



# SURVEY ON SOCIAL SECURITY

## - Questionnaire -

### March 2021

**Fielded by:** Precision Sample  
**Sample Size:** 406 Adult Residents of WI-2

**Field Dates:** March 4-19, 2021

Thank you for taking part in this policymaking simulation on Social Security. Social Security is facing some major challenges that Congress is having serious trouble resolving. So, who better to turn to for advice than the American people?

You will now go through a process that simulates the process a Member of Congress goes through in making a policy decision. You will:

- get a background briefing on Social Security;
- weigh a range of proposals that Congress is considering, together with pro and con arguments for each; and
- finally, make a set of recommendations that make the most sense to you.

Everything you will see has been reviewed by experts and congressional staffers, both Democrats and Republicans, so you can be assured that it is factual and balanced.

If at any time you find that you do not want to answer a question, feel free to skip it and move on to the next one.

## [BRIEFING]

### [Facts About Benefits]

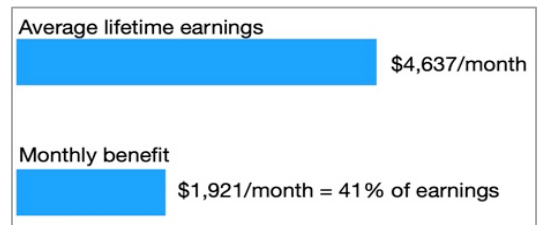
So, let's get started with your briefing. Here are some basic facts about Social Security.

- 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 \$142,800 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	Somewhat Positive	Total Positive	Somewhat Negative	Very Negative	Total Negative	Ref/DK
<b>WI-2</b>	34.3%	48.7%	<b>83.0%</b>	14.5%	2.4%	<b>16.9%</b>	0.0%
Republican	18.7%	64.5%	<b>83.2%</b>	15.4%	1.4%	<b>16.8%</b>	0.0%
Democrat	44.9%	39.2%	<b>84.1%</b>	13.8%	2.2%	<b>16.0%</b>	0.0%
Independent	29.9%	51.9%	<b>81.8%</b>	14.9%	3.3%	<b>18.2%</b>	0.0%
<b>National 2016</b>	28.1%	49.6%	<b>77.7%</b>	17.1%	4.7%	<b>21.8%</b>	0.4%
Republican	19.4%	52.6%	<b>72.0%</b>	21.0%	6.7%	<b>27.7%</b>	0.3%
Democrat	38.4%	46.6%	<b>85.0%</b>	12.4%	2.1%	<b>14.5%</b>	0.4%
Independent	22.8%	50.4%	<b>73.2%</b>	19.7%	6.6%	<b>26.3%</b>	0.6%

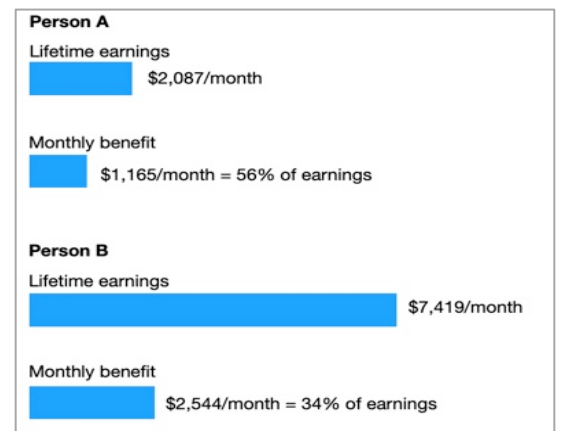
Currently, the average monthly benefit amount is \$1,921 a month for a person who retires at the normal retirement age. This is the benefit that goes to someone whose average lifetime earnings were about \$4,636 a month (adjusted for inflation). Thus, such a person receives about 41% of those earnings.



Q2. Does the monthly benefit seem:

	Higher than you expected	About the same as you expected	Lower than you expected	Ref/DK
<b>WI-2</b>	25.5%	51.6%	22.4%	0.5%
Republican	31.0%	47.2%	19.1%	2.7%
Democrat	24.4%	56.7%	18.9%	0.0%
Independent	23.8%	47.7%	28.6%	0.0%
<b>National 2016</b>	10.4%	54.8%	34.3%	0.5%
Republican	10.7%	56.4%	32.5%	0.4%
Democrat	10.3%	55.6%	33.5%	0.6%
Independent	9.9%	49.5%	40.1%	0.6%

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 \$2,090 a month, Person A's Social Security monthly benefit would be about \$1,165 or about 56% of prior earnings. For comparison, if Person B's average lifetime earnings were about \$7,420 a month, Person B's monthly benefit would be about \$2,545, or about 34% of prior earnings.



We are now going to address three issues about Social Security that are under consideration in Congress.

The first issue we will address is that the Social Security trustees have projected that in 2034 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 24%.* 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.

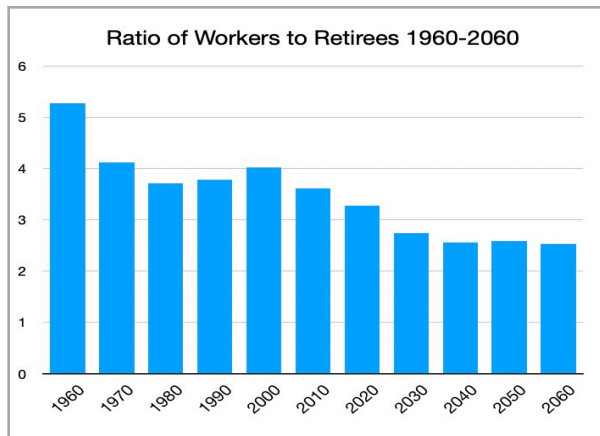
The third issue is how **cost of living adjustments** (or COLAs) for inflation should be calculated. You will be asked to consider two different proposals for changing this calculation.

### [The Social Security Shortfall]

We will first address the **Social Security shortfall**—the shortage of funds projected for the year 2034.

