

Social Security Administration

Informing the Public About Social Security

Major

Communications

Accomplishments

& Challenges





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Commissioner's Message

In this new century, the American public will expect increasingly fast, factual and effective communication from all businesses and government agencies.

Effective communication, however, can be as difficult as it is essential. For almost three years, I have served as Commissioner of Social Security, and I have worked hard to communicate with the American public about the Social Security program and the critical issues facing it. I have written newspaper columns, spoken at town hall meetings, done both radio and television interviews, and participated in Internet forums.

In each instance, I learned that the information being provided was valuable and that it truly affects people's lives. But I also have learned that effectively communicating the information that people need can be difficult because the Social Security program is complex and because there is a great deal of misinformation about Social Security.

These same communications hurdles must be dealt with every working day by many of our agency's employees throughout the country, and I am very pleased by how far we have come to strengthen communications. But over the next few years our communications challenges will be as significant as any before. The national debate about how to best ensure the long-range solvency of the Social Security program continues, and the need for public education on the program and the financing issues involved is vital. Equally important in the coming decade will be the need to continue to provide reliable personal Social Security information to tens of millions of "baby boomers," and those that follow, to help them plan for their retirement.

Since becoming an independent agency in 1995, SSA has worked diligently to put an effective and accountable communications program in place, and to respond to these and other Social Security communications challenges. We have established as a principal agency goal the strengthening of public understanding of Social Security, so that within the next five years 90 percent of all Americans may be considered knowledgeable about this vital program.

This report describes how far we have come and what we will do in the future to inform the American public about Social Security. Communicating with the public was critical when the Social Security system was created, and it is no less essential today.

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Commissioner
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Introduction

Ours is an increasingly complex, fast-moving society. The Industrial Age has been replaced by a new Information Age, and the only constant of the new age is change. As we travel along the new Information Highway, the familiar communications landmarks of the past are being left behind. Information now doubles every two to three years, and is available virtually everywhere, almost instantly. The Library of Congress' entire collection of books, for example, could now be transmitted over optic transmission lines in less than 10 minutes.

At the same time, this transformation has made it difficult for many people to work through the flood of information available to find what is really useful. And the increase in information vehicles that has made it easier for communicators to get messages out, has also made it more difficult to get those messages through to their audiences.

At the Social Security Administration, we recognize that we enter a 21st century in which Information Age changes will continue and accelerate.

As the Social Security Advisory Board noted two years ago, "SSA has a responsibility to communicate in an authoritative, credible, accurate and accessible manner with two important groups: first, the nearly 147 million workers who pay the taxes needed to finance the Social Security system; and second, the 44 million individuals who are currently receiving Social Security benefits."

The Board also noted that SSA should go beyond providing basic information about Social Security, and that the agency should take the lead in educating workers and their families about retirement planning. This will be especially important in the coming decade. There are now 80 million members of the "baby boom" generation in middle age, and in 2008 the first of these individuals will begin to retire. Many are just now starting to prepare financial plans for their retirement years.

As Social Security Commissioner Apfel has often said during the national dialogue on Social Security, "the American public looks to our agency for a base of factual information about the program and about the issues. Public education is one of the most important things that we do." It is also true, as Vice President Gore and the National Partnership for Reinventing Government have recently emphasized, that the federal government has a special responsibility to communicate concisely and understandably.

For all of these reasons and more, effective, factual communication about the nation's Social Security program has been a priority for SSA during the past two years of national debate. SSA's focus has been on educating the public about the basic facts of the program. Only if the public fully

understands the program, its benefits and its financing principles, can they actively participate in the national debate about the future of Social Security.

What type of organizational structure do we need to communicate with and educate the public about Social Security? How can we tell if our education efforts are effective? How do we know what more needs to be done? How can we use new technology to help us? These are all questions that need to be answered. This report attempts to address these questions as we lay out our vision for effective communications in the years ahead.

Communications at SSA: Why Change Was Needed

When the Social Security Board began operation in 1936, an Office of Information was created with direct access to the agency's top administrator. The need for—and value of—public information was clear. First, there was a nationwide effort to explain the difference between the new concept of "social insurance" and to create a distinction between this government program and the widely accepted, stigmatized notion of "public relief." On a practical level, wide publicity was needed to register people with Social Security numbers and to respond to privacy concerns about that number.

