



# American Customer Satisfaction Index

## Railroad Retirement Board Customer Satisfaction Study Disability Segment

September 2006

Final Report

FEDER★L CONSULTING GROUP  
A member of the US Department of the Treasury



**CFI**Group  
Claes Fornell International

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# Chapter I

## Introduction & Methodology

### a. Introduction

The American Customer Satisfaction Index (ACSI) is the national indicator of customer evaluations of the quality of goods and services available to U.S. residents. It is the only uniform, cross-industry/government measure of customer satisfaction. Since 1994, the ACSI has measured satisfaction, its causes, and its effects, for seven economic sectors, 41 industries, more than 200 private sector companies, two types of local government services, the U.S. Postal Service, and the Internal Revenue Service. ACSI has measured more than 100 programs of federal government agencies since 1999. This allows benchmarking between the public and private sectors and provides information unique to each agency on how its activities that interface with the public affect the satisfaction of customers. The effects of satisfaction are estimated, in turn, on specific objectives (such as public trust).

The ACSI is produced through a partnership of the University of Michigan Business School, CFI Group, and the American Society for Quality.

### b. Overview of ACSI Methodology

The model on page 9 illustrates the multi-equation, cause and effect econometric model that the ACSI uses. Data that is used to run the model comes from surveys of customers of each measured company/agency. For private sector industries, company scores for the satisfaction index and other model components are weighted by company revenues to produce industry indices. Industry indices are weighted by industry revenues to produce economic sector indices. The sector indices, in turn, are weighted by the sector's contribution to the Gross Domestic Product (GDP) to produce the national ACSI. For the public sector (i.e., the federal government agencies), each agency is weighted by the budget expended on activities for the chosen customer segment to produce a federal government ACSI score. The ACSI for the private sector is updated on a rolling basis, with data collected each quarter from 1-2 sectors to replace data from the prior year. Each company or agency is measured annually.

Every federal government agency serves many segments of the public and interacts with both internal and external users. For the first year of ACSI measurement, each agency was asked to identify a major customer segment central to its mission for which to measure satisfaction and the causes and effects of satisfaction. In the years following the initial measurement, government agencies continue to focus on customer segments of similar importance in their studies of customer satisfaction.

### **c. Customer Segment Choice**

This report is about customer perceptions of the Railroad Retirement Board disability segment. This customer segment includes two groups – Total and Permanent and Occupational. Results were weighted by proportion of population to create an overall satisfaction score for the disability segment. Scores from Total and Permanent respondents were weighted to represent 25% of the total score and Occupational respondents were weighted to represent 75% of the total score.

### **d. Customer Sample and Data Collection**

Railroad Retirement Board provided a list of contacts with phone numbers for Total and Permanent and Occupational customers. There were 2,137 contacts with phone numbers provided in total with 1,589 phone numbers provided for Occupational and 548 phone numbers provided for Total and Permanent customers. Data were collected for 100 Total and Permanent customers and 150 Occupational customers. This sample is sufficient for analysis and will allow for scores that have a confidence interval of approximately +/- 3.3 points for Total and Permanent data and +/- 2.7 points for Occupational data with scores reported on a scale of 0 to 100.

Data were collected via phone from July 10, 2006 through July 12, 2006.

### **e. Questionnaire**

The questionnaire used is shown in Appendix A. It was designed to be agency-specific in terms of activities, outcomes, and introductions to the questionnaire and specific question areas. However, it follows a format common to all the federal agency questionnaires that use the ACSI cause and effect model.

### **f. Customer Responses**

Component and Attribute score detail is shown in the Model on page 9 of this report. Customer responses to all closed-ended, scaled questions and the respective means are shown as frequency tables in Appendix D.

### **g. Benchmarking**

Selected benchmarks are provided on pages 7 and 8 of this report. These include comparable Federal agencies and private sector organizations (e.g. insurance companies). Scores and commentary for the most recent Federal Government ACSI results are also available at [www.customerservice.gov](http://www.customerservice.gov) and [www.theacsi.org](http://www.theacsi.org). Additional benchmarking information and other useful resources, such as opportunities for sharing best practices with other agencies, can be found at [www.customerservice.gov](http://www.customerservice.gov) as well.

## Chapter II

### ACSI Results

#### a. Model Indices

The government agency ACSI model is a variation of the model used to measure private sector companies. Both were developed at the National Quality Research Center of the University of Michigan Business School. Whereas the model for private sector, profit-making companies measures Customer Loyalty as the principal outcome of satisfaction (measured by questions on repurchase intention and price tolerance), each government agency defines the outcomes most important to it for the customer segment measured. Each agency also identifies the principal activities that interface with its customers. The model provides predictions of the impact of these activities on customer satisfaction.

The RRB Customer Satisfaction model – disability segment, illustrated on page 9, should be viewed as a cause and effect model that moves from left to right, with satisfaction (ACSI) in the middle. The rectangles are multi-variable components that are measured by survey questions. The numbers in the upper right corners of the rectangles represent the strength of the effect of the component on the left to the one to which the arrow points on the right. These values represent "impacts." The larger the impact value, the more effect the component on the left has on the one on the right. The meanings of the numbers shown in the model are the topic of the rest of this chapter.

#### b. Customer Satisfaction (ACSI)

The **Customer Satisfaction Index (CSI)** is a weighted average of three questions, Q23, Q24, and Q25, in the questionnaire in Appendix A. The questions are answered on 1-10 scale and converted to a 0-100 scale for reporting purposes. The three questions measure: Overall satisfaction (Q23); Satisfaction compared to expectations (Q24); and Satisfaction compared to an 'ideal' organization (Q25). The model assigns the weights to each question in a way that maximizes the ability of the index to predict changes in agency outcomes (at the right of the model on page 9).

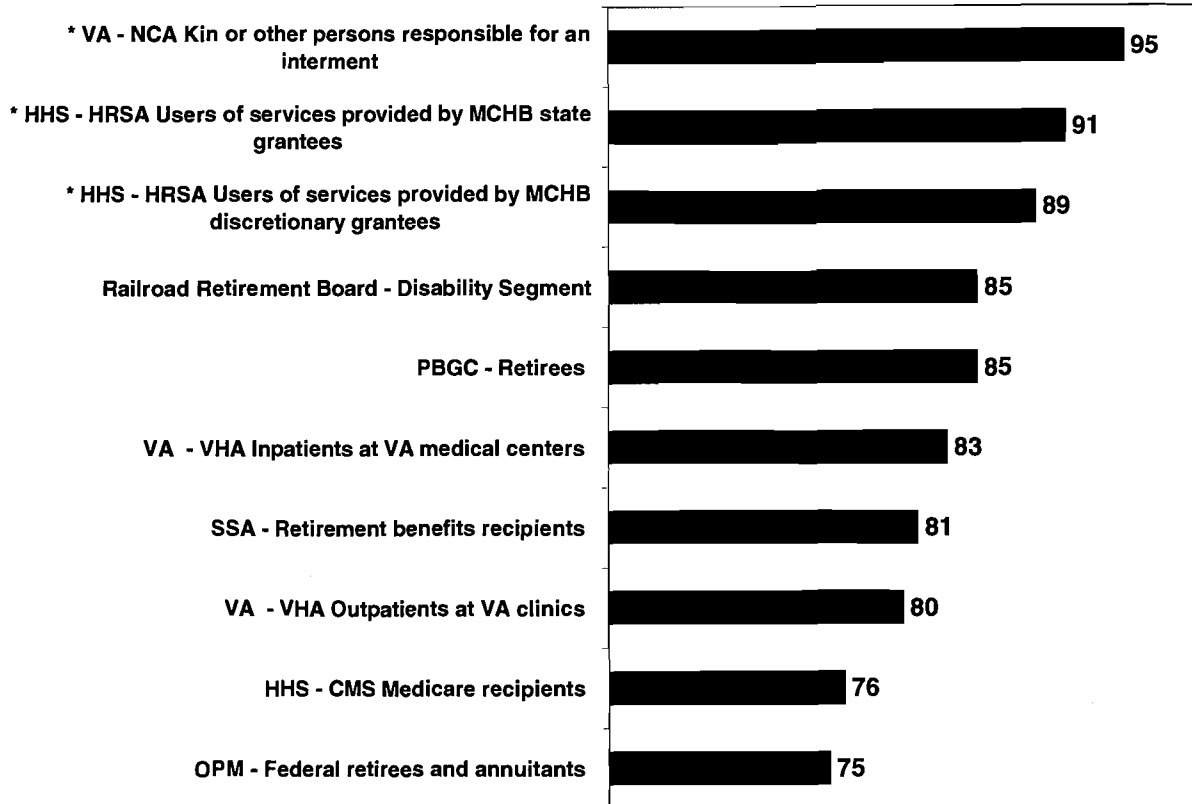
**The 2006 Customer Satisfaction Index (CSI) for the disability segment for Railroad Retirement Board is 85 on a 0-100 scale.** This is 14 points higher than the current national ACSI of 71 for the federal government. This score was derived by weighting the scores from Occupational respondents to represent 75% of the overall score for the segment. Total and Permanent scores were weighted to represent 25% of the overall score.

The Customer Satisfaction Index for the Occupational respondents is 87, while the Customer Satisfaction Index for Total and Permanent respondents is 81. This 6-point difference between the groups' scores is statistically significant at a 90% level of confidence.

Below are charts with Satisfaction benchmarks for other Federal Agencies, Life Insurance

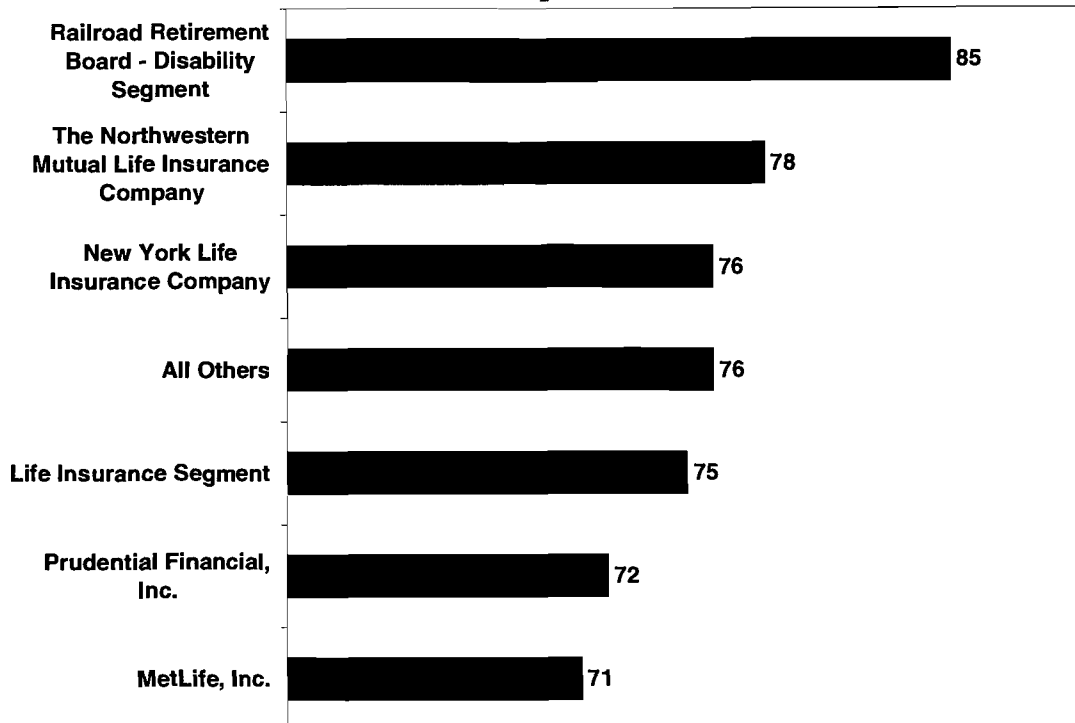
Companies and Health Insurance Companies. RRB disability segment satisfaction compares favorably to the other organizations in all benchmark comparisons.

### Federal Government Agency Satisfaction Benchmarks



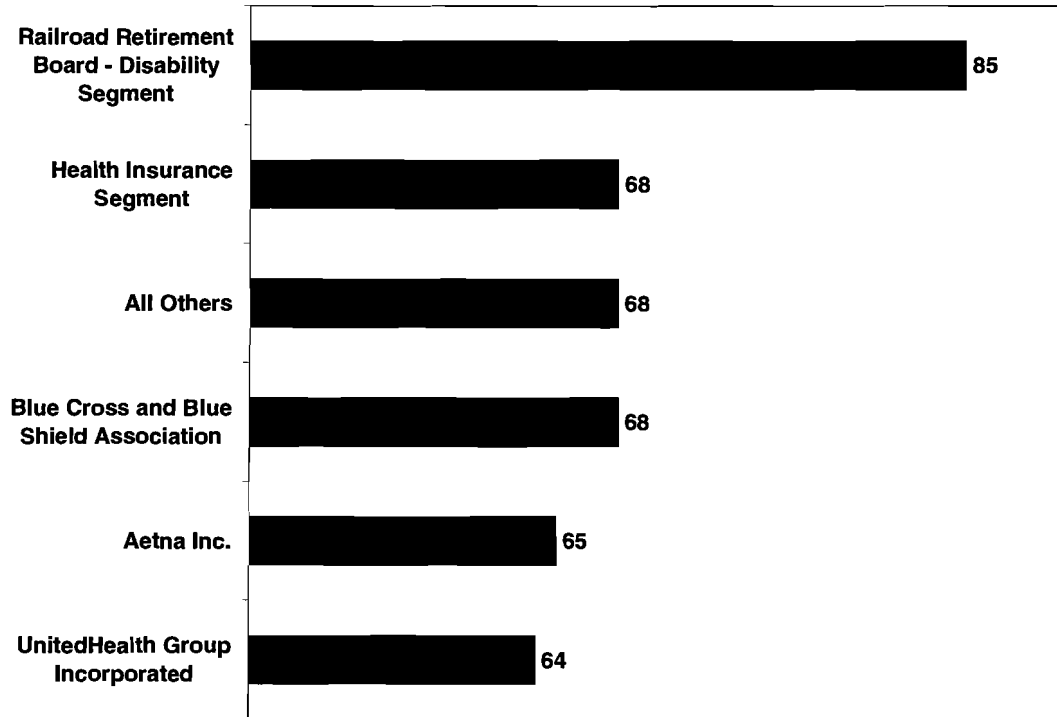
All scores above are from 2005, with the exception of those noted by \* which are from 2004.

