

Title: How Do Older Workers Learn from Social Security about their Benefits?
Characterizing Variation in my Social Security Account Access and Social
Security Statement receipt in the 2010s

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Key Findings and Policy Implications

This paper examines the roles played by the Social Security Statement, which was formerly distributed by mail to all workers, and currently to workers aged 60 and older, and the more recently developed My Social Security online resources. The study is based on data from SSA administrative records and from University of Southern California's Understanding America Study (UAS). It finds that:

- Among cohorts born between 1947 and 1957, automatic mailing of Social Security Statements varied substantially across cohorts over the years 2012 to 2021. For some cohorts, approximately 20% received a Statement during this period, whereas for others, nearly 60% received one.
- Very few people request personalized Social Security Statements, even as they approach the early eligibility age of 62. Only between 0.06% and 0.15% of workers in the cohorts born between 1947 and 1957 ever requested a personalized Statement.
- Setting up and accessing online my Social Security accounts increased over the 2012 to 2021 period, with younger cohorts generally more likely to access an account, and all cohorts experiencing a sharp increase in utilization in 2021.
- Self-reported use of my Social Security online accounts, based on data from the Understanding America Study, is double the rate indicated by SSA administrative records. This suggests that the UAS survey sample may be over-representative of workers who access Social Security information online.

Effective communication about Social Security benefits is vital to inform workers about their entitlements, aiding in claiming decisions and retirement planning. This analysis shows that very few older workers reach out for personalized Statements from SSA, but many more have taken advantage of SSA's online my Social Security accounts, especially after the onset of the pandemic.