



Understanding the Social Security Communication Needs of Hispanics with Limited English Language Proficiency

Lila Rabinovich and Francisco Perez-Arce

MRDRC WP 2023-476

UM23-09

Understanding the Social Security Communication Needs of Hispanics with Limited English Language Proficiency

Lila Rabinovich

University of Southern California

Francisco Perez-Arce

University of Southern California

October 2023

Michigan Retirement and Disability Research Center, University of Michigan, P.O. Box 1248.
Ann Arbor, MI 48104, mrdrc.isr.umich.edu, (734) 615-0422

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 RDR18000002-05. 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.

Regents of the University of Michigan

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



Understanding the Social Security Communication Needs of Hispanics with Limited English Language Proficiency

Abstract

Although the Social Security Administration already provides information to the general public in Spanish, these efforts could be further bolstered by a better understanding of how best to reach the more than 20 million individuals with limited English proficiency (LEP). Through a mixed-methods study, we provide initial insights into the Social Security communications needs and preferences of the largest group of LEP individuals: Spanish speakers. We find a statistically significant knowledge gap about Social Security between LEP Hispanics and other population groups. A substantially higher proportion of LEP Hispanics report not having any sources of information about Social Security, which may be a consequence of LEP Hispanics having fewer people in their social network who are knowledgeable about Social Security benefits. LEP Hispanics are less likely to receive relevant information from their employers and from financial institutions or other for-profit institutions. They are slightly more likely than other groups to receive information from the media. Qualitatively, we find high transaction costs for LEP Hispanics when seeking information or applying for safety net programs due to language barriers and uncertainty about eligibility, which may chill information-seeking and program take-up. The perception of potentially fraught in-person interactions mixed with uncertainty about the accuracy of online sources limits information options for LEP individuals. Typically, participants reported learning about programs in schools, healthcare settings (especially hospitals and clinics), and through community organizations and events. Understanding the most common institutional interactions among LEP Hispanics may contribute to developing more effective outreach strategies.

Citation

Rabinovich, Lila, and Francisco Perez-Arce. 2023. "Understanding the Social Security Communication Needs of Hispanics with Limited English Language Proficiency." Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper; MRDRC WP 2023-476. <https://mrdrc.isr.umich.edu/publications/papers/pdf/wp476.pdf>



Background

According to United States census data, there are approximately 20 million adults with limited English proficiency (LEP) in the country, of whom more than 65% are Spanish speakers of Hispanic origin or descent. Having limited English proficiency has important implications for security and well-being in the United States; it has been identified as a barrier to economic security (Wilson 2014; Chiswick and Miller 2009;) and to access to and quality of health care (Fischer et al. 2021; Yeo 2004; Timmins 2002; Ohtani et al. 2015; Pippins et al. 2007; Leiyu et al. 2009). Although potentially a critical source of retirement and disability insurance among this group (Romig 2023; Yoong et al. 2015; Rabinovich et al. 2017), Hispanics are less knowledgeable about Social Security (Yoong et al. 2015; Rabinovich et al. 2017; Knapp and Perez-Arce 2022), which is likely to be even more pronounced amongst Hispanics with low English proficiency. Clarity in the communication about Social Security can affect important decisions, such as the timing of the claiming of retirement benefits (Perez-Arce et al. 2023).

The Social Security Administration already provides information to the general public in Spanish. However, these efforts could be further bolstered by a better understanding of how best to reach Spanish speakers. For instance, recent data shows that non-English speakers use in-person Social Security resources at a higher rate than English speakers (Farid et al. 2023), which suggests that efforts to promote online resources may be more effective for other groups.

Through a mixed-methods study, this study aims to provide initial insights into the Social Security communications needs and preferences of the largest group of LEP

individuals: Spanish speakers. The study aims to provide insights for Social Security communication, information, and outreach that may also inform approaches to reach other underserved populations.

Approach

The quantitative analyses are based on the nationally representative Understanding America Study (UAS) internet panel that includes over 13,000 U.S. adults. Differently from other internet-based panels, the UAS recruits participants from U.S. postal records, which is key to achieving representativeness. UAS participants answer surveys one to two times a month on diverse subjects, from demographics to financial and health matters (Alattar et al. 2018). Since 2015, the UAS has conducted four rounds of surveys measuring Social Security knowledge, four rounds asking about sources of retirement and Social Security information, and two rounds asking about people's knowledge and perceptions of Social Security disability programs.

The quantitative approach consists of a comparison of the relevant outcome variables between Hispanic respondents with LEP versus other Hispanics and the general population. While the UAS does not include a direct measure of English language proficiency, our research methodology capitalized on the available paradata pertaining to the language used to respond to the survey, as well as questions from other UAS surveys about the language typically used at home. Using the other groups as comparisons, we identify specific domains where the knowledge of LEP Hispanics is particularly lacking, as well as the channels through which they acquire information, and their preferences for obtaining such information.

Note that our measure of LEP status is a proxy. It is not a direct measure of language proficiency. Indeed, it is likely that many respondents included as LEP by the proxies actually have a high level of English proficiency (some people speak Spanish at home and may choose to answer surveys in Spanish). Therefore, we interpret our results as lower bounds of the actual disparities: The differences between LEP-Hispanics are at least as large as our results indicate.

We examine differences in outcomes across LEP status and compare them with differences across race and ethnicity. In addition to LEP status, all our regression models include indicator variables for the following groups, coded to be mutually exclusive: non-Hispanic white respondents (“white” in the rest of the paper); non-Hispanic Black (“Black”); Hispanics of any race (“Hispanics”), and other non-Hispanics who are not Black or white (“other nonwhite”).

Our outcome variables measure knowledge and perceptions about the Social Security retirement and disability programs. We present results from models conditional on other factors such as age, gender, education, income, and wealth.

The aspects of the knowledge we analyze include:

- knowledge scores about Social Security’s Old-Age and Survivors Insurance (OASI) program, including how benefits are calculated, how claiming age affects benefits, eligibility for spousal and survivor benefits; and
- knowledge about disability programs, both Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) disability

programs, including knowledge about eligibility rules, how to apply, about their own eligibility, and rules about substantial gainful activity..

