Conversation Guide

Approaching Retirement

→ *Screening Questions for Interviews with Customers*

Screening Questions	
Are you 60 or older?	If no, exclude
Are you eligible for, or are you currently receiving Social Security Retirement and Medicare?	**FOR GROUP DISCUSSION** **Possible follow-ups:** 1) **Do you know if you're eligible to receive Social Security Retirement benefits?** 2) **Do you know what type of SSA benefits you are receiving?** If disability, Supplemental Security Income, etc, exclude 3) **At what age did you start receiving SSA benefits?** If before 62, exclude 4) **What day of the month do you receive your SSA check/payment?**
Are you currently receiving any of the following benefits?	☐ **Social Security Benefits – SSA [include]** ☐ **Medicare Program [include]** ☐ **Medicare Savings Program [include]** ☐ Medicaid ☐ **Social Security Spouse's Insurance Benefits – SSA [include]** ☐ **Social Security Widow(er)'s Insurance Benefits – SSA [include]** ☐ **Social Security Retirement Insurance Benefits- SSA [include]** ☐ Supplemental Security Income (SSI) – SSA ☐ Home Equity Conversion Mortgage (HECM) Program ☐ USDA Housing Repair Program ☐ Senior Farmers' Market Nutrition Program ☐ Supplemental Nutrition Assistance Program (SNAP)

	☐ Senior Community Service Employment Program (SCSEP) ☐ The Emergency Food Assistance Program ☐ Tax Counseling for the Elderly (TCE) Program ☐ Federal Employees Retirement System (FERS) or Civil Service Retirement System (CSRS) ☐ Railroad Retirement Program ☐ State Pension Programs ☐ VA Benefits for Elderly Veterans ☐ Other: Write-In None
What sources of income do you (or will you) mainly rely on for financial support in older age?	☐ Personal savings ☐ 401k or other investment accounts ☐ Social Security Retirement income benefit ☐ Plan to work ☐ Other: Please describe
What is / was your income?	☐ Individual income greater than 50K [exclude] Combined income greater than 100K [exclude]
Have you paid someone for financial counseling or accounting help?	Exclude if YES
What is your marital status?	☐ Single ☐ Married / Long-Term Partnerships ☐ Widowed ☐ Separated / Divorced o IF YES, Were you married to your spouse for 10+ years and have not remarried? Don't know / Prefer not to answer [exclude]

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WITH THE PEOPLE

→ *Screening Customer Scenarios*

Listed below are 3 key scenarios that will help screen the right target customer participants, in addition to the screening questions (listed earlier in the document) to inform the approaching retirement journey

Universal Questions:

UNIVERSAL (for pre- phase) - Do you know if you're eligible for Medicare or Retirement?

Scenario 1: *We're looking to talk to…* individuals who are continuing to work in their late 60s and who have enrolled in Medicare.

- Are you still working or planning to continue working? Y/N (exclude if N)
- Have you enrolled in Medicare? Y/N (exclude if N)
- Are you 65 years old or older? Y/N (exclude if N)

Scenario 2: *We're looking to talk to…* Couples who are in the age range of 60-75 and in the process of planning for retirement together.

- Which best describes your situation?
  - One person is enrolled in Medicare
  - Both are enrolled in Medicare and receiving social security? (exclude if Y)
  - Both enrolled in Medicare and not receiving social security?
- What is your marital status?
  - Single
  - **Married/long-term partnership**
  - Divorced
  - Widowed
- Are one or both of you 65 years old or older? Y/N (exclude if N)

Scenario 3: *We're looking to talk to…* people who are planning to receive retirement benefits through a former spouse?

- Are you currently receiving retirement benefits through someone else's record?
- Are you widowed? (exclude if N)
- Are you between 65-70 years old? Y/N (exclude if N)

PROCEED TO DEMOGRAPHICS IF RESPONDENT IS INCLUDED IN ONE OF THE ABOVE SCENARIOS

Demographics Questionnaire

Demographics Questions	Response Options
Are you self-employed, or have you been self-employed for a significant amount of your job history?	☐ Yes ☐ No
What is your gender? You can select one or more gender	☐ Female ☐ Male
What is your race? You can select one or more race	☐ Asian ☐ American Indian or Alaska Native ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Hispanic or Latino ☐ White
Where do you live?	☐ Choose state / territory
Type of community?	☐ Rural ☐ Urban ☐ Suburban ☐ Other
Education	☐ High school or less ☐ Some college ☐ College graduate ☐ Advanced degree

→ *Customer Interviews*

Discussion Topics

Hello, my name is [moderator's name] and I work with [agency/org] name. I'll be leading the interview today and joining us on the call are [observers/notetakers].