### Life Insurance Companies Satisfaction Benchmarks



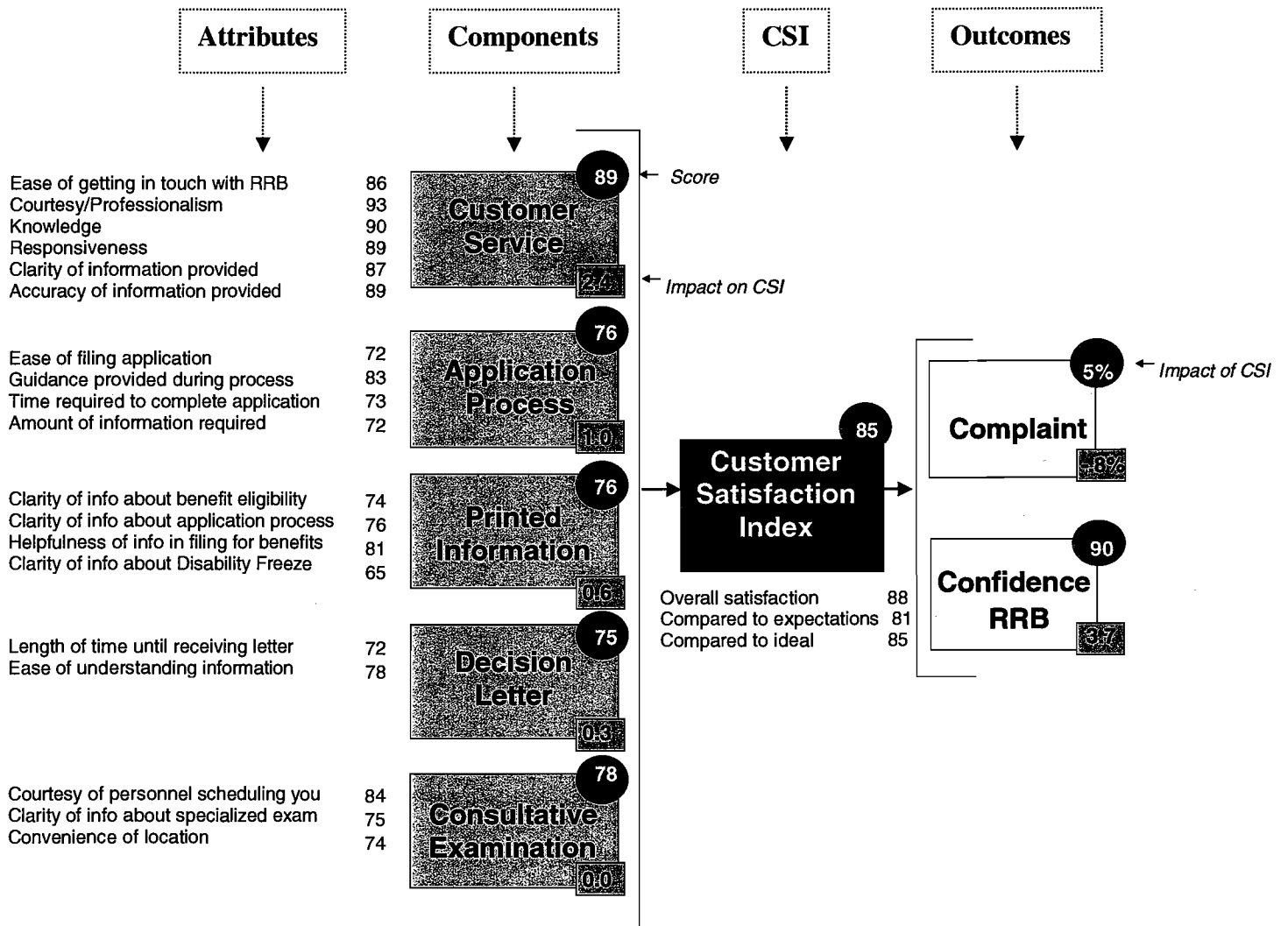


## Health Insurance Companies Satisfaction Benchmarks



### c. Customer Satisfaction Model

#### 2006 Railroad Retirement Board Customer Satisfaction Model – Disability Segment



RRB can use the scores (in circles) and impacts (in rectangles) from the model shown on page 9 to target areas for improvement that will have the greatest leverage on Customer Satisfaction and desired outcomes.

Attribute scores are the mean (average) respondent scores to each individual question that was asked in the survey. Respondents are asked to rate each item on a 1-10 scale with “1” being “poor” and “10” being “excellent.” CFI Group converts the mean responses to these items to a 0-100 scale for reporting purposes. It is important to note that these scores are averages, not percentages. The score is best thought of as an index, with 0 meaning “poor” and 100 meaning “excellent.”

A component score is the weighted average of the individual attribute ratings given by each respondent to the questions presented in the survey. A score is a relative measure of performance for a component, as given for a particular set of respondents. In the model illustrated on the previous page, scores for attributes ‘Length of time until receiving letter and ‘Ease of understanding information’ are combined to create the component score for ‘Decision Letter’.

Impacts should be read as the effect on the subsequent component if the initial driver (component) were to be improved or decreased by five points. For example, if the score of Application Process increased by 5 points (76 to 81), Customer Satisfaction would increase by the amount of its impact, 1.0 points, (from 85 to 86). Similarly, if Customer Satisfaction were to increase by 5 points, ‘Confidence in RRB’ would increase by 3.7 points from 90 to 93.7. (Note: Scores are reported to nearest whole number, so the score ‘Confidence in RRB’ in this example would be reported as 94.) If the driver increases by less than or more than five points, the resulting change in the subsequent component would be the corresponding fraction of the original impact. Impacts are additive. Thus, if multiple areas were to each improve by 5 points the related improvement in satisfaction will be the sum of the impacts.

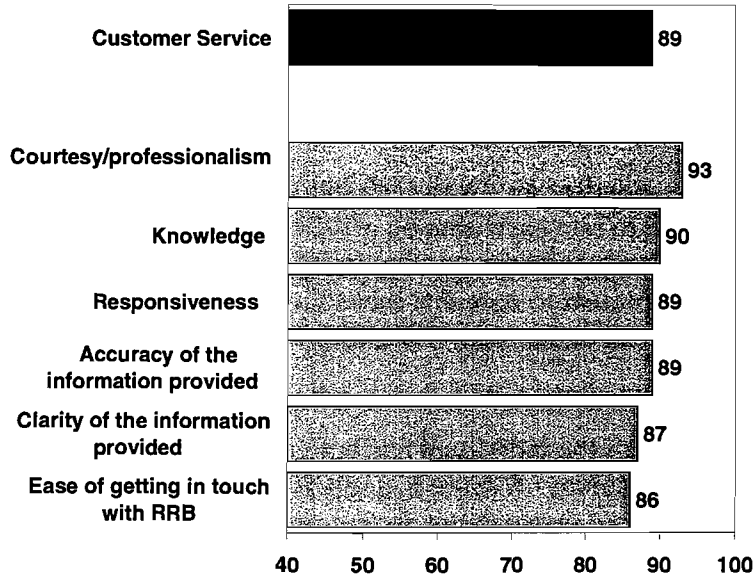
As with scores, impacts are also relative to one another. A low impact does not mean a component is unimportant. Rather, it means that a five-point change in that one component is unlikely to result in much improvement in Satisfaction at this time. Therefore, components with higher impacts are generally recommended for improvement first, especially if scores are lower for those components.

#### **d. Drivers of Customer Satisfaction**

##### **Customer Service**

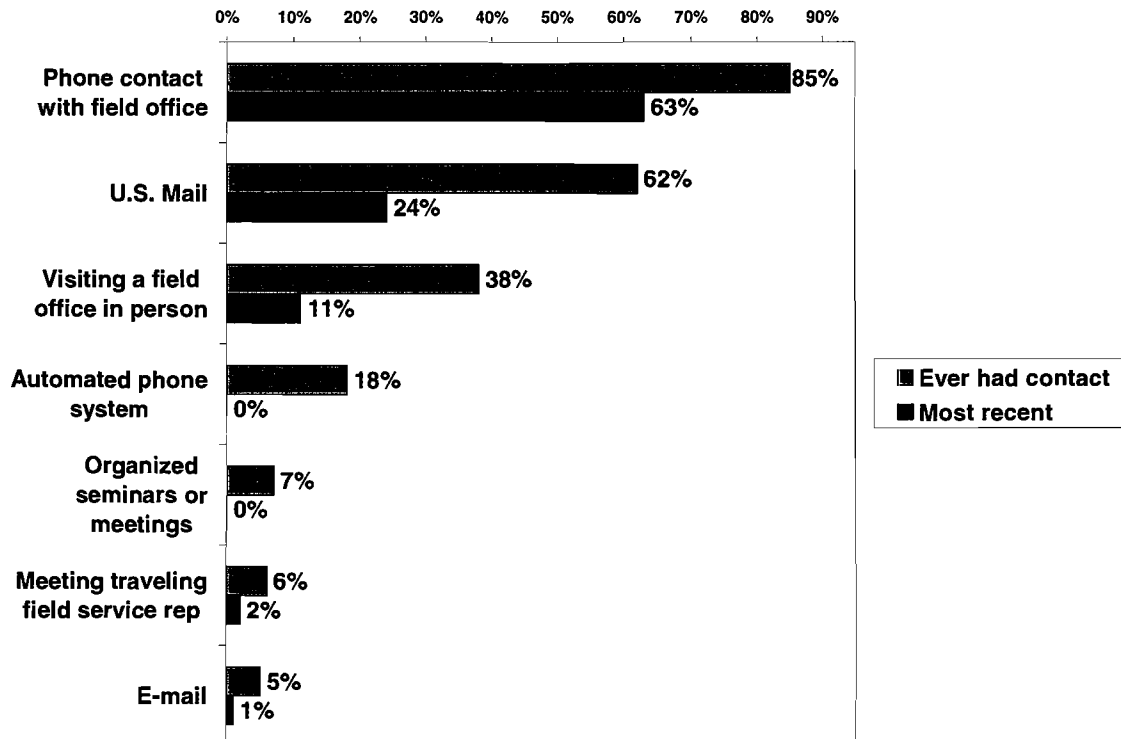
Customer Service is both the highest performing area (89) and the area with the largest impact on customer satisfaction (2.4). Customers score representatives the highest for their courtesy/professionalism (93). However representative’s knowledge (90) and responsiveness (89) score highly as well. The information that representatives provide to customers was found to be accurate (89) and clear (87). While the ease of getting in touch with representatives (86) was the lowest rated item for this component, it still received a positive rating. The aggregate level scores for Customer Service are shown in the chart below.

### Disability Segment – Customer Service (Q17-22)



A majority of respondents (85%) have had contact with Railroad Retirement Board by phone contact with the field office. U.S. mail was mentioned by 62% of respondents, while 38% have visited a field office in person. E-mail has only been used to contact Railroad Retirement Board by only 5% of the respondents.

### Disability Segment – Had the following types of contact with RRB (Q15-16)



While scores at an aggregate level for Customer Service are high, for those 11% of the respondents who were most recently serviced at an office in person, the rating is even higher. Their Customer Service score was 94. This score was significantly higher than the Customer Service score for those 24% who had most recently had contact by U.S. mail (88) or for those 63% whose most recent contact was by phone contact with the field office (89). *These differences are statistically significant – at an 80% level of confidence for the difference between the Customer Service scores for in person contact and phone contact with field office and at a 90% confidence level between the Customer Service scores for in person contact and U.S. mail contact.*

**Disability Segment – Customer Service (Q17-22) by Most Recent Means of Contact (Q16)**

|   | Visting Field Office | Phone Contact | U.S. Mail |
|---|----------------------|---------------|-----------|
| <b>Customer Service</b>   | <b>94</b>            | <b>89</b>     | <b>88</b> |
| The ease of getting in touch with the Railroad Retirement Board | 90                   | 87            | 84        |
| The courtesy/professionalism of its personnel                   | 98                   | 92            | 92        |
| The knowledge of its personnel                                  | 96                   | 90            | 90        |
| The responsiveness of its personnel                             | 94                   | 88            | 90        |
| The clarity of the information provided to you                  | 93                   | 89            | 83        |
| The accuracy of the information provided to you                 | 93                   | 90            | 85        |
| <b>Sample Size</b>  | <b>26</b>            | <b>154</b>    | <b>59</b> |

There is also a difference between the Customer Service ratings for Total and Permanent customers versus those for Occupational customers. The Customer Service rating by Occupational customers (91) was 6 points higher than the rating Total and Permanent customers (85) gave this area. Each item in Customer Service was scored significantly higher at a 90% level of confidence by Occupational customers.

