....	9
OK4.....	9
OK Republicans	6
OK Democrats	11
VA.....	13
VA Republicans	11
VA Democrats	14
MD	11
MD7	14
MD Republicans	9
MD Democrats.....	10
Acceptable (6-10)	15
Republicans	12
Democrats	17
Independents	16
OK.....	13
OK4.....	9
OK Republicans	10
OK Democrats	16

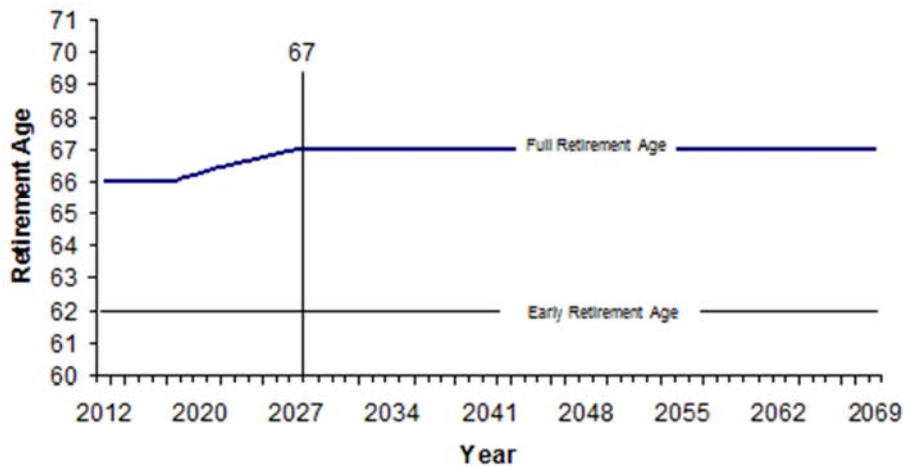
VA.....	10
VA Republicans	7
VA Democrats	11
MD	10
MD7	14
MD Republicans	9
MD Democrats.....	11
Don't Know/Refused	1
OK	1
VA.....	3
MD.....	1
Mean	3.1
Republicans	2.6
Democrats	3.4
Independents	3.4
OK.....	2.4
OK4.....	2.1
OK Republicans	2.0
OK Democrats	2.6
VA.....	2.2
VA Republicans	1.8
VA Democrats	2.5
MD	2.2
MD7	2.6
MD Republicans	2.0
MD Democrats.....	2.3

[SCREEN 16]
Raising the Full Retirement Age

Another option is to reduce benefits by raising the full retirement age, which would reduce the total amount of benefits people would receive over their lifetime. (Note: This option does NOT change people’s ability to take early retirement—with correspondingly lower monthly benefits-- which would still start at 62.)

Currently, the full retirement age is 66 years. According to current law, it is scheduled to gradually rise until it reaches 67 by the year 2027 and then will stop rising. This has no effect on those already receiving Social Security. It does affect those born in 1960 or later. The graph below shows how the current law increases the full retirement age.

Current Policy – Starting in 2020, Gradually Raise Full Retirement Age from 66 to Age 67 in 2027



One option is to continue to gradually increase the retirement age beyond the age of 67, so that it eventually reaches a higher age.

Here are two arguments in **favor** of this option. For each, please select whether you find it convincing or unconvincing:

Q9. With people living longer, the number of retirees receiving benefits is growing. At the same time birth rates are lower, diminishing the number of workers who contribute revenue to Social Security. Thus, it is not affordable and simply not realistic to have people retire as early as they have.

Very convincing	16
Republicans	19
Democrats	17
Independents	10
OK.....	16
OK4.....	17
OK Republicans	15
OK Democrats	15
VA.....	21
VA Republicans	25
VA Democrats	21
MD	24
MD7	20
MD Republicans	26
MD Democrats.....	23
Somewhat convincing	44

Republicans	51
Democrats	39
Independents	44
OK.....	45
OK4.....	42
OK Republicans	49
OK Democrats	41
VA.....	47
VA Republicans	44
VA Democrats	44
MD	41
MD7	38
MD Republicans	40
MD Democrats.....	44
Somewhat unconvincing	28
Republicans	22
Democrats	33
Independents	27
OK.....	21
OK4.....	23
OK Republicans	20
OK Democrats	25
VA.....	17
VA Republicans	15
VA Democrats	20
MD	19
MD7	24
MD Republicans	14
MD Democrats.....	17
Very unconvincing	11
Republicans	8
Democrats	10
Independents	17
Don't know/Refused	1
OK.....	18
OK4.....	17
OK Republicans	16
OK Democrats	19
Don't know/Refused	<1
VA.....	14
VA Republicans	15
VA Democrats	15
Don't know/Refused	1
MD	17

MD7	16
MD Republicans	18
MD Democrats.....	15
Don't know/Refused	<1

Q10. People at 66 are now much healthier than in the past and most of the work people do is much less physically demanding, so it is appropriate for people to work a little bit longer before retiring. Raising the retirement age is a common-sense response to how life has changed in the modern era.

Very convincing.....	19
Republicans	23
Democrats	19
Independents	14
OK.....	19
OK4.....	23
OK Republicans	21
OK Democrats	20
VA.....	22
VA Republicans	24
VA Democrats	22
MD	26
MD7	23
MD Republicans	28
MD Democrats.....	26
Somewhat convincing	42
Republicans	50
Democrats	40
Independents	34
OK.....	45
OK4.....	39
OK Republicans	44
OK Democrats	44
VA.....	42
VA Republicans	41
VA Democrats	41
MD	40
MD7	40
MD Republicans	41
MD Democrats.....	41
Somewhat unconvincing.....	23
Republicans	18
Democrats	23
Independents	29

OK.....	18
OK4.....	18
OK Republicans	19
OK Democrats	18
VA.....	19
VA Republicans	20
VA Democrats	20
MD	17
MD7	17
MD Republicans	13
MD Democrats.....	16
Very unconvincing	15
Republicans	9
Democrats	16
Independents	20
Don't know/Refused.....	2
OK.....	17
OK4.....	19
OK Republicans	16
OK Democrats	19
Don't know/Refused	<1
VA.....	15
VA Republicans	13
VA Democrats	17
Don't know/Refused	1
MD	16
MD7	20
MD Republicans	16
MD Democrats.....	16
Don't know/Refused	<1

Here are two arguments **against** gradually raising the full retirement age beyond 67. For each, please select whether you find it convincing or unconvincing:

Q11. Raising the retirement age is unfair because many workers in their 60s still hold physically demanding jobs--blue-collar jobs, or retail jobs where they are on their feet all day. For them, it is already a stretch for the retirement age to rise to 67 as planned; it should not rise any further.

Very convincing.....	25
Republicans	23
Democrats	27
Independents	24
OK.....	33
OK4.....	29

OK Republicans	30
OK Democrats	35
VA.....	33
VA Republicans	26
VA Democrats	37
MD	31
MD7	33
MD Republicans	29
MD Democrats.....	33
Somewhat convincing	42
Republicans	44
Democrats	43
Independents	37
OK.....	38
OK4.....	40
OK Republicans	35
OK Democrats	40
VA.....	37
VA Republicans	34
VA Democrats	37
MD	36
MD7	33
MD Republicans	34
MD Democrats.....	39
Somewhat unconvincing	25
Republicans	27
Democrats	24
Independents	26
OK.....	22
OK4.....	22
OK Republicans	26
OK Democrats	16
VA.....	23
VA Republicans	29
VA Democrats	21
MD	24
MD7	24
MD Republicans	30
MD Democrats.....	21
Very unconvincing.....	6
Republicans	7
Democrats	5
Independents	10

Don't know/Refused.....	2
OK.....	7
OK4.....	8
OK Republicans	8
OK Democrats	7
Don't know/Refused	1
VA.....	6
VA Republicans	10
VA Democrats	4
Don't know/Refused	1
MD	8
MD7	10
MD Republicans	7
MD Democrats.....	6
Don't know/Refused.....	<1

Q12. Raising the retirement age is just a benefit cut by another name--in fact each worker will get less over their lifetime. It is particularly unfair to people with lower incomes and minorities. Because on average they do not live as long, they get less back in Social Security benefits over their lifetime for the amount they put in; thus, raising the retirement age will cut a disproportionately large percentage of their average lifetime benefits.

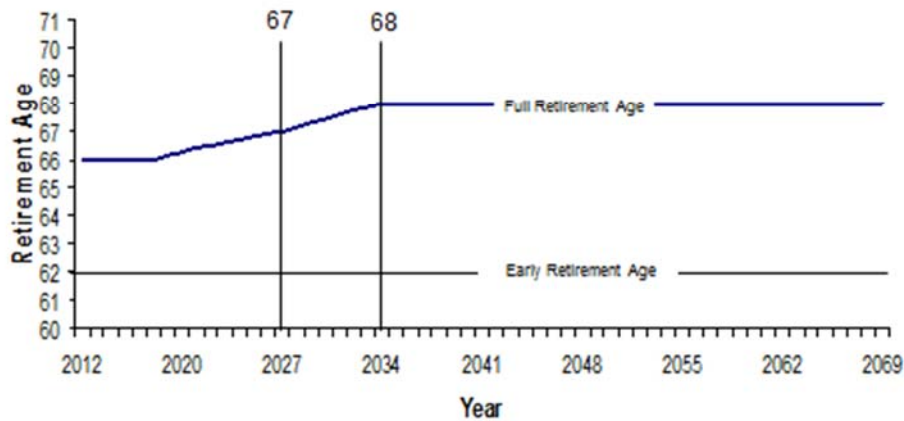
Very convincing.....	21
Republicans	14
Democrats	27
Independents	18
OK.....	27
OK4.....	24
OK Republicans	22
OK Democrats	33
VA.....	24
VA Republicans	18
VA Democrats	27
MD	26
MD7	27
MD Republicans	17
MD Democrats.....	32
Somewhat convincing	37
Republicans	37
Democrats	36
Independents	39
OK.....	35
OK4.....	35
OK Republicans	33

OK Democrats	34
VA.....	32
VA Republicans	25
VA Democrats	39
MD	31
MD7	34
MD Republicans	27
MD Democrats.....	34
Somewhat unconvincing.....	30
Republicans	33
Democrats	30
Independents	26
OK.....	22
OK4.....	26
OK Republicans	24
OK Democrats	22
VA.....	29
VA Republicans	35
VA Democrats	26
MD	26
MD7	24
MD Republicans	31
MD Democrats.....	23
Very unconvincing.....	11
Republicans	16
Democrats	5
Independents	15
Don't know/Refused.....	2
OK.....	14
OK4.....	14
OK Republicans	20
OK Democrats	10
Don't know/Refused	1
VA.....	13
VA Republicans	20
VA Democrats	7
Don't know/Refused	1
MD	17
MD7	13
MD Republicans	25
MD Democrats.....	11
Don't know/Refused.....	1

Now that you have considered all the arguments, here are *three proposals for raising the retirement age*.