During 1937, 50 million leaflets explaining the use of the Social Security number were printed and distributed to workers at factory gates and offices throughout the country. These workers also needed to be informed about their rights and responsibilities under the Social Security program, such as tax contribution rates, benefit formulas and eligibility criteria. In 1936, for example, the Board said that "if the public is fully informed about eligibility requirements, the agency is saved much trouble and expense since few ineligibles apply."

By the post-WWII years, the program was maturing and quickly becoming part of the fabric of American life. Public information responsibilities of the agency were important, but now played a subordinate role. Public education and public information efforts increasingly focused on program eligibility requirements, with comparatively lesser attention given by headquarters and field office staff to basic program philosophy and financing structure. Until 1996, the Office of Communications (or its predecessors) functioned as a staff component headed by an Associate Commissioner. In 1990, for example, the Office of Public Affairs was a subcomponent of the Office of the Deputy Commissioner for Policy and External Affairs. The Associate Commissioner for Public Affairs was one of five associate commissioners reporting to a Deputy Commissioner, and one of 35 associate commissioners within the agency.

Access to the Commissioner and the Executive Staff was limited. Professional advice about communications issues and vital communications concerns on policy issues was filtered through other components, as were questions from the Executive Staff about appropriate communications policies. Broad issues about national public affairs policy were often referred to SSA's parent agency, the Department of Health and Human Services. Throughout most of the past 25 years, and until it became an independent agency in 1995, SSA's communications activities were often scattered, unfocused and uncoordinated. For example:

- the Press Office was part of the Office of the Commissioner;
- employee communications was located within the Office of Human Resources;
- speechwriting was first a function of the Office of Policy and then of the Office of the Commissioner;
- regional communications efforts were directed by the Office of Operations; and
- Internet public information responsibilities were under the Office of Systems and a number of other components.

In short, the agency's emphasis on public education and public information efforts was comparatively less than in the early years of the agency, and the agency's Office of Communications often did not

have a "seat at the table" when important communications policy decisions about Social Security programs and the Social Security Administration were being made. This period coincided with a time when public confidence in the future of Social Security was declining, due largely to new concerns about the program's long-range financing.

SSA Becomes an Independent Agency

The result of a non-centralized communications policy was an inability to define or effectively present core Social Security public information messages. Communications efforts were often duplicative and wasteful of limited agency resources.

In August 1994, the Congress passed and the President signed into law legislation that established the Social Security Administration as an independent agency within the Executive Branch. Previously the agency had been part of the Department of Health and Human Services. The reasons given by the Congress for establishing SSA as an independent agency were to strengthen the public's confidence in Social Security by giving it more visibility and accountability, by promoting administrative efficiency and by streamlining the operations of the agency so that it could better serve the American people.

After this independent agency legislation became effective in March 1995, SSA quickly assumed a more prominent profile in the nation's capital. For example:

- media contacts became more frequent;
- the Commissioner made more public appearances and testified more often before Congress;
- and
- SSA employees began to participate more frequently in local discussions about Social Security.

Soon after achieving independent agency status, SSA reorganized the Office of Communications, consolidating functions. This consolidation, and the elevation of the office to Deputy Commissioner level, provided a foundation for developing a comprehensive and cohesive communications plan at SSA.

The need for such a communications approach by the agency has not been greater since the creation of the program 65 years ago. Over the last three years, the question of Social Security's long-range solvency has become a national public policy issue that is at the top of the White House and Congressional agendas. President Clinton made ensuring the program's long-range solvency an issue in his 1998 State of the Union Address, and throughout that year, thousands of local forums were held around the country. The agency's role in educating the public continued throughout 1998 and 1999. And we expect it will be just as vital a responsibility, if not more so, in 2000 and beyond.

Major Communications Accomplishments

What progress has SSA made in the last few years in improving public understanding of the program and of the long-range financing issues facing the program? In assessing communications needs soon after becoming an independent agency, SSA concluded that new initiatives were needed in three separate but related areas—1) reliably measuring communications performance; 2) creating new public information products to address topical Social Security issues; and 3) training SSA executives and employees to communicate effectively with the public in a new communications environment.