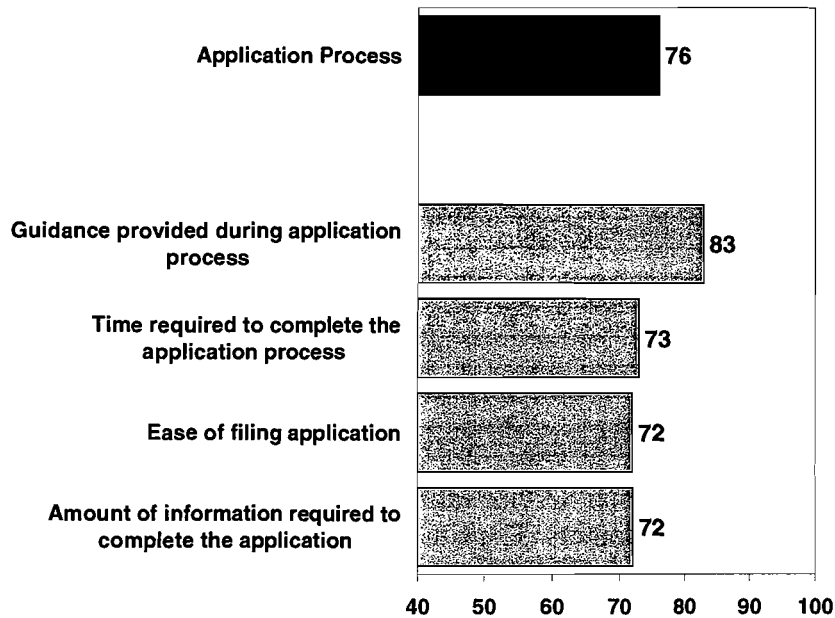
**Disability Segment – Customer Service (Q17-22): Occupational Customers v. Total and Permanent**

|   | Occupational | T & P     | Significant Difference |
|---|--------------|-----------|------------------------|
| <b>Customer Service</b>   | <b>91</b>    | <b>85</b> | <b>Yes</b>             |
| The ease of getting in touch with the Railroad Retirement Board | 88           | 83        | Yes                    |
| The courtesy/professionalism of its personnel                   | 94           | 90        | Yes                    |
| The knowledge of its personnel                                  | 93           | 85        | Yes                    |
| The responsiveness of its personnel                             | 91           | 85        | Yes                    |
| The clarity of the information provided to you                  | 89           | 84        | Yes                    |
| The accuracy of the information provided to you                 | 91           | 85        | Yes                    |

## Application Process

The Application Process is also a key driver of satisfaction with an impact of 1.0. Customers rated this area 76. Respondents were most content with the guidance they received during the application process (83). However, customers' scores indicated that they were not as content with the ease of filing the application (72). This is also reflected in the scores for the amount of information required (72) and the amount of time required (73) to complete the application.

### Disability Segment – Application Process (Q10, 11,11a and 11b)



Total and Permanent customers found the application process to be more difficult than Occupational customers did. Total and Permanent customers scored Application Process (72) 5 points lower than Occupational (77) customers did. In particular the ease of filing application (66) and the guidance Total and Permanent customers received lower scores. *Both items as well as Application Process were significantly lower at a 90% level of confidence.*

### Disability Segment – Application Process (Q10, 11,11a and 11b): Occupational Customers v. Total and Permanent

|   | Occupational | T & P | Significant Difference |
|---|--------------|-------|------------------------|
| Application Process   | 77           | 72    | Yes                    |
| Ease of filing application  | 75           | 66    | Yes                    |
| Guidance provided during application process from the RRB office                      | 86           | 77    | Yes                    |
| The time required to complete the application process was reasonable                  | 73           | 73    |                        |
| The amount of information required to complete the application process was reasonable | 72           | 72    |                        |

Respondents who used publications to help them file their application gave higher ratings to the application process than those who did not use publications. In particular, those using publications scored the ease of filing application and the reasonableness of the amount of information required significantly higher at a 90% level of confidence than those who did not. Those using publications also found the guidance received during the application process to be better; *also a statistically significant difference at a 90% level of confidence.*

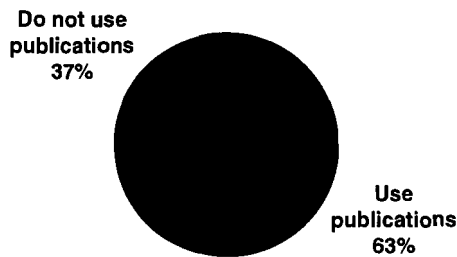
**Disability Segment – Application Process (Q10, 11,11a and 11b): Used Publications v. Did Not Use Publications (Q5)**

|   | Used Publications | Did Not Use Publication | Significant Difference |
|---|-------------------|-------------------------|------------------------|
| <b>Application Process</b>  | <b>79</b>         | <b>71</b>               | <b>Yes</b>             |
| Ease of filing application  | 75                | 67                      | Yes                    |
| Guidance provided during application process from the RRB office                      | 87                | 77                      | Yes                    |
| The time required to complete the application process was reasonable                  | 75                | 70                      |                        |
| The amount of information required to complete the application process was reasonable | 76                | 67                      | Yes                    |

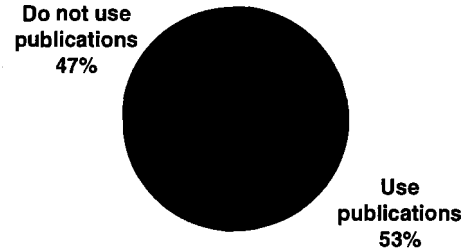
**Printed Information**

A majority of respondents used the publications from the Railroad Retirement Board to help them file their application. Overall 59% of respondents used the publications for filing. Occupational respondents were more likely to use the publications than Total and Permanent respondents were (63% versus 53%).

**Occupational Respondents (Q5)**

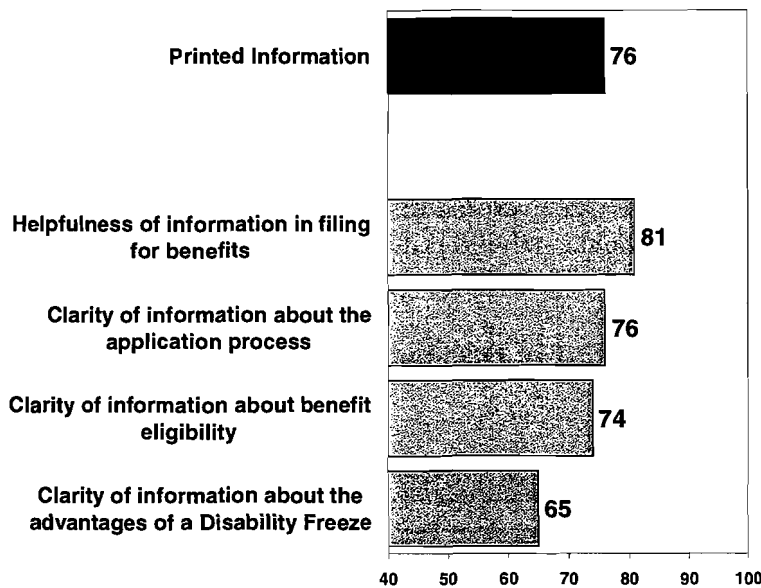


**Total and Permanent Respondents (Q5)**



Printed Information (0.6) has a moderate impact on satisfaction compared to Customer Service and the Application Process. Overall, customers scored this component 76. Respondents found the information for filing for benefits to be helpful (81). Respondents were not as positive about the clarity of information about both the application process (76) and benefit eligibility (74). However, the clarity of the information about the advantages of the Disability Freeze (65) was most problematic for customers.

**Disability Segment – Printed Information (Q6-9)**



Occupational customers found the Printed Information to be clearer about benefit eligibility and about the application process than Total and Permanent Customers did. Both items were rated significantly higher by Occupational customers (at a 90% level of confidence). While the Printed Information component itself was not significantly different between the two groups at a 90% level of confidence, the 5-point difference is statistically significant at a less stringent 80% level of confidence.

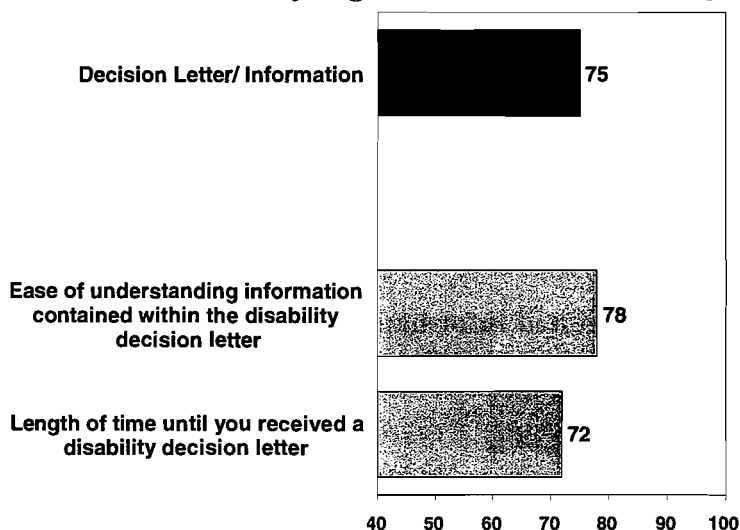
**Disability Segment – Printed Information (Q6-9): Occupational v. Total and Permanent**

|  | Occupational | T & P     | Significant Difference |
|--|--------------|-----------|------------------------|
| <b>Printed Information</b>   | <b>77</b>    | <b>72</b> |                        |
| Clarity of information about benefit eligibility                   | 76           | 68        | Yes                    |
| Clarity of information about the application process               | 78           | 72        | Yes                    |
| Helpfulness of information in filing for benefits                  | 82           | 77        |                        |
| Clarity of information about the advantages of a Disability Freeze | 66           | 62        |                        |

**Decision Letter**

The Decision Letter is not a key driver of satisfaction. It has a low impact on Satisfaction of 0.3 and was rated 75 by respondents. Respondents gave higher ratings to the ease of understanding the information contained in the disability decision letter (78) than to the length of time until they received the letter (72).

**Disability Segment – Decision Letter (Q13-14)**



The Decision Letter is another area where Occupational respondents gave significantly higher ratings than Total and Permanent respondents. *All differences in the table below are significant at a 90% level of confidence.*

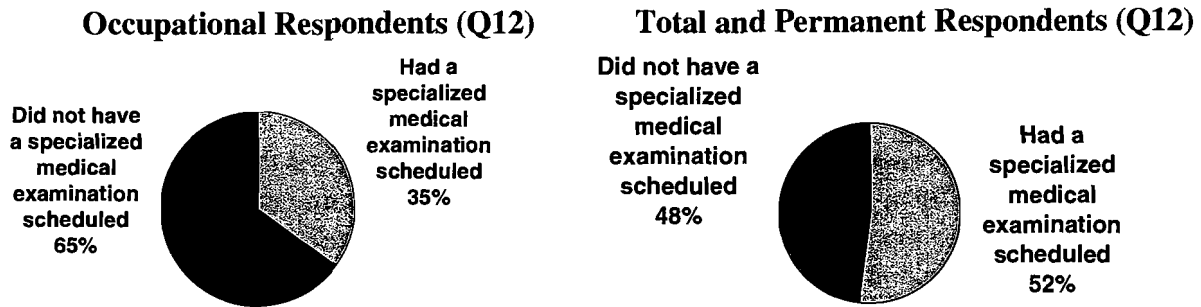
**Disability Segment – Decision Letter (Q13-14): Occupational v. Total and Permanent**

|   | Occupational | T & P     | Significant Difference |
|---|--------------|-----------|------------------------|
| <b>Decision Letter/ Information</b>   | <b>78</b>    | <b>70</b> | <b>Yes</b>             |
| Length of time until you received a disability decision letter                    | 75           | 66        | Yes                    |
| Ease of understanding information contained within the disability decision letter | 80           | 74        | Yes                    |



**Consultative Examination**

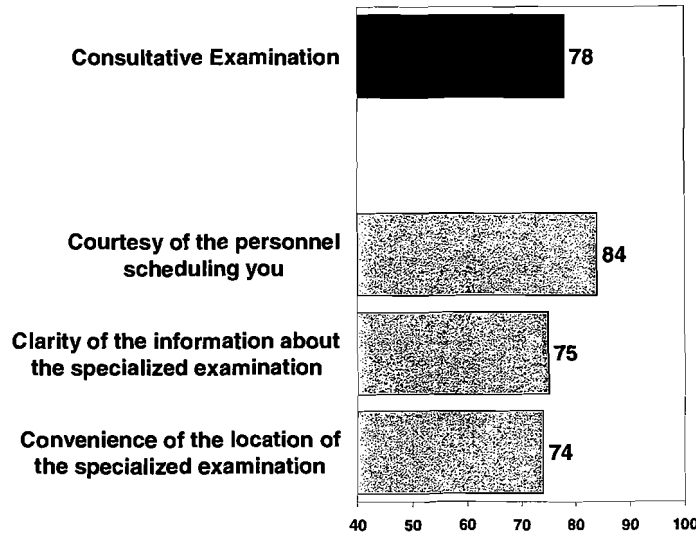
The Consultative Examination had zero impact (0.0) on customer satisfaction. This does not necessarily mean that it is unimportant to customers, but that a further increase in performance will not result in a subsequent increase in customer satisfaction. Overall, 42% of respondents had a consultative examination. Just over half (52%) of Total and Permanent respondents had a consultative examination scheduled by RRB, while 35% of Occupational respondents had an examination scheduled.



