

SOCIAL SECURITY ADMINISTRATION
DISCUSSION GUIDE FOR ONLINE FOCUS GROUP SESSIONS

DISCUSSION GUIDES

Introduction (2 minutes)

Hi, my name _____, and I'll be facilitating our discussion today. Thank you for agreeing to participate. I will be getting your opinions today on some opportunities related to Social Security. I am working on this project for the U.S. Social Security Administration. However, I am an independent researcher and I did not work on or develop any of the materials I am going to show you.

My job is to ask questions and to get your honest opinions. I have 90 minutes to spend with you, and a set of questions I need to get through, so there may be times I need to change the subject or move us along. If that happens, it's not because I am not interested in what you have to say.

My job is to hear from everyone, so I may call on you from time to time. There are no right or wrong answers; I am interested in everyone's thoughts, so please speak up, whether your ideas are similar or seem quite different from someone else.

Our discussion is being recorded to help us write a report and to show some other people what you said. But this recording is not being made for broadcast, and your names won't be used in the report. There are also some other people working on this who are observing this discussion.

Technical Introduction (5 minutes)

Let me take just a few minutes to make sure the technical aspects of this discussion are working well:

1. Make sure everyone can hear.
2. Make sure everyone can see.
3. Make sure everyone knows how to type or respond.
4. Explain what to do if there is a problem.
5. Answer any questions.

Participant Introduction (2 minutes)

Please introduce yourself using your first name and tell us which state you are from. Please also tell us one thing that you do online that you think saves you time.

Retire Online Focus Group Discussion Guide

General Social Security Discussion (20 minutes)

- In general, what do you think of when you think of Social Security?
- How have you interacted with Social Security in the past? When? Why? What was the experience like?
- What kinds of things do you think you will need to do with Social Security in the future? How will you do it?
- How would you like to interact with Social Security?
- Do you feel comfortable doing [non-Social Security] business online?
- Do you feel comfortable doing business online with Social Security? Would you feel like your information is safe? [Probe to see if HealthCare.gov has changed trust for government sites.]
- As far as you know, is there anything you can do right now online with Social Security? If so, what is that?
- Has anyone ever heard of retiring online at socialsecurity.gov or used their online service?
- What do you know about retiring online? What do you think you could do? What would you hope to be able to do?
- What do you think are the benefits of doing business online with Social Security?
- What are the drawbacks?
- How does doing business online compare to doing business at a Social Security office? What's better? Worse? The same?

I want to read a list of things you might want to do with Social Security. For each one, I want you to type in your answer of whether you would want to do it in-person, online, or either. What about:

- Checking your earnings history
- Checking your benefit estimates
- Estimating your benefits
- Applying for retirement
- Applying for disability
- Changing your address and phone number [after benefits start]
- Starting or changing direct deposit of your benefits
- Verifying your Social Security income

[Moderator looks for trends in answers and then follows up.]

Why is it better or worse to do _____ online? What about _____? [Probe to understand differences] What can we do to make you want to do business online? What is the best message we can give you to convince you to do business with Social Security online?

Presentation of the Messages (35 minutes)

I want to get your feedback on some messages being developed to let people know about some of the things they can do on the Social Security website and would make them more likely to go online to do them. Again, I did not work on or develop these messages; my job is just to get your reaction to them.

I will display and read the messages one-by-one, and then I will ask you a series of questions. Then I will share a few examples of how that message might be used in an ad or online.

We are looking for your personal reactions and feelings about the messages—how it strikes you individually.

DISPLAY MESSAGES ONE-BY-ONE

Loss-Framed Behavior

Don't Waste a Day.

Your time is important. So when it's time to retire, don't waste the day on a special trip to file for retirement in person. Retire online. It's quick, easy and secure at socialsecurity.gov. You can do it from the comfort of your home, without wasting time, gas, or money. Why spend one more day doing something you don't have to. Retire online, the easy way, at socialsecurity.gov.

Why lose a day? Retirement is just a few clicks away.

Don't spend more time retiring than you have to. Retire online.

Your time is important. Retire online.

Intrinsic, Identity-based Behavior

Your Way to Retire.

Discover the way to retire that's just right for you. Retire online at socialsecurity.gov. It's convenient, efficient, safe, and sound. What could be

easier than going online right from the comfort of your home? No need to waste gas with a special trip. No waiting for an appointment or forgetting a document. Retire online, the easy way, at socialsecurity.gov. It's your way to retire.

