



Barriers and Communications Preferences of Rural Populations: A Scoping Review

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MRDRC WP 2023-465

UM23-Q3

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July 2023

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Acknowledgements

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium through the University of Michigan Retirement and Disability Research Center Award RDR18000002-04. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the federal government. Neither the United States government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States government or any agency thereof.

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Abstract

Enrollment in federal and state government programs is substantially lower for some eligible demographic subpopulations, particularly persons living in rural areas. Barriers faced when seeking program benefits may, in part, explain such differences in enrollment. The purpose of this paper is to identify barriers faced by prospective rural beneficiaries and how they prefer to communicate with government agencies and, in doing so, inform Social Security Administration (SSA) disability programs processes and communication strategies. This paper reports the results of a scoping literature review of government program communication strategies and how knowledge of SSA and other government programs varies by sociodemographic groups and what this says about barriers facing those in rural communities. Following a robust scoping review process — the Preferred Reporting Items for Systematic Reviews and Meta-Analyses Extension for Scoping Reviews (PRISMA-ScR), we identified articles that mentioned key phrases related to federal programs, communication, and rurality across four databases. English-language articles were included if published on topics related to our research questions between 2012 and 2022, reported on data collected in 2010 or later, and were about U.S. programs. Two of the authors each screened and reached consensus on 278 abstracts/titles and then 72 full texts to identify those that were in scope. As a result, we identified 16 articles for inclusion in this review. Three primary themes emerged: the knowledge and enrollment impact of changes to communication approaches; the importance of community-specific context; and barriers specific to communicating with rural residents and other underserved communities.

Citation

Henly, Megan, Shreya Paul, Debra L. Brucker, Andrew Houtenville, Kelly Nye-Lengerman, and Stacia Bach. 2023. "Barriers and communications preferences of rural populations: A Scoping Review." Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper; MRDRC WP 2023-465.

<https://mrdrc.isr.umich.edu/publications/papers/pdf/wp465.pdf>



Introduction

How SSA communicates with current and prospective beneficiaries can have a broad impact on communities, particularly if information is not available and/or accessible to specific populations. Varying access to SSA benefits due to lack of access or program knowledge may contribute to income inequality in the U.S. Income inequality disproportionately impacts those living in rural communities (Thiede et al. 2020) where a larger share of personal income is derived from Social Security (Gallardo and Myles 2011) and where the population is disproportionately Old-Age, Survivors, and Disability Insurance (OASDI) program eligible. People with disabilities (16.9%), older adults (32.9%), and older adults with disabilities (40.0%) are all more prevalent in nonmetro, rural counties compared to metro counties (where the rates are 14.1%, 28.6%, and 35.9%, respectively) (author calculations of 2016 American Community Survey 5-year estimates). Electronic communication to beneficiaries is one of the primary communication methods SSA uses (Social Security Administration 2021). Given that 22.3% of Americans in rural areas lack broadband internet service (compared to 1.5% of those in urban areas) (Federal Communications Commission 2020), one single mode of communication from government agencies may not be sufficient to keep people who reside in rural areas informed of the benefits to which they may be eligible. Some individuals may prefer communicating with SSA online, by telephone, or via mail, while others may prefer visiting SSA field offices in person. These preferences may vary based on individual characteristics (e.g., race and ethnicity, educational attainment, age) as well as functional limitations (e.g., mobility limitations, sensory limitations, etc.).

In addition, changes to communication methods may have unanticipated impacts. For instance, SSA began mailing earnings and benefits statements to all eligible adults in 2000, but stopped 11 years later in advance of the launch of the *my* Social Security online platform (Smith and Couch 2014). The online platform has the benefit of saving printing expenses and allowing workers to check their eligibility status at any time. However, instead of receiving these statements unsolicited, beneficiaries now must seek out the information independently. For those without computers and/or internet (disproportionately rural and low-income), this has created a barrier to current information that could better inform benefits planning.

The COVID-19 pandemic created an additional change in communication for SSA and other federal organizations as field offices were forced to close most in-person services. While this resulted in expanded online, phone, and video services, it seems to have resulted in lower claims, particularly among low income and Spanish speaking individuals (U.S. Government Accountability Office 2022). These examples suggest that mode of communication may affect both knowledge of available benefits and ability to make claims.

With a move to online service access, whether as part of the digital revolution or in response to the pandemic, it is worth noting prospective beneficiaries and recipients may vary in their ability or likelihood to use services online. Digital access may vary due to geography, economics, or reluctance to adapt to using new technology.

Understanding the demographic characteristics of the populations most affected by digital disparities can be useful in understanding how government reliance on digital-only communications can deepen economic disparities, particularly when this may

restrict access to federal program enrollment, such as disability insurance (DI), food, housing, and energy assistance or whether it appropriately informs Old-Age, Disability, and Survivor Insurance (OADSI) benefits decision-making (U.S. Government Accountability Office 2022).