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

	A lot	Some	A lot or Some	Just a little	Nothing	Just a little or Nothing	Ref/DK
<b>WI-2</b>	11.8%	42.1%	<b>53.9%</b>	31.1%	8.6%	<b>39.7%</b>	6.3%
Republican	19.1%	40.4%	<b>59.5%</b>	33.0%	4.9%	<b>37.9%</b>	2.7%
Democrat	9.1%	42.8%	<b>51.9%</b>	32.7%	8.4%	<b>41.1%</b>	7.0%
Independent	11.1%	42.3%	<b>53.4%</b>	28.2%	10.9%	<b>39.1%</b>	7.5%
<b>National 2016</b>	22.8%	41.6%	<b>64.4%</b>	25.4%	9.9%	<b>35.3%</b>	0.3%
Republican	24.7%	44.1%	<b>68.8%</b>	22.6%	8.3%	<b>30.9%</b>	0.3%
Democrat	21.9%	41.5%	<b>63.4%</b>	26.5%	10.0%	<b>36.5%</b>	0.1%
Independent	21.0%	36.7%	<b>57.7%</b>	28.7%	13.2%	<b>41.9%</b>	0.5%



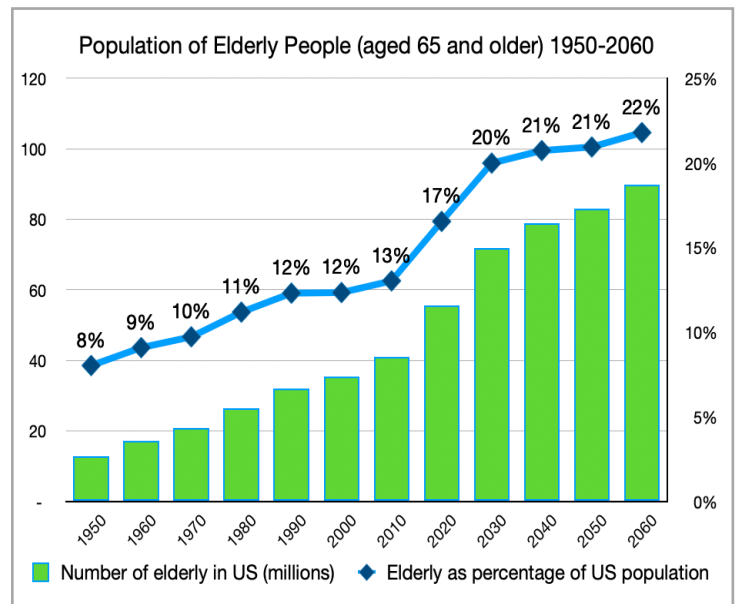
The Social Security shortfall has several major causes. One of these is that **Americans have been having fewer children**. This means that the ratio of workers contributing to Social Security as compared to the number of retirees receiving Social Security benefits is going down. In the figure below you can see how this has changed over time and how it is projected for the future.

Another factor contributing to the shortfall is that **Americans are living longer** and thus receiving benefits for more years.

Another factor contributing to the shortfall is that **wages for middle and lower-income workers have not been growing** as much as was expected, decreasing the amount of payroll taxes flowing into the Social Security Trust Fund.

Another factor contributing to the shortfall is that the large baby boom generation is entering retirement and **increasing the percentage of the population that is eligible for Social Security**. This will put more demands on Social Security.

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 passed 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 \$1,921 to \$1,460.

The percentage of seniors living under the poverty line would double. Assuming the same level of poverty as today, the poverty level for seniors would rise from 9% to 18%.

We are now going to look at policy options for dealing with the Social Security shortfall. The government has two possible approaches: it can

- **reduce Social Security benefits** - or -
- **increase revenues.**

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

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.

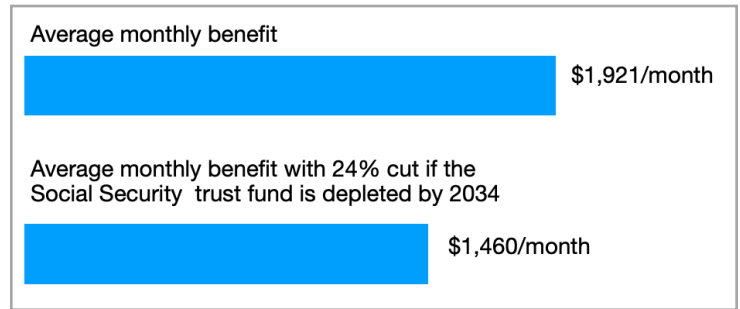
## [ADDRESSING THE SHORTFALL]

### [Lowering Monthly Benefits For People Who Had Higher Earnings]

Currently, the more people earned while working (up to \$142,800), 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 for people who had lower earnings, but their benefits would be less than people in that income group are currently scheduled to receive.

You are now going to evaluate arguments **in favor** of and **against** this option. Later you will assess some specific proposals. For each argument, please select whether you find the argument convincing or unconvincing. Here are the arguments in favor of this option.

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	25.7%	54.1%	<b>79.8%</b>	13.0%	5.9%	<b>18.9%</b>	1.2%
Republican	19.1%	54.3%	<b>73.4%</b>	17.9%	3.6%	<b>21.5%</b>	5.1%
Democrat	33.9%	54.4%	<b>88.3%</b>	6.1%	5.5%	<b>11.6%</b>	0.1%
Independent	19.4%	53.8%	<b>73.2%</b>	18.8%	7.6%	<b>26.4%</b>	0.4%
<b>National 2016</b>	24.4%	37.6%	<b>62.0%</b>	18.7%	19.0%	<b>37.7%</b>	0.4%
Republican	18.0%	33.0%	<b>51.0%</b>	20.3%	28.3%	<b>48.6%</b>	0.4%
Democrat	31.0%	41.0%	<b>72.0%</b>	17.7%	10.2%	<b>27.9%</b>	0.1%
Independent	22.4%	39.4%	<b>61.8%</b>	18.0%	19.4%	<b>37.4%</b>	0.8%

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	27.4%	41.8%	<b>69.2%</b>	21.7%	8.2%	<b>29.9%</b>	0.8%
Republican	29.4%	35.5%	<b>64.9%</b>	30.9%	4.1%	<b>35.0%</b>	0.0%
Democrat	28.9%	45.5%	<b>74.4%</b>	17.9%	6.4%	<b>24.3%</b>	1.4%
Independent	24.4%	40.8%	<b>65.2%</b>	21.5%	12.7%	<b>34.2%</b>	0.7%
<b>National 2016</b>	25.3%	35.0%	<b>60.3%</b>	20.1%	19.1%	<b>39.2%</b>	0.5%
Republican	19.1%	31.5%	<b>50.6%</b>	21.6%	26.9%	<b>48.5%</b>	0.8%
Democrat	31.4%	37.2%	<b>68.6%</b>	20.0%	11.1%	<b>31.1%</b>	0.2%
Independent	24.1%	37.4%	<b>61.5%</b>	17.0%	20.8%	<b>37.8%</b>	0.7%

