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

Abstract

We conducted a mixed-methods study to examine barriers to use of *my* Social Security (MySSA), and users' experience of using MySSA. The quantitative phase of the study leveraged existing survey data to analyze the determinants of self-reported MySSA account use. For the qualitative phase, we interviewed 24 individuals about their views and experiences with online transactions generally and with Social Security specifically, and their perceptions of the MySSA platform as they navigated it during the interview. The quantitative analysis suggests that internet literacy and, more generally, educational levels are barriers to MySSA use. Current SSA beneficiaries and older respondents were significantly more likely to be aware of, have an account, and use MySSA. From the qualitative results, we learn that there are four key reasons for not creating a MySSA account: (1) lack of awareness of MySSA; (2) no perceived relevance/need; (3) security and privacy concerns; and (4) low internet/computer literacy. We also observe that, overall, users perceive the MySSA platform to be clear, navigable, and relevant. Nonretired, nonbeneficiary participants found the information on the platform to be particularly instructive and useful. Our findings suggest that for younger people especially, MySSA could be a potentially useful financial and retirement preparedness tool. We find that a key challenge to MySSA use is getting people to create an account in the first place and not their retention once they create an account. Further research may be warranted to address the barriers to using MySSA, increasing engagement with the platform, and realizing its potential as a key resource for retirement readiness.

Citation

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Introduction

Background

My Social Security *(MySSA)* is an online resource offered by the Social Security Administration (SSA). It provides users with a single point of access to all SSA electronic services and allows them to obtain information about their own SSA benefit entitlements, including their latest Social Security statement, earnings history, and personalized estimates of future benefits. Users are also able to conduct a number of operations online, such as requesting a replacement Social Security card, changing personal information, or applying for benefits (via a link) without having to call or visit a Social Security office.

This multipurpose platform therefore has two main advantages. First, it is an accessible and useful tool that can save users a significant amount of time compared to seeking information or conducting transactions in person or by phone. Individuals can access *MySSA* from anywhere as long as they have a computer and access to the internet. Second, *MySSA* could be a useful information resource for many, by providing personalized information about key aspects of financial and retirement planning. This may be especially critical in the context of low Social Security, retirement, and financial literacy among Americans. Americans' financial literacy more broadly remains consistently low: In 2018, only 30% of Americans were able to correctly answer questions on numeracy, understanding of inflation, and risk diversification (Deevy et al. 2021). This figure drops among certain groups, such as young adults, women, individuals with low-education, and minorities. More specifically, Americans' Social

Security literacy also is problematic: According to our previous analysis of survey data, 63% of adults in the United States feel that they are not knowledgeable about what their retirement benefits will be (Yoong et al. 2015). Low Social Security literacy has been documented elsewhere as well (Carman and Hung 2018; Yoong et al. 2015). Moreover, it has been noted elsewhere that the increasing availability of devices and internet access in households across the country provides growing opportunities for providing financial education "quickly and efficiently," with a "low time commitment requirement" (Lusardi et al, 2017). *MySSA* is a key source of information critical to financial well-being, and it meets the criteria of being quick and efficient and having a low time commitment.

Yet the number of people with a *MySSA* account remains low. Data from our own prior survey shows that only 33% have heard of *MySSA* and, of these, only two-thirds have set up an account.

To our knowledge, there is no research yet on the population's low level of engagement with *MySSA*. We conducted a mixed-methods study to examine the perceived and actual barriers to use of *MySSA*, and users' experiences of using *MySSA*. Ultimately, the study aims to provide insights into avenues to increasing *MySSA* penetration and optimizing its use in the population.

General approach

To address our research questions, we designed a mixed-methods study that included a quantitative and a qualitative component. In phase 1 (quantitative data collection), we leveraged existing data from surveys administered through the

Understanding America Study (UAS),[1] a probability panel of more than 8,000 individuals recruited through address-based sampling (Harter et al. 2016) and who answer surveys over the internet.[2] After joining the panel, individuals are invited to take, on average, two surveys each month. Surveys are answered online, and respondents are compensated $20 for a 30-minute survey (proportionally less if surveys are shorter). Panelists who need it are provided with a tablet, broadband internet, and related training.

Two biannual surveys fielded to all UAS panelists measure respondents' Social Security literacy and information sources. These surveys include questions on awareness and use of *MySSA*. The third and most recent round of the Social Security literacy survey also measures respondents' internet literacy and the type and frequency of activities that respondents do online.[3] We use the quantitative data for two distinct purposes: to analyze the determinants of *MySSA* account usage and to recruit the interviewees in a procedure described below.

For phase 2 (qualitative data collection), we aimed to ensure that our interview subjects were diverse in terms of internet literacy, current usage of *MySSA,* and Social Security beneficiary status. To achieve this, we divided the entire sample from the UAS

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[1] https://uasdata.usc.edu/index.php

[2] Addressed-based sampling mitigates selection problems facing convenience or "opt-in" panels, where respondents are recruited from existing internet users. Chang and Krosnick (2009) and Yeager et al. (2011) find evidence that that addressed-based samples are better-able to match population's demographics better than nonprobability or random digit dialing telephone surveys. Prior research has shown that the UAS delivers close to nationally representative results as benchmarked against well-established surveys (Angrisani et al. 2019).

