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

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In this paper, a mixed-methods study was conducted to examine how individuals in underserved communities would like to receive information from the Social Security Administration (SSA) about their benefits and other program rules. This study summarizes how retirement beneficiaries (people close to retirement and people receiving benefits) in underserved communities would like to receive information from SSA about their benefits and other program rules so they can make informed decisions about their own benefits and to make them aware of benefits to which they may be entitled. The qualitative (the focus group) phase of the study provides a firsthand view of how to improve SSA services to underserved communities, specifically black, by measuring black communities' shared understanding of their preferred style of communication when it comes to their SSA retirement benefits. While the quantitative (the survey) phase of the study utilized the findings from the focus group to inform SSA's efforts to improve service delivery. The study results will show an understanding of underserved communities communication preferences regarding how they want to obtain their retirement benefit and also provide some tangible insights on what should be done to improve/enhance service delivery, communication, and outreach with the ultimate goal of reducing disparities by race and ethnicity. Findings from our mixed-methods study shows that there is a clear need for policymakers to implement programs that will do much in boosting plain language about underserved communities benefit information disseminated through the traditional (US Postal Mail) communication medium.

Acknowledgements

Citation

Introduction

According to Social Security Administration (SSA), effective communication to retirement beneficiaries (people close to retirement and people receiving benefits) is critical to enable these beneficiaries to make informed decisions about their own benefits and to make them aware of benefits to which they may be entitled. A database search for literature on underserved communities' communication preferences about their SSA retirement benefits shows that there is limited work in these area. Although, Rabinovich and Yoong (2016) assess preferences for social security information across multiple race and ages, but their research does not strictly focus on blacks. An inquiry to SSA about the availability of administrative data such as underserved communities' beneficiaries' communication style, underserved communities' beneficiaries' access to online tools and techniques, underserved communities' beneficiaries' call center inquires, and underserved communities' beneficiaries' level of education prior to calling a call center inquiries confirms that such data does not exist.

Getting a better understanding of how beneficiaries in underserved communities would like to receive information from SSA about their benefits is the motivation for this study.

Research suggests that communication effectiveness to retirement beneficiaries (people close to retirement and people receiving benefits) is critical to enable these beneficiaries to make informed decisions about their own benefits and to make them aware of benefits to which they may be entitled (Social Security Administration (SSA) 2022). People close to retirement feel they do not have enough information about retirement planning, and do not know what the best sources (Social Security Statement, my Social Security, and other notices) of information might be (Rabinovich and Yoong, 2016). This confirms that underserved communities (specifically blacks, who already feel less prepared for retirement than any other race) are not properly assessed to determine how they want to garner information that will lead to knowledge and set expectations on their retirement planning (Viceisza et al. 2023).

Prior research has indicated the importance of the need for early information dissemination outreach interventions prior to retirement so underserved communities' beneficiaries will have enough time to assimilate and utilize the information they are receiving from SSA. (Lusardi and Mitchell, 2011). Early information provided by SSA will make the underserved communities beneficiaries start asking specific questions that will assist them in getting a better understanding of their benefit information. Question such as; why is the information they are receiving not in plain language? Such questions can make SSA become proactive and thus react in providing benefit information that are clear and easy to understand. When underserved communities' beneficiaries start asking questions, SSA will be inspired to reassess the way and manner in which they provide information to underserved communities. The output of the information provided by SSA is financial literate underserved communities beneficiaries, and for that to occur, SSA need to have a clear understanding of the behavioral factors and salient nuances associated with how these underserved communities want to acquire information effectively (Viceisza et al. 2023).

There is a lack of empirical studies on underserved communities when it comes to how they would like to acquire general retirement planning and readiness information from Social Security Administration or any from other sources (Hudson et al. 2017), even though research shows that communication and information about retirement planning and finance in general are essential for retirement readiness (Honig, 1996). This qualitative and qualitative community-engaged research experiment provides an insight into how undeserved communities wants to be communicated to and informed about their SSA benefits so they can plan and get ready for retirement.

This study is focused on how underserved communities want to receive information on their SS benefits and the possible corresponding impact it may have on retirement planning and readiness. Previous studies on retirement planning in general have focused on the information received effectiveness (Olsen and Whitman, 2012), understanding of the information received (Honig, 1996; Fisher, 2019; Young et al. 2017; Yakoboski et al. 2020), factors that limit, deter, and distort the information received (Hudson et al. 2017; Yoong et al. 2019; White et al. 2021; Aguila and Lee, 2022; Knapp and Perez-Arce, 2022) and not on the communication medium of how that information was received.

Effective communication is critical and crucial to enable the underserved communities make informed decisions about their SS benefits and entitlements (Smith, 2020). According to SSA there is no administrative data on how underserved communities would like to receive their Social Security benefit information. This study provides data to show how underserved communities wants to receive their Social Security benefits information. And having that understanding will provide policymakers with an insight on how to gradually restructure or replace the communication needs of this group.

African Americans trust SSA in receiving information about their Social Security better than any other sources (Greenwald et al. 2010). In a similar follow-up research in, 2015 by Rabinovich and Yoong it was clearly stated that Americans are in demand for information about retirement planning in general, and rather than adding new platforms or technical improvements, SSA may wish to focus on increasing dissemination and outreach activities to ensure that people are aware of the existing resources that will provide support retirement security for all Americans.

Social Security is neutral with respect to race or ethnicity, even though it is a critical program for African Americans. Underserved communities (specifically blacks) are not properly assessed to determine how they want to gather information that will provide them knowledge to prepare for retirement (Viceisza et al. 2022). This study is designed and implemented to assess underserved communities preferred channel of communication as it relates to their SSA benefits so policymakers can have a better understanding of underserved communities' communication preferences regarding retirement benefit information that will lead to improved service delivery.

In this study both qualitative (focus groups) and quantitative (survey) research methods were utilized to engage underserved communities in order to further inform policymakers on having a better understanding of their communication preferences regarding retirement benefit information, which will lead to improved service delivery to their communities.

Methodology and Data

Since it is already established that currently within SSA there are no administrative data that provides information on underserved communities communication preference styles, this study decided to conduct a mixed method community engagement research that collected both quantitative and qualitative data to explore and determine the communication preferences of individuals from underserved communities in order to inform SSA's on efforts on how to improve service. This study collected data from the qualitative focus group sessions to determine what questions will be asked in the quantitative survey instrument. After the focus group sessions, participants' feedback were evaluated to determine salient patterns that informed the creation of the survey instrument questions with the goal of asking survey respondents how they get and/or would prefer to receive information on retirement planning from SSA.

Data collected focused on the following overall research questions: (1) Do older individuals like to receive SSA communications electronically, by mail, or from an SSA field office? If electronically, (2) do they prefer text messaging, email, or online interaction through My Social Security, and what is the preferred frequency of contact? (3) Do these preferences vary by whether the older individual has claimed or not claimed retirement benefits? (4) Lastly, and perhaps most importantly, is receipt of communications in a preferred style associated with greater understanding of benefit information and other program rules?

The goal of the qualitative phase (focus group) of this study was to ask underserved communities (specifically Blacks) participants (120 to be specific) several categories of logical sequenced questions in an open-ended discussion format (see appendix 3). No forms of personal information, except for demographic information (age, gender, marital status, ethnicity, and work status) were obtained from participants, so participants felt relaxed and free to discuss without any reservations or consequences during the various focus sessions. Participant were given a gift card and lunch/dinner to participate in these 45 minutes focus group sessions.

The goal of the quantitative phase (survey collection) of this study was to use the findings from the focus group to develop a survey that will be administered to different sets of participants (500 to be specific). The intent of this survey is to determine if there are similarities specifically as it relates to how Blacks would like to receive information from SSA about their SSA benefits from both the focus group participants responses and the survey participants responses. Questions in the survey were categorized into logical sequenced questions (see appendix 4). No forms of personal information, except for demographic information (age, gender, marital status, ethnicity, and work status) was obtained from participants, so participants felt relaxed and free to discuss without any reservations or consequences during the various focus sessions. Participants were given gift cards to participate in these surveys.