There was no difference in satisfaction or any component scores between respondents who had a specialized medical examination scheduled and those who did not. Both groups had a Customer Satisfaction Index of 85. This also was one area where there were no significant differences in ratings between Occupational and Total and Permanent respondents.

Respondents rated the Consultative Examination 78. They gave the highest marks to the courtesy of the personnel who scheduled them (84). However, they felt less positively about the convenience of the examination’s location (74) and the clarity of the information about the specialized examination (75).

**Disability Segment – Consultative Examination (Q12a, 12b and 12c)**



#### **e. Outcomes (and expectations) of Customer Satisfaction**

The RRB measures two outcomes from satisfied customers: customer complaints and confidence in RRB to do a good job in the future.

##### Prior Expectations (Q26)

Disability customers rated their prior expectations of the RRB 72. There was no significant difference between the ratings given by Occupational customers (73) and Total and Permanent customers (72).

##### Complaints (Q28)

The rate of customer complaints for the Disability Segment is 5%. Total and Permanent respondents (10%) were more likely to complain than Occupational respondents (3%). Those customers who report having complained to RRB about its service are also asked to rate how well their complaint was handled (Q29). The 14 respondents who had complained to RRB scored the handling of their complaint 62. Those 5% of respondents who complained also had a lower Customer Satisfaction Index – by 20 points. Those who complained had a Customer Satisfaction Index of 66, while those who did not complain scored Satisfaction 86.

##### Confidence in RRB (Q30)

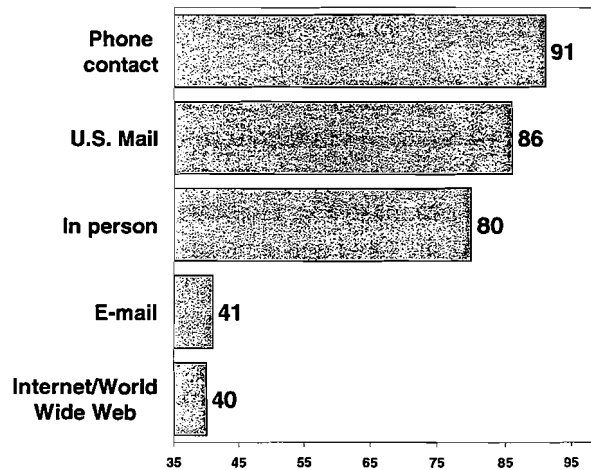
Respondents rated their confidence in RRB to do a good job of providing disability benefits in the future a 90. Like attributes scores, confidence was measured on a 1 to 10 scale that was converted to 0-100 for reporting purposes. A score of 90 implies that customers are very confident in RRB to continue to do a good job of providing disability benefits.

**f. Other Questions**

RRB was interested in learning about benefit recipients' rating of the various ways that RRB is currently providing assistance and service to recipients, as well as their preferences for conducting business in the future. Several questions in the survey were used to collect this user information.

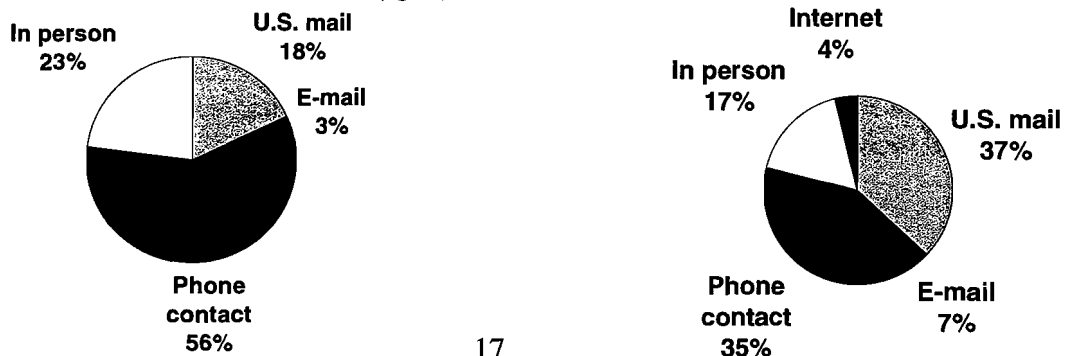
Specifically, the disability questionnaire asked customers to rate the overall value they placed on five different modes of service: U.S. mail, e-mail, phone contact, in person, and Internet/World Wide Web (Q31-Q35 of the questionnaire in Appendix A). These modes were rated on a scale from 1 ("Not at all valuable") to 10 ("Very Valuable") and are reported on a 0 to 100 scale. Of the five services recipients rate the Phone as the most valuable way to contact RRB at a 91. This was followed by U.S. mail (86) and In person (80). The least favored methods were Email (41) and the Internet (40). However, both e-mail and Internet Value scores had very large standard deviations, meaning that respondents tended to have extreme opinions about the value of those two modes. *Many "1" ratings were given – approximately one quarter of respondents rated the value of Internet or value of e-mail "1".*

**Disability Segment -Value score for each mode of service (Q31-35)**



With respect to how they would like to conduct business in the future, 56% of respondents prefer phone contact for conducting future business with RRB. The second most preferred method of contact is in person (23%) and 18% preferred mail. In a follow up question where respondents were asked to select their second preferred method for contacting RRB results show respondents equally split between U.S. mail (37%) and phone (35%).

**Most Preferred Method of Contact (Q36) Second Most Preferred Method of Contact (Q37)**



## Chapter III

### Summary and Recommendations

The Railroad Retirement Board disability benefit recipient rated their satisfaction with RRB quite high (85). The segment's satisfaction score compares favorably to other satisfaction from Federal Government agencies and the overall Federal Government ACSI (71). Customer satisfaction with RRB was also much higher than private sector insurance companies for both life and health insurance. Satisfaction scores for Total and Permanent and Occupational customers were also calculated separately with Occupational (87) rating their satisfaction higher than Total and Permanent (81) customers.

The 2006 Satisfaction survey measured performance in five component areas. Customer Service was the highest performing area with a score of 89. In particular, customers gave customer service the highest marks for their courtesy/professionalism. Customer Service is also the biggest driver of customer satisfaction for the disability segment with an impact of 2.4. Thus, while performance is already at a high level in this area, a further increase will boost satisfaction higher. Total and Permanent customers may provide more of an opportunity to improve Customer Service. They gave positive ratings to Customer Service (85). However, this still is 6-points lower than the rating Occupational customers (91) gave this area.

The next biggest driver of customer satisfaction for the disability segment is the Application Process with an impact of 1.0. Customers rated the Application Process somewhat lower than they rated Customer Service with a score of 76. Customers felt positively about the guidance they received from RRB during the process (83). However, customers felt less positively about the ease of filing the application and the time and amount of information required in the process. Total and Permanent Customers found the Application Process to be a bit more difficult than Occupational customers did. In addition, Total and Permanent customers gave lower ratings to the guidance provided during the application than Occupational customers did. Customers who used the publications to help with filing had an easier time with the Application Process. They rated Application Process significant higher than those who did not use the publications and gave high marks to the guidance provide by RRB (87).

The Printed Information itself had a modest impact on satisfaction with an impact of 0.6. Respondents felt the information was helpful in filing for benefits. However, the information about the benefit of the Disability Freeze was not that clear. Occupational respondents were more likely than Total and Permanent respondents to use the Printed Information (63% versus 53%).

The Decision Letter had a lower impact on satisfaction with an impact of 0.3 and received a score of 75. Of note, Total and Permanent customers gave significantly lower ratings to the Decision Letter and in particular to the length of time until they received a decision letter. The Consultative Examination had 0.0 impact on satisfaction. Customers found the personnel who scheduled them to be courteous.

A majority of respondents had contact with RRB by phone contact with the field office or by U.S. mail. These are also the most valued modes for conducting business in the future. Only 5% of disability segment customers have had contact by e-mail and for the most part, customers place low value on that mode of service (as well as Internet).

The satisfaction score of 85 for the disability segment indicates that customers are, for the most part, satisfied with RRB. However, by focusing on improving the lower scoring areas that have higher impacts, there is an opportunity to drive satisfaction higher.

- Customer Service is performing at a high level and there may not be much room to improve. Continue providing knowledgeable, professional service to customers. However, since this area had the highest impact on satisfaction it may be worth exploring ways to improve performance, and in particular for the Total and Permanent customers who gave lower ratings to customer service. Improving the ease of getting in touch with RRB and providing clearer information may be opportunities to take Customer Service to a higher level.
- Explore making the application process easier to complete. This is especially critical for Total and Permanent customers.
- One way of making the Application Process easier may be to promote the use of the Publications in filing the application. Since nearly half of Total and Permanent customers and over one-third of Occupational customers do not use the publications in helping them filing, it would be valuable for the next customer survey to ask an open-ended follow up question to these respondents as to why they did not use the publication.
- Within the Printed Information explore ways of making the information about the Disability Freeze and benefit eligibility (for Total and Permanent customers) clearer.
- Finally, customers indicated that they place much higher value on conducting business by phone, U.S. mail or in person. Continue offering these as primary modes for business. However, e-mail may be a viable means for conducting business with far more than it is currently used by. Only 5% of respondents report ever using e-mail for contacting RRB. However, 18% of respondents rated the value of e-mail '8' or higher (on a scale of 1 to 10).

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**APPENDIX A**  
**SURVEY QUESTIONNAIRE**

**Railroad Retirement Board  
Beneficiary Satisfaction Survey 2006  
Disability Segment  
Final Version**

(Items in BOLD are interviewer instructions, and are not intended to be read to the respondent. Items marked *i.e. or e.g.* should only be read if respondent needs clarification)

---

**Verify Respondent (Do not read)**

---

Q1. Hello. The Railroad Retirement Board has hired my company, [Data Collection Company], to call on their behalf. My name is \_\_\_\_\_. May I please speak with \_\_\_\_\_?

**WAIT FOR RESPONSE**

1. Correct Person on Phone **(GO TO INTRO)**
2. Not correct person, but Person is available **(HOLD UNTIL RESPONDENT ANSWERS AND READ BELOW)**

Q2. Hello. The Railroad Retirement Board has hired my company, [Data Collection Company], to call on their behalf. My name is \_\_\_\_\_. **(GO TO INTRO)**

3. If Person not available **(Schedule a call back)**
4. If No Such Person **"Thank you and have a nice day!"**
5. Refusal/Hung Up

---

**Intro (Do not read)**

---

**IF SPEAKING WITH CORRECT PERSON CONTINUE BELOW**

We are conducting research on how satisfied disability annuitants are with services provided by federal government agencies. The purpose of this research is to help the Railroad Retirement Board improve its services to you. Your answers are voluntary, but your opinions are very important for this research. Your responses will be completely confidential, and you will never be identified by name. This interview is authorized by Office of Management and Budget Control No. 1501-0191. This interview will take approximately 8 minutes.

Q3. Is now a good time?

1. Yes **(Continue)**
2. No "Can we schedule a time that is more convenient for you?"

**(For all questions, please include choices 98 = Don't Know and 99 = Refused/Hung Up)**



---

**Screening Questions (Do not read)**

---

Q4. The Railroad Retirement Board has told us that you are currently receiving disability benefits. Is this correct?

- 1. Yes
- 2. No **(TERMINATE CALL "Thank you for your time. Have a nice day!")**
- 98. Don't Know **(TERMINATE CALL "Thank you for your time. Have a nice day!")**
- 99. Refusal/Hung up **(TERMINATE CALL "Thank you for your time. Have a nice day!")**

---

**Printed Information (Do not read)**

---

To begin, think about the publications (from the Railroad Retirement Board) that you may have consulted for information on applying for and receiving your disability benefits.

Q5. Did you use the publications to help you file your application?

- 1. Yes **(CONTINUE BELOW)**
- 2. No **(SKIP TO NEXT SECTION)**
- 98. Don't Know **(SKIP TO NEXT SECTION)**

On a scale from 1 to 10 where 1 means "Poor" and 10 means "Excellent," please rate the following:

- Q6. Clarity of information about benefit eligibility
- Q7. Clarity of information about the application process
- Q8. Helpfulness of information in filing for benefits
- Q9. Clarity of information about the advantages of a Disability Freeze (i.e. entitlement to early Medicare coverage and possible tax advantages)

---

**Application Process (Do not read)**

---

Now, think about the application process you went through to obtain your disability benefits. On a scale from 1 to 10 where 1 means "Poor" and 10 means "Excellent," please rate the following:

- Q10. Ease of filing application
- Q11. Guidance provided during application process from the RRB office

Again, think about the application process that you went through to obtain your disability benefits. On a scale from 1 to 10 where 1 means "Strongly Disagree" and 10 means "Strongly Agree," please rate how much you agree or disagree with the following:

- Q11a. The time required to complete the application process was reasonable
- Q11b. The amount of information required to complete the application process was reasonable

---

**Consultative Examination (Do not read)**

---

Q12. Did you have a specialized medical examination scheduled by RRB?

