Abt SRBI, INC. 275 SEVENTH AVENUE, SUITE 2700 NEW YORK, NEW YORK 10001

## Social Security Statement Tracking Survey #4

\_\_\_\_\_

Interview Date: \_\_\_\_/2012

CONTACT INFORMATION: Name Telephone Number Gender Date of birth Statement version (1 or 2)

## Introduction

S1. Hello, may I speak to [CONTACT PERSON]? (I am calling on behalf of the Social Security Administration. I am with Abt SRBI, a national research firm, and we are conducting a 10-minute survey for the Social Security Administration. The survey is for people who recently received their Social Security Statement. We will not talk about any personal information.)

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

## SKIP TO S3

### ARRANGE CALLBACK DISPO AS NON-LOCATE REFUSED AT S1

S2. (INT: READ ONLY IF NOT READ AT S1) I am calling on behalf of the Social Security Administration. I am with Abt SRBI, a national research firm, and we are conducting a 10-minute survey for the Social Security Administration. The survey is for people who recently received their Social Security Statement. We will not talk about any personal information.

S3. The Privacy Act requires us to notify you that we are authorized to collect this information by section 702 of the Social Security Act. You do not have to provide the information requested. However, the information you provide will help us evaluate and improve the personalized earnings record and benefit estimate Social Security provides, which is called the Social Security *Statement*. Your individual answers will be kept completely confidential and will not affect your future benefits in any way. The Office of Management and Budget approval number for this survey is 0960-0788. We estimate that it will take about 10 minutes to complete this survey. This includes the time it will take to listen to the questions and give your responses. If at the end of this survey you would like to submit

comments on the time estimate for this survey, please let me know. (NOTE TO INTERVIEWER: If at the end of the survey respondent wants to comment on time estimate, please read Paperwork Reduction Act Statement).

### NOTE TO INTERVIEWER: IF RESPONDENT ASKS ABOUT THE PAPERWORK REDUCTION ACT READ THE "PAPERWORK REDUCTION ACT REFERENCE" TACK-UP TO THEM.

- S4. May I begin now?
  - 1. Yes SKIP TO Q1
  - 2. No

S4a. Why don't you want to continue? [Thank and End]

First, I would like to know how confident you are about certain aspects related to financial planning for your retirement.

**1.** How much financial planning for retirement have you done? Would you say...

- **1.** A good deal
- 2. Some
- 3. None
- 8. (vol) Don't Know
- 9. (vol) Refused

2. How confident are you that you will have enough money to live comfortably in your retirement? Are you...?

- 1. Very Confident
- 2. Somewhat Confident
- 3. Not too Confident
- 4. Not at all Confident
- 8. Don't Know
- 9. Refused

3. How confident are you that you know how to determine how much money you need to live comfortably in your retirement?

- 1. Very Confident
- 2. Somewhat Confident
- 3. Not too Confident
- 4. Not at all Confident
- 8. Don't Know
- 9. Refused

4. Now I am going to read you several possible sources of income for retirement. For each, please tell me if you expect it to be a major source of income, a minor source of income, or not a source of income in your retirement?

1. A retirement account like a traditional employer-provided pension, an individual retirement account (IRA) or retirement savings plan, such as a 401(k)? 3. Personal investments and/or savings accounts? 4. Social Security? 5. Employment during retirement? 6. Support from family/inheritance? PUNCHES for Q4: 1. Major source of income 2. Minor source of income 3. Not a source of income 8. Don't know 9. Refused [If more than 1 "MAJOR SOURCE" in Q4, ask Q5, else skip to Q6] 5. Which of the following sources do you think will provide you with the largest share of income in retirement? (Read List, SELECT ONLY ONE) [LIST ALL SELECTED as MAJOR SOURCE in Q4] 1-6 7. (vol) All equal 8. Don't know 9 Refused 6. What is your one main source of information about what benefits you should expect to receive from Social Security when you retire? (Do not read; select only one)

7. [Read If Q6 NE 1 (SS Statement): "The Social Security Administration provides a notice of yearly lifetime earnings covered under Social Security and estimated future benefits for workers age 25 and over. It is known as the Social Security *Statement*." When did you get your last *Statement* from the Social Security Administration dealing with your Social Security benefits? Was it....?