Questions from the Understanding America Study (UAS) panel survey used in Rabinovich and Yoong (2015) were also utilized to augment the focus group and survey questions, even though that specific research findings did not disaggregate race, thus creating a gap for this study to focus strictly on. The objective of this study survey questions was to discover if a better understanding of underserved communities' beneficiaries' communication preferred style as it

relates to benefit information will lead to improved/enhanced service delivery to the underserved communities' beneficiaries by SSA.

Below is a tabular depiction of the relationship between the research questions, the focus group questions, and the survey questions.

Research Questions	Qualitative – Focus Group Questions	Quantitative – Survey Questions
Q1. Do older individuals like to receive SSA communications electronically, by mail, or from an SSA field office? If electronically	Q1. What is your communication preference to get information from SSA "how would you like to receive information from SSA about your benefits"?	Q1. Preferred SSA Communication Delivery Channels - How would you like to receive information from SSA regarding benefits and programs information in general?
Q2. do they prefer text messaging, email, or online interaction through My Social Security, and what is the preferred frequency of contact?	Q1. What is your communication preference to get information from SSA "how would you like to receive information from SSA about your benefits"?	Q1. Preferred SSA Communication Delivery Channels - How would you like to receive information from SSA regarding benefits and programs information in general?
Q3. Do these preferences vary by whether the older individual has claimed or not claimed retirement benefits?	Demographic – Age/Work Status	Demographic – Age/Work Status
Q4. Lastly, and perhaps most importantly, is receipt of communications in a preferred style associated with greater understanding of benefit information and other program rules?	Q2. If your communication preference is used to communicate to you, would that assist you to prepare towards your retirement? Q3. How useful is the information received from these communication preference channel about your specific benefits and programs from SSA? Q4. how accurate is the information you receive from your selected communication preference? Q5. How easy is it to understand the information you receive from your selected communication preference?)	Q2. Usefulness of The Preferred SSA Communication Delivery Channels - How useful is the information received from these delivery channels about your specific benefits and programs from SSA? Q3. Relationship Between Preferred Communication Style and Retirement Preparedness? Q4. Relationship Between Preferred Communication Style and Retirement Preparedness - Accuracy of the communication delivery channel in regard to providing retirement planning for the beneficiaries? Q5. Relationship Between Preferred Communication Style and Retirement Preparedness - Easy of the understanding information provided using this communication delivery channel as it relates to retirement planning for the beneficiaries? Q6. Relationship Between Preferred Communication Style and Retirement Preparedness - Easy to access information about retirement planning for the beneficiaries using these communication delivery channel?)

Table 1: Relationship between research questions, focus group questions, and survey questions

Results

This study was divided into two parts: qualitative focus groups sessions of 120 participants and quantitative survey collection of 500 participants stratified in two groups by age and claimant status: (1) people close to retirement age (58-61) who are not receiving benefits, and (2) people 62 and older who are already receiving benefits. Participants were invited to participate in the study by working with multiple community centers.

The expected race/ethnic distribution of the participants were to be 100% black and findings from this study will serve as a groundbreaking initiative, laying the foundation for understanding the communication preferences of underserved communities (specifically blacks). To the author knowledge, there is little work addressing underserved communities' channel for receiving their

SS benefit information. Ultimately, the study aims to provide insights into avenues to increasing SSA penetration and optimizing its use within this underserved community. As there has been no previous report on this specific aspect, the findings will act as a benchmark for both current practices and future research. This information will be instrumental in designing more targeted communication strategies that can bridge the existing service gaps, thereby improving the overall well-being of these underserved communities.

The results from this mixed research study indicates that underserved communities will be better equipped to plan for their retirement if they receive their Social Security benefit information by mail. The question asked was "what format do you prefer to receive your Social Security benefit information" and majority of the beneficiaries that participated in the study stated through the traditional United States Postal Services (USPS) mail format. When further asked why USPS mail format, they stated because they are not technically savvy to understand the online portal properly (Aubry, 2023), and they are concern of the online portal security especially with the possibility of hackers (Carman et al. 2023). There is a perception that paper documentation is also more secured than having information online that they cannot access when they want to. And having quicker access to their mailed paper benefit information for further inquiries and troubleshoot when speaking to a SSA employee is favorable than not being able to get into their online portal. Having the paper in their hands physically gives them the feeling that they have something they can hold onto and refer to when they need to, which puts them in control of their retirement planning against having it online where it seems like someone else is in control of their retirement planning and they can take it away from them with or without their consent (Kim and Hanna, 2015).

As research shows that there is a positive direct relationship between receiving SS benefit information via mail and retirement planning (**Smith, 2020**), SSA is still hoping that all beneficiaries should have an online presence established to retrieve their SS benefit information.

Focus Group Sessions

Overview of the Focus Group

The Social Security Administration (SSA) entrusted the researcher with an important mission to delve deep into the preferred communication mediums of underserved communities particularly with an emphasis on understanding the nuanced requirements of these communities. To extract a detailed, on-the-ground perspective, the researcher organized an extensive focus group study encompassing 120 participants (N=120) in various communities. This study was meticulously structured across six separate sessions, ensuring comprehensive feedback from every participants.

Our primary focus was on individuals aged 62 and above, a decision influenced by the intent to capture insights from both beneficiaries and non-beneficiaries of social security. As depicted in Chart 1, it's noteworthy that a significant proportion of our focus group participants were not only in the age bracket of 62 and above but were also current recipients of social security benefits. This representation provided a balanced perspective, ensuring our findings would be robust and reflective of the broader community's needs.

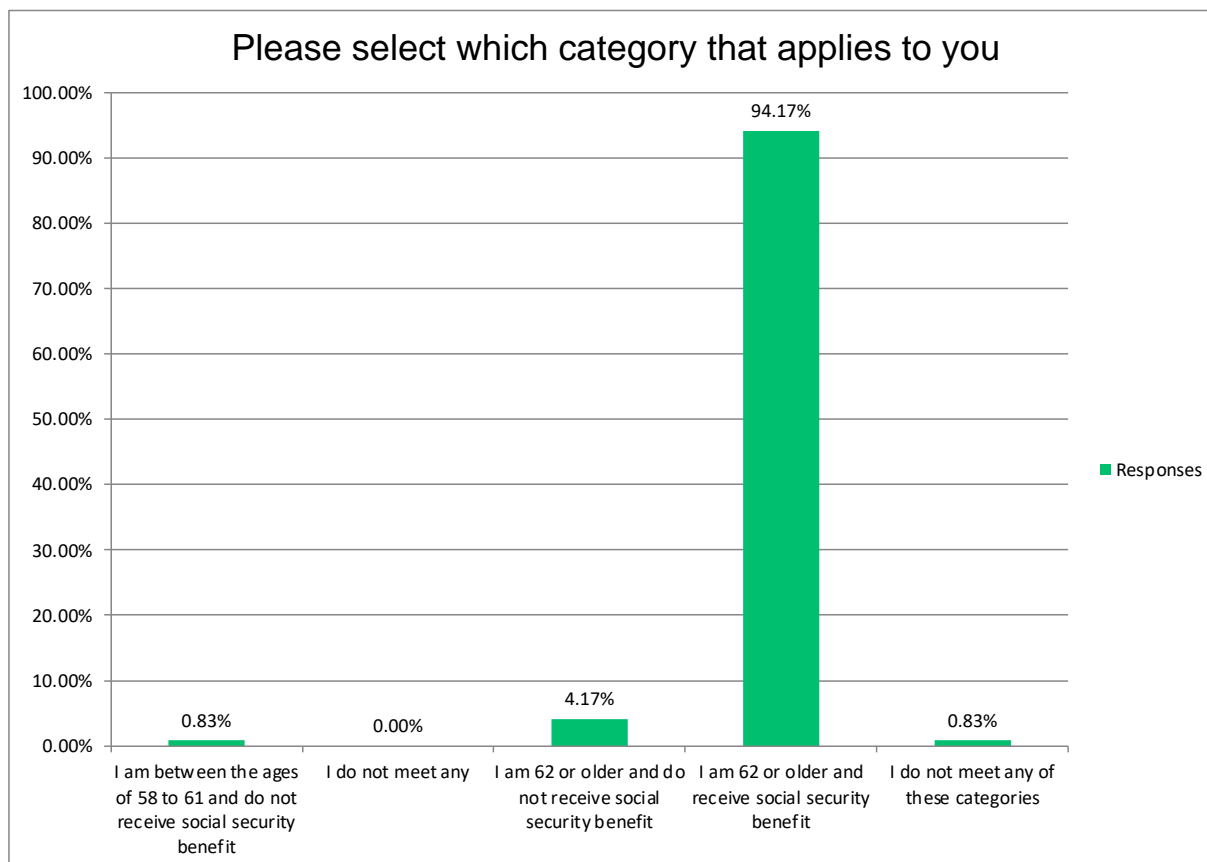**Please select which category that applies to you**

