

PUMS Survey Summary Report

This report summarizes the major findings of a Gallup Organization survey undertaken to establish a baseline indicator of American's knowledge of Social Security programs. The study provides the baseline information called for in the Social Security Administration (SSA) Agency Strategic Plan (ASP) to help SSA management fulfill the requirements of the Government Performance and Results Act (GPRA). A national telephone survey of 4,009 adults was completed in October and November 1998. The results of the survey indicate that Americans have a solid understanding of the basic, general facts about Social Security benefits but have a low level of knowledge of specific Social Security information. A knowledge scale consisting of 19 close-ended questions was developed and tested for reliability. Respondents were defined as "knowledgeable" if they correctly answered at least 13 of the 19 (~70%) close-ended questions. Using this scale, 55% of the respondents were classified as "knowledgeable." The results of correlation and multiple regression analysis suggest that age, education, income, and whether the respondent has received a Personal Earnings and Benefits Estimate Statement (PEBES) are the strongest predictors of knowledge. The study also concludes that the majority of Americans who seek Social Security information turn to SSA, and that slightly more than 90% of those receiving information from SSA find the information received to be useful.

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1.0 Introduction

One of the Social Security Administration's (SSA) five Agency Strategic Plan (ASP) goals is "to strengthen public understanding of Social Security programs." To reach this goal, SSA's strategic objective is to ensure that, by the year 2005, 9 out of 10 Americans will be knowledgeable in five broad areas of the Social Security programs—basic program facts; financial value of the programs to individuals; economic and social impact of the programs; how the programs are financed today; and financing issues.

SSA developed the Public Understanding Measurement System (PUMS) to establish baseline data on the public's knowledge and to track changes in the public's level of knowledge through the year 2005. The PUMS initiative will provide SSA with data and information needed to design annual public education programs targeted to address specific knowledge or performance gaps (e.g., areas where public knowledge is below 90%) and to evaluate the effectiveness of SSA public education initiatives in achieving its strategic objective. The PUMS initiative will also give SSA data on the sources used by the public to obtain information about Social Security; the extent to which the public's knowledge is based on public education programs and products developed by SSA; and how the public would prefer to receive information about Social Security.

SSA contracted with The Gallup Organization to develop and conduct the initial PUMS survey, including the methodology to compute and establish a "baseline" measure of public knowledge of social security programs- e.g., how much Americans currently know about general concepts and basic numerical facts concerning Social Security programs. Moreover, the survey provides SSA with the data useful for the improvement of its public education programs. The purpose of this report is to summarize the most notable findings of this initial survey for SSA's immediate use in its current planning processes.

2.0 Survey Development and Implementation

The development of the PUMS survey was a collaborative effort between Gallup survey design experts and SSA officials. SSA presented Gallup researchers with a list of proposed knowledge measures that had been developed by SSA and tested with nine focus groups. Gallup reviewed the proposed measures, all relevant SSA material, and the focus group reports which specifically addressed public understanding and knowledge issues. Revised measures were then shared with senior researchers at the National Academy of Social Insurance (NASI), who recommended the inclusion of several policy-related measures and the exclusion of several other measures. Gallup survey design experts then presented a final draft survey instrument for SSA approval. SSA and Office of Management and Budget (OMB) officials reviewed and approved the survey in the fall of 1998.

The approved survey instrument consisted of a 12-minute phone survey containing 23 questions designed to measure the public's knowledge; nineteen statements related to the public's sources of Social Security information; and fourteen questions related to demographic data. The English language survey instrument is included as Appendix A. The

approved survey design called for 400 completed interviews in each of SSA's ten regions for a total of 4,000 interviews. Gallup interviewers completed the interviews in October and November 1998.¹ The data was weighted to better represent the total United States adult population.

At the 95% level of confidence, the maximum expected error range for a sample of 4,000 respondents is $\pm 1.5\%$. Stated more simply, if 100 different samples of 4,000 adult respondents each were randomly chosen from the entire adult U.S. population, 95 times out of 100, the total results that would be obtained would vary no more than ± 1.5 percentage points from the results that would be obtained if all adults were surveyed. The expected error range increases as the sample size decreases; for example, the maximum expected error range among respondents from a region with a sample size of 400 would be $\pm 4.9\%$.

3.0 Survey Results

This report will cover ten major topics:

- how much Americans currently know about SSA programs;
- how useful the PEBES statement is for educating Americans about SSA;
- how knowledge varies by major demographic groups;
- the strongest predictors of knowledge;
- the definition of a baseline knowledge measure;
- the reliability of the items used to create the knowledge score;
- the extent of unaided ability to identify Social Security benefits;
- identification of current sources of SSA information;
- which communication strategies Americans believe would be most useful to disseminate SSA program information; and
- initial recommendations on use of the survey results.

