

Suggested Questions for 2020 *Social Security Statement* Survey

The Social Security Administration (SSA) is interested in what you know about Social Security, how you use and prefer to receive the *Social Security Statement*, and how you feel about proposed future online features to be added to the Statement.

1. Do you currently receive Social Security retirement benefits?

[SINGLE PUNCH]

- a) Yes [PROCEED to Q1a]
- b) No [SKIP to Q2]

2. Is anyone else in your household currently receiving any Social Security benefits?

[If Q1 = Yes, ask Q2 and PROCEED to Q3; If Q1 = No, ask Q2 and then SKIP to Q4]

[SINGLE PUNCH]

- a) Yes
 - b) No
 - c) Don't know
3. How satisfied are you with the information you have received from SSA about your retirement benefits?

[SINGLE PUNCH]

- a) Very satisfied
- b) Somewhat satisfied
- c) Somewhat dissatisfied
- d) Very dissatisfied

[THEN SKIP to Q8]

4. Thinking about how you use the information provided in the *Social Security Statement*, how would you prefer to view your *Social Security Statement* in the future?

[SINGLE PUNCH]

- a) I prefer to view my *Social Security Statement* online within the my Social Security account.
- b) I prefer to download and print out my *Social Security Statement* from the my Social Security account to view it in hard copy.

- c) I prefer to receive the paper *Social Security Statement* that is mailed periodically by the Social Security Administration.
- d) I have no preference.

[Then SKIP to Q8]

5. Have you ever received information from Social Security about your future retirement benefits?

[SINGLE PUNCH]

- a) Yes [PROCEED to Q6]
 - b) No [SKIP to Q8]
6. Overall, how satisfied are you with the way that SSA communicates with you about your future benefits?

[SINGLE PUNCH]

- a) Very satisfied
 - b) Somewhat satisfied
 - c) Somewhat dissatisfied
 - d) Very dissatisfied
7. What is your main source of information about the benefits you expect to receive from Social Security when you retire?

[SINGLE PUNCH]

- a) Viewing the mailed Social Security paper *Social Security Statement*
- b) Viewing the *Social Security Statement* online with the *my* Social Security account
- c) Social Security's website (www.socialsecurity.gov)
- d) Social Security local office
- e) From a Social Security publication
- f) Other, please specify: _____

[NEXT PAGE]

The next section will ask you a few questions about your understanding of Social Security benefits.

8. How much do you know about the Social Security program and benefits?

[SINGLE PUNCH]

- a) A lot

- b) Some
 - c) A little
 - d) Nothing
9. How many years of work is the minimum that a person needs to be eligible for Social Security retirement benefits?

[SINGLE PUNCH]

- a) Does not need to have worked
 - b) 5 years
 - c) 10 years
 - d) 20 years
 - e) 35 years
 - f) Don't know
10. Do all people who receive Social Security retirement benefits receive the same amount of money?

[SINGLE PUNCH]

- a) Yes, all people receive the same amount
 - b) No
 - c) Don't know
11. Which of the following best describes how Social Security calculates your benefits?

[SINGLE PUNCH]

- a) How long you work as well as your pay during the last five years that you are employed
 - b) The average of the highest 35 years of your earnings
 - c) How much Social Security taxes you paid
 - d) Your income tax bracket when you claim benefits
 - e) Don't know
12. What is the youngest age you can claim and collect FULL Social Security retirement benefits?

[SINGLE PUNCH]

- a) Age 62
 - b) Age 65
 - c) Ages 66-67
 - d) Age 70
 - e) Don't know
13. Please indicate if the following statements about the Social Security program are true or false:

[DISPLAY TABLE BELOW, SINGLE PUNCH FOR EACH STATEMENT]