Chart 1: Age and social security benefit status.

The majority of the focus group participants identified as female, with 102 women compared to 18 men. In addition, 9 participants have never married, 35 are currently married, 34 are widowed, 40 are divorced, and 2 are separated. From an ethnic standpoint, the overwhelming majority, 100 participants, identify as African American, Simultaneously, 12 participants are of African Descent, potentially bringing a different set of cultural or immigrant experiences to the table. The minimally represented ethnic categories: Hispanic or Latino Descent, Caribbean Descent, and 'Others,' comprising 2, 2, and 4 participants respectively,

For the tables (table 1 through 6) with the focus groups, below are the legends descriptions:

Age Category and Social Security Benefit	a	I am between the ages of 58 to 61 and do not receive social security benefit
	b	I am 62 or older and receive social security benefit
	c	I am 62 or older and do not receive social security benefit
	d	I do not meet any of these categories
Gender	M	Male
	F	Female
Marital Status	NM	Never Married
	Ma	Married
	W	Widowed
	D	Divorced
	S	Separated
Ethnicity	AD	African Descent
	AA	African American
	H/L	Hispanic or Latino Descent
	CD	Caribbean Descent
	O	Others

Session 1

In the inaugural session of our focus group study, we had 16 individuals who participated in the focus group. Though we did not obtain the names of the participants, other critical demographic data were obtained which included age, social security benefits, gender, marital status, and ethnicity. Table 1 shows the demographic breakdown of participants in this focus group session.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
0	16	0	0	4	12	1	4	5	6	0	2	11	1	1	1

Table 1: Focus Group Demographic Session 1

During our structured focus group sessions with the SSA beneficiaries and potential beneficiaries, we presented participants with a series of five thoughtfully crafted questions. These were aimed at unraveling the intricate web of preferences and concerns regarding communication methods employed by the Social Security Administration (SSA).

The inaugural question primarily zeroed in on their top-choice communication channels with the SSA. A dominant trend emerged where a considerable majority displayed an inclination towards

traditional channels of communication. This encompassed the tried and tested US postal mail services and widely-used email platforms like Yahoo and Gmail. While there was a mention of the SSA Portal as a potentially effective medium, participants expressed reservations about its ease of use and overall navigability.

Interestingly, the group unanimously voiced their discomfort and reluctance towards certain modern communication mediums. Social media platforms and television broadcasts were particularly singled out as unsuitable channels. At the heart of their communication preferences was a clarion call for clarity and simplicity. The participants stressed that information dispatched from the SSA should be straightforward and avoid intricate language or grammar that might muddle comprehension.

The discussions, however, went beyond our planned questionnaire. Some salient points that emerged organically from the group were:

Augmentation of Telephone Resources: There was an echoing sentiment about the indispensability of the telephone as a communication tool. Participants emphasized the urgent need to bolster the number of SSA telephone agents, a move that would ostensibly slash wait times and negate the necessity for elderly citizens to undertake physical visits to SSA branches. Additionally, they underscored the importance of these agents being thoroughly trained, ensuring their capability to cater to the unique informational needs of senior citizens.

Public Enlightenment on Social Security Benefits: A unanimous sentiment was the dire need for the SSA to embark on an expansive public education drive. This would illuminate the masses – both those enjoying retirement and those on the cusp – about the precise nature of benefits they could avail, along with a comprehensive breakdown of governing legislation.

Rectifying Prevailing Misconceptions: The forum highlighted a pressing issue: the prevailing misconception of social security benefits as mere governmental largesse to the elderly. They passionately advocated for an aggressive drive by the SSA to recalibrate public perception, ensuring clarity about the ethos behind these benefits and the stringent eligibility criteria governing them.

Counteracting Scam Calls: Many participants recounted unsettling experiences of being at the receiving end of deceitful calls from impostors masquerading as SSA representatives. The consensus was a call to action for the SSA, urging them to amplify their efforts in raising public awareness about such nefarious activities, extending their outreach beyond the cursory warnings printed on mailed envelopes.

Session 2

We had 11 individuals who participated in this focus group. Table 2 shows the demographic breakdown of participants in this focus group session.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
0	9	2	0	4	7	1	2	1	7	0	2	8	1	0	0

Table 2: Focus Group Demographic Session 2

Within the focus group, there was a diversity of communication preferences among participants. A majority favored face-to-face interactions, valuing the personal touch of in-person appointments. These participants felt that direct interaction provided clarity and immediate feedback. However, a smaller group was inclined towards traditional mail, citing reliability and tangibility as reasons. Another subset expressed an interest in not just receiving mail but also supplementing it with phone calls, ensuring a mix of written information and verbal clarification.

The participants voiced concern over the need for the SSA employees to be adept in addressing diverse needs and situations. They underscored the importance of training these employees in sophisticated algorithm-based tools and decision-making frameworks. Such tools could assist employees in identifying the best communication methods for each individual, optimizing the service experience.

Furthermore, recognizing the commonalities in inquiries received by the SSA, participants highly recommended the addition of an FAQ section on the SSA website. This would serve as an immediate resource, offering answers to the most common questions, reducing wait times, and streamlining the process for both clients and staff.

On the broader note of public preparedness, there was a unanimous call for proactive measures. Participants fervently believed in the power of education. They suggested that well before retirement, individuals should have access to workshops that demystify Medicaid, SSA, and SSI. Such sessions would equip them with knowledge, empowering them to make informed decisions in their later years.

Moreover, the participants pinpointed potential areas of improvement within the SSA. They felt that its personnel required more comprehensive and ongoing training to ensure their advice and support remained accurate and relevant. To further this objective of informed outreach, they suggested community-focused initiatives. Targeting centers frequented by those aged 50 and above would be a strategic move. This would ensure the information reaches those on the cusp of retirement, assisting them in planning their next phase with confidence.

Session 3

Focus group session three had 10 individuals who participated. Table 3 shows the demographic breakdown of the individuals who participated.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
0	6	4	0	5	5	1	8	0	1	0	4	6	0	0	0

Table 3: Focus Group Demographic Session 3

When analyzing the feedback from respondents regarding digital communication such as emails and text messages, it becomes evident that there's a blend of appreciation and reservations. Some respondents appreciate the convenience that these channels offer, highlighting their instant nature, cost-effectiveness, and environmental benefits due to reduced paper usage. However, many respondents have security and accessibility concerns. They are wary of the rising threat of phishing scams, the potential of being directed to malicious sites, and the possibility of mistyping sensitive information on incorrect websites. These concerns are further compounded by practical issues, such as emails being mistakenly sorted into junk or spam folders, the dependence on having constant access to technology like laptops and the internet, and the challenges of needing to print certain documents when no printer is available.