Measuring Communications Performance on Social Security

The Government Performance and Results Act (GPRA) of 1993 redefined how government is evaluated. Instead of measuring performance on the basis of the amount of money spent, or activities conducted, every federal program is judged on whether or not its efforts produce real and tangible

results for the taxpayers dollar.

In 1997, SSA established a Strategic Plan with five key strategic goals. The agency's five-year plan provides a working blueprint for SSA to ensure that we are managing our programs and operations strategically, and that we use commonly-held goals and objectives to guide decision-making and actions. One of these goals is "to strengthen public understanding of the Social Security programs." In response to the GPRA's mandate to demonstrate tangible results, quantitative objectives were established for each of the five goals. For the public understanding goal, our objective is to have 90 percent of the American public knowledgeable about the Social Security program in five critical areas by 2005. Those areas are (1) basic program facts, (2) the financial value of the program to individuals, (3) the economic and social impact of the program, (4) Social Security's current financing and (5) financing issues.

As noted in the Strategic Plan, "the achievement of this goal [of strengthened public understanding] supports every other goal of the organization. It helps people knowledgeably debate the issues facing Social Security; it supports SSA's ability to provide world-class customer service; it helps customers understand their responsibilities under law, leading to payment accuracy and reduction of fraud; and it raises the level of public respect for SSA employees." While this goal is an agency goal, the primary responsibility for achieving it lies with the Office of Communications.

When the goal was established in 1997, currently available measures of public knowledge about Social Security were unsatisfactory. How would the agency be able to determine if we were making progress toward achieving our objectives? How could the Office of Communications identify program information areas that needed more emphasis? How could we know if our communications efforts were effective among all segments of the national audience? The best measure of knowledge about Social Security at that time was survey data on the degree to which individuals claimed to have knowledge about Social Security. Better measurements had to be devised.

In late 1997, SSA developed the **Public Understanding Measurement System**, or PUMS—a process to measure the public's baseline level of knowledge of Social Security programs. A series of 19 questions related to Social Security was created and, in 1998, a nationwide survey of 4,000 adults was conducted. SSA determined that individuals who had 13 correct answers would be considered "knowledgeable." (*A copy of the survey instrument with item-by-item results can be found at [Appendix I](#).*)

The 1998 results indicated that 55 percent of the public were knowledgeable about Social Security programs and had an understanding of the basic programs and concepts. The public is less knowledgeable about the more technical features of Social Security, such as the average benefit amount. A statistical analysis showed that knowledge variance was chiefly due to demographic factors such as age, education and income, with older, more educated and high-income individuals showing the highest degree of knowledge.

A second survey was completed in January 2000, and showed a slightly higher overall knowledge level. In addition, the latest survey results showed an increase in the public's knowledge about several questions related to an individual's own retirement planning. For example, knowledge that an individual can receive some retirement benefits before full retirement age rose from 62 percent to 65 percent, while knowledge that there will be an increase in the age for receipt of full retirement benefits rose from 65 percent to 72 percent.

One pivotal factor in increasing the overall level of public knowledge about Social Security was receipt of the *Social Security Statement*. (A full discussion of the *Statement* appears in the following section of this report.) While, overall, the latest survey results indicate that about 57 percent of the public is knowledgeable, 68 percent of those who received a *Statement* were found to be knowledgeable.

The PUMS survey provides a valuable guide for (1) identifying basic Social Security information that is not generally known by the public and (2) identifying subsets of the population in which an understanding of Social Security is lower than the general population.

SSA has set performance targets for FY 2000 and FY 2001. Data and other analysis from the PUMS will be the primary method we will use to measure our progress in achieving the strategic education objective. A national survey of 4,000 people will be conducted each October through the year 2005, and a series of quarterly surveys in several regions will help determine the effectiveness of specific public education initiatives.

A Need for New and Better Communications Tools

At the same time SSA was working to establish agency communications goals and a reliable measurement system, the President placed the issue of Social Security at the top of the national policy agenda. He asked the American public to consider the role of Social Security in their lives and to publicly discuss how the nation could best ensure the long-range future of this program.

The question of how best to ensure Social Security's long-range financing remains among the public's top concerns. The need for public education initiatives on financing and policy issues will continue, and there will be a growing need for public outreach on issues such as personal retirement planning as America's "baby boom" generation ages. To make maximum use of limited resources, the Office of Communications has developed plans, materials and procedures for effective communications toward this goal.

