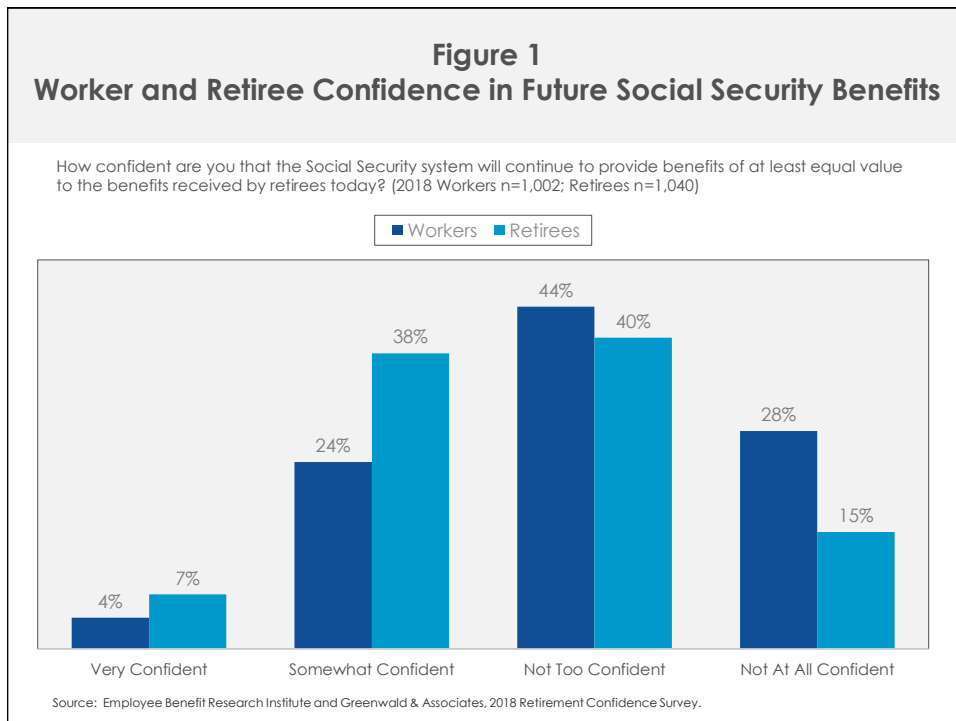


## 2018 RCS FACT SHEET #6 Attitudes About Social Security And Medicare

Is worker and retiree confidence about the sustainability of the benefit levels of social insurance programs like Social Security and Medicare high? To what extent are workers planning to rely on Social Security in retirement, and how does that compare with the experience of current retirees?

### Confidence in Current Social Security Benefit Levels

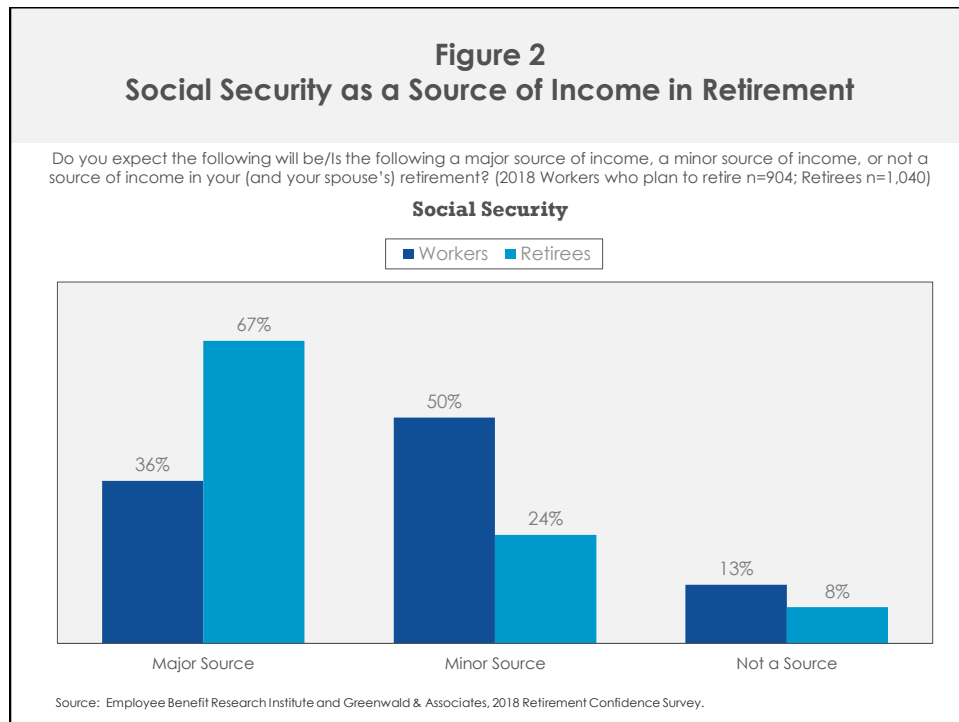
Just 28 percent of workers say they are very or somewhat confident that the Social Security system will continue to provide benefits of at least equal value to the benefits received by retirees today, including just 4 percent who are very confident. Almost three in ten workers (28 percent) are not at all confident. Nearly half of retirees (45 percent) say they are confident about the future value of Social Security benefits, including 7 percent who are very confident (Figure 1).



