

**THE NATIONAL PUBLIC RADIO/ KAISER FAMIL FOUNDATION/  
KENNEDY SCHOOL OF GOVERNMENT SOCIAL SECURITY SURVEY**  
National Topline

Methodology

The NPR/Kaiser/Kennedy School Poll is an on-going project of National Public Radio, the Henry J. Kaiser Family Foundation, and Harvard University's Kennedy School of Government. Representatives of the three sponsors worked together to pick survey topics, develop the survey questionnaire, and to analyze the results, with NPR maintaining sole editorial control over it's broadcasts on the surveys. For more information on these findings and to hear the NPR stories, visit NPR ([www.npr.org](http://www.npr.org)) or the Kaiser Family Foundation ([www.kff.org](http://www.kff.org)).

Note: VOL means response was volunteered by respondent, not an explicitly offered choice. Some questions were asked of random split-halves of the respondents. An \* indicates values of less than one percent.

The results of this survey are based on telephone interviews conducted between March 4 and March 24, 1999, with 1,203 adults 18 years or older nationwide. The margin of sampling error is plus or minus 3 percentage points. For results based on subsets of respondents the margin of error is higher. In addition to sampling error, surveys are subject to other forms of errors from non-responses, question wording, and context effects.

1. Do you think things in this country are generally going in the right direction, or do you feel things have gotten pretty seriously off on the wrong track?

- 43 Right direction
- 51 Wrong track
- 6 Don't know

2. I'm going to read you a list of federal government programs and for each one, please tell me how important you think this program is. Is it very important, somewhat important, not very important, or not at all important? (First,) what about... (READ EACH ITEM)?

	-----Important-----			-----Not Important-----			
	NET	Very impt	Somewhat impt.	NET	Not very impt.	Not at all impt.	Don't know
a. Medicare	97	80	17	3	2	1	*
b. Social Security	97	85	12	3	2	1	*
c. Medicaid	93	67	26	6	4	2	1
d. Federally subsidized loans for college students	88	55	32	12	7	5	*
e. Welfare	72	24	48	27	18	9	1
f. Defense spending	87	48	39	11	8	3	2
g. Food stamps	76	26	50	23	15	8	1
h. Foreign aid	60	14	46	38	25	13	2
i. Federal aid to public schools	91	71	20	9	5	4	1

3. As you may know, the federal government has a budget SURPLUS this year, and choices will have to be made about what to do with this money. I'm going to read you a list of some ways the budget surplus could be used. As I read each one, please tell me if you think it should be one of the TOP priorities, important but not a TOP priority, not too important, or should not be done. (First,) what about...(READ EACH ITEM) Should this be one of the TOP priorities for using the budget surplus, important but not a TOP priority, not too important, OR should this not be done?

	-----Priority-----			-----Not Important-----			
	NET	One of top	Important/ Not top	NET	Not too impt.	Should not be done	Don't know
a. Cutting taxes	76	43	34	23	14	9	1
b. Paying off the national debt more quickly	79	38	41	21	17	4	1
c. Increasing spending on domestic programs, such as health, education, and the environment	82	50	32	17	11	6	*
d. Increasing defense spending	58	16	41	41	26	15	1
e. Helping make the Social Security program financially sound	94	73	21	6	3	2	*
f. Helping make the Medicare program financially sound	90	57	33	10	7	3	*

4. (Of those who named more than one top priority) You mentioned (READ ITEMS RESPONDENT NAMED AS A TOP PRIORITY) as a top priority among ways to use the budget surplus. Which ONE of these would you say is the MOST IMPORTANT priority?