Q13a. One proposal is to continue gradually raising the retirement age until it reaches 68 for people retiring in 2034. This step would reduce the Social Security shortfall by 16%.

Proposal 1- Gradually Raise the Retirement Age to 68 by 2034



Please select how acceptable or unacceptable this proposal is to you on the scale below.

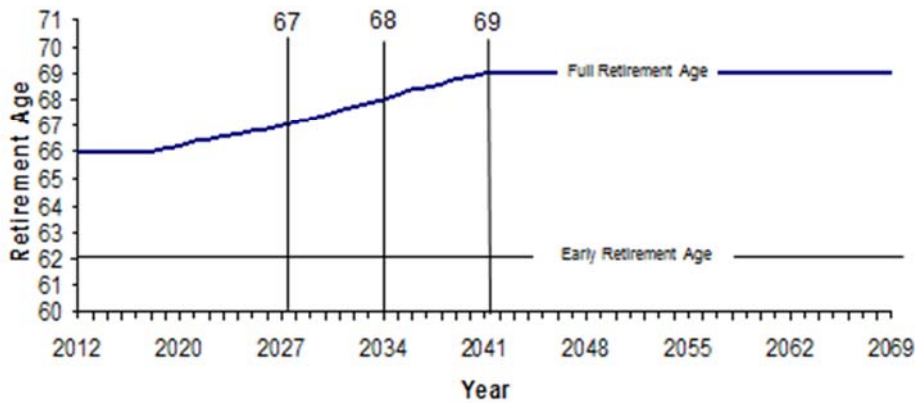
Not acceptable (0-4)	36
Republicans	32
Democrats	37
Independents	41
OK.....	38
OK4.....	40
OK Republicans.....	33
OK Democrats	44
VA.....	32
VA Republicans.....	27
VA Democrats	35
MD	35
MD7	36
MD Republicans	21
MD Democrats.....	39
 Just tolerable (5).....	 26
Republicans	21

Democrats	26
Independents	34
OK.....	23
OK4.....	19
OK Republicans	22
OK Democrats	21
VA.....	20
VA Republicans	22
VA Democrats	18
MD	20
MD7	19
MD Republicans	25
MD Democrats.....	18
Acceptable (6-10).....	36
Republicans	44
Democrats	36
Independents	24
OK.....	38
OK4.....	40
OK Republicans	45
OK Democrats	35
VA.....	45
VA Republicans	47
VA Democrats	46
MD	42
MD7	42
MD Republicans	52
MD Democrats.....	40
Don't Know/Refused	2
OK	<1
VA	3
MD	2
Mean	4.8
Republicans	5.3
Democrats	4.8
Independents	4.2
OK.....	4.7
OK4.....	4.7
OK Republicans	5.1
OK Democrats	4.4
VA.....	5.1
VA Republicans	5.3
VA Democrats	5.1

MD	5.1
MD7	5.1
MD Republicans	6.0
MD Democrats.....	4.9

Q13b. Another proposal is to continue to gradually raise the retirement age until it reaches age 69 for people retiring in 2041. This step would reduce the Social Security shortfall by 22%.

Proposal 2- Gradually Raise the Retirement Age to 69 by 2041



Please select how acceptable or unacceptable this proposal is to you on the scale below.

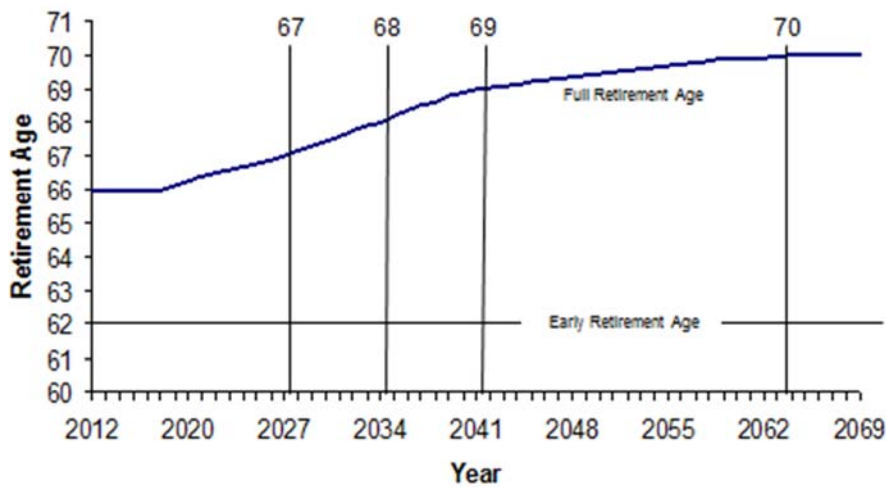
Not acceptable (0-4)	49
Republicans	47
Democrats	53
Independents	44
OK.....	54
OK4.....	56
OK Republicans.....	48
OK Democrats	59
VA.....	51
VA Republicans	44
VA Democrats	55
MD.....	51
MD7	47
MD Republicans	36
MD Democrats.....	55
Just tolerable (5).....	22
Republicans	19

Democrats	19
Independents	31
OK.....	17
OK4.....	14
OK Republicans	17
OK Democrats	15
VA.....	19
VA Republicans	22
VA Democrats	16
MD	15
MD7	17
MD Republicans	21
MD Democrats.....	13
Acceptable (6-10).....	29
Republicans	34
Democrats	27
Independents	22
OK.....	29
OK4.....	30
OK Republicans	35
OK Democrats	26
VA.....	30
VA Republicans	31
VA Democrats	28
MD	33
MD7	35
MD Republicans	42
MD Democrats.....	30
Don't Know/Refused	1
OK	1
VA	1
MD	1
Mean	4.3
Republicans	4.6
Democrats	4.0
Independents	4.2
OK.....	3.8
OK4.....	3.8
OK Republicans	4.3
OK Democrats	3.4
VA.....	4.2
VA Republicans	4.5
VA Democrats	4.0

MD	4.2
MD7	4.4
MD Republicans	5.0
MD Democrats.....	3.9

Q13c. Another proposal is to continue to gradually raise the retirement age two months per year until it reaches age 69 in 2041 and then slow the pace, raising it just a half a month per year raise until it reaches age 70 in 2064. This step would reduce the Social Security shortfall by 31%.

Proposal 3 - Gradually Raise the Retirement Age to 70 by 2064



Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	49
Republicans	48
Democrats	52
Independents	46
OK.....	60
OK4.....	62
OK Republicans.....	55
OK Democrats	62
VA.....	57
VA Republicans	52
VA Democrats	61
MD.....	57
MD7	54
MD Republicans	45
MD Democrats.....	61

Just tolerable (5)	21
Republicans	19
Democrats	18
Independents	31
OK.....	14
OK4.....	13
OK Republicans	16
OK Democrats	12
VA.....	15
VA Republicans	16
VA Democrats	14
MD	11
MD7	14
MD Republicans	16
MD Democrats.....	9
Acceptable (6-10).....	27
Republicans	32
Democrats	28
Independents	20
OK.....	25
OK4.....	25
OK Republicans	28
OK Democrats	25
VA.....	27
VA Republicans	29
VA Democrats	24
MD	30
MD7	30
MD Republicans	38
MD Democrats.....	28
Don't Know/Refused	2
OK	1
VA	1
MD	2
Mean	4.1
Republicans	4.3
Democrats	4.1
Independents	3.8
OK.....	3.5
OK4.....	3.3
OK Republicans	3.9
OK Democrats	3.2
VA.....	3.7

VA Republicans	3.9
VA Democrats	3.6
MD	3.7
MD7	3.8
MD Republicans	4.7
MD Democrats.....	3.5

INCREASING REVENUES

Now we will explore the approach of increasing revenues that go to the Social Security fund.

Raising the Cap on Taxable Earnings

One option is to raise the maximum amount of salary and wages subject to the Social Security payroll tax (also known as raising the cap). Currently, the amount of salary and wages that is subject to the Social Security payroll tax includes up to \$113,700 per year. By this plan, the cap on salary and wages would rise, thus increasing the amount of taxes paid, but the corresponding benefits would also rise. This would reduce the Social Security shortfall by 30%.

Here is an argument in **favor** of raising the maximum amount of salary and wages subject to the Social Security payroll tax. Please select whether you find it convincing or unconvincing:

Q14. People who are well off have benefited from all the great things about the American economic system. It is only fair that they should contribute more and they can surely afford it. Remember, with this change they will also get higher Social Security benefits.

