

The SSA Public Understanding Measurement System (PUMS) PUMS-I and PUMS-II Survey Results

The PUMS-II survey instrument, beginning on the following page, provides the survey questions, the ranges of possible answers, and the responses for survey cycles.

For PUMS-II, a new section was added to the survey instrument to measure the usefulness and ease of understanding of the Social Security Statement -- only 1999 results are available for this section.

Four thousand (4,000) adults were interviewed for PUMS-I between October and November 1998. An additional 4,000 adults were interviewed for PUMS-II between November 1999 and January 2000.

The survey instrument is divided into three parts:

1. Identification and Introduction by the Gallup telephone interviewer -- Questions S1 through S4.
2. Substantive Questions -- Questions 1 through 29.
3. Demographic Information and Closing -- Questions D1 through D14.

Part I: Identification and Introduction

	<u>Data Values</u> (Columns)
I.D.#:	<u>0</u> (1-6)
**AREA CODE AND TELEPHONE NUMBER:	
_____	<u>(649 - 658)</u>
**INTERVIEW TIME:	
_____	<u>(716 - 721)</u>
	Unweighted Data

S1. Hello, my name is _____, and I'm calling from The Gallup Organization in Lincoln, Nebraska. We have been asked by the United States Social Security Administration to talk with adults across America about Social Security programs. To be sure that our survey is representative, I need to speak to the adult, age 18 or older, in your household who had the most recent birthday. Would that be you?

- 1 Yes, male respondent available (Continue)
- 2 Yes, female respondent available (Continue)
- 4 No - (Ask to speak with adult, 18 or older, who had most recent birthday)
- 7 Respondent not available - (Set time to call back)
- 8 (Refused) - (Thank and Terminate) _____ (1001)

(Part 1: Identification and Introduction -- CONTINUED)

S2. REGION: (Code from "Fone" file)

- 01 Boston (n=400)
- 02 New York (n=400)
- 03 Philadelphia (n=400)
- 04 Atlanta (n=400)
- 05 Chicago (n=400)
- 06 Dallas (n=400)
- 07 Kansas City (n=400)
- 08 Denver (n=400)
- 09 San Francisco (n=400)
- 10 Seattle (n=400)

(73)

(74)

(There is no S3)

(INTERVIEWER READ:) This interview is completely voluntary. While portions of this interview may be monitored by my supervisor, all of the information you provide will remain confidential. If I come to any question that you would prefer not to answer, just let me know, and I will skip over it. Okay?

We estimate that it will take you about twelve minutes to respond to this survey. This includes the time it will take to listen to the questions and instructions.

As part of its effort to learn how best to explain Social Security benefits to Americans, the Social Security Administration needs to know what people know and don't know about Social Security.

(Part 1: Identification and Introduction -- CONTINUED)

S4. What is your zip code? (Open ended and code all
five digits of zip code)

99998 (DK)
99999 (Refused)

(1002 - 1006)

Part 2: Substantive Questions

1. Which of the following best describes your level of knowledge about Social Security benefits?
(Read 4 -1)

	'98	'99
4 You know a lot about Social Security	9%	11%
3 You know some about Social Security	53	52
2 You know very little about Social Security, OR	32	32
1 You know nothing about Social Security	5	6%
8 (DK)		
9 (Refused)		

2. What types of benefits do you think the Social Security taxes that come out of your paycheck pay for? (Open ended and code) (Allow seven responses)

	'98	'99
01 Other (list)	1%	2%
02 (DK)	27%	30%
03 (Refused)		
04 HOLD		
05 HOLD		
06 Disability benefits	25%	20%
07 Food stamps	1%	1%
08 Medicaid	10%	8%
09 Medicare	20%	25%
10 Retirement benefits	47%	41%
11 Supplemental Security Income	10%	9%
12 Survivor benefits	14%	9%
13 Unemployment	2%	1%
14 Widows benefits	8%	5%
 Other Responses:		
Health Insurance Benefits	6%	0%
Pension/Senior Citizens	4%	-
Funeral/Death Benefits	1%	1%
Maintaining Social Security Fund	1%	0%
Social Security Regular/Benefits	1%	0%
Government/Politicians/Bureaucracy	1%	1%

(Part 2: Substantive Questions -- CONTINUED)

