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Good Practices in Social Security

Good practice in operation since: 2018

Personalized letters and informative campaign

State Social Insurance Agency
Latvia

Summary

In September 2018, the State Social Insurance Agency (SSIA) in cooperation with the State Revenue Service (SRS) sent personalized letters to a group of people aged 18–42 using the SRS electronic declaration system (EDS). The letters contained information on each person's salary from which were made contributions in the previous year, as well as information on the length of social insurance and the retirement capital. The letters were followed with an information campaign. Based on its success, the SSIA plans to repeat the initiative.

The issue or challenge

What was the issue or challenge addressed by your good practice? Please provide a short description.

A large proportion of Latvian residents aged 18–42 do not understand basic matters related to social insurance – that the important factor for their future and also for their well-being (if, for example, they do not have the opportunity to work temporarily when they are sick or unemployed) is their official income today. This has an impact on their employment choices, for example, agreeing to receive informal payments. A lot of people also have no motivation and interest to follow up on whether the employer pays social contributions on their behalf.

Latvian residents have the opportunity to regularly view their data on social security contributions and insurance periods in the SSIA online services. However, it has been observed that people who are in pre-retirement age are more interested in this information than younger people.

In the 18–42 age group, there are 98,200 persons or 22 per cent of people whose average contribution is below the 2017 minimum wage. It means that they are in the risk group because when they lose their job or reach retirement age or are in another situation where they have no official income, then since benefits are based on long-term contributions, they may receive very little support from the State.

Addressing the challenge

What were the main objectives of the plan or strategy to resolve the issue or challenge? List and briefly describe the main elements of the plan or strategy, focusing especially on their innovative feature(s) and expected or intended effects.

In order to address existing problems, we decided to cooperate with another institution, the State Revenue Service (SRS) which provides the collection of the administrative state taxes, fees and other mandatory payments in the territory of Latvia.

We developed an action plan – to send personalized letters using an electronic declaration system (EDS) administered by the SRS to people aged 18–42 for whom employers declared social security contributions in 2017 for at least one month. The letters included information on each person's salary from which contributions were made in 2017, as well as information on the length of insurance and the retirement capital. In total, 441,600 people received the letters.

This target group was selected because their future pension will depend solely on their own insurance periods and contributions. This is a generation that could be impacted by the size of their pension, knowing the importance of the state's social security contributions to the wellbeing of their future.

Information about the letters was announced at a press conference which was held together with SRS. After that, an information campaign followed to draw attention to social security issues and to explain its basic principles. Communication with the target group was developed in a simple language based on examples.

The press conference was organised by the SRS and was broadcasted online, while the following campaign was prepared by the SSIA. As a part of the campaign we prepared:

- two animated videos – one on the pension system in Latvia, the other on the social insurance system;
- one video with the participation of an SSIA expert;
- illustrative images for social networks;
- a banner in one of Latvia's largest news portals www.tvnet.lv which invited people to visit the online portal where they can check their social contributions;
- radio advertisement on two radio stations for two weeks, with a call to take care of their future today and to follow up on social contributions;
- an online test to verify their knowledge on social security;
- a memory game about social security services;
- infographic about social insurance system in Latvia;
- an entertaining event in a public place where a memory game was presented, attracting people's attention to services provided by the SSIA and creating an image of the SSIA as a customer-oriented institution.

Campaign materials were posted on Facebook (also using paid advertising) and on Twitter. Videos were uploaded on the SSIA YouTube channel.

In addition, to reach younger audience, the SSIA took an active part in the movement created by the Ministry of Finance called #FraudOff. This anti-fraud movement brings together organizations which care about justice in our country and are willing to unite for its defence and, in the process, involve the whole Latvian society. Since the theme of this year's campaign for #FraudOff movement is "entering into an employment relationship", we took a part in the campaign activities by providing information for young people on social insurance.

Targets to be achieved

What were the quantitative and/or qualitative targets or key performance indicators that were set for the plan or strategy? Please describe briefly.

Our target was to produce high-quality, long-term campaign products and reach at least 100,000 people from the targeted group of people who will read the letters they received. We also planned to develop in them a sense of responsibility for their own social welfare.

Evaluating the results

Has there been an evaluation of the good practice? Please provide data on the impact and outcomes of the good practice by comparing targets vs actual performance, before-and-after indicators, and/or other types of statistics or measurements.

- 171,443 people read the personalized letters.
- The video on social security contributions has been viewed 2,869 times on YouTube and 5,300 times on Facebook.
- The video on pensions has 23,000 views on the YouTube channel and 2,900 views on Facebook.
- The radio ad reached a total audience of 761,000 people.
- The internet banner reached around 500,000 views.
- The video on social insurance with SSIA expert reached 3,900 views.
- The memory game we created was used as part of the #FraudOff 2018 campaign in different public events. Since the involvement of the SSIA in this campaign has been significant, we have also received an official appreciation letter from the Ministry of Finance when the #FraudOff campaign received the highest worldwide award – the IPRA Golden Awards for a public sector campaign.
- The online test about social insurance was completed 293 times in a couple of weeks of which 222 were completed successfully (with at least seven correct answers out of ten). Those who completed the test correctly were offered to check their contributions online, but those who made more than seven mistakes were offered to watch the educational video that was made during the campaign.
- During the campaign, the views of contributions online increased by more than 2,000.

SSIA noticed that both during and after the campaign, people had a higher interest on the subject of social security, which also means that our goals were achieved.

Lessons learned

Based on the organization's experience, name up to three factors which you consider as indispensable to replicate this good practice. Name up to three risks that arose/could arise in implementing this good practice. Please explain these factors and/or risks briefly.

To repeat this good practice, an organization has to be prepared to invest a lot of time. Although the message we sent to people was not long (one A4 page), it was necessary to reconsider the content so that it would be relevant, because the subject is quite sensitive and the messages must be personalized.

It is also important to find good partners and a successful communication channel to send this kind of a letter. Nowadays classical mailings often do not reach their recipients, so you should be prepared to look for innovative ways to reach people with your message.

With personalized letters, there is a risk of sending inaccurate data to your client. In order to avoid such risks, the system must be tested and it must be verified that everything works correctly.

There is a possibility that people will not understand the information, so it is necessary to provide information on where to address their questions and to be ready to give the answers if needed.

The possibility that this good practice can be repeated is also demonstrated by the fact that we are planning to repeat it next year by sending new personalized letters to people.