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

	Very Convincing	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	27.2%	47.0%	<b>74.2%</b>	21.0%	4.2%	<b>25.2%</b>	0.6%
Republican	28.5%	52.9%	<b>81.4%</b>	12.9%	5.6%	<b>18.5%</b>	0.0%
Democrat	25.0%	49.8%	<b>74.8%</b>	19.7%	4.2%	<b>23.9%</b>	1.4%
Independent	29.0%	40.3%	<b>69.3%</b>	27.1%	3.6%	<b>30.7%</b>	0.0%
<b>National 2016</b>	37.9%	39.5%	<b>77.4%</b>	16.4%	5.6%	<b>22.0%</b>	0.6%
Republican	40.5%	39.0%	<b>79.5%</b>	15.1%	5.0%	<b>20.1%</b>	0.4%
Democrat	35.9%	40.9%	<b>76.8%</b>	16.9%	5.8%	<b>22.7%</b>	0.6%
Independent	37.0%	37.4%	<b>74.4%</b>	18.0%	6.5%	<b>24.5%</b>	1.0%

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	30.1%	39.7%	<b>69.8%</b>	22.8%	7.0%	<b>29.8%</b>	0.4%
Republican	38.5%	42.2%	<b>80.7%</b>	12.6%	6.6%	<b>19.2%</b>	0.0%
Democrat	23.7%	40.8%	<b>64.5%</b>	28.2%	6.4%	<b>34.6%</b>	0.9%
Independent	33.4%	37.1%	<b>70.5%</b>	21.6%	7.9%	<b>29.5%</b>	0.0%
<b>National 2016</b>	37.4%	34.2%	<b>71.6%</b>	18.8%	8.9%	<b>27.7%</b>	0.6%
Republican	46.6%	32.0%	<b>78.6%</b>	13.6%	7.1%	<b>20.7%</b>	0.6%
Democrat	29.6%	34.8%	<b>64.4%</b>	23.9%	11.3%	<b>35.2%</b>	0.4%
Independent	36.1%	37.5%	<b>73.6%</b>	18.1%	7.1%	<b>25.2%</b>	1.2%

Now that you have considered all these arguments, we would like you to evaluate two 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.

### [Assessing Proposals]

Q8a. The first proposal is to reduce the monthly benefits for **the top 25 percent of earners**. This would reduce the Social Security shortfall by 7%.

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

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	6	28.0%	18.0%	52.7%	1.2%
Republican	5.4	40.2%	10.8%	49.0%	0.0%
Democrat	6.4	24.2%	14.3%	58.9%	2.6%
Independent	5.8	26.1%	26.6%	47.3%	0.0%
<b>National 2016</b>	4.8	39.1%	21.4%	38.2%	1.3%
Republican	4.2	47.1%	19.3%	32.8%	0.8%
Democrat	5.4	31.2%	22.0%	45.3%	1.5%
Independent	4.6	40.4%	24.6%	33.2%	1.7%

Q8b. A second proposal is to reduce the monthly benefits for **the top 40 percent of earners**. This would **reduce** the Social Security shortfall by **25%**.

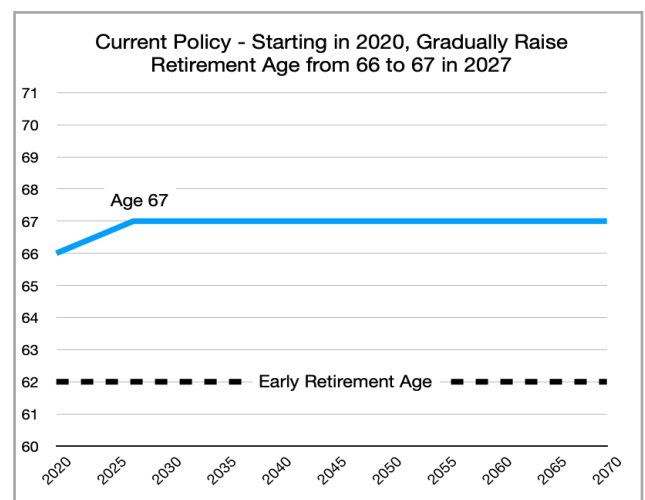
	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5.7	28.6%	26.4%	43.8%	1.2%
Republican	5.3	32.9%	30.3%	36.7%	0.0%
Democrat	5.9	26.1%	24.8%	46.7%	2.4%
Independent	5.6	29.3%	26.3%	44.1%	0.3%
<b>National 2016</b>	3.3	61.5%	18.1%	19.6%	0.8%
Republican	2.9	68.0%	14.1%	17.0%	0.9%
Democrat	3.8	55.2%	21.1%	22.9%	0.8%
Independent	3.2	62.2%	19.5%	17.9%	0.5%

### [Raising the Full Retirement Age]

Another policy 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 shows how the current law increases the full retirement age.

One policy 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.

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	14.8%	51.2%	<b>66.0%</b>	22.0%	11.6%	<b>33.6%</b>	0.4%
Republican	12.2%	54.9%	<b>67.1%</b>	26.1%	6.7%	<b>32.8%</b>	0.0%
Democrat	18.4%	54.2%	<b>72.6%</b>	19.2%	8.2%	<b>27.4%</b>	0.0%
Independent	11.6%	45.5%	<b>57.1%</b>	23.3%	18.4%	<b>41.7%</b>	1.2%
<b>National 2016</b>	20.5%	42.6%	<b>63.1%</b>	21.4%	15.0%	<b>36.4%</b>	0.5%
Republican	23.9%	42.2%	<b>66.1%</b>	20.0%	13.2%	<b>33.2%</b>	0.7%
Democrat	19.3%	42.6%	<b>61.9%</b>	22.5%	15.5%	<b>38.0%</b>	0.2%
Independent	16.2%	43.6%	<b>59.8%</b>	21.7%	17.7%	<b>39.4%</b>	0.8%

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	21.0%	41.2%	<b>62.2%</b>	25.3%	12.3%	<b>37.6%</b>	0.2%
Republican	21.0%	43.8%	<b>64.8%</b>	28.7%	6.5%	<b>35.2%</b>	0.0%
Democrat	20.0%	46.8%	<b>66.8%</b>	21.1%	12.1%	<b>33.2%</b>	0.0%
Independent	22.2%	32.8%	<b>55.0%</b>	28.7%	15.6%	<b>44.3%</b>	0.6%
<b>National 2016</b>	24.3%	41.6%	<b>65.9%</b>	17.6%	15.9%	<b>33.5%</b>	0.5%
Republican	27.3%	42.9%	<b>70.2%</b>	16.1%	13.2%	<b>29.3%</b>	0.6%
Democrat	22.8%	40.8%	<b>63.6%</b>	18.9%	17.1%	<b>36.0%</b>	0.4%
Independent	21.8%	40.8%	<b>62.6%</b>	17.9%	19.1%	<b>37.0%</b>	0.4%

Here are two arguments **against** gradually raising the full retirement age beyond 67.