Retire online. It's your way to retire.

Retiring online is the right thing to do.

You know how to get things done. Retire online at socialsecurity.gov

Normative Behavior

Join the Millions.

Millions of people like you have already retired online at socialsecurity.gov. It's the easy way to retire. Just go online anytime from the comfort of your home. You can apply for your retirement benefits without making a special trip, wasting gas, or waiting for an appointment. So join the millions retiring online, the easy way, at socialsecurity.gov.

Join the millions retiring online, the easy way.

Millions have already retired online. You should too.

Almost seven million seniors found the easy way. Retire online.

Deviant Behavior

Retiring the smart way?

You don't need a map or a GPS to retire anymore. No more searching for a Social Security office, fighting traffic, or finding a parking space. No need to fill up the tank or cancel lunch plans. Those days are gone for good. Now the best way to retire is online right from the comfort of your home. It's easy. It's convenient. It's smart. Retire online at socialsecurity.gov.

You didn't come all this way to do it wrong.

Don't retire the old-fashioned way.

There are two ways to retire. Online is the smart way.

Ask after each message:

- What is your overall reaction to this message?
- What is this message saying?
- Based on this message, what is the benefit of this feature?
- Does this message make you want to learn more? Why or why not?
- Does this message make you want to try this feature? Why or why not?
- How would you make this message better? What would make it more helpful for someone like you?

Ask after discussion of all messages:

- Which of the messages do you think is most likely to make you try this feature?
[Everyone enters their answer]
- Which is the least likely to make you try this feature? [Everyone enters their answer]
- Why?

Demonstrate Tools (15 minutes) [If time permits]

We've been talking about retire online.

- Just based on this discussion so far, what would you expect this tool to be like?

Now, I want to show you the actual tools.

- Briefly explain or demo retire online.

[Once demonstration is done]

- What do you think of this product? [Probe: Were they surprised? Impressed? Excited? Apprehensive?]
- Would you use it? Why or why not?
- Would your friends use it? Why or why not?
- What is the most attractive or interesting feature about this?
- What would you want to learn more about to decide if you wanted to use it?
- Having seen the actual tool, is there anything you would change about the messages I showed you earlier?

Campaign Elements (5 minutes)

- Where would you want to hear more about this tool/service we've been looking at? (Looking for television, radio, billboards, online, etc.)
- Is this the type of product/service or campaign you might expect from Social Security? Why?

- After everything we've seen today, would you prefer to go to a local office or conduct your Social Security business online? Why?

Closing Comments (5 minutes)

[Check with observers to see if they have any questions]

Does anyone have any final comments or questions about anything we discussed?

Thank you for your time and participation. We really appreciate it.

my Social Security Focus Group Discussion Guide

General Social Security Discussion (20 minutes)

- In general, what do you think of when you think of Social Security?
- How have you interacted with Social Security in the past? When? Why? What was the experience like?
- What kinds of things do you think you will need to do with Social Security in the future? How will you do it?
- How would you like to interact with Social Security?
- Do you feel comfortable doing [non-Social Security] business online?
- Do you feel comfortable doing business online with Social Security? Would you feel like your information is safe? [Probe to see if HealthCare.gov has changed trust for government sites.]
- As far as you know, is there anything you can do right now online with Social Security? If so, what is that?
- Has anyone ever heard of, or used, *my Social Security*?
- What do you know about *my Social Security*? What do you think you could do? What would you hope to be able to do?
- What do you think are the benefits of doing business online with Social Security?
- What are the drawbacks?
- How does doing business online compare to doing business at the Social Security office? What's better? Worse? The same?

I want to read a list of things you might want to do with Social Security. For each one, I want you to type in your answer of whether you would want to do it in-person, online, or either. What about:

- Checking your earnings history
- Checking your benefit estimates
- Applying for retirement
- Applying for disability

- Changing your address and phone number [after benefits start]
- Starting or changing direct deposit of your benefits
- Verifying your Social Security income

[Moderator looks for trends in answers and then follows up.]

Why is it better or worse to do _____ online? What about _____? [Probe to understand differences] What can we do to make you want to do business online? What is the best message we can give you to convince you to do business with Social Security online?