[3] The survey items are adapted from the Internet Skills Scale (van Deursen et al. 2016), which consists of 40 self-report items on different aspects of internet skills. We used Principal-Component Analysis (PCA) to create a single measurement of internet literacy, which we then used to analyze differences in usage across groups of people with different literacy levels.

survey on Social Security literacy into eight groups, determined by the intersection of three binary variables: above or below the median level of internet literacy; whether or not they had a *MySSA* account; and whether or not they are currently Social Security beneficiaries (or proxies for it). From each of the eight groups, panelists were ordered in random numbers. We called the first three in each group to invite them to participate in the interviews. We then invited respondents down the list (within each group) to replace respondents who did not answer or who refused to participate.

All interviews were conducted by phone, with participants required to have their laptops or tablets and access to the internet ready. The interview consisted of two segments. First, participants were asked about their prior interactions with Social Security, online habits, and, for prior *MySSA* account holders, their decision to and experience of opening an account. In the second segment, account holders were asked to log into their *MySSA* account and answer a series of questions about their experience using the platform as they navigated various elements within it. In contrast, nonaccount holders were asked to create an account during the interview and asked to answer a similar series of questions about their impressions of the platform.

All interviews were recorded and transcribed verbatim for analysis. We used a systematic method for the content analysis of the qualitative data. We conducted a thematic analysis of the interview transcripts, in which we coded transcripts using an inductive and deductive approach, with codes generated both from a review of the transcripts and from the study's research questions and aims. Ultimately, we generated 41 individual codes, 35 of which were grouped into four overarching codes for the analysis of the interview data. We coded using Excel to support the organization,

review, and coding of the interview transcripts. We then analyzed the coded data to identify major themes and inherent messages in the raw data (Braun and Clarke 2006; Thomas 2004).

The study approach received ethics approval by USC's Institutional Review Board. Participants in the qualitative interviews were compensated with $40 for their time and provided informed consent both at the time of recruitment and at the start of the interview.

Quantitative study

Empirical approach

There were two main goals of the quantitative part of the study. The first goal was to quantitatively study the factors affecting *MySSA* use and the evolution of usage over the last few years. Analyzing the correlates of *MySSA* usage may shed light into the barriers preventing an increase in the platform's reach. The second goal was to provide information for participant selection for the study's qualitative section in a way that ensured sufficient diversity in terms of beneficiary status, internet literacy, and *MySSA* use.

Data

From the UAS, we mainly use data from the first three rounds of two longitudinal "Social Security surveys," "*What do People Know about Social Security?"* and *"Channels of Information about Social Security."* These surveys are fielded every two years among all UAS panelists

- *What do People Know about Social Security?* The three rounds cover the period 2015 to 2021. This survey covers a number of aspects about knowledge about Social Security programs and retirement, as well as intended retirement and claiming age. From this survey, we use knowledge scores about Social Security. The third round of this survey also includes a battery of questions intended to measure internet literacy and internet use.
- *Channels of Information about Social Security.* Three rounds cover the period 2015 to 2021. Items include preferences for means of information; preferences for web-based, regular mail, phone, or in-person visits to field offices; receipt of Social Security statement; and indicators for having a *MySSA* account.
- The UAS provides additional background, including survey questions from the Health and Retirement Study, on a broad range of topics such as on income sources (including receipt of Social Security benefits).

Both the background data and the data from the Social Security surveys are compiled in the UAS Comprehensive File. The data we use is from the June 2021 update of the Comprehensive File.[4]

Outcome variables

Our main outcomes of interest are awareness of *MySSA*, account ownership, and intensity of use.

[4] https://uasdata.usc.edu/addons/documentation/UAS%20Comprehensive%20File%20Data%20Description.pdf

For this purpose, we use the responses to questions in the most recent wave of the *Channels of information about Social Security* survey. In particular, we use the responses to the following questions:

- Have you previously heard about *my* Social Security?
- Have you set up a *my* Social Security account?
- Have you ever used *my* Social Security to do any of the following? Please select all that apply. [Response options: Track and verify your earnings; Get a replacement Social Security card; Get an estimate of future benefits; Get a letter with proof of benefits; Change your personal information such as address; Start or change your direct deposit; Get a replacement Medicare card; Get a replacement SSA-1099 or SSA-1042S.

MySSA awareness and *MySSA ownership* are constructed as indicators for responding affirmatively to, respectively, the first and second question above. To proxy for the extent of *MySSA* use, we construct *Intensity of use* by counting how many of the activities are selected in the response to the third question. *Intensity of use* is coded zero if the respondent does not have an account.

Predictor variables

We are interested in the determinants of awareness, account ownership, and intensity of use. These include demographic variables such as age, gender, and race/ethnicity. To proxy for education, we use either a dummy variable indicating the respondent attended college, or a variable measuring number of years of education.

We use an indicator variable denoting whether a respondent is a Social Security beneficiary at the time of the survey. The variable *beneficiary* indicates whether the

respondent is receiving benefit payments from an SSA program or received them in the recent past.

We are interested in the barriers to expanding the platform's reach. In particular, we were interested in understanding the extent to which internet literacy is a barrier to access to and use of *MySSA,* The most recent wave of the *"*What do People Know about Social Security*?"* survey includes a set of 40 questions to measure internet literacy, adapted from Van Deursen et al. (2016). Questions ask respondents to self-report knowledge in a number of areas, including questions about whether the respondent knows how to download files, fill online forms, change privacy settings, bookmark a website, and download apps to a mobile device.