All UAS panelists are invited to take surveys on Social Security every two years. We use the most recent surveys, including UAS 457 for knowledge about the Social Security's OASI and SSDI programs; UAS 459 for channels of information; and UAS 322 for knowledge about disability programs. This data was retrieved from the June 2023 release of the UAS comprehensive file, which also contains responses from many surveys that we use as control variables and for auxiliary analyses.

The qualitative phase of the study consisted of eight focus (two in person and six online) groups with Spanish speakers with limited English proficiency, screened using the US Census questions on language use:

1. Do you speak a language other than English at home? [If answer is yes, then]:
2. What is this language? [If answer is Spanish, then]:
3. How well do you speak English? (a) Very well; (b) Well; (c) Not well; (d) Not at all.

Those who respond b-d in question 3 would be considered LEPs by the U.S. Census Bureau; following this designation, they are eligible to participate in our study.

The six online groups allowed us to include participants from across the country. The two in-person groups were composed of individuals with low or no internet literacy, thus ensuring we had the perspectives of individuals who do not typically conduct online transactions. We screened for internet literacy with questions about types of activities

conducted online (shopping, banking, social media, google, whatsapp, etc.), and a self-reported comfort with the internet.

The focus groups (conducted in Spanish) aimed to yield insights into questions including: (a) general Social Security attitudes/beliefs, knowledge, and information sources; (b) perceived Social Security information needs; and (c) preferences for effective information channels, sources, and approaches. In order to gain insights about people's experience getting information and conducting transactions with public services, we also asked them about other programs they had knowledge of or experience with, like food stamps; Women, Infants, and Children (WIC); rent relief; unemployment benefits; and others. Before the focus group, participants completed a written questionnaire reporting demographic characteristics and Social Security status and knowledge.

Participants were recruited by a commercial recruitment firm. All focus groups were tape-recorded, and transcribed for later review, coding, and analysis. We used Dedoose qualitative analysis software to support the organization and coding of the raw qualitative data. Following the analytical approach developed by Thomas (2006) and Braun and Clarke (2006), a coding scheme for the raw data was developed through an inductive and iterative approach, closely reading and rereading transcripts to identify codes for labeling and organizing the data. The resulting output was analyzed to identify themes, subthemes, and processes within the data, and develop an understanding of how these relate to one another.

The University of Southern California's Institutional Review Board provided ethics approval for this study.

Quantitative results

We first analyze the differences in general Social Security knowledge. Our data includes an index that measures knowledge of Social Security Old-Age and Survivors Insurance programs (OASI) and SSDI programs. The index is constructed as the sum of the number of correct answers out of 15 questions. We estimate regression models with the index as the outcome variable, indicators for race/ethnicity, a dummy variable for LEP status as the explanatory variables of interest, and gender and age dummies (for 10-year intervals) as control variables. In alternative specifications, we add an additional set of control variables (education categories, income, and wealth).

Table 1 presents results for models that include a short set of control variables (Model 1) and a full set (Model 2), and when using the two different proxies (language at home, and the language used when responding to the surveys).

LEP Hispanics score 0.7 points lower than other Hispanics on the test. Adding a full set of controls does not reduce the magnitude of the LEP status coefficient. To the contrary, the magnitude of the coefficient for LEP in Model 2 increases to -0.85 (the difference with the coefficient in Model 1 is not significantly different). The -0.85 coefficient represents almost 10% of the average score of non-Hispanic white respondents. Adding the coefficients for Hispanic and LEP-status, we get that LEP Hispanics score 1.5 points below non-Hispanic whites of similar characteristics. While non-Hispanic whites score on average 9 points in the tests, an LEP Hispanic of similar demographic and economic characteristics would be predicted to score 7.5. The results using the alternative proxy (based on survey response language), paint a similar

picture. The coefficients for LEP status are larger, as shown in the last two columns of Table 1.

As we noted in the approach, our results use an imperfect proxy for LEP status. Therefore, we conclude that the differences between LEP-Hispanics and the rest of the groups are at least as large as the magnitudes here discussed.

Table 1: Differences in Social Security knowledge by LEP Status: OASI

	LEP proxy: Language at home		LEP proxy: Survey response language	
	Model 1	Model 2	Model 1	Model 2
LEP Status	-0.693*** (0.187)	-0.853*** (0.206)	-1.155*** (0.116)	-0.921*** (0.111)
Hispanic	-1.074*** (0.087)	-0.870*** (0.091)	-1.400*** (0.125)	-1.140*** (0.120)
Black	-1.313*** (0.094)	-1.039*** (0.101)	-0.322*** (0.118)	-0.409*** (0.113)
Other nonwhite	-0.353*** (0.088)	-0.464*** (0.093)	-1.408*** (0.432)	-1.148*** (0.410)
Observations	7,383	6,355	4,856	4,830
R-squared	0.216	0.287	0.191	0.271
Controls	Age and Gender	All	Age and Gender	All
Mean dependent variable for white	8.928	8.966	9.067	9.068

Source: Authors' calculations using the June 2023 UAS Comprehensive File (knowledge data from UAS 457).

Notes: Analyses all use the Social Security knowledge index described in the text. First two columns use language spoken at home as proxy for LEP status; last two columns use language of survey response as proxy. Model 1 includes only demographic controls for gender and age categories while Model 2 includes educational attainment, income, and wealth. Asterisks indicate results are statistically different from zero: * (10%), ** (5%), *** (1%).

Interesting patterns emerge when looking at separate regressions for each question as individual variables. The regression models are like the ones above, but where the dependent variable is an indicator for whether the respondent correctly answered a specific question. By analyzing the coefficients on *LEP status* across questions on different topics, we can assess whether the gaps in knowledge are larger on specific topics.