Complete respondent-level tabular results as well as a separate technical report of the survey have been provided separately to the SSA project manager.

3.1 Knowledge of SSA Topic Areas

The Gallup Organization was provided with a list of "knowledge indicators" broken out by the five broad areas described in the SSA Strategic Plan. Following completion of the survey, Gallup provided SSA with a proposed knowledge score with breakouts for each specific area. After initial analysis, Gallup recommended that the indicators be arranged using a two-tier approach, with specific measures classified as conceptual knowledge or specific factual (numerical) knowledge. This recommendation was accepted by SSA officials in keeping with the PUMS contract which specifically allows for "recommendations as to how the knowledge indicators might be modified to produce data more indicative of the level of the public's knowledge about Social Security programs."

A summary of the results of the SSA knowledge indicators is provided in Table 1. The language of each knowledge indicator has been abbreviated and modified from the actual question for ease of understanding. The exact wording and respondent level frequency data for each question are available in Appendix A.

The results indicate that Americans are generally knowledgeable about Social Security programs. Responses given to questions requiring general conceptual knowledge were largely accurate, while responses to questions requiring specific factual (numerical) responses were largely inaccurate. Respondents did poorly on only two questions of general knowledge.

The questions included in Table 1 are close-ended; respondents were presented with choices and asked to either choose an answer or to agree or disagree with a statement. The percentage of respondents who answered each question correctly is recorded in the "% Correct" column. For example, 80% of all respondents correctly responded that Social Security provides retirement benefits. The knowledge indicators reported in Table 1 include a breakout of people who have received Personal Earnings and Benefits Estimate Statements (PEBES) and those who have not. Further analysis, discussed in detail in Section 3.4 and 3.9 in this report, indicate that receipt of a PEBES document significantly increases knowledge of Social Security programs.

3.2 Conceptual Knowledge

The results of this survey clearly demonstrate that Americans are well informed about many basic Social Security program facts. Eighty percent or more of the population answered seven of the eighteen conceptual measures correctly. These seven measures include recognition of the three primary benefit programs (retirement, disability, and survivor insurance), the nature of the tax used to support Social Security, how those taxes are being used today, and how benefits are calculated. The remaining measure deals with the understanding of the future challenge to Social Security posed by an increasingly older population. The high level of knowledge for these seven indicators demonstrates a high level of general understanding of Social Security.

Two questions receive low scores. These two questions can be paraphrased as "Some Social Security taxes on an employee's earnings pay for SSI" (10% correct) and "There is significant fraud and abuse by people who aren't entitled to benefits" (21% correct). It should be noted that almost one in three adults (32%) state that they do not know how SSI is paid for, suggesting a general lack of knowledge rather than erroneous belief. The fraud and abuse measure indicates that the vast majority of Americans do not know the level of fraud and abuse associated with Social Security benefits.

3.3 Specific Factual (Numerical) Knowledge

Respondents did poorly on four questions associated with specific factual (numerical) knowledge about Social Security. While roughly two-thirds (65%) of adults know that the youngest age one can retire and receive full benefits will rise in the future, only 38%

know that the actual age is currently 65. Of adults who know that one can retire early and receive some retirement benefits, less than half (46%) know that the age is 62.

Less than one in four adults (24%) are aware of the average monthly retirement benefit amount. Additionally, almost no one (7%) knows the percentage of Social Security tax dollars that goes to administrative expenses.

Table 1. SSA Knowledge Indicators

	Overall			Received PEBES			Did Not Receive PEBES		
	Percent Correct	Percent Incorrect	Percent	Percent Correct	Percent Incorrect	Percent	Percent Correct	Percent Incorrect	Percent
			Don't Know			Don't Know			
Conceptual Knowledge									
SS Benefits depend on how much people earned	89	4	7	97	1	2	87	5	8
SS is paid for by a tax placed on both workers and employers	87	6	7	87	7	6	87	6	7
Percentage of older Americans will about double between now and 2032	84	10	6	86	9	5	83	10	7
SS pays benefits to workers who become disabled	83	10	7	87	9	4	82	10	8
SS taxes paid today are used for today's retired people	81	7	12	83	5	12	81	7	12
SS provides benefits to the families of workers who die	80	11	9	86	9	5	79	11	10
SS provides retirement benefits	80	15	5	80	15	5	80	15	5
SS is the largest source of income for most elderly Americans	77	15	8	79	14	7	77	16	7
SS plays a major role in keeping seniors out of poverty	76	19	5	78	18	4	75	20	5
People on SS are living longer so they cost the program more	76	20	4	84	14	2	74	22	4
SS designed only to provide part of retirement income	73	20	7	78	16	6	71	22	7
Youngest age one can retire and receive full benefits will rise	65	17	18	73	12	15	64	18	18
People can retire early and receive some benefits	62	25	13	70	22	8	60	26	14
In the future there will not be enough workers to pay for benefits	61	34	5	64	32	4	60	34	6
SS benefits go up automatically with cost of living	59	28	13	66	26	8	57	29	14
SS pays for the food stamp program	50	19	31	55	18	27	50	19	31
Amount of fraud and abuse by people who aren't entitled to benefits	21	70	5	25	71	4	20	74	6
Some SS taxes on an employee's earnings pay for SSI	10	58	32	10	63	27	10	57	33