Using Principal Components Analysis (PCA), we created an index variable "*internet literacy,"* that weights the 35 variables according to their loading into the first component.[5]

Quantitative results

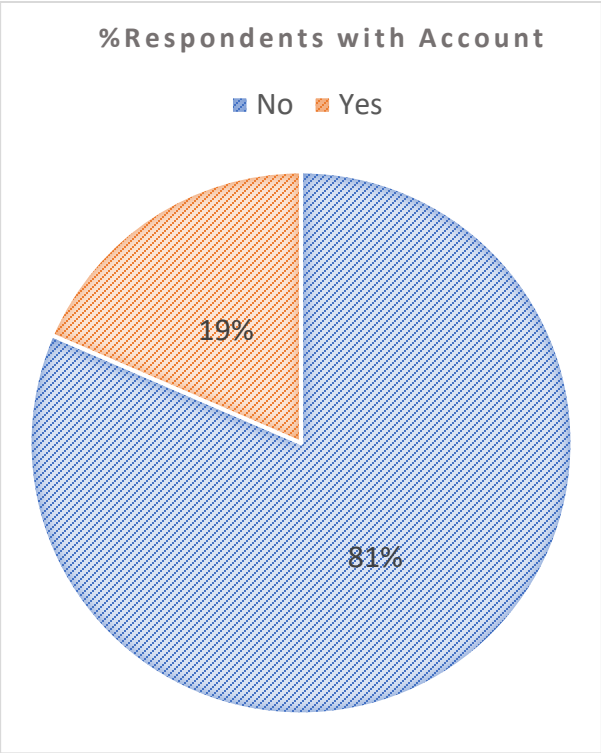
Using the latest wave of the UAS survey on Social Security literacy fielded in March 2020, we find that 81% of U.S. adults do not have an account and have never used *MySSA,* while 19% have used it at least once (see Panel A of Figure 1). Among users, we find that 44% have only conducted one activity, while 32% conducted two activities, and 24% conducted three or more activities (see Panel B of Figure 1). We find

[5] We conducted a separate approach, where the index variable for internet literacy was calculated simply as the mean of the variables in the modules after changing the sign of the variables so that in all cases a higher number represents more knowledge. The correlation between the index created in this way and the one created through principal components was 0.994. Given the strong similarities, we used only the index created through principal components.

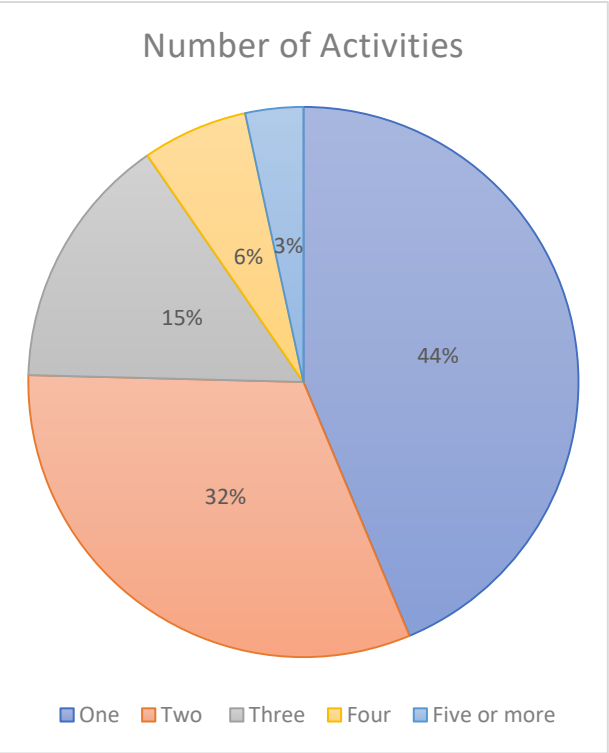
that *MySSA* users are more likely to be older, more educated, have high levels of internet literacy, and be recipients of Social Security benefits. Gender is not correlated with *MySSA* account status.

Figure 1: MySSA account ownership in 2019 to 2020

Panel A. *MySSA* Account ownership



Panel B. Number of activities conducted on *MySSA* conditional on having an account



Source: Understanding America Study, Comprehensive File June 2021. Data are from the third round of the "Channels of information for Social Security," fielded in 2020 and 2021.

Determinants of awareness and usage

To identify determinants that may explain *MySSA* awareness and usage, we estimated regression models that account for general demographic variables, as well as variables that may reveal barriers to *MySSA* use such as internet literacy. We first estimate probit models as shown in Equation 1, where Y_i represents the dependent

variable (i.e., *MySSA awareness or ownership*) and X_{it} represents the dependent variables, which include age, gender, education categories, internet literacy and usage, and beneficiary status.

$$\Pr(Y_i = 1) = \Phi(\alpha + \beta X_{it} + \varepsilon_{it}) \qquad (1)$$

Table 1 shows the results for *MySSA* awareness. People with higher levels of internet literacy are about 3 percentage points more likely to be aware of the existence of *MySSA*; those who are benefit recipients are between 7 and 8 percentage points more likely to be beneficiaries. Even though the regression models include indicators for receiving benefits, age is still a significant determinant of awareness. Every year of age is associated with a 0.9 percentage point increase in awareness. Gender was not a significant predictor of awareness. While household earnings are not a predictor of awareness, own earnings are (suggesting that those who obtain higher earnings records are also more likely to be aware of *MySSA'* existence).