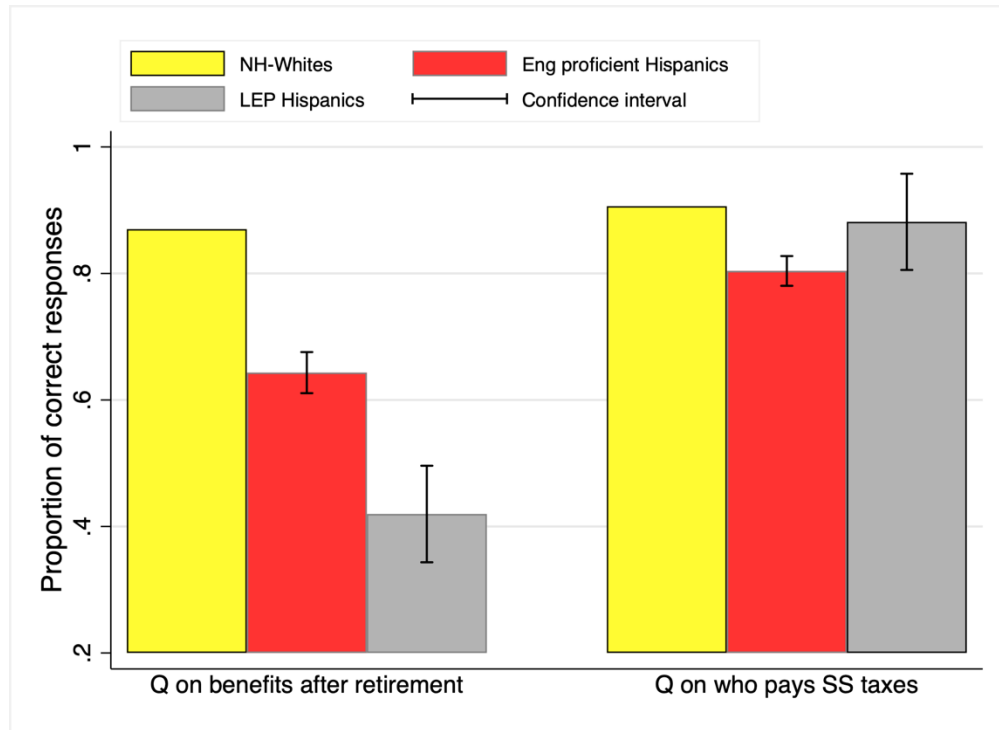
We find that gaps for LEP-Hispanics are particularly severe for questions related to benefits, such as how benefits vary depending on claiming age. On the other hand, there are no discernible gaps on questions related to the funding of the Social Security programs, such as questions on who pays Social Security taxes.

Figure 1 shows the results for two questions that exemplify this pattern. The first set of bars shows the proportion of non-Hispanic whites, English-proficient Hispanics, and LEP Hispanics who correctly answered the true or false question of whether a person must claim Social Security benefits immediately after retirement. There are very large gaps in this question, with over 87% of non-Hispanic whites answering the question correctly, 64% of English proficient Hispanics, and 42% of LEP Hispanics. Fewer LEP Hispanics answered the question correctly than the 50% that would be expected if respondents were randomly answering the test questions.

A contrasting example is shown in the second set of bars, which shows the proportion answering a true or false question about whether workers and employers are both required to contribute to Social Security. In this case, the proportions answering correctly among LEP Hispanics and among the other two groups does not differ. Eighty-

eight percent of LEP Hispanics answered correctly, only slightly under the 91% among non-Hispanic whites.

Figure 1: LEP status and the type of question answered correctly.



Source: Authors' calculations using the Comprehensive File (data from UAS 457). Brackets reflect 95% confidence intervals relative to white respondents.

Table 2 below shows the full set of results. Overall, we observe the pattern of LEP Hispanics doing relatively poorly on questions about benefits. There was a positive coefficient for the question about who pays Social Security taxes (*Source of funds for Social Security*) and a close to zero and insignificant coefficient on the question about taxes for disability (*Taxes paid for SSDI*).

Table 2: Social Security knowledge differences by type of question

Question Topics	LEP Status	Hispanic	Black	Other nonwhite
How OASI benefits are determined	-0.043	-0.045***	-0.031*	-0.033*
Dependent spouse eligibility for benefits {T/F}	-0.058*	-0.160***	-0.106***	-0.053***
Claiming age impact on benefits {T/F}	-0.052**	-0.091***	-0.138***	-0.066***
Benefit adjustments for inflation {T/F}	-0.037	-0.180***	-0.083***	-0.050***
Source of funds for Social Security {T/F}	0.078**	-0.102***	-0.120***	-0.046***
Taxes paid for SSDI {T/F}	-0.013	-0.062***	-0.053***	-0.033***
Child eligibility for survivor benefits {T/F}	-0.081***	-0.074***	-0.053***	-0.065***
Spouse eligibility for survivor benefits {T/F}	-0.049	-0.125***	-0.154***	-0.039**
Claiming requirements upon retirement {T/F}	-0.224***	-0.229***	-0.215***	-0.103***
Early eligibility age	-0.089**	-0.206***	-0.208***	-0.131***
Full retirement age	-0.067*	-0.118***	-0.125***	-0.034**
Relationship between age stopped working and age OASI benefits are claimed	-0.055	-0.184***	-0.166***	-0.081***
What are delayed retirement credits	-0.052	-0.116***	-0.135***	-0.021
Eligibility for delayed retirement credits	-0.060*	-0.027*	-0.021	0.010
Limitations to earning delayed retirement credits	-0.029	-0.045***	-0.050***	-0.014
Substantial Gainful Activity rule	-0.006	-0.052***	0.009	-0.003

Source: Author's calculations using the June 2022 UAS Comprehensive File (knowledge data from UAS 457 and UAS 551)

Notes: Outcome measure is an indicator for whether the question was answered correctly. Results from regressions that include age and gender controls. {T/F} = True/False question (i.e., 1/0, respectively). All other questions require a multiple-choice response or involve typing the correct number. The questions and correct answers are available in the documentation for UAS 457 in the UAS data pages <https://uasdata.usc.edu/survey/UAS+457>, except for the question on Substantial Gainful Activity which can be found in the documentation for UAS 551 <https://uasdata.usc.edu/survey/UAS+551>, Asterisks indicate results are statistically different from zero: * (10%), ** (5%), *** (1%).

In Table 3 we show disparities in knowledge about disability programs (SSDI and SSI disability) between LEP Hispanics, and the rest. The disparities are in the same direction as the differences presented in Table 2 for the OASI Program. LEP Hispanics

know significantly less than other Hispanics and non-Hispanic whites, both in terms of SSDI and SSI knowledge.