- 11 Cutting taxes
- 8 Paying off the national debt more quickly
- 24 Increasing spending on domestic programs, such as health, education, and the environment
- 4 Increasing defense spending
- 41 Helping make the Social Security program financially sound
- 12 Helping make the Medicare program financially sound
- 1 Don't know

3/4 Combined: TOP Priority

- 12 Cutting taxes
- 9 Paying off the national debt more quickly
- 23 Increasing spending on domestic programs, such as health, education, and the environment
- 3 Increasing defense spending
- 37 Helping make the Social Security program financially sound
- 10 Helping make the Medicare program financially sound
- 6 None

6. How closely have you been following the debate about the future of Social Security? Very closely, fairly closely, not very closely or not at all closely?

-----Closely-----			-----Not Closely-----			Don't know
NET	Very	Fairly	NET	Not very	Not at all	
65	20	46	34	24	10	*

7. Compared with 30 years ago, do you think the share of Americans over 65 who live in poverty has increased, decreased, or stayed about the same?

Increased	Decreased	Stayed about the same	Don't know
52	18	24	6

8. Which of the following four statements about Social Security payroll taxes do you think is most accurate? (READ ITEMS)

- 19 Taxes collected from workers today are used to pay benefits for current retirees
- 18 Taxes paid by workers today are put into an account to pay for their OWN Social Security benefits when they retire
- 26 Some of the taxes collected from workers today are used to pay benefits for current retirees, and some are put aside for future retirees
- 33 Some of the taxes collected from workers today are used to pay benefits for current retirees, and some are used to fund other government programs
- 4 Don't know

10A. (Asked of half sample) Do you think most people when they retire get back from Social Security more than they paid into the program, less than they paid in, or about what they paid into the program?

More	Less	About what they paid	Don't know
22	53	22	3

10B. (Asked of half sample) Do you think most lower-income people when they retire get back from Social Security more than they paid into the program, less than they paid in, or about what they paid into the program?

More	Less	About what they paid	Don't know
30	41	26	4

11. Which of the following do you think best describes the surplus money in the Social Security trust fund? (READ ITEMS)

The money is kept by the government as cash in the bank	The money is invested in government treasury bonds	The money is invested in the stock market	Don't know
30	50	12	8

12. Which of the following dollar amounts do you think is about the average annual benefit currently being paid to a retired worker by Social Security? (READ ITEMS)

Less than \$10,000 a year	\$10,000 but less than \$20,000 a year	\$20,000 but less than \$30,000 a year	\$30,000 a year or more	Don't know
35	48	9	4	3

13. Let me read you some things people might say about the Social Security system, and for each one please tell me whether you think it is true or false.

a. Social Security benefits provide most of the retirement income for the majority of retirees.

True	False	Don't know
59	40	1

b. The federal government has used the Social Security trust fund for other purposes.

True	False	Don't know
82	14	3

15A. In the next century, will the Social Security retirement age for full benefits remain at 65, or has Congress changed the age at which people will be able to receive full Social Security benefits?

36	Age will remain at 65
56	Congress has changed the age
8	Don't know

15B. (Of those who think Congress has changed the retirement age) Did Congress raise or lower the retirement age for full benefits?

83	Raise
11	Lower
6	Don't know

16. Which of the following descriptions comes closer to your view of what Social Security should look like in the future (READ ITEMS)?

- 52 A program in which people receive money based on how much each individual has paid into the program and how much that payment has earned
- 45 A program to assure that elderly people have a minimum income during retirement, regardless of how much they paid in and what that payment has earned
- 1 Both
- 1 Don't know

17A. (Asked of half sample) Which of the following four statements comes closest to your own view of the Social Security program today?

The program is in crisis	The program has major problems, but is not in crisis	The program has minor problems	The program has no problems	Don't know
30	52	14	2	1

17B. (Asked of half sample) Please tell me which ONE of the following two statements about Social Security comes CLOSER to your own view. Would you say...(READ ITEMS)?

- 23 Social Security is basically working well as is, and Congress should continue to make only gradual adjustments to preserve the program for future generations.
- 75 We need to make major changes to Social Security soon, to keep the program from running out of money when the baby boom generation retires.
- 2 Don't know

18. Suppose Congress doesn't take any action--do you think the Social Security program is likely to go bankrupt?

Likely	Not likely	Don't know
76	22	2

19. Do you think the Social Security program will go bankrupt within the next 10 years, or will it go bankrupt further in the future?