2. (Continued:)
Open ended responses --

_____	1st Resp:	<u>(1513)</u>	<u>(1514)</u>
_____	2nd Resp:	<u>(1515)</u>	<u>(1516)</u>
_____	3rd Resp:	<u>(1517)</u>	<u>(1518)</u>
_____	4th Resp:	<u>(1519)</u>	<u>(1520)</u>
_____	5th Resp:	<u>(1521)</u>	<u>(1522)</u>
_____	6th Resp:	<u>(1523)</u>	<u>(1524)</u>
_____	7th Resp:	<u>(1525)</u>	<u>(1526)</u>

(Part 2: Substantive Questions -- CONTINUED)

3. Next, I'm going to read you a list of statements about Social Security programs, and I want you to tell me if you agree or disagree with each statement. YOU MAY HAVE MENTIONED SOME OF THESE PROGRAMS IN THE PREVIOUS QUESTION. Please answer each question to the best of your knowledge, but if you are not sure about an answer, just say so. How about (read and rotate A-I)?

- 2 Agree
- 1 Disagree

- 8 (DK/Not sure)
- 9 (Refused)

	A		D		D/K	
	'98	'99	'98	'99	'98	'99
A. Social Security provides retirement benefits	81%	80	14	14	5	6
B. Social Security provides benefits to the families of workers who die	81	82	10	10	9	9
C. Social Security pays for the food stamp program	18	20	48	50	32	33
D. Social Security pays benefits to workers who become disabled	83	84	10	10	7	7
E. Social Security benefits play a major role in keeping many senior citizens out of poverty	75	74	20	21	5	5
F. Social Security is paid for by a tax placed on both workers and employers	87	87	6	6	7	7
G. Social Security benefits go up automatically with the rise in the cost of living	58	60	29	27	14	13
H. Social Security is the largest single source of income for most elderly Americans	77	78	15	14	8	8
I. 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	58	60	10	8	32	32%

(Part 2: Substantive Questions -- CONTINUED)

4. How confident are you that Social Security retirement benefits will be there for you when you retire? Are you <u>(read 4-1)</u> ?			
		<u>'98</u>	<u>'99</u>
4	Very confident	11%	13%
3	Somewhat confident	21	23
2	Only a little confident, OR	24	21
1	Not confident at all	28	22
7	(Retired/Already collecting retirement benefits)	15	19
8	(DK)	1	1%
9	(Refused)		
5. What do you think is the youngest age someone can retire today, and start receiving FULL Social Security retirement benefits? If you don't know, just say so. (Open ended <u>and code actual age</u>)			
	<55	<u>'98</u>	<u>'99</u>
	55	3%	2%
	56-59	4	3
	60-61	1	0
	62	5	4
	63-64	22	20
	65	3	1
	66+	38	39
		19%	19%
98	(DK)		
99	(Refused)		
6. Is the youngest age you can retire and collect FULL Social Security retirement benefits <u>(read 1-2)</u> ?			
		<u>'98</u>	<u>'99</u>
1	Fixed, OR	17%	13%
2	Will it rise in the future	65	71
8	(DK)	18%	16%
9	(Refused)		

(Part 2: Substantive Questions -- CONTINUED)

7.	Can a person retire early and still receive some Social Security retirement benefits?			
			<u>'98</u>	<u>'99</u>
1	Yes - (Continue)		62%	66%
2	No	(Skip to #9)	25	20
8	(DK)	(Skip to #9)	14%	14%
9	(Refused)	(Skip to #9)		
8.	(If code "1" in #7, ask:) What is the earliest age you can retire and start receiving some Social Security retirement benefits? (Open ended and code actual age)		<u>'98</u>	<u>'99</u>
		<55	7%	5%
		55	13	10
		56-61	12	11
		62	46	49
		63+	5	6
98	(DK)	DK	17	16%
99	(Refused)			
9.	Do all people who receive Social Security retirement benefits receive the same amount, or does it depend on how much people earned when they were working?		<u>'98</u>	<u>'99</u>
			4%	3%
1	People receive the same amount		89	92
2	Depends on how much people earned when they were working			
8	(DK)		6%	5%
9	(Refused)			
10.	Were Social Security retirement benefits, by themselves, designed to provide enough money for retired people to live on?		<u>'98</u>	<u>'99</u>
			20%	21%
1	Yes		73	72
2	No		7%	6%
8	(DK/Unsure)			
9	(Refused)			

(Part 2: Substantive Questions – CONTINUED)