Table 3: Differences in Social Security knowledge by LEP Status: SSDI and SSI

	SSDI		SSI	
	Model 1	Model 2	Model 1	Model 2
LEP Status	-1.836*** (0.253)	-1.517*** (0.263)	-0.621*** (0.098)	-0.466*** (0.103)
Hispanic	0.075 (0.107)	-0.040 (0.105)	0.190*** (0.041)	0.151*** (0.041)
Black	-1.192*** (0.124)	-0.975*** (0.125)	-0.389*** (0.048)	-0.312*** (0.049)
Other nonwhite	-1.048*** (0.113)	-0.863*** (0.113)	-0.257*** (0.044)	-0.170*** (0.044)
Observations	10,434	9,190	10,434	9,190
R-squared	0.070	0.060	0.043	0.030
Controls	Age and gender	All	Age and gender	All
Mean dependent variable for white	8.93	8.97	8.93	8.97

Source: Authors' calculations using the June 2023 UAS Comprehensive File (knowledge data from UAS 322).

Notes: Analyses all use the Social Security knowledge indices described in the text. First two columns use language spoken at home as proxy for LEP status; last two columns use language of survey response as proxy. Model 1 includes only demographic controls for gender and age categories while Model 2 includes educational attainment, income, wealth, and employment controls. Asterisks indicate results are statistically different from zero: * (10%), ** (5%), *** (1%).

The results shown in Tables 2 and 3 are robust to variations in model specification. As shown in those tables, neither the use of alternative proxies nor the inclusion of a rich set of controls result in major reductions of the coefficients for LEP status.

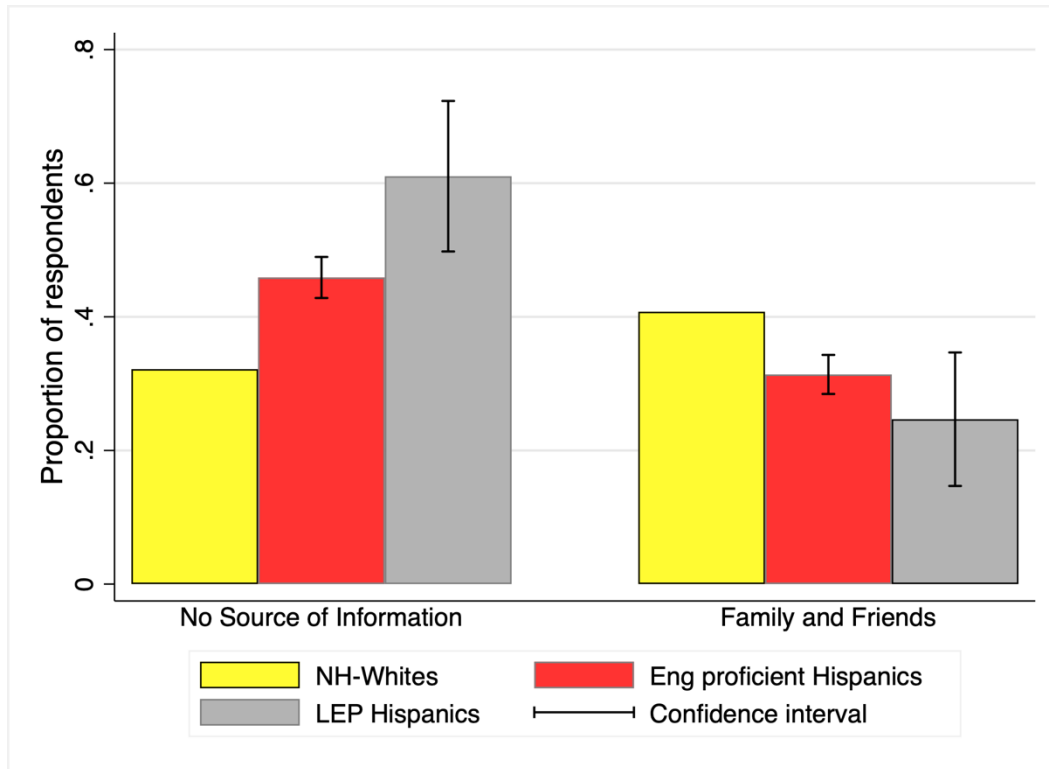
One potential concern with these results, given that respondents take the surveys repeatedly (every two years), is the theoretical possibility that respondents learn from taking the surveys. If it was the case that LEP Hispanics had entered the panel more recently, this could induce bias toward more negative coefficients. In further specifications, we estimated models including controls for the number of times that the respondent had been exposed to the Social Security surveys and found no substantial changes in the results. This result is not surprising given the low or null levels of learning found in earlier studies (Alattar et al. 2019).

LEP Hispanics and sources of information

Without controlling for other factors, we find that LEP Hispanics are 15 percentage points more likely than English-proficient Hispanics, and 29 percentage points more likely than non-Hispanic white respondents to report having no sources of information about Social Security (see first group of bars in Figure 1). A substantial part of that difference in information can be explained by a lower proportion of LEP Hispanics respondents reporting that they rely on family, friends, or colleagues for information about Social Security (25%, compared to 31% of English proficient Hispanics and 41% of non-Hispanic whites).

The lack of information sources could be a source for disparities in Social Security knowledge. LEP Hispanics' low access to information could be partly explained by the fact that they have social circles who are less knowledgeable about Social Security, since social networks are such a critical source of information across all groups. Controlling for a rich set of controls does not change these conclusions (results not shown).

Figure 2: Sources of information



Source: Authors' calculations using the Comprehensive File (data from UAS 459). Brackets reflect 95% confidence intervals relative to white respondents.

We now turn to the specific sources of information used, and how they differ by LEP status. We find important differences between LEP Hispanics, other Hispanics, and the rest of the racial/ethnic groups. Our results, shown in Table 4 below, imply that LEP status is associated with a 0.23 reduction in the probability of receiving information from an employer compared to an English proficient Hispanic. Since one-third (33.7%) of non-Hispanic whites receive information from an employer, our results imply that fewer than 10% of LEP Hispanics would receive information from an employer.

We also find a strong significant difference in terms of the information received from private entities such as banks and other financial institutions. Adding the

coefficients for LEP status and Hispanic, we obtain that LEP Hispanics are about 24 percentage points less likely than non-Hispanic whites to receive information from this source. While about 30% of non-Hispanic whites obtain information from those institutions, fewer than 6% of LEP Hispanics would do the same.

A slight compensation comes from media, from where LEP Hispanics are somewhat more likely than other groups to receive information (7 percentage points).