Within rural communities, digital access varies by other characteristics — namely race/ethnicity and age (Mamedova and Pawlowski 2018). This may be due to two related factors: economic resources and digital literacy. According to a report published by the U.S. Department of Education in 2018, 16% of working-age adults (16 to 65 years) are not digitally literate (Mamedova and Pawlowski 2018). “Digital illiteracy” refers to the inability to carry out foundational computer tasks, both using the hardware associated with a computer and understanding how to manipulate the interface. Digital illiteracy is higher among Black (22%) and Hispanic adults (35%) compared to white adults (11%). Moreover, younger adults are less likely to be digitally illiterate (8% for those ages 16 to 24, for example) than older adults (28% for those ages 55 to 65) (Mamedova and Pawlowski 2018). Digital illiteracy can result in unequal access to a variety of resources or information for these demographic groups including public programs as enrollment information continues to move online.

Experience with the internet may be a factor in how comfortable SSA beneficiaries are with navigating online systems. Among adults 60 and older, the impact of race/ethnicity and socioeconomic status on internet use is large. Those who were nonwhite and from lower socioeconomic (SES) status are substantially less likely than their counterparts to use the internet for health information. Specifically, older adults who were white and in the highest socioeconomic group had 10 times higher internet

use compared to low-SES African Americans, 14 times higher than low-SES Asians, and 17 times higher than low-SES Latinos (Yoon et al. 2020).

People with disabilities, particularly people with vision and physical difficulty, also experience structural and design barriers to online content (Alajarmeh 2022; Annaswamy et al. 2020). Accessibility of websites and web forms may limit some from utilizing these resources. While the Americans with Disabilities Act (1990) included legislation around the accessibility of telecommunications (title IV) and other provisions (title V), compliance and usability of online systems is lacking. Even when federal programs attempt to create the most accessible websites possible, the previous experiences that some have with the internet may shape their likelihood of using online resources. In fact, many federal sites are not accessible: nearly half failed a basic accessibility assessment on one of their three most popular pages (Johnson and Castro 2021). This finding likely has bearing on internet use patterns. A report published by the Department of Labor in 2022 highlights that only 64% of people with disabilities use the internet compared to 83% of people without disabilities (Office of Disability Employment Policy 2022). This disparity in use may be due partly to early experiences with inaccessible online resources and partly to the disproportionate share of older adults among the disabled population, as age is also correlated with computer and

With this background in mind, this paper seeks to address the following research questions:

1. How does knowledge of SSA (and other government) programs vary by sociodemographic groups? What does this say about barriers facing less knowledgeable populations, including persons residing in rural areas?

2. What are the barriers to information uptake across groups?
3. What outreach methods have been successful at improving communication to potential SSA beneficiaries or other government program participants?
4. Who or what are the best targets of information dissemination for Social Security program eligibility?

Methods

Data

We conducted a scoping review of research conducted on the impacts of communication from federal agencies. Scoping reviews are preferred over systematic literature reviews when addressing open-ended research questions. This approach is also particularly useful when summarizing evidence on a topic from quantitative and qualitative research across multiple disciplines (Tricco et al. 2018).

A scoping review approach differs from a traditional literature review in that it employs specific criteria to maximize replicability and ensure thorough coverage of a given topic. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses Extension for Scoping Reviews (PRISMA-ScR) provides guidelines and reporting standards for scoping reviews, a method we follow in this analysis and summary (Tricco et al. 2018).

For scoping literature reviews, the unit of analysis is an individual research paper. To identify appropriate papers, the authors conducted a search of PAIS, PsycInfo, Communication Abstracts, and PubMed databases using a combination of

keywords and relevant search terms (see Table 1) in March and April of 2023. To be included in the scoping review, articles had to be published between 2012 and 2022. In addition, any data reported in a published study had to have been collected in the U.S. since 2010. It was appropriate to focus on the most recent studies, given that internet use/online information receipt has reached the majority of Americans — including those in rural communities, those with disabilities, and older residents — during the last decade (Pew Research Center 2021) and online information dissemination will likely be relevant to a discussion of communication preferences.

Articles were not limited to peer reviewed publications. While the databases we include consist primarily of peer reviewed journals, they also include a variety of grey literature, government publications, dissertations, and national newspaper articles. The search terms described in Table 1 were meant to identify articles that discuss federal benefits programs such as DI, OADSI, and food/housing assistance; something related to communication and/or outreach; and some mention of rurality in the abstract or full text. The search process yielded articles that mentioned at least one term from each of these three rows.

These search terms and databases are meant to encompass an interdisciplinary approach. We anticipated that economics, public policy, behavioral science, and social science research outlets have relevant research worth examining. Citations and abstracts were imported into the Covidence online software platform which removes most duplicate entries and provides a tracking system for screening titles, abstracts, and full text and comparing the outcomes of coders.

