

**WI23-15: Analyzing SSA Communication,
Outreach and Service Delivery in a Laboratory
of State Pension Fund Members:
Comparisons of Best Practices for ASRS and
SSA, Pre- and Post-Pandemic**

Dr. Dennis Hoffman

Dr. Anthony Evans

Kaitlyn Ackron

Project Description

Using surveys of ASRS' 600,000-member, Hispanic and Native American rich population, this study aims to:

- a) Measure ASRS member attitudes towards the SSA, comparing with ASRS;
- b) Use self-reported information gathering behaviors to understand ASRS members' attempts to engage with the SSA;
- c) Use in-depth interviews to explore strategies and pre- and post-pandemic challenges for SSA and ASRS.

SSA Service Objectives & Current Satisfaction Ratings



SSA Strategic Objective #1	Addressing barriers to accessing services
SSA Strategic Objective #2	Expanding digital services
SSA Strategic Objective #3	Building a customer focused organization

SSA (FY2022)

71% Caller Satisfaction
89% Agency Courtesy

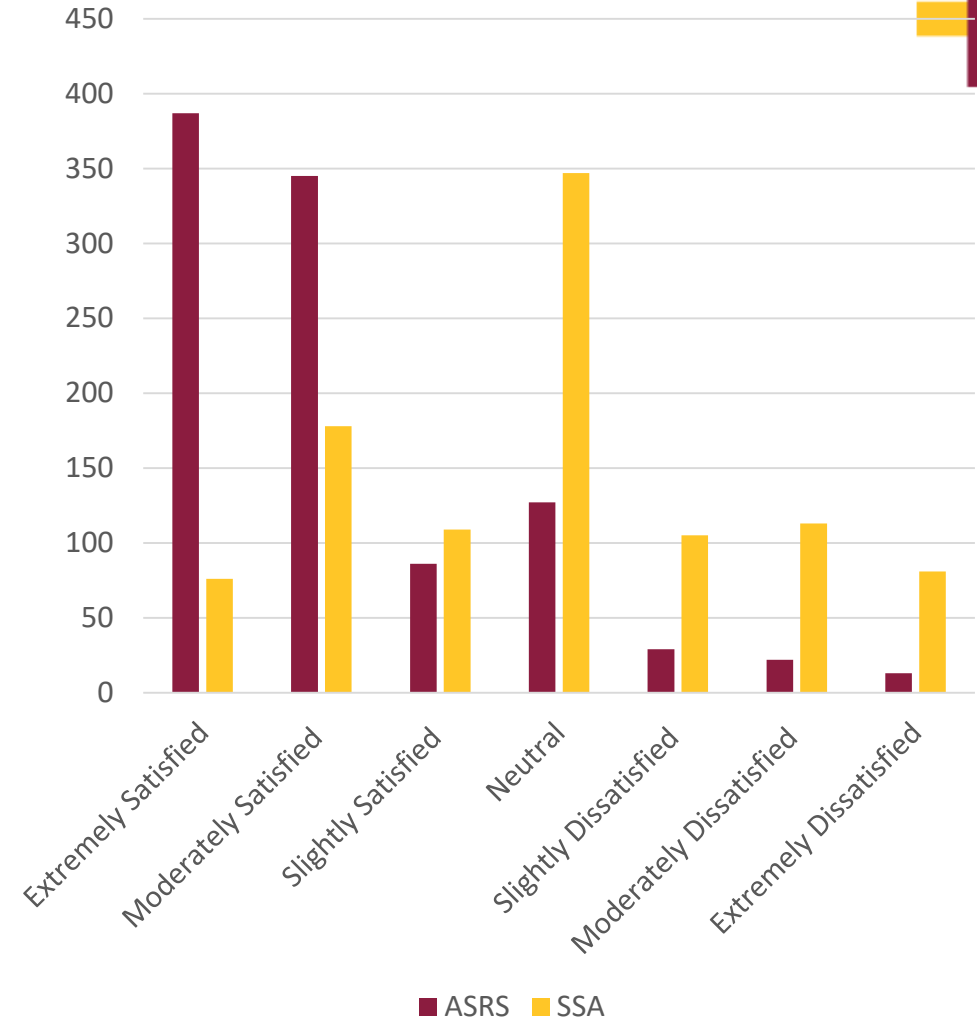


ASRS (FY2022)

