



# Mixed-methods Study to Understand Use of the *my* Social Security Online Platform

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My Social Security (*mySSA*) is a key online resource offered by the Social Security Administration. It provides users with a single point of access to all SSA electronic services and allows them to obtain information about their own SSA benefits, including their earnings history and personalized estimates of future benefits. Users are also able to conduct a number of operations online, such as requesting replacement documents or applying for benefits (via a link).

In principle, this is an accessible and useful tool that can save users a significant amount of time. Yet the number of people with a *mySSA* account remains low. According to the most recent data from a biannual, representative survey of Americans' Social Security literacy, only 33% have heard of *mySSA* and of these about two-thirds of them have set up an account. Americans could use this tool for many purposes including to learn about what retirement benefits they can expect. Our survey shows that 63% of adults in the United States feel that they are not knowledgeable about what their retirement benefits will be.

To our knowledge, there is no research yet on the low level of engagement with *mySSA* in the population. We conducted a mixed-methods study to examine barriers to use of *mySSA*, and users' experience of *mySSA*. Ultimately,

the study aims to provide insights into priorities for increasing *mySSA* penetration and optimizing its use in the population.

## Approach

To address our research questions, we designed a mixed-methods study. In phase 1, we leveraged existing data from surveys administered through the Understanding America Study (UAS), a nationally representative internet household panel. We used the quantitative data to analyze the determinants of *mySSA* account usage and for recruitment of the qualitative interview sample.

For phase 2 (qualitative data collection), we recruited UAS participants to form a diverse sample in terms of internet literacy, current *mySSA* use, and Social Security beneficiary status. During the interviews, participants were asked about their prior interactions with Social Security, online habits, and prior experience with *mySSA*. Participants were then asked to log into or create a *mySSA* account and answer a series of questions about navigating various elements within it.

## Quantitative results

Using the latest survey, fielded in March 2020, we find that 79% of U.S. adults have never used *mySSA*, while 21%

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have used it at least once. *mySSA* users are more likely to be older, more educated, have high levels of internet literacy, and be Social Security beneficiaries. Gender is not correlated with *mySSA* account status. By far, the strongest predictor for both having an account and the number of activities conducted is being a Social Security beneficiary. On average, beneficiaries conduct 0.23 more activities than nonbeneficiaries, compared to a baseline of 0.42. Internet literacy and educational levels also are important determinants of account ownership and usage. Younger individuals are less likely to use *mySSA* than older ones, even after controlling for beneficiary status.

## Qualitative results

Our sample was evenly split between individuals with and without a pre-existing *mySSA* account, and individuals below and above median internet literacy. The resulting sample included a majority of individuals receiving Social Security benefits ( $n = 15$ ), although just under half of the beneficiaries in our sample (seven out of the 15) did not have a *mySSA* account prior to the interview.

## Themes

Several important themes emerged from the interviews. First, we found four key reasons for not creating a *mySSA* account: (1) lack of awareness of *mySSA*; (2) no relevance/need; (3) security and privacy concerns; and (4) low internet/computer literacy.

Through the experiential portion of the interview, the majority reported satisfaction with the layout and visual aspects of the *mySSA* site, as well as with navigability and ease of finding information. Nevertheless, some of our preretirement participants were dissatisfied with the information available in two areas: (1) the interaction

between benefits and pensions; and (2) the interaction between spousal/survivor benefit and retirement benefits. For this type of information, participants reported wanting a clear way to estimate optimal claiming behavior, which they did not feel the platform afforded them.

Finally, participants found the information on the platform to be relevant and instructive. Nonretirees, in particular, appreciated the retirement benefit information, some of which was a surprise to them. For instance, several participants said the benefit amounts indicated in the benefits estimator on the platform were lower than what they had expected.

## Conclusions

Our mixed-methods exploration of experiences with *mySSA* yield revealing results. The quantitative analysis suggests that internet literacy and, more generally, educational levels, are barriers to *mySSA* use. This is important since groups with low education may benefit most from the information available through *mySSA*.

Our qualitative findings suggest that for younger people especially, *mySSA* could be a potentially useful retirement preparedness tool, by prompting individuals early and clearly about retirement preparedness, and providing a check or corrective to misinformation or miscalibrated expectations.

The key challenge to *mySSA* use is not the retention of platform users, since participants seem broadly happy about how the platform works, but getting people to create an account in the first place. Further research is warranted on how to address the barriers to *mySSA* entry, and how to realize its potential as a key resource supporting retirement readiness, general retirement, and Social Security-related financial literacy in the nonbeneficiary population. ❖

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