Table 1: Search term strategy for each of the four databases searched

Category	PsycInfo	Communication Abstracts	PAIS	PubMed
Federal Program Terms	"social security" OR "supplemental security income" OR SSI OR SSDI OR "social security disability insurance" OR disability benefits OR DE "Social Security" OR WIC OR SNAP OR "Supplemental Nutritional Assistance Program" OR "Women infants and Children" OR SOAR OR TANF OR disability benefits counsel*	"social security" OR "supplemental security income" OR SSI OR SSDI OR "social security disability insurance" OR disability benefits OR WIC OR SNAP OR "Supplemental Nutritional Assistance Program" OR "Women infants and Children" OR SOAR OR TANF OR disability benefits counsel*	"social security" OR "supplemental security income" OR SSI OR SSDI OR "social security disability insurance" OR SOAR OR TANF OR disability benefits counsel* OR "continuing disability review" OR CDR OR "demonstration project" OR offset	"social security" OR "supplemental security income" OR SSI OR SSDI OR "social security disability insurance" OR disability benefits OR WIC OR SNAP OR "Supplemental Nutritional Assistance Program" OR "Social Security"[Mesh]
Rural Terms	rural	rural	rural	rural OR "Rural Population"[Mesh] OR "Rural Health Services"[Mesh] OR "Rural Health"[Mesh]
Communication and Literacy Terms	communicat* OR outreach OR correspondence OR letter* OR publication OR mail* OR telephon* OR text* OR interview* OR mobile OR literacy OR barrier* OR challenge*	communicat* OR outreach OR correspondence OR letter* OR publication OR mail* OR telephon* OR text* OR interview* OR mobile OR literacy OR barrier* OR challenge*	Communicat* OR Publication OR Letter* OR Correspondence OR Online OR Telephon* OR Mail* OR Text* OR Mobile* OR "In person" OR Interview* OR "Field Office" OR "Home visit" OR Outreach OR Literacy OR Barrier* OR Challenge*	communicat* OR outreach OR correspondence OR letter* OR publication OR mail* OR telephone OR text* OR interview* OR mobile OR literacy OR barrier* OR challenge*

Inclusion and exclusion criteria are outlined in Table 2. We excluded any article not related to communication dissemination. This excluded any article that simply summarized different patterns of program enrollment by demographic characteristics unless it addressed some aspect of program knowledge among the eligible population.

Table 2: Framework for determination of eligibility of scoping review

Criteria	Determinants
Language	English
Population	Must be U.S. Program and analysis of U.S. residents
Publication date	Between 2012 and 2022
Reference period	Data (administrative or otherwise) analyzed must be 2010 or later, regardless of date of publication
Topic	Must be related to federal or state policies, how information is shared and/or how knowledgeable the target population is about the program

While we have a particular interest in identifying differences by geography (e.g., rural versus nonrural), the articles screened did not need to specify rurality in its findings because one of our research questions addresses differences across demographic groups broadly defined.

Two coders, who are authors, independently reviewed the articles in a two-step process. First, each of the two coders reviewed the titles and abstracts of 278 studies identified through the four-database search strategy. Coders evaluated whether articles met the inclusion criteria. Each coder could identify a study as excluded (not in scope), consider for full text review, or “unsure.” Studies that were identified as excluded by both coders, were not considered further. Studies where one coder coded as “unsure” and the other excluded were also excluded. In cases where one coder flagged a study for full text review and the other coded as excluded, one coder reviewed to check that the publication date was since 2012 (objective criterion). If not, the study went to full text review along with the others coded as such by both coders. In total, 72 studies

underwent full text review by the two coders. At this stage, articles were coded as either included in the review or excluded. For those excluded, the coders had to indicate the reason why (publication date, target population, or not on topic). In instances of disagreement, the coders met to discuss whether to include the articles in question. Figure 1 displays this process, following PRISMA guidelines. At the end of this process, 16 articles in total were extracted.

The retained articles underwent a recording process to summarize findings. In the recording process, the research team identified the citation information (author, year), research method used (e.g., qualitative, quantitative), the federal or state program studied, primary findings that relate to knowledge and communication strategies as identified in the research questions (how knowledge varies by demographic group, barriers to information, program outreach successes, and recommendations related to dissemination), and their relevance to rural communities (see Table 3). These records comprise our data, which we summarize thematically below.