The Office of Communications committed itself to an aggressive, proactive public education outreach campaign. The campaign included the following: 1) public events and media campaigns; 2) the development of new brochures and printed materials; 3) the *Social Security Statement*; and 4) making maximum use of new technology, including the Internet.

Within the past two years alone, SSA employees have participated in more than 10,000 public events and media opportunities on Social Security and issues affecting its future. These events have included, for example, community events co-sponsored by such organizations as the Junior Chamber of Commerce and Americans Discuss Social Security, community forums held in conjunction with U.S. Congressional representatives, newspaper editorial board interviews and Internet forums.

The Office of Communications also developed special public information materials to support the national dialogue on long-range Social Security financing issues. For example, in mid-1998, SSA published the first edition of a new booklet—called *The Future of Social Security*—which briefly outlines important program and financing issues. About one million copies of the booklet were distributed, and two subsequent editions have been printed. (See Appendix II.)

The *Social Security Statement* represents the agency's most potentially valuable public information and education tool. On October 1, 1999, SSA launched the largest customized mailing ever undertaken by a federal agency. The *Social Security Statement* (a redesigned

Personal Earnings and Benefit Estimate Statement), is being mailed annually to about 125 million workers age 25 and older who are not receiving Social Security benefits. (See Appendix III.)

The automatic mailings take place at a rate of about 500,000 *Statements* per business day, with about 10 million issued each month. Workers receive their *Statement* about three months before their birthday. This timing will be especially helpful to individuals who are thinking about retirement because it will provide them with a current benefit estimate.

The National Academy of Social Insurance has said that "the *Statement* is SSA's most effective [public information] tool. The tangibility of this form, which includes earnings for every year in which that individual was employed by a job covered by Social Security, may help make this program more real to people. Getting a benefit statement on a regular basis is going to have a pronounced impact on people's expectations and attitudes about Social Security."

Because the *Statement* is our most useful tool for increasing public understanding about Social Security and the need for personal financial retirement planning, the Office of Communications has developed a multi-media campaign to alert the public to the annual mailings. The office has also distributed a package of employee informational materials on the *Statement*, and the SSA Internet website offers further information about the *Statement* to recipients or other individuals who have questions.

In fact, SSA's website is recognized as among the most innovative and information-rich in government. Our Internet service now provides website visitors with program information, and with downloadable versions of the top two dozen forms used by the public. It attracts more than 10 million individuals a year—up from only 22,000 just six years ago. (See *Appendix IV* for SSA's web page.)

SSA has moved to take advantage of increased Internet usage by announcing in April 2000 the premier of a "Retirement Planner" to help average Americans assess what income they will need in retirement and what sources they can count on. (See *Appendix V*)

This online Social Security "Retirement Planner" allows people of any age to compute estimates of their future Social Security retirement benefits on our website. The "Retirement Planner" provides people with three options for getting an estimate of their Social Security retirement benefits.

There is a Quick Calculator which produces rough estimates of benefits at age 62, at full retirement age and at age 70; an Online Calculator which produces benefit estimates based on past, present and projected future earnings; and a Detailed Calculator which produces the most precise estimates and allows users to customize their estimates based on differing scenarios, including retirement, survivors and disability benefits for a worker and his or her family.

All benefit calculations and estimates are based strictly on input from users to ensure that there are no privacy concerns regarding this new service. To maintain complete privacy, the retirement planner has no links to SSA's computer records and sensitive earnings data.

The "Retirement Planner" walks individuals through the retirement planning and application process. It provides links to important information on factors that can affect a worker's retirement benefit, such as military service or federal employment. And it provides links to the website of the American Savings Education Council (ASEC), which has excellent information on the need for pensions and savings in retirement. The ASEC site, which is also interactive, enables individuals to explore personal options for retirement savings that complement Social Security.

The "Retirement Planner" is an extension of the information provided in the *Social Security Statement*, giving customers who want more information an interactive ability to ask questions, such as "What if I work a few more years? What if I cut back on my earnings in the future or increase my earnings? What happens to my future Social Security benefit projections?"

