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STUDY NUMBER
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Social Security Statement Baseline Survey

TELEPHONE NUMBER: _____ - _____ - _____

Interviewer: _____

Interview Date: ____/____/2007

CONTACT INFORMATION:

- Name
- Telephone Number
- Gender
- Date of birth
- Statement version (1 or 2)

Introduction

Hello, this is _____ with SRBI, a national research firm, calling on behalf of the Social Security Administration. We are conducting a survey of people who may have recently received a report of their annual earnings and benefits estimate from the Social Security Administration.

S1. May I speak to [CONTACT PERSON]?

- 1. Speaking
- 2. New person comes to phone
- 3. Not available/bad time
- 4. No longer lives here
- 5. Refused

**SKIP TO S3
 CONTINUE WITH S2
 ARRANGE CALLBACK
 DISPO AS NON-LOCATE
 REFUSED AT S1**

S2. Hello, this is _____ with SRBI, a national research firm, calling on behalf of the Social Security Administration. We are conducting a survey of people who may have recently received a report of their annual earnings and benefits estimate from the Social Security Administration.

S3. The Privacy Act requires us to notify you that we are authorized to collect this information by section 702 of the Social Security Act. You do not have to provide the information requested. However, the information you provide will help us evaluate and improve the annual earnings record and benefit estimate Social Security sends you each year, which is called the Social Security *Statement*. Your individual answers will be kept completely confidential and will not affect your future benefits in any way. We estimate that it will take about 10 minutes to complete this survey. This includes the time it will take to listen to the questions and give your responses. If at the end of this survey you would like to submit comments on the time estimate for this survey, please let me know. (NOTE TO INTERVIEWER: If at the end of the survey respondent wants to comment on time estimate, please read Paperwork Reduction Act Statement).

NOTE TO INTERVIEWER: IF RESPONDENT ASKS ABOUT THE PAPERWORK REDUCTION ACT READ “PAPERWORK REDUCTION ACT REFERENCE” THAT APPEARS AT THE END OF THE QUESTIONNAIRE.

S4. Can I begin now?

- 1. Yes **SKIP TO Q1**
- 2. No

S4a. Why don't you want to continue?

1. Overall, how satisfied are you with the way that the Social Security Administration communicates with you about your future benefits – would you say you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. (vol) Don't know
- 7. (vol) Refuse

2. What is your main source of information about what benefits you should expect to receive from Social Security when you retire?

- SSA Statement.....1
- SSA website.....2
- Call SSA3
- Write SSA.....4
- Visit SSA office.....5
- Accountant or tax preparer.....6
- Tax software.....7
- Financial planner.....8
- Other (specify).....9

1a. The Social Security Administration mails out a notice of yearly lifetime earnings covered under Social Security and estimated future benefits to workers over age 25 every year. It is known as the Social Security *Statement*. When did you get your last *Statement* from the Social Security Administration dealing with your Social Security benefits?

- 1. Within the last 3 months
- 2. 4 to 6 months ago
- 3. 7 to 12 months ago
- 4. More than 1 year ago
- 5. Never got one **SKIP TO Q15a**
- 6. (vol) Don't remember
- 7. (vol) Refuse

1b. Have you already taken or are you likely to take any of the following actions as a result of receiving the *Statement*?

	Yes	No	DK (vol)	Ref (vol)
a. Keep the <i>Statement</i> with your important papers.....	1	2	3	4
b. Increase your personal savings.....	1	2	3	4
c. Change your financial plans for the future.....	1	2	3	4
d. Contact a financial planner.....	1	2	3	4
e. Contact the Social Security Administration.....	1	2	3	4
f. Reconsider your retirement date.....	1	2	3	4

1c. What information was covered in the mailing you received? Anything else? **[DO NOT READ LIST - MULTIPLE MENTION]**

1. The amount of my Social Security (retirement, disability or survivor) benefit(s)
2. My earnings history
3. The future of Social Security
4. Facts about Social Security
5. Information about savings, investment, pension, or retirement accounts
6. Something else, specify _____
7. I don't remember
8. (vol) Refuse

2a. Have you used the information in the *Statement* to help plan for your retirement?