Regarding online platforms like websites, even if they are user-friendly, there seems to be a prevailing trust in printed materials. Respondents believe that mistakes can either occur more easily online or might not be noticed as promptly as they would on physical paper. This feedback suggests that while the shift to digital platforms offers many advantages, it cannot entirely replace the reliability and trustworthiness many associate with printed communication.

Many respondents continue to value traditional methods of communication, such as direct mail. Furthermore, the emphasis on personal communication is evident, with a clear preference for direct interactions with SSA representatives. Such interactions offer a personal touch, making it easier for respondents to clarify doubts and feel more at ease. They also believe that face-to-face or direct voice communications allow for a greater degree of honesty.

To address these concerns and preferences, respondents suggest several improvements. There's a call for more active outreach from SSA to inform and educate the public about their services. Simplified communication, which avoids jargon and is easy to understand, is also a common request. Investing in better training for SSA representatives to ensure enhanced customer service and solutions is deemed essential. Lastly, for those utilizing digital platforms, there's a need for more detailed website instructions. This includes comprehensive guides, FAQs, and perhaps even video tutorials to assist users in their online interactions with SSA.

Session 4

Fifty-one individuals participated in the session's 4 focus groups. Table four provides the demographic breakdown of the individuals who participated.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
1	43	7	0	1	50	4	12	16	17	2	3	44	0	1	3

Table 4: Focus Group Demographic Session 4

Within the feedback garnered from the focus group, it was clear that while a significant number of participants leaned towards receiving SSA communications via mail, there were palpable concerns regarding the reliability of this medium. Many reported experiencing delays, thus highlighting a potential gap in ensuring the timely dissemination of vital information.

On the topic of direct communication, participants echoed sentiments that reinforced their belief in the SSA's staffing challenges. Many were eager for phone-based interactions, or in-person consultations yet perceived that the current staffing levels at the SSA were insufficient to accommodate such personalized services. Beyond the sheer numbers, there was a resounding call for more specialized training for SSA representatives. Participants often found themselves confronted with generalized responses, with many recounting instances where they received varying information depending on the representative they communicated with.

The SSA's digital platform, the portal, was viewed favorably by some participants as a beacon of accurate information. However, its value was somewhat overshadowed by what many described as an uninviting and non-intuitive user experience. This led to potential barriers for users, especially those not well-acquainted with digital platforms.

Compounding the challenge was the feedback on SSA's mailed correspondence. Participants frequently found the content to be dated, often necessitating follow-up communications for clarity. They emphasized that the onus seemed to fall on them to proactively seek further details.

A glaring gap was identified in the SSA's approach to benefit information dissemination. Participants felt left in the dark, with many only realizing discrepancies in their benefits when inconsistencies arose. This was further exacerbated during the tax season, where communications from the SSA seemed reactive, only informing beneficiaries of changes rather than offering a comprehensive overview.

The varying quality of information – sometimes clear, at other times convoluted – presented a trust issue for many participants. They felt that establishing an independent body could be instrumental in maintaining transparency and unbiased communication. This body would ideally ensure clarity, accuracy, and fairness in the information dissemination process.

To address the evident gaps in information and planning, participants underscored the value of pre-retirement sessions. These wouldn't just be mere informational lectures but interactive platforms, possibly using digital means like Zoom, to discuss, debunk myths, and ensure clarity.

Partnerships with community organizations and even medical professionals were seen as promising avenues. Such collaborations could bridge the information divide and ensure beneficiaries are well-equipped with comprehensive and tailored advice as they approach retirement.

Session 5

Seven individuals participated in the focus group session. Table 5 provides a detailed breakdown of the participants.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
0	7	0	0	0	7	1	2	4	0	0	0	7	0	0	0

Table 5: Focus Group Demographic Session 5

Within the focus group, the participants exhibited varied communication preferences when interacting with the SSA. The majority leaned towards traditional mail as their primary mode of communication. However, there were a few who showcased a shift towards digital channels - one participant expressed a clear inclination for email while another felt more comfortable with text messages as a direct medium.

Despite these preferences, there was an overarching concern. It became evident that many participants, irrespective of their chosen mode of communication, did not engage deeply with the content they received. The reasons were multifaceted: some skimmed through the information, while others faced genuine reading challenges, which could be attributed to literacy issues or even visual impairments common in older age groups.

Addressing this challenge requires a more hands-on, interactive approach. Participants believed that workshops, particularly if organized at senior centers, could be the solution. Such workshops would provide a face-to-face platform, facilitating direct communication and allowing for immediate feedback. This ensures clarity and offers an opportunity for participants to ask questions, discuss real-life scenarios, and get a personalized understanding of the myriad topics related to social security benefits.

To bolster attendance and engagement in these workshops, participants highlighted the need for proactive reminders from the SSA. Whether it's through their preferred communication channels – be it mail, email, or text messages – timely alerts about upcoming informational events and activities could greatly boost participation. Such reminders would serve as a beacon, keeping individuals not just informed but also actively engaged, making them feel more empowered and in control of their social security benefits and decisions.

Session 6

Twenty-five individuals participated in the final session of the focus group conducted. Table 6 provides a detailed demographic breakdown of participants.

Age Category and Social Security Benefit				Gender		Marital Status					Ethnicity				
a	b	c	d	M	F	NM	Ma	W	D	S	AD	AA	H/L	CD	O
1	17	7	0	4	21	1	7	8	9	0	1	24	0	0	0

Table 6: Focus Group Demographic Session 6

Among the participants, there was a discernible split in their communication preferences with the SSA. The majority still gravitated towards traditional mail as their preferred mode of communication. Yet, a select few showed a leaning towards digital means, expressing an email preference. A notable segment of the participants valued direct, face-to-face interactions, highlighting the importance of personal touchpoints in complex matters.

However, an overriding concern echoed by many participants was their past experiences with SSA representatives. The consensus was one of dissatisfaction. Many recounted experiences where they felt they were not given the due attention or clear information they sought. This sentiment was amplified by the belief that the COVID-19 pandemic further exacerbated the service gaps, possibly due to remote working conditions or increased caseloads.

A primary source of their frustration stemmed from the nature of communication from the SSA. Participants lamented that the information, which often pertains to crucial life decisions, was marred by jargon and lacked simplicity. For them, "plain language" wasn't just a preference but a necessity. To this end, they suggested a renewed training focus for SSA customer service personnel. The aim would be to empower representatives to better discern diverse queries and tailor their responses to address individuals' unique concerns and scenarios.

The participants, recognizing the broader information gap, proposed the idea of educational seminars specifically targeting seniors. These sessions would demystify complex topics like understanding settlements and benefits. Moreover, they would clarify often-confusing distinctions, such as those between Medicare and the SSA. Such initiatives would provide seniors with the tools to navigate their benefits and entitlements more effectively.

Furthermore, there was a heartfelt call for SSA representatives to showcase more patience and empathy. Participants felt that the generational divide between the typically younger SSA representatives and the older beneficiaries sometimes led to communication barriers. They emphasized the need for mutual respect and understanding. By bridging this generational gap, they believed a more harmonious and productive interaction could be achieved, ensuring that seniors feel respected, understood, and well-served.

Overview of Survey

Our quest was not just about identifying preferred communication channels; it delved deeper. We aimed to gauge how useful these mediums are to our respondents, how accurately they believe the information is conveyed, and how accessible they find each channel when seeking information from the Social Security Administration (SSA).

Collaborating with the SSA, we set a target to garner insights from five hundred individuals (N=500). This number wasn't chosen arbitrarily but was a mutual agreement with the SSA to ensure the findings had depth, breadth, and significance.

The following analysis paints a detailed picture of these preferences, shining a light on the areas where the SSA excels and where there might be room for improvement. By putting ourselves in the shoes of our respondents, we hope to offer actionable recommendations that will enhance the overall communication experience for this crucial demographic.