Figure 1: PRISMA reporting of scoping review references screened and included

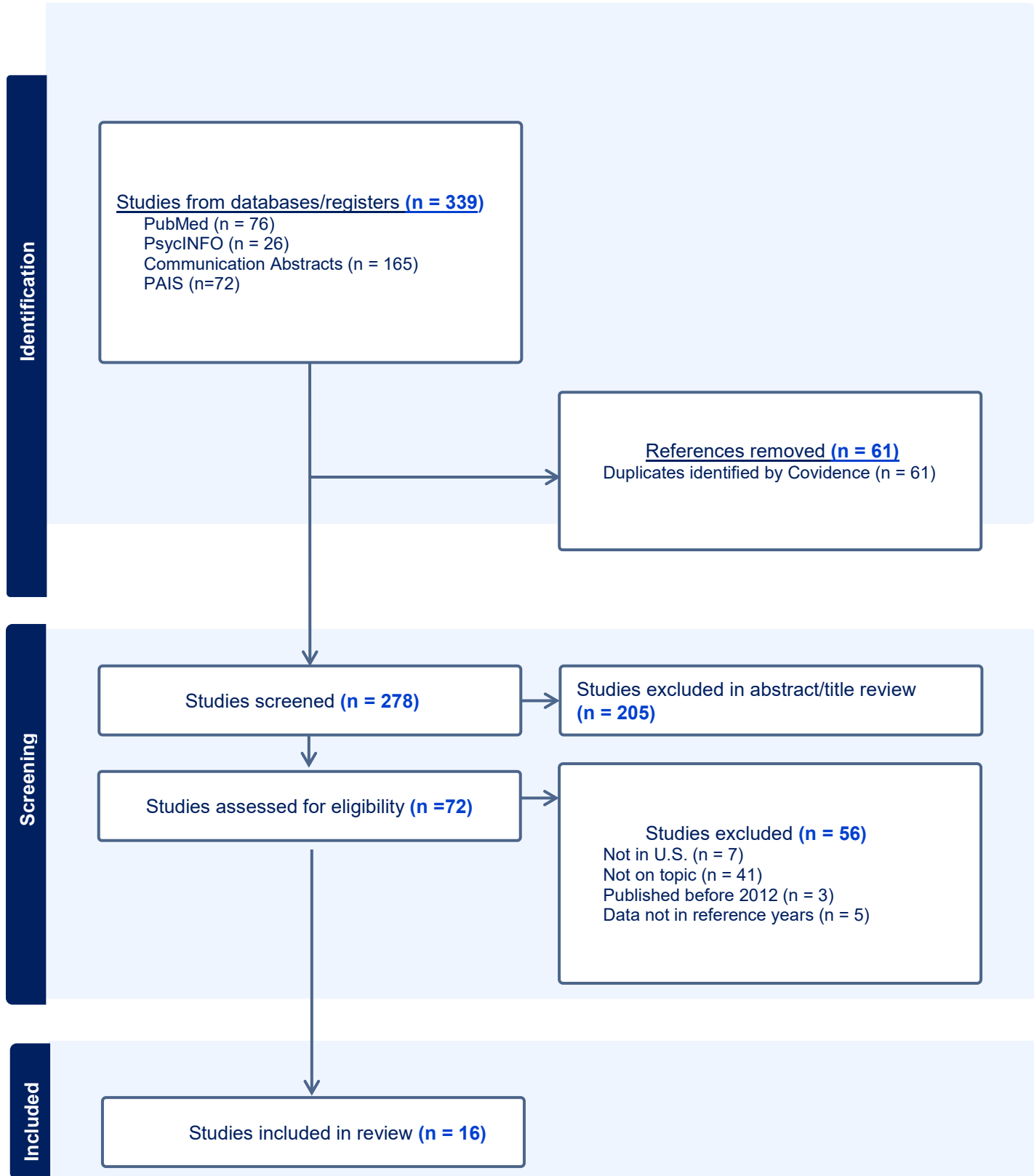


Table 3: Characteristics of included sources

Authors and year of publication	Publication	Type of study	Program focus	Knowledge and Communication Strategies				Relevance to rural communities
				Knowledge by Demographic group	Barriers to information	Program outreach successes	Recommendations for information dissemination	
(Armour 2018)	American Economic Journal	Quantitative analysis of secondary survey data	SSA DI		Fewer official communications impacts program knowledge and, in turn application behavior.		Mailed communications consistently improve knowledge and understanding of programs.	Given that the older, work-limited population is overrepresented in rural communities, these findings are particularly applicable.
(Bland and Bolas 2014)	World Medical and Health Policy	Qualitative description of an outreach program	SSA DI		Appointments and medical documentation are difficult to manage for the population who are unhoused and/or experience serious mental illness	Having someone knowledgeable identified as the applicant's representative is useful in producing a strong application (as in this SOAR initiative)		For rural communities with an unhoused population, identifying specialists who may support in their application for services may help with information dissemination and program uptake.
(Dennis, et al. 2014)	Psychiatric Services	Qualitative review of practices in jails and prison systems	SSI, Medicaid	Those recently released from prison may be unaware of DI benefits they may be eligible for and that DI benefits may	Stigma associated with both being in prison and with applying for disability benefits may prevent those	Providing continuity of care between prison and release is key to getting eligible folks benefits.	Identify community specific stakeholders as collaborators in connecting those about to be released from prison with a community provider	A disproportionate number of prisons are in rural areas