1. Yes
2. No **SKIP TO Q2c**
3. (vol) Don't know **SKIP TO Q3**
4. (vol) Refuse **SKIP TO Q3**

2b. How did you use the information in the *Statement* to help plan for your retirement? Anything else? **[PROBE]**

SKIP TO Q3

2c. Why haven't you used the information from the *Statement* to plan for your retirement? Anything else? **[PROBE]**

3. What is the first thing you READ when you received the *Statement*? **[DO NOT READ - MARK ONLY ONE]**

1. The message on the front from the Commissioner of Social Security
2. Amount of my estimated benefits
3. My earnings information
4. Information about the Windfall Elimination Provision (WEP)
5. Information about the Government Pension Offset (GPO)
6. Gave it to spouse, other relative, or friend
7. Gave it to my financial planner
8. Filed it without reading it or looking at it **SKIP TO Q8e**

- 9. Did nothing with it
- 10. Threw it away
- 11. Other, specify _____
- 12. (vol) Don't remember
- 13. (vol) Refuse

SKIP TO Q8e
SKIP TO Q8e

FOR ITEMS a-e DO NOT ASK IF MENTIONED IN Q3 ITEMS 1 to 5

4. Which of the following parts of the *Statement* do you remember reading?

	Yes	No	DK (vol)	Ref (vol)
a. The message from the Commissioner on the front.....	1	2	3	4
b. The amount of your retirement benefit.....	1	2	3	4
c. The accuracy of your reported earnings.....	1	2	3	4
d. The information about the Windfall Elimination Provision (WEP).....	1	2	3	4
e. The information about the Government Pension Offset (GPO).....	1	2	3	4
f. The list of publications and information sources on the back page.....	1	2	3	4

IF Q3=1 OR Q4a=YES ASK Q5a. ELSE SKIP TO Q6a.

5a. How thoroughly did you read the message from the Commissioner that was on the first page of the most recent *Statement* that you received? Would you say very thoroughly, somewhat thoroughly, just skimmed it, or didn't read it at all?

- 1. Very thoroughly
- 2. Somewhat thoroughly
- 3. Just skimmed it
- 4. Did not read it at all **SKIP TO Q6a**
- 5. (vol) Don't remember **SKIP TO Q6a**
- 6. (vol) Refuse **SKIP TO Q6a**

5b. How satisfied were you that you understood the information in the **message from the Commissioner**, very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied **SKIP TO Q6a**
- 2. Somewhat satisfied **SKIP TO Q6a**
- 3. Neither satisfied nor dissatisfied **SKIP TO Q6a**
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. (vol) Don't remember **SKIP TO Q6a**
- 7. (vol) Refuse **SKIP TO Q6a**

5c. Why did you say you ((somewhat dissatisfied/very dissatisfied) with your understanding of the message from the Commissioner at all)? Anything else? **[PROBE]**

IF Q3=2 OR Q4b=YES ASK Q6a. ELSE SKIP TO Q7a.

6a. How satisfied were you that you understood the **information about the amount of your retirement benefit**, very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied **SKIP TO Q6c**
- 2. Somewhat satisfied **SKIP TO Q6c**
- 3. Neither satisfied nor dissatisfied **SKIP TO Q6c**
- 3. Somewhat dissatisfied
- 4. Very dissatisfied
- 5. (vol) Don't remember **SKIP TO Q6c**
- 6. (vol) Refuse **SKIP TO Q6c**

6b. Why did you say you were (somewhat dissatisfied/very dissatisfied) with your understanding of the information about your retirement benefits)? Anything else? **[PROBE]**

6c. Was the retirement benefit amount about what you thought you would get, more than you thought, or less than you thought you would get?

- 1. About what I thought I would get
- 2. More than I thought I would get
- 3. Less than I thought I would get
- 4. (vol) Don't know
- 5. (vol) Refused

IF Q3=3 OR Q4c=YES ASK Q7a. ELSE SKIP TO Q8a.

7a. Was all of your personal information (earnings, date of birth, etc.) correct in the *Statement*?

- 1. Yes **SKIP TO Q7d**
- 2. No
- 3. (vol) Not sure **SKIP TO Q7d**
- 4. (vol) Refuse **SKIP TO Q7d**

7b. What information was not correct? Anything else? **[DO NOT READ - MULTIPLE MENTION]**

- 1. Date of birth
- 2. Earnings
- 3. Address
- 4. Social Security Number
- 5. Other (specify) _____

ASK Q7c FOR EACH ITEM MENTIONED IN Q7b.