Very convincing.....	23
Republicans	14
Democrats	30
Independents	25
OK.....	28
OK 4.....	27
OK Republicans	13
OK Democrats	40
VA.....	31
VA Republicans	19
VA Democrats	42
MD	36
MD 7	33
MD Republicans	24
MD Democrats.....	45
Somewhat convincing	43
Republicans	48
Democrats	46

Independents	33
OK.....	41
OK 4.....	38
OK Republicans	43
OK Democrats	41
VA.....	38
VA Republicans	38
VA Democrats	39
MD	38
MD 7	40
MD Republicans	42
MD Democrats.....	36
Somewhat unconvincing	20
Republicans	20
Democrats	18
Independents	23
OK.....	19
OK4.....	22
OK Republicans	23
OK Democrats	13
VA.....	17
VA Republicans	21
VA Democrats	16
MD	13
MD7	16
MD Republicans	13
MD Democrats.....	13
Very unconvincing	11
Republicans	18
Democrats	3
Independents	12
Don't know/Refused	3
OK.....	11
OK4.....	11
OK Republicans	19
OK Democrats	6
Don't know/Refused	1
VA.....	12
VA Republicans	20
VA Democrats	4
Don't know/Refused	1
MD	12
MD7	11
MD Republicans	21

MD Democrats.....	5
Don't know/Refused.....	1

Here is an argument **against** this option. Please select whether you find it convincing or unconvincing:

Q15. In general, increasing taxes is a serious mistake. It reduces the amount that Americans have to spend on their family's food, housing, clothes, education, etc. Over time this would cause a hefty tax increase for some taxpayers, many of whom are not really wealthy. It would especially hurt the self-employed and certain smaller business owners.

Very convincing.....	22
Republicans	27
Democrats	20
Independents	19
OK.....	25
OK 4.....	25
OK Republicans	30
OK Democrats	19
VA.....	25
VA Republicans	30
VA Democrats	15
MD	23
MD 7	21
MD Republicans	32
MD Democrats.....	18
Somewhat convincing	37
Republicans	43
Democrats	35
Independents	34
OK.....	36
OK 4.....	35
OK Republicans	43
OK Democrats	27
VA.....	30
VA Republicans	34
VA Democrats	30
MD	30
MD 7	34
MD Republicans	37
MD Democrats.....	28
Somewhat unconvincing.....	28
Republicans	24

Democrats	32
Independents	30
OK.....	23
OK4.....	26
OK Republicans	20
OK Democrats	28
VA.....	26
VA Republicans	23
VA Democrats	29
MD	28
MD7	27
MD Republicans	21
MD Democrats.....	30
Very unconvincing	9
Republicans	5
Democrats	12
Independents	11
Don't know/Refused	3
OK.....	16
OK4.....	13
OK Republicans	7
OK Democrats	26
Don't know/Refused	<1
VA.....	18
VA Republicans	10
VA Democrats	26
Don't know/Refused	1
MD	18
MD7	17
MD Republicans	10
MD Democrats.....	23
Don't know/Refused	<1

Now that you have considered these arguments, here is a specific proposal:

Q16. Gradually, over a period of 10 years, raise the limit on salary and wages subject to the Social Security payroll tax from the current \$113,700 per year to \$215,000.

This would reduce the Social Security shortfall by 30%.

Please select how acceptable or unacceptable this proposal is to you on the scale below:

Not acceptable (0-4)	27
Republicans	30
Democrats	21

Independents	35
OK.....	21
OK4.....	26
OK Republicans	27
OK Democrats	16
VA.....	19
VA Republicans	28
VA Democrats	13
MD	22
MD7	22
MD Republicans	31
MD Democrats.....	16
Just tolerable (5).....	24
Republicans	26
Democrats	21
Independents	25
OK.....	20
OK4.....	17
OK Republicans	25
OK Democrats	15
VA.....	16
VA Republicans	14
VA Democrats	15
MD	17
MD7	21
MD Republicans	18
MD Democrats.....	18
Acceptable (6-10).....	48
Republicans	43
Democrats	57
Independents	36
OK.....	58
OK4.....	57
OK Republicans	48
OK Democrats	67
VA.....	64
VA Republicans	56
VA Democrats	72
MD	60
MD7	57
MD Republicans	51
MD Democrats.....	66
Don't Know/Refused	1

OK	1
VA	1
MD	<1
Mean	5.7
Republicans	5.3
Democrats	6.4
Independents	5.0
OK.....	6.4
OK4.....	6.0
OK Republicans	5.6
OK Democrats	7.0
VA.....	6.7
VA Republicans	6.0
VA Democrats	7.3
MD	6.4
MD7	6.2
MD Republicans	5.7
MD Democrats.....	7.0

Another proposal goes further, eliminates the cap, and makes ALL salary and wages subject to the Social Security payroll tax. This would also increase the benefits paid to these people who pay more in Social Security taxes. This would reduce the Social Security shortfall by 72%.

Here is an argument in **favor** of this proposal. Please select whether you find it convincing or unconvincing:

Q17. The incomes of the wealthy have been growing by leaps and bounds, while the incomes of the middle class have been stagnating. It is time for the wealthy to step up and do their part by helping to make Social Security secure. Besides, all it means is that they pay the payroll tax all year (like everybody else), not just the first part of the year.

Very convincing	40
Republicans	32
Democrats	49
Independents	36
OK.....	47
OK4.....	45
OK Republicans	32
OK Democrats	59
VA.....	48
VA Republicans	38
VA Democrats	58
MD	51
MD7	50
MD Republicans	32

MD Democrats.....	61
Somewhat convincing	36
Republicans	37
Democrats	35
Independents	37
OK.....	29
OK4.....	30
OK Republicans	36
OK Democrats	23
VA.....	29
VA Republicans	27
VA Democrats	30
MD	27
MD7	30
MD Republicans	34
MD Democrats.....	25
Somewhat unconvincing.....	13
Republicans	15
Democrats	12
Independents	11
OK.....	13
OK4.....	14
OK Republicans	19
OK Democrats	8
VA.....	9
VA Republicans	15
VA Democrats	5
MD	10
MD7	9
MD Republicans	14
MD Democrats.....	7
Very unconvincing.....	9
Republicans	16
Democrats	2
Independents	11
Don't know/Refused.....	2
OK.....	10
OK4.....	10
OK Republicans	13
OK Democrats	8
Don't know/Refused	1
VA.....	13
VA Republicans	16

VA Democrats	6
Don't know/Refused	2
MD	11
MD7	9
MD Republicans	17
MD Democrats.....	6
Don't know/Refused.....	1

Here is an argument **against** this proposal. Please select whether you find it convincing or unconvincing:

Q18. High earners just saw their income taxes, investment taxes and Medicare taxes increased. Higher taxes will discourage them from working and encourage tax evasion. They will also have less money to make investments that create jobs and promote economic activity. This will hurt the economy.

Very convincing.....	14
Republicans	20
Democrats	11
Independents	11
OK.....	9
OK 4.....	11
OK Republicans	15
OK Democrats	4
VA.....	13
VA Republicans	18
VA Democrats	7
MD	10
MD 7	11
MD Republicans	22
MD Democrats.....	5
Somewhat convincing	33
Republicans	37
Democrats	32
Independents	30
OK.....	30
OK 4.....	31
OK Republicans	39
OK Democrats	22
VA.....	25
VA Republicans	32
VA Democrats	18
MD	26
MD 7	26
MD Republicans	36

MD Democrats.....	23
Somewhat unconvincing.....	33
Republicans	33
Democrats	33
Independents	31
OK.....	32
OK4.....	33
OK Republicans	31
OK Democrats	32
VA.....	31
VA Republicans	32
VA Democrats	31
MD	31
MD7	31
MD Republicans	24
MD Democrats.....	32
Very unconvincing.....	18
Republicans	9
Democrats	23
Independents	22
Don't know/Refused.....	2
OK.....	28
OK4.....	24
OK Republicans	15
OK Democrats	40
Don't know/Refused	1
VA.....	30
VA Republicans	15
VA Democrats	44
Don't know/Refused	1
MD	32
MD7	29
MD Republicans	18
MD Democrats.....	38
Don't know/Refused	<1

Q19. Now that you have considered these arguments, here is a specific proposal:

Eliminate the cap so that ALL salary and wages are subject to the Social Security payroll tax. This would reduce the Social Security shortfall by 72%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	26
-----------------------------------	-----------

Republicans	29
Democrats	24
Independents	27
OK.....	20
OK4.....	24
OK Republicans	26
OK Democrats	16
VA.....	19
VA Republicans	25
VA Democrats	14
MD	23
MD7	23
MD Republicans	30
MD Democrats.....	15
Just tolerable (5).....	21
Republicans	20
Democrats	18
Independents	27
OK.....	15
OK4.....	14
OK Republicans	19
OK Democrats	12
VA.....	15
VA Republicans	16
VA Democrats	12
MD	13
MD7	14
MD Republicans	12
MD Democrats.....	14
Acceptable (6-10).....	51
Republicans	50
Democrats	55
Independents	45
OK.....	65
OK4.....	61
OK Republicans	54
OK Democrats	73
VA.....	66
VA Republicans	56
VA Democrats	74
MD	63
MD7	62
MD Republicans	57
MD Democrats.....	70

Don't Know/Refused	1
OK	<1
VA	1
MD	<1
Mean	5.9
Republicans	5.5
Democrats	6.4
Independents	5.6
OK	6.7
OK4	6.4
OK Republicans	5.9
OK Democrats	7.4
VA	6.8
VA Republicans	6.1
VA Democrats	7.3
MD	6.5
MD7	6.5
MD Republicans	5.7
MD Democrats	7.2

Increasing the Payroll Tax Rate

Another possible option for increasing revenues is to gradually increase the payroll tax rate paid to Social Security.