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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	37.2%	39.4%	<b>76.6%</b>	17.5%	5.5%	<b>23.0%</b>	0.4%
Republican	34.3%	39.1%	<b>73.4%</b>	19.9%	6.6%	<b>26.5%</b>	0.0%
Democrat	40.2%	39.4%	<b>79.6%</b>	15.9%	4.4%	<b>20.3%</b>	0.0%
Independent	35.0%	39.6%	<b>74.6%</b>	18.0%	6.3%	<b>24.3%</b>	1.1%
<b>National 2016</b>	34.5%	37.1%	<b>71.6%</b>	19.6%	8.1%	<b>27.7%</b>	0.6%
Republican	28.2%	37.5%	<b>65.7%</b>	24.1%	9.7%	<b>33.8%</b>	0.5%
Democrat	40.8%	36.6%	<b>77.4%</b>	16.2%	5.7%	<b>21.9%</b>	0.7%
Independent	33.4%	37.7%	<b>71.1%</b>	18.1%	10.2%	<b>28.3%</b>	0.7%

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.

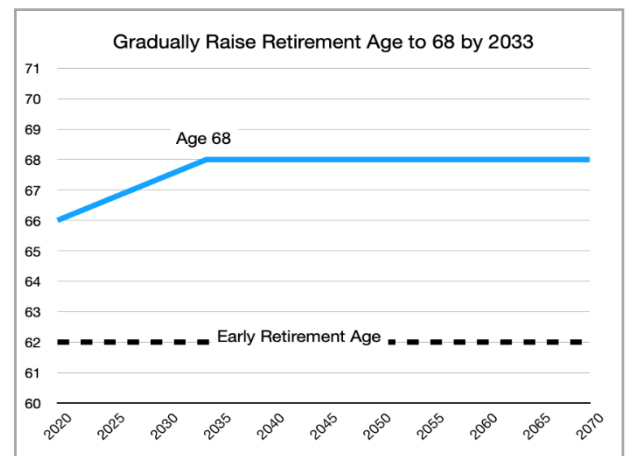
	Very Convincing	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	36.7%	38.9%	<b>75.6%</b>	18.6%	5.8%	<b>24.4%</b>	0.0%
Republican	24.7%	43.6%	<b>68.3%</b>	27.1%	4.5%	<b>31.6%</b>	0.0%
Democrat	40.2%	43.6%	<b>83.8%</b>	12.9%	3.2%	<b>16.1%</b>	0.0%
Independent	38.9%	30.4%	<b>69.3%</b>	21.0%	9.6%	<b>30.6%</b>	0.0%
<b>National 2016</b>	27.2%	35.1%	<b>62.3%</b>	24.5%	12.4%	<b>36.9%</b>	0.8%
Republican	20.3%	33.5%	<b>53.8%</b>	28.3%	16.8%	<b>45.1%</b>	1.0%
Democrat	34.2%	35.5%	<b>69.7%</b>	21.6%	8.2%	<b>29.8%</b>	0.6%
Independent	25.3%	37.7%	<b>63.0%</b>	23.0%	13.0%	<b>36.0%</b>	0.9%

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

**[Assessing the Proposals]**

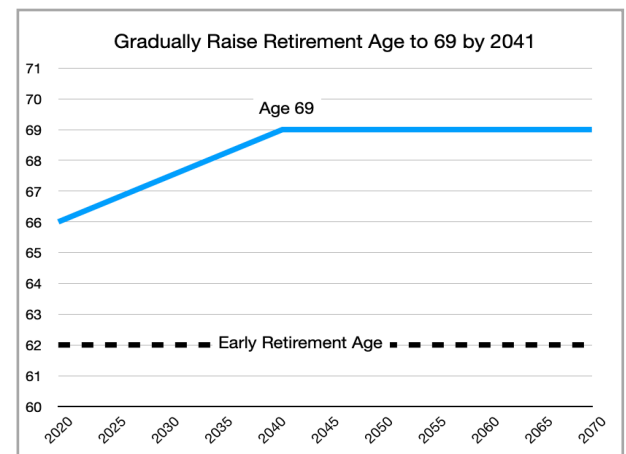
Q13a. One proposal is to continue gradually raising the full retirement age until it reaches 68 for people retiring in 2033. This step would **reduce** the Social Security shortfall by **16%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5	38.9%	16.8%	38.2%	6.0%
Republican	5.4	40.0%	14.8%	41.0%	4.2%
Democrat	5.2	36.4%	16.3%	40.1%	7.2%
Independent	4.5	41.4%	18.7%	34.4%	5.6%
<b>National 2016</b>	4.9	37.5%	20.6%	41.0%	1.0%
Republican	5.2	34.4%	18.8%	45.9%	0.9%
Democrat	4.8	38.7%	21.4%	39.1%	0.8%
Independent	4.6	41.1%	22.3%	34.7%	1.8%



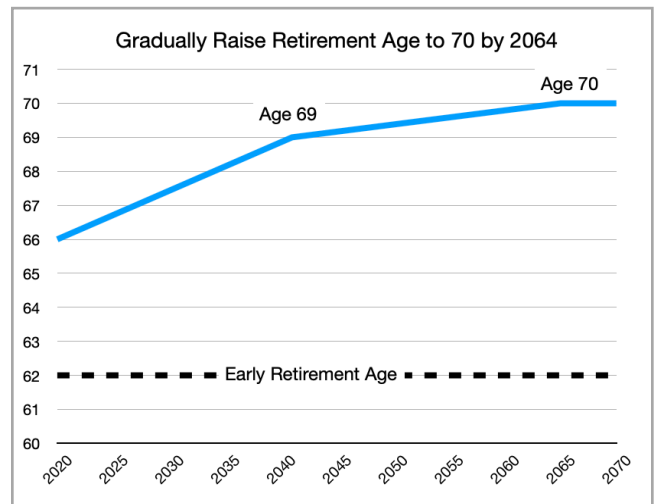
Q13b. Another proposal is to continue to gradually raise the full retirement age until it reaches age 69 for people retiring in 2041. This step would **reduce** the Social Security shortfall by **21%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	4.2	48.4%	16.4%	29.9%	5.2%
Republican	4.5	47.9%	9.6%	38.4%	4.1%
Democrat	4.4	47.1%	18.6%	29.0%	5.2%
Independent	3.9	50.4%	17.4%	26.4%	5.8%
<b>National 2016</b>	4.2	50.1%	17.2%	31.5%	1.1%
Republican	4.5	46.7%	15.6%	36.6%	1.1%
Democrat	3.9	52.1%	18.2%	28.8%	0.9%
Independent	4.0	52.9%	18.6%	26.9%	1.6%





Q13c. Another proposal is to continue to gradually raise the full 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 **29%**.