78% Retiree Satisfaction
77% Active Member Satisfaction

Active Member Survey

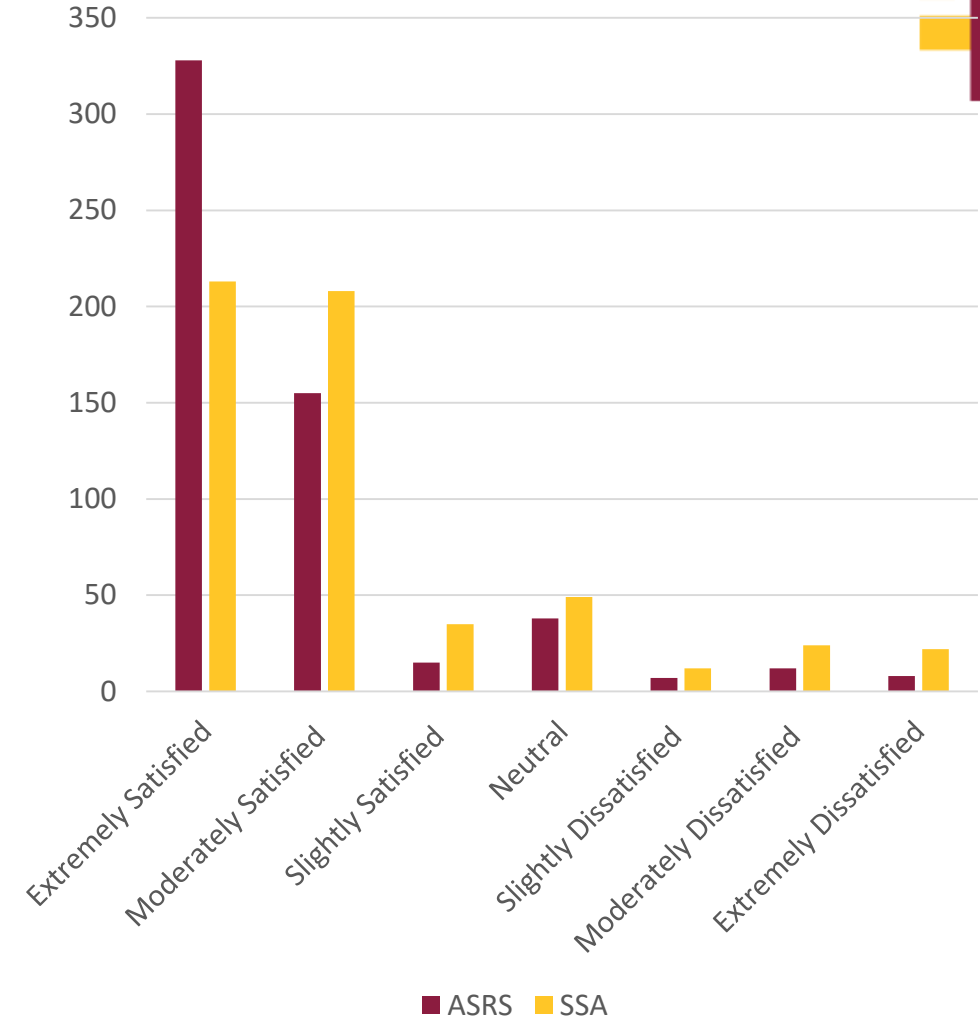
- 9 SSA questions; 1,038 responses
- 57.9% understand SSA benefit funded
- 66.4% understand SSA eligibility options
- 50.8% understand SSA payment options
- 45.8% visited SSA website
- 8.3% interacted with SSA representative
- 56.1% SSA customer service satisfaction



Satisfaction with Organization Overall

Retired Member Survey

- 11 SSA questions; 841 responses
- 74.2% say SSA acts in their best interest
- 67.5% believe SSA acts ethically
- 69.8% say SSA send relevant comms.
- 57.9% visited SSA website
- 57.2% interacted with SSA representative
- 69.1% SSA customer service satisfaction



Overall Customer Service Satisfaction

Qualitative Feedback

Make a book “SSA
for Dummies” for
free for retirees

Need more
personnel to cut
down wait times
to talk to SSA

*The rules and governing practices should be easier to
understand*

Communicate with information and
classes or meetings for questions

Next Steps

- Depth interviews with ASRS staff
- Analyze interviews
- Conduct multivariate data analysis
- Draft report



Utilizing Online Services to Proactively Support Beneficiaries in Underserved Communities

Project: - NB 23-12

25th Annual Meeting of the Retirement and Disability Research Consortium

Dayo Oyeleye

Assistant Professor of Management, Bowie State University
Research Associate, National Bureau of Economic Research

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Reason for the Research

- A search for literature on underserved communities' communication preferences about their Social Security Administration (SSA) retirement benefits returned zero results.
- People close to retirement feel they do not have enough information about retirement planning and do not know what the best sources (Social Security Statement, my Social Security, and other notices) of information might be.

Research Motivations

- According to Social Security Administration (SSA) effective communication to retirement beneficiaries (people close to retirement and people receiving benefits) is critical to enable these beneficiaries to make informed decisions about their own benefits and to make them aware of benefits to which they may be entitled
- Conducting a project that will explore how beneficiaries in underserved communities would like to receive information from SSA about their benefits.

Relevant Related Literature

Rabinovich, L. and J. Yoong (2016, May). How do people want to learn about Social Security? Working Paper 2015-021, USC.