At present both workers and employers pay a tax of 6.2% on the amount of an employee's salary and wages subject to the payroll tax. Self-employed people pay both the employer and employee share.

This option would increase the payroll tax rate very gradually, so that in the first year the rate would go up from 6.2% to 6.25% for both the employer and the employee. In the second year it would go up to 6.3%--and so on for a number of years.

Here is an argument in **favor** of raising the payroll tax rate to Social Security. Please select whether you find it convincing or unconvincing:

Q20. Social Security is a good investment because it provides a foundation for Americans' retirement, as well as protection in the event of worker disability or a spouse's death. Paying a little more now will shore up Social Security and make all Americans more secure later. It is also appropriate for employers to make slightly higher contributions to their employees' retirement, since fewer and fewer offer any pensions.

Very convincing	17
Republicans	15
Democrats	20

Independents	16
OK.....	21
OK 4.....	18
OK Republicans	13
OK Democrats	24
VA.....	22
VA Republicans	15
VA Democrats	27
MD	21
MD 7	25
MD Republicans	16
MD Democrats.....	27
Somewhat convincing	43
Republicans	42
Democrats	48
Independents	38
OK.....	45
OK 4.....	46
OK Republicans	46
OK Democrats	50
VA.....	38
VA Republicans	32
VA Democrats	46
MD	45
MD 7	40
MD Republicans	38
MD Democrats.....	48
Somewhat unconvincing.....	24
Republicans	25
Democrats	23
Independents	25
OK.....	21
OK4.....	19
OK Republicans	20
OK Democrats	20
VA.....	24
VA Republicans	28
VA Democrats	20
MD	18
MD7	22
MD Republicans	22
MD Democrats.....	15
Very unconvincing.....	13

Republicans	18
Democrats	7
Independents	16
Don't know/Refused	2
OK.....	12
OK4.....	15
OK Republicans	20
OK Democrats	4
Don't know/Refused.....	1
VA.....	14
VA Republicans	22
VA Democrats	7
Don't know/Refused.....	1
MD	15
MD7	12
MD Republicans	23
MD Democrats.....	9
Don't know/Refused.....	<1

Here is an argument **against** this option. Please select whether you find it convincing or unconvincing:

Q21. Raising the tax rate is bad for employees, especially people who are living paycheck to paycheck. Any increase leaves them with less to spend and less to save for retirement. It is also bad for employers because it increases their costs, leading them to cut back their employees, and makes it harder to create new jobs. And it is bad for the self-employed, who pay both the employer's and employee's share of the payroll tax.

Very convincing	31
Republicans	35
Democrats	30
Independents	28
OK.....	31
OK 4.....	34
OK Republicans	40
OK Democrats	24
VA.....	33
VA Republicans	43
VA Democrats	26
MD	30
MD 7	26
MD Republicans	44
MD Democrats.....	23
Somewhat convincing	42
Republicans	45

Democrats	45
Independents	34
OK.....	39
OK 4.....	35
OK Republicans	38
OK Democrats	35
VA.....	33
VA Republicans	31
VA Democrats	37
MD	40
MD 7	40
MD Republicans	32
MD Democrats.....	42
Somewhat unconvincing	19
Republicans	14
Democrats	21
Independents	22
OK.....	22
OK4.....	23
OK Republicans	16
OK Democrats	30
VA.....	23
VA Republicans	19
VA Democrats	25
MD	20
MD7	23
MD Republicans	18
MD Democrats.....	23
Very unconvincing	5
Republicans	5
Democrats	3
Independents	10
Don't know/Refused	2
OK.....	7
OK4.....	7
OK Republicans	5
OK Democrats	8
Don't know/Refused	1
VA.....	10
VA Republicans	6
VA Democrats	12
Don't know/Refused	1
MD	9
MD7	8

MD Republicans	5
MD Democrats.....	11
Don't know/Refused.....	<1

Now that you have considered all the arguments, please evaluate some proposals for gradually increasing the payroll tax rate to Social Security. As mentioned, in the first year the rate would go up 0.05% from 6.2% to 6.25% for both the employer and the employee. In the second year it would go up to 6.3%--and so on for a number of years.

Please evaluate the following proposals that appear on the next three screens for gradually increasing the payroll tax rate:

Q22a. The first proposal raises the payroll tax rate 0.05% a year for 8 years so that it would ultimately rise to 6.6%. For example, a median full time worker earning about \$39,000 a year would see their monthly payroll tax go up by \$13, from \$202 to \$215. This would reduce the Social Security shortfall by 18%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	31
Republicans	30
Democrats	29
Independents	35
OK.....	28
OK4.....	31
OK Republicans	29
OK Democrats	25
VA.....	29
VA Republicans	37
VA Democrats	24
MD	33
MD7	36
MD Republicans	46
MD Democrats.....	26
Just tolerable (5).....	26
Republicans	21
Democrats	25
Independents	38
OK.....	25
OK4.....	22
OK Republicans	25
OK Democrats	24
VA.....	22
VA Republicans	18
VA Democrats	21

MD	23
MD7	27
MD Republicans	16
MD Democrats.....	27
Acceptable (6-10).....	42
Republicans	49
Democrats	45
Independents	23
OK.....	46
OK4.....	47
OK Republicans	45
OK Democrats	49
VA.....	48
VA Republicans	42
VA Democrats	54
MD	43
MD7	37
MD Republicans	37
MD Democrats.....	47
Don't Know/Refused	1
OK	1
VA.....	1
MD.....	<1
Mean	5.2
Republicans	5.3
Democrats	5.4
Independents	4.7
OK.....	5.4
OK4.....	5.2
OK Republicans	5.2
OK Democrats	5.7
VA.....	5.6
VA Republicans	5.0
VA Democrats	6.0
MD	5.2
MD7	5.0
MD Republicans	4.4
MD Democrats.....	5.7

Q22b. A second proposal raises the payroll tax rate 0.05% a year for 14 years so that it would ultimately rise to 6.9%. A person earning \$39,000 a year would see their monthly payroll tax go up by \$22, from \$202 to \$224. This would reduce the Social Security shortfall by 35%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	31
Republicans	32
Democrats	28
Independents	38
OK.....	36
OK4.....	37
OK Republicans	42
OK Democrats	30
VA.....	36
VA Republicans	44
VA Democrats	31
MD	42
MD7	41
MD Republicans	51
MD Democrats.....	35
Just tolerable (5)	27
Republicans	23
Democrats	28
Independents	30
OK.....	21
OK4.....	19
OK Republicans	20
OK Democrats	21
VA.....	21
VA Republicans	20
VA Democrats	20
MD	19
MD7	25
MD Republicans	14
MD Democrats.....	21
Acceptable (6-10)	39
Republicans	43
Democrats	42
Independents	28
OK.....	42
OK4.....	43
OK Republicans	37
OK Democrats	48
VA.....	43
VA Republicans	34
VA Democrats	49
MD	39

MD7	34
MD Republicans	35
MD Democrats.....	42
Don't Know/Refused	3
OK	2
VA.....	1
MD.....	<1
Mean	5.0
Republicans	5.1
Democrats	5.4
Independents	4.5
OK.....	5.0
OK4.....	4.9
OK Republicans	4.5
OK Democrats	5.5
VA.....	5.2
VA Republicans	4.6
VA Democrats	5.6
MD	4.8
MD7	4.7
MD Republicans	4.1
MD Democrats.....	5.3

Q22c. A third proposal raises the payroll tax rate 0.05% a year for 20 years so that it would ultimately rise to 7.2%. A person earning \$32,000 a year would see their monthly payroll tax go up by \$32, from \$202 to \$234. This would reduce the Social Security shortfall by 53%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	39
Republicans	43
Democrats	35
Independents	42
OK.....	47
OK4.....	48
OK Republicans	53
OK Democrats	42
VA.....	44
VA Republicans	49
VA Democrats	39
MD	48
MD7	47
MD Republicans	56
MD Democrats.....	43

Just tolerable (5)	23
Republicans	19
Democrats	25
Independents	24
OK.....	16
OK4.....	19
OK Republicans	16
OK Democrats	17
VA.....	20
VA Republicans	19
VA Democrats	18
MD	19
MD7	20
MD Republicans	13
MD Democrats.....	22
Acceptable (6-10)	35
Republicans	36
Democrats	36
Independents	29
OK.....	35
OK4.....	31
OK Republicans	31
OK Democrats	39
VA.....	35
VA Republicans	30
VA Democrats	42
MD	30
MD7	32
MD Republicans	27
MD Democrats.....	34
Don't Know/Refused	3
OK	2
VA	2
MD	3
Mean	4.7
Republicans	4.6
Democrats	4.9
Independents	4.4
OK.....	4.4
OK4.....	4.2
OK Republicans	3.9
OK Democrats	4.8

VA.....	4.7
VA Republicans	4.2
VA Democrats	5.1
MD	4.3
MD7	4.3
MD Republicans	3.6
MD Democrats.....	4.7

INCREASING BENEFITS

We will now turn to the second major issue of whether Social Security benefits are adequate for certain groups. Proposals have been made by people who believe that benefits for certain groups need to be increased. This, in turn, would increase the Social Security shortfall.

We will now consider two such proposals for raising Social Security benefits for certain groups of retirees.

Raising the Minimum Benefit

The first proposal is to raise the benefit for those receiving the minimum benefit. Currently, the minimum Social Security benefit for someone who has worked 30 years or more is \$760 a month. The proposal is to raise this minimum to \$1,134 a month. This would be 125% of the poverty line.

This proposal would **increase** the Social Security shortfall by 7%.