	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	4.1	53.5%	15.9%	28.5%	2.1%
Republican	4.6	48.2%	15.7%	36.2%	0.0%
Democrat	4.2	53.0%	13.8%	30.5%	2.7%
Independent	3.5	56.9%	18.6%	22.0%	2.5%
<b>National 2016</b>	3.8	55.4%	15.0%	28.3%	1.3%
Republican	4.1	51.9%	13.6%	33.0%	1.5%
Democrat	3.6	57.5%	15.5%	25.8%	1.1%
Independent	3.6	58.0%	16.5%	24.2%	1.3%

Now we will explore the approach of **increasing revenues** that go to the Social Security fund, in order to deal with the projected Social Security shortfall.

### [Raising the Amount of Wages Subject to the Payroll Tax]

Currently, the amount of wages that are subject to the Social Security payroll tax includes all wages up to a cap of \$142,800 per year.

One policy option is to make all wages over \$400,000 taxable as well, effective immediately. This would not include income from dividends or capital gains.

Wages between \$142,800 and \$400,000 would not be taxable initially. But, over time the cap of \$142,800 would rise with inflation, as it currently does. At some point, decades in the future, this cap could reach \$400,000 so that all wages would be taxed.

By this plan, the amount of taxes paid by people with very high wages would rise. Their benefits would also rise, but only slightly. This step would **reduce** the Social Security shortfall by **60%**.

Here are arguments in **favor** of and **against** making all income above \$400,000 subject to the subject to the Social Security payroll tax.

Q14. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	52.0%	34.9%	<b>86.9%</b>	9.5%	1.0%	<b>10.5%</b>	2.5%
Republican	48.4%	37.3%	<b>85.7%</b>	12.9%	1.4%	<b>14.3%</b>	0.0%
Democrat	53.7%	32.3%	<b>86.0%</b>	10.0%	0.0%	<b>10.0%</b>	4.0%
Independent	52.0%	36.8%	<b>88.8%</b>	7.1%	2.0%	<b>9.1%</b>	2.1%
<b>National 2016</b>	53.4%	28.6%	<b>82.0%</b>	9.9%	7.6%	<b>17.5%</b>	0.4%
Republican	41.8%	32.8%	<b>74.6%</b>	12.7%	12.3%	<b>25.0%</b>	0.4%
Democrat	65.9%	24.7%	<b>90.6%</b>	6.4%	2.7%	<b>9.1%</b>	0.3%
Independent	49.1%	29.0%	<b>78.1%</b>	12.2%	9.1%	<b>21.3%</b>	0.5%

Q15. Higher taxes will discourage high income earners 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	16.4%	28.1%	<b>44.5%</b>	36.5%	18.3%	<b>54.8%</b>	0.6%
Republican	17.9%	30.5%	<b>48.4%</b>	39.6%	12.1%	<b>51.7%</b>	0.0%
Democrat	16.9%	28.3%	<b>45.2%</b>	32.9%	21.3%	<b>54.2%</b>	0.6%
Independent	15.0%	26.7%	<b>41.7%</b>	39.4%	18.0%	<b>57.4%</b>	1.0%
<b>National 2016</b>	12.7%	30.0%	<b>42.7%</b>	29.6%	26.7%	<b>56.3%</b>	0.9%
Republican	18.1%	36.3%	<b>54.4%</b>	28.7%	16.1%	<b>44.8%</b>	0.8%
Democrat	7.9%	24.0%	<b>31.9%</b>	30.6%	36.8%	<b>67.4%</b>	0.7%
Independent	12.5%	30.6%	<b>43.1%</b>	29.4%	25.9%	<b>55.3%</b>	1.6%

### [Assessing the Proposal]

Q16. Make all wages over \$400,000 subject to the Social Security payroll tax as well, effective immediately. This step would **reduce** the Social Security shortfall by **60%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	7.3	18.1%	9.3%	71.4%	1.2%
Republican	6.9	20.4%	7.4%	72.2%	0.0%
Democrat	7.6	13.6%	10.4%	73.6%	2.4%
Independent	7.1	22.5%	9.0%	68.3%	0.3%

2016 (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 \$117,000 per year to \$215,000. This would **reduce** the Social Security shortfall by **27%**.

<b>National 2016</b>	6.3	21.6%	18.3%	59.3%	0.8%
Republican	6.0	25.8%	17.4%	55.5%	1.2%
Democrat	6.9	15.5%	16.9%	67.1%	0.5%
Independent	5.7	26.5%	23.5%	49.4%	0.6%

2016 (Q19.) 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 **66%**.

<b>National 2016</b>	6.6	20.4%	15.3%	63.6%	0.7%
Republican	6.2	25.1%	15.2%	59.2%	0.5%
Democrat	7.2	13.9%	14.4%	71.0%	0.7%
Independent	6.1	25.5%	17.8%	55.8%	0.9%

## [Increasing the Social Security 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 are arguments in **favor** of and **against** increasing the Social Security payroll tax rate.

Q17. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	22.1%	50.5%	<b>72.6%</b>	23.0%	4.1%	<b>27.1%</b>	0.4%
Republican	19.3%	40.8%	<b>60.1%</b>	32.4%	7.5%	<b>39.9%</b>	0.0%
Democrat	23.3%	55.6%	<b>78.9%</b>	18.3%	2.5%	<b>20.8%</b>	0.3%
Independent	22.0%	49.6%	<b>71.6%</b>	23.6%	4.1%	<b>27.7%</b>	0.7%
<b>National 2016</b>	26.1%	43.0%	<b>69.1%</b>	18.0%	12.3%	<b>30.3%</b>	0.6%
Republican	19.2%	42.6%	<b>61.8%</b>	20.2%	17.5%	<b>37.7%</b>	0.5%
Democrat	33.9%	43.9%	<b>77.8%</b>	15.2%	6.3%	<b>21.5%</b>	0.7%
Independent	22.6%	41.5%	<b>64.1%</b>	19.9%	15.2%	<b>35.1%</b>	0.9%

Q18. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	32.0%	37.4%	<b>69.4%</b>	22.8%	7.8%	<b>30.6%</b>	0.0%
Republican	19.1%	51.5%	<b>70.6%</b>	18.8%	10.5%	<b>29.3%</b>	0.0%
Democrat	33.5%	34.2%	<b>67.7%</b>	28.8%	3.5%	<b>32.3%</b>	0.0%
Independent	37.3%	33.5%	<b>70.8%</b>	17.7%	11.6%	<b>29.3%</b>	0.0%
<b>National 2016</b>	31.7%	39.9%	<b>71.6%</b>	20.3%	7.3%	<b>27.6%</b>	0.8%
Republican	38.2%	38.6%	<b>76.8%</b>	17.6%	4.8%	<b>22.4%</b>	0.9%
Democrat	25.8%	41.5%	<b>67.3%</b>	22.9%	9.4%	<b>32.3%</b>	0.5%
Independent	31.7%	39.3%	<b>71.0%</b>	19.8%	8.0%	<b>27.8%</b>	1.3%