- Research findings did not disaggregate race, thus creating a gap for this research project to focus strictly on underserved communities view on their communication preferences for retirement benefit information.
- Currently within SSA there are no data that provide information on underserved communication styles when it comes to understanding their benefits

Research Idea and Questions

Idea

Why not conduct a qualitative (interviews/focus groups) and quantitative (survey/questionnaires) assessment that will collect data to explore the communication preferences of individuals from underserved communities in order to inform SSA's efforts to improve service.

Questions

1. Do older individuals like to receive SSA communications electronically, by mail, or from an SSA field office? If electronically,
2. Do they prefer text messaging, email, or online interaction through My Social Security, and what is the preferred frequency of contact?
3. Do these preferences vary by whether the older individual has claimed or not claimed retirement benefits?
4. Lastly, and perhaps most importantly, is receipt of communications in a preferred style associated with greater understanding of benefit information and other program rules?

Research Approach

Conduct a qualitative (interviews/focus groups) and quantitative (survey/questionnaires) among current (faculty and staff) and former (alumni) members of a Historically Black College and University

Qualitative (interviews/focus groups)

- Recruit 120 participants

Quantitative (survey/questionnaires)

- Recruit 500 participants (currently at 301 participants)

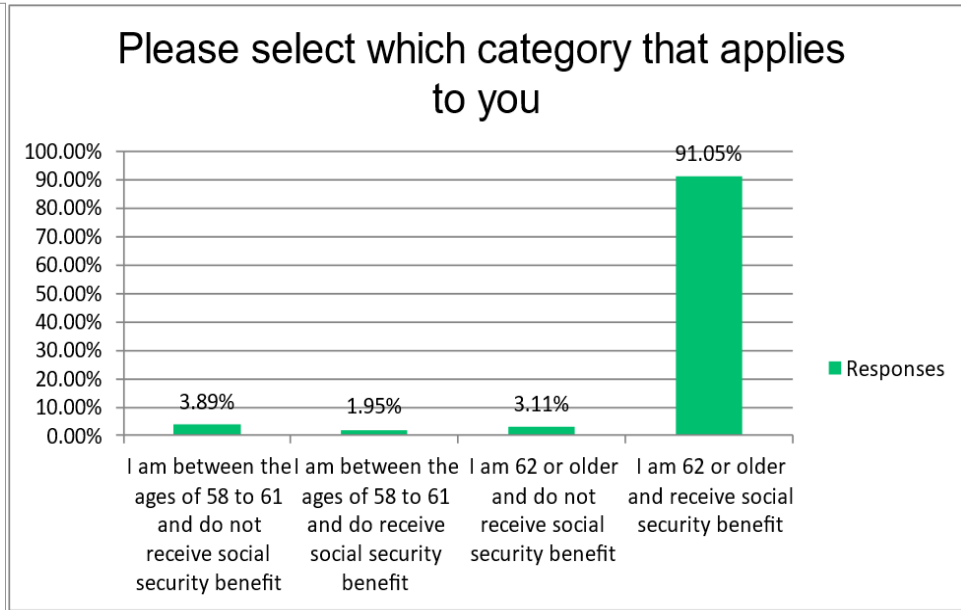
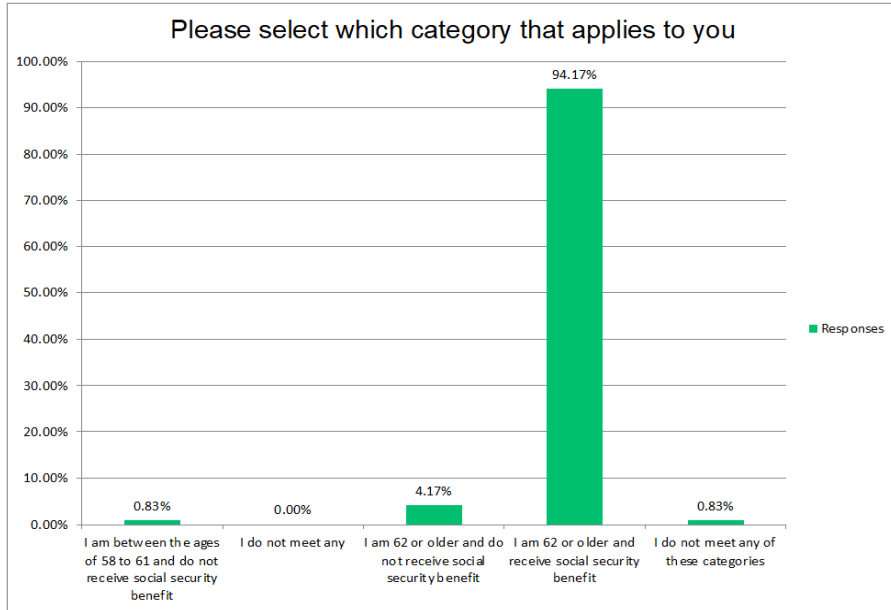
Participants groups

- People close to retirement age (58-61) who are not receiving benefits
- People 62 and older who are already receiving benefits.

