

**SURVEY OF NON-RETIRED UNION MEMBERS
REGARDING SOCIAL SECURITY REFORM**

MARCH 6-10, 2005

Hello, this is _____ with Ayres, McHenry & Associates, a public opinion research company. We're talking with people today for just a few minutes about some issues facing the country. We are not trying to sell anything, your answers are completely confidential, and we would really appreciate your cooperation (DO NOT PAUSE).

A. Are you currently a member of a labor union?

YES.....GO TO QUESTION B
NOGO TO QUESTION C

B. Are you retired?

YES..... THANK AND CLOSE
NO GO TO QUESTION 1

C. Is there anyone else in your household who is currently a member of a labor union?

YES..... May I speak with that person please? GO TO INTRO
NO THANK AND CLOSE

I would like to begin with several questions about saving for retirement.

1. As a general rule, do you think it is a good idea or a bad idea to allow people to put money into a personal retirement account on which they do not pay taxes?

GOOD IDEA75%
BAD IDEA18%
DON'T KNOW/NO OPINION.....7%

2. Who do you trust more to manage your retirement savings accounts (ROTATE: you yourself, your union, or the federal government)?

YOU YOURSELF72%
YOUR UNION13%
FEDERAL GOVERNMENT8%
DON'T KNOW/NO OPINION.....7%

3. Do you think most union members are capable of making their own investment decisions wisely?

YES.....58%
NO30%
DON'T KNOW/NO OPINION.....12%

Note: Percentages may not equal 100 percent due to rounding.

4. Do you have a retirement plan other than Social Security, like an employer pension plan, a union pension plan, or an IRA?

IF YES, ASK: As far as you know is part of that retirement plan invested in bonds or stocks?

YES/INVESTED	79%
YES/NOT INVESTED.....	6%
YES/DON'T KNOW	6%
NO OTHER PLAN.....	8%
DON'T KNOW/NO OPINION.....	1%

5. How much attention have you paid to news stories about proposals to reform Social Security (ROTATE: a great deal of attention, a fair amount of attention, very little attention, no attention at all)?

GREAT DEAL	38%
FAIR AMOUNT.....	42%
VERY LITTLE.....	15%
NO ATTENTION AT ALL.....	4%
DON'T KNOW/NO OPINION.....	1%

6. As far as you know, is the money that is paid into the Social Security system (ROTATE: being saved by the government in order to pay for future benefits, or being spent on other programs with the promise to repay the money later)?

BEING SAVED.....	12%
BEING SPENT.....	77%
DON'T KNOW/NO OPINION.....	11%

7. How confident are you that when you retire you will actually receive all your promised Social Security benefits? Are you very confident, somewhat confident, not very confident or not confident at all?

VERY CONFIDENT.....	20%
SOMEWHAT CONFIDENT	29%
NOT VERY CONFIDENT	27%
NOT CONFIDENT AT ALL	23%
DON'T KNOW/NO OPINION.....	2%

8. Which statement comes closer to your view?

- a) The Social Security system is financially sound for our children and grandchildren, and does not need significant changes.
- b) The Social Security system is not financially sound for our children and grandchildren, and needs significant changes.

FINANCIALLY SOUND/NO CHANGES	20%
NOT FINANCIALLY SOUND/NEEDS CHANGES.....	74%
DON'T KNOW/NO OPINION.....	7%

9. If Congress does make changes to Social Security, do you think it will cost more to make changes now, or cost more to make changes later?

COST MORE TO MAKE CHANGES NOW	19%
COST MORE TO MAKE CHANGES LATER.....	63%
DON'T KNOW/NO OPINION.....	17%

Note: Percentages may not equal 100 percent due to rounding.

10. If Congress does not make any significant changes to Social Security, do you think that would be responsible or irresponsible?

RESPONSIBLE.....19%
 IRRESPONSIBLE.....70%
 DON'T KNOW11%

11. If no significant changes are made in Social Security, how confident are you that our children and grandchildren will get the Social Security benefits they have been promised: very confident, somewhat confident, not very confident, or not confident at all?

VERY CONFIDENT.....10%
 SOMEWHAT CONFIDENT20%
 NOT VERY CONFIDENT32%
 NOT CONFIDENT AT ALL36%
 DON'T KNOW/NO OPINION.....3%

12. In all of the proposals being discussed for changing Social Security, people 55 and older will get the same benefits they have been promised, at the same time they have been promised. In general, do you support changes to Social Security for younger workers, as long as nothing changes for workers age 55 and older?