1. Yes (**CONTINUE BELOW**)
2. No (**SKIP TO NEXT SECTION**)
98. Don't Know (**SKIP TO NEXT SECTION**)

Now, think about your experience with regard to the specialized medical examination. On a scale from 1 to 10 where 1 means "Poor" and 10 means "Excellent," please rate the following:

- Q12a. Courtesy of the personnel scheduling you
- Q12b. Clarity of the information about the specialized examination
- Q12c. Convenience of the location of the specialized examination

---

**Decision Letter/Information (Do not read)**

---

Now, please think about your disability decision letter, which was the letter you received that notified you that your disability annuity was granted.

On a scale from 1 to 10 where 1 means "Poor" and 10 means "Excellent," please rate the following:

- Q13. Length of time until you received a disability decision letter
- Q14. Ease of understanding information contained within the disability decision letter

---

**Customer Service (Do not read)**

---

Now, think about the ways you have recently contacted the Railroad Retirement Board about your disability benefits.

Q15. Please indicate whether you have had contact with the Railroad Retirement Board concerning your disability benefits in the following ways: (**Interviewer: read List, select all that apply**)

- Organized seminars or meetings
- Visiting a field office in person
- Meeting a traveling field service representative on Customer OutReach Program Service (*e.g., in a place other than the field office.*)
- By personal phone contact with a field office
- Automated phone system (e.g., RRB's Help Line Services)
- By e-mail
- By U.S. mail

Q16. Please indicate your most recent means of contact with the Railroad Retirement Board:

- Organized seminars or meetings
- Visiting a field office in person
- Meeting a traveling field service representative on Customer OutReach Program Service (*e.g., in a place other than the field office.*)
- By personal phone contact with a field office
- Automated phone system (e.g., RRB's Help Line Services)
- By e-mail
- By U.S. mail

Consider the most recent contact you have had with the Railroad Retirement Board concerning your disability benefits. On a scale from 1 to 10 where 1 means "Poor" and 10 means "Excellent," please rate the Railroad Retirement Board on the following:

- Q17. The ease of getting in touch with the Railroad Retirement Board
- Q18. The courtesy/professionalism of its personnel
- Q19. The knowledge of its personnel
- Q20. The responsiveness of its personnel
- Q21. The clarity of the information provided to you
- Q22. The accuracy of the information provided to you

---

**ACSI Benchmark Questions (Do not read)**

---

- Q23. On a scale from 1 to 10 where 1 means, "Not at All Satisfied" and 10 means "Extremely Satisfied," how satisfied are you with the services provided by the Railroad Retirement Board in connection with your disability benefits?
- Q24. Using a 10-point scale on which 1 now means "Does Not Meet Expectations" and 10 means "Exceeds Expectations," to what extent have the services provided by the Railroad Retirement Board in connection to your disability application fallen short of or exceeded your expectations?
- Q25. Forget for a moment your experiences with the Railroad Retirement Board. Now, imagine an ideal organization that handles applications for disability benefits. How well do you think the Railroad Retirement Board compares with that ideal organization? Please use a 10-point scale on which 1 means "Very Far from Ideal" and 10 means "Very Close to Ideal."

---

**Prior Expectations (Do not read)**

---

- Q26. Most of the questions I have been asking you are about your recent experiences with the Railroad Retirement Board. Now, I would like you to think about your expectations of the Railroad Retirement Board's services before you filed for disability benefits. Using a 10-point scale on which 1 means "Very Low" and 10 means "Very High," how would you rate your prior expectations of the overall quality of the disability benefits services provided by the Railroad Retirement Board?

---

**Outcome Measures (Do not read)**

---

(NO Q27)

Next, I want you to think about your interaction with the Railroad Retirement Board since you started receiving your disability benefits.

- Q28. Since you recently began receiving your disability benefits, have you complained to the Railroad Retirement Board about its service providing your benefits?
  - 1. Yes
  - 2. No **(skip to next section)**
- Q29. Using a 10-point scale on which 1 means "Handled Very Poorly" and 10 means "Handled Very Well," please rate how well your complaint was handled.
- Q30. Using a 10-point scale on which 1 means "Not At All Confident" and 10 means "Very Confident," how confident are you that the Railroad Retirement Board will do a good job in providing disability benefits in the future?

---

**Epilogue Question (Do not read)**

---

Consider the value you place on the various ways the Railroad Retirement Board currently provides assistance and service to you. Rate the following services using a 10-point scale where 1 means "Not At All Valuable" and 10 means "Very Valuable."

- Q31. U.S. mail
- Q32. E-mail
- Q33. Phone contact
- Q34. In person (e.g., a visit to a field office or meeting a traveling field service representative in a place other than a field office)
- Q35. Internet/World Wide Web (e.g., Benefit Online Services at RRB.gov)

---

**Preference Questions (Do not read)**

---

Finally, we'd like to ask just a couple more questions about your preferences...

- Q36. Of all the service options that the Railroad Retirement Board could offer you, which would be your most preferred method for conducting future business (e.g., change of address, or making a change to your direct deposit information)? **(responses will be randomly rotated)**
- U.S. mail
  - E-mail
  - Phone contact
  - In person (e.g., a visit to a field office or meeting a traveling field service representative in a place other than a field office)
  - Internet/World Wide Web (e.g., Benefit Online Services at RRB.gov)
- Q37. Which would be your second most preferred method for conducting future business (e.g., change of address or, making a change to your direct deposit information)? **(responses will be randomly rotated)**
- U.S. mail
  - E-mail
  - Phone contact
  - In person (e.g., a visit to a field office or meeting a traveling field service representative in a place other than a field office)
  - Internet/World Wide Web (e.g., Benefit Online Services at RRB.gov)

Thank you for your time. The Railroad Retirement Board appreciates your views and will use them to better serve its customers. Have a nice day!

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**APPENDIX B**  
**NON-MODEL QUESTIONS**

|  | Percent    |
|--|------------|
| <b>Use publications to help file your application (Q5)</b>                         |            |
| Yes  | 59%        |
| No   | 41%        |
| <b>Number of Respondents</b>   | <b>245</b> |
| <b>Had a specialized medical examination scheduled by RRB (Q12)</b>                |            |
| Yes  | 42%        |
| No   | 58%        |
| <b>Number of Respondents</b>   | <b>249</b> |
| <b>Had contact with the Railroad Retirement Board in the following ways* (Q15)</b> |            |
| Organized seminars or meetings   | 7%         |
| Visiting a field office in person  | 38%        |
| Meeting a traveling field service representative                                   | 6%         |
| Personal phone contact with a field office   | 85%        |
| Automated phone system   | 18%        |
| E-mail   | 5%         |
| U.S. Mail  | 62%        |
| <b>Number of Respondents</b>   | <b>250</b> |
| <b>Most recent contact method (Q16)</b>  |            |
| Visiting a field office in person  | 11%        |
| Meeting a traveling field service representative                                   | 2%         |
| Personal phone contact with a field office   | 63%        |
| Automated phone system   | 0%         |
| E-mail   | 1%         |
| U.S. Mail  | 24%        |
| <b>Number of Respondents</b>   | <b>246</b> |
| <b>Preferred method for conducting future business (Q36)</b>                       |            |
| U.S. mail  | 18%        |
| E-mail   | 3%         |
| Phone contact  | 56%        |
| In person  | 23%        |
| <b>Number of Respondents</b>   | <b>249</b> |
| <b>Second most preferred method for conducting future business (Q37)</b>           |            |
| U.S. mail  | 37%        |
| E-mail   | 7%         |
| Phone contact  | 35%        |
| In person  | 17%        |
| Internet/World Wide Web  | 4%         |
| <b>Number of Respondents</b>   | <b>249</b> |

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**APPENDIX C**  
**ATTRIBUTE TABLES BY SELECT SEGMENTS**

## DISABILITY SEGMENT – AGGREGATE SCORES AND IMPACTS

|   | Scores | Impacts |
|---|--------|---------|
| <b>Printed Information (Q6-9)</b>   | 76     | 0.6     |
| Clarity of information about benefit eligibility                                      | 74     |         |
| Clarity of information about the application process                                  | 76     |         |
| Helpfulness of information in filing for benefits                                     | 81     |         |
| Clarity of information about the advantages of a Disability Freeze                    | 65     |         |
| <b>Application Process (Q10,11,11a,11b)</b>   | 76     | 1.0     |
| Ease of filing application  | 72     |         |
| Guidance provided during application process from the RRB office                      | 83     |         |
| The time required to complete the application process was reasonable                  | 73     |         |
| The amount of information required to complete the application process was reasonable | 72     |         |
| <b>Consultative Examination (Q12a,12b,12c)</b>  | 78     | 0.0     |
| Courtesy of the personnel scheduling you  | 84     |         |
| Clarity of the information about the specialized examination                          | 75     |         |
| Convenience of the location of the specialized examination                            | 74     |         |
| <b>Decision Letter/ Information (Q13,14)</b>  | 75     | 0.3     |
| Length of time until you received a disability decision letter                        | 72     |         |
| Ease of understanding information contained within the disability decision letter     | 78     |         |
| <b>Customer Service (Q17-22)</b>  | 89     | 2.4     |
| The ease of getting in touch with the Railroad Retirement Board                       | 86     |         |
| The courtesy/professionalism of its personnel   | 93     |         |
| The knowledge of its personnel  | 90     |         |
| The responsiveness of its personnel   | 89     |         |
| The clarity of the information provided to you  | 87     |         |
| The accuracy of the information provided to you                                       | 89     |         |

|  |    |       |
|--|----|-------|
| <b>Customer Satisfaction Index (Q23-25)</b>              | 85 | --    |
| Overall satisfaction with RRB disability benefit service | 88 |       |
| RRB compared to expectations                             | 81 |       |
| RRB compared to ideal organization                       | 85 |       |
| <b>Complaints (Q28)</b>                                  | 5% | -1.7% |
| Complained to RRB  | 5% |       |
| <b>Confidence in RRB (Q30)</b>                           | 90 | 3.7   |
| Confident RRB will do a good job in future               | 90 |       |

### *Non-Modeled*

|                                 |    |    |
|---------------------------------|----|----|
| <b>Complaint Handling (Q29)</b> | 62 | -- |
| Complaint handling              | 62 |    |
| <b>Prior Expectations (Q26)</b> | 72 | -- |
| Prior expectations              | 72 |    |

### *Epilogue*

|  |    |    |
|--|----|----|
| <b>Rate the various ways the RRB provides assistance and service to you (Q31-35)</b> |    | -- |
| U.S. Mail  | 86 |    |
| E-mail   | 41 |    |
| Phone contact  | 91 |    |
| In person  | 80 |    |
| Internet/World Wide Web  | 40 |    |

|                    |     |
|--------------------|-----|
| <b>Sample Size</b> | 250 |
|--------------------|-----|

## PERFORMANCE SCORES – OCCUPATIONAL VERSUS TOTAL AND PERMANENT

|   | Occupational | T & P     | Significant Difference |
|---|--------------|-----------|------------------------|
| <b>Printed Information (Q6-9)</b>   | <b>77</b>    | <b>72</b> |                        |
| Clarity of information about benefit eligibility                                      | 76           | 68        | Yes                    |
| Clarity of information about the application process                                  | 78           | 72        | Yes                    |
| Helpfulness of information in filing for benefits                                     | 82           | 77        |                        |
| Clarity of information about the advantages of a Disability Freeze                    | 66           | 62        |                        |
| <b>Application Process (Q10,11, 11a, 11b)</b>   | <b>77</b>    | <b>72</b> | Yes                    |
| Ease of filing application  | 75           | 66        | Yes                    |
| Guidance provided during application process from the RRB office                      | 86           | 77        | Yes                    |
| The time required to complete the application process was reasonable                  | 73           | 73        |                        |
| The amount of information required to complete the application process was reasonable | 72           | 72        |                        |
| <b>Consultative Examination (Q12a,12b,12c)</b>  | <b>78</b>    | <b>79</b> |                        |
| Courtesy of the personnel scheduling you  | 86           | 82        |                        |
| Clarity of the information about the specialized examination                          | 73           | 78        |                        |
| Convenience of the location of the specialized examination                            | 72           | 75        |                        |
| <b>Decision Letter/ Information (Q13-14)</b>  | <b>78</b>    | <b>70</b> | Yes                    |
| Length of time until you received a disability decision letter                        | 75           | 66        | Yes                    |
| Ease of understanding information contained within the disability decision letter     | 80           | 74        | Yes                    |
| <b>Customer Service (Q17-22)</b>  | <b>91</b>    | <b>85</b> | Yes                    |
| The ease of getting in touch with the Railroad Retirement Board                       | 88           | 83        | Yes                    |
| The courtesy/professionalism of its personnel   | 94           | 90        | Yes                    |
| The knowledge of its personnel  | 93           | 85        | Yes                    |
| The responsiveness of its personnel   | 91           | 85        | Yes                    |
| The clarity of the information provided to you  | 89           | 84        | Yes                    |
| The accuracy of the information provided to you                                       | 91           | 85        | Yes                    |

|  |           |            |     |
|--|-----------|------------|-----|
| <b>Customer Satisfaction Index (Q23-25)</b>              | <b>87</b> | <b>81</b>  | Yes |
| Overall satisfaction with RRB disability benefit service | 90        | 83         | Yes |
| RRB compared to expectations                             | 83        | 77         | Yes |
| RRB compared to ideal organization                       | 86        | 83         |     |
| <b>Complaints (Q28)</b>                                  | <b>3%</b> | <b>10%</b> | Yes |
| Complained to RRB  | 3%        | 10%        | Yes |
| <b>Confidence in RRB (Q30)</b>                           | <b>91</b> | <b>87</b>  | Yes |
| Confident RRB will do a good job in future               | 91        | 87         | Yes |