## [Assessing the Proposals]

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:

Q19a. The first proposal raises the payroll tax rate 0.05% a year for 6 years so that it would ultimately rise to 6.5%. For example, a full-time worker earning about \$39,000 a year would see their monthly payroll tax go up by \$9, from \$202 to \$211. This would **reduce** the Social Security shortfall by **17%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5.9	28.4%	19.7%	50.0%	2.0%
Republican	5.6	27.0%	27.8%	44.4%	0.8%
Democrat	6.2	25.0%	19.1%	53.6%	2.3%
Independent	5.6	33.2%	15.9%	48.6%	2.3%
<b>National 2016</b>	5.4	29.9%	23.4%	45.5%	1.2%
Republican	5.1	33.7%	22.7%	42.2%	1.4%
Democrat	6.0	23.7%	22.3%	53.2%	0.8%
Independent	4.7	36.4%	27.1%	34.9%	1.7%

*Note: In 2016, the proposal raised the payroll tax rate to 6.6%*

Q19b. 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 **32%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5.4	30.7%	26.0%	41.1%	2.2%
Republican	5.4	34.1%	31.0%	34.3%	0.7%
Democrat	5.7	25.9%	25.2%	45.1%	3.8%
Independent	5.1	34.8%	24.2%	39.9%	1.1%
<b>National 2016</b>	5.1	36.0%	21.1%	41.6%	1.3%
Republican	4.8	40.4%	19.9%	38.6%	1.2%
Democrat	5.6	29.2%	21.5%	48.1%	1.2%
Independent	4.5	42.5%	22.7%	32.8%	1.9%

*Note: in 2016, respondents were told choosing this option would cover 33% of the shortfall*

Q19c. 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 \$39,000 a year would see their monthly payroll tax go up by \$32, from \$202 to \$234. This would **reduce** the Social Security shortfall by **46%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5	42.4%	15.6%	40.1%	1.8%
Republican	4.9	48.9%	18.0%	32.7%	0.5%
Democrat	5.3	37.4%	15.1%	44.8%	2.7%
Independent	4.6	45.0%	15.0%	38.4%	1.6%
<b>National 2016</b>	4.6	43.3%	19.6%	35.1%	1.9%
Republican	4.3	48.8%	17.6%	31.9%	1.7%
Democrat	5.2	36.5%	20.3%	41.5%	1.7%
Independent	4.1	47.6%	22.5%	27.1%	2.8%

*Note: in 2016, respondents were told choosing this option would cover 49% of the shortfall*

## [Modifying 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 about \$898 a month. The proposal is to raise this minimum to \$1,330 a month. This would be 125% of the poverty line. This proposal would **increase** the Social Security shortfall by **8%**.

Here are arguments in **favor** of and **against** this proposal.

Q20. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	38.9%	42.8%	<b>81.7%</b>	14.2%	3.8%	<b>18.0%</b>	0.4%
Republican	37.2%	41.3%	<b>78.5%</b>	17.8%	3.7%	<b>21.5%</b>	0.0%
Democrat	43.7%	43.4%	<b>87.1%</b>	10.2%	2.7%	<b>12.9%</b>	0.0%
Independent	33.9%	42.8%	<b>76.7%</b>	17.0%	5.2%	<b>22.2%</b>	1.0%
<b>National 2016</b>	44.3%	32.9%	<b>77.2%</b>	14.1%	8.2%	<b>22.3%</b>	0.5%
Republican	35.0%	33.7%	<b>68.7%</b>	18.4%	12.4%	<b>30.8%</b>	0.5%
Democrat	53.8%	32.0%	<b>85.8%</b>	10.0%	3.7%	<b>13.7%</b>	0.4%
Independent	42.1%	33.4%	<b>75.5%</b>	14.4%	9.6%	<b>24.0%</b>	0.5%

Q21. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	20.5%	35.9%	<b>56.4%</b>	28.6%	15.0%	<b>43.6%</b>	0.1%
Republican	19.7%	39.4%	<b>59.1%</b>	35.4%	5.1%	<b>40.5%</b>	0.3%
Democrat	21.5%	35.1%	<b>56.6%</b>	23.1%	20.3%	<b>43.4%</b>	0.0%
Independent	19.6%	34.9%	<b>54.5%</b>	31.7%	13.8%	<b>45.5%</b>	0.0%
<b>National 2016</b>	26.8%	37.3%	<b>64.1%</b>	21.0%	14.2%	<b>35.2%</b>	0.7%
Republican	34.9%	37.1%	<b>72.0%</b>	17.5%	10.1%	<b>27.6%</b>	0.4%
Democrat	20.8%	37.0%	<b>57.8%</b>	24.4%	17.3%	<b>41.7%</b>	0.5%
Independent	23.5%	38.5%	<b>62.0%</b>	20.9%	15.7%	<b>36.6%</b>	1.4%

### [Assessing the Proposal]

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

Q22. Raise the minimum Social Security benefit to \$1,330 for those with 30 years of work history. This would **increase** the Social Security shortfall by **8%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	6.0	24.8%	20.1%	54.1%	1.1%
Republican	6.1	22.2%	22.5%	55.3%	0.0%
Democrat	6.5	21.4%	15.0%	61.2%	2.4%
Independent	5.4	30.4%	25.0%	44.6%	0.0%
<b>National 2016</b>	5.5	29.4%	22.2%	47.1%	1.3%
Republican	4.9	37.1%	21.9%	40.2%	0.9%
Democrat	6.1	22.5%	20.8%	55.1%	1.7%
Independent	5.3	29.5%	26.1%	43.2%	1.2%

*Note: in 2016, respondents were told choosing this option would raise the minimum benefit from \$760 to \$1,216 and increase the shortfall by 7%*

### [Supplementing Benefits for the Oldest]

Here is another proposal for increasing benefits.

This proposal 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 five percent, or about \$77 a month.

Here are arguments in **favor** of and **against** this proposal.

