

Summary: Reframing the Case for Fixing Social Security and Medicare



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Advocates of fixing Social Security and Medicare are engaged in a crucial policy battle, but our latest round of public opinion research reveals that the way most of them are speaking about the issue is making their job much harder than it needs to be. Based on our recent focus groups with Democrats and Independents, we recommend that advocates of solving the programs' problems frame their plans as *"fixing Social Security and Medicare so they are there for today's and tomorrow's retirees."*

Voters see inaction on Social Security and Medicare as far worse than action.

- They are much more concerned that Congress would take no action to fix Social Security and Medicare than that Congress would take some kind of action that would affect the programs negatively or be viewed as too extreme.
- They uniformly expressed a dim view of Social Security and Medicare's financial prospects, and they worried that without changes to the programs, Social Security and Medicare would likely not be there for either themselves or their children.
- They believed that inaction would result in a loss of their own personal autonomy, resulting in retirees (including themselves) becoming a burden on their families.

"The consequence of inaction is bankruptcy." "We do need something to get done because it can't go on the way it is."

Voters don't want these programs reformed, they want them fixed.

- They are satisfied with the goals of Social Security and Medicare and do not want major changes to their core missions or functions.
- Instead of a major remodel, they favored incremental steps and minor refurbishing to solve emergent problems—increasing life expectancy and the cost of living.
- While they trust Democrats, they have no idea what Democrats plan to do to save Social Security and Medicare. And they fear that Republican reforms would shred the social safety net.
- They prefer a bipartisan solution where Democrats preserve benefits and Republicans hold down costs.

"Policymakers who are willing to fix these programs are "brave," "courageous," "making tough decisions," and "setting aside their own interests."

Voters perceive significant waste, fraud, and abuse in Social Security and Medicare.

- They identified waste, fraud, and abuse as significant threats to the programs and a major cause of insolvency.
- Fraud by beneficiaries—undeserving people receiving benefits—was viewed as a bigger threat than fraud or abuse by insurance companies, doctors, or hospitals.
- They worried that Congress raided their retirement money to pay for other programs—as opposed to “Gore’s lock box”—and that fear cast doubt on politicians’ motives for reform.

- They saw the money as theirs—and not the federal governments’—so framing the problems facing Social Security and Medicare in terms of the deficit, the overall federal budget, or a portion of each “federal dollar” fails to resonate.

*“The funding isn’t going into the right channels.”
“People are getting it who don’t really deserve it.”*

Voters see Social Security & Medicare as “earned benefit” programs—not “entitlements.”

- The language of “entitlements” raised all sorts of sirens: to some, the word “entitlements” was negative and conjured associations with welfare programs.
- Others said “entitlement” meant you’re entitled to something so you must have paid in for it, but then they mentioned veterans benefits and other programs for which Americans pay (monetarily or otherwise).
- Social Security and Medicare were better described as “earned benefits”—money Americans had earned that was put aside for their use.

“Social Security is not an entitlement...because it is something we paid for.”

Key Recommendations

Frame your plan as protecting and securing Social Security and Medicare for generations to come. That means:

- It’s about fixing the programs, not reducing the deficit;
- Proposed changes are modest but necessary;

- Americans will continue to get out of these programs what they pay in;
- The fix will solve the problem for good;
- The solution includes a major anti-fraud effort; and,
- It has bipartisan support.

Benenson Strategy Group conducted two sets of two focus groups for Third Way, the first two on Long Island, New York, on August 21, 2012, and the second two in Minneapolis, MN, on August 23, 2012. Participants were self-described Independents or Democrats over 45, with 23 identifying as moderate, 6 as liberal, and 3 as conservative.

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