### *Non-Modeled*

|                                 |           |           |  |
|---------------------------------|-----------|-----------|--|
| <b>Complaint Handling (Q29)</b> | <b>81</b> | <b>52</b> |  |
| Complaint handling              | 81        | 52        |  |
| <b>Prior Expectations (Q26)</b> | <b>73</b> | <b>72</b> |  |
| Prior expectations              | 73        | 72        |  |

### *Epilogue*

|  |    |    |     |
|--|----|----|-----|
| <b>Rate the various ways the RRB provides assistance and service to you (Q31-35)</b> |    |    |     |
| U.S. Mail  | 87 | 85 |     |
| E-mail   | 47 | 30 | Yes |
| Phone contact  | 92 | 89 |     |
| In person  | 85 | 72 | Yes |
| Internet/World Wide Web  | 45 | 31 | Yes |

|                    |            |            |
|--------------------|------------|------------|
| <b>Sample Size</b> | <b>150</b> | <b>100</b> |
| Weighting          | 75%        | 25%        |

**PERFORMANCE SCORES – USED PUBLICATIONS VERSUS DID NOT USE PUBLICATIONS**

|   | <b>Used Publications</b> | <b>Did Not Use Publication</b> | <b>Significant Difference</b> |
|---|--------------------------|--------------------------------|-------------------------------|
| <b>Printed Information (Q6-9)</b>   | <b>76</b>                | <b>-</b>                       |                               |
| Clarity of information about benefit eligibility                                      | 74                       | -                              |                               |
| Clarity of information about the application process                                  | 76                       | -                              |                               |
| Helpfulness of information in filing for benefits                                     | 81                       | -                              |                               |
| Clarity of information about the advantages of a Disability Freeze                    | 65                       | -                              |                               |
| <b>Application Process (Q10,11,11a,11b)</b>   | <b>79</b>                | <b>71</b>                      | <b>Yes</b>                    |
| Ease of filing application  | 75                       | 67                             | Yes                           |
| Guidance provided during application process from the RRB office                      | 87                       | 77                             | Yes                           |
| The time required to complete the application process was reasonable                  | 75                       | 70                             |                               |
| The amount of information required to complete the application process was reasonable | 76                       | 67                             | Yes                           |
| <b>Consultative Examination (Q12a,12b,12c)</b>  | <b>79</b>                | <b>79</b>                      |                               |
| Courtesy of the personnel scheduling you  | 84                       | 85                             |                               |
| Clarity of the information about the specialized examination                          | 77                       | 74                             |                               |
| Convenience of the location of the specialized examination                            | 73                       | 76                             |                               |
| <b>Decision Letter/ Information (Q13-14)</b>  | <b>77</b>                | <b>73</b>                      |                               |
| Length of time until you received a disability decision letter                        | 74                       | 69                             |                               |
| Ease of understanding information contained within the disability decision letter     | 80                       | 77                             |                               |
| <b>Customer Service (Q17-22)</b>  | <b>91</b>                | <b>86</b>                      | <b>Yes</b>                    |
| The ease of getting in touch with the Railroad Retirement Board                       | 88                       | 84                             |                               |
| The courtesy/professionalism of its personnel   | 94                       | 90                             | Yes                           |
| The knowledge of its personnel  | 93                       | 86                             | Yes                           |
| The responsiveness of its personnel   | 91                       | 86                             | Yes                           |
| The clarity of the information provided to you  | 89                       | 84                             | Yes                           |
| The accuracy of the information provided to you                                       | 91                       | 85                             | Yes                           |

|  |           |           |            |
|--|-----------|-----------|------------|
| <b>Customer Satisfaction Index (Q23-25)</b>              | <b>87</b> | <b>81</b> | <b>Yes</b> |
| Overall satisfaction with RRB disability benefit service | 90        | 85        | Yes        |
| RRB compared to expectations                             | 85        | 76        | Yes        |
| RRB compared to ideal organization                       | 88        | 80        | Yes        |
| <b>Complaints (Q28)</b>                                  | <b>4%</b> | <b>6%</b> |            |
| Complained to RRB  | 4%        | 6%        |            |
| <b>Confidence in RRB (Q30)</b>                           | <b>92</b> | <b>87</b> | <b>Yes</b> |
| Confident RRB will do a good job in future               | 92        | 87        | Yes        |

**Non-Modeled**

|                                 |           |           |  |
|---------------------------------|-----------|-----------|--|
| <b>Complaint Handling (Q29)</b> | <b>75</b> | <b>49</b> |  |
| Complaint handling              | 75        | 49        |  |
| <b>Prior Expectations (Q26)</b> | <b>75</b> | <b>69</b> |  |
| Prior expectations              | 75        | 69        |  |

**Epilogue**

|  |    |    |  |
|--|----|----|--|
| <b>Rate the various ways the RRB provides assistance and service to you (Q31-35)</b> |    |    |  |
| U.S. Mail  | 87 | 83 |  |
| E-mail   | 39 | 42 |  |
| Phone contact  | 92 | 89 |  |
| In person  | 82 | 77 |  |
| Internet/World Wide Web  | 38 | 42 |  |

|                    |            |            |  |
|--------------------|------------|------------|--|
| <b>Sample Size</b> | <b>144</b> | <b>101</b> |  |
|--------------------|------------|------------|--|

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**APPENDIX D**  
**MEANS AND FREQUENCIES OF SURVEY QUESTIONS**

**Q1. – Q4. SCREENER QUESTIONS TABLES OMITTED**

**Q5. Did you use the publications to help you file your application?**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Yes                         | 144       | 57.6    | 57.6          | 57.6               |
|       | No                          | 101       | 40.4    | 40.4          | 98.0               |
|       | (DO NOT READ)<br>DON'T KNOW | 5         | 2.0     | 2.0           | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q6. Clarity of information about benefit eligibility**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                        | 1         | .4      | .7            | .7                 |
|       | 02                          | 2         | .8      | 1.4           | 2.1                |
|       | 03                          | 4         | 1.6     | 2.8           | 4.9                |
|       | 04                          | 4         | 1.6     | 2.8           | 7.6                |
|       | 05                          | 9         | 3.6     | 6.3           | 13.9               |
|       | 06                          | 12        | 4.8     | 8.3           | 22.2               |
|       | 07                          | 34        | 13.6    | 23.6          | 45.8               |
|       | 08                          | 31        | 12.4    | 21.5          | 67.4               |
|       | 09                          | 11        | 4.4     | 7.6           | 75.0               |
|       | Excellent                   | 35        | 14.0    | 24.3          | 99.3               |
|       | (DO NOT READ)<br>DON'T KNOW | 1         | .4      | .7            | 100.0              |
| Total | 144                         | 57.6      | 100.0   |               |                    |

**Q7. Clarity of information about the application process**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                        | 1         | .4      | .7            | .7                 |
|       | 02                          | 2         | .8      | 1.4           | 2.1                |
|       | 03                          | 1         | .4      | .7            | 2.8                |
|       | 04                          | 3         | 1.2     | 2.1           | 4.9                |
|       | 05                          | 9         | 3.6     | 6.3           | 11.1               |
|       | 06                          | 10        | 4.0     | 6.9           | 18.1               |
|       | 07                          | 28        | 11.2    | 19.4          | 37.5               |
|       | 08                          | 42        | 16.8    | 29.2          | 66.7               |
|       | 09                          | 12        | 4.8     | 8.3           | 75.0               |
|       | Excellent                   | 35        | 14.0    | 24.3          | 99.3               |
|       | (DO NOT READ)<br>DON'T KNOW | 1         | .4      | .7            | 100.0              |
| Total | 144                         | 57.6      | 100.0   |               |                    |

**Q8. Helpfulness of information in filing for benefits**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                        | 1         | .4      | .7            | .7                 |
|       | 02                          | 1         | .4      | .7            | 1.4                |
|       | 03                          | 1         | .4      | .7            | 2.1                |
|       | 04                          | 2         | .8      | 1.4           | 3.5                |
|       | 05                          | 10        | 4.0     | 6.9           | 10.4               |
|       | 06                          | 7         | 2.8     | 4.9           | 15.3               |
|       | 07                          | 14        | 5.6     | 9.7           | 25.0               |
|       | 08                          | 39        | 15.6    | 27.1          | 52.1               |
|       | 09                          | 17        | 6.8     | 11.8          | 63.9               |
|       | Excellent                   | 51        | 20.4    | 35.4          | 99.3               |
|       | (DO NOT READ)<br>DON'T KNOW | 1         | .4      | .7            | 100.0              |
| Total | 144                         | 57.6      | 100.0   |               |                    |

**Q9. Clarity of information about the advantages of a Disability Freeze (i.e. entitlement to...**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                        | 5         | 2.0     | 3.5           | 3.5                |
|       | 02                          | 3         | 1.2     | 2.1           | 5.6                |
|       | 03                          | 4         | 1.6     | 2.8           | 8.3                |
|       | 04                          | 9         | 3.6     | 6.3           | 14.6               |
|       | 05                          | 20        | 8.0     | 13.9          | 28.5               |
|       | 06                          | 14        | 5.6     | 9.7           | 38.2               |
|       | 07                          | 16        | 6.4     | 11.1          | 49.3               |
|       | 08                          | 22        | 8.8     | 15.3          | 64.6               |
|       | 09                          | 7         | 2.8     | 4.9           | 69.4               |
|       | Excellent                   | 28        | 11.2    | 19.4          | 88.9               |
|       | (DO NOT READ)<br>DON'T KNOW | 16        | 6.4     | 11.1          | 100.0              |
| Total | 144                         | 57.6      | 100.0   |               |                    |



**Q10. Ease of filing application**

|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Poor      | 7         | 2.8     | 2.8           | 2.8                |
|       | 02        | 4         | 1.6     | 1.6           | 4.4                |
|       | 03        | 7         | 2.8     | 2.8           | 7.2                |
|       | 04        | 8         | 3.2     | 3.2           | 10.4               |
|       | 05        | 35        | 14.0    | 14.0          | 24.4               |
|       | 06        | 18        | 7.2     | 7.2           | 31.6               |
|       | 07        | 35        | 14.0    | 14.0          | 45.6               |
|       | 08        | 40        | 16.0    | 16.0          | 61.6               |
|       | 09        | 22        | 8.8     | 8.8           | 70.4               |
|       | Excellent | 74        | 29.6    | 29.6          | 100.0              |
|       | Total     | 250       | 100.0   | 100.0         |                    |

**Q11. Guidance provided during application process from the RRB...**

|       |                                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                              | 5         | 2.0     | 2.0           | 2.0                |
|       | 02                                | 4         | 1.6     | 1.6           | 3.6                |
|       | 03                                | 4         | 1.6     | 1.6           | 5.2                |
|       | 04                                | 5         | 2.0     | 2.0           | 7.2                |
|       | 05                                | 16        | 6.4     | 6.4           | 13.6               |
|       | 06                                | 6         | 2.4     | 2.4           | 16.0               |
|       | 07                                | 19        | 7.6     | 7.6           | 23.6               |
|       | 08                                | 34        | 13.6    | 13.6          | 37.2               |
|       | 09                                | 32        | 12.8    | 12.8          | 50.0               |
|       | Excellent                         | 124       | 49.6    | 49.6          | 99.6               |
|       | (DO NOT<br>READ)<br>DON'T<br>KNOW | 1         | .4      | .4            | 100.0              |
|       | Total                             | 250       | 100.0   | 100.0         |                    |

**Q11a. On a scale from 1 to 10 where 1 means 'Strongly Disagree' and 10 means 'Strongly Agree', please rate how much you agree or disagree with the following: The time required to complete the application process was reasonable**

|       |                          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree        | 14        | 5.6     | 5.6           | 5.6                |
|       | 02                       | 4         | 1.6     | 1.6           | 7.2                |
|       | 03                       | 9         | 3.6     | 3.6           | 10.8               |
|       | 04                       | 4         | 1.6     | 1.6           | 12.4               |
|       | 05                       | 26        | 10.4    | 10.4          | 22.8               |
|       | 06                       | 9         | 3.6     | 3.6           | 26.4               |
|       | 07                       | 28        | 11.2    | 11.2          | 37.6               |
|       | 08                       | 45        | 18.0    | 18.0          | 55.6               |
|       | 09                       | 22        | 8.8     | 8.8           | 64.4               |
|       | Strongly Agree           | 88        | 35.2    | 35.2          | 99.6               |
|       | (DO NOT READ) DON'T KNOW | 1         | .4      | .4            | 100.0              |
|       | Total                    | 250       | 100.0   | 100.0         |                    |

**Q11b. On a scale from 1 to 10 where 1 means 'Strongly Disagree' and 10 means 'Strongly Agree', please rate how much you agree or disagree with the following: The amount of information required to complete the application process was reasonable**

|       |                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 9         | 3.6     | 3.6           | 3.6                |
|       | 02                | 6         | 2.4     | 2.4           | 6.0                |
|       | 03                | 10        | 4.0     | 4.0           | 10.0               |
|       | 04                | 9         | 3.6     | 3.6           | 13.6               |
|       | 05                | 27        | 10.8    | 10.8          | 24.4               |
|       | 06                | 9         | 3.6     | 3.6           | 28.0               |
|       | 07                | 29        | 11.6    | 11.6          | 39.6               |
|       | 08                | 49        | 19.6    | 19.6          | 59.2               |
|       | 09                | 18        | 7.2     | 7.2           | 66.4               |
|       | Strongly Agree    | 84        | 33.6    | 33.6          | 100.0              |
|       | Total             | 250       | 100.0   | 100.0         |                    |