First of all, thank you very much for taking the time today to chat with us and share your experience! During this conversational interview, we would like to have an open dialogue about your experience with SSA and other government agencies as you begin your retirement planning, the benefits application process, and any kind of support that you may have received throughout the process.

We have already received your signed consent form (refer to the end of the document) but to reiterate, all your answers will be kept anonymous and confidential, and you can choose to not answer any question that you may not be comfortable with – please be aware that there are no wrong answers here – you're the expert! Whatever you share with us will be helpful in informing our research study on mapping the cross-agency experience of people like you as they navigate the retirement planning and application process. Did you have any questions on the consent form that I can help clarify?

With your permission, I'd like to record this call. The recording will only be used to help us in our research, and it won't be shared with anyone except those with a need-to-know. Recording this call also helps us, because we don't have to take as many notes! Is that okay? You can choose to end this interview and withdraw your responses at any time.

Finally, as an appreciation for you time, we would also like to compensate you with a [gift card/voucher, etc.] at the end of the call.

Do you have any questions for me before we begin? If not, let's dive right into it!

Sample Interview Questions

➔ *Confirm benefits currently receiving (if any), and screen for SSI, Medicaid, SSDI*

Background & Life:

Notes to the facilitator. This section is focused on understanding:

- Retirement benefits and options discovery
- Anticipated changes in participants' lives in the next 10 years and what goes into their thinking about deciding to take retirement benefits now vs later
    - How have they prepared for retirement? How long have they been saving, is SSA their only source of income?
    - Do they have other sources of retirement income aside from social security? Or is that what they're solely retiring on.

BY THE PEOPLE
FOR THE PEOPLE
WITH THE PEOPLE

1. Before we begin, do you mind telling me a bit about yourself and where you are calling in from?
2. What jobs or work have you done over the course of your life?
    a. Were you self-employed?
    b. If yes, did you do your own taxes?
3. You said in the screener that you do/will depend on Social Security benefits for xx% of your retirement income, do you mind sharing with us about any other sources that you might be relying on?
4. How are you approaching retirement financial/benefits planning?
    a. Can you tell me about the various Social Security benefits that you'd be applying for?
5. Have you started taking Social Security retirement income?

Catalyst Event:

1. When did you first start thinking about retirement planning?
    a. What made you think about it?
    b. How old were you when you started planning for retirement?
2. What people or organizations played a role as you began this process of retirement planning?
3. Did you get any help from the governmental agencies to start planning for your retirement?
    a. If yes, what kind of agencies and support was given to you?
    b. If no, where did you get your information from?

If already taking Social Security Retirement income

1. Would you describe yourself as partially retired or completely retired? (to understand if they work part-time)
    a. Are you currently working? Yes or no, why? What do you do? Approximately, how many hours a week do you work?
    b. If yes, why are you still working?

If not yet taking Social Security Retirement Income

Notes to the facilitator. This section is focused on understanding:

- What has led the participant to make the choice to not apply.
    - Why doesn't the participant want to apply? Do they have awareness of all options? What is their perception?
- What is their knowledge around continuing to work while receiving retirement?

1. What's your biggest concern around retiring?

   a. Have you begun planning for retirement? If no, why not?
      i. Do you plan to?
      ii. Where do you plan to obtain information?
      iii. What have you heard about the retirement process?
2. Do you know if you're eligible for Retirement benefits?
3. When do you plan to take retirement benefits?
   a. Why then?
   b. Will you keep working?
      i. Probe on why

If partnered / married

Notes to the facilitator. This section is focused on understanding:

- One-person vs joint research/planning
- Explore financial and life situations for each individual of the couple.
- Factors complicating retirement:
  - What are the hard decisions?
  - What's hard to figure out?