Table 4: Differences in information sources about Social Security by LEP status and racial/ethnicity

	Employer	Media	Social Security Admin.	Other Gov. Agencies	For Profit Business (e.g., banks)	Nonprofit Orgs.	Other Community Orgs.
LEP	-0.228*** (0.060)	0.073** (0.036)	-0.070 (0.051)	-0.001 (0.018)	-0.106** (0.053)	-0.020 (0.029)	-0.029 (0.020)
Hispanic	-0.023 (0.017)	-0.010 (0.010)	-0.038*** (0.014)	-0.000 (0.005)	-0.136*** (0.015)	-0.005 (0.008)	0.010* (0.006)
Black	-0.025 (0.020)	0.001 (0.012)	-0.027 (0.017)	0.011* (0.006)	-0.174*** (0.018)	0.009 (0.010)	0.017** (0.007)
Other nonwhite	0.035* (0.018)	0.039*** (0.011)	0.003 (0.015)	0.019*** (0.005)	-0.085*** (0.016)	0.010 (0.009)	0.019*** (0.006)
Observations	7,548	7,548	7,548	7,548	7,548	7,548	7,548
R-squared	0.013	0.010	0.131	0.003	0.075	0.030	0.003
Mean dependent for white	0.337	0.0857	0.264	0.0175	0.296	0.0633	0.0239

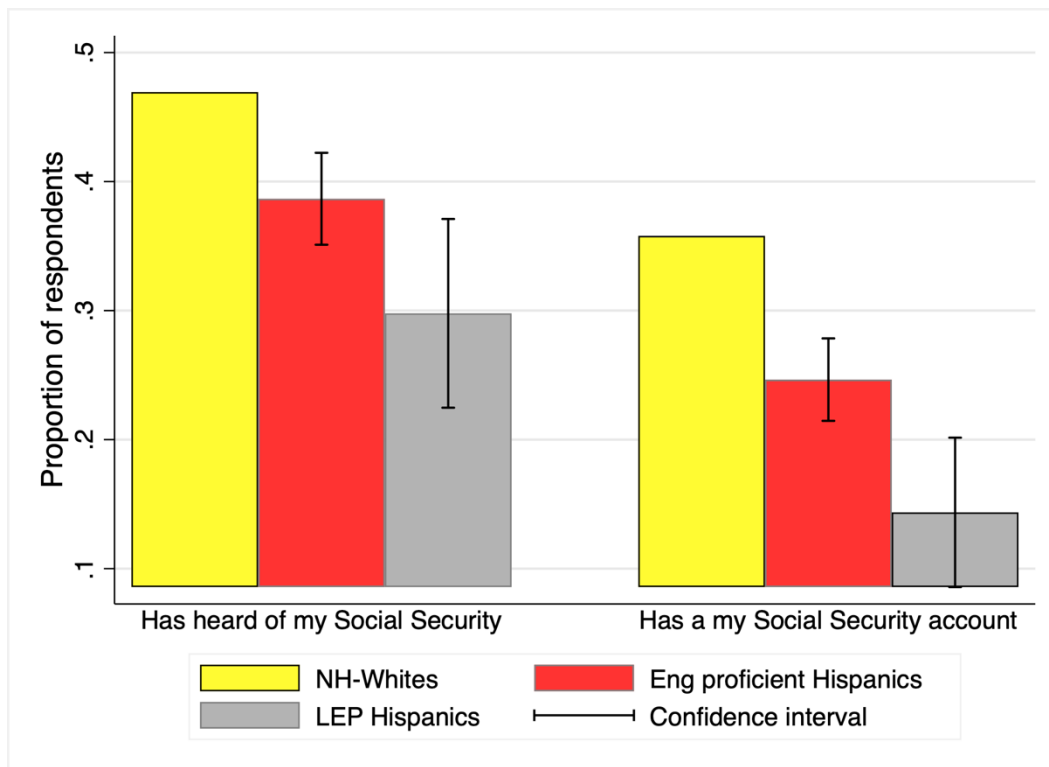
Source: Authors' calculations using the June 2023 UAS Comprehensive File (information source data from UAS 459).

Notes: Demographic controls include gender and age categories. The full set of controls also includes educational attainment, income, wealth, and employment. Asterisks indicate results are statistically different from zero: * (10%), ** (5%), *** (1%).

The online platform *my* Social Security is one of the most important channels of personalized Social Security information (Rabinovich and Perez-Arce 2021). We find

that only about 30% LEP Hispanics have heard of *my* Social Security, and less than 15% have a *my* Social Security account. These numbers are statistically significantly lower than the proportion among English-proficient Hispanics and non-Hispanic whites. This result is perhaps not surprising given that the platform is not available in Spanish.

Figure 3: Awareness and use of *my* Social Security



Source: Authors' calculations using the Comprehensive File (data from UAS 459). Brackets reflect 95% confidence intervals relative to white respondents.

Summarizing the quantitative results, we found that a large significant knowledge gap exists about Social Security programs between Hispanics with Limited English Proficiency (LEP) and other population groups. This gap cannot be attributed to differences in socioeconomic status or other LEP demographic characteristics.

LEP Hispanics are relatively knowledgeable about Social Security taxes but lack an understanding about benefits. This is consistent with the results from the focus groups (described in the following section), where we found that respondents were eager to talk about Social Security taxes, but had limited information about the benefit side. Their limited knowledge may stem from having fewer information sources and from having fewer knowledgeable contacts within their social networks.

The lack of information received from employers also resonates with our findings from the qualitative study, where we found that their relationship with employment was precarious, and many felt anxious about approaching official sources. Similarly, the almost null access to information from formal financial institutions may also be explained by the qualitative finding that wait times are longer when attempting to access information in Spanish.

Qualitative results

Our qualitative sample (n = 54) had a median age of 47 and was 61% female. Almost half had a high school education or less, and 100% spoke mostly Spanish at home. In the online groups, the average self-rated comfort with the internet was 8.5 (on a scale of 1 to 10), while in the in-person groups the average was 3.7.

Our focus groups yielded important insights about perceptions and preferences for Social Security information among LEP Hispanics. In order to establish a baseline of

understanding of the Social Security Administration and its programs within the groups, the first part of the discussion asked about participants' awareness. Participants were well aware of the existence of Social Security, but in ways that seem specific to their LEP status.