Authors and year of publication				Knowledge and Communication Strategies				Relevance to rural communities
				Publication	Type of study	Program focus	Knowledge by Demographic group	
				bring medical insurance.	who are eligible from seeking information		who can support DI application.	
(Diebold and Camilleri 2020)	Cambridge University Press	Quantitative analysis of primary survey data	SSA Survivor benefits	Overall, most workers are not well informed about survivor benefits	Receiving information about the benefit impacts behavior although it seems there is limited public dissemination on survivor benefits	Information dissemination that highlights how benefits may vary seems to be useful, the public should not be assumed to be knowledgeable about how their behavior may impact their benefits		These findings are useful in considering that program-specific information can inform the public. Consider dissemination around programs that are most under-utilized in specific rural communities.
(Dunn et al. 2021)	Journal of Nutrition Education and Behavior	Qualitative summary of state programs materials	SNAP (during COVID-19)	May vary by state depending on how information is communicated at the local level.	During COVID-19, most states did share information about eligibility and enrollment procedures online. However, most did not provide information about nutrition or health in their rapid SNAP	Online communication from trusted sources can improve information access and may improve outcomes among high-risk communities. State SNAP agencies could		This analysis considers variation by state rather than rurality, but it demonstrates that when access to information varies by state that it may affect enrollment. The same may

Authors and year of publication Publication Type of study Program focus				Knowledge and Communication Strategies				Relevance to rural communities
				Knowledge by Demographic group	Barriers to information	Program outreach successes	Recommendations for information dissemination	
					Online Purchasing Pilot expansion.	develop and test policy, systems, and environmental interventions and informational materials to provide this information in the virtual marketplace.		apply to regional variation and what information is shared in county, district, or town websites
(Haynes-Maslow et al. 2019)	American Journal of Health Promotion	Qualitative analysis of in-depth interviews & surveys	SNAP-Ed and related		Lack of options for healthy food and physical activity; infrastructure to reinforce messages taught in class, including funding restrictions and transportation; program staff being seen as “outsiders”	Partner with other organizations to increase recruitment and retention of participants; get buy-in from local leaders; offer on-the-ground technical assistance and training; find captive audiences for direct-education programming; recruit staff from the		This analysis was specific to rural communities and identifies some of the cultural and structural barriers, including viewing program staff with skepticism and finding transportation for participants

Authors and year of publication	Publication	Type of study	Program focus	Knowledge and Communication Strategies				Relevance to rural communities
				Knowledge by Demographic group	Barriers to information	Program outreach successes	Recommendations for information dissemination	
						community being served		
(Kennedy and King 2014)	Social Security Bulletin	Quantitative analysis of administrative data	SSA DI	Homeless population is under enrolled in DI programs given their disability prevalence. Both lack of knowledge and systemic barriers may be causing this disparity.	Lack of medical evidence and difficulty navigating the disability application process for the homeless population	Those in a demonstration project where facilitators support application efforts were more successful due to their ability to expedite and ensure all needed medical information is provided.	Having a facilitator do outreach and manage the SSI application process can support knowledge and access to benefits for the homeless population.	Rural programs to support the unhoused could incorporate recommendations to reduce disparities in SSI update among this population.

Authors and year of publication				Knowledge and Communication Strategies				Relevance to rural communities
				Publication	Type of study	Program focus	Knowledge by Demographic group	
(Messel et al. 2022)	Social Security Bulletin	Quantitative analysis of secondary survey data	SSA DI	Three quarters of adults are aware of DI programs, but some demographic groups are less likely to be knowledgeable. This includes: younger people; those who are Asian/Pacific Islander, non-Hispanic Black, or Hispanic; people without a high school diploma.	The public may not understand eligibility requirements and determination process timeline. People of color in particular face structural barriers to access this information.			Those with less education are overrepresented in rural communities and this is a group experiencing a knowledge gap. Efforts could be targeted to reach these individuals in particular.
(Miller 2018)	The New York Times	Newspaper article sharing first-person accounts	SSA OAS & DI	Those with disabilities may be most affected by field office closures as their transportation options are more limited and video kiosks are often not accessible	Vision/hearing accessibility of video kiosks; transportation (limited public transit); Calling field offices on the phone without an appointment leads to busy signals, no response	Video kiosks in public libraries in places where in person services are not available or have been closed		These efforts to bridge the digital divide could be incorporated into outreach strategies, but attention should be paid to accessibility