Within the last 3 months
 4 to 6 months ago
 7 to 12 months ago
 More than 1 year ago
 Never got one SKIP TO Q37
 (vol) Don't remember
 (vol) Refuse

**D** - **f** 

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

## [ROTATE]

			DK	Ret
	Ye	Ν	(vol	(vol
	S	0	)	)
a. Keep the <i>Statement</i> with your important				
papers	1	2	3	4
b. Increase your personal savings		2	3	4
c. Change your financial plans for the future	1	2	3	4
d. Contact a financial planner		2	3	4
e. Contact the Social Security Administration	1	2	3	4
f. Reconsider your retirement date	1	2	3	4

9. What information was covered in the *Statement* you received? Anything else? **[DO NOT READ LIST – MULTIPLE MENTION]** 

1. The amount of my Social Security (retirement, disability or survivor) benefit(s) 2. My earnings history 3. The future of Social Security (Commissioner's Message) 4. Facts about Social Security (WEP/GPO) 5. Information about savings, investment, pension, or retirement accounts (Special Insert) 6. Something else, specify 7. I did not read it 8. I don't remember 9. (vol) Refuse 10. Information about Social Security's Website 11. Information about filing for Social Security benefits online [Ask Q10 if Q9 = 7 (Didn't read it); else skip to Q11] 10. Why didn't you read your most recent *Statement*? [DO NOT READ; Multi-Mention; Probe] 1. Too early/not ready to retire yet 2. Concerned about longevity of Social Security program Too busy/haven't thought about it yet 3. Already made alternative retirement plans 4. Benefit amount too low/not enough for retirement 5. 6. No interest/not important 7. Can't afford to plan for retirement 8. Other (specify) I read my Statement online 9. 18. Don't know 19. Refused

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

1. Yes

2. No SKIP TO Q13 3. (vol) Don't know SKIP TO Q14 4. (vol) Refuse SKIP TO Q14

12. How have you used the information in the *Statement* to help plan for your retirement? Anything else? **[DO NOT READ;** Multi-Mention; **PROBE]** 

1. I have never used it (Skip to Q13)

2. Advised me of benefit amount I can expect to receive

3. To calculate if I will need/how much supplemental income I will need

4. Adjusted/increased my savings account

5. Used as a guide/created a budget for when I retire

6. Went to/gave to a financial planner

7. Adjusted/increased my 401K plan

8. Other Specify

18. Don't know

19. Refused

## SKIP TO Q14

13. Why haven't you used the information from the *Statement* to plan for your retirement? Anything else? **[do not read;** Multi-Mention; **PROBE]** 

1. Too early/not ready to retire yet

- 2. Concerned about longevity of Social Security program
- 3. Too busy/haven't thought about it yet
- 4. Already made alternative retirement plans
- 5. Benefit amount too low/not enough for retirement
- 6. No interest/not important
- 7. Can't afford to plan for retirement
- 8. Other (specify)
- 18. Don't know
- 19. Refused

[If Q9 = 7, Skip to Q15; else continue.]
14. What is the first thing you <u>READ</u> when you received the Statement? [DO
NOT READ - MARK ONLY ONE]

1. The message on the front from the Commissioner of Social Security

- 2. Amount of my estimated benefits
- 3. My earnings information
- 4. Information about the Windfall Elimination Provision (WEP)
- 5. Information about the Government Pension Offset (GPO)
- 8. Filed it without reading it or looking at it
- 9. Did nothing with it
- 10. Threw it away
- 11. Other, specify \_\_\_\_

Tab B

- 12. (vol) Don't remember
- (vol) Refuse 13.
- Information about Social Security's Website 14.
- 15. Information about filing for Social Security benefits online

[Ask 015 if 014 = 8, 9, or 10 (Didn't read it); else skip to 016

15. Why didn't you read your most recent *Statement*? [do not read; Multi-Mention; **PROBE**]

- Too early/not ready to retire yet 1.
- 2. Concerned about longevity of Social Security program
- Too busy/haven't thought about it vet 3.
- 4. Already made alternative retirement plans
- Benefit amount too low/not enough for retirement 5.
- No interest/not important 6.
- Can't afford to plan for retirement 7.
- Other (specify) 8.
- 18. Don't know
- 19. Refused

# FOR ITEMS a-e DO NOT ASK IF MENTIONED IN Q14 ITEMS 1 to 5

16.

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

			DK	Ref
	Ye	Ν	(vol	(vol
	S	0	)	)
a. The message from the Commissioner on the front	1	2	3	4
b. The amount of your retirement benefit	1	2	3	4
c. The accuracy of your reported earningsd. d. The information about the Windfall Elimination	1	2	3	4
Provision (WEP) e. The information about the Government Pension	1	2	3	4
Offset (GPO)f. Definition of the observation of the second s	1	2	3	4
sources on the back page	1	2	3	4

#### IF 014=1 OR 016a=YES ASK 017. ELSE SKIP TO 019.

How thoroughly did you read the message from the Commissioner that was 17. on the first page of the most recent Statement that you received? Would you say very thoroughly, somewhat thoroughly, just skimmed it, or didn't read it at all?

