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## **Understanding Public Opinion on Deficits and Social Security**

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### **Executive summary**

As America Speaks holds town hall meetings and the Deficit Commission contemplates cuts in Social Security benefits, we urge Commission members and others to consider the full range of evidence about public opinion concerning deficits and Social Security. Deliberative forums – including the America Speaks version – are subject to serious pitfalls that make them unreliable as measures of “true” public opinion or as guides to future opinion. Expert analysis of evidence from many sources makes clear that large majorities of Americans strongly support Social Security, oppose benefit cuts (even for the sake of deficit reduction), and prefer to strengthen Social Security finances by raising the payroll tax “cap” or otherwise using progressive taxes. Officials who ignore these views will do so at their peril.

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**Public opinion is important to the work of the Deficit Commission.**

Public opinion is important to the work of the Commission in two ways. First, in a democracy the well-informed preferences of ordinary citizens are the bedrock of decision making. Government is supposed to pay attention to what the people want. Second, the political feasibility of policy changes is affected by the public’s reactions. Even a carefully crafted “grand bargain” will not work if it sparks public outrage and leads to electoral defeat for officials who embrace it.

**Multiple sources and expert interpretation of data on public opinion are needed.**

Polls, surveys, deliberative forums, focus groups, and even field or laboratory experiments can all help us understand what the American public thinks – or what it is likely to think in the future – about alternative public policies. But each of these methods

has pitfalls as well as advantages. Poorly designed survey questions can produce nonsense. (If you ask a stupid question, you often get a stupid answer.) Polls about current opinion sometimes fail to predict the public's future reactions. Deliberative forums and laboratory experiments can suggest what future public opinion might look like if certain conditions were to hold, but those conditions may be highly restrictive and may not reflect what is likely to happen in actual, real-world circumstances. And there is controversy over which measures of public opinion officials should pay attention to.

The study of public opinion is both an art and a science. As the Commission tries to take public opinion into account, therefore, we hope it will insist on getting access to the specialized knowledge that many scholars and practitioners have accumulated concerning how one should go about assessing public opinion. No single source of information – no one survey or deliberative forum, including the America Speaks version – should be taken as definitive. In order to see a full picture of public opinion on such a complex issue as deficit reduction or Social Security, evidence from multiple sources is needed. And in interpreting each source of information about public opinion, technical expertise is needed to distinguish good opinion questions from bad, to judge how the “framing” of an issue (or the “priming” of some aspect of it) affects how people respond, and to figure out how future public opinion can be predicted from current responses.

**The evidence on public opinion about deficits and Social Security is clear.**

With these best-practices guidelines in mind, we report with confidence the following central findings from current and past research on public opinion on Social Security and fiscal policy:

- Public concern over deficits is real but is less pressing than worries about jobs, the economy, and other issues.
- When asked to trade off deficit reduction and spending reductions in education, health care, or Social Security, majorities of Americans (often by wide margins) consistently oppose the spending cuts.
- Large majorities want to strengthen Social Security and keep it solvent but prefer to raise or eliminate the payroll tax “cap” that currently exempts high incomes from taxation rather than reduce benefits.
- Support for Social Security is strong and widespread across the population; the alleged “generation gap” on this issue is mostly a myth. Majorities of young Americans, who are imagined by some to be engaged in conflict with the elderly, favor the Social Security program and do not want to cut it back.
- Many more Americans want to increase spending on Social Security than want to decrease it – this has been true for decades. Virtually any sort of benefit cut is opposed by substantial majorities of Americans.

To be clear, a large body of scientific research leads us to expect strong and widespread opposition to cuts in Social Security for the purpose of deficit reduction.

### **Deliberative Forums and “America Speaks”**

In going about its work the Deficit Commission is apparently paying special attention to the results of certain deliberative forums (or “town hall meetings”) organized by the organization America Speaks.

The America Speaks forums have been generously funded and expertly designed. They deserve to be taken seriously. At the same time, they are subject to certain pitfalls that affect all deliberative forums. These pitfalls make deliberative forums highly questionable as predictors of future public opinion – questionable as predictors, for example, of how the American public would actually react to a “grand bargain” that involved cutting guaranteed Social Security benefits. Moreover, the claim of deliberative forums to discover “true” public opinion (the opinions that Americans allegedly would hold if they were fully and correctly informed) is also questionable. When America Speaks presents its results, great care should be taken before concluding that America has really spoken.