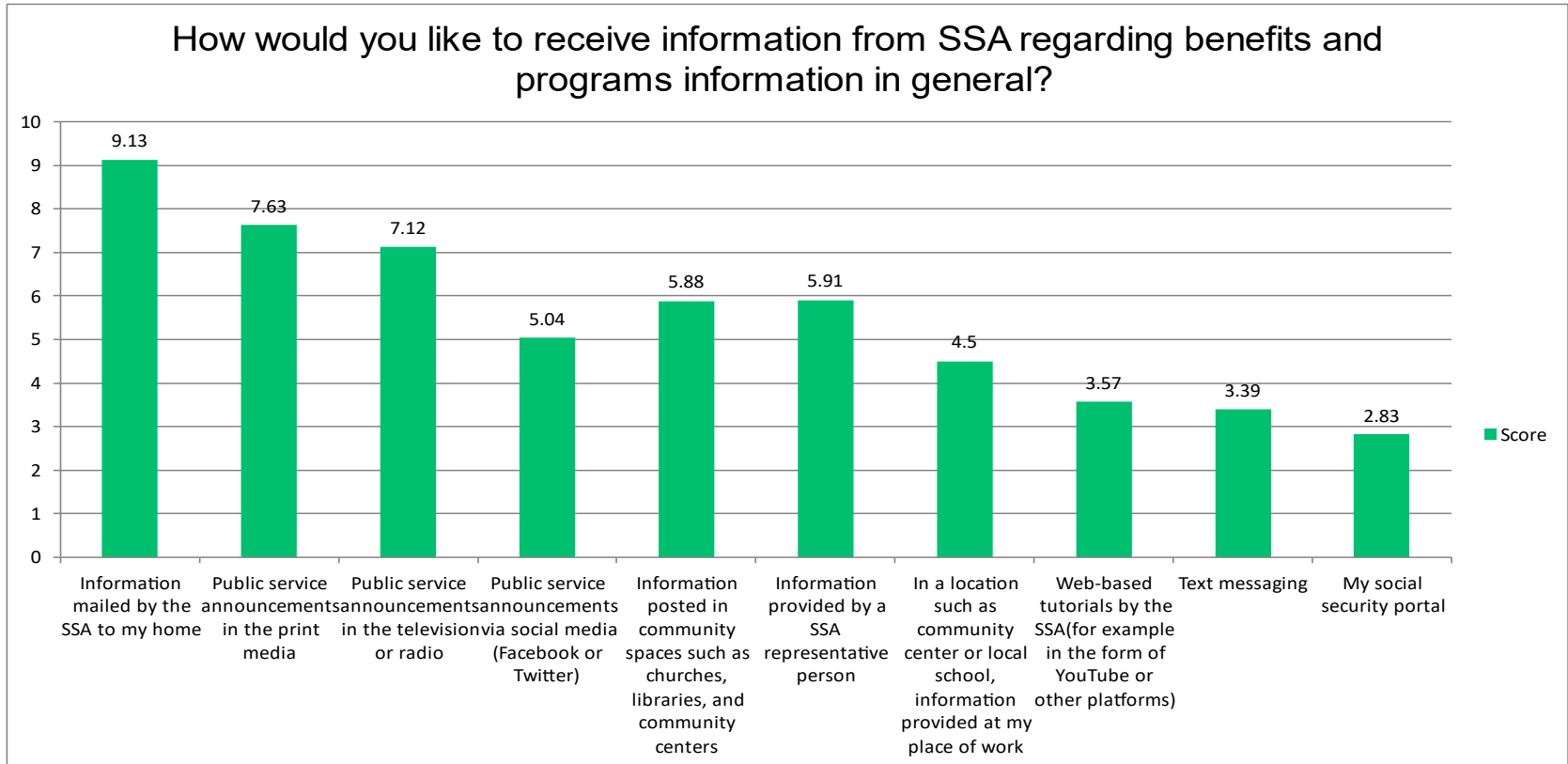
Significance of Research

This research will provide a better understanding of underserved communities communication preferences regarding their retirement benefit and provide policymakers with some tangible insights on what should be done to improve/enhance service delivery, communication, and outreach with the ultimate goal of reducing disparities by race and ethnicity.