Confidence that Social Security will continue to provide benefits that are at least equal to today's value is higher among workers ages 55 or older than among younger workers, and retirees are more likely than workers overall to be confident about the future value of Social Security benefits.

## Social Security as a Source of Income in Retirement

Today's workers are almost half as likely to expect Social Security to be a major source of income in retirement (36 percent) as today's retirees are to report that Social Security is currently a major source of income (67 percent). However, roughly 9 in 10 workers and retirees both expect/report that Social Security will be/is a source of income in retirement, whether as a major source or minor source of income (Figure 2).



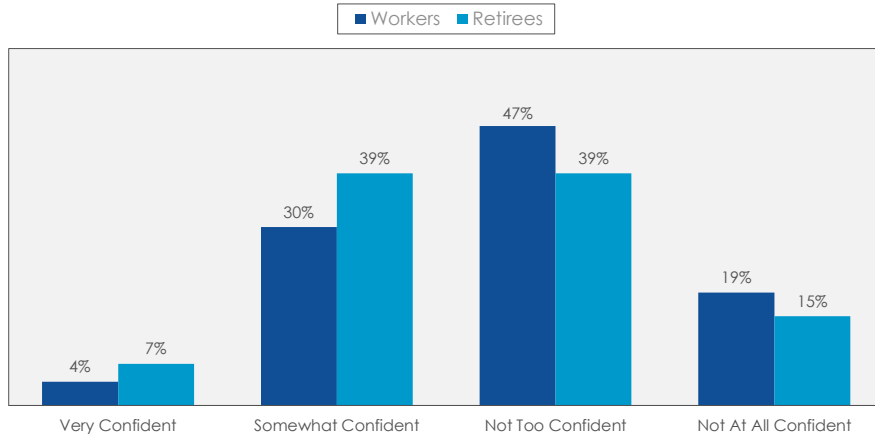
## Confidence in Current Medicare Benefit Levels

Worker confidence in Medicare's current level of benefits being maintained in the future is also low. Just 34 percent of workers say they are very or somewhat confident that the Medicare system will continue to provide benefits of at least equal value to the benefits received by retirees today, and only 4 percent are very confident. Almost one in five (19 percent) are not at all confident in Medicare benefits being maintained (Figure 3).

Like views of Social Security, worker confidence about the future value of Medicare benefits is higher among those ages 55 and older, and retirees are more likely than workers overall to be confident. Even so, just 7 percent of retirees say they are very confident in the value of the future benefits paid by Medicare. Thirty-nine percent are somewhat confident.

**Figure 3**  
**Worker and Retiree Confidence in Future Medicare Benefits**

How confident are you that the Medicare system will continue to provide benefits of at least equal value to the benefits received by retirees today? (2018 Workers n=1,002; Retirees n=1,040)



Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Retirement Confidence Survey.

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