Statements	Response		
1. Someone who has never worked for pay may still be able to claim benefits if one's spouse qualifies for Social Security	True	False	Don't know
2. Social Security provides benefits to the families of workers who die	True	False	Don't know
3. Social Security pays benefits to workers who become disabled	True	False	Don't know
4. Social Security is paid for by a tax placed on both workers and employers	True	False	Don't know
5. Social Security benefits go up automatically with the rise in the cost of living	True	False	Don't know
6. The Social Security credits you earn move with you from job to job throughout your career	True	False	Don't know
7. The amount of monthly Social Security retirement benefits you receive depends on when you start your benefits	True	False	Don't know
8. Social Security benefits have to be claimed as soon as someone retires from work	True	False	Don't know
9. A person receiving retirement benefits at his or her full retirement age can continue working and receive full benefits	True	False	Don't know
10. You should sign up for Medicare at age 65, even if you do not plan to start your monthly retirement benefits	True	False	Don't know

[NEXT PAGE]

II. Paper/Online Statement Preferences

14. Are you familiar with the term *Social Security Statement*?

[SINGLE PUNCH]

- a) Yes **[PROCEED TO Q15]**
- b) No **[SKIP TO Q16]**

15. Have you ever looked at your *Social Security Statement*, either on paper or online?

[SINGLE PUNCH]

- a) Yes, online **[SKIP TO Q18]**

- b) Yes, on paper **[SKIP TO Q18]**
- c) Yes, both on paper and online **[SKIP TO Q18]**
- d) No **[PROCEED to Q16]**
- e) Don't know **[PROCEED to Q16]**

16. Have you ever received a *Social Security Statement* in the mail or accessed a *Statement* online that had the following information?

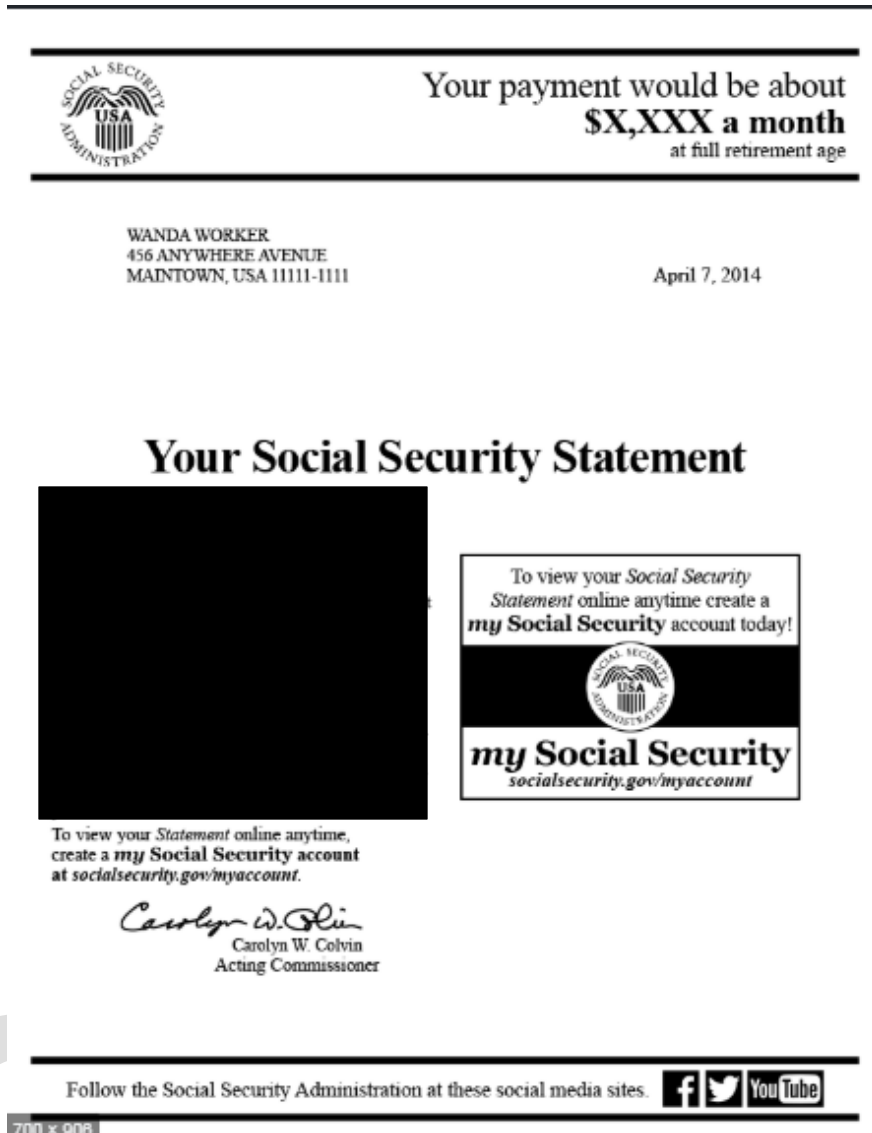
[DISPLAY TABLE BELOW, SINGLE PUNCH FOR EACH STATEMENT]