1. Can you tell me what it's been like to plan for retirement as a couple?
   a. What's been challenging to figure out?
   b. What's been the best part about planning for retirement as a couple? How do you split responsibilities when it comes to planning for retirement?
   c. Who is doing retirement planning for you?
   d. What are some tough decisions that you've made, or expect to make?
      i. Prompt if needed: Health decisions, life expectancy, making sure you have enough income?
      ii. Prompt / probe on complicating factors

If widowed (especially if eligible to receive benefits through deceased spouse's record)

1. What is your knowledge of the benefit? (eligibility, rules)
   a. What has it been like to navigate the system?
   b. What is complicated / hard to figure out in the retirement process?
   c. What support have you / will you get as relates to retirement planning and application?

If divorced

1. Can you walk me through how you went about applying for your benefits?
   a. Probe: Try to learn about how their ex's records played a role – not included in the question to avoid triggering moments for the interviewee

2. How did you find out about the benefit?

If self-employed

Notes to the facilitator. This section is focused on understanding:

- Ways to manage and plan finances
- Participant's awareness of the impact of their taxes on their retirement income
- Perceptions and reactions to the retirement amount

1. Can you describe your self-employment?
    a. How long? When?
    b. What did you do?
2. How did you keep track of your finances while being self-employed?
3. Walk me through your process of retirement planning while being self-employed?

Medicare

1. In your own words, can you tell me about Medicare?
    a. Tell me how you would explain Medicare to a friend?
    b. How would you explain how to sign up?
2. How have you experienced the Medicare enrollment process? What do you want to know more about?
3. Tell me about where you are in the Medicare enrollment process?

    a. If haven't yet enrolled
        i. Where are you in the process of learning about Medicare enrollment?
            1. What decisions do you still need to make before the enrollment?
            2. Have you planned when you'd like to be enrolled in Medicare? What informed your decision?
                a. How are you preparing to enroll in Medicare?
        ii. What are some of the challenges/roadblocks that you have experiences in your journey to learn more about Medicare?
        iii. Will you be applying for retirement benefits at the same time?
            1. Why or why not?
        iv. Imagine you needed to apply by the end of the month, what steps would you take to enroll? Where would you go to learn more?
        v. When and how did you first learn about Medicare?
            1. Have you talked to anyone about Medicare? (probe)
        vi. Anything you're feeling anxious about when it comes to Medicare enrollment?

    b. If already enrolled

i. Do you remember when you first heard about Medicare? Can you tell us more about that?
ii. What did you do to learn about Medicare?
    1. Examples?
    2. What resources/people/organizations were helpful for you to get more awareness about Medicare benefits and enrollment process? How did you know when to apply for Medicare?

iii. Walk me through how the enrollment process was for you?
    1. Were there any parts of the application process that you didn't feel prepared for or didn't have the information you needed to complete?
    2. How do you feel about the experience overall?
iv. What was the process like after initial enrollment?
    1. Can you tell me your experience navigating the different plans (A, B, C, D) of Medicare?
        a. Did you seek support to get clarity on the different plans during the application process?
v. As you began your application process, what support did you get from the governmental agencies to understand each benefit and get started?
    1. How was your interaction with the governmental agencies throughout?
vi. Did you apply for Medicare at the same time as Retirement? What informed your decision?

APPLICATION PROCESS: If receiving ANY BENEFITS (Social Security Retirement or Medicare)

1. How did you know you were eligible for [BENEFIT]?
2. As you began your application process, what support did you get from the government?
3. How was your interaction with the governmental agencies throughout?
    a. Can you talk a little bit about your experience and how you felt throughout the process?
    b. Can you describe the experience in one word?
4. Can you walk me through the application process for one of the benefits you applied for?
    a. What websites, customer service phone lines, or offices did you go through while submitting your application for the benefits?
    b. What was the most confusing or annoying part of the process?
    c. What was the best part about the application process?
5. [IF APPLICABLE] How was your experience with one benefit application different from another?

a. What did you like about each of them?
b. What did you dislike about each of them?

6. At what points did you have to interact with people or go somewhere in person? Why?
    a. How was your experience interacting with the government personnel over the phone/at field offices?
7. Having gone through the entire process, how would you describe your trust in the system?
    a. What would help make your trust stronger?
8. What would you most want to change about this application experience?
9. Was there anything that surprised you about the experience?
    a. If yes, can you say more about what surprised you?

