

Cato Institute 2025 Social Security Flash Poll

CATO INSTITUTE • N = 2,200

MARGIN OF ERROR ± 2%. NUMBERS MAY NOT ADD UP TO 100% DUE TO ROUNDING.

1. To the best of your knowledge, which of the following best describes how Social Security is funded?

■ My taxes are saved in a personal account for me	23%
■ My taxes pay for current retirees, and future workers will pay for my benefits	45%
■ Not sure	32%
■ Total	100%

2. Which comes closer to your view about the main purpose of Social Security?

■ A program to ensure no senior falls below the poverty line	45%
■ A program to largely replace seniors' incomes after they retire	55%
■ Total	100%

3. When you reach retirement age, how much of your scheduled Social Security benefit do you expect to receive?

■ A lot	21%
■ A moderate amount	39%
■ Some	27%
■ Nothing at all	13%
■ Total	100%

4. How much have you seen, read, or heard about Social Security running short of money starting in 2033 and becoming unable to pay retirees their full benefits?

■ A lot	18%
■ A moderate amount	27%
■ Some	32%
■ Nothing at all	23%
■ Total	100%

5. If you had to guess, how does the average wealth of American seniors aged 65–74 compare to that of younger Americans aged 35–44?

■ Seniors have more wealth	26%
■ Seniors have about the same amount of wealth	31%
■ Seniors have less wealth	43%
■ Total	100%

6. Based on what you've seen, read, or heard, which of the following best describes how Social Security benefits are calculated for retirees?

■ All retirees receive the same monthly benefit	15%
■ Retirees who paid more into Social Security receive higher monthly benefits	60%
■ Not sure	25%
■ Total	100%

7. If you had to estimate, how much does the average person receive in Social Security benefits per year?

■ Less than \$10,000	14%
■ \$10,000–\$19,999	24%
■ \$20,000–\$29,999	25%
■ \$30,000–\$49,999	12%
■ \$50,000 or more	5%
■ Not sure	19%
■ Total	100%

8. If you had to estimate, what is the highest annual Social Security benefit an individual can receive in a year?

■ Less than \$10,000	9%
■ \$10,000–\$19,999	9%
■ \$20,000–\$29,999	12%
■ \$30,000–\$49,999	18%
■ \$50,000–\$59,999	11%
■ \$60,000 or more	9%
■ Not sure	31%
■ Total	100%

9. Over the past decade, Social Security has paid out more in benefits than it collects in taxes from current workers. Government analysts project that if Congress does nothing, all Social Security benefits could be cut by about a quarter starting in 2033. If you had to choose, would you rather the government . . . ?

■ Raise taxes	37%
■ Reduce benefits	28%
■ Borrow the money	35%
■ Total	100%

10. (a) To avoid tax increases or benefit cuts, would you support changing Social Security so that all retirees get the same flat monthly benefit—about \$1,800 a month—if that means lower benefits for high earners and higher benefits for low earners compared to what they would get now?

■ Support change to a flat benefit	38%
■ Oppose change to a flat benefit	28%
■ Not sure	34%
■ Total	100%

10. (b) Would you support or oppose switching to a flat monthly Social Security benefit of about \$1,800 a month for all seniors, regardless of prior earnings, if that means lower benefits for high earners and higher benefits for low earners compared to what they would get now?

■ Support change to a flat benefit	32%
■ Oppose change to a flat benefit	35%
■ Not sure	33%
■ Total	100%

11. Voter registration status

■ Registered voter	78%
■ Not registered voter	22%
■ Total	100%

12. Party ID (including leaners)

■ Democrat	42%
■ Independent/other	22%
■ Republican	36%
■ Total	100%

13. Political ideology

■ Very liberal	9%
■ Liberal	20%
■ Moderate	32%
■ Conservative	18%
■ Very conservative	10%
■ Don't know	11%
■ Total	100%

14. Recalled 2024 presidential vote

■ Kamala Harris	35%
■ Donald Trump	33%
■ Other	3%
■ Didn't vote	29%
■ Total	100%

15. Family income

■ <\$20K	27%
■ \$20K-\$35K	17%
■ \$35K-\$50K	14%
■ \$50K-\$75K	16%
■ \$75K-\$100K	11%
■ >\$100K	15%
■ Total	100%

16. Age

■ 18-29	19%
■ 30-44	27%
■ 45-54	15%
■ 55-64	16%
■ 65+	23%
■ Total	100%

17. Age (granular)

■ 18-29	19%
■ 30-44	27%
■ 45-54	15%
■ 55-64	16%
■ 65+	23%
■ Total	100%

18. Generation

■ Gen Z (1997-2012)	17%
■ Millennial (1981-1996)	29%
■ Gen X (1965-1980)	25%
■ Baby boomer (1946-1964)	27%
■ Preboomer (1945 or prior)	2%
■ Total	100%

19. Gender

■ Female	51%
■ Male	49%
■ Total	100%

20. Race

■ White	61%
■ Hispanic	18%
■ Black	12%
■ Asian or other	9%
■ Total	100%

21. Educational attainment

■ High school or less	38%
■ Some college	26%
■ College graduate	22%
■ Postgraduate	13%
■ Total	100%

22. Marital status

■ Single, never married	34%
■ Living with a partner	10%
■ Married	35%
■ Separated	3%
■ Divorced	13%
■ Widowed	6%
■ Total	100%

23. Employment

■ Private sector	28%
■ Government	6%
■ Self-employed	10%
■ Homemaker	7%
■ Student	4%
■ Retired	25%
■ Unemployed	14%
■ Other	7%
■ Total	100%

24. White collar or blue collar?

■ White-collar family	36%
■ Blue-collar family	39%
■ Don't know	25%
■ Total	100%

25. Location demographic

■ Urban	32%
■ Suburban	45%
■ Rural	23%
■ Total	100%

26. Religion

■ Protestant	21%
■ Roman Catholic	22%
■ Mormon	1%
■ Orthodox (e.g., Greek or Russian Orthodox)	1%
■ Jewish	3%
■ Muslim	2%
■ Buddhist	1%
■ Hindu	1%
■ Atheist	5%
■ Agnostic	4%
■ Something else	16%
■ Nothing in particular	23%
■ Total	100%

27. US region

■ Northeast	17%
■ Midwest	20%
■ South	39%
■ West	24%
■ Total	100%

SURVEY METHODOLOGY

Morning Consult interviewed 2,200 respondents between July 19 and July 21, 2025. Respondents were recruited from a variety of nonprobability online opt-in panels using quotas to match the composition of the general population for gender, age, and education. Quota targets were based on demographics from the 2024 Annual Social and Economic Supplements (ASEC) of the Current Population Survey (CPS).

The data were weighted to match the composition of the US general population by gender, age, race/ethnicity, education, and census region. Demographic variables were estimated using a population frame from the 2024 CPS ASEC. Weights were calculated using iterative proportional fitting (raking).

The modeled margin of error for this survey is $\pm 2\%$, which accounts for the Kish design effect due to weighting, which is 1.4.