Q23. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	32.3%	44.5%	<b>76.8%</b>	16.3%	6.7%	<b>23.0%</b>	0.3%
Republican	30.7%	47.5%	<b>78.2%</b>	19.0%	2.8%	<b>21.8%</b>	0.0%
Democrat	39.0%	39.7%	<b>78.7%</b>	12.7%	8.0%	<b>20.7%</b>	0.6%
Independent	25.0%	48.7%	<b>73.7%</b>	19.2%	7.2%	<b>26.4%</b>	0.0%
<b>National 2016</b>	42.6%	36.9%	<b>79.5%</b>	13.6%	6.1%	<b>19.7%</b>	0.8%
Republican	38.2%	38.0%	<b>76.2%</b>	16.5%	6.9%	<b>23.4%</b>	0.5%
Democrat	48.3%	35.8%	<b>84.1%</b>	10.5%	4.8%	<b>15.3%</b>	0.6%
Independent	38.8%	37.1%	<b>75.9%</b>	14.4%	7.7%	<b>22.1%</b>	2.0%

Q24. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	18.1%	29.6%	<b>47.7%</b>	33.3%	19.0%	<b>52.3%</b>	0.0%
Republican	17.4%	29.4%	<b>46.8%</b>	40.4%	12.9%	<b>53.3%</b>	0.0%
Democrat	13.5%	35.2%	<b>48.7%</b>	30.5%	20.9%	<b>51.4%</b>	0.0%
Independent	24.2%	22.9%	<b>47.1%</b>	32.8%	20.1%	<b>52.9%</b>	0.0%
<b>National 2016</b>	18.2%	31.4%	<b>49.6%</b>	25.9%	23.4%	<b>49.3%</b>	1.1%
Republican	25.2%	34.2%	<b>59.4%</b>	22.9%	16.8%	<b>39.7%</b>	1.0%
Democrat	11.9%	27.8%	<b>39.7%</b>	29.8%	29.6%	<b>59.4%</b>	0.9%
Independent	18.3%	33.8%	<b>52.1%</b>	23.2%	23.0%	<b>46.2%</b>	1.7%

### [Assessing the Proposal]

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

Q25. Benefits would begin to gradually increase at age 81 and by age 85 the increase would be an extra five percent, or about \$77 a month. This proposal would **increase** the Social Security shortfall by **5%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5.7	30.2%	20.7%	48.0%	1.0%
Republican	5.7	30.2%	16.9%	52.8%	0.0%
Democrat	6.1	24.1%	22.7%	51.2%	2.1%
Independent	5.2	37.8%	20.5%	41.3%	0.4%
<b>National 2016</b>	5.6	29.3%	21.8%	48.0%	0.9%
Republican	5.2	35.2%	21.5%	42.6%	0.7%
Democrat	6.0	23.1%	19.8%	56.1%	1.0%
Independent	5.2	31.2%	26.9%	41.0%	0.9%

*Note: In 2016, respondents were told choosing this option would increase benefits of those over 85 by \$61.50.*

### [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.

### [Cola Based on Goods the Elderly Tend to Buy]

There is a 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 more quickly, so that 10 years after retiring, average monthly benefits would be about \$35 more than they would be under the current method. After 30 years average monthly benefits would be about \$139 more than by the current method.

This proposal would **increase** the Social Security shortfall by 13%.

Here are arguments in **favor** of and **against** the proposal for a COLA based on what the elderly tend to buy.

Q26. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	32.9%	47.7%	<b>80.6%</b>	14.5%	4.6%	<b>19.1%</b>	0.4%
Republican	25.4%	50.3%	<b>75.7%</b>	21.4%	2.9%	<b>24.3%</b>	0.0%
Democrat	38.2%	46.1%	<b>84.3%</b>	9.1%	5.7%	<b>14.8%</b>	0.9%
Independent	30.4%	48.2%	<b>78.6%</b>	17.4%	4.1%	<b>21.5%</b>	0.0%
<b>National 2016</b>	34.5%	45.4%	<b>79.9%</b>	14.7%	4.2%	<b>18.9%</b>	1.3%
Republican	31.7%	43.6%	<b>75.3%</b>	18.3%	4.9%	<b>23.2%</b>	1.3%
Democrat	38.9%	45.0%	<b>83.9%</b>	12.0%	3.2%	<b>15.2%</b>	0.9%
Independent	30.0%	50.2%	<b>80.2%</b>	13.1%	4.7%	<b>17.8%</b>	2.0%

Q27. 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	Somewhat Convincing	Total Convincing	Somewhat Unconvincing	Very Unconvincing	Total Unconvincing	Ref/DK
<b>WI-2</b>	25.8%	35.4%	<b>61.2%</b>	27.5%	11.2%	<b>38.7%</b>	0.1%
Republican	14.1%	46.6%	<b>60.7%</b>	28.7%	10.7%	<b>39.4%</b>	0.0%
Democrat	28.9%	33.7%	<b>62.6%</b>	23.2%	14.0%	<b>37.2%</b>	0.1%
Independent	28.4%	31.4%	<b>59.8%</b>	32.2%	8.0%	<b>40.2%</b>	0.0%
<b>National 2016</b>	20.7%	36.6%	<b>57.3%</b>	25.4%	16.0%	<b>41.4%</b>	1.3%
Republican	25.8%	37.7%	<b>63.5%</b>	22.0%	13.2%	<b>35.2%</b>	1.4%
Democrat	16.6%	35.2%	<b>51.8%</b>	29.0%	18.2%	<b>47.2%</b>	1.0%
Independent	19.4%	37.6%	<b>57.0%</b>	24.4%	16.6%	<b>41.0%</b>	2.1%



## [Assessing the Proposal]

Q28. 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 **13%**.

	Median	(0-4)	5	(6-10)	Ref./DK
<b>WI-2</b>	5.7	28.8%	20.1%	50.3%	0.8%
Republican	5.6	29.7%	24.8%	45.5%	0.0%
Democrat	6.1	19.1%	23.1%	56.0%	1.8%
Independent	5.2	40.2%	13.9%	45.9%	0.0%
<b>National 2016</b>	5.1	32.5%	26.6%	39.1%	1.7%
Republican	4.8	38.7%	24.7%	35.1%	1.5%
Democrat	5.5	26.5%	26.7%	45.0%	1.7%
Independent	4.9	33.2%	30.3%	34.3%	2.3%

## [FINAL RECOMMENDATIONS]

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 final recommendations.

As you will see, some proposals overlap each other. Thus, in these cases, you will only be able to choose one of them. At the end of each section, you will see the impact of the choices you have made on the Social Security shortfall.

- When you make changes that reduce benefits or increase revenue, this will cover a percentage of the shortfall. This number will go up as you make more choices.
- When you increase benefits, this will lower your coverage of the shortfall and this number will go down.