Table 1: Determinants of MySSA awareness

Independent Variable	**Awareness**	
	(1)	(2)
Internet literacy	0.028***	0.028***
	(0.003)	(0.003)
SSA beneficiary	0.066***	0.075***
	(0.023)	(0.024)
Female	-0.010	-0.006
	(0.016)	(0.017)
Age	0.008***	0.009***
	(0.001)	(0.001)

Years of education	0.000	-0.000
	(0.004)	(0.004)
Household income		0.000
		(0.005)
Earnings		0.031*
		(0.016)
Hispanic[t]		0.045
		(0.028)
non-Hispanic Black[t]		0.066**
		(0.033)
Other Race (non-Hispanic)[t]		0.033
		(0.030)
Observations	3,915	3,901
Pseudo R2	0.0550	0.0574

Note: [t] Omitted category is non-Hispanic white. Other race includes Asian, Native American, Pacific Islander, or mixed. Marginal effects of a probit regression shown. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. **Source:** Understanding America Study, Comprehensive File June 2021. Data are from the third round of the "Channels of information for Social Security," fielded in 2020 and 2021.

Table 2 shows that *internet literacy, SSA beneficiary,* and *age* are statistically significant predictors of account ownership. The coefficient for *internet literacy* implies that a respondent with one standard deviation higher internet literacy is 2.7 percentage points more likely to have an account. Likewise, someone receiving Social Security benefits has a probability of account ownership that is 4.5 percentage points higher than

nonbeneficiaries. Age and education are also significant predictors, with an additional year of age and an additional year of education predicting an increase of 0.1 percentage points in the probability of having an account.

Table 2: Determinants of extensive MySSA use

Independent Variable	**MySSA Account**	
	(1)	(2)
Internet literacy	0.027***	0.027***
	(0.002)	(0.002)
SSA beneficiary	0.045**	0.047**
	(0.020)	(0.021)
Female	0.003	0.004
	(0.014)	(0.015)
Age	0.009***	0.009***
	(0.001)	(0.001)
Years of education	0.010***	0.010***
	(0.003)	(0.004)
Household income		-0.001
		(0.004)
Earnings		0.009
		(0.010)
Hispanic[t]		0.013
		(0.026)
non-Hispanic Black[t]		0.014
		(0.030)
Other race (non-Hispanic)[t]		0.054*

		(0.028)
Observations	3,913	3,899
Pseudo R2	0.0867	0.0880

Note: [t] Omitted category is non-Hispanic white. Other race includes Asian, Native American, Pacific Islander, or mixed. Marginal effects of a probit regression shown. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. **Source:** Understanding America Study, Comprehensive File June 2021. Data are from the third round of the "Channels of information for Social Security," fielded in 2020 and 2021.

To measure the effects of intensity of use, we also estimate linear models with the same independent variables but where the dependent variable is the number of activities conducted in *MySSA.* Table 3 shows the results of estimating these regressions where the outcome variable is "number of activities." The first two columns show the results when not conditioning on having an account and, hence, include zeros in the independent variable for individuals who do not have a *MySSA* account. The last two columns show the conditional versions of these regressions, where the sample is composed only of respondents who have an account. The latter is useful in understanding the factors that affect how much respondents use *MySSA* once they have it, and whether they are different from those that affect ownership.

Table 3: Determinants of intensive MySSA use

Independent Variable	Number of Activities (Unconditional)		Number of Activities (Conditional >0)	
	(1)	(2)	(3)	(4)
Internet literacy	0.057***	0.058***	0.036***	0.036***
	(0.005)	(0.005)	(0.011)	(0.011)
Likely beneficiary	0.244***	0.243***	0.352***	0.329***
	(0.044)	(0.045)	(0.078)	(0.082)
Female	-0.025	-0.025	-0.099	-0.112*
	(0.031)	(0.032)	(0.065)	(0.066)
Age	0.016***	0.017***	0.005*	0.007**
	(0.001)	(0.001)	(0.003)	(0.003)
Years of education	0.018**	0.019**	0.005	0.006
	(0.007)	(0.008)	(0.016)	(0.017)
Household income		-0.002		0.005
		(0.010)		(0.018)
Earnings		0.008		-0.041
		(0.024)		(0.066)
Hispanic[t]		0.047		0.080
		(0.052)		(0.122)
non-Hispanic Black[t]		0.133**		0.347***
		(0.061)		(0.131)
Other race (non-Hispanic)[t]		0.189***		0.321***
		(0.056)		(0.112)
Constant	-0.563***	-0.632***	1.548***	1.433***

	(0.117)	(0.121)	(0.274)	(0.282)
Observations	3,913	3,899	1,051	1,047
R2	0.092	0.096	0.041	0.055

Note: [t] Omitted category is non-Hispanic white. Other race includes Asian, Native American, Pacific Islander, or mixed. Linear Regression. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. **Source:** Understanding America Study, Comprehensive File June 2021. Data are from the third round of the "Channels of information for Social Security," fielded in 2020 and 2021.