[If 'YES' chosen for any of the statements below, proceed to Q17; IF Q14=No AND ALL responses in Q16 are either 'No' OR 'Don't know' SKIP to Q33, all else SKIP to Q19]

Statements	Response		
	Yes	No	Don't Know
a) Your estimated benefits if you claim Social Security at age 62, full retirement age, or age 70			
b) Your earnings record			
c) Applying for benefits			
d) Receiving benefits while you work			
e) Information on financial planning			

17. Based on your answers, we believe you have received a paper *Social Security Statement* or accessed it online. Please indicate if the below statement looks familiar to you.

[SINGLE PUNCH]



- a) Yes, this looks familiar [if YES, PROCEED to Q18]
- b) No, this does not look familiar [SKIP TO Q19]
- c) Don't know [SKIP TO Q19]

18. What kind of information can you find on the *Social Security Statement*? Please select all that apply.

[MULTI PUNCH]

- a) How much you have paid in Social Security and Medicare taxes
- b) How much you would get in retirement benefits when you reach your full retirement age

- c) How much you would get in disability benefits if you become disabled and unable to work
- d) How much your dependent family members would get in survivor benefits
- e) Don't know **[SINGLE PUNCH]**

19. How comfortable are you performing transactions related to Social Security online?

[SINGLE PUNCH]

- a) Very comfortable
- b) Somewhat comfortable
- c) Somewhat uncomfortable
- d) Very uncomfortable

[If Q15=a OR Q15=c, SKIP Q20 and proceed to Q21]

20. Are you aware that you can access your *Social Security Statement* online by setting up a *my* Social Security account?

[SINGLE PUNCH]

- a) Yes **[PROCEED to Q21]**
- b) No **[SKIP TO Q29]**

21. How did you learn that you can get your *Social Security Statement* online? Please select all that apply.

[MULTI PUNCH]

- a) Read about it in AARP magazine
- b) Read about it in another magazine [Please specify: _____]
- c) Heard about it on television
- d) Read about it in the newspaper
- e) Heard about it online
- f) A friend or relative told me/ word of mouth
- g) My accountant/financial advisor
- h) From my *Social Security Statement* in the mail
- i) Other, please specify: _____
- j) Not sure **[SINGLE PUNCH]**

22. Have you created an online *my* Social Security account for yourself?

[SINGLE PUNCH]

- a) Yes **[SKIP TO Q24]**
- b) No **[PROCEED to Q23]**

23. What are the reasons why you haven't created an online *my* Social Security account? Please select all that apply.

[then SKIP to Q25]

[MULTI PUNCH]

- a) Do not like to provide or receive information online
- b) Too burdensome to set up
- c) Not very useful/no need right now
- d) Tried but was not able to complete registration for technical reasons
- e) Do not want to go through the two-step authentication process
- f) Do not know enough about it
- g) No particular reason [SINGLE PUNCH]
- h) Other, please specify: _____

24. What are the reasons you use your online *my* Social Security account? Please select all that apply. (If Q1 = b, not receiving benefits)

[IF Q1=b, ASK 24, ELSE PROCEED TO Q24a]

[MULTI PUNCH]

- a) Request a replacement Social Security card
- b) Check the status of your application or appeal
- c) Get your *Social Security Statement*
- d) Get estimates of your future benefits
- e) Verify your earnings
- f) Verify your Social Security benefits
- g) View the estimated Social Security and Medicare taxes you've paid
- h) Set up or change your direct deposit
- i) Change your address
- j) Other, please specify: _____
- k) None of the above [SINGLE PUNCH]

)

24a. If you are receiving benefits from the Social Security Administration, what do you use *my* Social Security account for? Please select all that apply.