Table 1. (continued) SSA Knowledge Indicators

	Overall			Received PEBES			Did Not Receive PEBES		
	Percent Correct	Percent Incorrect	Percent	Percent Correct	Percent Incorrect	Percent	Percent Correct	Percent Incorrect	Percent
			Don't Know			Don't Know			Don't Know
Specific Factual (Numerical) Knowledge									
Earliest age people can retire and collect some Social Security benefits	46	37	17	59	29	12	41	41	18
Earliest age people can retire and collect full Social Security benefits	38	43	19	37	48	15	38	42	20
Amount of average monthly benefits	24	69	7	27	67	6	23	70	7
Percentage of Social Security tax dollars that goes to administrative expenses	7	73	20	11	69	20	7	73	20

3.4 PEBES

One of the services provided by SSA is the distribution of PEBES, individual written reports showing the yearly amount of earnings posted to a worker's Social Security record and how much that person can expect to receive in benefits. Approximately one-half of all adults surveyed (49%) are aware of the availability of the PEBES. Slightly more than one in five adults (21%) stated that they had received a PEBES statement. Receipt of PEBES is one of the more important factors affecting the SSA baseline knowledge indicator; respondents who report having received a PEBES score significantly higher on the baseline knowledge indicator than those who have not received a PEBES. The PEBES breakouts in Table 1 illustrate the relationship between PEBES and the knowledge indicators.²

As expected, the observed increase in knowledge is not consistent across all knowledge measures. Knowledge that Social Security provides retirement benefits is not affected by receipt of PEBES, while knowledge that Social Security benefits depend on the amounts people earned rises from 87% to 97% with the receipt of PEBES.

The striking increase in knowledge due to PEBES is discussed in more detail in Section 3.9 of this report.

3.5 Responses to the Unaided Social Security Benefit Question³

In addition to the aided knowledge questions, respondents were asked the open-ended question: "What types of benefits do you think the Social Security taxes that come out of your paycheck pay for?" The results from this question are shown in Table 2.

Table 2.

Responses to the Unaided Social Security Benefits Question

Benefit	Unaided
Retirement	47
Disability	25
Survivor	14
Widows	8
Medicare	20
Food Stamps ^α	1
Supplemental Security Income ^α	10

^α Not a Social Security benefit

Table 2 illustrates that 47% of respondents were able to identify retirement benefits as a Social Security program benefit. Identification of other Social Security benefits is much lower: the next highest percentage is for disability (25%). Ten percent (10%) of respondents incorrectly identified Supplemental Security Income (SSI) as a Social Security benefit paid through payroll

deductions. These numbers are consistent with cognitive research which demonstrates that it is much more difficult for respondents to recall information without prompts than it is to identify a correct answer from a list of options.

3.6 Baseline Knowledge Indicator

A key component of the PUMS survey is the computation of a baseline score using the knowledge questions. The baseline knowledge indicator allows for an exploration of how knowledge varies across demographic groups in order to determine which groups have lower levels of knowledge. Identifying these groups will allow SSA officials to better understand their audiences and to develop targeted educational campaigns for particular groups.

The baseline knowledge indicator was developed by constructing a knowledge scale. The knowledge scale developed for this analysis is a simple summation of 19 of the 22 close-ended questions contained in Table 1. Respondents were awarded one point for each correct answer resulting in a possible range for the scale of 0 to 19 points. Three of the closed-ended questions were excluded from the scale after a reliability analysis indicated that the questions were not correlated with overall knowledge.⁴

A detailed description of the reliability analysis is contained in the Technical Report provided separately to the SSA project manager.

Gallup recommends that "knowledgeable" be defined as correctly answering 70% of the questions (13 out of the possible 19 questions). Using this scale, 55% of respondents are knowledgeable. This recommendation is based on the judgement of the Gallup researchers most familiar with the data and academic convention.