**Q12. Did you have a specialized medical examination scheduled by RRB?**

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Yes           | 104       | 41.6    | 41.6          | 41.6               |
|       | No            | 145       | 58.0    | 58.0          | 99.6               |
|       | (DO NOT READ) |           |         |               |                    |
|       | DON'T KNOW    | 1         | .4      | .4            | 100.0              |
|       | Total         | 250       | 100.0   | 100.0         |                    |

**Q12a. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent', please rate the following:  
Courtesy of the personnel scheduling you**

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Poor          | 3         | 1.2     | 2.9           | 2.9                |
|       | 02            | 2         | .8      | 1.9           | 4.8                |
|       | 03            | 1         | .4      | 1.0           | 5.8                |
|       | 05            | 5         | 2.0     | 4.8           | 10.6               |
|       | 07            | 11        | 4.4     | 10.6          | 21.2               |
|       | 08            | 14        | 5.6     | 13.5          | 34.6               |
|       | 09            | 13        | 5.2     | 12.5          | 47.1               |
|       | Excellent     | 54        | 21.6    | 51.9          | 99.0               |
|       | (DO NOT READ) |           |         |               |                    |
|       | DON'T KNOW    | 1         | .4      | 1.0           | 100.0              |
|       | Total         | 104       | 41.6    | 100.0         |                    |

**Q12b. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent', please rate the following:  
Clarity of the information about the specialized examination**

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Poor          | 3         | 1.2     | 2.9           | 2.9                |
|       | 02            | 3         | 1.2     | 2.9           | 5.8                |
|       | 03            | 1         | .4      | 1.0           | 6.7                |
|       | 04            | 2         | .8      | 1.9           | 8.7                |
|       | 05            | 11        | 4.4     | 10.6          | 19.2               |
|       | 06            | 7         | 2.8     | 6.7           | 26.0               |
|       | 07            | 12        | 4.8     | 11.5          | 37.5               |
|       | 08            | 14        | 5.6     | 13.5          | 51.0               |
|       | 09            | 9         | 3.6     | 8.7           | 59.6               |
|       | Excellent     | 41        | 16.4    | 39.4          | 99.0               |
|       | (DO NOT READ) |           |         |               |                    |
|       | DON'T KNOW    | 1         | .4      | 1.0           | 100.0              |
|       | Total         | 104       | 41.6    | 100.0         |                    |

**Q12c. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent', please rate the following:  
Convenience of the location of the specialized examination**

|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Poor      | 5         | 2.0     | 4.8           | 4.8                |
|       | 02        | 6         | 2.4     | 5.8           | 10.6               |
|       | 03        | 2         | .8      | 1.9           | 12.5               |
|       | 04        | 3         | 1.2     | 2.9           | 15.4               |
|       | 05        | 8         | 3.2     | 7.7           | 23.1               |
|       | 06        | 3         | 1.2     | 2.9           | 26.0               |
|       | 07        | 10        | 4.0     | 9.6           | 35.6               |
|       | 08        | 17        | 6.8     | 16.3          | 51.9               |
|       | 09        | 4         | 1.6     | 3.8           | 55.8               |
|       | Excellent | 46        | 18.4    | 44.2          | 100.0              |
|       | Total     | 104       | 41.6    | 100.0         |                    |

**Q13. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent,' please rate the following:  
Length of time until you received a disability decision letter**

|       |                                   | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                              | 9         | 3.6     | 3.6           | 3.6                |
|       | 02                                | 6         | 2.4     | 2.4           | 6.0                |
|       | 03                                | 4         | 1.6     | 1.6           | 7.6                |
|       | 04                                | 9         | 3.6     | 3.6           | 11.2               |
|       | 05                                | 33        | 13.2    | 13.2          | 24.4               |
|       | 06                                | 14        | 5.6     | 5.6           | 30.0               |
|       | 07                                | 26        | 10.4    | 10.4          | 40.4               |
|       | 08                                | 45        | 18.0    | 18.0          | 58.4               |
|       | 09                                | 26        | 10.4    | 10.4          | 68.8               |
|       | Excellent                         | 74        | 29.6    | 29.6          | 98.4               |
|       | (DO NOT<br>READ)<br>DON'T<br>KNOW | 4         | 1.6     | 1.6           | 100.0              |
|       | Total                             | 250       | 100.0   | 100.0         |                    |

**Q14. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent,' please rate the following: Ease of understanding information contained within the disability decision letter**

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Poor          | 5         | 2.0     | 2.0           | 2.0                |
|       | 02            | 2         | .8      | .8            | 2.8                |
|       | 03            | 3         | 1.2     | 1.2           | 4.0                |
|       | 04            | 3         | 1.2     | 1.2           | 5.2                |
|       | 05            | 22        | 8.8     | 8.8           | 14.0               |
|       | 06            | 11        | 4.4     | 4.4           | 18.4               |
|       | 07            | 26        | 10.4    | 10.4          | 28.8               |
|       | 08            | 67        | 26.8    | 26.8          | 55.6               |
|       | 09            | 31        | 12.4    | 12.4          | 68.0               |
|       | Excellent     | 79        | 31.6    | 31.6          | 99.6               |
|       | (DO NOT READ) |           |         |               |                    |
|       | DON'T KNOW    | 1         | .4      | .4            | 100.0              |
|       | Total         | 250       | 100.0   | 100.0         |                    |

**Q15. Please indicate whether you have had contact with the Railroad Retirement Board in the following ways: (READ LIST - SELECT ALL THAT APPLY)**

|       |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--|-----------|---------|---------------|--------------------|
| Valid | Organized seminars or meetings                   | 15        | 6.0     | 6.0           | 6.0                |
|       | Visiting a field office in person                | 66        | 26.4    | 26.4          | 32.4               |
|       | Meeting a traveling field service representative | 4         | 1.6     | 1.6           | 34.0               |
|       | By personal phone contact with a field office    | 128       | 51.2    | 51.2          | 85.2               |
|       | Automated phone system                           | 4         | 1.6     | 1.6           | 86.8               |
|       | By e-mail  | 1         | .4      | .4            | 87.2               |
|       | By U.S. mail                                     | 30        | 12.0    | 12.0          | 99.2               |
|       | (DO NOT READ)                                    |           |         |               |                    |
|       | DON'T KNOW                                       | 2         | .8      | .8            | 100.0              |
|       | Total  | 250       | 100.0   | 100.0         |                    |

**Q16. Please indicate your most recent means of contact with the Railroad Retirement Board:**

|       |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--|-----------|---------|---------------|--------------------|
| Valid | Visiting a field office in person                    | 26        | 10.4    | 10.4          | 10.4               |
|       | Meeting a traveling field service representative     | 4         | 1.6     | 1.6           | 12.0               |
|       | By personal phone contact with a field office        | 154       | 61.6    | 61.6          | 73.6               |
|       | Automated phone system (IF NEEDED - RRB'S HELP LINE) | 1         | .4      | .4            | 74.0               |
|       | By e-mail  | 2         | .8      | .8            | 74.8               |
|       | By U.S. mail   | 59        | 23.6    | 23.6          | 98.4               |
|       | (DO NOT READ) DON'T KNOW                             | 4         | 1.6     | 1.6           | 100.0              |
|       | Total  | 250       | 100.0   | 100.0         |                    |

**Q17. Consider the most recent contact you have had with the Railroad Retirement Board concerning your disability benefits. On a scale from 1 to 10 where 1 means 'Poor' and 10 means 'Excellent,' please rate the Railroad Retirement Board on the following: The ease of getting in touch with RRB...**

|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Poor      | 3         | 1.2     | 1.2           | 1.2                |
|       | 02        | 2         | .8      | .8            | 2.0                |
|       | 04        | 3         | 1.2     | 1.2           | 3.2                |
|       | 05        | 13        | 5.2     | 5.2           | 8.4                |
|       | 06        | 5         | 2.0     | 2.0           | 10.4               |
|       | 07        | 23        | 9.2     | 9.2           | 19.6               |
|       | 08        | 35        | 14.0    | 14.0          | 33.6               |
|       | 09        | 29        | 11.6    | 11.6          | 45.2               |
|       | Excellent | 137       | 54.8    | 54.8          | 100.0              |
|       | Total     | 250       | 100.0   | 100.0         |                    |

**Q18. The courtesy/professionalism of the personnel...**

|       |                          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                     | 2         | .8      | .8            | .8                 |
|       | 02                       | 1         | .4      | .4            | 1.2                |
|       | 03                       | 2         | .8      | .8            | 2.0                |
|       | 04                       | 2         | .8      | .8            | 2.8                |
|       | 05                       | 4         | 1.6     | 1.6           | 4.4                |
|       | 07                       | 6         | 2.4     | 2.4           | 6.8                |
|       | 08                       | 24        | 9.6     | 9.6           | 16.4               |
|       | 09                       | 34        | 13.6    | 13.6          | 30.0               |
|       | Excellent                | 174       | 69.6    | 69.6          | 99.6               |
|       | (DO NOT READ)<br>REFUSED | 1         | .4      | .4            | 100.0              |
|       | Total                    | 250       | 100.0   | 100.0         |                    |

**Q19. The knowledge of its personnel...**

|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Poor      | 5         | 2.0     | 2.0           | 2.0                |
|       | 02        | 1         | .4      | .4            | 2.4                |
|       | 03        | 2         | .8      | .8            | 3.2                |
|       | 04        | 3         | 1.2     | 1.2           | 4.4                |
|       | 05        | 3         | 1.2     | 1.2           | 5.6                |
|       | 06        | 4         | 1.6     | 1.6           | 7.2                |
|       | 07        | 4         | 1.6     | 1.6           | 8.8                |
|       | 08        | 36        | 14.4    | 14.4          | 23.2               |
|       | 09        | 33        | 13.2    | 13.2          | 36.4               |
|       | Excellent | 159       | 63.6    | 63.6          | 100.0              |
|       | Total     | 250       | 100.0   | 100.0         |                    |

**Q20. The responsiveness of its personnel...**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Poor                        | 3         | 1.2     | 1.2           | 1.2                |
|       | 02                          | 1         | .4      | .4            | 1.6                |
|       | 03                          | 1         | .4      | .4            | 2.0                |
|       | 04                          | 6         | 2.4     | 2.4           | 4.4                |
|       | 05                          | 8         | 3.2     | 3.2           | 7.6                |
|       | 07                          | 10        | 4.0     | 4.0           | 11.6               |
|       | 08                          | 32        | 12.8    | 12.8          | 24.4               |
|       | 09                          | 35        | 14.0    | 14.0          | 38.4               |
|       | Excellent                   | 153       | 61.2    | 61.2          | 99.6               |
|       | (DO NOT READ)<br>DON'T KNOW | 1         | .4      | .4            | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q21. The clarity of information provided to you...**

|       |           | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------|-----------|---------|---------------|--------------------|
| Valid | Poor      | 3         | 1.2     | 1.2           | 1.2                |
|       | 02        | 1         | .4      | .4            | 1.6                |
|       | 03        | 3         | 1.2     | 1.2           | 2.8                |
|       | 04        | 3         | 1.2     | 1.2           | 4.0                |
|       | 05        | 8         | 3.2     | 3.2           | 7.2                |
|       | 06        | 2         | .8      | .8            | 8.0                |
|       | 07        | 17        | 6.8     | 6.8           | 14.8               |
|       | 08        | 40        | 16.0    | 16.0          | 30.8               |
|       | 09        | 40        | 16.0    | 16.0          | 46.8               |
|       | Excellent | 133       | 53.2    | 53.2          | 100.0              |
|       | Total     | 250       | 100.0   | 100.0         |                    |

**Q22. The accuracy of information provided to you...**

|       |               | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------|-----------|---------|---------------|--------------------|
| Valid | Poor          | 4         | 1.6     | 1.6           | 1.6                |
|       | 02            | 4         | 1.6     | 1.6           | 3.2                |
|       | 03            | 1         | .4      | .4            | 3.6                |
|       | 05            | 4         | 1.6     | 1.6           | 5.2                |
|       | 06            | 2         | .8      | .8            | 6.0                |
|       | 07            | 14        | 5.6     | 5.6           | 11.6               |
|       | 08            | 39        | 15.6    | 15.6          | 27.2               |
|       | 09            | 34        | 13.6    | 13.6          | 40.8               |
|       | Excellent     | 146       | 58.4    | 58.4          | 99.2               |
|       | (DO NOT READ) |           |         |               |                    |
|       | DON'T KNOW    | 2         | .8      | .8            | 100.0              |
|       | Total         | 250       | 100.0   | 100.0         |                    |