11.	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 <u>(read 1-5)</u> ?		
		<u>'98</u>	<u>'99</u>
1	Less than \$500 a month	20%	17%
2	\$500 to less than \$700 a month	39	39
3	\$700 to less than \$900 a month	23	24
4	\$900 to less than \$1,100 a month, OR	8	9
5	\$1,100 a month or more	3	4
8	(DK)	7%	8%
9	(Refused)		
12.	What do you think happens to the Social Security taxes paid by workers today? Are the taxes mainly put away for their own retirement, or are they mainly used now to pay benefits to today's retired people?		
		<u>'98</u>	<u>'99</u>
1	Put away for their retirement	7%	7%
2	Used right now to pay benefits to today's retired people	81	77
8	(DK)	12%	15%
9	(Refused)		
13.	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 <u>(read 1-5)</u> ?		
		<u>'98</u>	<u>'99</u>
1	Less than 5 percent	7%	8%
2	5 to less than 25 percent	35	37
3	25 to less than 50 percent	27	25
4	50 to less than 75 percent, OR	8	6
5	75 percent or more	3%	3%
8	(DK)		
9	(Refused)		

(Part 2: Substantive Questions -- CONTINUED)

14. Now, I'm going to read to you several statements about Social Security. For each one, please indicate whether you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree with the statement. How about (read and rotate A-D)?

- 5 Strongly agree
- 4 Somewhat agree
- 3 Neither agree nor disagree
- 2 Somewhat disagree
- 1 Strongly disagree

- 8 (DK)
- 9 (Refused)

Ex. '98

'99

	<u>5</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>DK</u>
A. In the future, there will not be enough workers to pay for the benefits that retired people receive	34% 29	27 28	3 4	18 19	12 13	5 7
B. People on Social Security are living longer, so they cost the program more money	50 49	26 26	2 2	10 11	8 8	3 4
C. The percentage of older Americans will about double between now and the year 2032	57 56	27 27	2 2	6 5	3 2	6 6
D. There is significant fraud and abuse by people who aren't entitled to benefits	38 35	31 30	4 5	15 16	7 7	5 7%

15. In the last year, did you try to get information about Social Security for yourself or someone else?

	<u>'98</u>	<u>'99</u>
1 Yes - (Continue)	22%	23%
2 No (Skip to #23)	78%	77%
8 (DK/Can't remember) (Skip to #23)		
9 (Refused) (Skip to #23)		

(Part 2: Substantive Questions -- CONTINUED)

16. (If code "1" in #15, ask:) Where did you try to get this information from? (Open ended) (Allow three responses)

- 01 Other (list)
- 02 (DK/Can't remember) (Skip to #23)
- 03 (Refused) (Skip to #23)

- 04 HOLD
- 05 HOLD

	<u>'98</u>	<u>'99</u>
06 Social Security Administration	77%	82%
Internet/Website	3	3
Employer/Job/Book	2	3
800 #	--	2
Word of mouth/Family/Friend	2	1
Medical/Hospital	--	1
Telephone	1	1
U.S. Government/Courthouse/Congressman	1	1
Retirement Board/Seminar/Class	1	0
Schools	--	0
Lawyer/Legal aid	1	0
Library	0	0
TV	--	0
Mail	0	0
Social Worker	0	0
SSI Office	1	0
Wrote/Sent in Forms	0	0
IRS/Tax man	0	0
Financial/advisor/CPA	1%	0%

(If code "06" in #16, Continue;
Otherwise, Skip to #23)

(There is no #17)

17a. Did you receive the Social Security information that you requested from the Social Security Administration?

	<u>'98</u>	<u>'99</u>
1 Yes	87%	89%
2 No	12	11%
8 (DK)	1%	
9 (Refused)		

(Part 2: Substantive Questions -- CONTINUED)

(There is no #18)

19. How did you request the information from the Social Security Administration? Was it over the phone, through a visit to a Social Security office, through the mail, through the Internet, or from a presentation or workshop? (Open ended and code)
(ENTER ALL RESPONSES)

		<u>'98</u>	<u>'99</u>
01	Other (list)	1	1%
02	(DK)	2	0
03	(Refused)	3	0
04	HOLD	4	
05	HOLD	5	
06	Mail	6	22
07	Visit	7	32
08	Phone	8	51
09	Internet site	9	2
10	Presentation/Workshop	0	1
	Work/Employer		0% (1 mention)

(There are no #19a-#19i)

(There is no #20)

20a. Was the Social Security information provided by the Social Security Administration (read 4-1)?

		<u>'98</u>	<u>'99</u>
4	Very useful	61%	53%
3	Somewhat useful	30	31
2	Only a little useful, OR	5	6
1	Not at all useful	2	6
8	(DK)	1	3
9	(Refused)	-	1%

(Part 2: Substantive Questions -- CONTINUED)

(There are no #21 and #22)

23. One of the services provided by the Social Security Administration is to mail out individual written statements (the Social Security Statement) showing how much a person has contributed to Social Security and how much they can expect to receive in benefits. Were you aware of that service before I just mentioned it, or not?