## REDUCING BENEFITS

### Reducing the Monthly Benefits of Those with Higher Lifetime Earnings

You may select ONLY ONE (or NONE) of the following two proposals:

Q29a. Reducing benefits for the upper 25 percent of earners, **covering 7% of the shortfall**

Q29b. Reducing benefits for the upper 40 percent of earners, **covering 25% of the shortfall**

	Q29a. Reduce benefits for the upper 25% of earners, <b>covering 7% of the shortfall</b>	Q29b. Reduce benefits for the upper 40% of earners, <b>covering 25% of the shortfall</b>	<b>Not Chosen</b>	
<b>WI-2</b>	49.8%	44.6%	5.7%	
Republican	49.7%	40.1%	10.2%	
Democrat	55.6%	42.7%	1.7%	
Independent	42.7%	49.2%	8.1%	
	Reducing benefits for the upper 25% of earners, <b>covering 7% of the shortfall</b>	Reducing benefits for the upper 40% of earners, <b>covering 25% of the shortfall</b>	Reduce benefits for the upper 50% of earners, <b>covering 34% of the shortfall</b>	<b>Not Chosen</b>
<b>National 2016</b>	44.5%	18.3%	13.1%	24.0%
Republican	43.9%	15.7%	12.6%	27.8%
Democrat	45.9%	21.8%	13.3%	19.1%
Independent	42.7%	16.1%	13.9%	27.3%

*In 2016, respondents were also offered a 3rd option to reduce benefits for the upper 50% of earners, covering 34% of the shortfall. Other option includes that 3rd option and those that did not choose any option.*

## Raising the Full Retirement Age

You may select ONLY ONE (or NONE) of the following three proposals:

Q30a. Gradually raise to age 68 by 2033, and stop there, **covering 16% of the shortfall**

Q30b. Gradually raise to age 69 by 2041, and stop there, **covering 21% of the shortfall**

Q30c. Gradually raise to age 70 by 2064, and stop there, **covering 29% of the shortfall**

	Q30a. Gradually raise to age 68 by 2033, and stop there, <b>covering 16% of the shortfall</b>	Q30b. Gradually raise to age 69 by 2041, and stop there, <b>covering 21% of the shortfall</b>	Q30c. Gradually raise to age 70 by 2064, and stop there, <b>covering 29% of the shortfall</b>	<b>Not Chosen</b>
<b>WI-2</b>	47.0%	29.5%	11.1%	12.4%
Republican	52.5%	23.5%	9.4%	14.6%
Democrat	51.4%	29.2%	11.2%	8.2%
Independent	38.6%	33.1%	11.8%	16.5%
<b>National 2016</b>	37.8%	17.9%	22.9%	21.5%
Republican	34.6%	18.2%	28.4%	18.7%
Democrat	40.2%	18.2%	19.6%	21.9%
Independent	38.8%	16.3%	18.6%	26.3%

## INCREASING REVENUES

### Raising the Amount of Wages Subject to the Payroll Tax

You may select OR not select the following proposal:

Q31. All wages above \$400,000 would be subject to the payroll tax (but not income from dividends or capital gains), **covering 60% of the shortfall**

	<b>Chosen</b>	<b>Not Chosen</b>	
<b>WI-2</b>	84.2%	15.8%	
Republican	78.0%	22.0%	
Democrat	87.0%	13.0%	
Independent	84.1%	15.9%	
	Raising the cap from the current \$113,700 to \$215,000 gradually over 10 years	Eliminating the cap so that all salary and wages are subject to the payroll tax	<b>Not Chosen</b>
<b>National 2016</b>	28.6%	58.9%	12.5%
Republican	30.7%	53.5%	15.8%
Democrat	27.5%	64.1%	8.4%
Independent	27.1%	58.2%	14.7%

### Increasing the Payroll Tax Rate

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

You may select ONLY ONE (or NONE) of the following three proposals:

Q32a. Increase by 0.05 per year for 6 years up to 6.5%, **covering 17% of the shortfall**

Q32b. Increase by 0.05 per year for 14 years up to 6.9%, **covering 32% of the shortfall**

Q32c. Increase by 0.05 per year for 20 years up to 7.2%, **covering 46% of the shortfall**

	Q32a. Increase by 0.05/yr. for 6 yrs. up to 6.5%, <b>covering 17% of the shortfall</b>	Q32b. Increase by 0.05/yr. for 14 yrs. up to 6.9%, <b>covering 32% of the shortfall</b>	Q32c. Increase by 0.05/yr. for 20 yrs. up to 7.2%, <b>covering 46% of the shortfall</b>	<b>Not chosen</b>
<b>WI-2</b>	27.6%	36.5%	18.1%	17.8%
Republican	39.7%	30.2%	13.5%	16.5%
Democrat	25.6%	41.0%	22.0%	11.4%
Independent	23.4%	34.3%	15.8%	26.5%
	Increase by 0.05/yr. for 6 yrs. up to 6.6%, <b>covering 17% of the shortfall</b>	Increase by 0.05/yr. for 14 yrs. up to 6.9%, <b>covering 33% of the shortfall</b>	Increase by 0.05/yr. for 20 yrs. up to 7.2%, <b>covering 49% of the shortfall</b>	<b>Not chosen</b>
<b>National 2016</b>	33.7%	22.8%	19.0%	24.6%
Republican	33.4%	22.0%	16.5%	28.1%
Democrat	34.6%	24.2%	21.6%	19.6%
Independent	31.9%	21.2%	18.3%	28.7%

## MODIFYING BENEFITS

### Increasing Benefits

You may select BOTH proposals, ONLY ONE proposal, or NONE of these proposals.

Q33. Raise the minimum monthly benefit for those who have worked 30 years or more from \$898 to \$1,330, **reducing coverage of the shortfall by 8%**

	<b>Chosen</b>	<b>Not Chosen</b>
<b>WI-2</b>	56.2%	43.8%
Republican	45.2%	54.8%
Democrat	70.2%	29.8%
Independent	45.1%	54.9%
<b>National 2016</b>	58.1%	41.9%
Republican	48.9%	51.1%
Democrat	67.0%	33.0%
Independent	56.8%	43.2%

*Note: In 2016, respondents were told choosing this option would raise the minimum benefit from \$760 to \$1,216 and increase the shortfall by 7%.*

Q34. Increase benefits of those 85 and over by five percent, or about \$77 a month, **reducing coverage of the shortfall by 5%**

	<b>Chosen</b>	<b>Not Chosen</b>
<b>WI-2</b>	44.9%	55.1%
Republican	53.8%	46.2%
Democrat	35.3%	64.7%
Independent	51.9%	48.1%
<b>National 2016</b>	44.8%	55.2%
Republican	43.1%	56.9%
Democrat	47.5%	52.5%
Independent	42.3%	57.7%

*Note: In 2016, respondents were told choosing this option would increase benefits of those over 85 by \$61.50*

## Recalculating Cost of Living Adjustments (COLAs)

You may select OR not select the following proposal:

Q35. Base annual COLAs on the inflation rate for a set of goods that reflect what elderly people tend to buy, **reducing coverage of the shortfall by 13%.**

	<b>Chosen</b>	<b>Not Chosen</b>
<b>WI-2</b>	63.7%	36.3%
Republican	53.7%	46.3%
Democrat	70.1%	29.9%
Independent	61.2%	38.8%