YES.....57%
 NO25%
 DEPEND ON CHANGES (VOLUNTEERED).....13%
 DON'T KNOW/NO OPINION.....5%

Now I would like to read you a list of features that some people have mentioned as parts of different proposals for workers under age 55. For each one, please tell me if that feature would make you more likely to support changes to the current system, less likely to support changes to the current system, or if that feature would have no effect on your support for changes. (ROTATE QUESTIONS)

	MORE LIKELY	LESS LIKELY	NO EFFECT	DON'T KNOW
13. Workers under 55 would have the choice of staying in the current system or putting a portion of their Social Security payments into a personal retirement account.	55%	26%	14%	5%
14. Workers under 55 who choose a personal retirement account could only invest their money in a conservative mix of bond and stock funds.	34%	44%	16%	6%
15. Workers under 55 who choose a personal retirement account would not be allowed to take their money out until they retire.	53%	27%	15%	6%
16. Workers under 55 who choose a personal retirement account could pass those savings on to their spouse, children, or a charity if they died before retirement.	72%	12%	12%	3%

Now that we've talked about individual features, I'd like to ask you about a proposal that includes all of these features.

Note: Percentages may not equal 100 percent due to rounding.

17. People 55 and older will get the same benefits they have been promised, at the same time they have been promised. Workers under 55 would have the choice of staying in the current system, or taking a portion of their Social Security payments and creating a personal retirement account that they would control. They would only be allowed to invest the money in their personal retirement account in a conservative mix of bond and stock funds, and they could not take the money out until retirement. They could pass those savings on to their spouse, children, or a charity if they died before retirement.

Do you think offering this type of personal retirement account to workers under the age of 55 would be a good idea or a bad idea?

GOOD IDEA	62%
BAD IDEA	30%
DON'T KNOW/NO OPINION.....	9%

18. If you are given the option to create a personal retirement account with some of your Social Security taxes, how likely are you to choose that option: very likely, somewhat likely, or not too likely?

VERY LIKELY	35%
SOMEWHAT LIKELY	24%
NOT TOO LIKELY	36%
DON'T KNOW/NO OPINION.....	6%

19. As far as you know, do union leaders in Washington, DC support or oppose adding voluntary personal retirement accounts to the Social Security system?

SUPPORT	11%
OPPOSE	41%
DON'T KNOW THEIR OPINION	47%
REFUSED	1%

Now I have a few questions just for statistical purposes.

20. When thinking about politics today, do you normally consider yourself to be (ROTATE: very liberal, somewhat liberal, moderate, somewhat conservative, or very conservative)?

VERY LIBERAL	7%
SOMEWHAT LIBERAL	18%
MODERATE	33%
SOMEWHAT CONSERVATIVE.....	23%
VERY CONSERVATIVE.....	11%
NO OPINION	8%

21. In politics today, do you normally think of yourself as (ROTATE: a Republican, an independent, or a Democrat)?

IF "REPUBLICAN" OR "DEMOCRAT", ASK: Would you consider yourself a strong or a not-so-strong Republican/Democrat?	STRONG REPUBLICAN	15%
	NOT-SO-STRONG REPUBLICAN	10%
	INDEPENDENT LEAN REPUBLICAN.....	5%
	INDEPENDENT/NO PREFERENCE.....	18%
IF "INDEPENDENT," ASK: Do you think of yourself as closer to the (ROTATE: Republican or Democratic Party)?	INDEPENDENT LEAN DEMOCRAT	9%
	NOT-SO-STRONG DEMOCRAT	11%
	STRONG DEMOCRAT	27%
	REFUSED	5%

Note: Percentages may not equal 100 percent due to rounding.

22. Would you please stop me when I read the correct category for your age?

18 TO 24.....	2%
25 TO 34.....	10%
35 TO 44.....	28%
45 TO 54.....	34%
55 TO 64.....	20%
65 OR OLDER.....	4%
REFUSED.....	3%

23. What is the last year of education you completed?

LESS THAN HIGH SCHOOL.....	2%
HIGH SCHOOL GRAD.....	25%
SOME COLLEGE.....	36%
COLLEGE GRAD.....	22%
POST-COLLEGE.....	13%
REFUSED.....	1%

24. Would you please stop me when I read the correct category for your total household income?

\$15,000 OR LESS.....	1%
\$15,000 TO \$30,000.....	7%
\$30,000 TO \$50,000.....	16%
\$50,000 TO \$75,000.....	26%
\$75,000 TO \$100,000.....	16%
\$100,000 OR MORE.....	15%
REFUSED.....	19%

25. Are you from a Hispanic or Spanish-speaking background?

IF "NO," ASK: What would you say is your main race: white, African-American, Asian, or something else?

YES/HISPANIC.....	13%
NO/WHITE.....	73%
NO/BLACK/AFRICAN-AMERICAN.....	8%
NO/ASIAN.....	1%
OTHER.....	3%
REFUSED.....	2%

26. Finally, in which state do you live? STATE FIPS CODE: _____

That's all the questions I have. Thank you very much for sharing your opinions with us.

27. Gender (from observation)

MALE.....	59%
FEMALE.....	41%

Note: Percentages may not equal 100 percent due to rounding.