Here is an argument in **favor** of this proposal. Please select whether you find it convincing or unconvincing:

Q23. The current minimum benefit is below the poverty line. It should be a basic principle that if you work for 30 years and pay your Social Security taxes, your benefits should assure that you can retire with dignity and not be condemned to live in poverty.

Very convincing.....	32
Republicans	25
Democrats	37
Independents	35
OK.....	37
OK 4.....	38
OK Republicans	31
OK Democrats	45
VA.....	32
VA Republicans	21
VA Democrats	40
MD	42
MD 7	42

MD Republicans	23
MD Democrats.....	52
Somewhat convincing	40
Republicans	43
Democrats	41
Independents	33
OK.....	37
OK 4.....	38
OK Republicans	38
OK Democrats	37
VA.....	36
VA Republicans	37
VA Democrats	39
MD	32
MD 7	34
MD Republicans	32
MD Democrats.....	31
Somewhat unconvincing.....	17
Republicans	20
Democrats	16
Independents	14
OK.....	15
OK4.....	14
OK Republicans	15
OK Democrats	13
VA.....	18
VA Republicans	24
VA Democrats	15
MD	15
MD7	15
MD Republicans	21
MD Democrats.....	10
Very unconvincing.....	9
Republicans	11
Democrats	4
Independents	14
Don't know/Refused.....	2
OK.....	9
OK4.....	10
OK Republicans	16
OK Democrats	4
Don't know/Refused	1
VA.....	13

VA Republicans	15
VA Democrats	6
Don't know/Refused	2
MD	11
MD7	9
MD Republicans	23
MD Democrats	5
Don't know/Refused	1

Here is an argument **against** this proposal. Please select whether you find it convincing or unconvincing:

Q24. Given the difficulty of reducing the Social Security shortfall, we should not be considering any additional benefits. The main problem of covering the shortfall should be solved first and only then should we consider raising the minimum benefit.

Very convincing.....	22
Republicans	29
Democrats	20
Independents	14
OK.....	22
OK 4.....	22
OK Republicans	30
OK Democrats	14
VA.....	23
VA Republicans	40
VA Democrats	11
MD	24
MD 7	18
MD Republicans	43
MD Democrats.....	13
Somewhat convincing	39
Republicans	42
Democrats	38
Independents	36
OK.....	40
OK 4.....	40
OK Republicans	41
OK Democrats	36
VA.....	38
VA Republicans	31
VA Democrats	42
MD	35
MD 7	38

MD Republicans	36
MD Democrats.....	36
Somewhat unconvincing.....	23
Republicans	19
Democrats	24
Independents	27
OK.....	23
OK4.....	23
OK Republicans	18
OK Democrats	29
VA.....	24
VA Republicans	16
VA Democrats	29
MD	20
MD7	23
MD Republicans	10
MD Democrats.....	23
Very unconvincing.....	13
Republicans	7
Democrats	14
Independents	19
Don't know/Refused.....	4
OK.....	14
OK4.....	14
OK Republicans	10
OK Democrats	18
Don't know/Refused	1
VA.....	14
VA Republicans	10
VA Democrats	17
Don't know/Refused	1
MD	20
MD7	18
MD Republicans	10
MD Democrats.....	26
Don't know/Refused.....	1

Now that you have considered all the arguments, here again is the proposal:

Q25. Raise the minimum Social Security benefit to \$1,134 a month for those with 30 years of work history.

This would **increase** the Social Security shortfall by 7%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	34
Republicans	43
Democrats	28
Independents	33
OK.....	34
OK4.....	36
OK Republicans	44
OK Democrats	23
VA.....	36
VA Republicans	55
VA Democrats	20
MD	36
MD7	31
MD Republicans	59
MD Democrats.....	25
Just tolerable (5)	29
Republicans	25
Democrats	30
Independents	33
OK.....	20
OK4.....	18
OK Republicans	19
OK Democrats	20
VA.....	24
VA Republicans	22
VA Democrats	23
MD	19
MD7	26
MD Republicans	12
MD Democrats.....	22
Acceptable (6-10)	35
Republicans	30
Democrats	40
Independents	32
OK.....	45
OK4.....	45
OK Republicans	36
OK Democrats	55
VA.....	39
VA Republicans	21
VA Democrats	57

MD	45
MD7	42
MD Republicans	28
MD Democrats.....	52
Don't Know/Refused	2
OK	1
VA.....	1
MD.....	<1
Mean	5.0
Republicans	4.4
Democrats	5.5
Independents	4.9
OK.....	5.4
OK4.....	5.1
OK Republicans	4.6
OK Democrats	6.2
VA.....	5.2
VA Republicans	3.9
VA Democrats	6.3
MD	5.2
MD7	5.3
MD Republicans	3.6
MD Democrats.....	6.0

Supplementing Benefits for the Oldest

Here is another proposal. This one focuses on Social Security recipients who are in their eighties, sometimes called “the oldest old.” Benefits would begin to gradually increase at age 81 and by age 85 the increase would be an extra \$61.50 a month.

Here is an argument in **favor** of this proposal. Please select whether you find it convincing or unconvincing:

Q26. People in their 80s are often at the point of exhausting their savings and any other resources they may have. They are often quite frail and vulnerable, and need special services and assistance to help them cope with living. Their benefits are modest to begin with, and while people early in retirement can supplement their income by working part-time, this is unrealistic for people at this age.

Very convincing.....	32
Republicans	28
Democrats	37
Independents	28
OK.....	36

OK 4.....	36
OK Republicans	37
OK Democrats	37
VA.....	38
VA Republicans	32
VA Democrats	40
MD	38
MD 7	35
MD Republicans	34
MD Democrats.....	43
Somewhat convincing	41
Republicans	46
Democrats	40
Independents	35
OK.....	41
OK 4.....	39
OK Republicans	38
OK Democrats	40
VA.....	40
VA Republicans	39
VA Democrats	44
MD	41
MD 7	39
MD Republicans	39
MD Democrats.....	42
Somewhat unconvincing.....	19
Republicans	18
Democrats	18
Independents	21
OK.....	15
OK4.....	16
OK Republicans	16
OK Democrats	15
VA.....	14
VA Republicans	18
VA Democrats	11
MD	13
MD7	17
MD Republicans	15
MD Democrats.....	10
Very unconvincing.....	6
Republicans	6
Democrats	4

Independents	11
Don't know/Refused.....	2
OK.....	7
OK4.....	8
OK Republicans	9
OK Democrats	6
Don't know/Refused.....	1
VA.....	7
VA Republicans	10
VA Democrats	4
Don't know/Refused.....	1
MD	8
MD7	7
MD Republicans	12
MD Democrats.....	5
Don't know/Refused.....	<1

Here is an argument **against** this proposal. Please select whether you find it convincing or unconvincing:

Q27. This idea is yet one more example of thinking that people should not be considered responsible for planning for their financial needs. If we go down this path, it will make people more dependent, discourage them from saving, and contribute to an overly big and unaffordable government.

Very convincing.....	17
Republicans	19
Democrats	16
Independents	15
OK.....	14
OK 4.....	15
OK Republicans	21
OK Democrats	7
VA.....	16
VA Republicans	30
VA Democrats	5
MD	13
MD 7	13
MD Republicans	25
MD Democrats.....	6
Somewhat convincing	34
Republicans	39
Democrats	31
Independents	33

OK.....	34
OK 4.....	27
OK Republicans	40
OK Democrats	29
VA.....	36
VA Republicans	42
VA Democrats	29
MD	28
MD 7	29
MD Republicans	35
MD Democrats.....	23
Somewhat unconvincing.....	30
Republicans	27
Democrats	34
Independents	29
OK.....	26
OK4.....	31
OK Republicans	22
OK Democrats	27
VA.....	23
VA Republicans	13
VA Democrats	32
MD	30
MD7	33
MD Republicans	23
MD Democrats.....	34
Very unconvincing.....	15
Republicans	12
Democrats	18
Independents	17
Don't know/Refused.....	3
OK.....	26
OK4.....	26
OK Republicans	16
OK Democrats	36
Don't know/Refused.....	1
VA.....	23
VA Republicans	13
VA Democrats	32
Don't know/Refused.....	2
MD	29
MD7	23
MD Republicans	16
MD Democrats.....	35

Don't know/Refused <1

Now that you have considered all the arguments, here again is the proposal:

Q28. Benefits would begin to gradually increase at age 81 and by age 85 the increase would be an extra \$61.50 a month.

This proposal would **increase** the Social Security shortfall by 6%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	36
Republicans	40
Democrats	32
Independents	38
OK.....	29
OK4.....	30
OK Republicans	38
OK Democrats	18
VA.....	34
VA Republicans	47
VA Democrats	23
MD	29
MD7	31
MD Republicans	40
MD Democrats.....	22
Just tolerable (5).....	24
Republicans	24
Democrats	21
Independents	31
OK.....	21
OK4.....	20
OK Republicans	18
OK Democrats	21
VA.....	20
VA Republicans	18
VA Democrats	20
MD	24
MD7	26
MD Republicans	25
MD Democrats.....	21
Acceptable (6-10).....	37
Republicans	34
Democrats	46

Independents	25
OK.....	49
OK4.....	49
OK Republicans	43
OK Democrats	60
VA.....	45
VA Republicans	32
VA Democrats	56
MD	46
MD7	42
MD Republicans	35
MD Democrats.....	56
Don't Know/Refused	2
OK	1
VA.....	1
MD.....	1
Mean	4.9
Republicans	4.6
Democrats	5.4
Independents	4.5
OK.....	5.6
OK4.....	5.5
OK Republicans	5.0
OK Democrats	6.5
VA.....	5.3
VA Republicans	4.4
VA Democrats	6.0
MD	5.5
MD7	5.3
MD Republicans	5.0
MD Democrats.....	6.2

RECALCULATING COST OF LIVING ADJUSTMENTS (COLAs)

There is an ongoing debate about how cost of living adjustments should be calculated for Social Security benefits.