The average scores for all respondents is 67% or 12.67 out of 19. Table 3 contains the average score of each demographic group.

Table 4 contains the percentage of each demographic group considered knowledgeable. The PEBES information contained in the table illustrates the impact of receipt of PEBES has on knowledge. The impact of PEBES is discussed in more detail in section 3.9.

Table 3. Average Scores by Demographic Groups

Variable	Category	Mean Score	Std. Dev. ⁵	Std. Err. ⁶	Percent Correct
Income	Under \$20,000	11.91	2.81	0.13	63%
	\$20,000-\$35,000	12.73	2.50	0.12	67%
	\$35,000-\$50,000	12.94	2.55	0.13	68%
	\$50,000-\$75,000	13.20	2.47	0.13	69%
	\$75,000-\$100,000	13.43	2.52	0.19	71%
	\$100,000 or more	13.55	2.55	0.21	71%
Age	18-29	11.27	2.43	0.13	59%
	30-39	12.32	2.48	0.12	65%
	40-49	13.01	2.48	0.11	68%
	50-64	13.55	2.78	0.12	71%
	65 and Over	12.93	2.67	0.12	68%
Gender	Male	12.90	2.64	0.08	68%
	Female	12.47	2.74	0.08	66%
Education	Less than HS	11.30	2.91	0.18	59%
	HS Grad	12.36	2.73	0.11	65%
	Some College	13.00	2.48	0.11	68%
	Trade/Technical	12.75	2.00	<0.00	67%
	College Graduate	13.07	2.47	0.12	69%
	Post Graduate	13.58	2.55	0.16	71%
Ethnicity	Hispanic	11.58	2.87	0.23	61%
	Non-Hispanic	12.77	2.66	0.06	67%
Race	Some other race	11.70	2.43	0.50	62%
	White	12.89	2.64	0.06	68%
	African-American/Black	11.79	2.67	0.20	62%
	Hispanic	11.62	2.78	0.28	61%
	American Indian/Alaska Native	12.12	2.29	0.41	64%
	Asian	11.77	2.68	0.45	62%
	Native Hawaiian/Pacific Islander	12.25	2.31	1.11	64%

Table 3. (continued) Average Scores by Demographic Groups

Variable	Category	Mean	Std. Dev.	Std. Error	Percent Correct
Marital Status	Divorced	12.65	2.80	0.18	67%
	Separated	11.69	3.01	0.42	62%
	Widowed	12.54	2.72	0.18	66%
	Currently married	12.99	2.62	0.07	68%
	Single and never married	12.01	2.57	0.12	63%
Employment	Unemployed	12.13	2.82	0.15	64%
	Employed part-time	12.72	2.67	0.16	67%
	Employed, on maternity leave or some other reason	12.21	2.79	0.57	64%
	Employed full-time (35 or more hours per week)	12.76	2.62	0.08	67%
	Retired	13.01	2.70	0.13	68%
Region	Boston	12.90	2.70	0.25	68%
	New York	12.64	2.62	0.17	67%
	Philadelphia	12.73	2.61	0.17	67%
	Atlanta	12.48	2.55	0.12	66%
	Chicago	12.74	2.71	0.13	67%
	Dallas	12.67	2.93	0.18	67%
	Kansas	12.71	2.83	0.27	67%
	Denver	13.14	2.81	0.33	69%
	San Francisco	12.60	2.70	0.15	66%
	Seattle	12.84	2.82	0.30	68%
PEBES	Received PEBES	13.54	2.51	0.12	71%
	Did Not Receive PEBES	12.47	2.69	0.06	66%
Tried to get SSA info	Yes	13.27	2.65	0.12	70%
	No	12.52	2.68	0.06	66%
Total Population		<i>12.67</i>	<i>2.70</i>	<i>0.06</i>	<i>67%</i>

3.7 Knowledge Variation by Demographic Groups and Other Factors

Table 3 illustrates the relationship between knowledge and key demographic groups. In general, the relationship between knowledge and each of the variables tested was statistically significant. The following relationships were observed:

- More educated respondents know more about Social Security benefits than less educated respondents.
- Wealthier respondents tend to know more about Social Security benefits than less wealthy respondents.
- Older Americans know more about Social Security benefits than younger Americans.
- Adults who received PEBES know more than those who did not.
- Males know more about Social Security benefits than females.
- Non-Hispanics are more knowledgeable about Social Security benefits than Hispanics.
- Married respondents know more about Social Security benefits than single or separated respondents.
- Employed and retired respondents know more about Social Security benefits than unemployed respondents.

