

Behaviorally informed intervention materials for “Improving claiming choices for recipients of Social Security spousal benefits”



The Social Security Administration (SSA) periodically notifies older adults who are receiving spousal Social Security benefits that they may receive higher benefits based on their own earnings. In 2016, OES worked with SSA to redesign the notice. In May 2016, SSA mailed the redesigned notice to roughly 9,000 spousal beneficiaries, age 70 and older, whose data suggested they may be entitled to larger benefits.

The materials below show the original (for reference) and redesigned letters sent to the recipients of spousal benefits, and describe the best practices for effective communications that were adopted in the re-design.

The letters were designed with three principles in mind: **keep it simple**, **make it easy**, and **make it timely**. (More information on designing effective communications can be found [here](#).) The way these principles were applied to the letters is described below.

1

Keep it simple

Shorten text and separate it on the page to make it simple to process.

Add graphics to make the action simple to understand.

2

Make it easy

Visually separate 3 ways to take action to make them easy to understand.

Present key text in bold to make it easy to find.

3

Make it timely

Highlight the importance of taking action now.

Emphasize the potential loss if action is not taken.

For more information on this intervention or to start a conversation, please contact oes@gsa.gov.

Social Security Administration

Retirement, Survivors and Disability Insurance

Important Information

[Social Security Administration address]

Date:

Claim Number: xxx-xx-xxxx D1

BENEFICIARY NAME

ADDRESS

You get monthly benefits as a spouse. If you apply for retirement benefits on your own social security number, our records show you may get higher benefits.

What You Need To Do

You must apply before we can pay the higher benefit amount. You can apply conveniently at www.socialsecurity.gov, in person, or by telephone. To use our secure website to apply, under the **Benefits** link click **Apply Online for Retirement**. You can access and complete the application there. Contact us right away to make sure that you do not lose any benefits and receive the highest benefit possible.

Suspect Social Security Fraud?

Please visit <http://oig.ssa.gov/r> or call the Inspector General's Fraud Hotline at 1-800-269-0271 (TTY 1-866-501-2101).

If You Have Any Questions

We invite you to visit our website at www.socialsecurity.gov on the Internet to find general information about Social Security. If you have any specific questions, you may call us toll-free at 1-800-772-1213, or call your local Social Security office at **1-555-555-5555**. We can answer most questions over the phone. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778. You can also write or visit any Social Security office or the nearest United States Embassy or Consulate. The office that serves your area is located at:

Field Office Name

Mailing Address

City, State

[Mailed on Social Security Administration letterhead]

Important Information – You may qualify for higher benefits

[Claim Number]

[Beneficiary name]

[Address]

You currently get monthly benefits as a spouse. **Our records show you may get higher benefits if you apply for retirement benefits on your own Social Security number.**

Contact us right away to make sure that you do not lose any benefits.

To find out if you may get higher benefits, do one of the following: (You can ask a family member or friend to help)

 Visit us online	 Call us	 Visit us in person
<i>Apply conveniently at:</i> www.ssa.gov/retireonline	<i>Toll Free at</i> 1-800-772-1213 <i>TTY (if deaf or hard of hearing)</i> 1-800-325-0778	<i>Call to make an appointment with your local Social Security office:</i> Field Office Name Mailing address City, State 1-555-555-5555

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Summarize message in language that’s simple to understand

Present key text in bold to make it easy to find.

Highlight the importance of taking action now.

Emphasize the potential loss if action is not taken.

Visually separate 3 ways to take action to make them easy to understand.

Add graphics to make the action simple to understand.