**Q23. On a scale from 1 to 10 where 1 means 'Not at All Satisfied' and 10 means 'Extremely Satisfied,' how satisfied are you with services provided by the Railroad Retirement Board in connection with your disability benefits?**

|       |                      | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------------|-----------|---------|---------------|--------------------|
| Valid | Not at All Satisfied | 3         | 1.2     | 1.2           | 1.2                |
|       | 02                   | 2         | .8      | .8            | 2.0                |
|       | 04                   | 2         | .8      | .8            | 2.8                |
|       | 05                   | 8         | 3.2     | 3.2           | 6.0                |
|       | 06                   | 7         | 2.8     | 2.8           | 8.8                |
|       | 07                   | 14        | 5.6     | 5.6           | 14.4               |
|       | 08                   | 45        | 18.0    | 18.0          | 32.4               |
|       | 09                   | 29        | 11.6    | 11.6          | 44.0               |
|       | Extremely Satisfied  | 140       | 56.0    | 56.0          | 100.0              |
|       | Total                | 250       | 100.0   | 100.0         |                    |



**Q24. Using a 10-point scale on which 1 now means 'Does Not Meet Expectations' and 10 means 'Exceeds Expectations,' to what extent have the services provided by the Railroad Retirement Board in connection to your disability application fallen short of or exceeds expectations...**

|       |                            | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------------------|-----------|---------|---------------|--------------------|
| Valid | Does Not Meet Expectations | 7         | 2.8     | 2.8           | 2.8                |
|       | 02                         | 2         | .8      | .8            | 3.6                |
|       | 03                         | 2         | .8      | .8            | 4.4                |
|       | 04                         | 4         | 1.6     | 1.6           | 6.0                |
|       | 05                         | 16        | 6.4     | 6.4           | 12.4               |
|       | 06                         | 8         | 3.2     | 3.2           | 15.6               |
|       | 07                         | 24        | 9.6     | 9.6           | 25.2               |
|       | 08                         | 48        | 19.2    | 19.2          | 44.4               |
|       | 09                         | 31        | 12.4    | 12.4          | 56.8               |
|       | Exceeds Expectations       | 108       | 43.2    | 43.2          | 100.0              |
|       | Total                      | 250       | 100.0   | 100.0         |                    |

**Q25. Forget for a moment your experiences with the Railroad Retirement Board. Now, imagine an ideal organization that handles applications for disability benefits. How well do you think the Railroad Retirement Board compares with that ideal organization? ...**

|       |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--|-----------|---------|---------------|--------------------|
| Valid | 02   | 1         | .4      | .4            | .4                 |
|       | 03   | 7         | 2.8     | 2.8           | 3.2                |
|       | 04   | 1         | .4      | .4            | 3.6                |
|       | 05   | 8         | 3.2     | 3.2           | 6.8                |
|       | 06   | 3         | 1.2     | 1.2           | 8.0                |
|       | 07   | 25        | 10.0    | 10.0          | 18.0               |
|       | 08   | 49        | 19.6    | 19.6          | 37.6               |
|       | 09   | 37        | 14.8    | 14.8          | 52.4               |
|       | Very Close to Ideal (DO NOT READ) DON'T KNOW | 104       | 41.6    | 41.6          | 94.0               |
|       | Total  | 250       | 100.0   | 100.0         | 100.0              |

**Q26. Most of the questions I have been asking you are about your recent experiences with the Railroad Retirement Board. Now, I would like you to think about your expectations of the Railroad Retirement Board's services before you filed for disability benefits...How would you rate your prior expectations of the overall quality of the disability benefits services provided by RRB?**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Very Low                    | 8         | 3.2     | 3.2           | 3.2                |
|       | 02                          | 1         | .4      | .4            | 3.6                |
|       | 03                          | 7         | 2.8     | 2.8           | 6.4                |
|       | 04                          | 8         | 3.2     | 3.2           | 9.6                |
|       | 05                          | 28        | 11.2    | 11.2          | 20.8               |
|       | 06                          | 12        | 4.8     | 4.8           | 25.6               |
|       | 07                          | 27        | 10.8    | 10.8          | 36.4               |
|       | 08                          | 61        | 24.4    | 24.4          | 60.8               |
|       | 09                          | 19        | 7.6     | 7.6           | 68.4               |
|       | Very High                   | 64        | 25.6    | 25.6          | 94.0               |
|       | (DO NOT READ)<br>DON'T KNOW | 14        | 5.6     | 5.6           | 99.6               |
|       | (DO NOT READ)<br>REFUSED    | 1         | .4      | .4            | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q27. NO QUESTION 27 ON SURVEY**

**Q28. Since you recently began receiving your disability benefits, have you complained to the Railroad Retirement Board about its service providing your benefits?**

|       |                          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------|-----------|---------|---------------|--------------------|
| Valid | Yes                      | 14        | 5.6     | 5.6           | 5.6                |
|       | No                       | 235       | 94.0    | 94.0          | 99.6               |
|       | (DO NOT READ)<br>REFUSED | 1         | .4      | .4            | 100.0              |
|       | Total                    | 250       | 100.0   | 100.0         |                    |

**Q29. Using a 10-point scale on which 1 means 'Handled Very Poorly' and 10 means 'Handled Very Well,' please rate how well your complaint was handled....**

|       |                     | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | Handled Very Poorly | 2         | .8      | 14.3          | 14.3               |
|       | 05                  | 2         | .8      | 14.3          | 28.6               |
|       | 06                  | 2         | .8      | 14.3          | 42.9               |
|       | 07                  | 2         | .8      | 14.3          | 57.1               |
|       | 08                  | 3         | 1.2     | 21.4          | 78.6               |
|       | 09                  | 2         | .8      | 14.3          | 92.9               |
|       | Handled Very Well   | 1         | .4      | 7.1           | 100.0              |
|       | Total               | 14        | 5.6     | 100.0         |                    |

**Q30. Using a 10-point scale on which 1 means 'Not At All Confident' and 10 means 'Very Confident,' how confident are you that the Railroad Retirement Board will do a good job in providing disability benefits in the future?**

|       |                                      | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Confident                 | 3         | 1.2     | 1.2           | 1.2                |
|       | 02                                   | 1         | .4      | .4            | 1.6                |
|       | 03                                   | 3         | 1.2     | 1.2           | 2.8                |
|       | 05                                   | 5         | 2.0     | 2.0           | 4.8                |
|       | 06                                   | 2         | .8      | .8            | 5.6                |
|       | 07                                   | 10        | 4.0     | 4.0           | 9.6                |
|       | 08                                   | 38        | 15.2    | 15.2          | 24.8               |
|       | 09                                   | 37        | 14.8    | 14.8          | 39.6               |
|       | Very Confident (DO NOT READ) REFUSED | 150       | 60.0    | 60.0          | 99.6               |
|       | Total                                | 250       | 100.0   | 100.0         | 100.0              |

**Q31. Consider the value you place on the various ways the Railroad Retirement Board currently provides assistance and service to you. Rate the following services using a 10-point scale where 1 means 'Not At All Valuable' and 10 means 'Very Valuable.' U.S. mail**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Valuable         | 4         | 1.6     | 1.6           | 1.6                |
|       | 02                          | 2         | .8      | .8            | 2.4                |
|       | 03                          | 1         | .4      | .4            | 2.8                |
|       | 04                          | 4         | 1.6     | 1.6           | 4.4                |
|       | 05                          | 14        | 5.6     | 5.6           | 10.0               |
|       | 06                          | 5         | 2.0     | 2.0           | 12.0               |
|       | 07                          | 9         | 3.6     | 3.6           | 15.6               |
|       | 08                          | 43        | 17.2    | 17.2          | 32.8               |
|       | 09                          | 29        | 11.6    | 11.6          | 44.4               |
|       | Very Valuable (DO NOT READ) | 135       | 54.0    | 54.0          | 98.4               |
|       | DON'T KNOW (DO NOT READ)    | 3         | 1.2     | 1.2           | 99.6               |
|       | REFUSED                     | 1         | .4      | .4            | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q32. E-mail**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Valuable         | 61        | 24.4    | 24.4          | 24.4               |
|       | 02                          | 3         | 1.2     | 1.2           | 25.6               |
|       | 03                          | 2         | .8      | .8            | 26.4               |
|       | 04                          | 5         | 2.0     | 2.0           | 28.4               |
|       | 05                          | 8         | 3.2     | 3.2           | 31.6               |
|       | 06                          | 4         | 1.6     | 1.6           | 33.2               |
|       | 07                          | 5         | 2.0     | 2.0           | 35.2               |
|       | 08                          | 9         | 3.6     | 3.6           | 38.8               |
|       | 09                          | 11        | 4.4     | 4.4           | 43.2               |
|       | Very Valuable (DO NOT READ) | 24        | 9.6     | 9.6           | 52.8               |
|       | DON'T KNOW (DO NOT READ)    | 109       | 43.6    | 43.6          | 96.4               |
|       | REFUSED                     | 9         | 3.6     | 3.6           | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q33. Phone contact...**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Valuable         | 1         | .4      | .4            | .4                 |
|       | 02                          | 1         | .4      | .4            | .8                 |
|       | 03                          | 1         | .4      | .4            | 1.2                |
|       | 04                          | 1         | .4      | .4            | 1.6                |
|       | 05                          | 5         | 2.0     | 2.0           | 3.6                |
|       | 06                          | 1         | .4      | .4            | 4.0                |
|       | 07                          | 11        | 4.4     | 4.4           | 8.4                |
|       | 08                          | 45        | 18.0    | 18.0          | 26.4               |
|       | 09                          | 28        | 11.2    | 11.2          | 37.6               |
|       | Very Valuable (DO NOT READ) | 154       | 61.6    | 61.6          | 99.2               |
|       | DON'T KNOW (DO NOT READ)    | 1         | .4      | .4            | 99.6               |
|       | REFUSED                     | 1         | .4      | .4            | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q34. In person...**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Valuable         | 16        | 6.4     | 6.4           | 6.4                |
|       | 02                          | 2         | .8      | .8            | 7.2                |
|       | 03                          | 2         | .8      | .8            | 8.0                |
|       | 04                          | 2         | .8      | .8            | 8.8                |
|       | 05                          | 15        | 6.0     | 6.0           | 14.8               |
|       | 06                          | 7         | 2.8     | 2.8           | 17.6               |
|       | 07                          | 5         | 2.0     | 2.0           | 19.6               |
|       | 08                          | 30        | 12.0    | 12.0          | 31.6               |
|       | 09                          | 18        | 7.2     | 7.2           | 38.8               |
|       | Very Valuable (DO NOT READ) | 110       | 44.0    | 44.0          | 82.8               |
|       | DON'T KNOW (DO NOT READ)    | 41        | 16.4    | 16.4          | 99.2               |
|       | REFUSED                     | 2         | .8      | .8            | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q35. Internet/World Wide Web...**

|       |                             | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-----------------------------|-----------|---------|---------------|--------------------|
| Valid | Not At All Valuable         | 73        | 29.2    | 29.2          | 29.2               |
|       | 02                          | 4         | 1.6     | 1.6           | 30.8               |
|       | 03                          | 1         | .4      | .4            | 31.2               |
|       | 04                          | 1         | .4      | .4            | 31.6               |
|       | 05                          | 11        | 4.4     | 4.4           | 36.0               |
|       | 06                          | 2         | .8      | .8            | 36.8               |
|       | 07                          | 7         | 2.8     | 2.8           | 39.6               |
|       | 08                          | 14        | 5.6     | 5.6           | 45.2               |
|       | 09                          | 11        | 4.4     | 4.4           | 49.6               |
|       | Very Valuable (DO NOT READ) | 26        | 10.4    | 10.4          | 60.0               |
|       | DON'T KNOW (DO NOT READ)    | 95        | 38.0    | 38.0          | 98.0               |
|       | REFUSED                     | 5         | 2.0     | 2.0           | 100.0              |
|       | Total                       | 250       | 100.0   | 100.0         |                    |

**Q36. Of all the service options that the Railroad Retirement Board could offer you, which would be your most preferred method for conducting future business? (IF NEEDED - CHANGE OF ADDRESS, OR MAKING A CHANGE TO YOUR DIRECT DEPOSIT INFORMATION)**

|       |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--|-----------|---------|---------------|--------------------|
| Valid | U.S. mail  | 45        | 18.0    | 18.0          | 18.0               |
|       | E-mail   | 7         | 2.8     | 2.8           | 20.8               |
|       | Phone contact  | 139       | 55.6    | 55.6          | 76.4               |
|       | In person (IF NEEDED - A VISIT TO A FIELD OFFICE OR MEETI...               | 57        | 22.8    | 22.8          | 99.2               |
|       | Internet/World Wide Web (IF NEEDED - BENEFIT ONLINE SERVI... (DO NOT READ) | 1         | .4      | .4            | 99.6               |
|       | REFUSED  | 1         | .4      | .4            | 100.0              |
|       | Total  | 250       | 100.0   | 100.0         |                    |

**Q37. Which would be your second most preferred method for conducting future business? (IF NEEDED - change of address or, making a change to your direct deposit information)**

|         |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------|--|-----------|---------|---------------|--------------------|
| Valid   | U.S. mail  | 93        | 37.2    | 37.3          | 37.3               |
|         | E-mail   | 18        | 7.2     | 7.2           | 44.6               |
|         | Phone contact  | 86        | 34.4    | 34.5          | 79.1               |
|         | In person (IF NEEDED - A VISIT TO A FIELD OFFICE OR MEETI... | 43        | 17.2    | 17.3          | 96.4               |
|         | Internet/World Wide Web (IF NEEDED - BENEFIT ONLINE SERVI... | 9         | 3.6     | 3.6           | 100.0              |
|         | Total  | 249       | 99.6    | 100.0         |                    |
| Missing | System   | 1         | .4      |               |                    |
| Total   |  | 250       | 100.0   |               |                    |

