

**Title:** Utilizing Online Services to Proactively Support Beneficiaries in Underserved Communities

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### **Key Findings and Policy Implications**

This paper evaluates how people in underserved communities, specifically those close to retirement or already receiving OASI benefits, would like to receive information from SSA in order to make informed decisions about their benefits. The findings are based on both focus group discussions and a 500-respondent survey. The paper finds that:

- The most highly preferred communication channel for receiving SSA program information in underserved communities is through the traditional U.S. mail. They find a tangible paper document more credible than online information, which they fear may be tainted by scammers, hackers, and cyber threats.
- Beneficiaries and near beneficiaries would like to receive information that is in plain language, easy to read and understand, thereby reducing their dependency on SSA employees to explain their benefit information.
- In addition, however, people in underserved communities would like more community outreach, and opportunities for face-to-face interaction with SSA representatives.
- People in underserved communities find that the SSA online platform is not a satisfactory channel for communicating information in part because of computer access limitations. Thus, people are generally resistance to adopting the MySocialSecurity informational portal.
- People in underserved would like to receive information and begin to be educated about Social Security benefits starting at least 15 years prior to retirement.

Overall, the findings indicate a need for plain language communications that are easy to understand, disseminated through the U.S. postal service, and supplemented with in-person community outreach.