**Deliberative forums can seem appealing as alternatives to polls.**

Deliberative forums start from the premise that standard polls and surveys are flawed because the public is largely ignorant about public policy. Ordinary people’s responses to surveys are said to be confused or meaningless. (We will see that this reasonable-sounding assumption may be incorrect.) Far better, the theory goes, to find out what the public would think if it were fully informed. To that end, efforts are usually made to select a representative sample of citizens – although representativeness is not always achieved and is sometimes not even sought. Participating citizens are typically given briefing materials and/or oral presentations intended to present relevant, objectively correct information and a full array of contending views. These citizens are often assembled into small (perhaps 12- or 14-person) groups that resemble focus groups. With the help of professional facilitators, each group discusses the policy problem that the forum is addressing and attempts to achieve consensus. After discussion by groups

and/or the entire forum, the beliefs and opinions of each participant are measured by standard survey techniques. Aggregated into percentages or averages – sometimes through instantaneous computer technology – the post-forum opinions of participants are taken to represent the “deliberative opinion” of the American public.

This approach can be very appealing, especially to those who doubt the “wisdom of crowds” or are skeptical of polls. Sophisticated survey researchers, too, recognize that deliberative forums can be valuable as field experiments or quasi-experiments, if before-and-after measurements are made that help reveal what impact particular kinds of information provision and issue framing have upon individuals’ knowledge, beliefs, and opinions.

But it is important to appreciate that a large body of scholarly research has challenged many of the sweeping claims for deliberative polling. First, although deliberative forum advocates claim an advantage over polls in measuring the public’s views, rigorous research has indicated that polls and surveys can accurately reveal public opinion less expensively, more representatively, and with greater statistical reliability. Well-designed survey research has a number of technical advantages. It measures collective opinion of the whole public rather than that of a small and often unrepresentative forum group; it studies opinions and deliberation in natural, day-to-day settings rather than in the artificial “fish bowl” of a deliberative forum; and it benefits from the statistical law of large numbers applied to random measurement error.

Scientific research has established a second point: poll-measured opinion generally turns out to be “rational” – that is, stable, consistent, coherent, and responsive to the best available information. The claim underlying deliberative polls that Americans

are ignorant, irrational, and unable to produce reliable opinions unless tutored with briefing books, is simply not consistent with the research.

**Deliberative forums can sometimes help with policy making.**

If interpreted carefully, the results of deliberative forums can sometimes help inform policy making. This has often been true on the local level. On the national level, the Pew-funded “Americans Discuss Social Security” in 1998 were notable for their findings about the tax “cap” that now exempts earnings above \$106,800 from Social Security payroll taxes. Many Americans apparently assume that everyone pays Social Security taxes on all their income. When participants were informed about the existence of the cap through a pre-forum survey question, 59% agreed with the proposal that we should “raise the ceiling” on income that is taxed. After the forum discussions – even without being given information about how profoundly this would reduce the projected Social Security deficit – fully 70% agreed on raising the cap. This might be taken as an example of “true,” “deliberative” public opinion that politicians ought to heed, and/or as a prediction of what public opinion would look like after a full, informative national debate.

Note that in this case, however – as in many others – participation in the forum did not change opinion by a great deal; it simply enlarged the majority in favor of raising the tax cap. Standard polls or survey questions that provide essential but little-known information (e.g., about the existence of the cap) often produce much the same results as deliberative forums, without resort to the expensive and artificial setting of a forum. It is when the results of forums differ markedly from those of polls – precisely the cases in

which one might expect forums to be most valuable – that there are likely to be problems with the forums.

**Deliberative forums have serious problems, often including unrepresentativeness.**

Democracy implies political equality. When we assess public opinion, all citizens are supposed to count equally. But deliberative forums often fail to get a representative sample of Americans to participate, even when they try hard to do so. Worse, some deliberative forums make little or no serious effort to achieve representativeness. They throw open the doors to self-selected political activists with extreme opinions, or they compile a secret list of invitees. The result can be an extremely skewed, unrepresentative picture of “public opinion” that little resembles the actual views of the American public as a whole.

In interpreting the results of deliberative forums it is important to insist upon full disclosure of the details about exactly how participants were selected and how closely they correspond to a representative sample of Americans.

**Deliberative forums often suffer from “priming” or “framing” effects.**

Another serious problem is that the very structure of single-issue deliberative forums tends to “prime” or focus participants on the particular topic that the sponsors are concerned about. In the case of the current America Speaks town halls, the focus is on federal budget deficits. Not on how retirees can be assured of a living income; not on whether the current level of Social Security payments is adequate; not on the risk of steep, ill-timed stock market declines that can devastate private savings accounts on the eve of retirement; but on how Social Security or other programs might be changed to reduce budget deficits. A focus on the “challenge” of deficit reduction (repeatedly

emphasized in the America Speaks briefing book), if it temporarily distracts forum participants from other important concerns, could lead them to say they would tolerate cuts in Social Security benefits that most Americans – even the forum participants themselves – would strongly oppose if asked about them in the normal way at home or at work.

