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Poll: Americans Nervous About Retirement



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By *WILL LESTER*, Associated Press Writer

WASHINGTON - Americans over 40 and people who are nervous about retirement are most likely to oppose President Bush ([news - web sites](#))'s plan for creating personal accounts in Social Security ([news - web sites](#)), an Associated Press poll found.

Almost half of Americans who haven't retired say they don't think they're doing a good job of getting ready for that time in their lives, according to the AP poll. Many say they're not confident they'll have enough money to live comfortably after they quit working.

"People are trapped in a dilemma," said Robert Blendon, a polling expert at Harvard's Kennedy School of Government. "They know they're not saving enough. They can't count on Social Security and they're not sure these private accounts will be better. They're not sure what to do."

More than half of Americans, 55 percent, say they oppose the president's plan to create private accounts, while 39 percent say they support it, according to the poll conducted for AP by Ipsos-Public Affairs. Support for the plan drops among Democrats and independents when it's described specifically as "President Bush's plan."

Two-thirds of those who say they're doing an excellent job of preparing for retirement support Bush's plan to create personal accounts, while those who say they are doing a good job are evenly split. Two-thirds of those doing a fair or poor job of preparing for retirement oppose his plan.

"It's important to people who are not saving enough to know they have some financial base they can count on," said Charles Franklin, a political scientist at the University of Wisconsin-Madison who specializes in polling.

Support for the changes in Social Security also varies sharply with different age groups. A majority of people from 18-29, 54 percent, support the president's plan, while only a third of those from 40-64 and a fourth of those 65 and over say they support the plan.

That difference among age groups could be important as the president attempts to persuade members of Congress to back his plan. Younger voters tend to play less of a role in midterm election years, which 2006 will be, than they do in presidential years.

Younger Americans are more likely to see the personal account plan as

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beneficial to them.

"I think it does need to be on a more private and personal basis," said Kevin Settles, a 24-year-old Republican from Eastman, Ga. "You should have a decision on how your money is handled."

Among the millions who are uneasy about retirement finances are some who acknowledge they find the situation scary.

Maureen Jones, a 46-year-old wife and mother in Detroit, said she can't save money and her situation makes her uneasy.

"Something's got to be done. Social Security doesn't seem to be working," she said. "My husband is concerned for his Social Security, we're both concerned. We haven't got an IRA right now. And the job situation stinks so much there's no way to put anything away."

Some other poll findings:

_One in five hope to retire at 55 or younger; nearly half plan to retire in their 60s and 10 percent say they will retire at 71 or older or never retire.

_About two-thirds of current workers plan to keep working after they've retired. Some want to make enough money to make ends meet; others want money for extras or just a way to stay busy.

The AP-Ipsos poll of 1,000 adults was conducted Feb. 22-24 and has a margin of sampling error of plus or minus 3 percentage points.

Trevor Tompson, AP's manager of news surveys, contributed to this story.

On the Net:

Ipsos-Public Affairs: <http://www.ap-ipsosresults.com>





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