



Disparities in Social Security Knowledge and the Role of Social Capital

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Effective communication from the Social Security Administration (SSA) to beneficiaries regarding SSA programs allows the public to make informed decisions. Knowledge and understanding of these complex programs have been shown to vary across racial and ethnic groups. One reason for these disparities may be that the social capital and the informal information sources that people rely on may differ by race. To design effective communication, it would be helpful to understand if there are formal or informal channels for communication that may more effectively reach different populations. Our research uses newly collected survey data to assess how the public searches for information in times of need, with a focus on disparities in knowledge and information sources. These results will help in better understanding how beneficiaries find information about Social Security programs and how to reach underserved communities.

Knowledge of Social Security may come from a range of sources, including formal channels such as Social Security statements and employers, and informal channels such as friends, family members, co-workers, or churches and

other community organizations. These informal channels shape the social capital that people have access to and may shape the information available about Social Security programs. Because the nature of social networks may differ across racial and ethnic groups, sources of information about Social Security may differ as well. Considering where people get information and taking advantage of their existing social capital might increase the effectiveness of SSA's communications.

Our research design uses two methods for eliciting information sources: Open-ended questions and closed-ended questions. Open-ended questions ask respondents to provide whatever information sources are at the top of their minds and are most important to respondents. Closed-ended questions elicit all respondents' answers to a constrained list of choices. Closed-ended questions are most commonly used and allow for greater information about many more potential sources information. We asked open-ended questions because we wanted to know where people thought they would turn for information without imposing the researchers' biases. Because we were particularly

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interested in understanding cultural differences across races and ethnicity, we wanted to be sure that the survey captured concepts that were important to respondents, but might not be anticipated by the research team. Because open-ended, write-in responses are qualitative in nature, careful coding is necessary to make the large quantities of qualitative data usable. We follow a multistep process to clean then code the data, allowing us to turn qualitative data into quantitative data. Because there were over 3,000 respondents, six scenarios, and three answers per question, there are potentially over 54,000 qualitative responses.

We fielded a survey in the Understanding America Study (UAS) designed for this project. The Understanding America Study is a nationally representative online panel of respondents who participate in regular surveys on a variety of topics. Four-thousand panel members were invited to participate in the survey. Respondents were limited to those younger than 70 and we oversampled respondents who were Black, Hispanic, or another nonwhite group. A total of 3,012 people responded.

In this research, we investigate where people get information, not about Social Security, but rather at times when Social Security may provide them with benefits. We find that there are a wide variety of information sources that people approach in times of need. Notably, different racial and ethnic groups expect to make use of different information sources in these times. To address disparities in knowledge, information campaigns could consider differentiating channels of information to better engage less well-informed groups. Some groups would benefit from

information from religious organizations, while others turn to their medical providers, and others draw on community organizations. If these groups are prepared to point people to Social Security benefits, this may help to address disparities in program knowledge.

Government and community organization informational sources could be leveraged to reach different populations. Because we find that the correlation across information sources is low, it is likely that there is heterogeneity in where people turn for information. Some sources are likely to be particularly good for disability, spousal, and survivors benefits such as employers, religious organizations, and funeral homes. We note that many funeral homes do provide families with some information about Social Security at the time of death. This research doesn't identify a single information source that would reach all people.

The social capital that people have access to, including both from formal organizations that are likely to provide information about Social Security, less formal organizations that are less likely to provide information, and informal connections with friends and family, provides them with potential information sources in times of need. However, we find significant differences in social capital by race and ethnicity and by knowledge of Social Security. Communication strategies that target a broad set of organizations could help to ensure that historically underserved racial and ethnic groups, as well as those with less knowledge of Social Security, are able to fully benefit from Social Security's programs. ❖

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