[IF Q1=a, ASK Q24a]

[MULTI PUNCH]

- a) Report your wages if you work and receive Social Security Disability Insurance (SSDI)
- b) Manage SSDI and/or Supplemental Security Income (SSI) benefits
- c) Get your benefit verification letter
- d) Check your benefit and payment information
- e) Change your address and phone number
- f) Start or change direct deposit of your benefit payment

- g) Request a replacement Medicare card
- h) Get a replacement SSA-1099 or SSA-1042S for tax season
- i) I do not receive Social Security benefits **[SINGLE PUNCH]**

25. How did you learn that you could create an online *my* Social Security account? Please select all that apply.

[If Q22=No, then after Q25, SKIP to Q29, all else proceed to Q26]

[MULTI PUNCH]

- a) *Social Security Statement*
- b) Social Security’s website (www.socialsecurity.gov)
- c) Social Security local office
- d) Social Security public service announcement
- e) From a Social Security webinar
- f) From some other Social Security publication
- g) From a Social Security presentation or meeting
- h) Online ad/Public Service Announcement for Social Security
- i) Social Media
- j) Other, please specify: _____

26. In the last five years, how often have you accessed your online *my* Social Security account?

[SINGLE PUNCH]

In the last five years, ...

- a) I have created a *my* Social Security account but never actually used it
- b) Used once or twice
- c) Used three to five times
- d) Used more than five times

27. Has any of the following kept you from your *my* Social Security account? Please select all that apply.

[DISPLAY TABLE BELOW, SINGLE PUNCH FOR EACH STATEMENT]

Statements	Response	
	Yes	No
a) Log-in process is too burdensome: I do not want to go through the two-step authentication process.		
b) Log-in process is too burdensome: My password expires too frequently, and I have to keep resetting it each time I log in.		
c) The reminder emails SSA send are not helpful.		

d) I do not need to check the information that frequently.	Yes	No
e) There are no new features that I want to see.	Yes	No
f) No particular reason.	Yes	No

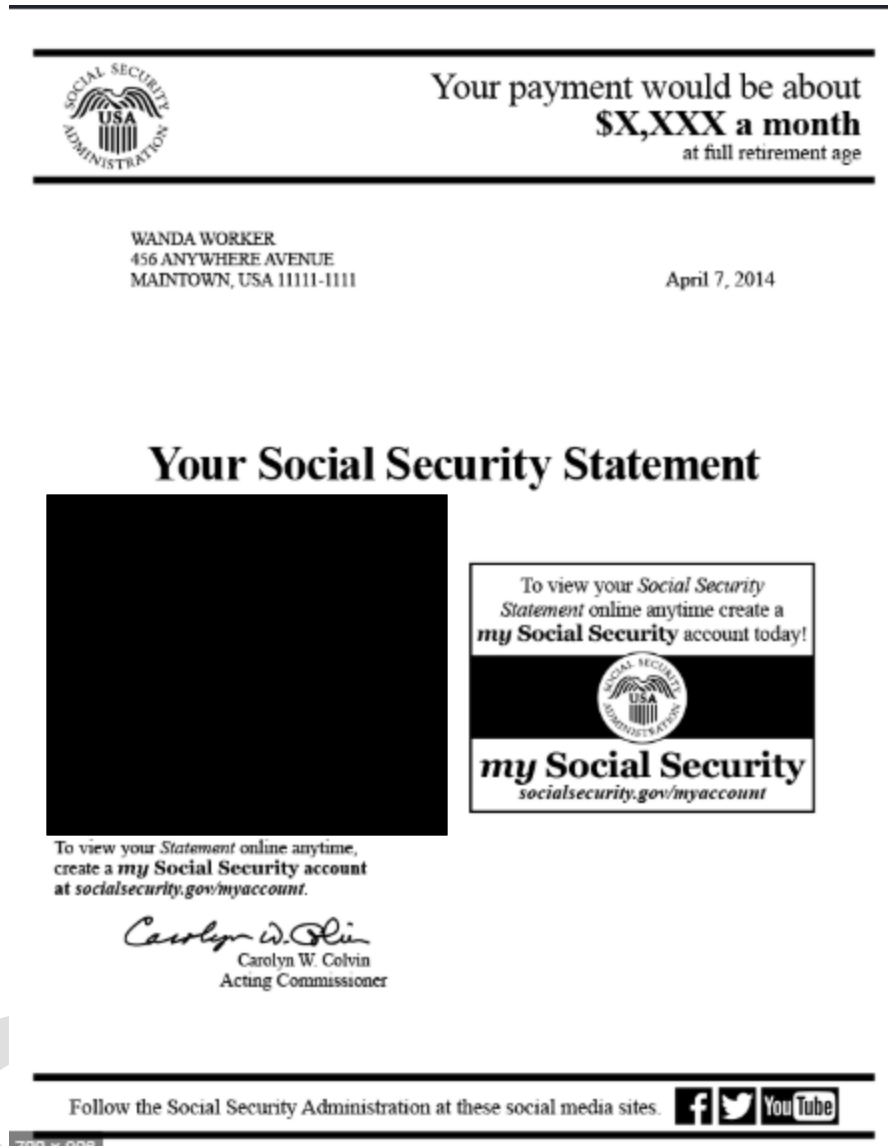
28. How satisfied are you with your online account?