7c. What did you do to correct your **[INSERT ITEM MENTIONS IN Q7b]** as reported in the *Statement*? Anything else? **[DO NOT READ - MULTIPLE RESPONSE]**

- 1. Called Social Security
- 2. Wrote Social Security
- 3. Went to a Social Security office
- 4. Went to the Social Security website (www.socialsecurity.gov)
- 5. Contacted my employer
- 6. Other, specify _____
- 7. Didn't do anything
- 8. (vol) Don't know
- 9. (vol) Refuse

IF Q7C=1-4, ASK q7C1. ELSE SKIP TO Q7d.

7c1. How satisfied were you that SSA took action to correct your *Statement*?

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. (vol) Don't remember
- 7. (vol) Refuse

7d. Besides the most recent *Statement* we have been discussing, have you ever found an error in the amount of your earnings reported on *Statements* you received **in the past**?

- 1. Yes
- 2. No **SKIP TO Q8a**
- 3. (vol) Don't know **SKIP TO Q8a**
- 4. (vol) Refuse **SKIP TO Q8a**

7e. What did you do to correct your earnings as reported in any previous *Statement*? Anything else? **[DO NOT READ - MULTIPLE RESPONSE]**

- 1. Called Social Security
- 2. Wrote Social Security
- 3. Went to a Social Security office
- 4. Went to the Social Security website (www.socialsecurity.gov)
- 5. Contacted my employer
- 6. Other, specify _____
- 7. Didn't do anything
- 8. (vol) Don't know
- 9. (vol) Refuse

IF Q7e=1-4, ASK Q7e1. ELSE SKIP TO Q8a.

7e1. How satisfied were you that SSA took action to correct your *Statement*?

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. (vol) Don't remember
- 7. (vol) Refuse

IF Q3=4 OR Q4d=YES SKIP TO Q8b. ELSE ASK Q8a.

8a. In your most recent *Statement*, do you remember reading about the **Windfall Elimination Provision (WEP)**, which reduces your own Social Security retirement benefit when you receive a pension based on work on which you did not pay Social Security taxes (FICA)?

- 1. Yes
- 2. No **SKIP TO Q8e**
- 3. (vol) Don't know **SKIP TO Q8e**
- 4. (vol) Refuse **SKIP TO Q8e**

8b. How satisfied were you that you **understood the explanation** about the Windfall Elimination Provision (WEP), very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied **SKIP TO Q8d**
- 2. Somewhat satisfied **SKIP TO Q8d**
- 3. Neither satisfied nor dissatisfied **SKIP TO Q8d**
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 6. (vol) Don't know **SKIP TO Q8d**
- 7. (vol) Refuse **SKIP TO Q8d**

8c. Why were you (somewhat dissatisfied/very dissatisfied) with your understanding of the explanation about the Windfall Elimination Provision (WEP)? Anything else? **[PROBE]**

- 8d. Do you think your benefits will be reduced by the Windfall Elimination Provision (WEP)?
1. Yes
 2. No
 3. (vol) Don't know/Not sure
 4. (vol) Refuse

IF Q3=5 OR Q4e=YES SKIP TO Q9b. ELSE ASK Q9a.

9a. Do you remember reading about the **Government Pension Offset (GPO)**, which reduces your Social Security benefit as a current or former spouse, or widow or widower, if you receive a pension based on your own work on which you did not pay Social Security taxes (FICA)?

1. Yes
2. No **SKIP TO Q10a**
3. (vol) Don't know **SKIP TO Q10a**
4. (vol) Refuse **SKIP TO Q10a**

9b. How satisfied were that you **understood the explanation** about the Government Pension Offset (GPO), very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied or very dissatisfied?

1. Very satisfied **SKIP TO Q9d**
2. Somewhat satisfied **SKIP TO Q9d**
3. Neither satisfied nor dissatisfied **SKIP TO Q9d**
4. Somewhat dissatisfied
5. Very dissatisfied
6. (vol) Don't remember **SKIP TO Q9d**
7. (vol) Refuse **SKIP TO Q9d**

9c. Why were you [somewhat dissatisfied/very dissatisfied] with your understanding of the explanation about the Government Pension Offset (GPO)]? Anything else? **[PROBE]**

9d. Do you think your own benefits will be reduced by the Government Pension Offset (GPO)?

- 1. Yes
- 2. No
- 3. (vol) Don't know/Not sure
- 4. (vol) Refuse

IF Q4f=YES ASK Q10a. ELSE SKIP TO Q11a.