Even if forum participants are reasonably representative of the American public as a whole, therefore, the opinions they express in forums may be quite unrepresentative. For these and other reasons the results of deliberative forums are questionable as predictors of the future reactions of the American public to possible policy changes. And they are questionable generators of “true” or “deliberative” public opinion.

**The information presented to forum participants may not be objective or accurate.**

Moreover, the “objective” information that is presented to forum participants has to be selected and vetted by someone. Well-designed deliberative forums generally take great care with this, reaching out broadly to assemble panels of distinguished experts and seeking consensus on exactly what the facts are. Yet we know from bitter experience that the experts have not always been right: not about the effects of deregulation of exotic financial instruments; not about the impact of various foreign policy initiatives; and not about the fiscal effects of the 1983 Social Security reform, which generated decades of higher and more sustained surpluses than anticipated. Consensus does not always ensure correctness. One person’s “facts” about future tax revenues or Social Security payouts can be another person’s speculation. Projections of future economic growth, for example, are notoriously unreliable.

**Not all relevant information may be presented or properly emphasized.**

The relevance of the information and views that forums present to participants is also problematic. What is highly relevant to one person, given his or her needs and values, may be much less relevant to another. Experts on deficits, for example, tend to have fairly comfortable incomes. They seldom lack the cash needed to pay for food and rent. Struggling families near or at retirement age may put a far higher value on the modest but dependable payments that they can count on from Social Security. Again, the America Speaks “Budget Primer” focuses on the “challenge” of reducing budget deficits, not on how human needs can be met by social programs.

**Supposedly diverse views may narrowly emphasize particular arguments.**

Finally, the “diverse” views from “all sides of the issue” that deliberative forums typically claim to convey to their participants are not always genuinely diverse. If there is a consensus among Washington D.C. experts, pundits and officials, the views presented in deliberative forums often reflect that consensus. A “centrist” or “compromise” view is often emphasized, and it is frequently highlighted by having a few apparently extreme views surround it, balanced symmetrically on the Left and the Right.

Certain non-centrist but important views may be excluded altogether. Other important arguments may barely be mentioned, even if they are actually better grounded in relevant facts than the “centrist” views that are emphasized. The golden mean is not always golden. And it matters who defines the mean.

For all these reasons, we believe that the Commission would be wise to think critically about the America Speaks deliberative forums. It would do well to consult a broad range of other evidence and expertise concerning public opinion.

## **Survey-based Evidence on Opinions about Deficits and Social Security**

Scholarly opinion has increasingly accepted the argument that collective deliberation in natural, day-to-day settings, together with the statistical law of large numbers applied to random measurement error, mean that polls can accurately reveal public opinion. Poll-measured opinion generally turns out to be “rational”: surprisingly stable, consistent, coherent, and responsive to the best available information.

No account of public opinion about deficits and Social Security, therefore, can hope to be accurate or complete without paying close attention to polls and surveys. This is not the place for an exhaustive review of all the survey-based evidence concerning public opinion on these complex topics. But we can briefly outline some central findings that reflect many years of careful research by scores or hundreds of scholars and survey practitioners.

The bottom line is that many Americans express concern about budget deficits, but many more see other issues (especially jobs and economic growth) as the top priority. Most Americans do not favor cutting popular programs like Social Security (or education or health care) in order to reduce budget deficits. Support for Social Security is strong and widespread across the population, including among young people. Many more Americans want to increase spending on Social Security than want to decrease it, and that has been true for decades. Virtually any sort of benefit cut is opposed by substantial majorities of Americans.

**The American public is concerned about budget deficits, but much more worried about jobs and economic growth.**

Early in 2010, in response to Gallup's open-ended question about what respondents thought was the "most important problem facing this country," nearly one third of Americans (30% or 31%) mentioned the federal budget or budget deficits. This roughly equaled the percentage mentioning jobs or unemployment specifically, though it was much lower than the two thirds or so who mentioned the economy in general. The proportion mentioning deficits dropped to 22% in May and 21% in June, falling well below the proportion mentioning unemployment or jobs (28%, 26%), let alone the 57% or 59% mentioning the economy in general.