Within the next 10 years	Further in the future	Don't know
31	67	2

20. A number of reasons have been suggested for why the Social Security program faces financial difficulties. For each of the following, please tell me if you think it is a major reason, a

minor reason, or not a reason why the Social Security program faces financial difficulties (READ ITEMS).

a. More people are going on Social Security and there will be fewer workers to pay Social Security taxes to support them

Major reason	Minor reason	Not a reason	Social Security isn't facing financial difficulties (vol.)	Don't know
58	28	12	*	1

b. People on Social Security are living longer so they cost the program more money.

Major reason	Minor reason	Not a reason	Social Security isn't facing financial difficulties (vol.)	Don't know
53	33	13	*	1

c. Fraud and abuse by people who aren't entitled to benefits.

Major reason	Minor reason	Not a reason	Social Security isn't facing financial difficulties (vol.)	Don't know
54	35	10	*	1

d. Money in the Social Security trust fund is being spent on programs other than Social Security.

Major reason	Minor reason	Not a reason	Social Security isn't facing financial difficulties (vol.)	Don't know
65	23	9	*	3

e. Money in the Social Security trust fund is not being invested wisely.

Major reason	Minor reason	Not a reason	Social Security isn't facing financial difficulties (vol.)	Don't know
62	27	8	*	3

21. I am going to read you a list of some ways that have been suggested to deal with the future financial problems of Social Security. For each one, please tell me if you would favor or oppose such a proposal. How about...(READ ITEMS)? Do you (favor/oppose) this proposal STRONGLY, or not strongly?

a. Increasing the amount employers and employees pay in taxes to Social Security

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	
37	21	17	61	20	41	1

b. Eliminating the current Social Security payroll tax cut-off that exempts income over \$68,400 a year from being taxed for Social Security

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	
45	30	15	51	15	35	4

c(a). (Asked of half sample) Reducing Social Security benefits for seniors whose income is more than \$40,000 a year

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	
57	38	18	42	15	27	1

c(b). (Asked of half sample) Reducing Social Security benefits

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	
10	5	5	90	17	73	1

d. Limiting cost-of-living increases in Social Security benefits

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	
39	24	16	59	20	39	1

e(a). (Asked of half sample) Raising the amount of taxes higher-income retirees pay on their Social Security benefits

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	strongly	Strongly	



35      21      14      63      23      40      2

e(b). (Asked of half sample) Increasing taxes on Social Security benefits for those earning more than \$75,000

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	Not strongly	Strongly	
64	49	15	36	11	24	1

f. People having individual accounts and making their own investments with a portion of their Social Security payments

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	Not strongly	Strongly	
65	42	23	33	14	19	3

g. Allowing workers to take all of their Social Security taxes out of the Social Security system and invest them on their own

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	Not strongly	Strongly	
42	30	12	57	14	43	1

h. Gradually raising the retirement age for Social Security to age 70 over the next 20 years

-----Favor-----			-----Oppose-----			Don't know
NET	Strongly	Not strongly	NET	Not strongly	Strongly	
31	17	14	67	15	52	2

22A. (Asked of half sample of respondents who oppose raising retirement age for Social Security) I'm going to read you a list of reasons people sometimes give for why they oppose raising the retirement age for Social Security. For each one, please tell me if it is a major reason, a minor reason, or not a reason at all why you oppose raising the retirement age

	Major reason	Minor reason	Not a reason	Don't know
Aa. Your job is too hard or physically demanding for you to keep working that long.	55	30	15	*
Ab. You want to spend more of your life enjoying things other than work.	66	24	10	*
Ac. You're too sick to keep working that long.	58	23	18	*
Ad. You don't think you can hold onto your job that long or find another job.	55	27	17	*
Ae. It wouldn't be fair, because people were promised that they could retire at 65.	62	25	13	*

23A. (Of those who named more than 1 major reason in Q.22a) You mentioned (READ ITEMS RESPONDENT NAMED AS MAJOR REASONS) as major reasons. Which ONE of these would you say is the MOST IMPORTANT REASON you oppose raising the retirement age?