Research Findings

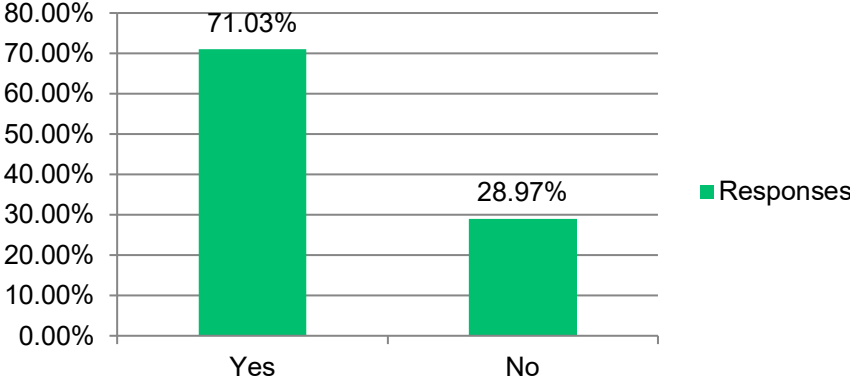


Research Findings

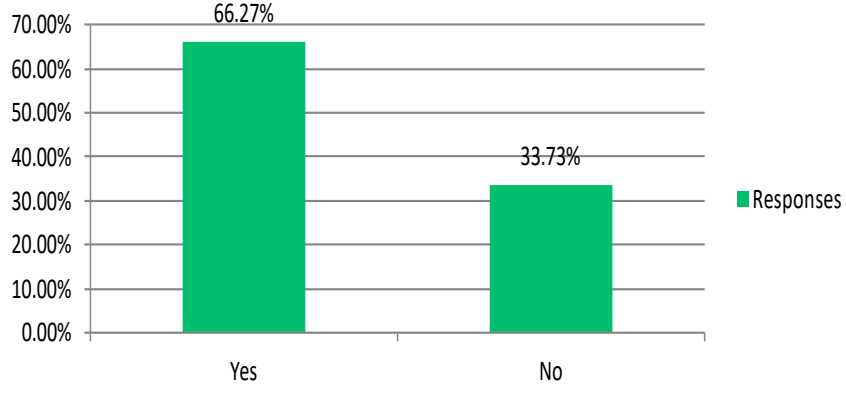


Research Findings

Do your preferred SSA communication style of mailing information to your home provides you with enough information about retirement planning?



Do your preferred SSA communication style of getting information from a SSA representative in person provides you with enough information about retirement planning?



Research Reoccurring Themes

- Plain language is needed – making information easy to understand
- US Postal Services Mail is preferred medium of communication
- Community outreach – face to face intervention
- Benefit information too wordy
- Prefer in-person knowledge transfer
- Education - on what SS benefits are available – SSA and SSI
- We need more of this type of focus group to get our feedback
- SSA Employee training and awareness of this demography
- Absence of men in the focus group

Research Reoccurring Themes

- Customer services does not make comprehension of benefit easy
- Consistent information disseminated
- Information provided is trusted even though they may not be able to validated the accuracy of the information provided
- Sending information prior to retirement for planning purpose
- Retirement planning is easier if information is shared
- Education requirement of SS beneficiaries could impede understanding of statements
- Scam call education

Conclusion : Participants Feedback

1. Participants preferred traditional communication methods such as US Postal Mail, along with a desire for precise and easily plain language understandable information from the SSA
2. Participants reported that community outreach is needed
3. Participants would like to see some educational interventions for both SSA staff and beneficiaries
4. Below are some suggestions of initiatives that participants provided –
 1. early pre-retirement sessions,
 2. partnerships with communities,
 3. involvement of medical professionals in retirement planning guidance, and
 4. promoting understanding and empathy between different generations during interactions with the SSA.

Understanding the Social Security communication needs of Hispanics with Limited English Language Proficiency (LEP)

Lila Rabinovich and Francisco Perez-Arce

2023 RDRC Annual Meeting

August 3, 2023

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USCDornsife

Dana and David Dornsife
College of Letters, Arts and Sciences

Language proficiency and Social Security outreach

- Approximately 20 million adults with limited English proficiency (LEP)
- Around 13% born in the US
- More than 65% are Spanish-speakers

Research aims and objectives

- Knowledge matters for Social Security behavior (Smith, 2020; Armour, 2018)
- Mixed-methods study to examine the Social Security communications needs and preferences of Spanish-speakers with LEP
- We asked: How does LEP status affect Social Security knowledge and information preferences?

Quantitative analysis



We explore disparities in Social Security knowledge between LEP Hispanics and other racial and ethnic groups

- i. Knowledge scores

- ii. Sources of information



The Understanding America Study - representative of the US population -

Established at USC in 2014

Over 12,000 panel members

Recruited from a list of all addresses in the United States

Surveys on economics, psychology, health, government policy...

Surveys are conducted online, so the UAS provides internet-connected tablets to people who did not have internet access before

We use data from three longitudinal surveys in the UAS on Social Security knowledge

What do people know about Social Security

Self-reported and “test” questions on knowledge about Social Security
Four waves (most recent 2022-2023)

Channels of information about Social Security

Questions on sources of information and preferred means for acquiring information
Four waves (most recent 2022-2023)

Survey on Disability Programs

Questions on knowledge, information sources of disability programs
We use first wave (most recent complete wave: 2021-2023)

UAS surveys can be taken in English and Spanish

Two proxies for LEP status:

- Paradata on language used to respond the survey,
- Survey about language spoken at Home

Speaking language other than English at home or answering surveys in Spanish IS NOT evidence of Limited English Proficiency

However, Spanish-speakers with LEP are likely to answer in Spanish and speak a language different than English

Same applies to the use of “Answered in Spanish” as the proxy for LEP.