## 1. Very thoroughly 2. Somewhat thoroughly

3. Just skimmed it	
4. Did not read it at all	SKIP TO Q19
5. (vol) Don't remember	SKIP TO Q19
6. (vol) Refuse	SKIP TO Q19

18. I'm going to read a series of phrases about the Commissioner's Message. For each phrase, please tell me the extent to which you agree or disagree. Would you say you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree?

The Commissioner's Message [ROTATE]			Ν			Don't Know	Ref
	CA	SWA	A/D	SD	CD	(vol)	(vol)
Contains important information	1	2	3	4	5	8	9
Is well organized	1	2	3	4	5	8	9
Is clear and concise	1	2	3	4	5	8	9
Is missing key information	1	2	3	4	5	8	9
Is written in a language I							
understand	1	2	3	4	5	8	9

### IF Q14=2 OR Q16b=YES ASK Q19. ELSE SKIP TO Q21.

19. Now I'd like for you to think about the <u>information in the Statement about</u> <u>the amount of your retirement benefit</u>. For each phrase, please tell me the extent to which you agree or disagree. Would you say you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree.

The information about the retirement benefit [ROTATE]			N			Don't Know	Ref
	CA	SWA	A/D	SD	CD	(vol)	(vol)
Contains important information	1	2	3	4	5	8	9
Is well organized	1	2	3	4	5	8	9
Is clear and concise	1	2	3	4	5	8	9
Is missing key information	1	2	3	4	5	8	9
Is written in a language I							
understand	1	2	3	4	5	8	9

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

1.	About what I thought I would get
2.	More than I thought I would get

- 3. Less than I thought I would get
- 4. (vol) Don't know
- 5. (vol) Refused

#### IF Q14=4 OR Q16d=YES SKIP TO Q22. ELSE ASK Q21.

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

1. Yes

2. No	SKIP TO Q24
3. (vol) Don't know	SKIP TO Q24
4. (vol) Refuse	SKIP TO Q24

22. I'm going to read a series of phrases about the Windfall Elimination Provision section. For each phrase, please tell me the extent to which you agree or disagree. Would you say you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree? (SEC, Q12)

					Don't	
		Ν			Know	Ref
CA	SWA	A/D	SD	CD	(vol)	(vol)
1	2	3	4	5	8	9
1	2	3	4	5	8	9
1	2	3	4	5	8	9
1	2	3	4	5	8	9
					8	9
1	2	3	4	5		
	CA 1 1 1 1	CA SWA 1 2 1 2 1 2 1 2 1 2 1 2 1 2		CA SWA A/D SD 1 2 3 4 1 2 3 4	CA       SWA       A/D       SD       CD         1       2       3       4       5         1       2       3       4       5         1       2       3       4       5         1       2       3       4       5         1       2       3       4       5         1       2       3       4       5	N         Know           CA         SWA         A/D         SD         CD         (vol)           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8           1         2         3         4         5         8

23. Do you think your benefits will be reduced by the Windfall Elimination Provision (WEP)?

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

# IF Q14=5 OR Q16e=YES SKIP TO Q25. ELSE ASK Q24a.

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

1. Yes

2.	No			SKIP	TO Q27
3.	(vol)	Don't	know	SKIP	TO Q27
4.	(vol)	Refuse	<u> </u>	SKIP	TO Q27

25. I'm going to read a series of phrases about the Government Pension Offset section. For each phrase, please tell me the extent to which you agree or disagree. Would you say you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree.

The section on the Government Pension Offset [ROTATE]			N			Don't Know	Ref
	CA	SWA	A/D	SD	CD	(vol)	(vol)
Contains important information	1	2	3	4	5	8	9
Is well organized	1	2	3	4	5	8	9
Is clear and concise	1	2	3	4	5	8	9
Is missing key information	1	2	3	4	5	8	9
Is written in a language I							
understand	1	2	3	4	5	8	9

26. Do you think <u>your own</u> benefits will be reduced by the Government Pension Offset (GPO)?

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

Don't

IF AGE 60 OR OVER, ASK Q27; IF AGE 25, SKIP TO Q30; ELSE SKIP TO Q33
27. Did you read the additional one-page insert that was included with
your Statement? The one-page insert was entitled <u>"Thinking of Retiring?</u>" ?

1. Yes

2.	No		SKIP TO Q29
3.	(vol)	Don't know	SKIP TO Q33
4.	(vol)	Refuse	SKIP TO Q33

**28.** I'm going to read a series of phrases about the one-page "Thinking of Retiring?" insert. For each phrase, please tell me the extent to which you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree.