- 20 Your job is too hard or physically demanding for you to keep working that long.
- 25 You want to spend more of your life enjoying things other than work.
- 19 You're too sick to keep working that long.
- 12 You don't think you can hold onto your job that long or find another job.
- 23 It wouldn't be fair, because people were promised that they could retire at 65.
- 2 Don't know

22A/23A Combined table: Most important reason

- 17 Your job is too hard or physically demanding for you to keep working that long.
- 26 You want to spend more of your life enjoying things other than work.
- 18 You're too sick to keep working that long.
- 12 You don't think you can hold onto your job that long

- or find another job.
- 21 It wouldn't be fair, because people were promised that they could retire at 65.
- 5 None

22B. (Asked of half sample of respondents who oppose raising retirement age for Social Security) I'm going to read you a list of reasons people sometimes give for why they oppose raising the retirement age for Social Security. For each one, please tell me if it is a major reason, a minor reason, or not a reason at all why you oppose raising the retirement age

	Major reason	Minor reason	Not a reason	Don't know
Ba. For many people, their jobs are too hard or physically demanding for them to keep working that long.	70	23	7	*
Bb. People want to spend more of their lives enjoying things other than work.	59	29	12	*
Bc. Many people are too sick to keep working that long.	65	26	9	*
Bd. Many people won't be able to hold onto their jobs that long or find another job.	70	22	7	1
Be. It wouldn't be fair, because people were promised that they could retire at 65.	60	28	11	1

23B. (Of those who named more than 1 major reason in Q.22b) You mentioned (READ ITEMS RESPONDENT NAMED AS MAJOR REASONS) as major reasons. Which ONE of these would you say is the MOST IMPORTANT REASON you oppose raising the retirement age?

- 24 For many people, their jobs are too hard or physically demanding for them to keep working that long.
- 19 People want to spend more of their lives enjoying things other than work.
- 18 Many people are too sick to keep working that long.
- 19 Many people won't be able to hold onto their jobs that long or find another job.

- 21 It wouldn't be fair, because people were promised that they could retire at 65.
- Don't know

22b/23b Combined table: Most important reason

- 23 For many people, their jobs are too hard or physically demanding for them to keep working that long.
- 18 People want to spend more of their lives enjoying things other than work.
- 17 Many people are too sick to keep working that long.
- 18 Many people won't be able to hold onto their jobs that long or find another job.
- 22 It wouldn't be fair, because people were promised that they could retire at 65.
- 2 None

24a. Some recent studies have suggested that the government has been over-estimating the rise in the cost of living for retirees. Do you think future cost-of-living increases in Social Security payments should be based on a lower estimate of the increase in the cost of living, or do you think the current, higher estimates should be kept?

- 21 Should be based on a lower estimate
- 74 The current/higher estimates should be kept
- 5 Don't know

24b. As a way of dealing with the future financial problems of Social Security, do you favor or oppose having the government invest in the private stock market a portion of Social Security reserve funds, which are currently invested in government bonds? (GET ANSWER, THEN ASK:) Do you (favor/oppose) this proposal STRONGLY, or not strongly?

-----Favor-----			-----Oppose-----			
		Not		Not		Don't
NET	Strongly	strongly	NET	strongly	Strongly	know
38	20	18	61	14	47	2

25. (Of those who oppose having the government invest a portion of Social Security reserve funds in stock market) Which of the following is the main reason why you oppose having the government invest a portion of Social Security funds in the private stock market? Is it mainly... (READ EACH ITEM)?