Presentation of the Messages (35 minutes)

I want to get your feedback on some messages being developed to let people know about some of the things you can do on the Social Security website. Again, I did not work on or develop these messages; my job is just to get your reaction to them.

I will display and read the messages one-by-one, and then I will ask you a series of questions. Then I will share a few examples of how that message might be used in an ad or online.

We are looking for your personal reactions and feelings about the messages – how it strikes you individually.

DISPLAY MESSAGES ONE-BY-ONE

Message 1: Loss-Framed Motivation

For people already engaged with Social Security:

Are You Taking Care of Your Tomorrows?

How in touch are you with your future? Are you connected? Don't let tomorrow sneak up on you. If you're receiving Social Security benefits, you can connect online directly with Social Security. Verify your benefits and make important changes without ever visiting an office. Manage your benefits online today and find greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov.

Don't let your future sneak up on you.

How in touch are you with your future?

Who's minding your future?

For people not yet engaged with Social Security:

Are You Taking Care of Your Future?

Are you in touch with your future? Have you gotten to know it? Do you know what to expect? Don't let your future slip by. Connect online with Social Security and see your earnings history, benefit estimates, and more. Manage your future online today and find greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov today.

Don't let your future slip through your fingers.

Are you in touch with your future?

Who's minding your future?

Message 2: Intrinsic, Identity-based Behavior I

For people engaged with Social Security:

Something Exclusively for You

We are a country of individuals. But no matter how different we each are, there's something priceless that Social Security prepared exclusive for each of us and each of us alone. It's your own private online connection with Social Security. If you're receiving benefits, you can verify them and make important changes, without ever visiting an office. It's all to help you manage your future with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov today.

It's exclusively for you, because you're exclusively you.

Create your exclusive connection with tomorrow.

Tomorrow, exclusively for you.

For people not yet engaged with Social Security:

Something Exclusively for You

We are a country of individuals. But no matter how different we each are, there's something priceless that Social Security prepared exclusive for each of us and each of us alone. It's your own private *my* Social Security account. Connect with Social Security online and see your earnings history, benefit estimates, and

more. It's all to help you plan your future with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov today.

It's exclusively for you, because you're exclusively you.

Create your exclusive connection with your future.

Tomorrow, exclusively for you.

Message 3: Intrinsic, Identity-based Behavior II

For people already engaged with Social Security:

Do the Right Thing for Your Future

By now, you've probably realized that your future is your own to make. So it's good to know that there's an easy way to manage your future, right online. If you're already receiving Social Security benefits, you can connect online directly with Social Security today. You can verify your benefits and make important changes without ever visiting an office. Do the right thing and connect with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov.

Do the right thing and connect with your future.

It's time to make your future your own.

It's up to each of us to plan for tomorrow.

For people not yet engaged with Social Security:

Do the Right Thing for Your Future

There comes a time when each of us realizes the future is our own to make. No matter at what age or at what stage it happens, there's an easy way to manage your future today, right online. Connect with Social Security online and you can see your earnings history, benefit estimates, and more. Do the right thing and make today the day you connect with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov.

Do the right thing and connect with your future.

It's time to make your future your own.

It's up to each of us to plan for tomorrow.

Message 4: Normative Behavior

For people already engaged with Social Security:

Join the Millions

Millions of people like you are discovering a world of information where they can take charge and connect with their future today. Right online, you can connect directly with Social Security. If you're receiving benefits, you can verify them and make important changes without ever visiting an office. Join the millions and sign up to connect with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov today.

Join the millions connecting with greater peace of mind.

Peace of mind has millions of new friends.

Millions are connecting with their future today.

For people not yet engaged with Social Security:

Join the Millions

Millions of people are discovering a world of information where they can take charge and connect with their future today. Connect with Social Security online and you can see your earnings history, benefit estimates, and more. Join the millions and connect with greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov today.

Join the millions connecting with greater peace of mind.

Peace of mind has millions of new friends.

Millions are connecting with their future today.

Message 5: Deviant Behavior

For people already engaged with Social Security:

Your Future Isn't Taking Care of Itself

Some people think their future will just take care of itself. And when it doesn't, it can be an unpleasant surprise. Don't be one of those people. Connect with Social Security online today. If you're receiving benefits, you can verify them and

make important changes. Don't let tomorrow catch you unprepared. Do the right thing. Manage your future today and discover greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov.

Your tomorrow is coming. Don't be the one to miss out.

