



Mixed-method Study on Information, Communications, and Access to Government Benefits among Rural Populations

*Lila Rabinovich, Francisco Perez-Arce, and Tabasa Ozawa**

This mixed-methods study examines the barriers to information and enrollment in government programs faced by rural populations, and their preferred methods of communication for outreach and educational efforts to increase awareness and take-up. Ultimately, the study aims to provide insights to support efforts to best reach rural populations.

Our quantitative approach contrasts the Social Security knowledge, internet literacy and usage, and access to Social Security information resources of rural respondents against urban and suburban populations. For this, we use survey data from the Understanding America Study (UAS) panel, a nationally representative internet-based survey of over 13,000 U.S. adults.

For the qualitative data collection, we leveraged the UAS to identify individuals who live in rural areas. A random selection of respondents was invited to participate in this interview study. We ultimately interviewed 50 individuals: The qualitative sample resulted in diversity in terms of age (range: 25 to 75), gender (19% male), race and ethnicity

(14% Black, 12% Hispanic, 10% Native American), education, program beneficiary status (48% receiving benefits), and geographical location.

Our study's qualitative findings align broadly with those of previous research suggesting that distance to in-person resources and unreliable internet access are critical obstacles for those living in rural areas. Distance to government program and health care resources constitute a significant burden for participants seeking in-person information and resources, especially in terms of the cost of gas, vehicle maintenance, and time. Similarly, we find that internet connectivity is a multilayered challenge, with some participants reporting unreliable or limited connectivity in their homes or surrounding areas, and others reporting reliable access but high costs of internet connection. These challenges are exacerbated for groups with more vulnerabilities, including those on low-incomes, the elderly, those experiencing disease or disability, those living in more isolated areas and those who lack their own transportation, compromising their ability to access information, benefit

* **Lila Rabinovich** is a social science researcher at the University of Southern California's Center for Economic and Social Research (CESR). **Francisco Perez-Arce** is an economist at CESR, based in the Washington, D.C., office. **Tabasa Ozawa** is a project specialist at University of Southern California. This research brief is based on working paper [MRDRC WP 2023-474](#), UM23-Q2.

claim support and, in the case of disability claims, the required medical records.

According to survey data, internet connectivity challenges may be compounded by lower internet literacy and usage in rural areas compared to urban. Yet some differences emerge: Rural respondents are less likely to video-chat and do online banking, but slightly more likely than the nonrural to use social media and equally likely to look up Social Security and other government program information online.

Rural residents also exhibit lower overall Social Security literacy but greater familiarity with Social Security disability programs specifically. The heightened understanding of disability programs in rural areas hints at unique needs or experiences within these communities, suggesting a demand for targeted resources and interventions.

We find that rural populations have slightly better access than the nonrural population to a key information product from the Social Security Administration: Rural respondents are slightly, but statistically significantly, more likely to have seen their Social Security Statement than their nonrural counterparts (68% versus 58%), and more likely to have heard and used, the my Social Security online platform (though this difference is not statistically significant). Nevertheless, it is worth noting that a majority of rural residents do not have a my Social Security account, and a large minority (35%) have never seen their Social Security Statement.

Finally, from survey data analysis, we observe a stronger preference in rural areas for print and in-person Social Security information relative to nonrural respondents.

Qualitatively, we did not observe distinct communications and outreach preferences for Social Security and other program information. However, participants cited a range of information sources that could have wide reach in rural areas, highlighting that certain analog approaches may be most effective for outreach. This aligns with our quantitative data analysis finding on preferences for Social Security communications. In particular, interview participants noted that print information provided through community or senior centers, health care settings, public libraries, and local newspapers may be especially apt to broaden exposure to critical program information, especially for rural residents facing the most vulnerabilities.

The study's findings suggest that government agencies' push to expand online access to programs and information to counteract the barriers to in-person access in rural areas may be only partially effective, since internet connectivity continues to be a challenge, especially in highly isolated or marginalized areas. Native American reservations may be of particular concern. Moreover, the focus on online access may be insufficient, albeit still necessary, for rural communities that continue to prefer other modes of communication even when internet connectivity is not an issue. ❖

Michigan Retirement and Disability Research Center

Institute for Social Research
426 Thompson Street, Room 3026
Ann Arbor, MI 48104-2321

Fax: (734) 615-2180

mrdrumich@umich.edu www.mrdrc.isr.umich.edu

Sponsor information: The research reported herein was performed pursuant to grant RDR18000002 from the U.S. Social Security Administration (SSA) through the Michigan Retirement and Disability Research Center

(MRDRC). The findings and conclusions expressed are solely those of the author(s) and do not represent the views of SSA, any agency of the federal government, or the MRDRC.

Regents of the University of Michigan:

Jordan B. Acker, Huntington Woods; Michael J. Behm, Grand Blanc; Mark J. Bernstein, Ann Arbor; Paul W. Brown, Ann Arbor; Sarah Hubbard, Okemos; Denise Ilitch, Bingham Farms; Ron Weiser, Ann Arbor; Katherine E. White, Ann Arbor; Santa J. Ono, *ex officio*