- 12 Because people in government are not capable of making the right investments
- 21 Because it gives the government too much control of the economy
- 19 Because the government's decisions would be too political
- 33 Because the stock market isn't a place where Social Security funds should be invested
- 11 All (vol.)
- 2 None/Other (vol.)
- 1 Don't know

26. Some people have suggested that the federal government set up an independent commission to decide how to invest a portion of Social Security funds in the stock market. If such a commission were formed... (READ ITEMS)

- 25 Do you think the commission would remain independent and try to make the best investments for retirees, or
- 71 Do you think the investment decisions by the commission would increasingly be made for political reasons rather than in the best interests of retirees?
- 4 Don't know

27. Some people have suggested that workers should have the option of taking some of their Social Security taxes and putting them in investments such as the stock market. People who did this would get more money when they retired if these investments did well, but less money if those investments did poorly. Do you think the government should or should not allow Americans to invest a portion of their Social Security taxes in investments such as the stock market? (GET ANSWER, THEN ASK:) Do you (favor/oppose) this proposal STRONGLY, or not strongly?

----- Should -----			----- Should not-----			
NET	Favor strongly	Do not favor strongly	NET	Do not oppose strongly	Oppose strongly	Don't know
57	39	18	41	11	31	2

28. (Of those who oppose allowing Americans to invest a portion of their Social Security benefits) Do you oppose such a proposal...(READ ITEMS)?

- 52 Mainly because you think it is too risky, or
- 38 Mainly because you think it will destroy the Social Security system and people who depend on it won't have enough when they retire,
- 2 Neither/other (vol.)
- 8 Both (vol.)
- 1 Don't know

29A. (Asked of half sample) How confident are you that you would make the right decisions if you were investing your future Social Security funds in the stock market? Would you feel very confident, somewhat confident, not very confident, or not at all confident?

-----Confident-----			-----Not confident-----			
NET	Very	Some what	NET	Not very	Not at all	Don't know
56	24	32	44	20	24	-

29B. (Asked of half sample) How competent do you think most people would be at investing their future Social Security funds in the stock market? Do you think they would be very competent, somewhat competent, not very competent, or not at all competent?

----- Competent -----			-----Not competent -----			
NET	Very	Some what	NET	Not very	Not at all	Don't know
47	7	39	52	34	18	2

30. (Asked of half sample) Do you think you and your family would be better off or worse off if people were allowed to invest a portion of their Social Security payments in the stock market, or wouldn't it make much difference?

33 Better off  
22 Worse off  
43 Wouldn't make much difference  
2 Don't know

31. (Asked of half sample) If people were allowed to invest a portion of their own Social Security payments in the stock market, do you think most people would have more, less, or about the same amount of money when they retire than they would if the system stayed the way it is now?

39 More  
29 Less  
26 About the same amount  
6 Don't know

32. Thinking about all of your investments, including retirement savings plans at work, do you currently have money invested in stocks or mutual funds?

Yes	No	Don't know
55	45	*

33a. (Of those who have money invested in stocks or mutual funds) Do you and your family have any control over where your money is invested, or not?

87 Yes  
12 No  
1 Don't know

33b. (Of those who currently have money invested in stocks/mutual funds and have control over where money is invested) Are you the person primarily responsible for making your or your family's investment decisions, or not?

70 Yes  
15 No  
15 Jointly (vol.)  
\* Don't know

35. Do you think (the Republican Party) or (the Democratic Party) (ROTATE) is better able to make the Social Security program financially sound in the future?

- 27 The Republican Party
- 39 The Democratic Party
- 3 Both (vol.)
- 20 Neither (vol.)
- 11 Don't know

36. In general, do you think most members of Congress are SERIOUS about reforming Social Security, or are just using this issue to try to gain political advantage?