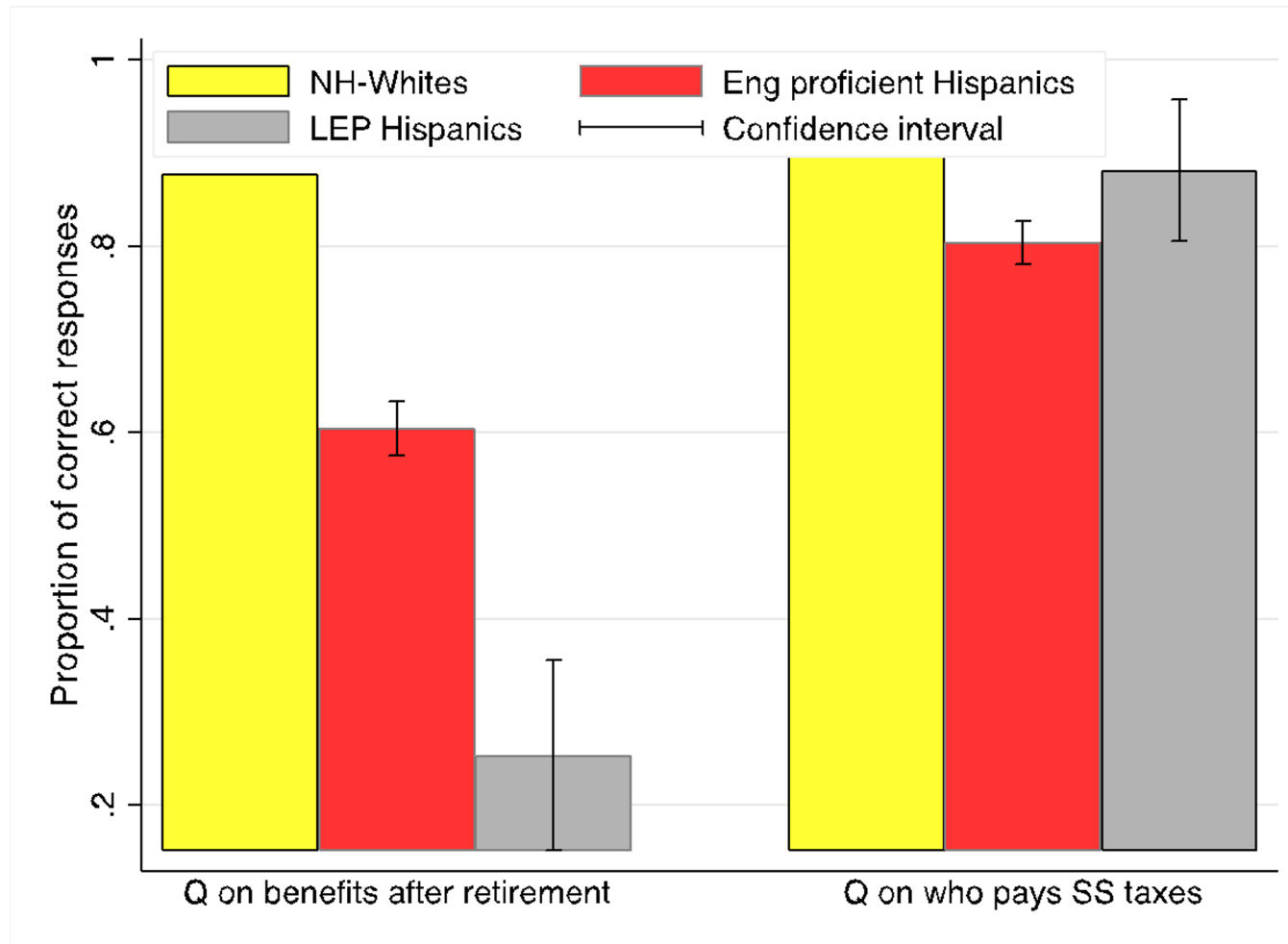
 **Results should be interpreted as a lower bound**