The annual cost of living adjustments (or COLAs) are calculated to keep pace with inflation.

Since 1975, Social Security has based such annual adjustments on the consumer price index, which measures changes in the prices of a fixed list of consumer goods and services. We will consider two different proposals that have been made which would change the way cost of

living increases are calculated. These changes use the prices of different sets of goods to measure price inflation.

COLA Based on Consumers' Buying Behavior (the Chained CPI)

This proposal is to use a measure based on a set of goods that is selected based on what people in general actually buy, because these do change, especially in response to changing prices (this method is known as the chained CPI). As an illustration, if benefits are raised based on the prices for the current fixed set of goods and average benefits go up about \$32 a month or 2.5%, then if benefits are raised based on the prices for the goods people actually buy, average benefits would instead go up about \$28 a month or 2.2%.

The effect of a lower COLA would compound over time. It is estimated that by making this change, benefits would grow more slowly, so that 10 years after retiring average monthly benefits would be about \$35 less than they would be under the current method. After 30 years average monthly benefits would be about \$107 less than by the current method.

Here is an argument in **favor** of the proposal for a COLA based on chained CPI. Please select whether you find it convincing or unconvincing:

Q29. Social Security benefits have been going up at a rate that is faster than the real cost of living. The reason is that the current inflation measure does not reflect changes in what people actually buy, which is based in part on what has become more or less expensive. If the adjustments were to reflect this more accurate measure of the cost of living, it would very slightly slow the rate of growth—thus saving money, while still maintaining seniors' purchasing power.

Very convincing.....	12
Republicans	13
Democrats	13
Independents	7
OK.....	11
OK 4.....	12
OK Republicans	10
OK Democrats	13
VA.....	16
VA Republicans	19
VA Democrats	15
MD	17
MD 7	18
MD Republicans	21
MD Democrats.....	19
Somewhat convincing	45
Republicans	46
Democrats	47
Independents	40

OK.....	46
OK 4.....	49
OK Republicans	48
OK Democrats	45
VA.....	49
VA Republicans	48
VA Democrats	49
MD	48
MD 7	47
MD Republicans	52
MD Democrats.....	43
Somewhat unconvincing.....	29
Republicans	25
Democrats	29
Independents	34
OK.....	26
OK4.....	25
OK Republicans	25
OK Democrats	28
VA.....	22
VA Republicans	19
VA Democrats	24
MD	22
MD7	20
MD Republicans	19
MD Democrats.....	24
Very unconvincing.....	12
Republicans	14
Democrats	9
Independents	15
Don't know/Refused.....	3
OK.....	14
OK4.....	13
OK Republicans	16
OK Democrats	12
Don't know/Refused	3
VA.....	12
VA Republicans	10
VA Democrats	12
Don't know/Refused	2
MD	11
MD7	13
MD Republicans	5
MD Democrats.....	13

Don't know/Refused2

Here is an argument **against** this proposal. Please select whether you find it convincing or unconvincing:

Q30. The idea that senior citizens are going to closely monitor the costs of a wide range of goods and then regularly adjust their established lifestyle and buying patterns is just not realistic. Ultimately, this is a benefit cut, even if it has a complex economic justification. We need to ensure that Social Security benefits keep pace with inflation in the real world, not a theoretical one.

Very convincing	23
Republicans	24
Democrats	24
Independents	21
OK.....	28
OK 4.....	32
OK Republicans	30
OK Democrats	29
VA.....	29
VA Republicans	28
VA Democrats	29
MD	27
MD 7	26
MD Republicans	20
MD Democrats.....	32
Somewhat convincing	41
Republicans	44
Democrats	42
Independents	36
OK.....	43
OK 4.....	38
OK Republicans	41
OK Democrats	45
VA.....	35
VA Republicans	32
VA Democrats	39
MD	35
MD 7	36
MD Republicans	32
MD Democrats.....	37
Somewhat unconvincing	22
Republicans	18
Democrats	25

Independents	25
OK.....	20
OK4.....	22
OK Republicans	22
OK Democrats	18
VA.....	24
VA Republicans	23
VA Democrats	21
MD	27
MD7	26
MD Republicans	32
MD Democrats.....	24
Very unconvincing.....	9
Republicans	12
Democrats	5
Independents	13
Don't know/Refused.....	4
OK.....	8
OK4.....	6
OK Republicans	7
OK Democrats	8
Don't know/Refused	1
VA.....	11
VA Republicans	15
VA Democrats	9
Don't know/Refused	2
MD	10
MD7	9
MD Republicans	15
MD Democrats.....	6
Don't know/Refused	2

Now that you have considered all the arguments, here again is the proposal:

Q31. Basing the annual cost of living increases for benefits (COLAs) on the inflation rate for a changing set of goods that reflects what people buy, rather than a fixed set of goods, —a method known as the chained CPI.

This proposal would reduce the Social Security shortfall by 20%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	31
Republicans	28
Democrats	32

Independents	36
OK.....	29
OK4.....	33
OK Republicans	28
OK Democrats	32
VA.....	26
VA Republicans	24
VA Democrats	28
MD	29
MD7	30
MD Republicans	25
MD Democrats.....	30
Just tolerable (5).....	32
Republicans	30
Democrats	30
Independents	36
OK.....	29
OK4.....	28
OK Republicans	29
OK Democrats	27
VA.....	28
VA Republicans	29
VA Democrats	27
MD	26
MD7	29
MD Republicans	20
MD Democrats.....	25
Acceptable (6-10).....	34
Republicans	41
Democrats	35
Independents	24
OK.....	42
OK4.....	37
OK Republicans	43
OK Democrats	40
VA.....	44
VA Republicans	44
VA Democrats	45
MD	44
MD7	40
MD Republicans	54
MD Democrats.....	45
Don't Know/Refused	2

OK	1
VA.....	1
MD.....	1
Mean	4.9
Republicans	5.1
Democrats	4.9
Independents	4.6
OK.....	5.1
OK4.....	4.9
OK Republicans	5.2
OK Democrats	5.0
VA.....	5.4
VA Republicans	5.5
VA Democrats	5.4
MD	5.3
MD7	5.2
MD Republicans	5.6
MD Democrats.....	5.3

COLA Based on Goods the Elderly Tend to Buy

The second proposal for changing the COLA is to use a measure for inflation based on a set of goods that reflects what ELDERLY people tend to buy. Because they spend more than other Americans for out-of-pocket health care costs and those costs rise faster than average inflation, this method would make the cost of living adjustments go up faster than the present method.

As an illustration, it is estimated that if prices for the current fixed set of goods goes up 2.5% a year, the amount that prices go up for the goods ELDERLY people buy would be 2.7%.

The effect of a higher COLA would compound over time. It is estimated that by making this change, benefits would grow faster, so that 10 years from now they would be 2% more than they would be according to the current method. After 30 years they would be 5.7% more than by the current method.

Here is an argument in **favor** of a COLA based on what the elderly tend to buy. Please select whether you find it convincing or unconvincing:

Q32. The whole idea of making cost of living adjustments is that Social Security recipients should not be hurt by inflation. The current system for calculating inflation does not really keep up with inflation for what seniors actually buy, thus reducing their purchasing power. The only fair thing to do is to change the method to reflect reality.

Very convincing.....17

Republicans	14
Democrats	21
Independents	15
OK.....	26
OK 4.....	26
OK Republicans	25
OK Democrats	30
VA.....	26
VA Republicans	18
VA Democrats	35
MD	30
MD 7	29
MD Republicans	22
MD Democrats.....	35
Somewhat convincing	51
Republicans	56
Democrats	50
Independents	44
OK.....	50
OK 4.....	55
OK Republicans	48
OK Democrats	49
VA.....	47
VA Republicans	46
VA Democrats	44
MD	47
MD 7	50
MD Republicans	48
MD Democrats.....	47
Somewhat unconvincing	22
Republicans	21
Democrats	21
Independents	24
OK.....	19
OK4.....	14
OK Republicans	20
OK Democrats	15
VA.....	20
VA Republicans	24
VA Democrats	17
MD	18
MD7	15
MD Republicans	23
MD Democrats.....	15

Very unconvincing	7
Republicans	7
Democrats	5
Independents	12
Don't know/Refused	3
OK.....	4
OK4.....	4
OK Republicans	5
OK Democrats	5
Don't know/Refused	1
VA.....	5
VA Republicans	7
VA Democrats	4
Don't know/Refused	2
MD	4
MD7	4
MD Republicans	6
MD Democrats.....	3
Don't know/Refused	1

Here is an argument **against** this proposal. Please select whether you find it convincing or unconvincing:

Q33. People can come up with all kinds of arguments for why this group or that group needs to get higher benefit payments. The reality we have to face is that Social Security is in trouble because it will not have the means to meet its obligations. We should be thinking of ways to reduce the shortfall, not make it worse by increasing the cost of living adjustment.