Tools, Information & Support:

1. What have you used so far to learn about retirement or Medicare?
    a. Prompt as needed- lots of people have googled but don't know or remember sites they've looked at
2. What support did you get while accessing these tools and information sources?
    a. Did you need assistance with these tools?
        i. Were they helpful to use?
        ii. Did the tools answer your questions or help you prepare?
    b. What support did you get specifically from the governmental agencies?
        i. How would you rate that support? Why?
3. What common challenges did you face while accessing and/or using these tools and information sources?
4. Besides the government officials/customer services agents, were there other people such as your children, counselors, doctors, etc. that helped you plan and apply for benefits?
    a. If yes, can you share more about that experience?
    b. If no, did you find a need for that additional support?
        i. Where and what kind of support would you have liked?
5. What people/processes did you feel the most comfortable with throughout the process and why?
6. Did you reach out to any organizations or online resources to get answers to your questions?
    a. If yes, what kind of organizations/online websites/resources?
        i. What made the source trustworthy?
    b. If no, what was your primary source of information for any question

Closing

1. Anything we didn't speak about today that you wanted to share?

Again, thank you for taking the time today! This has been a very helpful conversation!

US BY THE PEOPLE FOR THE PEOPLE WITH THE PEOPLE

→ *External Collaborators (AARP, SHIP, etc): Focus Groups*

Time: 1 hour

Location: Virtual, Over Zoom

Protocol: Two staff for each discussion - One interviewer, One notetaker.

Purpose

In response to the 2021 Executive Order- "Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government" and the President's Management Agenda (PMA), we are working with SSA to map the cross-agency journeys for low- and middle-income Elderly Americans approaching retirement. As part of our primary research study, we plan to speak with agencies that play an instrumental role in the retirement experience to better understand their role, service delivery models and their perspective on customer pain points. We also welcome any additional direction or educational material recommendations that may inform our study.

Discussion Topics

Hello, my name is [moderator's name] and I work with [agency/org] name. I'll be leading the interview today and joining us on the call are [observers/notetakers].

First of all, thank you very much for taking the time today to chat with us and share your experience! During this conversational interview, we would like to have an open dialogue driven by a series of discussion topics focused on the work you do at [agency name] and your thoughts on the current experience of older adults as they learn about and apply for retirement benefits.

We have already received your signed consent form (refer to the end of the document) but to reiterate, all your answers will be kept anonymous and confidential, and you can choose to not answer any question that you may not be comfortable with – please be aware that there are no wrong answers here – you're the expert! Whatever you share with us will be helpful in informing our research study on mapping the cross-agency experience of seniors as they navigate the retirement planning and application process. Did you have any questions on the consent form that I can help clarify?

With your permission, I'd like to record this call. The recording will only be used to help us in our research, and it won't be shared with anyone except those with a need-to-know.

Recording this call also helps us because we don't have to take as many notes! Is that okay? You can choose to end this interview and withdraw your responses at any time.

Finally, as an appreciation for you time, we would also like to compensate you with a [gift card/voucher, etc.] at the end of the call.

Do you have any questions for me before we begin? If not, let's dive right into it!

Background:

1. Can you tell us about your role at [organization?]
2. Can you share about the [organization] product, benefit, or direct/in-direct service that impacts the retirement journey?
    a. Can you share more about what the service touchpoint with customers looks like?
    b. What steps do older adults need to take before or after interacting with your organization?
    c. Are there other parts of your (agency) that play a role in this process? How do customers know to access that group? What collaboration exists between groups that impact the experience/journey of older adults?

Service delivery and collaboration with other agencies:

1. How does your [organization] help people who are beginning to prepare for their retirement?
    a. What kind of support/services do you provide to customers as they navigate the system(s) they need to use to access benefits?
    b. Are there specific tools you refer customers to that you could share with us?
    c. How do you tailor your services for different population segments?
    d. What are some of the other responsibilities of counselors/people interfacing with customers (older adults)? How is the workload distribution?
    e. Have you seen any population subgroups that are not adequately prepared for retirement?
        i. If yes, how come?