[SINGLE PUNCH]

- a) Very satisfied
- b) Somewhat satisfied
- c) Somewhat dissatisfied
- d) Very dissatisfied

[NEXT PAGE]

Between 2000 and 2010, SSA mailed out paper *Social Security Statements* once a year to all eligible workers. Below is a picture of a *Social Security Statement* mailed out to eligible recipients. The *Social Security Statement* is also available online, and you can access it whenever you like through your *my* Social Security account.



Both the **online** and **paper** *Statements* contain information on your benefit estimates and your earnings record. The following questions ask about how you have viewed the *Social Security Statement* in the past and how you prefer to view it in the future:

29. Think about the last time(s) you viewed your *Social Security Statement*. What was the reason(s) for accessing your paper *Statement* OR viewing your *Statement* online? Please select all that apply.

[MULTI PUNCH]

- a) Verify your earnings (Check my Earnings Record)
- b) Check your estimated future benefits
- c) View the estimated Social Security and Medicare taxes you've paid
- d) Understand how benefits are calculated

- e) Get information about financial or retirement planning
- f) Learn more about the Social Security program
- g) Other, please specify: _____
- h) I have never accessed my paper *Social Security Statement* OR viewed my *Social Security Statement* online **[SKIP to Section 33] [SINGLE PUNCH]**

30. Social Security sends everyone who signed up for a *my* Social Security account an email every year, three months before their birthday, to remind them that they can view their *Statement* online. Do you recall receiving an email from SSA that prompted you to view/access your *Social Security Statement*?

[SINGLE PUNCH]

- a) Yes
- b) No

31. Recall the last time(s) you viewed your *Social Security Statement*. Did you:

[SINGLE PUNCH]

- a) View the *Statement* online within the *my* Social Security account
- b) Download and print out the *Statement* from the *my* Social Security account to view it in hard copy
- c) View the paper *Statement* that I had received from SSA by mail
- d) Other, please specify: _____

32. Did you do any of the following after viewing your *Social Security Statement*?

[DISPLAY TABLE BELOW, SINGLE PUNCH FOR EACH STATEMENT]

<i>Social Security Statement: Actions Completed</i>			
Actions	Possible Responses		
a) Filed my <i>Social Security Statement</i> with my important documents (This can be either as an electronic copy saved to your computer or a printed copy that you filed)	Yes	No	Don't know
b) Increased my personal savings	Yes	No	Don't know
c) Changed my financial plans for the future	Yes	No	Don't know
d) Contacted a financial planner	Yes	No	Don't know
e) Called Social Security's 800#	Yes	No	Don't know
f) Visited a Social Security office	Yes	No	Don't know
g) Went online at socialsecurity.gov	Yes	No	Don't know
h) Reconsidered when to apply for benefits	Yes	No	Don't know

i) Planned for retirement	Yes	No	Don't know
j) Other, please specify:			

[NEW PAGE]

III. Features the Public Would Like to See in the Online *Social Security Statement*

SSA has tools on its website that you can use to find out how much your monthly retirement benefit will be. The next few questions will ask you about your knowledge and use of these tools.