Overall, we find that the strongest predictor for the number of activities conducted is being a Social Security beneficiary, as it was for awareness and account ownership. On average, beneficiaries conduct 0.24 more activities than nonbeneficiaries (and, conditional on having an account, they conduct 0.35 additional activities). Internet literacy and educational levels are also important determinants of account ownership and use. Younger individuals are less likely to use *MySSA* than older ones, even after controlling for beneficiary status.

Trajectories of MySSA account awareness and usage

Our data's longitudinal nature allows us to study the evolution of *MySSA* awareness, account ownership, and intensity of use in recent years. Awareness of *MySSA* has increased substantially. Between 2015 and 2017, the proportion of respondents who had heard about the platform hovered between 20% and 30%, while it had been above 30% since 2018 (see Panel A, Figure 2).

It is important to note that the samples for these figures include new panelists, as the sample grows. Hence the population of respondents is not identical across years

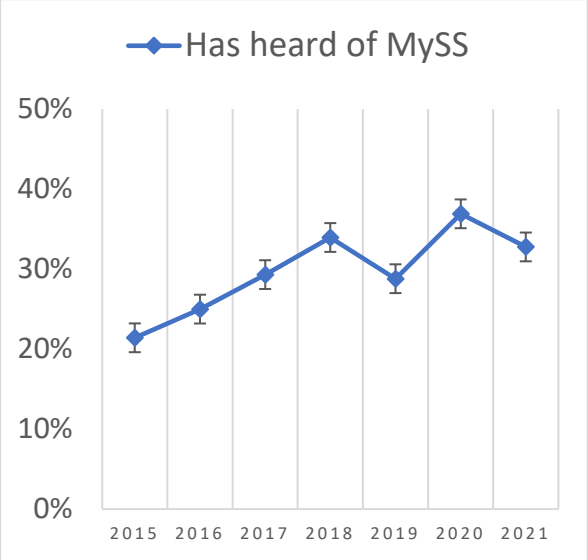
(although weights are used to maintain representativity of the adult population for each year).

The survey questions used to code *account ownership* and *usage* were not included in the first round of the survey. Hence, we can only test the evolution on these variables over a shorter period, since 2017. Nevertheless, it is still possible to appreciate a small increase in the proportion reporting having an account and the number of activities conducted.

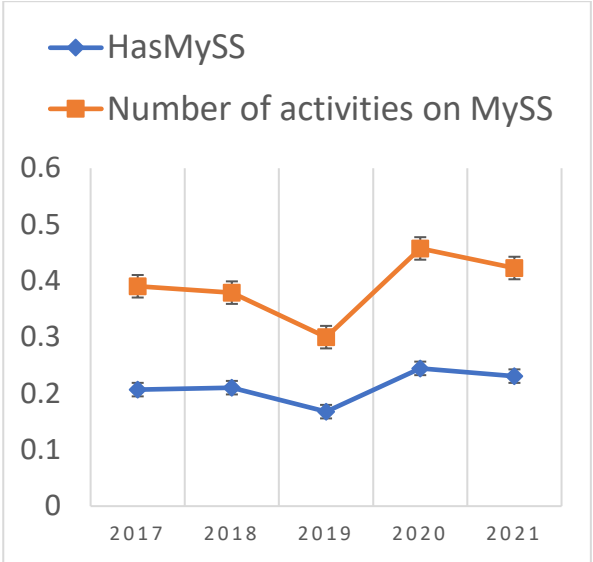
In the first two years of the survey, account ownership rested at around 20%, increasing to 24% in 2020 and 2021. Likewise, the (unconditional) average number of activities conducted on *MySSA*, was 0.39 and 0.38 in 2017 and 2018, and increased to 0.46 in 2020.

Figure 2: MySSA awareness and use across time

Panel A: *MySSA* awareness.



Panel B: *MySSA* use. extensive and intensive margins.



Determinants of changes in MySSA usage

We then study the determinants of the *change* in awareness, and extensive and intensive use of *MySSA*. We look at the changes between the initial and most recent survey. Hence, for the awareness variable, the changes are between the first and third waves of the surveys (2015 to 2016 as the initial period, and 2020 to 2021 as the final period), while for account ownership and intensity of use, the changes are between the second and third periods (2017 to 2019 in the initial period, and 2020 to 2021 in the final period).

We estimate regression models where the dependent variable is the change in each of the outcome variables, against the dependent variables as measured in the first period. Equation (3) below describes the specification. Y_i^{POST} and Y_i^{PRE} denotes the value of the outcome variable (i.e., *intensity of use)* in the final and initial period, respectively, and X_ι^{PRE} includes the independent variables (age, race/ethnicity, education, *internet literacy, internet use, beneficiary status).*

$$Y_i^{POST} - Y_i^{PRE} = \alpha + \beta X_\iota^{PRE} + \varepsilon_\iota \qquad (3)$$

We estimate ordered probit models. For the cases of *awareness* and *account ownership* the dependent variable ($Y_i^{POST} - Y_i^{PRE}$) can take on three values (-1 if the respondent was aware /had an account in the preperiod and was not aware/did not have an account in the post period; 0 if there was no change, and 1 if the respondent became aware/opened an account by the post period).