10a. Have you ever ordered any of the publications listed on the back of the Social Security Statement?

- 1. Yes
- 2. No **SKIP TO Q11a**
- 3. (vol) Don't know **SKIP TO Q11a**
- 4. (vol) Refuse **SKIP TO Q11a**

10b. Which publications have you ordered? Anything else? **[DO NOT READ - MULTIPLE RESPONSE]**

- 1. Social Security — Retirement Benefits (No. 05-10035)
- 2. Understanding the Benefits (No. 05-10024)
- 3. Your Retirement Benefit: How It Is Figured (No. 05-10070)
- 4. Windfall Elimination Provision (No. 05-10045)
- 5. Government Pension Offset (No. 05-10007)
- 6. Identity Theft and Your Social Security Number (No. 05-10064)
- 7. Other, specify _____
- 8. (vol) Don't know
- 9. (vol) Refuse

IF AGE 55 OR OVER, ASK Q11a, ELSE SKIP TO Q12

11a. Did you read the insert entitled “Thinking of Retiring? Consider Your Options”?

- 1. Yes
- 2. No **SKIP TO Q12**
- 3. (vol) Don't know **SKIP TO Q12**
- 4. (vol) Refuse **SKIP TO Q12**

11b. How satisfied were you that you understood the insert “Thinking of Retiring? Consider Your Options” about what you need to consider if you are thinking of retiring, very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

- 1. Very satisfied **SKIP TO Q12**
- 2. Somewhat satisfied **SKIP TO Q12**
- 3. Neither satisfied nor dissatisfied **SKIP TO Q12**
- 3. Somewhat dissatisfied
- 4. Very dissatisfied
- 5. (vol) Don't know **SKIP TO Q12**
- 6. (vol) Refuse **SKIP TO Q12**

11c. Why were you (somewhat dissatisfied/very dissatisfied) with your understanding of the information? Anything else? **[PROBE]**

12. Now I would like you to rate your satisfaction with various features of the Social Security *Statement*. For each area that I read, I would like you to tell me if you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied. The first one is **[ROTATE ORDER]**, would you say you are generally **[READ ANSWERS EVERY THIRD TIME]**?

	Very sat	Some-what sat	Nei.	Some-what dis	Very dis	Don't reme m (vol)	Ref (vol)
a. Readability of the print.....	1	2	3	4	5	6	7
b. The amount of information presented.....	1	2	3	4	5	6	7
c. Usefulness in planning for retirement..	1	2	3	4	5	6	7
d. Information about retirement benefits.....	1	2	3	4	5	6	7
e. Information about savings and investments.....	1	2	3	4	5	6	7
f. Information about survivor benefits....	1	2	3	4	5	6	7
g. Information about disability benefits...	1	2	3	4	5	6	7
h. Information about financial problems facing Social Security in the future.....	1	2	3	4	5	6	7
i. Information about www.socialsecurity.gov.....	1	2	3	4	5	6	7
j. Information about filing for benefits online.....	1	2	3	4	5	6	7

12k. Overall, how satisfied are you with the Social Security *Statement* - would you say you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. (vol) Don't know
7. (vol) Refuse

13a. Is there any additional information you would like to receive in the *Statement*?

1. Yes
 2. No
 3. (vol) Don't know
 4. (vol) Refuse
- SKIP TO Q14a**
SKIP TO Q14a
SKIP TO Q14a

13b. What additional information would you like to receive in the *Statement*? Is there anything else? **[PROBE]**

14a. We would like to know if you are satisfied with the current method of delivery of the *Statement*. In the future, would you prefer to continue to get your Social Security *Statement* by mail, or would you prefer to receive it by e-mail on request, have access to it online, or receive it some other way? **[READ ANSWERS - MARK ONLY ONE]**

1. Mail
2. E-mail on request
3. Online access
4. Other, specify

- 5. _ No preference_____
- 6. (vol) Don't know
- 7. (vol) Refuse

14b. DELETED

14c. We would like to know if you are satisfied with the frequency of delivery of the *Statement*. In the future, would you prefer to continue to get the *Statement* every year, or would you prefer to get it every other year, when you request it, or some other time frame? **[PROBE]**

- 1. Every year
- 2. Every other year
- 3. When requested
- 4. Other, specify
- 5. No preference _____
- 6. (vol) Don't Know
- 7. (vol) Refuse

15a. As a result of reading your *Statement* in any year, did you ever visit the Social Security website (www.socialsecurity.gov)?

