Disparities in Social Security Knowledge and the Role of Social Capital

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Knowledge about Social Security

Which program?

- Retirement benefits are the most well known and understood
- Disability, Spousal, and Survivor benefits are less well known

Whose knowledge?

- Ongoing work by Knapp and Perez Arce finds significant differences by race and ethnicity

Targeting information to people in need requires that we know who turns where and when
Disparities in knowledge could be linked to differences in social capital
What if some ties are stronger than others, and some don’t exist at all?
What if some places have better information than others?

Individual

- Family & Friends
- Employer & Co-workers
- Social Services
- Religious Org
- Local School, Senior Center, Community Org
- SSA
- Medical Care Provider or Hospital
- Financial Advisor
- Internet
- Social Media
- Library
- Funeral Home
Different people may have different strength of ties and quality of information held by those ties.
Different people may have different strength of ties and quality of information held by those ties
Two options

What do you know about this program and where would you go to learn more?

You have a problem, what do you do?
Two options

What do you know about this program and where would you go to learn more?

This presumes that people are aware of the programs

You have a problem, what do you do?

This allows us to identify channels for information provision that people are likely to turn to even when they aren’t knowledgeable about the programs
Key Research Questions

Where do people turn for information in times of need?

Does this differ by race and ethnicity?

Is this associated with perceived knowledge of Social Security Programs?
Survey to assess sources of information and knowledge

• Survey measures where people turn for information and self assessed knowledge
• Understanding America Study survey fielded June 3– still in field
• Sample restricted to individuals age 70 or under
  • Oversample of Black, Hispanic, and Asian respondents
• Goal 3300 respondents
  • At time of paper 2,793 respondents
  • Currently not weighted
We asked about 6 scenarios

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<th>Scenario</th>
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<tr>
<td>When making decisions about planning for retirement</td>
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<tr>
<td>When making decisions about Social Security (such as when to claim)</td>
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<td>A situation where your health has declined and you cannot do your job any more</td>
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<td>A situation where you have children under 18 and your spouse or partner has died</td>
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<td>A situation where you are 61 years old and your older spouse or partner has died</td>
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<td>A situation where your elderly parent has died</td>
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Averaged across all scenarios, some sources are used more than others
Across all situations, respondents turn to friends and family first.
Many respondents in the UAS know to talk to SSA
Some organizations may represent an opportunity to reach out (either for individuals or SSA)
But there is variation by scenario.
People are more likely to turn to schools for a death of a child’s parent than for other scenarios (and less likely to turn to senior centers)
Health Care providers and Employers are more likely to be approached in cases of disability than other scenarios.
Religious organizations are a source when families member dies
Do sources of information differ by race and ethnicity?

- All groups turn to friends and family
- We find consistent patterns by race and across the different scenarios
- Compared to other racial and ethnic groups:
Do sources of information differ by race and ethnicity?

All groups turn to friends and family

We find consistent patterns by race and across the different scenarios

Compared to other racial and ethnic groups:

- Non Hispanic White respondents are more likely to turn to Employers, Coworkers, and Financial Advisors
- Non Hispanic Black respondents are more likely to turn to Social Services, Religious organizations, Community organizations, Senior Centers, Medical Care providers, and Libraries
- Non Hispanic Asian respondents are more likely to turn to Employers, Co-Workers, Medical care providers, the internet, and social media
- Hispanic respondents tend towards the middle across racial and ethnic groups
Important differences by race and ethnicity for adult survivors with minor children
Preliminary Analysis

• Suggestive evidence that self assessed knowledge and sources of information are correlated
• Those with less knowledge are more likely to turn to informal channels of information
• Sources of information tend to come from pre-existing social capital
Conclusions

Different groups have different needs for information to address disparities in knowledge

Different groups have different social capital to draw on in times of need

To best address disparities, information campaigns should consider differentiating channels of information to better engage disadvantaged groups
Next steps

We asked questions about sources of information in two ways

- Closed ended
- Open ended

Using natural language processing to code open ended responses to identify sources of information that may not have been apparent to the research team.
Thank you
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