33. Have you ever heard about the Retirement Estimator calculator on the Social Security website?

[SINGLE PUNCH]

- a) Yes
- b) No [SKIP to Q36]

34. Have you ever used the Retirement Estimator calculator on the Social Security website?

[SINGLE PUNCH]

- a) Yes [SKIP to Q35]
- b) No [PROCEED to Q34a, then SKIP to Q36]

34a. Please explain why you have not used the Retirement Estimator calculator on the Social Security website.

[SKIP to Q36]

[OPEN ENDED]

35. What were you using the Retirement Estimator calculator for? Please select all that apply.

[MULTI PUNCH]

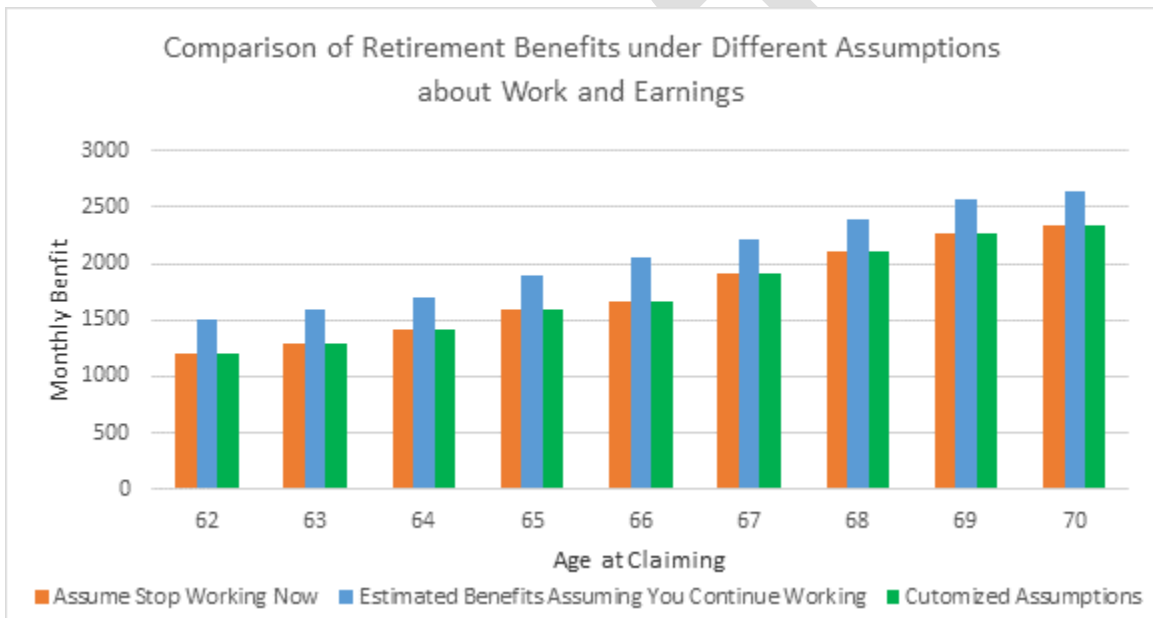
- a) To estimate the amount of my benefits at different claiming ages
- b) To find out when I am eligible to start receiving benefits
- c) To learn how benefits are calculated
- d) Other, please specify: _____

[NEW PAGE]

SSA is considering adding a number of new features to the *my* Social Security account. You will be provided with some descriptions of these proposed features. Once you have finished reading the description, please indicate how useful you think each new feature would be for your retirement planning if it were incorporated into the online *my* Social Security account.

36. **Interactive Graphs of Estimated Benefits:** Displaying your *Estimated Benefits* in interactive graphs and tables in your online *my* Social Security account. These interactive graphs and tables would allow a side-by-side comparison of your benefit estimates based on different assumptions about your future earnings.