SSA is working to further expand the use of the Internet as an information source. Our website offers both English and Spanish language versions of most information pamphlets and fact sheets that SSA publishes on retirement, disability and survivors benefit programs, as well as informational material on the Supplemental Security Income and Medicare programs. The website provides additional information about the *Social Security Statement* for individuals who may have questions after receiving their *Statement*, as well as providing information to those individuals who may have

problems such as a mistake in their name, date of birth or earnings record information. This site is not only a convenience for the increasing number of Americans who look to the Internet as their "information source of choice," it also helps reduce the 800 number traffic for our operations components.

In March 2000, the Office of Communications began publication of *Social Security e-news*, a consumer-oriented electronic newsletter about the Social Security program and Social Security issues. (See most current version at Appendix VI.) We are partnering with other government agencies and with organizations to link our website with theirs. For example, SSA was among the sponsoring organizations that, working with the American Association of Retired Persons (AARP), developed the website known as "Access America for Seniors," a priority of Vice President Gore's National Partnership for Reinventing Government. It provides a wealth of information for older Americans, together with links to servicing agencies such as ours.

A Renewed Investment in Communications Staff and Training

At the same time we are expanding our communications tools, we also recognize that media efforts originating from Washington and Baltimore headquarters have limitations. Much of the public relies on local newspapers and broadcast media for information, and making use of these outlets is vital to any effective public information effort. SSA has therefore increased the number of public affairs specialists (PASs) who work in major local media markets. Within the last two years alone, the number of public affairs specialists has grown from less than 30 to about 100.

The PAS position was created to address the need for coordinated public affairs activities in the major metropolitan areas, after the elimination of many of the agency's field representative jobs. In 1980, SSA had about 1,400 field representatives who, among other duties, provided continuity of contacts within the community, especially with the media. The effects of increased workloads and fewer staff in field offices have caused the number of field representatives to diminish significantly to slightly over 400 today. And the focus of the field representative's duties has generally changed, placing relatively less emphasis on providing public information and more on taking benefit applications.

As the Social Security Advisory Board has noted, "The curtailment of public information work by local employees is believed by many long-time SSA employees to be linked to a decline in public understanding of the Social Security program." (See Appendix VII for the Message from the Board on the importance of communications.)

While steps have been taken to increase the number of public affairs specialists, a fully effective communications program should be able to make use of all available resources. And while most of Social Security's communications efforts are being handled by staff professionals, the agency has also worked to 1) increase the communications skills of its executive staff and managers and 2) educate its employees about vital public issues so they can serve as ambassadors for the program.

In just the past year, SSA provided training to 135 members of the executive and senior staff—including all of the Regional Commissioners—on messages, media and communications skills. Over the past four years, we provided 1,200 field managers, public affairs specialists—and our regional public affairs officers—with professionally-sponsored **communications training**. The training began in 1995 with a one-week course developed specifically for the agency's regional public affairs officers and their assistants, together with some public affairs specialists. The success of the course resulted in the development of smaller sessions (two or three days) tailored to the needs of managers and executives whose responsibilities include dealing with local or national media.

SSA has also created an "Employees as Ambassadors Program." The purpose of this program is to provide the agency's 65,000 employees with information to respond to tough questions about Social Security from the general public, or from family, neighbors and friends. As with most organizations

and government agencies, SSA's workforce of the past 20 years has tended to become increasingly specialized. Computer technicians, human resources professionals and administrative personnel often have little training in Social Security programs. And even among our program staff, the complexity of the programs has resulted in specialists—such as title II and title XVI specialists—who know their own programs well, but who may have little cross-training or training in big picture issues. To address this, the Office of Communications developed a two-hour course on the basic facts, history and philosophy of Social Security, as well as a primer on the long-range financing issues now facing the program. Every SSA employee received training through a live, instructor-based presentation. After the initial training, SSA developed an "Ambassador II" training program to inform employees about major Social Security issues for 1999, such as our Y2K preparations and the new *Social Security Statement*. Future training will be conducted as needed to keep our workforce aware of vital public issues.

The effort has proven worthwhile, as SSA employees are playing a larger role in public education activities. Last year alone, for example, employees in our Chicago Region's field offices participated in 4,000 community forums, Congressional meetings, roundtable discussions and briefings. Other regions have been similarly active.