While some individuals knew about retirement (and to a lesser extent disability and survivor) benefits — albeit with some misconceptions — most talked about Social Security with reference to the Social Security number, which loomed large in all our group discussions. Participants talked about the Social Security number as a form of ID, as a tool for employment, and as a necessity for obtaining commercial loans and social assistance:

What I heard is that Social Security helps you financially when you retire, when you have disabled children, but it's different from the Social Security number, which helps you get a mortgage, buy a home, a car, many things. (Group 8)

Social Security is like a tool that you need to receive all the resources... like SNAP, EBT, Medicaid. What all these programs have in common is that you need a 'social.' (Group 6)¹

Social Security is your ID. (Group 4)

¹ In fact, a Social Security number is required for the Medicaid applicant (but not other members of the household), but it is not required for emergency Medicaid. Food stamps and TANF require SSN only for applicants and not for other members of the household. For TANF, many states have a “child-only” rule, where benefits are not denied to eligible children even if adults are ineligible.

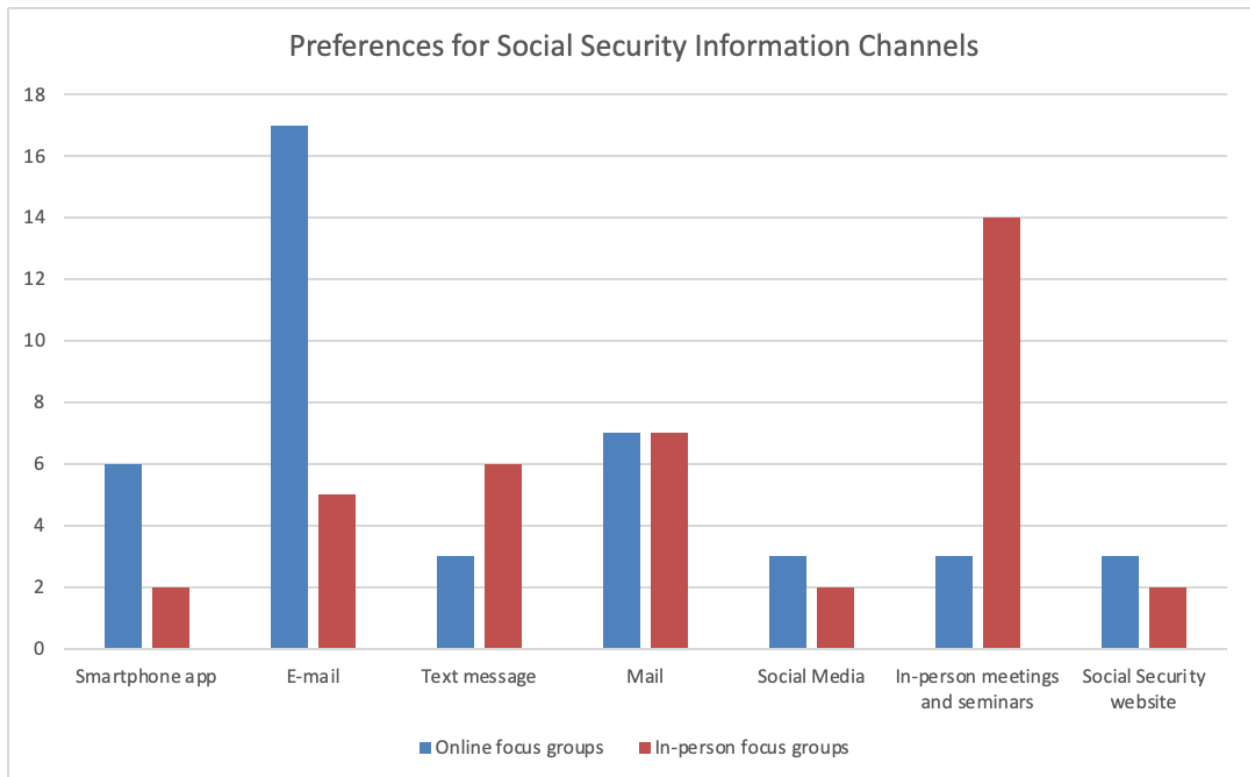
Related to the discussion of SSNs, participants across all groups brought up the ITIN number (Individual Taxpayer Identification Number), of which there was widespread awareness. Most if not all participants had personal experience with ITIN, including knowledge of and contact with the IRS, either because they had had a number themselves, or because a member of their household or close network had one.²

Preferences for Social Security information

Recent survey research on Social Security information preferences among Hispanics found that, unlike other groups with clearer preferences, the sources that Hispanics reported they would turn to were more varied (Carman et al. 2023). In our study, the focus was specifically on LEP Hispanics; further, we disaggregated between those with low and high internet literacy (in-person versus online focus groups). When we asked participants in the questionnaire to select their preferred methods for receiving Social Security communications, we found distinct preferences between our online (high internet literacy) and in-person (low internet literacy) focus group participants (Figure 4 below). Online participants were more likely to choose email as a preferred channel, followed by information by mail and smartphone app. Our in-person participants (who have lower internet literacy) were more likely to choose information delivered through public in-person meetings and seminars, followed by mail and text message.

² IRS issues ITINs to provide a means for individuals not eligible for Social Security numbers to pay taxes. They are issued regardless of immigration status, because both resident and nonresident aliens may have a U.S. filing or reporting requirement under the Internal Revenue Code, but do not serve any purpose other than federal tax reporting.

Figure 4: Preferences for Social Security Information Channels in online versus in-person focus groups.



Source: Focus group participants' questionnaire responses.

Several participants across all groups had prior experience with Social Security or other government programs. From their narratives, we found two primary channels through which people *first* gain awareness of public programs, benefits, and assistance. First are friends, family, and acquaintances:

When Covid started, they were giving extra help to people who lost their job. And a friend told me about it because I don't watch the news. I thought I wouldn't get it because it'd been more than seven months [since it all started] but she said 'go for it,' and I applied and, yes, we got it. (Group 6)

Participants recognized these sources may have incorrect information, but argued that it is easy to be swayed, and that it is difficult to corroborate information:

Sometimes you hear information on the bus, or from friends, and you're hooked, you stay with that information instead of going [and checking]. (Group 2)

A second main channel of information is through social or health service providers (social workers, clinics, schools, physicians/nurses):

When I was pregnant with my twins, I went to the clinic where I saw my doctor, and they advised me on applying for WIC. They had an office for WIC in the same clinic as my doctor. So I applied there and then [...]; the process was very fast. (Group 7)

Other sources mentioned were social media (Reddit, Facebook, YouTube), community organizations, and the news.