Authors and year of publication				Knowledge and Communication Strategies				Relevance to rural communities
				Publication	Type of study	Program focus	Knowledge by Demographic group	
(Miller 2020)	The New York Times	Newspaper article sharing first-person accounts	SSA OAS & DI		The number of paper statements mailed has decreased substantially as more people utilize online statements. However, for those who do not use the internet, this may create a barrier to learning about program availability and eligibility.			Digital divide & broadband access: Older, Lower-income, less-educated, nonwhite and rural residents are all less likely to use the internet than the general population. Several of these demographic groups are substantially overrepresented in rural areas.
(Moore et al. 2019)	Evaluation and Program Planning	A participatory mixed methods study of key stakeholders	SNAP		Stigma, fear, and mistrust are barriers to some seeking information	Identifying the community's existing resources, knowledge, and networks from which to capitalize and build new programs; considering the historical traditions of the community-the attitudes	A complex system model was successful in expanding access to food security assistance after learning a lot about the community from community members	Think beyond geospatial limitations of rural places when it comes to program information dissemination; consider the community context more broadly (politically, culturally, etc.)

Authors and year of publication Publication Type of study Program focus				Knowledge and Communication Strategies				Relevance to rural communities
				Knowledge by Demographic group	Barriers to information	Program outreach successes	Recommendations for information dissemination	
						and behaviors of residents		
(Peterson et al. 2019)	Social Security Bulletin	Quantitative analysis of secondary survey data	SSA	Knowledge varies by ethnicity and language: More Hispanic residents and non-native English speakers are eligible for Social Security benefits but fewer of them apply	Preferences for how to receive information seems to vary by demographic group, so single dissemination campaigns may not be equally effective for all		Financial literacy campaigns may have the byproduct of increasing knowledge about SSA programs; online retirement planning webinars and information about how to apply for SSA benefits may be particularly useful for the Hispanic population	Differences in knowledge for Hispanic populations may affect rural communities with a high concentration of Hispanic residents. On average, rural communities have fewer Hispanic residents compared to non-rural places. But in rural communities with a Hispanic population, the prevalence may be very high.

Authors and year of publication				Knowledge and Communication Strategies				Relevance to rural communities
				Publication	Type of study	Program focus	Knowledge by Demographic group	
(Rein 2021)	The Washington Post	Newspaper article sharing first-person accounts	SSA OAS & DI		Some field offices are closing, creating a gap for people who do not have computer access. In addition, hold times calling by phone are lengthy and paperwork required is extensive			When field offices close in rural areas, many may need to use online resources. For communities without broadband access, this may create large disparities in accessing SSA services.
(U.S. Government Accountability Office 2022)	GAO Report	Quantitative analysis of administrative data; Qualitative summary of interview data	SSA OAS & DI	Fewer people with disabilities from low-income households are accessing benefits, suggesting a knowledge gap	Those with limited English proficiency, those experiencing homelessness, those in rural areas, individuals with low incomes, individuals with disabilities, and those without legal representation in the disability appeals process each have barriers to learning about SSA eligibility	Expanded drop-boxes at field offices; expanded remote access to telephone and online services; special mailers to encourage applications; social media campaigns in English and Spanish; follow-up to previously unrepresented claimants	Online application in English and Spanish should be widely available; The People Facing Barriers initiative, a series of targeted strategies to simplify and expand access to SSA programs for underserved individuals could assist with SSI applications. Hiring of field office Vulnerable Population Liaison (VPL) and Vulnerable Population Expert (VPE) to handle this new workload.	Disparities by language, disability status, income, age, and race/ethnicity are relevant to rural communities where there is higher rate of disability, low income, older adults.

Authors and year of publication				Knowledge and Communication Strategies				Relevance to rural communities
				Publication	Type of study	Program focus	Knowledge by Demographic group	
(Vitt and Smith 2022)	Social Security Bulletin	Qualitative analysis of interviews and printed/online resources	SSA OAS		Private employers used to offer education around Social Security in their financial education programs, but these have largely been phased out		Incorporating trainings on "my Social Security" among new employees at private companies, among enlisted service members of Armed Forces, and in secondary and postsecondary schools	Rural residents are overrepresented in the military and including formal training about Social Security in Armed Forces orientations could have lasting impacts to improve access and enrollments
(Wright et al. 2019)	Oxford University Press	Quantitative analysis of primary survey data	Food pantry utilization	Veteran population may have specific needs	Those who lack a residential address may be ineligible to apply; difficulties with the application process	Collaborating with other community organizations and offering culturally sensitive recruitment materials was effective	Use a culturally competent information dissemination and enrollment approach; Partner with community organizations to reach at-risk populations; train pantry staff on military culture; consider pulling from existing community resources that are already serving the population at risk; offer SNAP enrollment information at venues where	Veterans are likely to reside in rural areas, but beyond the veteran population, considering the importance of the cultural context of the region could benefit planners in rural communities.

Authors and year of publication	Publication	Type of study	Program focus	Knowledge and Communication Strategies			Relevance to rural communities
				Knowledge by Demographic group	Barriers to information	Program outreach successes	
							people frequently utilize this benefit

Results

Several themes emerged from the articles identified through this scoping review. We have summarized these below into three broad categories.