Below are examples of the graphs and tables illustrating this feature:



Earnings Amount	Based on:	Benefit Estimate at:		
		62 years old	Full retirement Age	70 years old
\$0	Assuming No Future Earnings	\$752	\$1,001	\$1,240
\$65,785	Last Reported Earnings	\$1,251	\$1,723	\$2,052
\$75,000	Your Input	\$1,389	\$1,921	\$2,257

How likely are you to use this proposed feature in planning for retirement?

[LIKERT SCALE]

1 2 3 4
Not Likely Somewhat Likely Fairly Likely Extremely Likely

[NEW PAGE]

37. **Estimated Benefits of Spouse:** Providing side-by-side comparisons of *Estimated Benefits* for both you and your spouse so that you may see joint calculations of your expected benefits as a married couple. Currently, your *Social Security Statement* provides estimates of your benefits only.

How likely are you to use this proposed feature in planning for retirement?

[LIKERT SCALE]

1 2 3 4
Not Likely Somewhat Likely Fairly Likely Extremely Likely

[If Q37 < 3: ask Q37a, all else proceed to Q38]

37a. What is the reason(s) that you feel it would **not** be useful to see your spouse’s estimated benefits alongside your own benefits in the *my* Social Security account?

[OPEN ENDED]

[NEW PAGE]

38. **Diagram of Claiming and Working Options:** Adding more information in your online *Social Security Statement* on the different retirement planning options, such as a detailed diagram describing your four working/claiming options:

- Claim benefits and continue working
- Claim benefits and stop working
- Not claim benefits and continue working
- Not claim benefits and stop working

Below is a diagram of the work/claim options. The user will be able to click on each part of the diagram to learn more about their retirement option.

	Continue Working	Stop Working
Claim Benefits	A	B
Not Claim Benefits	C	D

How likely are you to use this proposed feature in planning for retirement?

[LIKERT SCALE]

1 2 3 4
 Not Likely Somewhat Likely Fairly Likely Extremely Likely

[NEW PAGE]

39. **Information on Non-Taxed Earnings:** Providing customized information for workers who have had earnings where they did not pay Social Security taxes. About 3% of workers are affected by these types of special provisions because they had jobs where they did not pay Social Security taxes. Some workers receive pensions from this type of work, which can affect their Social Security benefits through the Windfall Elimination Provision. Workers who are not affected would not see this customized information.

How likely are you to use this proposed feature in planning for retirement?

[LIKERT SCALE]

1 2 3 4
 Not Likely Somewhat Likely Fairly Likely Extremely Likely

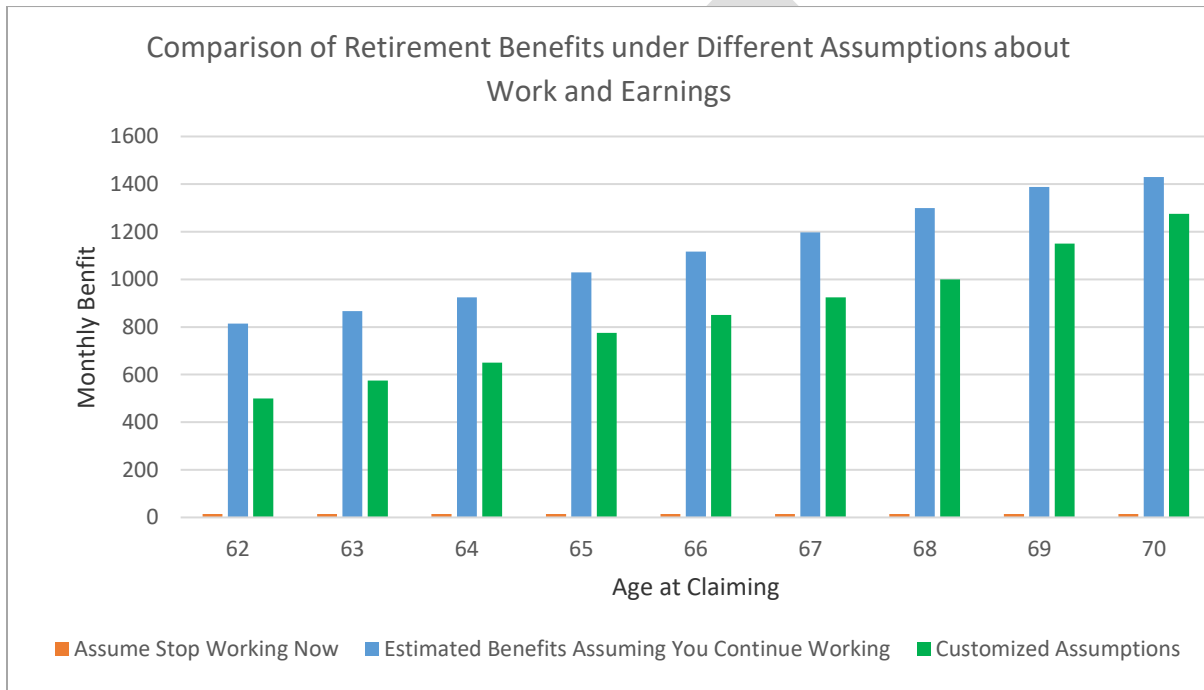
[NEW PAGE]