Very convincing	18
Republicans	22
Democrats	16
Independents	15
OK.....	17
OK 4.....	20
OK Republicans	20
OK Democrats	14
VA.....	23
VA Republicans	32
VA Democrats	16
MD	18
MD 7	19
MD Republicans	31
MD Democrats.....	13
Somewhat convincing	45

Republicans	44
Democrats	46
Independents	43
OK.....	41
OK 4.....	38
OK Republicans	44
OK Democrats	36
VA.....	39
VA Republicans	37
VA Democrats	40
MD	40
MD 7	38
MD Republicans	34
MD Democrats.....	42
Somewhat unconvincing	22
Republicans	23
Democrats	21
Independents	22
OK.....	25
OK4.....	26
OK Republicans	24
OK Democrats	27
VA.....	24
VA Republicans	23
VA Democrats	23
MD	27
MD7	29
MD Republicans	28
MD Democrats.....	27
Very unconvincing	11
Republicans	9
Democrats	11
Independents	12
Don't know/Refused	5
OK.....	16
OK4.....	16
OK Republicans	10
OK Democrats	22
Don't know/Refused	1
VA.....	13
VA Republicans	5
VA Democrats	20
Don't know/Refused	2
MD	15

MD7	13
MD Republicans	7
MD Democrats.....	18
Don't know/Refused	1

Now that you have considered all the arguments, here again is the proposal:

Q34. Basing the annual cost of living increases for benefits (COLAs) on the inflation rate for a set of goods that reflect what elderly people tend to buy.

This proposal would **increase** the Social Security shortfall by 14%.

Please select how acceptable or unacceptable this proposal is to you on the scale below.

Not acceptable (0-4)	37
Republicans	43
Democrats	35
Independents	31
OK.....	39
OK4.....	39
OK Republicans	42
OK Democrats	33
VA.....	42
VA Republicans	58
VA Democrats	31
MD	39
MD7	37
MD Republicans	51
MD Democrats.....	31
Just tolerable (5).....	33
Republicans	31
Democrats	30
Independents	40
OK.....	28
OK4.....	28
OK Republicans	27
OK Democrats	29
VA.....	28
VA Republicans	21
VA Democrats	31
MD	29
MD7	30
MD Republicans	26
MD Democrats.....	30

Acceptable (6-10)	27
Republicans	25
Democrats	32
Independents	22
OK.....	33
OK4.....	31
OK Republicans	30
OK Democrats	37
VA.....	29
VA Republicans	19
VA Democrats	39
MD	31
MD7	32
MD Republicans	22
MD Democrats.....	37
 Don't Know/Refused	 3
OK	1
VA	1
MD	1
 Mean	 4.7
Republicans	4.4
Democrats	5.0
Independents	4.6
OK.....	4.9
OK4.....	4.8
OK Republicans	4.5
OK Democrats	5.4
VA.....	4.5
VA Republicans	3.7
VA Democrats	5.2
MD	4.7
MD7	4.9
MD Republicans	4.0
MD Democrats.....	5.2

Congratulations, you have completed evaluating the series of proposals for reforming Social Security. You're almost done.

Having considered these various proposals, we would now like you to complete the most important part of this exercise. On the next screen you will see all of the proposals you just evaluated, including the impact each proposal has on the Social Security shortfall. You will then select your own preferred package of proposals.

As you will see, some proposals are mutually exclusive. Thus, you will only be able to choose one of them.

In the box at the bottom of the next screen you will see the amount of the Social Security shortfall you have eliminated. When you make selections that increase the amount of the shortfall, this amount will increase.

Ideally, at the end, your package of selections will eliminate the Social Security shortfall, as well as covering the cost of any changes that increase the shortfall.

Proposals for Reforming Social Security

REDUCING BENEFITS

Lowering the monthly benefits of those with higher lifetime earnings

Q35_1. You may select only one (or none) of the following three proposals:

Option	% Reduction in Shortfall
a) Reducing benefits for the upper 25 percent of earners	7%
b) Reducing benefits for the upper 40 percent of earners	24%
c) Reducing benefits for the upper 50 percent of earners	35%

Reducing benefits for the upper 25 percent of earners

National.....	41%
Republicans.....	42
Democrats	42
Independents	36
OK.....	47
OK4.....	52
OK Republicans	45
OK Democrats	49
VA.....	42
VA Republicans	39
VA Democrats	53
MD.....	52
MD7	45
MD Republicans	46
MD Democrats.....	53

Reducing benefits for the upper 40 percent of earners

National.....	21
Republicans.....	18
Democrats	21
Independents	27
OK.....	17
OK4.....	15

OK Republicans	12
OK Democrats	20
VA.....	19
VA Republicans	16
VA Democrats	18
MD	15
MD7	18
MD Republicans	9
MD Democrats.....	20

Reducing benefits for the upper 50 percent of earners

National.....	17
Republicans.....	16
Democrats	19
Independents	12
OK.....	17
OK4.....	12
OK Republicans	15
OK Democrats	19
VA.....	12
VA Republicans	14
VA Democrats	12
MD	9
MD7	16
MD Republicans	11
MD Democrats.....	9

Raising the Full Retirement Age

Q36_1. You may select only one (or none) of the following three proposals:

Option	% Reduction in Shortfall
a) Gradually raise to age 68 by 2034, and stop there	16%
b) Gradually raise to age 69 by 2041, and stop there	22%
c) Gradually raise to age 70 by 2064, and stop there	31%

Gradually raise to age 68 by 2034, and stop there

National.....	35%
Republicans.....	30
Democrats	41
Independents	31
OK.....	38
OK4.....	41
OK Republicans	36
OK Democrats	39
VA.....	39
VA Republicans	34

VA Democrats	45
MD	38
MD7	39
MD Republicans	34
MD Democrats.....	40

Gradually raise to age 69 by 2041,and stop there

National.....	20
Republicans.....	22
Democrats	19
Independents	18
OK.....	21
OK4.....	17
OK Republicans	23
OK Democrats	21
VA.....	18
VA Republicans	20
VA Democrats	18
MD	18
MD7	20
MD Republicans	15
MD Democrats.....	21

Gradually raise to age 70 by 2064,and stop there

National.....	23
Republicans.....	30
Democrats	20
Independents	18
OK.....	22
OK4.....	22
OK Republicans	22
OK Democrats	20
VA.....	26
VA Republicans	28
VA Democrats	22
MD	28
MD7	23
MD Republicans	36
MD Democrats.....	23

INCREASING REVENUES

Raising the Cap on Taxable Earnings

Raising the maximum amount of salary and wages (the cap) subject to the Social Security payroll tax

Q37_1. You may select only one (or none) of the following two proposals:

Option	% Reduction in Shortfall
a) Raising the cap from the current \$113,700 to \$215,000 gradually over 10 years	30%
b) Eliminating the cap so that all salary and wages are subject to the payroll tax	72%

Raising the cap from the current \$113,700 to \$215,000 gradually over 10 years....

National.....	31%
Republicans.....	31
Democrats	30
Independents	36
OK.....	30
OK4.....	33
OK Republicans	35
OK Democrats	26
VA.....	32
VA Republicans	30
VA Democrats	36
MD	32
MD7	33
MD Republicans	32
MD Democrats.....	34

Eliminating the cap so that all salary and wages are subject to the payroll tax

National.....	52
Republicans.....	53
Democrats	58
Independents	40
OK.....	60
OK4.....	56
OK Republicans	50
OK Democrats	66
VA.....	57
VA Republicans	52
VA Democrats	59
MD	55
MD7	55
MD Republicans	47
MD Democrats.....	59

Increasing the Payroll Tax Rate

These proposals raise the Social Security payroll tax rate from 6.2% for both employees and employers.

Q38_1. You may select only one (or none) of the following three proposals:

Option	% Reduction in Shortfall
a) Increase by 0.05 per year for 8 years up to 6.6%	18%
b) Increase by 0.05 per year for 14 years up to 6.9%	35%
c) Increase by 0.05 per year for 20 years up to 7.2%	53%

Increase by 0.05 per year for 8 years up to 6.6%

National.....	34%
Republicans.....	37
Democrats	31
Independents	34
OK.....	37
OK4.....	39
OK Republicans	39
OK Democrats	36
VA.....	34
VA Republicans	33
VA Democrats	39
MD	38
MD7	33
MD Republicans	29
MD Democrats.....	43

Increase by 0.05 per year for 14 years up to 6.9%

National.....	22
Republicans.....	20
Democrats	28
Independents	14
OK.....	21
OK4.....	23
OK Republicans	16
OK Democrats	26
VA.....	21
VA Republicans	16
VA Democrats	26
MD	24
MD7	24
MD Republicans	23
MD Democrats.....	24

Increase by 0.05 per year for 20 years up to 7.2%

National.....	19
Republicans.....	21
Democrats	19
Independents	17
OK.....	15
OK4.....	14
OK Republicans	12
OK Democrats	18

VA.....	19
VA Republicans	14
VA Democrats	19
MD	14
MD7	17
MD Republicans	15
MD Democrats.....	13

INCREASING BENEFITS

Q39_1.You may choose both, only one, or none of these proposals.

Option	% Reduction in Shortfall
a) Raising the minimum monthly benefit for those who have worked 30 years or more from \$760 to \$1,134	-7%
b) Supplementing benefits of those 85 and over by \$61.50 a month	-6%

Raising the minimum monthly benefit for those who have worked 30 years or more from \$760 to \$1,134

National.....	47%
Republicans.....	41
Democrats	52
Independents	50
OK.....	58
OK4.....	56
OK Republicans	47
OK Democrats	69
VA.....	58
VA Republicans	38
VA Democrats	73
MD	57
MD7	56
MD Republicans	39
MD Democrats.....	64

Supplementing benefits of those 85 and over by \$61.50 a month

National.....	32
Republicans.....	32
Democrats	36
Independents	24
OK.....	52
OK4.....	50
OK Republicans	46
OK Democrats	57
VA.....	42
VA Republicans	40
VA Democrats	42
MD	46

MD7	46
MD Republicans	37
MD Democrats.....	53

RECALCULATING COST OF LIVING ADJUSTMENTS (COLAs)

Q41_1.Please note that the first proposal reduces the shortfall, while the second increases it. The third option does not increase or reduce the shortfall. You may select only one (or none) of the following three proposals:

Option	% Reduction in Shortfall
a) Basing annual COLAs on a measure that reflects changes in what people buy, rather than a fixed set of goods (known as ‘Chained CPI).	20%
b) Basing annual COLAs on the inflation rate for a set of goods that reflect what elderly people tend to buy.	-14%
c) Continuing to base annual COLAs on the consumer price index	0%

Basing annual COLAs on a measure that reflects changes in what people buy, rather than a fixed set of goods (known as ‘Chained CPI).