Even these moderate findings about the perceived importance of deficits may be exaggerated. The "most important problem" question responds heavily to whatever is being emphasized in the media, apparently because many respondents interpret it as asking what other people consider important. They look to the media for evidence. So a well-organized and well-funded campaign against deficits (like the one led by Peter Peterson) can grab the attention of pundits and politicians, win coverage in the media, and produce a temporary spike in responses that deficits constitute our "most important problem."

It is also important to note that Gallup allows multiple responses to the "most important problem" question. When respondents are restricted to picking just one top problem, much fewer choose deficits. In April and June 2010, CBS/NYT found that only a bare 5% mentioned the budget deficit or national debt as the "most important problem"; far more (49% in April, 40% in June) mentioned the economy or jobs. Even in response to a less-than-comprehensive list of issues offered by CNN/ ORC in May, only 13% picked the federal budget deficit as "the most important issue facing the country today,"

while 42% picked the economy. Similarly, in May Fox News found only 15% saying that the deficit and government spending was “the most important” item for the federal government to be working on right now; 47% said the economy and jobs. Several NBC/WSJ surveys – though flawed by short issue lists that pushed a few more respondents toward deficits – found much the same thing.

Loosely worded poll questions that have found many Americans calling budget deficits “a crisis” (Fox), or saying that deficits “worrie[d]” them most (Pew) or were “extremely important” to them personally (AP/ Gfk), may have elicited little more than facile responses. Most Americans see other issues as more important. And the tradeoffs they are willing to make for the sake of deficit reduction are quite limited.

**Most Americans do not favor cutting Social Security to reduce budget deficits.**

Questions that begin “In order to reduce deficits...” or the like are inherently biased, because they prime respondents to think about deficits rather than other considerations as they evaluate policy alternatives. Remarkably, however, even survey questions of that sort – asked by many different organizations – have uniformly found that most Americans do not favor cutting Social Security benefits in order to reduce budget deficits.

A particularly clear finding comes from what might seem an unlikely source, National Review/ McLaughlin (January 2010). Among various “proposals to reduce government spending,” only 11% approved “cutting future benefits of Social Security”. Fully 86% disapproved.

Democracy Corps/ Greenberg Quinlan; Bloomberg; Quinnipiac; EBRI/ Greenwald; and many others have found the same thing. Even when a survey question

ramps up its emphasis on deficit reduction or on Social Security “insolvency” or “bankruptcy,” and even when the response option is softened to constitute just a “part” of approaches to the deficit, to be “gradual,” or to apply only to “future” benefits, large majorities of Americans oppose cuts in Social Security benefits.

When questions are asked in a reasonably unbiased fashion, majorities also express opposition to specific kinds of benefit cuts, including reductions in Cost of Living Adjustments (only a bare majority would even “consider” the possibility, according to Bloomberg) or increases in the retirement age (Democracy Corps, EBRI.)

**Many more Americans want to expand spending on Social Security than want to cut back.**

Large majorities of Americans continue to support the Social Security program, as they have for decades. In CCGA surveys over the years, many more Americans have always said that spending on Social Security should be “expanded” (69% said so in 2008) than have said it should be “cut back” (only 10%). Similarly, the highly respected General Social Survey (GSS) has regularly found many more Americans (59% in 2008) saying that we are spending “too little” money on Social Security than say we are spending “too much” (just 6%).

The GSS trend lines are shown in Figure 1. In every one of 17 GSS surveys since the mid-1980s, the proportion of Americans saying that we are spending “too little” on Social Security has greatly exceeded the proportion saying “too much.” In every survey except two from the middle 1990s, a clear majority has said we are spending too little.

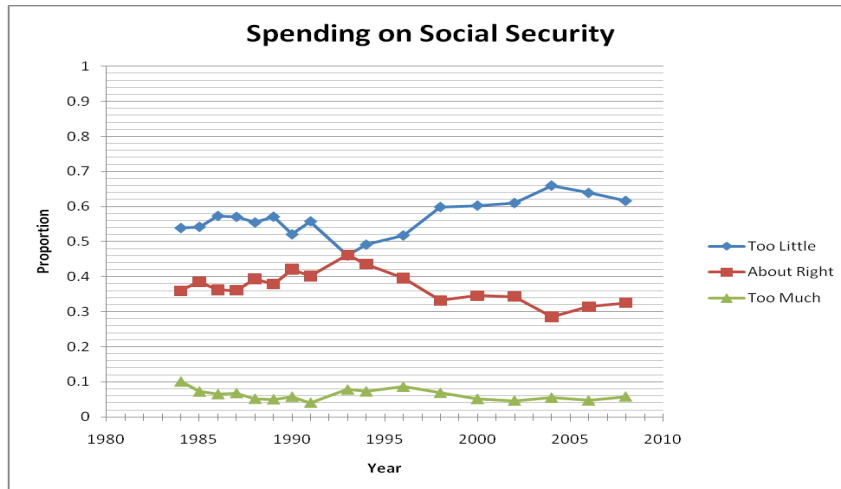


Figure 1: Attitudes Toward Social Security Spending Over Time (Source: General Social Survey). For this Figure and much additional help we are indebted to Robert Y. Shapiro, Alissa Stollwerk, Anthony Daniel, and Narayani Lasala Blanco, who are doing extensive research on this topic.