40. **Benefit Estimates Under Different Assumptions:** Presenting users with *three* different benefit estimates based on the following scenarios:

1. Your Current Social Security assumptions (currently shown in the *Social Security Statement/my Social Security portal*)
2. Your Previous earnings with no future earnings (if you never worked another day)
3. Your own customized future earnings (you would predict your future work and earnings inputs for the calculation)

Each estimate would provide information regarding the underlying assumptions of the estimate.

Below is an example of a graph showing benefits under the three assumptions.



How likely are you to use this proposed feature in planning for retirement?

[LIKERT SCALE]

1 2 3 4
 Not Likely Somewhat Likely Fairly Likely Extremely Likely

[NEW PAGE]

41. Below are the five proposed features we discussed. Please choose **up to 3** features that you would be most likely to use when accessing your *my Social Security* account.

[MULTI PUNCH – allow up to 3 choices]

[Each choice below will have a pop-up box to remind respondents of each answer option]

[If the respondent only selects one features in Q41, EXIT survey]

[If the respondent selects two features in Q41, proceed to Q41a and populate Q41a with the two features selected in Q41]

[If the respondent selects three features in Q41, proceed to Q41b and populate Q41b with the three features selected in Q41]

___ Interactive Graphs of Estimated Benefits

[This feature will display interactive graphs and tables, allowing for a side-by-side comparison of different benefit estimates based on various assumptions about your earnings.]

___ Estimated Benefits of Spouse

[This feature would show estimates of your spouse’s benefits alongside your own benefits.]

___ Diagram of Claiming and Working Options

[This feature would provide a diagram with information on your 4 working/claiming options. The diagram would consist of the following options: a) claim benefits and continue working; b) claim benefits and stop working; c) not claim benefits and continue working and d) not claim benefits and stop working.]

___ Information on Non-Taxed Earnings

[This feature would provide customized information for workers who have earnings where they did not pay Social Security taxes.]

___ Benefit Estimates Under Different Assumptions

[This feature would provide benefit estimates that are calculated using different, customized assumptions (i.e., current earnings, no future earnings, etc.,) to the *my* Social Security.]

42. Adding more information in your online *Social Security Statement* on the different retirement planning options, such as a detailed diagram describing your four working/claiming options:

- Claim benefits and continue working
- Claim benefits and stop working
- Not claim benefits and continue working
- Not claim benefits and stop working

- N/A – I would not use any of the above features when accessing *my* Social Security account. [EXIT SURVEY]

[NEW PAGE]

41a. Please rank your preferences for each of the proposed new features you chose in the previous question. Please assign “1” to the feature you think would be most useful if added to the *my* Social Security account, and assign “2” to the feature you think would be less useful.

[RANK 1-2]

- Don't know/Don't have a preference

[END SURVEY]

[NEW PAGE]

41b. Please rank your preferences for each of the proposed new features you chose in the previous question. Please assign “1” to the feature you think would be most useful if added to the *my* Social Security account, and assign “3” to the feature you think would be least useful.

[RANK 1-3]

- Don't know/Don't have a preference

[END SURVEY]

[EXIT SCREEN]

Those are all the questions we have for you today. Thank you for your time.

All information you provide is kept strictly confidential and is used for research purposes only.