Don't be left out of your future.

Who wouldn't do this?

For people not yet engaged with Social Security:

Your Future Won't Take Care of Itself

Some people think their future will just take care of itself. And when it doesn't, it can be difficult to set right. Don't be one of those people. Connect with Social Security online and find helpful information, see your earnings history, benefit estimates, and more. Don't let your future catch you unprepared. Do the right thing. Begin to manage your tomorrows today and discover greater peace of mind. Create your very own *my* Social Security account at socialsecurity.gov.

The future is coming. Don't be the one to miss out.

Don't be left out of your future.

Who wouldn't do this?

Ask after each message:

- What is your overall reaction to this message?
- What is this message saying?
- Based on this message, what is the benefit of this feature?
- Does this message make you want to learn more? Why or why not?
- Does this message make you want to try this feature? Why or why not?
- How would you make this message better? What would make it more helpful for someone like you?

Ask after discussion of all messages:

- Which of the messages do you think is most likely to make you try this feature? [Everyone enters their answer]
- Which is the least likely to make you try this feature? [Everyone enters their answer]
- Why?

Demonstrate Tools (15 minutes) [If time permits]

We've been talking about *my* Social Security.

- Just based on this discussion so far, what would you expect these tools to be like?

Now, I want to show you the actual tools.

- Briefly explain or demo *my* Social Security.

[Once demonstration is done]

- What do you think of these products? [Probe: Were they surprised? Impressed? Excited? Apprehensive?]
- Would you use them? Why or why not?
- Would your friends use them? Why or why not?
- Is it easy to access these online services?
- What is the most attractive or interesting feature about them?
- What would you want to learn more about to decide if you wanted to use them?
- Having seen the actual tool, is there anything you would change about the messages I showed you earlier?

Campaign Elements (5 minutes)

- Where would you want to hear more about these tools/services we've been looking at? (Looking for television, radio, billboards, online, etc.)
- Is this the type of product/service or campaign you might expect from Social Security? Why?
- After everything we've seen today, would you prefer to go to a local office or conduct your Social Security business online? Why?

Closing Comments (5 minutes)

[Check with observers to see if they have any questions]

Does anyone have any final comments or questions about anything we discussed?

Thank you for your time and participation. We really appreciate it.

Combined Online Services Focus Group Online Focus Group Discussion Guide

General Social Security Discussion (20 minutes)

- In general, what do you think of when you think of Social Security?
- How have you interacted with Social Security in the past? When? Why? What was the experience like?
- What kinds of things do you think you will need to do with Social Security in the future? How will you do it?
- How would you like to interact with Social Security?

- Do you feel comfortable doing [non-Social Security] business online?
- Do you feel comfortable doing business online with Social Security? Would you feel like your information is safe? [Probe to see if HealthCare.gov has changed trust for government sites.]
- As far as you know, is there anything you can do right now online with Social Security? If so, what is that?
- Has anyone ever heard of, or used, the services available on socialsecurity.gov?
- What do you know about the services on socialsecurity.gov? What do you think you could do? What would you hope to be able to do?
- What do you think are the benefits of doing business online with Social Security?
- What are the drawbacks?
- How does doing business online compare to doing business at the Social Security office? What's better? Worse? The same?

I want to read a list of things you might want to do with Social Security. For each one, I want you to type in your answer of whether you would want to do it in-person, online, or either. What about:

- Checking your earnings history
- Checking your benefit estimates
- Applying for retirement
- Applying for disability
- Changing your address and phone number [after benefits start]
- Starting or changing direct deposit of your benefits
- Verifying your Social Security income

[Moderator looks for trends in answers and then follows up.]

Why is it better or worse to do _____ online? What about _____? [Probe to understand differences] What can we do to make you want to do business online? What is the best message we can give you to convince you to do business with Social Security online?

Presentation of the Messages (35 minutes)

I want to get your feedback on some messages being developed to let people know about some of the things you can do on the Social Security website. Again, I did not work on or develop these messages; my job is just to get your reaction to them.

I will display and read the messages one-by-one, and then I will ask you a series of questions. Then I will share a few examples of how that message might be used in an ad or online.

We are looking for your personal reactions and feelings about the messages – how it strikes you individually.

DISPLAY MESSAGES ONE-BY-ONE

Loss-Framed Behavior

Don't Waste Time. Get It Done at socialsecurity.gov.