While bivariate⁷ relationships like those established between knowledge and the demographic categories are useful, it is important to recognize the simultaneous effects of other variables. For instance, while wealthier people tend to be more knowledgeable much of the relationship can be explained by the fact that wealthier people tend to be more educated. For this reason, we conducted a multi-variate analysis to control for the various background variables. The results of this analysis are reported in the following section.

3.8 Multiple Regression Analysis⁸

A step-wise multiple regression analysis was conducted to determine the most important predictors of knowledge. The regression analysis confirmed the following:

- Education: Education significantly predicts the level of knowledge. The more educated a person is the more they know about Social Security benefits.
- Age: The older a person is the more knowledgeable he/she is likely to be about Social Security benefits.

- **Income:** Wealthier respondents know more about Social Security benefits than less wealthy respondents.
- **Receipt of a PEBES:** Respondents who received a PEBES know more about Social Security benefits than those who did not receive a PEBES.
- **Gender:** Men know more about Social Security benefits than women.
- **Race:** African Americans and Asians are less knowledgeable about Social Security benefits than whites.
- **Attempt to get information about Social Security:** Those that report that they attempted to receive information about Social Security in the last year know more about Social Security.
- **Receiving Current Benefits:** Those individuals who are currently receiving Social Security benefits know more about Social Security than those not receiving benefits.
- **Household Member Receiving Current Benefits:** Those individuals with a household member who is currently receiving Social Security benefits know more about Social Security than those without a household member currently receiving benefits.
- **Ethnicity:** Hispanics are less knowledgeable about Social Security than non-Hispanics.

It is interesting to note that marital status, employment status, urbanicity (e.g. rural, suburban or urban) and region are not significant predictors of knowledge once other variables are controlled for (e.g. income and education).

3.9 PEBES and Knowledge Scores by Demographic Groups

Table 4 demonstrates the impact of PEBES on knowledge of Social Security programs. The positive impact of PEBES on knowledge is consistent across demographic groups. For individuals earning less than \$20,000 per year and those earning \$100,000 or more, the differences between those who received PEBES and those who did not is 11 and 12 percentage points, respectively. Similarly, for individuals with less than a high school education and those with postgraduate education, the differences between those who received PEBES and those who did not is 13 percentage points for both groups.

Care must be taken when drawing conclusions from certain demographic groups. In some cases the number of respondents is limited (less than 30 individuals in some instances) and it is, therefore, highly likely that some of these groups are not representative.

Roughly one in two adults (49%) are aware of PEBES. As SSA fully implements legislation providing that PEBES be sent annually to all workers age 25 or older, the public's knowledge of Social Security will increase.

Table 4.
Percent of Population Scoring 13 Points (~70%) or Better on the PUMS Knowledge Scale

		Total	Received PEBES	Did Not Receive PEBES
Income	Under \$20,000	45	55	44
	\$20,000-\$35,000	54	69	51
	\$35,000-\$50,000	60	79	55
	\$50,000-\$75,000	60	73	56
	\$75,000-\$100,000	65	80	61
	\$100,000 or more	69	78	66
Age	18-29	33	*	32
	30-39	48	65	48
	40-49	62	67	61
	50-64	65	75	61
	65 and Over	61	67	60
Gender	Male	57	78	52
	Female	52	60	51
Education	Less than HS	33	45	31
	HS Grad	50	58	48
	Some College	59	78	55
	Trade/Technical	58	68	56
	College Graduate	62	81	59
	Post Graduate	67	77	64
Ethnicity	Hispanic	37	65	33
	Non-Hispanic	56	69	53
Race	Some other race	34	*	32
	White	58	71	55
	African-American/Black	41	48	39
	Hispanic	37	*	33
	American Indian/Alaska Native	41	*	34
	Asian	41	*	33
	Native Hawaiian/Pacific Islander	*	*	*

Table 4. (continued)
Percent of Population Scoring 13 points (~70%) or Better on the PUMS Knowledge Scale

		Total	Received PEBES	Did Not Receive PEBES
Marital Status	Divorced	54	61	52
	Separated	45	*	41
	Widowed	56	58	56
	Currently married	59	73	56
	Single and never married	43	70	40
Employment	Unemployed	46	59	43
	Employed part-time	54	71	50
	Employed, on maternity leave or some other reason	43	*	39
	Employed full-time (35 or more hours per week)	56	74	52
	Retired	62	66	61
Region	Boston	58	73	53
	New York	54	72	48
	Philadelphia	57	70	53
	Atlanta	52	70	50
	Chicago	53	62	51
	Dallas	58	70	55
	Kansas	59	63	59
	Denver	61	84	55
	San Francisco	53	67	49
Seattle	60	77	57	
Tried to get SSA info	Yes	64	75	58
	No	52	65	50
Total Population		55	69	52

Percentages in italics have cell sizes of less than 45 respondents. Special care must be before basing specific conclusions on these demographic groups.