Survey Demographics

Understanding the demographics of a population is foundational to any study or survey. It sheds light on the composition of the group in question, making it possible to discern patterns and draw meaningful conclusions. With a total of five hundred and one respondents, the group is primarily composed of 391 females which represent 78% of the population size, and 110 males representing 22% of the population (Figure 1).

Figures 1: Sample Population Gender
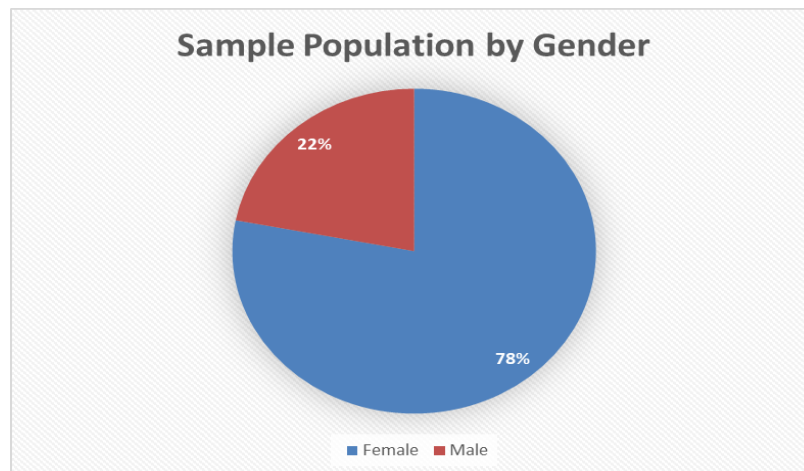
In our endeavor to specifically target Black or African American individuals for this project, we encountered a broader spectrum of respondents than anticipated. Alongside the primary demographic of interest, we also garnered responses from individuals identifying as Hispanic and those belonging to other racial categories. This diversification, while unintended, offers a more multifaceted perspective on the issues at hand and introduces additional layers of cultural and racial nuances to our analysis.

Results on Preferred SSA Communication Delivery Channels

The dataset offers a unique window into the communication preferences of individuals who interact with the SSA. By asking respondents to rank communication mediums, we get an immediate sense of not just their habits, but also their comfort, trust, and perceived efficacy of each medium. Each ranking isn't merely a number but an aggregate representation of countless personal experiences, biases, and conveniences or inconveniences felt by the respondents.

In today's digital age, with an ever-expanding plethora of communication channels, institutions like SSA must understand how their messages are best received. Furthermore, the way respondents rank each medium gives the SSA, and by extension, a blueprint for allocating resources. If a particular method resonates more with the audience, it might be worth investing more resources there. On the flip side, lower-ranked mediums could be examined to identify areas for improvement or reconsideration. Please see below the average rank of different communication mediums provided by SSA and the result of the focus group, with respondents ranking each medium on a scale of 1(best) to 10(least preferred). Lower average scores indicate high preference.

Figure 2: Ranking of Communication Medium
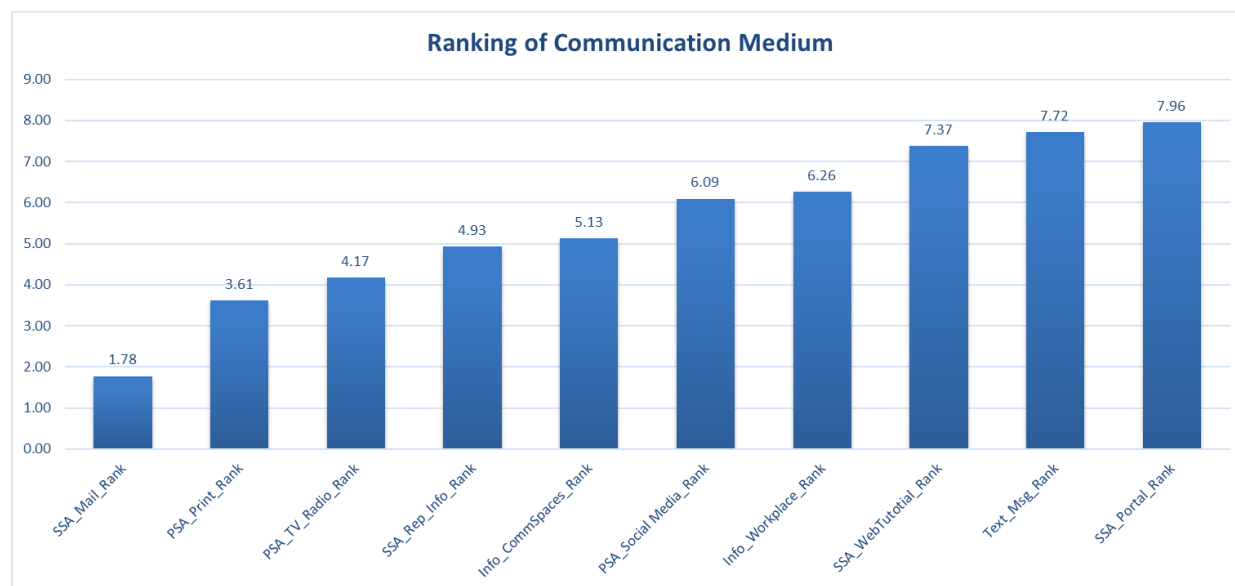
The most preferred communication medium is information mailed to respondent's homes with an average ranking of 1.78. This suggests that respondents find physical mail to be the most effective or trustworthy method of communication provided by the Social Security Administration (SSA). Public service announcement in the print media is the second most preferred medium with a rank of 3.61, which shows that traditional methods (mail and print) still hold a significant preference among respondents. On the contrary, more modern mediums like Text messages and the SSA Portal have received lower preferences, ranking 9th and 10th

respectively. Given the targeted age group, it confirms the trust and familiarity gap already established in other research.

Public service announcements on the television or radio and Information provided by an SSA representative were the middle of the pack, with a rank of 4.17 and 4.93 respectively. Even though public service announcements on television or radio were not the most preferred method, they still had a substantial impact compared to the other methods. Additionally, the information provided by an SSA representative suggests that respondents value personal communication. This can be improved by providing training to personnel and employing more telephone agents or representatives.