National.....	32%
Republicans.....	36
Democrats	29
Independents	30
OK.....	34
OK4.....	32
OK Republicans	39
OK Democrats	26
VA.....	32
VA Republicans	32
VA Democrats	31
MD.....	39
MD7	34
MD Republicans	41
MD Democrats.....	36

Basing annual COLAs on the inflation rate for a set of goods that reflect what elderly people tend to buy.

National.....	20
Republicans.....	17
Democrats	22
Independents	19
OK.....	26
OK4.....	28
OK Republicans	24
OK Democrats	30
VA.....	26
VA Republicans	17

VA Democrats	30
MD	24
MD7	28
MD Republicans	23
MD Democrats.....	27

Continuing to base annual COLAs on the consumer price index

National.....	27
Republicans.....	29
Democrats	30
Independents	17
OK.....	30
OK4.....	27
OK Republicans	26
OK Democrats	33
VA.....	28
VA Republicans	32
VA Democrats	29
MD.....	25
MD7	25
MD Republicans	26
MD Democrats.....	25

A LIVE NUMBER BOX THAT IS UPDATED AS EACH SELECTION IS MADE:

% of shortfall solved

[IF TOTAL <100%, PRESENT Q42]

Q42_1. The package of proposals you have chosen still leaves a Social Security shortfall. How would you like to deal with this shortfall? Please choose ONE of the following:¹

Go back and adjust your package of proposals to cover the shortfall..... 7%

OR

Have the government deal with the shortfall some other way.....38

Don't know/Refused2

[IF Q42 = "HAVE THE GOVERNMENT DEAL WITH THE SHORTFALL SOME OTHER WAY" OR "DON'T KNOW" ASK Q43]

¹ Results are percent of total. Only those that did not cover the Social Security shortfall received this question

Q43:Q44. Here are some of the other ways that the government can deal with the shortfall. Which of the following do you think the government should do? Please select all that apply.²

Borrow the funds 3%
 OK.....1
 OK4..... <1
 VA.....1
 MD <1
 MD72

Reduce defense spending..... 17
 OK.....2
 OK4.....2
 VA.....6
 MD5
 MD75

Reduce non-defense spending (such as transportation, veterans' affairs, homeland security, the environment, and other areas)..... 13
 OK.....5
 OK4.....6
 VA.....3
 MD4
 MD73

Raise other taxes, such as income and corporate taxes 12
 OK.....2
 OK4.....3
 VA.....4
 MD3
 MD73

Let Social Security benefits decrease when the trust fund can no longer pay them in full. 4
 OK.....2
 OK4.....1
 VA.....3
 MD2
 MD72

Select if you want to go back and try again to fully cover the Shortfall2

² Percentages are percent of total. If the respondent covered less than 100% of the shortfall, and chose to “have the government deal with the shortfall some other way,” or did not respond to Q42, they were asked questions 43. If they did go back and try to cover the shortfall, and they were not successful, they were re-asked this question as Q44, though the option to “go back and to try again” was dropped.

Refused.....3

[IF RESPONDENTS WERE SUCCESSFUL IN COVERING THE SHORTFALL AT ANY TIME THEY WERE PROMPTED WITH]

Congratulations, you have covered the Social Security shortfall!

DEMOGRAPHICS

D1. Generally speaking, do you think of yourself as a:

Republican	27%
Independent.....	21
Democrat.....	32
Other	2
No preference.....	16

[ASK IF D1= "INDEPENDENT" OR "OTHER" OR "NO PREFERENCE"]

D1a. Do you think of yourself as closer to the:*

Republican Party.....	8%
Democratic Party	10
Neither.....	21

Gender

Male	48%
Female.....	52

Age

18-29	21%
30-44	25
45-59	27
60+	26

Education

Less than high school.....	13%
High school.....	30
Some college.....	29
Bachelor's degree or higher	29

Region

Northeast.....	18%
Midwest.....	22
South.....	37
West	23

Race	
White, Non-Hispanic	66%
Black, Non-Hispanic.....	12
Other, Non-Hispanic	6
Hispanic	15
2+ Races, Non-Hispanic	1

**DEMOGRAPHICS
OKLAHOMA**

D1. Generally speaking, do you think of yourself as a:

Republican	33%
Independent.....	14
Democrat.....	37
Other	7
No preference.....	6

[IF D1 = 2, 4, 5, OR SKIPPED/REFUSED]

D1a. You indicated previously that you are either independent, affiliated with another party, or have no political party preference. Do you think of yourself as closer to the:

Republican Party	10%
Democratic Party	6
Neither.....	11

D1:D1a.

Republican Party	44%
Democratic Party	44
Independents	13

Gender

Male	46%
Female.....	54

Race

White, Non-Hispanic	88%
Black/ African American, Non-Hispanic.....	7
Hispanic	3
Asian, Non-Hispanic.....	1

Age

18-24	7%
25-44	32
45-64	40
65-74	13
75+	8

Income	
Under \$25,000.....	20%
25,000-29,999.....	7
30,000-39,999.....	9
40,000-49,999.....	12
50,000-59,999.....	13
60,000-74,999.....	10
75,000-99,999.....	13
100,000 or higher.....	16

OKLAHOMA (CONGRESSIONAL DISTRICT 4)

D1. Generally speaking, do you think of yourself as a:	
Republican.....	40%
Independent.....	12
Democrat.....	30
Other.....	9
No preference.....	8

[IF D1 = 2, 4, 5, OR SKIPPED/REFUSED]

D1a. You indicated previously that you are either independent, affiliated with another party, or have no political party preference. Do you think of yourself as closer to the:

Republican Party.....	10%
Democratic Party.....	7
Neither.....	11

D1:D1a.	
Republican Party.....	50%
Democratic Party.....	38
Independents.....	13

Gender	
Male.....	46%
Female.....	54

Race	
White, Non-Hispanic.....	88%
Black/ African American, Non-Hispanic.....	7
Hispanic.....	3
Asian, Non-Hispanic.....	<1

Age	
18-24.....	8%
25-44.....	33
45-64.....	39
65-74.....	13

75+7

Income

Under \$25,000.....18%
25,000-29,9993
30,000-39,99910
40,000-49,99913
50,000-59,99914
60,000-74,99911
75,000-99,99914
100,000 or higher18

DEMOGRAPHICS
VIRGINIA

D1. Generally speaking, do you think of yourself as a:

Republican25%
Independent24
Democrat33
Other6
No preference12

[IF D1 = 2, 4, 5, OR SKIPPED/REFUSED]

D1a. You indicated previously that you are either independent, affiliated with another party, or have no political party preference. Do you think of yourself as closer to the:

Republican Party12%
Democratic Party11
Neither.....19

D1:D1a.

Republican Party36%
Democratic Party45
Independents19

Gender

Male46%
Female54

Race

White, Non-Hispanic77%
Black/ African American, Non-Hispanic18
Hispanic2
Native American<1
Asian, Non-Hispanic2
Two or more races1

Age

18-248%

25-44	34
45-64	38
65-74	12
75+	8

Income

Under \$40,000.....	22%
40,000-59,999	18
60,000-74,999	14
75,000-99,999	17
100,000-149,999	30

DEMOGRAPHICS
MARYLAND

D1. Generally speaking, do you think of yourself as a:

Republican	18%
Independent	25
Democrat	43
Other	5
No preference	9

[IF D1 = 2, 4, 5, OR SKIPPED/REFUSED]

D1a. You indicated previously that you are either independent, affiliated with another party, or have no political party preference. Do you think of yourself as closer to the:

Republican Party	8%
Democratic Party	12
Neither.....	20

D1:D1a.

Republican Party	26%
Democratic Party	55
Independents	20

Gender

Male	46%
Female	54

Race

White, Non-Hispanic	64%
Black/ African American, Non-Hispanic	29
Hispanic	4
Asian, Non-Hispanic	3

Age

18-24	10%
25-44	30
45-64	39

65-74	13
75+	8

Income

Under \$25,000.....	7%
25,000-29,999	3
30,000-39,999	5
40,000-49,999	7
50,000-59,999	7
60,000-74,999	16
75,000-99,999	20
100,000-149,999	20
150,000-199,999	3
200,000 or more	12

MARYLAND (CONGRESSIONAL DISTRICT 7)

D1. Generally speaking, do you think of yourself as a:

Republican	10%
Independent	17
Democrat	63
Other	3
No preference	7

[IF D1 = 2, 4, 5, OR SKIPPED/REFUSED]

D1a. You indicated previously that you are either independent, affiliated with another party, or have no political party preference. Do you think of yourself as closer to the:

Republican Party	8%
Democratic Party	13
Neither.....	7

D1:D1a.

Republican Party	18%
Democratic Party	76
Independents	6

Gender

Male	45%
Female	55

Race

White, Non-Hispanic	39%
Black/ African American, Non-Hispanic	55
Hispanic	2
Asian, Non-Hispanic	3

Age

18-24	11%
25-44	30
45-64	38

65-74	13
75+	8

Income

Under \$25,000.....	12%
25,000-29,999	4
30,000-39,999	7
40,000-49,999	9
50,000-59,999	7
60,000-74,999	16
75,000-99,999	16
100,000-149,999	15
150,000-199,999	3
200,000 OR MORE	11