The "Thinking of Retiring?" insert....
[ROTATE]

[RUTATE]	Ν					Know	Ref
	CA	SWA	A/D	SD	CD	(vol)	(vol)
a. Contains important information	1	2	3	4	5	8	9
b. Is well organized	1	2	3	4	5	8	9
c. Is clear and concise	1	2	3	4	5	8	9
d. Is missing key information	1	2	3	4	5	8	9
e. Is written in a language I							
understand	1	2	3	4	5	8	9

Skip to Q33
29. Why didn't you read the one-page insert entitled <u>"Thinking of Retiring?"</u>?
[do not read; Multi-Mention; PROBE]

1. Too early/not ready to retire yet 2. Didn't receive insert/don't remember seeing insert 3. Too busy/haven't thought about it yet 4. No interest/not important 5. Already retired 6. Already made alternative retirement plans 7. Only interested in the benefits/numbers 8. Other (Specify) 18 Don't know 19 Refused SKIP TO Q33 20 Did you read the one-page insert entitled "Welcome"

**30.** Did you read the one-page insert entitled <u>"Welcome to Social Security</u> <u>- What's In It For You"</u>?

1. Yes

2.	No			SKIP	Т0	Q32
3.	(vol)	Don't	know	SKIP	Т0	Q33

4.	(vol)	Refuse	SKIP TO	Q33

**31.** I'm going to read a series of phrases about the <u>"Welcome to Social</u> <u>Security – What's In It For You"</u> one-page insert. For each phrase, please tell me whether you completely agree, somewhat agree, neither agree nor disagree or somewhat disagree, or completely disagree. (SEC- Q12)

The "Welcome to Social Security – What's in it for you" insert [ROTATE]						Don't	
			Ν			Know	Ref
	CA	SWA	A/D	SD	CD	(vol)	(vol)
a. Contains important information	1	2	3	4	5	8	9
b. Is well organized	1	2	3	4	5	8	9
c. Is clear and concise	1	2	3	4	5	8	9
d. Is missing key information	1	2	3	4	5	8	9
e. Is written in a language I							
understand	1	2	3	4	5	8	9
Skip to Q33							

32. Why didn't you read the insert entitled <u>"Welcome to Social Security –</u> <u>What's In It For You"</u>?[do not read; Multi-Mention; PROBE]

Too early/not ready to retire yet
 Didn't receive insert/don't remember seeing insert
 Too busy/haven't thought about it yet
 No interest/not important
 Already retired
 Only interested in the benefits/numbers
 Concern about longevity of Social Security program
 Other (specify)
 I read my Statement in other years and did not read it this year
 Don't know

19 Refused

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

	Very	Some -what	Nei.	Some -what dis	Very dis	Don't reme m (vol)	Ref
a. Readability of the print	sat 1	sat 2	1Nei. 3	4	5	(vol) 6	(vol) 7
b. The amount of information	4	0	0		-	0	7
presented c. Usefulness in planning for	1	2	3	4	5	6	1
retirement	1	2	3	4	5	6	7
d. Information about retirement		-	-		_	•	_
<pre>benefits e. Information about savings and</pre>	1	2	3	4	5	6	1
investments	1	2	3	4	5	6	7
f. Information about survivor							
benefits	1	2	3	4	5	6	7
g. Information about disability benefits	1	2	3	4	5	6	7
h. Information about the financial	_	_	•	-	C	· ·	
outlook of Social Security in the		0	•		-	0	-
future i. Information about	1	2	3	4	5	6	1
www.socialsecurity.gov	1	2	3	4	5	6	7
j. Information about filing for		-	-		_		_
benefits online	1	2	3	4	5	6	7

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

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

37. Have you ever visited the Social Security website (www.socialsecurity.gov)?

1. Yes

2.	No			SKIP	то	Q38a
3.	(vol)	Not	sure	SKIP	то	Q38a

4.	(vol)	) Refuse	SKIP	TO Q38a

38. Why did you visit www.socialsecurity.gov? [DO NOT READ ANSWERS - MARK ALL THAT APPLY]

1. Get general information about Social Security

- 2. Get an answer to a specific benefits question
- 3. See what forms and publications were available

1. Yes

2.	No	SKIP TO Q39
3.	(vol) Not sure	SKIP TO Q39
4.	(vol) Refuse	SKIP TO Q39

Tab B

38b. How did you learn that you can get your Social Security Statement online? [DO NOT READ CHOICES]

Read about in AARP magazine
 Read about in another magazine [Spec]
 Heard about it on television
 Read about it in the newspaper
 Heard about it online
 A friend or relative told me/ word of mouth
 My accountant/financial advisor
 Through my Social Security Statement in the mail
 Other specify
 (vol) Not sure
 (vol) Refuse

38c. **[IF Q38 = "NO" "NS" or "R" READ IN:** "Now that you know,"] How likely do you think you will be to go online and get your Social Security Statement sent to you by email? - very likely, somewhat likely, neither likely nor unlikely, somewhat unlikely, or very unlikely?