In sum: SSA is committed to providing information to the public in ways that the public wants and needs. We have also developed objective ways to assess whether these efforts pay off in terms of ensuring the achievement of our primary communications goal—that virtually all Americans can be said to be knowledgeable about the Social Security program. SSA is using all available communications outlets—both old and new media—to reach the American public with vital Social Security information. We also recognize that a substantial number of Americans prefer direct person-to-person communication. We have taken aggressive steps to train our workforce to help educate the public. All of our employees are Social Security Ambassadors. Yet, in spite of these accomplishments, challenges remain.

Communications Challenges

What are the communications needs of the next five years? We can already see the outlines of significant communications challenges, including satisfying public needs and desires for information about the future of Social Security, dealing with an increasingly diverse society, addressing intensified individual retirement concerns among "baby boomers" and keeping up with technological changes.

- **Informing the public about critical issues regarding the future of Social Security.** Today, ensuring the long-range future of Social Security and providing an adequate foundation of retirement income for Americans are among the top domestic issues facing the nation. There are differing views as to how this can best be accomplished.

Throughout the national debate about long-range financing of Social Security, there have been many claims by various sources—each seemingly authoritative—as to the dimensions of the long-range financing problem faced by Social Security, the consequences of changes to the current system and the relative value of Social Security for women, minorities and various income groups. With mass media, the tendency is to dramatize policy debates by seeking out and emphasizing areas of conflict.

This dynamic does not contribute to developing an understanding of the issues involved—or consensus for policy change. The Securities and Exchange Commission, in the context of assessing workers' retirement planning, has noted that most people are unable to independently sort through complex economic information. With Social Security financing, the public is confronted with conflicting claims (sometimes called "stat wars"), and they often do not know whom to rely on for factual information and analysis.

The American public should be able to look to SSA for factual information about the program and

the issues. One of the agency's primary goals is to ensure that virtually all Americans are knowledgeable about the program within the next few years. Much work remains to be done in achieving this goal, but we are moving forward with a broad public information program and tracking our progress. This public education role for the agency is both critical and challenging as the nation continues to struggle with resolving the long-range financing issues facing the Social Security system.

- **Increased racial/ethnic diversity of American population.** The United States is becoming increasingly multi-cultural. Today, African-Americans comprise about 12 percent of the general population; Hispanics, approximately 11 percent; and Asian Americans, about 4 percent.

Within the next half century, these percentages will grow, in some ways quite dramatically. African-Americans will comprise 13 percent of the population; Hispanics, more than 20 percent; and Asian Americans, more than 10 percent. Much of this increase in minority populations will result from immigration. The Census Bureau estimates that the U.S. population will reach 383 million by 2050. At that point, more than one-third of the population, or 139 million people, will be post-1970 immigrants and their descendants. The vast majority of these immigrants will be from Latin America and Asian nations. This population growth raises several issues for SSA, and particularly for SSA communicators.

Our PUMS surveys indicate that public understanding of the Social Security program is uneven. Women and minority populations have comparatively lower knowledge levels about the Social Security program and long-range financing issues.

SSA will need to engage in more minority outreach, particularly with non-English media. And, in addition to minority outreach efforts, SSA must be prepared to address the Social Security information needs of women. Fully 60 percent of Social Security beneficiaries are women, and Social Security represents a larger proportion of women's retirement income than men's.

SSA has a number of public information materials targeted to women. (*An example appears at Appendix VIII.*) Many of our public information materials are available in Spanish and in other non-English language versions, as well as in Braille.

However, the challenge is in getting these materials to the audience for whom they are intended. One initiative involves using daily press and periodical publications to amplify our messages. SSA is working to place articles on Social Security in national women's magazines and to meet with editorial boards of those periodical publications about topical Social Security issues. Similarly, there are now about 500 periodicals, and 325 radio and television stations with largely Hispanic audiences. We are now developing and marketing brief, consumer-oriented information articles for these media.

The Internet is, as noted previously, an extremely promising information tool. And that is particularly true for certain sub-populations. For example, among Hispanic households with incomes over \$35,000, nearly half had a computer at home in 1998, a 20 percent leap from just two years earlier—and more than a quarter of this population used the Internet.