You don't have time to waste. So why throw away the day with a special trip to file for retirement in person? You can get answers about Social Security and make most things happen without leaving home. At socialsecurity.gov you can see your earnings history, estimate benefits, apply for disability or Medicare benefits, get income verification, and more. And when the time comes, you can even retire online. It's almost like having a Social Security office right on your desk.

Don't waste the day. Social Security is online.

How much time do you have to spare today?

Socialsecurity.gov. Because your time is important.

Intrinsic, Identity-based Behavior

How You Get Things Done.

You just know how to get things done. You know how to save time and get answers. And when Social Security is on the to-do list, you go online to socialsecurity.gov. There you can do most of the things that used to take a trip to a Social Security office. You can see your earnings history, estimate benefits, apply for disability or Medicare benefits, get income verification, and more. And when the time comes, you'll even retire online. It's where getting it done gets done.

Going online definitely has its benefits.

Some people just know how to get things done. It's called socialsecurity.gov.

Where people who get things done get things done.

Normative Behavior

Millions Have Discovered It.

Every day thousands of people across America discover that there's an easy way to take care of their Social Security needs. Just go online to socialsecurity.gov. You can get quick answers and make things happen without leaving home. Millions of people are already putting it to work for them. You can see your earnings history, estimate benefits, apply for disability or Medicare benefits, get income verification, and more. And when the time comes, you can even retire online.

Millions have found the easy way to do Social Security.

Millions are making their way to socialsecurity.gov.

Join the millions who've discovered socialsecurity.gov.

Deviant Behavior

Don't Be That Person Who Does Things the Hard Way

Some people really like to do things the hard way. They take the time and effort to file for retirement in person. They might spend the day fighting traffic, hunting for parking, and waiting for an appointment. They should just go online to socialsecurity.gov instead. Then they could get most things done without leaving home. They see earnings history, estimate benefits, apply for disability or Medicare benefits, get income verification, and more. And when the time comes, they can even retire online.

Some things are just too easy. socialsecurity.gov.

socialsecurity.gov. Definitely not for those who like doing things the hard way.

Why do things the hard way?

Ask after each message:

- What is your overall reaction to this message?
- What is this message saying?
- Based on this message, what is the benefit of this feature?
- Does this message make you want to learn more? Why or why not?
- Does this message make you want to try this feature? Why or why not?
- How would you make this message better? What would make it more helpful for someone like you?

Ask after discussion of all messages:

- Which of the messages do you think is most likely to make you try this feature? [Everyone enters their answer]
- Which is the least likely to make you try this feature? [Everyone enters their answer]
- Why?

Demonstrate Tools (15 minutes) [If time permits]

We've been talking about the services on socialsecurity.gov.

- Just based on this discussion so far, what would you expect these tools to be like?

Now, I want to show you the actual tools.

- Briefly explain or demo the services on socialsecurity.gov.

[Once demonstration is done]

- What do you think of these products? [Probe: Were they surprised? Impressed? Excited? Apprehensive?]
- Would you use them? Why or why not?
- Would your friends use them? Why or why not?
- What is the most attractive or interesting feature about them?
- What would you want to learn more about to decide if you wanted to use them?
- Having seen the actual tool, is there anything you would change about the messages I showed you earlier?

Campaign Elements (5 minutes)

- Where would you want to hear more about these tools/services we've been looking at? (Looking for television, radio, billboards, online, etc.)
- Is this the type of product/service or campaign you might expect from Social Security? Why?
- After everything we've seen today, would you prefer to go to a local office or conduct your Social Security business online? Why?

Closing Comments (5 minutes)

[Check with observers to see if they have any questions]

Does anyone have any final comments or questions about anything we discussed?

Thank you for your time and participation. We really appreciate it.

Moderator to read to participant at the end of each survey/focus group:

Social Security estimated that this activity would take 90 minutes to complete. If you would like to send comments on this time estimate to Social Security, I can provide you with the mailing address. Would you like this address?

If yes, read the Paperwork Reduction Act statement below, then go to closing:

This information collection meets the requirements of 44 U.S.C. §3507, as amended by section 2 of the Paperwork Reduction Act of 1995. The OMB approval number is 0960-0788. You may send comments on this 90-minute time estimate to: Social Security Administration, 6401 Security Blvd., Baltimore, MD 21235-6401.