CX Cross-Agency Journey Map for Approaching Retirement

Research Plan — DRAFT

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PRE-DECISIONAL/DELIBERATIVE — NOT FOR DISTRIBUTION

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This plan outlines the research activities that will be undertaken for CX Discovery: Approaching Retirement. Contents are as follows:

OVERVIEW

Team

The core team conducting this research will consist of staff from the Office of Management and Budget (OMB). Other Federal agencies – Social Security Administration (SSA), Centers for Medicare and Medicaid Services (CMS), Consumer Financial Protection Bureau (CFPB) and United States Digital Service (USDS) – with contractor support and nonprofit organizations may support the execution of the research, as well as guiding the research process. The team will schedule, conduct, and facilitate interviews, focus groups, and intercept studies to gather data around the approaching retirement experience for people over the age of 60. Each interview, focus group, or intercept study will be facilitated by two (2) members, an interviewer and a notetaker.

- **Interviewer:** The Interviewer will be the designated speaker and facilitate the discussion. While other researchers will have the opportunity to ask follow-up questions at the end, the facilitator will be the primary leader of the conversation.

- **Notetaker:** The Notetaker will be fully focused on capturing raw data points (including quotes and stories) from the discussion and photos, where applicable and in agreement with participant consent.

Background

Understanding the cross-agency Life Experience of approaching retirement is a priority in both the 2021 President's Management Agenda (PMA) Vision, and the 2021 Executive Order Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government, also referred to as the Customer Experience Executive Order (CX EO).

This primary research is needed to support the development of data-driven and research-based journey maps for the Approaching Retirement life experience, a priority of the CX EO.

The objective of this primary research is to understand the cross-agency experience of low- and middle-income Americans over the age of 60 as they approach and access retirement-related information, plan for their retirement, and maximize their government benefits.

Timeline

Primary research, to include interviews and focus groups, is planned to start as soon as needed approvals are obtained and will take place over a period of four weeks.

Deliverables

Deliverables from this primary research effort include the following:

- Moderator Guides
- Notes from Primary Research

LEARNING GOALS

In support of the CX EO, the tactical learning goals of this research is to gather data to understand:

1. How Americans over the age of 60 with low- and moderate-income approach retirement planning and access related information to inform their planning process
2. The current user experience in applying for governmental benefits offered by SSA and CMS for retirement and understand the differences for those with low- and moderate-income
3. The current points of overlap between SSA and CMS benefits service deliveries and users' experience at those touchpoints

METHODOLOGY

Detailed below are the qualitative research methods the Team will use to conduct the primary research.

Interviews with Customers: In-depth interviews with customers from the target segments to gain a deeper understanding of their current needs, pain points and aspirations while researching and applying for retirement benefits services. Interviews include one primary research participant (i.e., customer in this case) to allow for deeper insights and more candid responses.

Focus Groups with External Collaborators: Focus groups with relevant external collaborators such as AARP to better understand their role in the retirement journey, their service delivery models, and their perspective on the customer pain points. Focus groups include multiple primary research participants (i.e., agency representatives in this case) and allows to gather more information in a shorter period of time. They provide deeper insight into complicated topics where the area of concern related to multifaceted behaviors or motivation.

Intercept Studies with Customers: Intercept studies, while desired are not stand-alone and should be paired with a research method like interviews and focus groups as noted above. An intercept study entails asking questions in real-time and gathering on-site data and feedback from an audience. The benefit of an intercept study is that researcher is able to capture perspectives from a wider range of research participants, including and beyond the targeted research segment. The retirement journey is one that impacts elderly Americans from all walks of life, it is important for us to ensure diversity of socio-economic backgrounds, gender, race, marital status, and age for our pool of research participants.

TARGET PARTICIPANTS

The Team's goal is to speak with two-key segments, low and middle-income customers, to provide a breadth and depth of data for insights generation in the synthesis phase. The Team will evaluate certain criteria including:

- Age (60+)
- Language preferences
- Race
- Gender
- Marital Status
- Benefits Status (applied for, exploring, receiving; types of benefits received)
- Location

In selecting participants for this research, the Team will use equity and diversity to guide decisioning. Noted below are additional details about the screening criteria the Team will use for the:

Interviews with Customers:

The specific screening criteria for the primary research with customers is detailed in Appendix A in a questionnaire format to show what type of information will be collected from customers in the screening process; if screening is conducted over the phone or in-person, the sequencing of the questions may differ, but the information collected would remain consistent. Additionally, the scenarios listed in Appendix F will also be supplemental to the core screening questions in order to select the right participants for the research.

Focus Groups with External Collaborators:

The criteria used for selecting extra-agency partners to engage with is that the agency needs to have a role in the retirement life experience, i.e., by offering or facilitating a federal benefit specifically aimed at older adults above 60 years old.

Intercept Studies with Customers

Customer participants directly experience the life event being researched and can speak to their personal experience of the systems and services they encounter.

The specific screening criteria of the intercept study will be the same as the in-depth interviews. The team will approach customers at SSA field office and extra-agency partner locations such as AARP, communicate the goals of the conversation and how the information will be used and then ask for consent from the customer before engaging in the conversation.

The Team will prioritize speaking with customers experiencing any of three scenarios using a set of screener questions:

1. Individuals who are continuing to work in their late 60s and who have enrolled in Medicare.
2. Couples who are in the age range of 60-75 and in the process of planning for retirement together.
3. People who are planning to receive retirement benefits through a former spouse.

Participant Compensation

In qualitative research, in the public and the private sectors, it is a common practice to fairly compensate participants for their time. Utilizing a compensation model aids recruitment and can improve the quality of the data because teams are more likely to reach the target populations and incentivize participation.

The compensation model for this information collection is described in the Information Collection Request form.

LOCATIONS

The Team will conduct this primary research with U.S.-based participants.