Language as a barrier to information

A significant portion of our discussion was spent on the issue of language as a barrier to information and program participation. The prefocus group questionnaire asked participants whether they agreed or disagreed with the statement: "It is easy to obtain information about Social Security even though my English is not very good"; a slight majority (55%) said they somewhat or strongly agreed with that statement. The focus groups then revealed why this may be the case.

First, location emerged as an important factor on whether language was a barrier to information and engagement. Participants from locations with high concentrations of Spanish speakers (e.g., New York City, Southern California, Texas, Miami), reported

that the vast majority of official transactions (in person, online and by phone) could now be conducted in Spanish:

It depends on where you are. I'm in Texas, and for 90% of transactions they have both language options, and waiting times are not that different between the two languages. But a friend of mine just moved to Texas from Boston and was telling me that it's very different, much harder over there. (Group 3)

Second, participants said that in spite of their low English proficiency, they can usually make themselves understood, and can understand others. They recognized this could be difficult (both practically and emotionally), but they could usually “make do”:

I prefer [to use] my language, but if you have to use English, well, then, you use it even if it's all broken. But you can make yourself understood. (Group 6)

At the same time, there was widespread recognition that language can be a barrier in official transactions and information-seeking. This is both because of comprehension, and because it is a fraught process that can make people anxious or intimidated:

Sometimes in the [offices] they ask you the same question over and over to see if you're lying. And so that makes you nervous because when they use a translator, sometimes you don't understand and have to say, “excuse me, can you say that again?,” and then they take it like you're nervous. (Group 4)

Finally, participants noted that limited English proficiency often led to much longer wait times and to errors in filling out forms and fulfilling other requirements. For instance, a participant in Group 1 shared that because she did not fully understand a rent relief application that she was given in English, she left many questions unanswered and her application was denied. A second participant, also from Group 1, explained in more detail how all the time and stress barriers around language intersect:

When I applied for unemployment, you have to really understand what they're asking and what you have to say. So, in English it's really hard if you don't speak it well, because you take twice as long as a person who speaks English, also because then they have to get an interpreter for you and that person sometimes doesn't speak Spanish well... Here in California, it's a lot better these days, but it is very stressful, it's a struggle to do something we don't understand. (Group 1)

Online versus in-person information-seeking

Participants reflected on whether online or in-person information-seeking was best. There were mixed feelings about this issue; some people preferred doing things in-person or by phone, because they felt this leads to the most trustworthy, legitimate and clear information:

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

Yet others in our focus groups were weary of erratic service with in-person transactions, about long wait times, and about having no time to visit offices:

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

Yet, participants also felt online information is also much more accessible, noting that calling and going to offices took a lot of time that they did not always have, given their work and other responsibilities. At the same time, online information-seeking also presented barriers. Internet sources may be confusing and roundabout, and participants felt it is hard to know what information is legitimate and correct:

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

Another participant noted that “official” information and outreach online is, at least currently, not effective:

Search engines have a thing that if I look for pills for headache I get 700 ads for this. But if I look about Social Security I don't get 700 ads for that [from] the official page. (Group 7)

Establishing what the reliable online sources are was very important across the groups, with government websites ending in .gov widely seen as the most trustworthy.

Saliency for workers in transition

In this study, we did not screen participants on the basis of eligibility for Social Security benefits. A few individuals unlikely to become eligible for Social Security due to their undocumented status, as well as a number who were in the process of legalizing their situation in the U.S. or who had legalized it in recent months or years, participated in our focus groups.³

There were three main reasons why current Social Security eligibility was not an inclusion criteria. First, we recognized that even if participants themselves are not eligible for Social Security, their family members (spouses, parents, children) may be and, in fact, that is exactly what we found in our sample. Second, within the population of currently ineligible individuals, at least a portion may eventually become eligible for benefits. Collectively, the insights from these two groups were also interesting to us. And third, the lack of screening for Social Security eligibility was a practical consideration, since asking about citizenship or residency status or whether individuals have a Social Security number during recruitment and screening could have had a chilling effect on participation.

The discussions only briefly focused on the specific issues faced by families that include undocumented migrants. A theme that emerged in the discussion was the disparate knowledge among participants about the implications for Social Security of the

³ These participants revealed their status during the discussion voluntarily.

transition to documented status. A few previously undocumented participants who had been able to obtain authorized immigrant status shared that in the process of getting their Social Security number, their record from their prior employment was folded into the new one. Yet, even after getting a legitimate number, the interaction with Social Security could still be fraught and deter important information-seeking:

My husband worked many years with a ‘crooked’ number, but then he got the ‘good’ one, and then about two weeks ago he got a letter saying that he’s due some benefits from the old number, but he’s scared of looking into it. (Group 2)

However, others — including some who had transitioned from undocumented to documented status — were not aware of this process. More commonly, participants had questions about the relevance of Social Security to undocumented individuals and their families. Some wondered about eligibility for benefits if the spouse of an undocumented individual dies, and this spouse had a legitimate Social Security number. Is the surviving (undocumented) spouse entitled to anything? What about children? Others, who had paid Social Security taxes for years without a proper number, wondered where those contributions went, and if they may ever be entitled to any of it.⁴

Implications

We identified a statistically significant gap in knowledge about Social Security programs between Hispanics with Limited English Proficiency (LEP) and other

⁴ Reports have stated that undocumented migrants contributed about \$13 billion into Social Security in 2016, and an additional \$3 billion into Medicare, paid through fake or someone else’s SSN (Roberts 2019).

population groups. Such disparities are significantly wider than what can be accounted for by socioeconomic status (SES) and other characteristics commonly associated with having LEP. Intriguingly, the gaps in knowledge appear to be concentrated in specific areas. Particularly, LEP Hispanics exhibit a lack of understanding about Social Security benefits, while their knowledge regarding Social Security taxes aligns with that of other population groups.