Workplace communication, social media, and online tutorials ranked 6th, 7th, and 8th respectively. Even though they had a better ranking than Text Messages and the SSA portal, it shows that the respondents had mixed feelings about these mediums. To have a comprehensive picture of how different demographics interact with and prioritize SSA's various communication channels, we analyzed the communication ranking by marital status, gender, and age category.
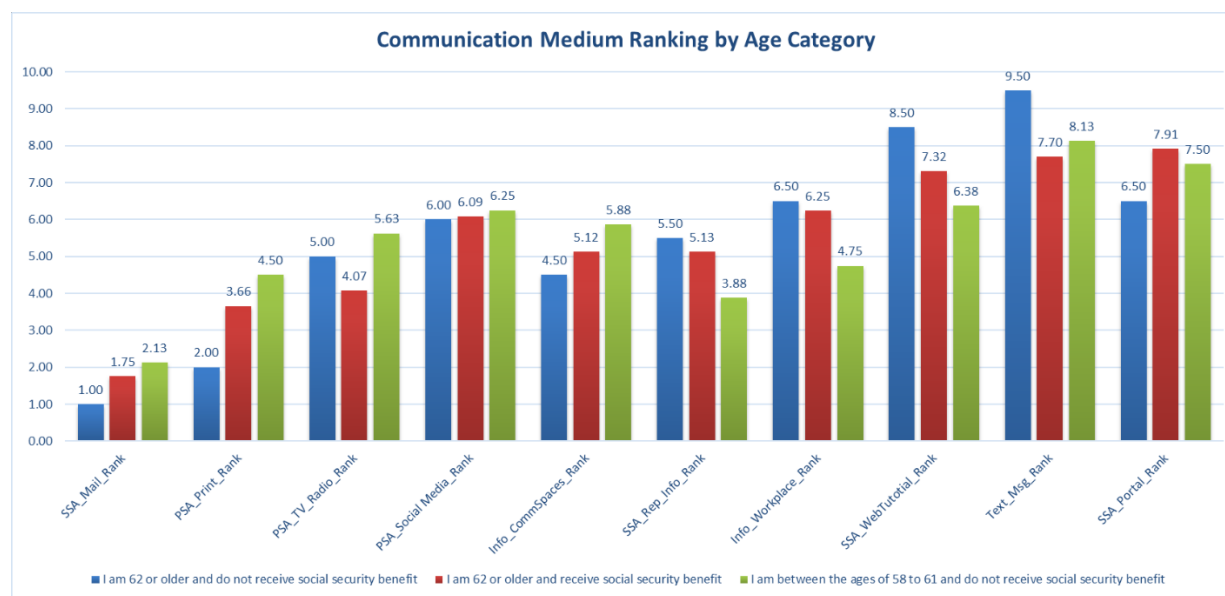
Figure 3: Ranking by Age Category
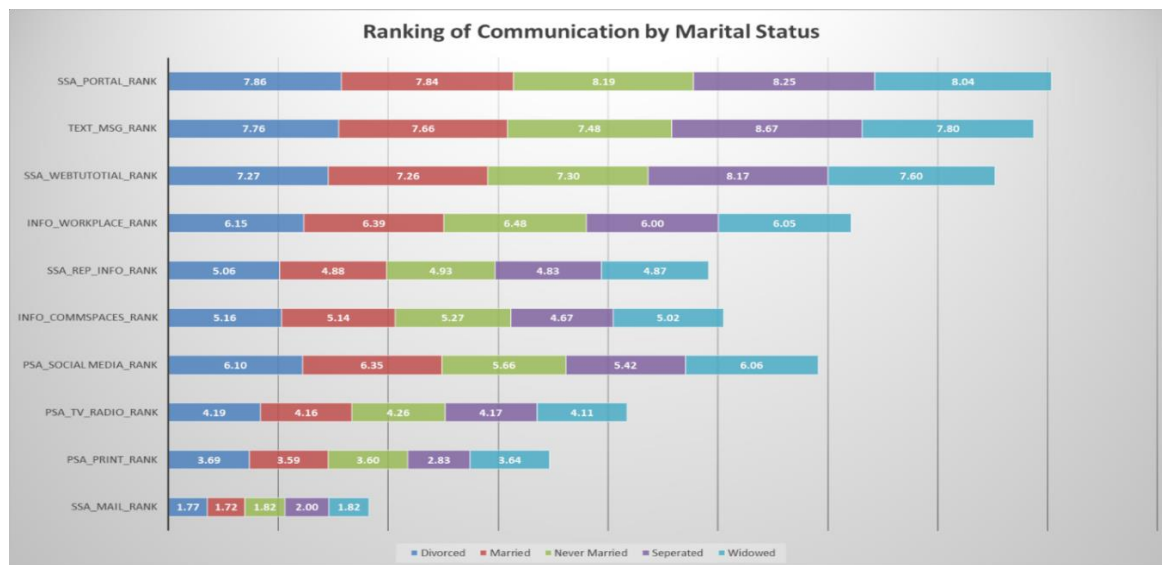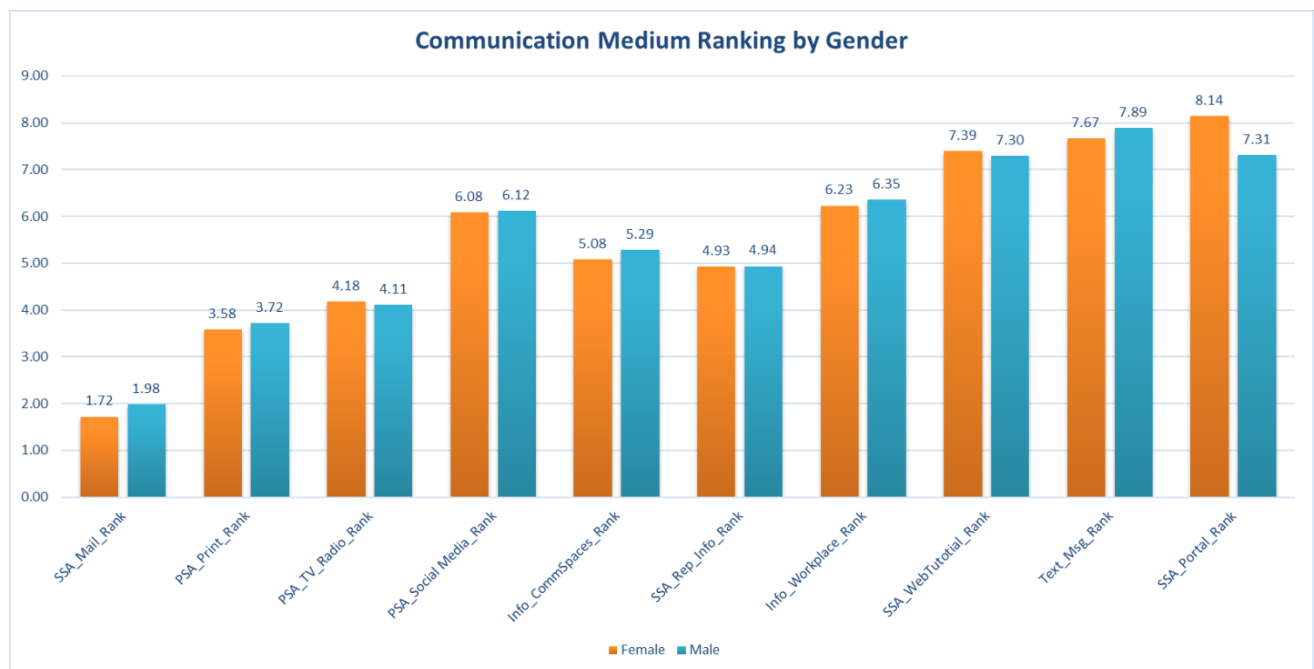
Figure 4: Ranking by Marital Status

Ranking of Communication by Marital Status

Figure 5: Ranking by Gender

Communication Medium Ranking by Gender

Across all categories, physical mail remains the most preferred communication medium, regardless of age, and benefit status underscores its importance. Digital methods like Text Messages and Web tutorials were still less preferred. One noticeable and major difference in ranking among the age group 58 to 61 is that they prefer to receive information provided by an SSA representative as it was their second preference after physical mail. Furthermore,

Information provided at my place of work obtained a higher ranking for the same age group possibly because they are still in the workforce and find workplace communications more relevant. It is important to note that the sample size for this group is small (N=8).

Navigating the complex landscape of communication preferences requires more than just understanding which methods are popular; it's essential to discern how these methods fulfill the expectations of the audience. Our previous exploration centered on ranking the SSA's communication channels based on preference. In this subsequent analysis, we venture deeper, juxtaposing those rankings with insights on perceived usefulness. By doing so, we aim to offer a holistic view, highlighting which channels the audience gravitates towards and how effectively these channels meet their communication needs.