	<u>'98</u>	<u>'99</u>
1 Yes, aware	50%	62%
2 No, not aware	49	37
8 (DK)	1%	1%
9 (Refused)		

24. Have you received a written statement (the Social Security Statement) from the Social Security Administration in the last year that shows how much you have contributed to Social Security, and how much you can expect to receive in benefits?

	<u>'98</u>	<u>'99</u>
1 Yes - (Continue)	21%	25%
2 No (Go to Demos)	77	71
8 (DK) (Go to Demos)	2%	3%
9 (Refused) (Go to Demos)		

(Part 2: Substantive Questions -- CONTINUED)

25. (If code "1" in #24, ask:) Now, I'm going to read a list of statements about the Social Security Statement you received. For each one, please tell me whether the statement is very useful, somewhat useful, only a little useful, or not at all useful? How about (read and rotate A-C)?

- 4 Very useful
- 3 Somewhat useful
- 2 Only a little useful
- 1 Not at all useful

- 8 (DK)
- 9 (Refused)

	'99				
	<u>4</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>D/K</u>
A. Increasing your knowledge about benefits that may affect you directly	42%	35	10	8	4
B. Helping determine your level of need for additional sources of retirement income	45	30	9	12	3
C. Helping with your personal financial planning	34	31	13	19	3%

26. How easy is the Social Security Statement to understand? Is it very easy, somewhat easy, not too easy nor too hard, somewhat hard, or very hard?

- 5 Very easy
- 4 Somewhat easy
- 3 Not too easy nor too hard
- 2 Somewhat hard
- 1 Very hard

- 8 (DK)
- 9 (Refused)

'99
52%
 31
 8
 5
 2
 1%

(Part 2: Substantive Questions -- CONTINUED)

27. Now, I'm going to read a list of actions you could take after reading the Social Security Statement. For each one, please tell me whether reading the statement made you much more likely, somewhat more likely, only a little more likely, or not likely at all to take the specific action. How about (read and rotate A-D)?

- 4 Much more likely
- 3 Somewhat more likely
- 2 Only a little more likely
- 1 Not likely at all

- 8 (DK)
- 9 (Refused)

		'99					
		4	3	2	1	D/K	R
A.	File the statement with your important records	51%	23	6	17	2	1
B.	Contact the Social Security Administration for more information	15	19	11	52	2	0
C.	Contact a financial advisor	13	17	10	57	2	1
D.	Change your retirement plans	15	20	10	52	2	1%

28. Do you recall about how much your projected retirement benefit would be according to your Social Security Statement?

		'99
1	Yes - (Continue)	50%
2	No (Go to Demos)	45
8	(DK) (Go to Demos)	4
9	(Refused) (Go to Demos)	0%

(Part 2: Substantive Questions -- CONTINUED)

29.	<u>(If code "1" in #28, ask:)</u> Was the amount more than, less than, or about what you expected?	
		<u>'99</u>
3	More than expected	15%
2	About what expected	57
1	Less than expected	24
8	(DK)	
9	(Refused)	4%

Part 3: Demographics and Closing

(INTERVIEWER READ:) Finally, we just need to ask some background questions to help us group our data.

D1. Are you currently receiving any Social Security benefits?

		<u>'98</u>	<u>'99</u>
1	Yes	26%	30%
2	No	74%	70%
8	(DK)		
9	(Refused)		

(There is no D2)

D3. Is anyone else in your household currently receiving any Social Security benefits?

		<u>'98</u>	<u>'99</u>
1	Yes	16%	19%
2	No	84%	81%
8	(DK)		
9	(Refused)		

(There is no D4)

D5. AGE: What is your age? (Open ended and code actual age)

		<u>'98</u>	<u>'99</u>
00	(Refused)		
99	99+		
	<u>Age Range</u>		
	<31	5%	14%
	30-39	20	19
	40-49	22	21
	50-64	23	23
	65+	20%	23%

(Part 3: Demographics and Closing -- CONTINUED)

D6. EDUCATION: What is the highest level of education you have completed? (Open ended and code)

		<u>'98</u>	<u>'99</u>
1	Less than high school graduate	11%	11%
2	High school graduate	29	29
3	Some college	24	24
4	Trade/Technical/Vocational training	5	5
5	College graduate	20	20
6	Postgraduate work/Degree	11%	11%
8	(DK)		
9	(Refused)		

D7. MARITAL STATUS: What is your marital status? Are you (read 1-5)?