Knowledge of programs and impact of changes to communication

Knowledge of SSA programs does vary by program type and it is important to consider how changes to communication methods may affect knowledge, enrollment, and usage of programs for which people are eligible. For instance, most people are not well informed of Survivors Insurance (SI) benefits. Details on how age at claiming OA benefits may impact SI is lacking: This information is not in the traditional mailed Social Security statement (Diebold and Camilleri 2020).

Taking a historical perspective, it is useful to pay attention to how U.S. residents have traditionally learned about available state and federal programs and how this has changed over time. Traditionally, many workers learned about OASDI benefits during onboarding through their employers. But this training occurs infrequently today (Vitt and Smith 2022). Beyond how this may better inform the age at which old-age (OA) benefits are taken, knowledge of OA also affects claiming of DI benefits. Mailed benefits statements remind individuals of this benefit and increase the likelihood that eligible individuals will enroll in DI (Armour 2018). Eliminating mailed communications appears to have affected both types of SSA programs (SSI and OASDI).

As mentioned in the introduction, SSA has moved much of its programmatic information, including lifetime earnings statements, into its online *my* Social Security platform, largely eliminating annual mailed statements. In addition, with the COVID-19

pandemic, many in-person services were suspended, creating a need for alternative communication approaches. Particularly in rural communities, transportation to field offices can be a barrier, with limited and often overstretched public transit options (Miller 2018). Expanding other communication options may benefit rural residents so long as there are accommodations made to account for those who may not have a computer or internet or for those with a vision or hearing disability. While public library video kiosks dedicated for community members to communicate with SSA field office employees is a promising practice, those with difficulty hearing or seeing report challenges engaging this way (Miller 2018). In addition, having a well-staffed telephone line, particularly in areas where offices are closed or not easily reachable, could provide essential help beyond those calls only available by appointment (Rein 2021). The shift to online-only communications, at present, will still disproportionately exclude lower-income, less educated, older rural residents who are not as likely to have access to the internet (Miller 2020). Beyond this, different demographic groups vary in their preferences for how they wish to receive information on benefits availability and other financial information, suggesting a single mode of communication would not be sufficient for equity in access (Peterson et al. 2019).

Community-specific context

A second theme that emerged from this scoping review was the importance of community context, both the specific geo-social and cultural spaces as well as the communities that emerge from shared experiences of marginalization. With respect to the latter, the studies examined here note that those who are unhoused (Kennedy and King 2014) and/or experiencing severe mental illness (Bland and Bolas 2014), those

recently released from prison (Dennis et al. 2014), those with limited English language proficiency (U.S. Government Accountability Office 2022; Peterson et al. 2019), and veterans (Wright et al. 2019) all may be missed by many forms of communication about federal and state programs. Each of these groups have higher than average levels of disability prevalence and may likely be eligible for DI benefits; however, the documentation necessary to apply may not be readily available due to their circumstances, exacerbating the challenges around lack of knowledge of eligibility and enrollment. Some small scale programs have had success with one-on-one recruitment and support during application (Bland and Bolas 2014; Kennedy and King 2014). In an attempt to translate this to a larger scale, the hiring of Vulnerable Population Liaisons (VPL) and Vulnerable Population Experts (VPE) in field offices could help handle the workload associated with complicated cases (U.S. Government Accountability Office 2022).

On the former point of community context: Enrollment in programs may vary due to inconsistencies in how program information is shared on state and local websites (Dunn et al. 2021) and distrust over sharing information with those outside of the community (Haynes-Maslow et al. 2019). While federal programs such as SSI and OADSI may have a central landing place online, many individuals may first start with their state and local websites or offices to seek information. If local resources vary, this may lead to uneven outcomes, a problem that may not be easily remedied.

Federal offices can learn lessons from research focused on state- and local-level programs. For local outreach, partnering with community organizations who have a similar target population allows the program to pool resources and provide for a shared

place to seek information that is culturally competent (Haynes-Maslow et al. 2019). Identifying local community members to provide technical assistance can add legitimacy to the information shared, increasing recruitment and retention of participants. These community stakeholders can also be beneficial in reaching underserved populations facing vulnerabilities (Dennis et al. 2014; Wright et al. 2019), whether online or in other ways. For instance, among the veteran population, many face difficulty with understanding their eligibility to the public benefits programs as well as with the application process. Using a culturally competent information dissemination and enrollment approach can help (Wright et al. 2019).

Group-specific barriers that disproportionately affect rural communities

A third theme that emerged from this scoping review was that some barriers to information about and enrollment in government programs are often specific to demographic groups, particularly within the rural context. A large proportion of the population seeking Social Security benefits rely on in-person offices to apply for and get information about the benefits. With in-person offices shut, as during the COVID-19 pandemic, people without internet access struggled to get assistance with Social Security (Rein 2021). With substantially fewer paper statements mailed by SSA, those without internet access may be less likely to make informed decisions about benefits and may be less aware of available benefits available to them (Armour 2018; U.S. Government Accountability Office 2022). Lower-income less-educated, nonwhite, and rural workers are all somewhat less likely to use the internet and, therefore, mail and in-person services remain indispensable to this population (Miller 2020).