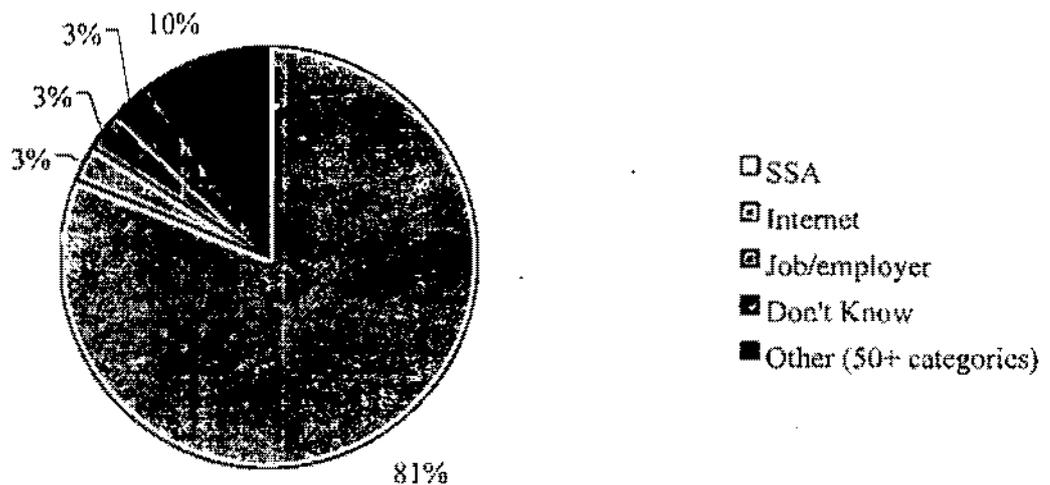
* Cell size was too small to permit meaningful presentation (<30 respondents).

3.10 Sources of Social Security Information

One in five adults (21%) report requesting Social Security information during the past year. Individuals who requested Social Security information during the past year scored higher on the knowledge indicator than those that did not request information (see Table 4)⁹.

Of the respondents who attempted to receive Social Security information, 81% sought the information from the Social Security Administration (Figure 1). The telephone was used by over one-half of the respondents (51%) to request the information. Just under one-third (32%) requested the information during a visit to SSA, and 2% used the Internet site.

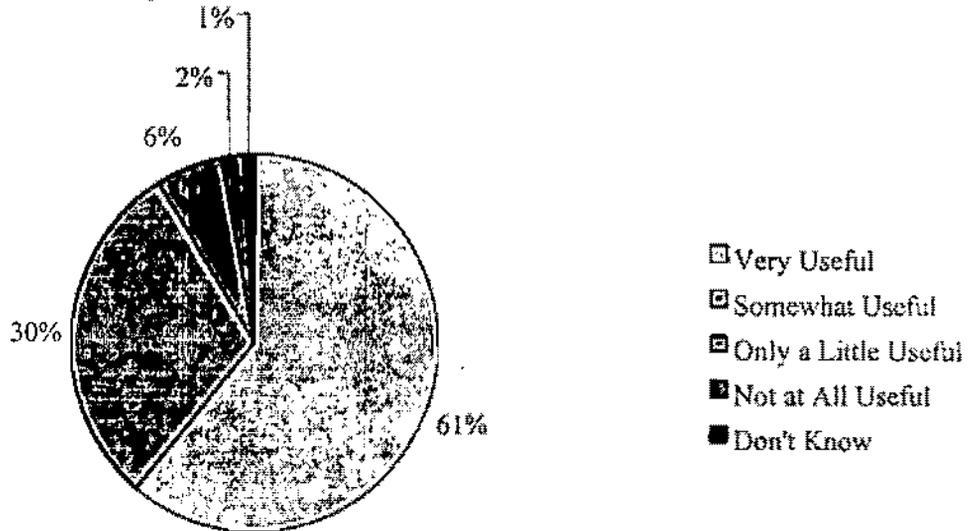
Figure 1. Where did you try to get this information from?



The vast majority (87%) of the individuals who contacted SSA for information received the requested information. Only 89 respondents (12%) stated that they did not receive the requested information.¹⁰ The remaining respondents did not know if they received the materials or not.

Of the respondents who received information from SSA, 91% found the information to be very or somewhat useful (Figure 2).

Figure 2. Was the Social Security information provided by the Social Security Administration . . .