Table 4 below shows the results. The first column shows the determinants of transitions for awareness, the second column shows the determinants for extensive use

(opening an account), the third column shows the determinants of changes in intensity of use.

In all cases, the coefficients for internet literacy are indistinguishable from zero. The coefficient for beneficiary is significantly below zero for all three outcome variables. This shows that there has been more growth among nonbeneficiaries than among beneficiaries. This may be seen as a positive sign that reach is increasing among the nonbeneficiary population.

There has also been more growth in account ownership and number of activities conducted among women. Age is also positively related to increases in both awareness and use, suggesting that the growth has been larger among older respondents.

Table 4. Determinants change in awareness, extensive and intensity of use

Independent Variable	***Δ Awareness***	***Δ MySSA Account***	***Δ Number of Activities***
Internet literacy	0.004	0.006	0.009
	(0.006)	(0.007)	(0.006)
Beneficiary	-0.261***	-0.295***	-0.289***
	(0.059)	(0.065)	(0.056)
Female	0.015	0.108**	0.077*
	(0.041)	(0.046)	(0.040)
Age	0.004**	0.008***	0.009***
	(0.002)	(0.002)	(0.002)
Years of education	0.008	0.000	0.002
	(0.010)	(0.011)	(0.010)
Household income	0.005	0.000	0.008

	(0.012)	(0.014)	(0.012)
Earnings	0.008	0.008	-0.016
	(0.031)	(0.034)	(0.030)
Hispanic[t]	0.065	0.049	0.001
	(0.068)	(0.076)	(0.066)
non-Hispanic Black[t]	0.012	-0.009	0.142*
	(0.080)	(0.089)	(0.077)
Other race (non-Hispanic)[t]	0.034	0.257***	0.223***
	(0.074)	(0.081)	(0.071)
Observations	3,846	3,842	3,842
Pseudo R2	0.00544	0.0101	0.00710

Note: Coefficients from ordered probit regressions shown. [t] Omitted category is non-Hispanic white. Other race includes Asian, Native American, Pacific Islander, or mixed. Standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. **Source:** Understanding America Study, Comprehensive File June 2021. Data are from the third round of the "Channels of information for Social Security," fielded in 2020 and 2021.

Qualitative study

Sample selection

We recruited 24 participants to our study. The overall selected sample size of 24 derives from qualitative research literature that suggest that data saturation — the point at which no new themes emerge from the data — is often achieved after as few as 10 to 20 interviews, depending on the type of population under investigation (Hennik et al. 2017; Morgan et al. 2002; Francis et al. 2010; Guest et al. 2006; Namey et al. 2016). This study did not set out to understand how *often* these issues are found in the

population, but rather the *range* and *type* of issues that may emerge in population interactions with *MySSA*.

We used the UAS for recruitment. The sample selection aimed to ensure diversity of recruits in terms of internet literacy, current *MySSA* use, and beneficiary status. For this purpose, we selected respondents from the latest round of the Social Security surveys. We divided sample into eight groups determined by three dichotomous variables defined in the following way: being above or below median level of internet literacy; whether or not they have a *MySSA* account; and whether or not they are currently receive either retirement, disability, or other benefit payments from the SSA.

The eight groups resulted from this division of the sample. Each respondent was given a random number. Within each of the eight groups, participants were ordered according to this random number. We selected the top three respondents in each list, and went down the list accordingly when a respondent did not answer or was not interested in participating in the qualitative study

Sample description

Table 4 presents some basic characteristics of our qualitative sample. As intended, 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 not all Social Security beneficiaries were *MySSA* account holders: Just less than half (seven out of the 15) Social Security beneficiaries in our sample did not have a *MySSA* account prior to the interview.

Table 5: Qualitative sample characteristics

Characteristics	No. (total sample = 24)
Female	11
Average age	59
Age range	27-81
MySSA prior to interview	12
Low Internet literacy	12
SSA benefits	
Retirement	9
SSDI/SSI	5
Other	1
Non-beneficiary	9
Education	
High school or less	5
Professional/Associate/Some College	10
Bachelors or above	9

Results

Our interviews were guided by broad questions around two main issues: participants' views and experiences with online transactions generally and with Social Security specifically, and participants' perceptions of the *MySSA* platform as navigated in real time during the interview. Results are presented around these topics. Direct quotations are provided to illustrate views around the different themes.

Overall attitudes to online transactions

At the start of the interview, we asked participants to tell us about their online habits, such as online banking or shopping, which can help us frame their views of *MySSA* in the broader context of their overall internet-based activities. Note that all of our participants use the internet to participate in the UAS online panel from which they were recruited. This likely introduces some selection bias to our sample. However, even within the UAS, we find very diverse views on conducting transactions online, including individuals who do not use the internet for sensitive transactions such as online shopping or banking.

