



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

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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 U.S. Past research identifies it as a barrier to economic security and to access to and quality of health care. Although potentially a critical source of retirement and disability insurance among this group, Hispanics are less knowledgeable about Social Security, which is likely to be even more pronounced among Hispanics of low English proficiency.

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. Through a mixed-methods study, this project provides initial insights into the Social Security communications needs and preferences of the largest group of LEP individuals: Spanish speakers.

The quantitative analyses are based on the nationally representative Understanding America Study (UAS) online panel, comprising over 13,000 U.S. adults. Using survey data from the UAS, we compare the Social Security

knowledge and access to and preferences for Social Security information of 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.

The study's qualitative phase consisted of eight focus (two in person and six online) groups with Spanish speakers with limited English proficiency. The online groups allowed us to include participants from across the country. The in-person groups were composed of individuals with low or no internet literacy, thus ensuring we have the perspectives of individuals who do not typically conduct online transactions.

From the survey data analysis, we find a statistically significant gap in knowledge about Social Security programs between Hispanics with LEP and other 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

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exhibit a lack of understanding about Social Security benefits, while their knowledge regarding Social Security taxes aligns with that of other population groups.

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.

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 could, potentially, help make up this deficit.

The qualitative findings suggest 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.

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).

Finally, the groups discussed the specific issues faced by families that include undocumented migrants. Participants had questions about the relevance of Social Security to households with individuals both with and without documented status, for instance, around eligibility for benefits if the spouse/parent of an undocumented individual dies, and this spouse/parent had a legitimate Social Security number.

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 particular 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.

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.



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