Respondents were asked about the usefulness of different ways that SSA might provide more information about Social Security programs. In general, the most predictive measure of future behavior is the "top box" score, the percentage of respondents choosing the highest possible rating, in this case, the response "very useful." The percent top box ratings range from 54.3% to 24.6% for "Access to live Social Security Administration employees through a toll-free phone call" and "Town hall meetings broadcast on TV," respectively. Responses of "Don't know" may reflect a lack of understanding of or familiarity with the technology. Results are summarized in Table 5.

Table 5.
Perceived Usefulness of Sources of SSA Information
 (percent total valid respondents)

	Very useful	Somewhat useful	Only a little useful	Not at all useful	Don't know
Access to live Social Security Administration employees through a toll-free phone call	54.3	30.0	7.3	6.8	1.7
Written material sent to your home	50.7	34.5	7.3	6.6	0.9
Visits to a local Social Security Administration office	40.6	31.6	12.7	13.8	1.4
Information video sent to your home	36.3	31.6	11.7	18.7	1.6
Information on television and radio	35.0	42.7	11.9	9.3	1.1
Information provided on a web page on the Internet	34.5	29.6	8.8	22.3	4.8
Information in newspapers	29.8	43.7	14.0	11.2	1.4
Information workshops held in your community	29.6	39.5	14.1	14.1	2.7
Taped information provided Through a toll-free call	24.7	37.5	15.4	20.7	1.7
Town hall meetings broadcast on TV	24.6	39.8	15.4	18.2	2.0

These data indicate that the public prefers multiple means of accessing Social Security information. Gallup's internal research suggests that where the percentage of actual use and the percentage of respondents who perceive the method to be "very useful" are similar, little growth or use can be expected. This is the case for the use (51%) and perceived usefulness (54%) of access to live Social Security Administration employees through a toll-free phone call. However, if only taped information provided through a toll-free call is available (a method found to be very useful to only 24% of respondents), actual use may decline if other options are available.

Conversely, where current methods of access are low (Internet 2%) and preferred usefulness is high (34.5%) then significant growth opportunity exists. When asked if there were any other ways SSA might provide more information about Social Security programs, 13% of respondents indicated that making information available at the workplace would be most useful. The tabular

data provided separately to SSA provides breakouts on how demographic groups prefer to receive information. This will allow SSA to begin targeting its educational approaches according to customer preferences.

Written material sent to your home was deemed very useful by roughly half (50.7%) of all respondents. This is consistent with the finding that PEBES (a written document mailed directly to people's home) had a positive impact on knowledge.

Over the past year to bring focus to the President's call for a national dialogue on Social Security, SSA developed and widely distributed an educational pamphlet "*The Future of Social Security*." This pamphlet was designed to educate Americans about many of the facts addressed in the PUMS survey. Table 6 lists the 11 points contained in this publication.

Table 6.
Percent of Adults Who Correctly Answered the Knowledge Indicators Included in
the "*Future of Social Security*" Pamphlet

Knowledge Indicator	Percent of adults answering correctly
Benefits depends on earnings	89
Seniors will double by 2032	84
Disability benefits	83
Today's taxes used for today's retirees	81
Retirement benefits	80
Survivor benefits	80
Social Security: Largest source of retirement income	77
People are living longer	76
Social Security: Keeps seniors out of poverty	76
Designed as only part of retirement income	73
Benefits go up with the cost of living	59

The large percentage of Americans who know basic facts about Social Security benefits may, at least in part, be attributed to the increased public education initiatives SSA has undertaken in response to the President's call for a national dialogue on Social Security. As part of this effort SSA distributed approximately 23 million PEBES and widely distributed the pamphlet "*The Future of Social Security*". Both documents specifically address the basic program facts measured by PUMS. However, to test the relationship between knowledge and specific publications, Gallup recommends SSA undertake targeted survey research and analysis since the PUMS survey did not attempt to link knowledge with any single SSA product other than PEBES.

4.0 Conclusions and Initial Recommendations

The Gallup Organization concludes and recommends the following:

- The challenge set forth in SSA's Agency Strategic Plan (ASP), that 9 out of 10 of all American adults will be knowledgeable about Social Security programs in five broad areas by the year 2005, is realistic for most of the aided knowledge indicators addressed in the survey.
- There is strong evidence that Americans have a good understanding of the general Social Security programs and concepts.
- The PUMS Survey process and corresponding methodology provide a valid means for determining and measuring the public's knowledge. SSA should use the overall baseline indicator to meet its ASP and GPRA reporting requirements.
- SSA should use the 19 close-ended knowledge questions to create a Social Security knowledge scale. Gallup recommends SSA establish a goal for 90% of Americans to score 70% or higher on the knowledge scale. In other words, 90% of Americans should answer 13 out of 19 questions (~70%) correctly. Currently 55% of Americans score 70% or higher on this scale. This figure should be considered the baseline knowledge score for ASP/GPRA reporting.
- The research suggests that SSA is doing an excellent job of providing the public with information about the basic features of Social Security programs. The vast majority of Americans who seek Social Security information turn to the SSA. Of those who receive information from SSA, the vast majority (91%) rate the information as very or somewhat useful.
- One of the strongest indicators of knowledge was whether or not the individual had received a PEBES statement. 69% of adults who received a PEBES score over 70% on the knowledge scale. This suggests that PEBES may be one of the most powerful tools SSA can use to educate Americans about Social Security. Therefore, SSA should take steps to maximize the educational potential of these statements and promote public awareness and use of the statements. Our data suggests that as SSA fully implements legislation providing that PEBES be sent annually to all workers age 25 or older, the public's knowledge of Social Security will increase.
- Survey results indicate that knowledge varies significantly by social and demographic groups. People with low incomes, less education, and people of color are less knowledgeable about Social Security than their more affluent, more educated, and white counterparts. This suggests that SSA should consider strengthening its programs aimed at these populations.

- SSA should consider conducting studies focused on key populations that currently display lower levels of SSA knowledge. By localizing attention and resources on those critical populations, SSA could test the extent to which knowledge scores can be raised by intensive public education efforts.
- SSA should closely examine its public education products and approaches to ensure that its “knowledge indicators” are receiving the proper emphasis. This should include targeted survey research for specific SSA public education products and activities.
- SSA should continue a broad-based approach to public education, with more emphasis on increasing access to live SSA officials and written materials sent to individual homes as ways of dispersing information. SSA should also increase access to its information products in ways that have “growth” potential, most notably the Internet.

¹ Due to the lower than anticipated response rate (33%) a non-response study was conducted in December 1998. No response bias was found.

² Care should be taken when examining bivariate data (PEBES – Knowledge) without considering other important variables such as age, income, and education. Multivariate analysis indicates that PEBES is indeed a significant driver of knowledge. In the age group of adults ~50 years or older, receipt of a PEBES was largely independent of a respondent request for information. In younger individuals, receipt of a PEBES is likely to be the result of a direct request.

³ Unaided recall can roughly be compared to brand awareness in the private sector: What do people think of first when they hear the term Social Security? While the level of unaided recall falls well below the 90% knowledge threshold sought by SSA, it does provide SSA with a strong indicator of knowledge.

⁴ The exact wording of the three questions excluded from the scale were:

- Some of the Social Security taxes on an employee's earnings go to pay for the Supplemental Security Income program that's the SSI program
- Which of the following dollar amounts do you think comes closest to the average monthly retirement benefit currently being paid to a retired worker by Social Security? Would you say Less than \$500 a month, \$500 to less than \$700 a month, \$700 to less than \$900 a month, \$900 to less than \$1,100 a month, or \$1,100 a month or more; and
- What percentage of the Social Security tax dollars do you think goes to paying administrative and other expenses, as opposed to paying actual benefits? Would you say the percent that goes to administrative and other expenses is, less than 5 percent, 5 to less than 25 percent, 25 to less than 50 percent, 50 to less than 75 percent, or 75 percent or more.

⁵ The standard deviation, calculated as the square root of the variance, is a measure of dispersion around the mathematical average or mean of a distribution. In a normal distribution, ~68% of cases fall within one standard deviation (Std. Dev.) of the mean and 95% of cases fall within two standard deviations of the mean. For example, if the average score is 13, with a standard deviation of 2, 95% of the scores would be between 11 and 15 in a normal distribution.

⁶ A measure of how much the value of the mean may vary from sample to sample taken from the same population. If ten identical studies had been conducted, one would expect the means to vary by \pm the Standard Error of the Mean (Std. Err.).

⁷ A bivariate relationship considers just two variables in isolation and does not consider other relationships, e.g. the relationship between knowledge and education does not consider the influence of age, gender, or other important measures.

⁸ Multiple regression analysis is a statistical technique designed to determine the relative influence of a number of independent variables on a chosen dependent variable. It allows researchers to test the predictive power of each variable while controlling for the affect of other variables.

⁹ $p < 0.05$ tested using a t-test This t-test procedure compares means for two groups of cases. Used here it is designed to detect a significant difference.

¹⁰ When asked why they were unsuccessful in receiving the requested Social Security information from SSA, over one-third (34%) of those respondents who did not receive the information they requested from SSA stated that they recently requested the information and had not yet heard a response. The next largest group, 15% of the total, stated that they were unable to get the Social Security information they requested from SSA for reasons associated with poor service. However, this percentage represents only 13 respondents, far too few individuals upon which to base any firm conclusions.