Figure 6: Usefulness of Communication Medium
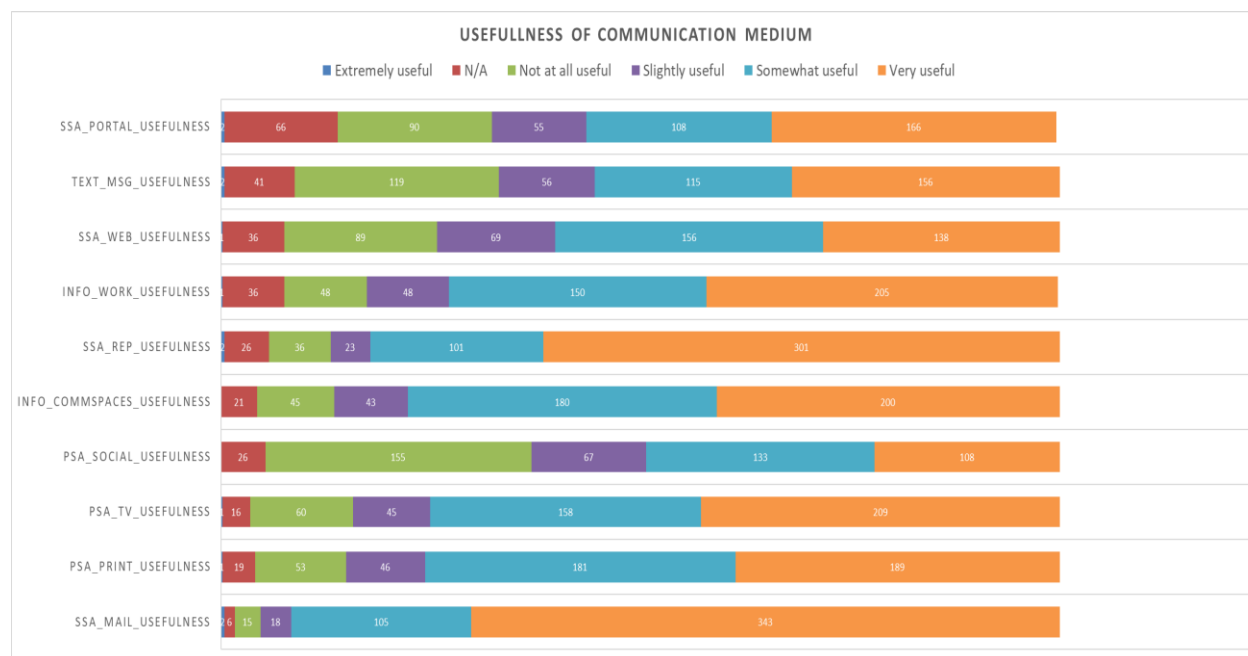
Information mailed to homes was the most preferred communication medium as earlier mention. It also remains consistently dominant as the majority of the respondents found the information provided through this medium was "very useful". This reaffirms mail's crucial role in SSA communication. Public service announcements on television or radio had a decent ranking, however, a significant number deemed it "somewhat useful" which mirrors its preference ranking.

Information provided by the SSA representative person (SSA_Rep_Info) did not top the preference list however the respondents found it very useful. This speaks to the trust and clarity that personal interactions can offer.

Public service announcement via social media (PSA_Social Media) was ranked amongst the lowest communication mediums as the respondents are not familiar with it. This is further emphasized by the level of useful as determined by the respondents.

Relationship between Preferred Communication Style and Retirement Preparedness

- In today's rapidly evolving socio-economic landscape, retirement preparedness is more crucial than ever before. The rise in life expectancy, shifting job markets, and fluctuating economic conditions necessitate a thorough understanding and proactive planning for one's post-employment years. One significant element that influences an individual's preparedness for retirement is the accuracy and ease of understanding of the information they receive about retirement planning. This crucial information is often disseminated through various communication styles, ranging from in-person consultations to digital media, webinars, and traditional print resources. The significance of this research lies in its potential to identify the most effective communication methodologies for disseminating retirement planning information. By understanding the preferred and most effective communication styles, the SSA can better tailor their strategies to ensure that individuals are well informed about their retirement benefits.
- To understand the relationship, we choose the following communication channels which include traditional mail, SSA representative, SSA Online portal, and text messaging. The decision to focus on the above communication channels is mentioned below.
- Mail, being a traditional and trusted form of communication, ensures that we capture the preferences of a demographic accustomed to tangible correspondence.
- Direct interaction with an SSA representative reflects the importance of personal and human interaction
- The SSA portal represents the digital shift and the growing reliance on web-based platforms for information.
- Text Messaging was selected to gauge the effectiveness of concise, real-time updates.

Result of Preferred Communication Medium and Retirement Planning

The data/response obtained from respondents provides a clear overview of the perceived adequacy of the selected communication channels in terms of providing sufficient information about retirement planning.

Figure 7: Relationship between Mail and Retirement Preparedness
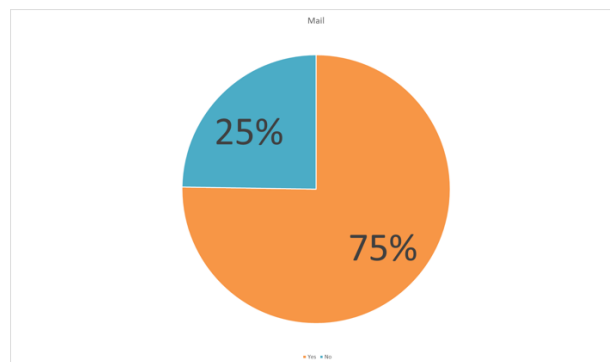
Mail is the preferred and very useful communication medium, seventy-five percent of the respondents (368) as information obtained through the mail provides them with enough
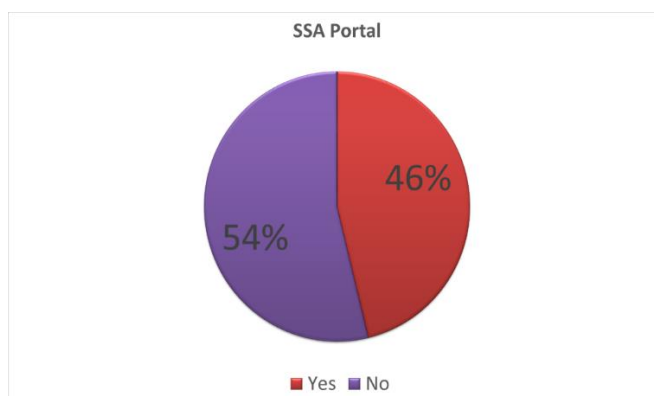
information about retirement. We believe that the ability to review printed information at one's own pace, and the trust associated with the official printed documentation might have contributed to this. In contrast, 121 respondents felt the opposite representing twenty-five percent of the respondents. The majority of the respondents who did not prefer mail chose direction interaction with the SSA rep.

Figure 8: Relationship between SSA rep and Retirement Preparedness
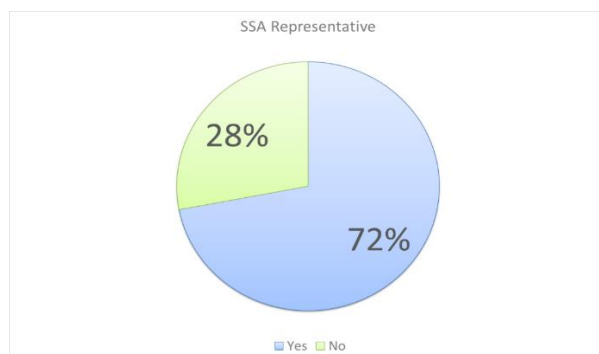

Three hundred and fifty-two respondents representing 72% felt that in-person or direct communication with an SSA representative provided them with sufficient information about retirement. It suggests that the respondent values direct human interaction and clarification as retirement planning can be complex. Furthermore, interaction with an SSA representative can allow for tailored advice, immediate query resolution, and a more personalized approach.

Figure 9: Relationship between SSA Portal and Retirement Preparedness


Two hundred and twenty-six respondents representing 46% of the respondents believed that the SSA Portal provided them with adequate information about retirement planning. We can make assumptions that various factors such as user interface experience which was one issue stated during the focus group (Session 1), depth of information available, and the digital literacy of the user.