- 27 Most are serious
- 70 Just using the issue for political advantage
- 3 Don't know

38. We have been talking about proposals people have made to change the Social Security system. I'm going to recap some of those proposals now. After I read the entire list, please tell me if there is anything on the list that you feel so strongly about that you would vote against your representative in Congress if he/she voted in favor of it (READ ALL ITEMS). Is there anything on this list that you feel so strongly about that you would vote against your representative in Congress if he/she voted in favor of it? (IF YES: ACCEPT UP TO 8 RESPONSES)

- 33 Allowing the government to invest some Social Security tax funds in the stock market
- 20 Allowing individuals to invest a portion of their Social Security payments in the stock market
- 41 Raising the retirement age
- 47 Reducing the amount of benefits to retirees
- 37 Raising payroll taxes for employers and employees
- 25 Raising taxes on benefits to higher-income retirees
- 28 Limiting cost-of-living increases in benefits
- 33 Or, they didn't do anything to change the system
- 13 No, None of these would make a difference (vol.)
- 1 Don't know

39. Do you think the Social Security system is fair or not fair to people your age?

Fair	Not fair	Don't know
57	37	5



40. Which of the following statements comes closer to your own view  
(READ EACH ITEM)?

- 34 Current retirees are receiving more than the Social Security system can afford to pay and so there will be much less left in benefits for coming generations.
- 61 We can afford to give these benefits for current retirees without reducing benefits for coming generations.
- 5 Don't know

41. How much income per year do you think an average retired person needs today in order to live comfortably? (READ ITEMS)

Less than \$10,000 a year	\$10,000 but less than \$20,000 a year	\$20,000 but less than \$30,000 a year	\$30,000 but less than \$40,000 a year	\$40,000 a year or more	Don't know
1	24	42	18	12	3

42. Do you think Social Security payments alone provide retired people with... (READ ITEMS)

More than enough to live comfortably	Just about enough to live comfortably	Not enough to live comfortably, but not so little as to make living a struggle	Small enough that the average retired person needs to struggle to get by	Don't know
1	16	47	34	1

43. First, are you currently retired?

- 21 Yes
- 79 No
- 1 Have never worked (vol.)
- \* Don't know

44. (Of those who are not retired) At what age do you think you will retire?

16 Under 60  
 11 60  
 9 61-64  
 38 65  
 3 66-69  
 11 70+  
 5 Never  
 7 Don't know

44a. (Of those who are not retired) Thinking about your retirement, how concerned are you that each of the following things might happen to you? (READ EACH ITEM) Are you very concerned, somewhat concerned, not too concerned, or not at all concerned?

	-----Concerned-----			-----Not concerned-----			Don't know
	NET	Very	Some what	NET	Not too	Not at all	
a. That you won't have enough money to live comfortably	67	37	30	33	17	16	*
b. That you will become a financial burden for your family	44	25	19	56	26	30	*
c. That you will have large medical bills and not be able to pay for care you need	68	40	28	32	17	15	*
d. That you will end up living alone	41	18	23	59	23	36	*
e. That you won't have enough to do	29	14	15	71	21	50	*
f. That you will lose your independence	51	25	26	49	21	28	*

44b. (Of those who are retired) Thinking about the rest of your retirement, how concerned are you that each of the following things might happen to you? (READ EACH ITEM) Are you very concerned, somewhat concerned, not too concerned, or not at all concerned?

	-----Concerned-----			-----Not concerned-----			
	NET	Very	Some what	NET	Not too	Not at all	Don't know
a. That you won't have enough money to live comfortably	54	25	29	46	24	22	1
b. That you will become a financial burden for your family	43	23	20	56	21	35	1
c. That you will have large medical bills and not be able to pay for care you need	57	33	24	42	20	22	1
d. That you will end up living alone	41	23	18	58	23	35	1
e. That you won't have enough to do	34	19	16	63	18	45	3
f. That you will lose your independence	56	30	26	43	19	24	2

45. Are you currently receiving any Social Security benefits?

- 21 Yes
- 79 No
- \* Don't know

46. Do you have any immediate family or close friends receiving Social Security benefits?

- 69 Yes
- 31 No
- \* Don't know

46A.(Of those who are not retired) Do you currently have a pension plan from work, a 401-K plan, an IRA or Individual Retirement Account, or similar plan, that you participate in, or not?