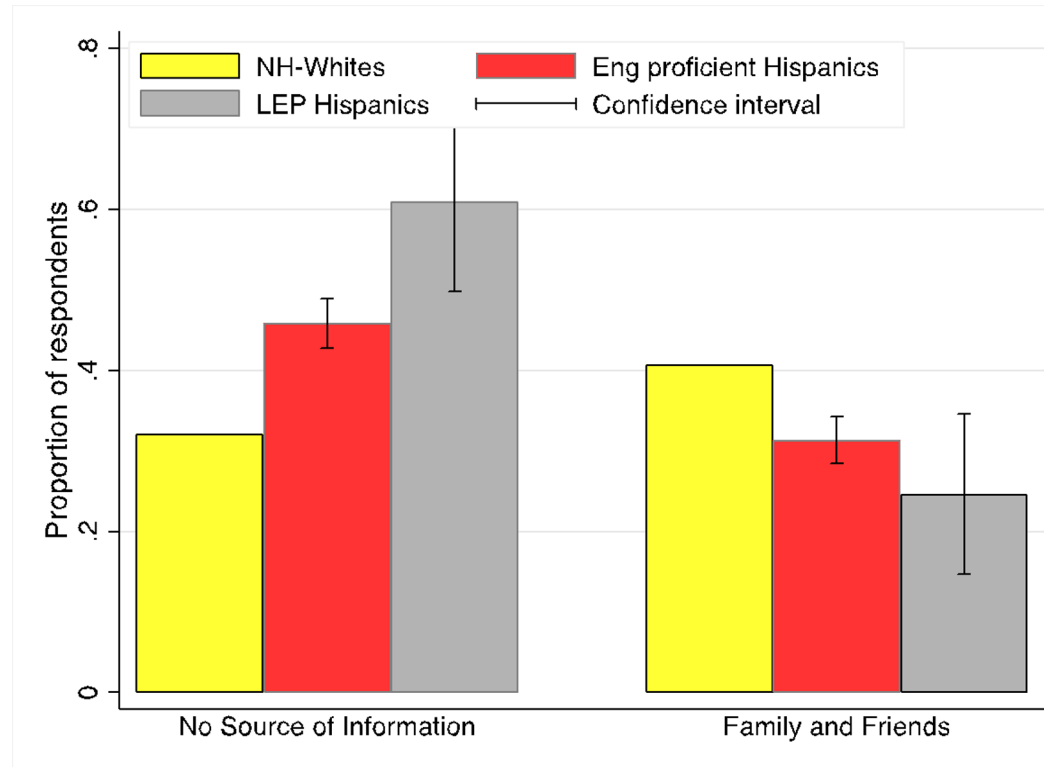
Gap in knowledge remains after controlling for earnings, work history, wealth

Social security knowledge index			
Spanish language at home	-1.255***	-1.080***	
	(0.274)	(0.289)	
Answered survey in Spanish			-1.000***
			(0.277)
Hispanic	-1.085***	-0.882***	-0.883***
	(0.074)	(0.076)	(0.076)
Black	-1.191***	-1.006***	-1.007***
	(0.089)	(0.093)	(0.093)
Other Non-Hispanic	-0.591***	-0.704***	-0.704***
	(0.080)	(0.084)	(0.084)
Controls	Age+Gender	All	All
Observations	8,838	7,688	7,688
R-squared	0.215	0.284	0.283
Mean white	8.866	8.900	8.900

Among LEP Hispanics, knowledge is relatively low on benefits, relatively high about taxes



LEP Hispanics disadvantage in knowledge may be explained by their sources of information



Language proficiency associated to increased gaps in sources of information

	No Sources of information		Number of Sources of information	
Spanish lang at home	0.169***	0.116*	-0.466***	-0.293*
	(0.0555)	(0.0594)	(0.162)	(0.169)
Hispanic	0.0747***	0.0376**	-0.290***	-0.172***
	(0.0155)	(0.0158)	(0.0453)	(0.0451)
Black	0.119***	0.0792***	-0.320***	-0.204***
	(0.0187)	(0.0194)	(0.0546)	(0.0553)
Other Non-Hispanic	-0.0236	0.00496	0.0879*	0.0119
	(0.0169)	(0.0176)	(0.0492)	(0.0501)
Controls	Demo	All	Demo	All
Observations	8,670	7,636	8,670	7,636
R-squared	0.044	0.130	0.062	0.160
Mean white	0.322	0.322	1.495	1.495

Qualitative Analysis



Approach



- Mixed-methods study;
- Qualitative component:
 - 8 focus groups (2 in-person; 6 online) conducted in Spanish;
 - Recruited by commercial firm;
 - 2 in-person groups screened for low internet literacy;
 - All groups screened for low English proficiency (US Census questions);
 - Questionnaire for additional demographic and Social Security information.

Questions about Social Security

- People know what Social Security is, but mostly with reference to the SS Number;
- Interest in learning about Social Security is high;
- Some of the more culturally-specific questions people asked were:
 - Can I receive benefits if I move back home?
 - How many years (after receiving SSN) do I need to work to receive benefits?
 - How can 'independent' workers (i.e. not reporting taxes) receive Social Security benefits?

Learning about benefits

- Experience/awareness of a range of social assistance programs and Social Security across all groups;
- People learn about these via two main channels:
 - (1) Friends, family, acquaintances:
 - (2) Social or health service providers (clinics/hospitals, schools):

Information-seeking: In-person versus online

In person is more reliable:


“First I saw on Facebook about the rental assistance, but then I went to the institution in person for the application, to corroborate if the information was real or not, if it was legal” (FG 3).