- 1. Yes
- 2. No **SKIP TO Q15c**
- 3. (vol) Not sure **SKIP TO Q15c**
- 4. (vol) Refuse **SKIP TO Q15c**

Q15b. Why did you visit www.socialsecurity.gov? **[READ ANSWERS - MARK ALL THAT APPLY]**

1. Get general information about Social Security
2. Get an answer to a specific benefits question
3. See what forms and publications were available
4. Obtain a specific form
5. Obtain a specific publication
6. Get an estimate of my retirement benefits (using the benefits calculator)
7. Learn about Government Pension Offset (GPO)
8. Learn about Windfall Elimination Provision (WEP)
9. Learn about filing for benefits on the Internet
10. File a claim for benefits on the Internet
11. Learn what is new about Social Security
12. Other, specify _____
13. None of these

IF Q15b=9, LEARNING ABOUT FILING FOR BENEFITS ON THE INTERNET, OR IF Q15b=10, FILING A CLAIM FOR BENEFITS ON THE INTERNET, SKIP TO Q15c1

15c. Did you know you could file for Social Security benefits online?

1. Yes
2. No SKIP TO Q15D
3. (vol) Not sure SKIP TO Q15D
4. (vol) Refuse SKIP TO Q15D

15c1. Did you first learn about on-line filing for Social Security benefits from the *Statement* or from some other source?

- Statement.....1
 Other source.....2
 Not sure.....3

15d. **[IF Q15c = "NO" "NS" or "R" READ IN: "Now that you know,"]** How likely do you think you will be to apply for your Social Security Retirement Benefits over the Internet - very likely, somewhat likely, neither likely nor unlikely, somewhat unlikely, or very unlikely?

1. Very likely **SKIP TO D1**
2. Somewhat likely **SKIP TO D1**
3. Neither likely nor unlikely **SKIP TO D1**
4. Somewhat unlikely
5. Very unlikely
6. (vol) Didn't know I could **SKIP TO D1**
7. (vol) Don't know **SKIP TO D1**
8. (vol) Refuse **SKIP TO D1**

15e. Why is that? Is there anything else? **[PROBE]**

Now, a few last questions for statistical purposes...

- D1. **INTERVIEWER: RECORD SEX IF KNOWN. IF NOT KNOWN, ASK:** Are you...?
1. Male
 2. Female
- D2. Do you consider yourself to be of Hispanic, Latino or Spanish origin?
1. Yes
 2. No
- D3. Which of the following best describes you? (You may choose one or more.)
1. American Indian or Alaska Native
 2. Asian
 3. Black or African American
 4. Native Hawaiian or Other Pacific Islander
 5. White
-
8. (vol) Don't know
 9. (vol) Refuse
- D4. What is the last year or grade of school you completed?
1. Less than high school graduate
 2. High school graduate (GED)
 3. Some college
 4. Trade/technical/vocational training
 5. College graduate
 6. Post Graduate work/degree
 7. (vol) Don't know
 8. (vol) Refuse
- D5. Are you now married, widowed, divorced, separated or have you never married?
1. Married
 2. Widowed
 3. Divorced
 4. Separated
 5. Never married
- D6. Which of the following categories best describes your total 2006 household income before taxes?
1. Less than \$25,000
 2. \$25,000 to less than \$35,000
 3. \$35,000 to less than \$50,000
 4. \$50,000 to less than \$75,000
 5. \$75,000 to less than \$100,000
 6. \$100,000 or more
 7. (vol) Don't know
 8. (vol) Refuse

That completes the interview. What you've told us is very important, and we'd like to thank you for your time and assistance. If you have any other questions about the survey later on, you can call us toll-free at 1-888-772-4269 ext. 3922.

NOTE TO INTERVIEWER:

IF THE RESPONDENT DOES NOT WANT TO COMMENT ON THE TIME ESTIMATE, YOU DO NOT NEED TO READ THE STATEMENT BELOW. IF THE RESPONDENT DOES WANT TO COMMENT, PLEASE READ THE STATEMENT.

PAPERWORK REDUCTION ACT STATEMENT: This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. The OMB number for this information collection is 0960-NEW. We estimated that it would take about 10 minutes to participate in this focus group. Send only comments on our time estimate to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

Thank you.