- **Intensified concerns about retirement among "baby boom" generation.** Financial planning is becoming an increasingly important communications issue and will remain so throughout the next decade. Today, there are more than 80 million members of the "baby boom" generation—those individuals born between 1946 and 1964—who are in middle-age and beginning to look toward or think about retirement.

Between 2000 and 2010 the population aged 65 and older will grow slowly, by about four million, from 35 million to just over 39 million, as people born in the 1930s and early 1940s age. By contrast, between 2010 and 2030, with the baby boomers aging, the numbers will soar by about 30 million,

reaching 70 million in 2030.

The aging of America will alter society. In the years immediately ahead, we can anticipate ever-greater concerns about ensuring financial security in retirement.

SSA has historically worked to communicate information about a worker's rights and responsibilities under the program—as well as basic facts about the program, the philosophy of the program and the non-retirement benefits provided by Social Security.

But the dramatic demographic changes now mean that SSA will need to broaden its public information efforts to include more data on financial planning. For example, we can anticipate that there will be far greater public demand for more information about the income replacement value of Social Security benefits, the already scheduled rise in the normal retirement age, the retirement earnings test and cost-of-living adjustments. We also can expect, due to a relatively high divorce rate since the late 1960s, that there will be a greater need for public information about divorced spouse benefits under Social Security.

Other federal government agencies, such as the Department of Labor and the Securities and Exchange Commission, now are undertaking national campaigns to increase public awareness about saving and investing for retirement. As more Americans near retirement age, there will be a need for greater coordination among federal agencies, and others, of financial planning messages.

Broad public concern about financial security in retirement also presents an opportunity for cooperative education/information campaigns between Social Security and the private sector, including banking and investment industry firms, and the life insurance industry. Because Social Security has always advocated a "three-legged" financial stool for retirement security (Social Security benefits, pensions and individual savings), messages involving sectors such as these would be complementary, rather than competitive.

In the immediate future, SSA must do more to help those individuals now in early to mid-50s understand the complexities of retirement decision-making and, working with other government agencies and private organizations, provide them with all of the information needed to make an informed decision.

- **Increased technological change.** The communications revolution has not only changed the way we distribute information, it has changed the way we conduct business. Today, at SSA, teleservice is the preferred way for our customers to conduct business with us. But that could change as technology changes, and we are actively exploring Internet options for service delivery.

The reason is clear: the Internet is growing faster than all other technologies before it. Radio was around for 38 years before it had 50 million listeners; television took 13 years to attract 50 million viewers; the Internet got there in just four years.

Providing self-help Internet applications for the public and for our business partners is one way of meeting expected workload increases. SSA is now committed to exploring options for greater usage of the Internet, and the Commissioner has committed the agency to deploying a suite of services over the Internet.

The Office of Communications must be prepared to support these strategies. Its Office of Public Inquiries is responsible for responding to most written public inquiries about the program and agency policies. However, in the future many of these responses can and should be handled electronically.

The Office of Communications also has a wider interest in the expansion of Internet usage by the

general public. The office's web pages that provide general public information and press information have both seen increased usage in the past two years. And the phenomenal growth of the Internet as an information source is expected to continue, and accelerate, in the next several years.

One of the surveys conducted for the Office of Communications asked about the perceived usefulness of sources of information about Social Security. Seventy-two percent of respondents said that visits to a local Social Security office are either "very useful" or "somewhat useful." Among the same respondents, 84 percent said that "access to live SSA employees through a toll-free call" was similarly useful. However, 85 percent said the same of written public information materials sent to their homes.

In looking to the future, 64 percent of the respondents said that "information provided on a web page on the Internet" was either very or somewhat useful. While this is lower than sources cited above, only about 50 percent of American households had a personal computer when the survey was conducted, and only about 38 million households used the Internet. Both of these numbers are expected to grow dramatically in the next five years.

The challenge now for agency communicators is to market the Internet site effectively. All agency publications and public service announcements carry our web address for those individuals seeking additional information. We are also publicizing our Internet site by linking with other government organizations, such as the Administration on Aging, and with non-government organizations, such as ASEC and AARP.