2. How do you help your customers identify Federal Government benefits that they may be eligible for? What opportunities do you see to connect benefits in a different way?

3. Are there any key positive experiences that you've seen as customers navigate the [organization's] system?
    a. What is the most common positive feedback you've heard?
    b. Do you have any data to supplement these examples (e.g., customer feedback surveys?)

4. What are some of the most common complaints/apprehensions have you heard from people as they interact with these services?
    a. Do these complaints differ with age, gender, income-levels, etc.?
        i. If yes, how so?
        ii. If no, why not?
    b. What are your organization priorities when it comes to addressing the complaints?
    c. What are some of the other responsibilities of counselors/people interfacing with customers (older adults)? How is the workload distribution?

5. How do you see the retirement landscape changing in the next 5 years? What are you working towards?
    a. What strains are placed on the retirement and retiree ecosystem by increased longevity as older adults remain in the workforce longer?
    b. Do you see any new or unique challenges coming down the road?

6. How do you reach different population segments to provide your service?
        i. How and why do people come to you for?
        ii. Are these channels different based on the different demographics (e.g., rural customers without access to internet?)
        iii. Do you tailor your advice/recommendations based on the population segments?
            1. If yes, what informed this change of communication?
            2. If no, do you find a need to tailor communications?

7. Do you collaborate with governmental agencies at any level?
    a. If yes, what does your collaboration with other governmental agencies, or partners currently look like?
    b. What kind of data sharing networks exist between agencies today?

8. What barriers exist in the current ecosystem inclusive of state/local partners, nonprofits, etc.?

9. Are there 1-2 others in your agency that you recommend we speak with?

10. Anything we didn't speak about today that you wanted to share?

Again, thank you for taking the time today! This has been an extremely helpful conversation!

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→ *Customer Intercept Study*

Purpose of the Study

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 Governmen*t. This intercept study is intended to set the foundation for the discovery phase of the Approaching Retirement Life Experience assessment and journey mapping work, and the data will complement the collected secondary research regarding individual's experiences learning about, accessing, and interacting with Social Security Administration's and other governmental agencies' services as they approach retirement.

Locations of the interview:

- ☐ TBD
- ☐ Other Location: ____

Date/Time: ~3 hours at each location,

Date on which the interview was conducted,

____

Target # of intercepts: 25-30 participants. Since 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.

Protocol: Two staff at each location – One interviewer, One notetaker

Interviewer - ____

Notetaker - ____

Discussion Topics:

During this conversational interview, we would like to have an open dialogue about the customer's experience with SSA and other government agencies as they began their retirement planning, benefits application process, and any support that they may have received throughout the process.

FIELD GUIDE

Proposed Interview Intro: *"Hello, my name is ______ and I'm a researcher from Deloitte. We are gathering feedback on the experience of approaching retirement. Your participation is voluntary, and your responses will remain anonymous. Can I have 10 minutes of your time?*

With your permission, I'd like to record this conversation. The recording will only be used to help us in our research, and it won't be shared with anyone except those with a need-to-know. We will be taking physical notes as well but none of what we record today will be ascribed to you. Are you comfortable with us recording?

Finally, as an appreciation for you time, we would also like to compensate you with a [gift card/voucher, etc.] at the end of the call.

Thank you - Let's dive right into it!"

Retirement Specific Questions: Set up:

"Now I have a few questions about your experience with SSA and other government agencies as you approach(ed) retirement."

1. ***What age do you plan to (did you) retire? What informed your decision?***
2. ***What role have SSA and other agencies played in you achieving your retirement goals?***
3. ***How many times have you needed to interact with SSA and other agencies regarding your approaching/recent retirement? Monthly, weekly, yearly? What was the nature of your interaction?***
4. ***How do you access the services and information you need from SSA and other agencies regarding your approaching/recent retirement? Online, by phone, in person?***
5. ***What is/was the best part of your experience with SSA and other agencies as you approach(ed) retirement?***
6. ***What is/was the most challenging part of your experience with SSA and other agencies as you approach(ed) retirement***

7. *If there was one thing that you could change about your experience with SSA and other agencies as you approach(ed) retirement, what would it be?*

8. *Is there anything else you'd like to share with me today?*