Another tangible barrier to many, particularly those with disabilities, those who are low-income, and those in rural areas is transportation. If traveling to an in-person office is necessary or helpful, finding accessible, affordable, and convenient transit may be difficult (Miller 2018). Some transportation subsidies are only available for specific purposes (Haynes-Maslow et al. 2019) and navigating the maze of rules can be difficult.

One additional barrier to program uptake among those in marginalized communities may be the stigma associated with using government programs. A study conducted in the rural communities of Northern Wisconsin found that people who were food insecure were still hesitant to fill out the program evaluation forms for a Food-Share Outreach Program due to stigma, fear or lack of trust (Moore et al. 2019). Another study found that the stigma associated with formerly being in prison exacerbated the stigma associated with applying for disability benefits (Dennis et al. 2014). This may prevent some from other marginalized communities who are eligible for public benefit programs from seeking information.

Discussion

Federal and state benefit programs are meant to offer financial relief to U.S. residents facing the most vulnerabilities. For example, consider the success of OASI in reducing the 65-and-older poverty rate from around 50% in 1935 to 9.5% in 2013. In 2017, over 15 million seniors avoided poverty as a result of Social Security payments (Social Security Works 2020). Using multiple and diverse communication methods for programmatic information can help maintain and grow this success, particularly in rural communities where the number of older residents and those with disabilities are overrepresented.

Federal programs can consider utilizing aspects of some local programs designed to improve communication and outreach. For instance, the hiring of Vulnerable Population Liaisons to manage outreach and offer specialized support during application could provide additional support to the most challenging cases, even if this support is not at the level of the demonstration projects that were successful in individual communities (Bland and Bolas 2014; Kennedy and King 2014). Many of the unhoused population in particular may be eligible for DI benefits but they may experience barriers collecting the necessary documentation due to their inability to find consistent medical care within the same provider system, and then find a manner to store it (Kidder 2023). This may be especially useful to rural communities as we consider the prevalence of some of these populations facing the most vulnerabilities. For instance, because the majority of prisons are in rural areas (Porter et al. 2017), efforts tailored to support program applications of those recently released from prison could principally benefit rural communities.

Beyond these more complicated cases, many prospective program applicants could benefit from an online enrollment system that is fully accessible to those with a variety of difficulties, whether due to functional difficulties such as vision or due to internet literacy. Plain language forms that have been thoroughly tested for accessibility could do much to reduce the demographic disparities observed — an outcome that would particularly benefit the rural community — but also could reduce expenses.

Similar to digital literacy, making efforts to mitigate disparities in financial literacy could benefit communication around SSA programs, as the two are correlated. Providing financial literacy at specific points in the life course — for instance, in

secondary school, at job orientations, and as part of military training — can improve knowledge of SSA program relevance for individuals and create more informed decisions around timing of benefits receipt (Vitt and Smith 2022). This could notably improve the knowledge of rural residents if financial literacy were formalized as part of military education, as members of the armed forces are disproportionately from rural areas (Cowper Ripley et al. 2017).

Finally, any efforts that can be made to reduce stigma over program participation may go a long way to increase enrollment among many individuals (Lasky-Fink and Linos 2022). Many middle- and upper-income U.S. residents readily make use of OA benefits, income tax deductions for mortgage interest and child care, and other federal benefits that are largely only available to people with more resources, and they do so without stigma (Desmond 2023). To the extent this can be addressed within individual communities with the guidance of existing local institutions, this may offer a starting point.

Knowledge of public benefits programs varies by demographic group and by geographic location of eligible individuals. Communication methods can influence awareness, enrollment and utilization of these programs. Accessible and culturally relevant communication options could ensure equitable access to program information. This includes websites, printed resources, and in-person experiences in field offices or in other public places. Government organizations can use data-driven outreach strategies to educate eligible participants about public benefits programs. Digital

outreach can be made highly targeted to specific audiences and provide information in the primary language of the targeted audience (Hahn et al. 2023).¹

Public benefit programs play a critical role as the economic social safety net for millions of Americans. While public benefit usage is widespread, it does not always easily reach the intended populations communities experiencing the most vulnerabilities. To ensure eligible Americans can access these benefits, additional efforts can be invested at the local, state, and federal levels to ensure beneficiaries are receiving accurate and updated information about public programs, eligibility, and benefits. Findings from this scoping review support additional examination and testing of targeted, custom, and universal communication methodologies for beneficiaries.

¹ Note: This reference offers specific guidelines to address many communication barriers but was not included in our scoping review analysis because it was published after our search.

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