### **Social Security is supported throughout the population, by young as well as old.**

The “generation gap” on Social Security is mostly a myth. Majorities of Americans of all sorts – young and old, women and men, whites and African Americans, high-income people and low, Republicans, Democrats, and Independents – all favor Social Security and do not want to cut back.

Analysis by Robert Y. Shapiro and his associates of GSS data on opinions about Social Security spending levels illustrates this point. Over the last three GSS surveys, a large majority of young Americans (ages 18-29) – 63% of them – said we are spending “too little” on Social Security. This is very nearly as many as the 68% of middle-aged Americans (30-44) who said the same thing. True, older Americans (especially just before retirement) are even more heavily supportive. But any claim of “greedy geezers” sparking inter-generational warfare is wildly off the mark.

Likewise most Republicans, as well as Democrats and Independents, want to increase rather than decrease spending on Social Security. In the last six GSS surveys (between 1998 and 2008), substantial majorities of Republicans said “too little” was

being spent on Social Security. The proportion of Republicans saying this dipped below an absolute majority in the early and middle 1990s, but even then, “too little” responses by 40%+ of Republicans far outweighed the roughly 6% to 9% “too much” sentiment. Again, Democrats tend to support Social Security even more heavily than Republicans do, but this is not a case of polarized partisans taking opposite sides of an issue. The vast majority of Republicans, like an even larger majority of Democrats, want to expand spending on Social Security or keep it about the same level, not cut it.

**Large majorities of Americans want to strengthen Social Security and keep it solvent.**

Questions asked by Pew, Kaiser/PSRA, CNN, AP/GfK, Roper, NASI, and other organizations have made clear that most Americans think it should be a top priority for Congress and the President to make Social Security “more financially sound,” or to “strengthen” Social Security. In January 2010, for example, a solid 66% told Pew that “taking steps to make the Social Security system financially sound” should be a “top” priority.

**The most popular step to strengthen Social Security involves raising or eliminating the payroll tax “cap” that currently exempts high incomes from taxation.**

When asked about possible approaches to help decrease the deficit or to increase revenue for Social Security, large majorities support raising or removing the “cap” so that the payroll tax applies to higher incomes. Bloomberg (March 2010) found 78% saying that removing the cap entirely should be “considered.” NASI (July 2009) found that fully 83% of Americans supported “lift[ing]” the cap “so that workers earning more than [the cap] would pay Social Security tax on their entire salary just like everyone else.”

Democracy Corps in March 2010 found much the same thing, though support was depressed somewhat by their question's focus on the deficit rather than the solvency of Social Security. The present authors' own 2007 survey also found strong support for raising or eliminating the cap, as had a series of 2005 surveys by Pew, Quinnipiac, and CBS/NYT.

Opinion is divided about raising the payroll tax rate; a majority (58%) told NASI in July 2009 that it supported increasing the rate by 1% (quite different from one percentage point!), but a majority (55%) in January 2010 told EBRI/Greenwald that they opposed raising the rate from 6.2% to 7.2%.

Most popular are options that involve progressive tax increases: either raising the payroll tax cap, or using estate tax receipts from large estates to help Social Security (NASI July 2009: 70% support), or using a new, 5% tax on families earning over \$250,000 (69% in favor).

**Conclusion: to cut Social Security benefits in the name of deficit reduction would go against the public's wishes and be politically hazardous.**

Based on the evidence we have reviewed, any public official who agrees to a "grand bargain" that involves cutting Social Security benefits for the sake of deficit reduction will be going against the clear wishes a large majority of the American public, violating the norms of democracy. He or she may well face electoral reprisals.

The Deficit Commission should take care not be fooled by misleading results from deliberative forums into believing in a phantom public that will support Social Security cuts. Indeed, in the real world the opposite reaction – one of outrage at such

cuts – is much more likely. This will be evident to the Commission if it considers the well established findings of scientific survey research.

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