- 61 Yes
- 39 No
- \* Don't know

47. (Of those who are not retired) Looking ahead to your own retirement, which of the following do you expect to be your biggest source of income? (READ EACH ITEM)

Social Security	An employer-paid pension plan	Your own personal retirement savings, including things like 401(k) plans	Don't know
21	15	63	1

49. (Of those who are not retired) Looking ahead to when you retire, do you think you will receive more or less in Social Security benefits than you paid into the system, or will you receive about what you paid in?

8 More  
 62 Less  
 28 About what you paid in  
 2 Don't know

50. (Of those who are retired) Thinking about your own retirement years, past and future, do you think you will receive more or less in Social Security benefits than you paid into the system, or will you receive about what you paid in?

35 More  
 19 Less  
 39 About what you paid in  
 7 Don't know

51. (Of those who are not retired) Have you begun to save money for your retirement, or not?

68 Yes  
 32 No  
 \* Don't know

52. (Of those who are not retired and have started saving for retirement) How much money did you set aside for retirement **LAST YEAR**? Please include any personal savings that you saved or

invested for retirement purposes, including any employer-sponsored savings plans such as 401k or Keough plans?

- 12 Less than \$1000
- 11 \$1000 but less than \$2000
- 16 \$2000 but less than \$3000
- 9 \$3000 but less than \$4000
- 8 \$4000 but less than \$5000
- 7 \$5000 but less than \$6000
- 3 \$6000 but less than \$7000
- 3 \$7000 but less than \$8000
- 1 \$8000 but less than \$9000
- 4 \$9000 but less than \$10,000
- 10 \$10,000 but less than \$20,000
- 8 \$20,000 or more
- 8 Don't know

53. (Of those who are not retired and have not started saving for retirement) What is the main reason you haven't started saving money for your retirement yet? Is it mainly...(READ ITEMS)?

- 23 Because you haven't started thinking yet about retirement saving
- 54 Because you don't have enough money to save
- 10 Because you don't have a retirement savings plan available to you through work
- 2 Because you'll have enough money from Social Security and Medicare
- 1 Because you don't think you'll need the money
- 4 Because you would rather spend the money on something else
- 5 Other/None (vol.)
- 1 Don't know

54. (Of those who are not retired and have started saving for retirement) Do you think the amount of money you have been saving, combined with what you'll receive from Social Security and other types of income, will be adequate to provide a comfortable living when you retire, or not?

Adequate	Not adequate	Don't know
70	27	3

55. (Of those who are not retired and have started saving for retirement but do not think it will be adequate) What is the main reason the amount of money you have been saving will not be adequate? Is it mainly...(READ ITEMS)

- 50 Because you don't have enough money to save more
- 31 Because you started to save too late
- 8 Because rules in the retirement plan you now have won't allow you to put any more money in it
- 5 Because you would rather spend the money on something else
- 4 Other/none (vol.)
- 1 Don't know

55A. (Of those who are not retired) Looking ahead to when you are eligible for Social Security, which do you think is MOST likely ... (READ ITEMS)

- 19 You will get MOST of the Social Security benefits that are currently provided
- 66 You will get SOME benefits, but not all that are currently provided
- 14 You will get NONE of the Social Security benefits that are currently provided
- 1 Don't know

D06. There are many activities a person could do to influence a government decision about the future of Social Security. During the past year, have you personally done any of the following things? (READ EACH ITEM)

	Yes	No	Don't know
a. Contributed money to a political candidate	14	86	*
b. Contributed money to an organization whose goal is to influence government decisions about the future of Social Security	12	88	*
c. Contacted your representative or another public official	19	81	*
d. Participated in a forum or town meeting about the future of Social Security	6	94	*
e. Voted for or against a candidate based on that person's position on Social Security	18	80	2