Very likely
 Somewhat likely
 Neither likely nor unlikely
 Somewhat unlikely
 Very unlikely
 Not sure
 refused

**IF Q38=9, LEARNING ABOUT FILING FOR BENEFITS ON THE INTERNET, OR IF Q38=10, FILING A CLAIM FOR BENEFITS ON THE INTERNET, SKIP TO N40** 39. Did you know you could file for Social Security benefits online?

1. Yes

2.	No		SKIP	Т0	Q41
3.	(vol)	Not sure	SKIP	Т0	Q41
4.	(vol)	Refuse	SKIP	т0	Q41

40. How did you learn that you can apply online for Social Security benefits? (DO NOT READ; MARK ALL THAT APPLY)

1. Social Security Statement

- 2. Social Security's website (<u>www.socialsecurity.gov</u>)
- 3. Social Security local office
- 4. Social Security public service announcement
- 5. From a Social Security webinar
- 6. From some other Social Security publication
- 7. From a Social Security presentation or meeting
- 8. Online ad/Public Service Announcement for Social Security
- 9. Facebook or Twitter
- 18. Other, specify \_
- 28 (vol) Not sure/Don't know
- 29 (vol) Refuse

41. **[IF Q39 = "NO" "NS" or "R" READ IN:** "Now that you know,"] How likely do you think you will be to apply for your Social Security Retirement Benefits over the Internet - very likely, somewhat likely, neither likely nor unlikely, somewhat unlikely, or very unlikely?

	Very likely Somewhat likely	SKIP TO D2 SKIP TO D2	
3.	Neither likely nor unlikely	SKIP TO D2	
4.	Somewhat unlikely		
5.	Very unlikely		
	(vol) Didn't know I could	SKIP TO D2	
	(vol) Don't know	SKIP TO D2	
8.	(vol) Refuse	SKIP TO D2	

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

D1. INTERVIEWER: RECORD SEX IF KNOWN. IF NOT KNOWN, ASK: Are you...?

- 1. Male
- 2. Female

D2. Do you consider yourself to be of Hispanic, Latino or Spanish origin?

- 1. Yes
- 2. No
- D3. Which of the following best describes you? IF NEEDED:(You may choose one or more.)
  - 1. American Indian or Alaska Native
  - 2. Asian
  - 3. Black or African American
  - 4. Native Hawaiian or Other Pacific Islander
  - 5. White \_
  - 8. (vol) Don't know
  - 9. (vol) Refuse
  - 10. Other (specify)
- D4. What is the last year or grade of school you completed?
  - 1. Less than high school graduate
  - 2. High school graduate (GED)
  - 3. Some college
  - 4. Trade/technical/vocational training
  - 5. College graduate
  - 6. Post Graduate work/degree
  - 7. (vol) Don't know
  - 8. (vol) Refuse

D5. Are you now married, widowed, divorced, separated or have you never married?

Tab B

- 1. Married
- 2. Widowed
- 3. Divorced
- 4. Separated
- 5. Never married
- D6. Which of the following categories best describes your total 2011 household income before taxes?
  - 1. Less than \$25,000
  - 2. \$25,000 to less than \$35,000
  - 3. \$35,000 to less than \$50,000
  - 4. \$50,000 to less than \$75,000
  - 5. \$75,000 to less than \$100,000
  - 6. \$100,000 or more
  - 7. (vol) Don't know
  - 8. (vol) Refuse

D7. Is your home owned or rented (AARP, Z-1)

- 1. Owned
- 2. Rented
- 8. (vol) Don't know
- 9. (vol) Refuse

That completes the interview. What you've told us is very important, and we'd like to thank you for your time and assistance. If you have any other questions about the survey later on, you can call us toll-free at **1-888-772-4269** ext. 5751.

### NOTE TO INTERVIEWER:

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

PAPERWORK REDUCTION ACT STATEMENT: This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the <u>Paperwork</u> <u>Reduction Act of 1995</u>. The Office of Management and Budget approval number for this information collection is 0960-0788. We estimated that it would take about 11 minutes to participate in this survey. Send <u>only</u> comments on our time estimate to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

Thank you.