The majority of our participants reported at least some online transactions. Both users and nonusers of online services said that privacy and security concerns were important, and that there are risks to conducting online transactions requiring personal information such as banking or Social Security numbers. Nevertheless, more avid users of online services also argued that those risks are inevitable:

[Security and privacy do] *concern me, but I think it's also in our current environment of working and trying to do some of these things that we have to do. So, I think there's a compromise. Yes, I'm concerned about the level of security, but at the same time I think it's a necessary thing.*

— Interviewee 23; male, age 67

Those who did not use online shopping and banking had two main reasons: first, security and privacy concerns and, second, low internet or computer literacy:

I'm old-fashioned. I still believe in keeping cash in my pocket. I don't trust the credit cards. [I only use computers to] *look at Facebook. Communicate with my family... That's about it really. I'm really not too good on them.*

— Interviewee 17; female, age 71

In addition to privacy concerns and low internet or computer literacy, participants without a *MySSA* account prior to the interview cited two additional reasons for not having engaged with the platform before. First, some participants noted a lack of awareness of the platform:

When I got married, I had to change my name legally on my [Social Security] *card — but I physically went to the office. I did not know that online was an option. If I knew, I would have done it.*

— Interviewee 25; female, age 43

Second, some individuals noted they did not consider it necessary to create an account because they had no need for the information and services available on the platform — although some recognized that they may in the future:

I'm getting closer to the age, so I kind of want to see where my benefits are as it gets closer. I want to see [...] *how much longer I have to work.* [...] *Knowing myself I won't do it until I'm like 55 and 10 years from retirement and see what I need to do to make things better.*

— Interviewee 27; male, age 31

Prior interactions with Social Security

Our participants who had a MySSA account prior to the interview reported creating their accounts under three broad circumstances: (1) when filing for disability, retirement, or survivor benefits; (2) when seeking information in preparation to filing for benefits; and (3) when in need of replacement or other documents. Some created the account for a specific purpose (e.g., to obtain a replacement card) and have used the account infrequently or not at all since then. Others reported using it more regularly (e.g., once a year), to check benefit amounts and payment dates, or to check the accuracy of earnings history:

We used to get paperwork where Social Security would send you letters about how much money you could expect and how much money you had made before we retired. So that's when I had called and made an [online] account and left it at that. [Since then] *I haven't used my account online, for probably nothing really*

— Interviewee 19; female, age 71

Participants without *MySSA* accounts prior to the interview tended to have more limited prior interactions with Social Security, even though there were some benefit recipients among them. These participants either had not needed to interact with Social Security yet or had done so by phone or in-person and only once or twice. Some of these participants said that they had never heard of *MySSA* and did not consider *MySSA* to be relevant or useful to them yet.

Logging in or creating a MySSA account

Following the broader discussion about online habits and prior interactions with Social Security, we asked participants to log in to their *MySSA* account or create one if they did not have it before.

While for some participants creating the account or logging into an existing account was straightforward and quick, for others (including some with a pre-existing account) the process was more fraught. Challenges included the need to receive a security code by text message or email, which was confusing to some participants; loss of access to registered email accounts; complex ID requirements; and others. In fact, three participants' attempts to log in to *MySSA* were ultimately unsuccessful. An additional participant decided not to proceed with creating an account during the interview.

Those who were able to create or log into *MySSA* noted that even if the process was easy for them, it may be too complex for others. They commented that some degree of comfort with computers may be a prerequisite for successful sign ups, especially among people who may have trouble with the security code requirement for access to the platform, which involves checking email or receiving a code by phone, thus sometimes requiring two devices.

Platform layout

Among those who were able to access their account (20 participants), the majority reported satisfaction with the layout and visual aspects of the site. Overall, participants expressed a preference for the sober style of *MySSA* over more 'bells and whistles' like they might find on commercial websites. Nevertheless, participants noted

that the platform would benefit from better signposting for certain important items, such as Medicare-related information and the sliding scale for the retirement estimator, which went unnoticed by several participants until they were prompted.

During the interview, participants were also asked to find specific items of information on the site, such as benefits eligibility information or how to request a verification letter or replacement documents. When asked to rate how easy or difficult it was to find the information, most rated it 1 or 2 on a scale of 1 to 5, with 1 being very easy to find and 5 being not at all easy to find. It typically took participants well under a minute to find the various items of information on the platform.

One notable issue, however, was around Medicare information, which several people had issues finding on the platform. In fact, when prompted, a number of participants said that *MySSA* or SSA more generally would not be where they would have thought they could find Medicare information or conduct Medicare-related transactions in the first place.

"This just says Social Security. I've never seen anything in here that talks about Medicare. That's a different department."

— Interviewee 16; male, age 60

"I most likely would not go to a Social Security site to look for a Medicare card replacement. That wouldn't be the first — I wouldn't even go to that site. I'd probably Google it first."

— Interviewee 12; male, age 72

Clarity of the information

Participants said that most of the information and transactions that individuals can conduct on the platform, such as finding basic benefit eligibility information, application links, and how to replace documents, were straightforward and clear. Nevertheless, some of our preretirement participants were dissatisfied with the information available in two particular 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:

"I'm going to have to look around here. They explained to me that it might not even benefit me when I am 62 [to file for retirement], *that if I'm going to get more money from myself or it's just going to be about the same as me getting it from survivor benefits. So that's exactly what I'm interested in now.* [...] *I actually don't see where it just says that here."*

— Interviewee 26; female, age 62

Usefulness/relevance of the information

Finally, participants found the information on the platform to be relevant to themselves. This was true both for participants who currently receive benefits and those who do not, as well as among those who had prior *MySSA* accounts and those who created their account for the interview. Nonretirees, in particular, appreciated the retirement benefit information, some of which was a surprise to them. One participant, for instance, did not realize that his full retirement age was 67 (he had assumed it was

65). Another only realized he qualified for Social Security benefits while checking his account during the interview:

"It's pretty cool, because I remember the last time I checked, I didn't have enough quarters. Nothing has changed that I've been aware of, because it wasn't like I worked a year and forgot about it, and then they added that information in. And, I mean, it's right there. There's no hard search, and it's written in a simple way that I think most people will be able to understand if they're trying to. Now that I have this, I will look into it further to find out exactly what's going on."