In person may be intimidating:

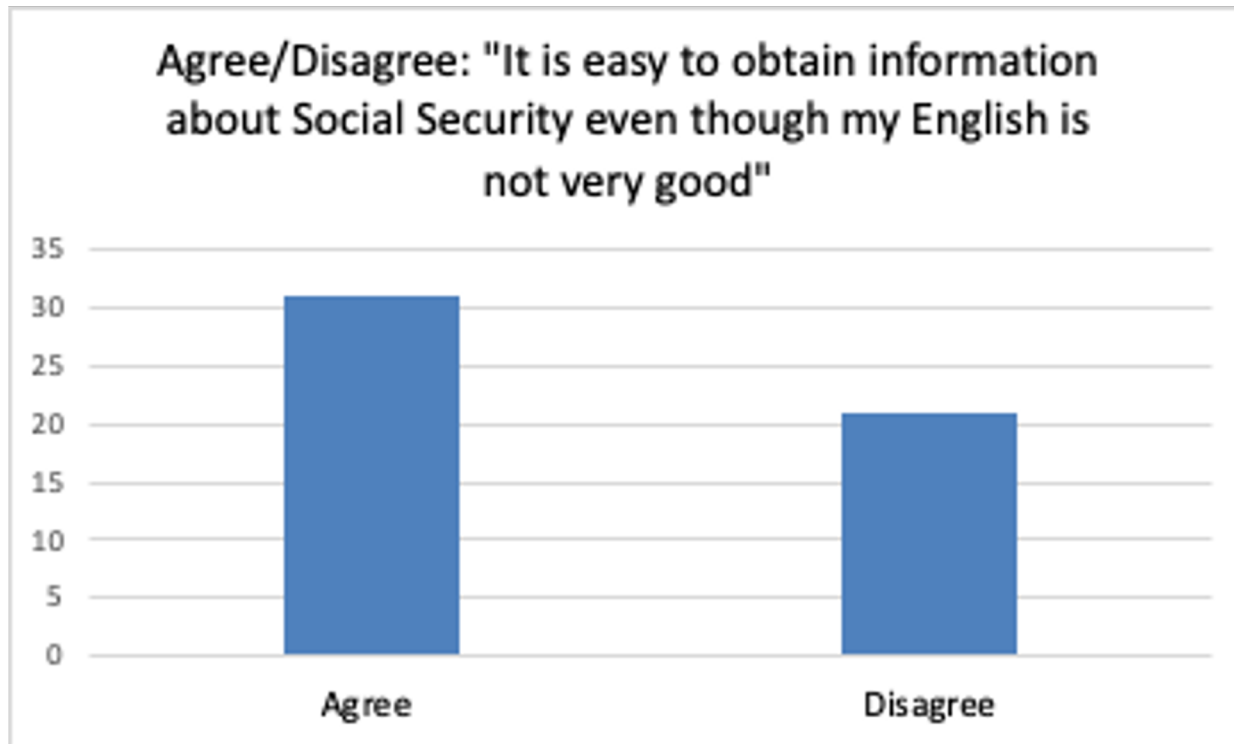
“To apply for SNAP, I always heard you had to go to the office, but that the people there are not very nice, they don’t want to help you, so I decided to do it online. [People in the offices] have a bad rap, that they’re not very welcoming” (FG 7).

Internet can be confusing:

“It would be easier if the information online was more specific. If you start looking online, it sends you to another page, and another page, and another page, and then you don’t find what you’re looking for. For instance when I was looking into unemployment benefits, it was really hard, and I studied informatics! In the end, I just called on the phone.” (FG 5).



Information-seeking: Language barriers



Information-seeking: Language barriers

- Location is an important determinant:
 - “It depends on where you are. I’m in Texas, and for 90% of transactions they have both language options, and waiting times are not that different between the two languages. But a friend of mine just moved to Texas from Boston and was telling me that it’s very different, much harder over there” (FG 3).
- Spanish language option online and by phone;
- “You make do”;
- But LEP makes for fraught interactions:
 - “Sometimes in the [offices] they ask you the same question over and over to see if you’re lying. And so that makes *you* nervous because when they use a translator, sometimes you don’t understand and have to say “excuse me, can you say that again?” and then *they* take it like you’re nervous” (FG 4).
- Also, longer wait-times, errors and complications when Spanish is needed.

Implications

- Knowledge in general, and knowledge about benefits is particularly low for LEP Hispanics;
- Limited–English proficient (LEP) residents have lower access to information, particularly from their social network;
- Greater transaction costs when seeking information or applying for benefits;
- Shame, frustration, anxiety may also chill information-seeking (and program take-up);
- Information-seeking is hard when information is not readily available (e.g. through friends; from schools);
- Understanding the most common institutional interactions among LEP Hispanics may contribute to developing more effective outreach strategies;
 - Schools;
 - Healthcare providers (especially hospitals and clinics);
 - IRS (and acceptance agents);
 - Community organizations;
- Internet outreach is complex; mistrust and bad information are prevalent;
 - But people still use it: “Search engines have a thing that if I look for pills for headache I get 700 ads for this. But if I look about Social Security I don’t get 700 ads for that [from] the official page” (FG 7).

#FinLit4OlderWomen

Contact Us

Lila Rabinovich

lilarabi@usc.edu

Francisco Perez-Arce

perezarc@usc.edu

USC Dornsife

Dana and David Dornsife
College of Letters, Arts and Sciences

HelpAge
USA

*Supporting
an aging world*