However, the biggest potential audience for the Social Security's Internet site is younger Americans, who are most comfortable with, and the most frequent users of, this medium. In 1998, approximately 8.6 million children aged 8-12 and 8.4 million teenagers were online. As they reach adulthood, the Internet will be the information source of choice for most of them. SSA is working to let younger Americans know now that there is information about our program on the web. Our website includes a "YouthLink" page with age-appropriate material that teachers, in particular, may find useful in helping their students learn about the nation's social insurance program. (See Appendix IX.)

In sum: How we continue to inform the public about Social Security will test us as the population changes, the baby boomers begin to focus on retirement and discussion and media attention about the future of Social Security become more widespread. Certainly we will need to develop new communications tools and new approaches. And, the continuing development of the Internet and other communications technologies will demand that SSA be both quicker to recognize and to adapt to a changing communications environment than it has been in past decades. But the "digital divide" also means that a public service agency such as SSA must be committed to providing Social Security and retirement planning information in the ways that the customer wants and needs it.

Conclusion

Social Security touches the lives of more than 150 million American workers and their families, and it provides invaluable monthly benefit payments to about 45 million retirees, disability beneficiaries and survivors. It is now in its 65th year and has become an important American institution.

As the program has matured, it has also expanded and grown more complex. And in recent years, the question of ensuring Social Security's long-range financing has become the dominant program issue.

In the coming decade, one of the primary roles of the agency will be to provide the American people with factual information about the benefit protections provided to them by Social Security, and about the program's financing structure and the dimensions of the long-term financing problem that it faces. In fact, we have established as one of our five major agency goals ensuring that, by 2005, 90 percent of all adults are "knowledgeable" about Social Security.

Also, as the Social Security Advisory Board has noted, "helping people understand what they need to do to ensure their economic security in retirement should be a major [SSA] objective."

We are moving forward on each of these major communications goals.

Previously, surveys have consistently shown that only about a fourth of the public gets its information about Social Security from SSA. That information has been provided largely to a limited population who either visit or call SSA offices, or who already have an interest in program information and are predisposed to read or listen to media reports about Social Security. With the creation of the Office of Communications, SSA is better positioned to become one of the public's principal sources of information about Social Security.

The Office of Communications has developed a new array of tools to inform and educate the public. SSA has also renewed an emphasis on field office public information efforts and has established training programs for all of its 65,000 employees. Equally important is the new system—PUMS—that has been put in place to measure communications efforts in toward reaching the agency goal of a more knowledgeable public.

The new public information materials, in particular, are designed to respond to concerns about both the program's financing and the individual's need for more and better retirement planning information.

The *Social Security Statement* that is now being mailed to all workers age 25 and older should help to greatly broaden the audience for program information. This annual direct-mail communication will not only inform people about what benefits they can expect to receive from Social Security, but remind them that they need to take personal responsibility for retirement planning.

Public opinion surveys have consistently found that people's knowledge and behavior toward retirement preparation is unusually full of contradictions. Baby boomers acknowledge that they have not saved enough, but want to retire early. They expect private pensions to constitute most of their retirement income, although only about half of all workers have such pensions. With retirement only a decade away for the oldest of the "boomers," the intensity of concern about retirement planning will escalate, and authoritative information about income sources will be needed. The *Social Security Statement* and the "Retirement Planner" should become the most popular SSA public information resources for these individuals.

The *Statement* also points out to more than 125 million workers that they can contact SSA for other information about the program and issues facing it, and about their own rights and responsibilities under it. The *Statement* lists publications people may find useful and also provides our national 800 number and website address.

Communications challenges, of course, remain. While we have identified significant goals and made progress toward them, we have not as yet reached those goals. Basic public knowledge about the program needs to be raised further, and we need to do more to reach a diverse population and make use of new communications technologies.

The overall goal is to bring as many Americans as possible to our agency for accurate and timely information about the Social Security program and the need for retirement planning. Like those who founded the program in 1935, the agency continues to understand that we are only able to serve our customers well if we are also able to communicate well. We remain committed to that course.

Appendices

I. PUMS Survey

II. *The Future of Social Security* (booklet)

III. *Social Security Statement* (sample)

IV. *Social Security Online*

V. "Retirement Planner"

VI. *Social Security e-news* (latest edition)

VII. Message from the Social Security Advisory Board Report on "Increasing Public Understanding of Social Security"

VIII. *Social Security—What Every Woman Should Know* (booklet cover and introduction)

IX. YouthLink