— Interviewee 9; male, age 60

A few others said the benefit amounts indicated in the benefits estimator on the platform were lower than what they had expected.

"You can see the difference in the benefit amount, as you start thinking about if you want to retire earlier in life or later in life. It'll definitely make me think about my financial situation…. Putting some money aside in some sort of a retirement account … [I]f I were to retire at full retirement age at 67, it gives me my benefit amount, and that is not quite nearly enough to survive on. It's significantly less than the rent or mortgage. So yeah, you can't really count on that."

— Interviewee 29; male, age 31

"When I see the verbiage right away, 'Your spouse's decision on when to begin this benefit can impact the amount of their spousal benefit.' So, then I'm thinking 'oh my gosh, she's five years older. What is that going to do to me if she is going to retire earlier?' It kind of makes me go 'oh, you know, I need to really look into that.' It makes

me right away think 'oh gosh, I had no idea. I did not think that'. … [It's] just a little bit of a reality check.

— Interviewee 27; female, age 43

Retirees, on the other hand, felt it was good to have access to *MySSA* but did not really need it as much once they started receiving their benefit payments. Some participants, especially older ones, said they would like to see more information resources for financial well-being, such as articles or links to other resources. A few of the retirees who did not have *MySSA* prior to the interview said it would have been helpful as they started getting ready to retire.

Conclusions

Our mixed-methods exploration of *MySSA* experiences yields 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*. This analysis also suggests that people learn about *MySSA* primarily when they become beneficiaries, and as a result users tend to be older. However, younger groups are typically more internet-literate, and thus possibly better able to take advantage of the platform. Moreover, as our qualitative results suggest, younger participants could potentially use *MySSA* as a resource for financial planning.

From the qualitative results we learn, first, that there may be 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. The latter in

particular echoes the quantitative finding that internet literacy is a barrier to use of the platform. We also observe that, overall, the *MySSA* platform is perceived to be clear, navigable and relevant. Nonretired, nonbeneficiary participants found the information on the platform to be instructive and useful. Retirees appreciated but did not have as much use for the platform, although some noted it would have been a useful resource as they began getting ready to retire and file for benefits.

Both our quantitative and qualitative evidence point to the fact that individuals start using the platform during or after the benefit-claiming process. Yet one of the most interesting suggestive implications of our findings is that for younger people especially (who, our quantitative analysis shows, are less likely to have a *MySSA* account), *MySSA* could be enhanced to be a potentially useful financial and retirement preparedness resource. We had 15 nonretirees in our sample (although this included some people receiving other benefits). Our interviews provide suggestive evidence that *MySSA* could help address some behavioral barriers to retirement preparedness, such as procrastination, overconfidence, and limited attention, as well as lack of knowledge, all of which participants reported in the interviews.

The platform may address these barriers by prompting individuals early and clearly about important information and actions for financial (especially retirement) planning and providing a salient shock to correct expectations. The interviews clearly show that the information available on *MySSA* can be both corrective of expectations (e.g., for those who assumed an earlier full retirement age or higher benefit amounts) and educational (e.g., for those who learned that claiming ages may affect survivor and spousal benefit amounts). At the very least, the fact that the majority of Americans claim

Social Security retirement at or before their full retirement age (Shoven et al. 2018) highlights the need for increased awareness of the implications of early claiming.

Understanding how this platform may speak to some of the behavioral and knowledge barriers to retirement preparedness is important. In a context of low financial and Social Security literacy among the population, especially younger adults, a widely accessible, clear, and personalized information resource could play an important role in both improving financial literacy and supporting financial planning and decision-making (Lusardi et al. 2017). In fact, based on the literature, the platform already meets several of the criteria for effective financial literacy interventions, including clarity and conciseness (Gruber and Orzag 2003; Rabinovich and Perez-Arce 2019; consequence messaging, which is in essence provided by the retirement estimator (Samek et al. 2021; Samek and Sydnor 2017); and accessibility and scope (Lusardi et al. 2017).

A related finding is that a key challenge to *MySSA* use is not about the satisfaction of users with the platform once they create an account — participants seem broadly happy about how the platform works and what it does. Rather, a particular obstacle may be the initial *capture* of users, i.e., getting people to create an account in the first place. Both our quantitative and qualitative findings show that participants face important barriers to *MySSA* use, notably low internet literacy. How to address these barriers remains an important question. Potentially, more could be done to incentivize more intense use of the platform by those with accounts: Both our quantitative and qualitative evidence indicate that some individuals (especially those already receiving Social Security benefits) open accounts but do not use the platform regularly.

This study provides strong indications that further research may be warranted on how to address the barriers to using *MySSA,* increase platform engagement, and realize its potential as a key resource to support retirement readiness and general financial literacy in nonbeneficiary populations.

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