The low levels of knowledge among LEP Hispanics can potentially be attributed to their access to information sources. We find that a substantially higher proportion of LEP Hispanics report not having any sources of information about Social Security. Additionally, LEP Hispanics tend to have fewer people in their social network who possess knowledge about Social Security. This likely explains why fewer of them report friends and family members as a source of information.

The quantitative data suggest that addressing the gaps in information sources could significantly improve understanding of Social Security programs within this demographic. However, they are currently less likely to receive information from employers and financial service providers: Other sources, such as the media, could potentially help make up the deficit.

The qualitative insights build on these quantitative findings. These insights indicate that there are higher transaction costs for LEP Hispanics when seeking information or applying for Social Security and other benefits and programs due to language barriers and uncertainty about eligibility. Frustration and anxiety about seeking information and conducting official transactions in English may chill information-seeking and program take-up for LEP Hispanics. Moreover, the perception of potentially fraught

in-person interactions mixed with uncertainty about the legitimacy and accuracy of online sources limits information options for LEP individuals. Finally, participants noted reliance on social networks and institutional settings such as health care providers and schools as sources of information. However, these are not always reliable (especially social networks) or timely (especially institutional sources).

Important policy implications emerge from these findings. Understanding the most common institutional interactions among LEP Hispanics may contribute to developing more effective outreach strategies. These interactions most typically occur in schools, health care settings (especially hospitals and clinics), community organizations, and even with the IRS. Internet outreach is complex; mistrust and bad information are prevalent, yet LEP individuals still use it, raising the question of how to optimize this outreach opportunity for this population. At present, two of the most important channels of personalized Social Security information, the Social Security Statement and *my* Social Security, are not yet available in Spanish online. Individuals who want a Spanish-language copy have to call a Social Security helpline to request it, increasing the hassle cost of receiving such information for Spanish LEP communities. Providing Spanish-language translations for these and other key online resources currently available only in English could help.

Finally, our findings emphasize the importance of engaging with the LEP community, irrespective of their current prospect for benefit eligibility. Raising awareness about Social Security is crucial not only for informed decision-making before eligibility but also for preparedness upon becoming eligible. Furthermore, this awareness is vital for family members who are, or will be, eligible for benefits.

References

- Alattar, L., Messel, M. and Rogofsky, D., 2018. An Introduction to the Understanding America Study Internet Panel. *Social Security Bulletin*, 78(2), pp.13-28.
- Alattar, L., Messel, M., Rogofsky, D. and Sarney, M.A., 2019. The use of longitudinal data on social security program knowledge. *Social Security Bulletin*, 79, p.1.
- Braun, Virginia, and Victoria Clarke. 2006. "Using thematic analysis in psychology." *Qualitative Research in Psychology* 3, no. 2: 77-101.
- Carman, Katherine, Samer Atshan, and Jhacova Williams. 2023. "Disparities in Social Security Knowledge and the Role of Social Capital." Ann Arbor, MI. *University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper*, MRDRC WP 2023-458.
<https://mrdrc.isr.umich.edu/publications/papers/pdf/wp458.pdf>
- Chiswick, Barry R., and Paul W. Miller. 2009. "Earnings and occupational attainment among immigrants." *Industrial Relations: A Journal of Economy and Society* 48, no. 3: 454-465.
- Farid, Monica, Michael Anderson, Gina Freeman, Chris Earles. 2023. Effects of suspending in-person services at SSA field offices on disability applications and allowances. (Unpublished manuscript).
- Fischer, A., Conigliaro, J., Allicock, S. et al. 2021. "Examination of social determinants of health among patients with limited English proficiency". *BMC Research Notes* 14, 299. <https://doi.org/10.1186/s13104-021-05720-7>
- Knapp, D. and Perez-Arce, F., 2022. "Racial and Ethnic Disparities in Knowledge about Social Security Programs." Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper.

- Leiyu Shi, Lydie A. Lebrun & Jenna Tsai. 2009. The influence of English proficiency on access to care, *Ethnicity & Health*, 14:6, 625-642, DOI: 10.1080/13557850903248639
- Ohtani, Ai, Takefumi Suzuki, Hiroyoshi Takeuchi, and Hiroyuki Uchida. 2015. "Language barriers and access to psychiatric care: a systematic review." *Psychiatric Services* 66, no. 8: 798-805
- Perez-Arce, F., Rabinovich, L., Yoong, J. and Alattar, L., 2023. "Three little words? The impact of social security terminology on knowledge and claiming intentions." *Journal of Pension Economics & Finance*, pp.1-20.
- Pippins, Jennifer R., Margarita Alegría, and Jennifer S. Haas. 2007. "Association between language proficiency and the quality of primary care among a national sample of insured Latinos." *Medical Care* 45, no. 11: 1020.
- Rabinovich, L., Francisco-Perez-Arce. 2021. "Mixed-methods Study to Understand Use of the my Social Security Online Platform." Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper.
- Rabinovich, L., Peterson, J., & Smith, B. A. (2017). Hispanics' understanding of Social Security and the implications for retirement security: A qualitative study. *Social Security Bulletin*, 77, 1.
- Roberts, Tina. 2019. *Undocumented immigrants quietly pay billions into Social Security and receive no benefits*. Marketplace. URL: <https://www.marketplace.org/2019/01/28/undocumented-immigrants-quietly-pay-billions-social-security-and-receive-no/> (retrieved September 2023).
- Romig, Kathleen. 2023. "Social Security lifts more people above the poverty line than any other program". *Center for Budget and Policy Priorities*. URL: <https://www.cbpp.org/sites/default/files/atoms/files/10-25-13ss.pdf>

- Timmins, Caraway L. 2002. "The impact of language barriers on the health care of Latinos in the United States: a review of the literature and guidelines for practice." *Journal of midwifery & women's health* 47, no. 2: 80-96.
- Thomas, David R. 2006. "A general inductive approach for analyzing qualitative evaluation data." *American Journal of Evaluation* 27, no. 2: 237-246.
- Wilson, J. H. (2014). Investing in English skills: The limited English proficient workforce in US metropolitan areas. *The Brookings Institution*.
- Yeo, Seonae. 2004. "Language barriers and access to care." *Annual Review of Nursing Research* 22: 59-76.
- Yoong, J., Rabinovich, L., & Wah, S. H. (2015). What Do People Know About Social Security?. *CESR-Schaeffer working paper*, (2015-022).