		<u>'98</u>	<u>'99</u>
1	Divorced	11%	12%
2	Separated	2	2
3	Widowed	11	12
4	Currently married, OR	58	54
5	Single and never married	18%	20%
8	(DK)		
9	(Refused)		

D8. EMPLOYMENT STATUS: Which of the following describes your employment situation? Are you (read 1-4)?

		<u>'98</u>	<u>'99</u>
1	Unemployed	16%	15%
2	Employed part-time	13	13
3	Employed, but on maternity leave, or on leave for some other reason, OR	1	2
4	Employed full-time (35 or more hours per week)	49	45
5	(Retired)	20%	24%
8	(DK)		
9	(Refused)		

(Part 3: Demographics and Closing -- CONTINUED)

D9. ETHNICITY:	Are you, yourself, of Hispanic or Latino origin or descent, such as Mexican, Puerto Rican, Cuban, or other Spanish background?		
		<u>'98</u>	<u>'99</u>
1	Yes	7%	7%
2	No	93%	92%
8	(DK)		
9	(Refused)		
D10. RACE:	What is your race? The U.S. census categories are American Indian or Alaska Native, Asian, Black or African-American, Native Hawaiian, or other Pacific Islander, or White (Open ended and code)		
		<u>'98</u>	<u>'99</u>
01	Some other race (list)	1%	0%
02	(DK)		
03	(Refused)		
04	HOLD		
05	HOLD		
06	White	83	82
07	African-American/Black	7	6
08	(Hispanic)	5	5
09	American Indian or Alaska Native	2	1
10	Asian	2	1
11	Native Hawaiian or other Pacific Islander	0%	0%

(Part 3: Demographics and Closing -- CONTINUED)

D11. Including this number, how many telephone lines are there in your house that are primarily for non-business use? Do not include dedicated fax or computer lines. (Open ended and code actual number)

98	(DK)		
99	(Refused)		
	1	82%	79%
	2	15	15
	3	2	3
	4	0%	1%

D11a. In what month were you born? (Open ended and code)

			<u>'99</u>
01	January		7%
02	February		7
03	March		7
04	April		6
05	May		7
06	June		7
07	July		9
08	August		9
09	September		10
10	October		10
11	November		9
12	December		10%
98	(DK)		
99	(Refused)		

D11b. How many adults, age 18 or older, live in your household? (Open ended and code actual number)

98	(DK)		
99	(Refused)		
	1		<u>'99</u> 30%
	2		54
	3		10
	4		3
	5		1%

(Part 3: Demographics and Closing – CONTINUED)

D12. So we can be sure we are getting a cross-section of all people, please tell me, is your total annual household income, before taxes, (read 1-6)?

	<u>'98</u>	<u>'99</u>
1 Less than \$20,000	23%	21%
2 \$20,000 to less than \$35,000	23	19
3 \$35,000 to less than \$50,000	18	15
4 \$50,000 to less than \$75,000	17	15
5 \$75,000 to less than \$100,000, OR	8	7
6 \$100,000 or more	8	8
8 (DK)	4%	5%
9 (Refused)		

D13. GENDER: (Do not ask; code only)

	<u>'98</u>	<u>'99</u>
1 Male	41%	41%
2 Female	59%	59%

D14. URBANICITY: (Code from "Fone" file)

	<u>'98</u>	<u>'99</u>
1 Urban	29%	28%
2 Suburban	49	45
3 Rural	22	26
8 Missing	0%	0%

(Part 3: Demographics and Closing -- CONTINUED)

(INTERVIEWER READ:) Again, this is _____, with The Gallup Organization of Lincoln, Nebraska. I'd like to thank you for your time. Our mission is to "help people be heard", and your input is important to Gallup and the Social Security Administration.

(We are required by law to tell you that we cannot conduct, and you are not required to respond to, a survey, unless it has a valid OMB control number.) The OMB (Office of Management and Budget) control number for this survey is 0960-0612, which expires April 30, 2000.

(NOTE TO INTERVIEWER: If respondent has questions concerning the survey, say:) You can contact the Social Security Administration concerning this questionnaire, toll-free, Monday through Friday, from 8:00 a.m. to 4:30 p.m., Eastern Standard Time, at 877-682-1166.

(VALIDATE PHONE NUMBER AND THANK RESPONDENT)

INTERVIEWER I.D.# _____ (571-574)