Figure 10: Relationship between Text Messaging and Retirement Preparedness

TEXT MESSAGE

Yes 39%

No 61%
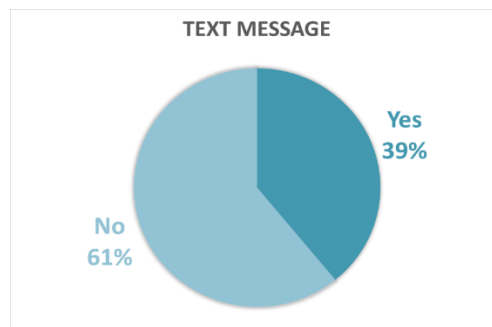
Text Messaging had the least preferred communication in terms of perceived benefit relating to retirement preparedness. Two hundred and ninety-eight (61%) felt that text messages did not provide enough information about retirement planning. This is understandable as there are inherent limitations to text messaging such as character limits, lack of in-depth information, and possible scams. To further show the relationship between the communication channels, please see below.

Figure 11: Relationship between Communication Channel and Retirement Planning

SSA Representative
30

Mail
35

90

11

57

38 116 3

15

SSA Portal
5

6

5

Text Message
2
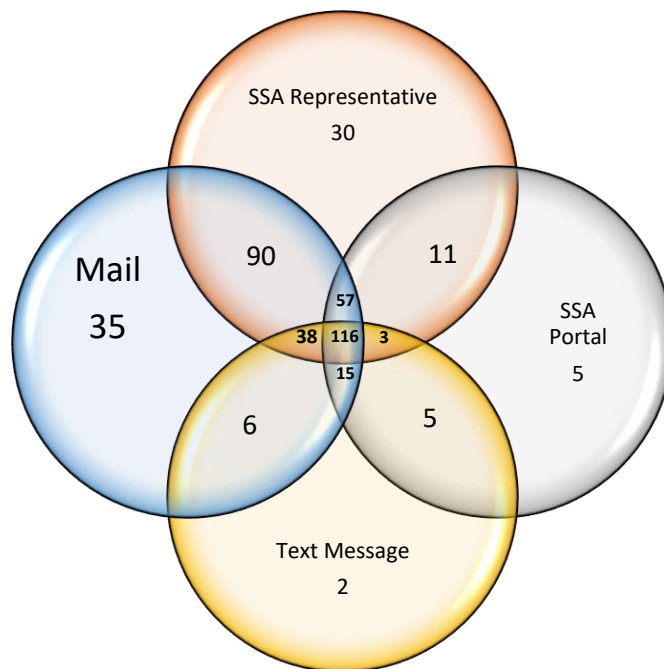
Using the Venn diagram, even though the larger of respondent (% wise) prefers mail as their first choice as it relates to retirement planning, the majority prefers any form of communication channel as 116 respondent signified that any of the communication channel provides them with enough information relating to retirement planning. In addition, 90 respondents preferred both mail and SSA representatives.

Accuracy, Ease of access, and understanding of the communication channel as it relates to retirement preparedness

Retirement preparedness is not solely about receiving information but also about comprehending, accessing, and evaluating its accuracy. As such, evaluating communication mediums based on their accuracy, ease of understanding, and ease of access becomes essential in guiding stakeholders on the most effective channels to employ. The data presented offers a comparative analysis of four primary communication mediums: traditional mail, SSA representatives, text messaging, and the SSA portal. Each medium was evaluated based on three pivotal criteria:

- Accuracy: Reflects the reliability and correctness of the information.
- Ease of Understanding: Indicates how effortlessly a recipient can comprehend the information provided.
- Ease of Access: Represents the convenience with which a user can access or retrieve the information.
- The scores ranging from 1 to 5 provided for each criterion and medium offer insights into how respondents perceive the effectiveness of each communication style. A lower score indicates a more positive perception, while a higher score suggests potential challenges or areas of improvement.
- Result of Accuracy, Ease of access, and understanding of the communication channel as it relates to retirement preparedness

Figure 12: Accuracy, Ease of Access, and Understanding
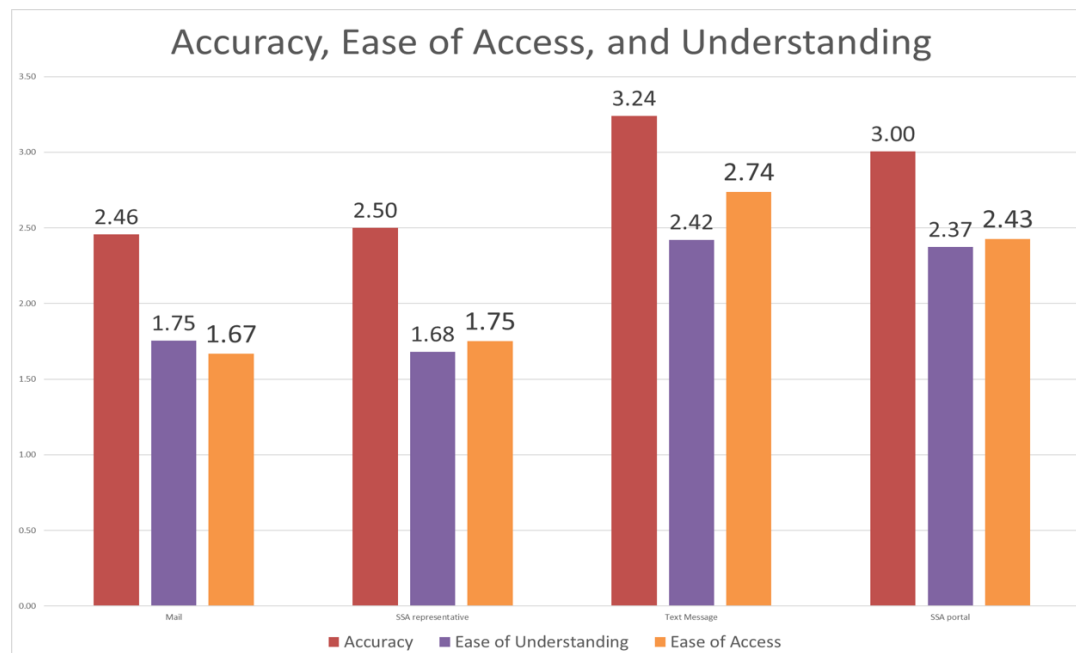
Mail had an average score of 2.46 in terms of perceived accuracy. This is a relatively low score as you would expect the average score to be in the mid-1s. This score suggests that the respondents often view the information received via mail as reliable and correct. With ease of access, Mail had the best average score (1.67), indicating that the respondents find it

exceptionally convenient to access and retrieve information sent through this medium. It emerged as the second-best concerning ease of understanding behind SSA representatives.

SSA representative had a close accuracy score (2.50) to that of mail. This shows that the respondents perceive direct interactions with SSA representatives as almost as reliable as mailed information though there could be scam tendencies. With ease of understanding, the SSA representative slightly scored higher (1.68) than the mail. This underscores the value of human interaction in explaining intricate details and clarifying doubts in real-time. Although scoring well, SSA representatives are marginally harder to access than mail (1.67). This is due to the need for appointments, wait times, or the limited availability of representatives.

The SSA Portal ranked third in perceived accuracy, ease of understanding, and ease of access. Generally, respondents in this demographic, mistrust the use of online platforms to obtain information. Text Messages score the lowest among the communication medium. This is because there are several limitations with text messages which include character limits, cellular service limitations, and wrong deliveries.

Conclusions and Implications

Our mixed-methods study shows that there is a clear need for policymakers to implement programs that will do much in boosting plain language about underserved communities benefit information disseminated through the traditional communication medium. Participants in the focus group sessions indicated that their SSA benefits awareness and education should begin early in life and not when they are about to become a beneficiary.

The effect of early education and awareness will lead to early adoption of alternative communication preferences such as My Social Security Portal. Even though the Portal information is very instructive, clear, navigable, relevant, and useful, participants clearly also stated that they have some concerns about the security, privacy, and computer literacy level of the Portal which revalidate their desire for traditional mailing in of their SSA benefit information.

While participants in the survey indicated that there is no need to use any other communication medium except from the traditional medium of mailing their information to them. The study shows that there are some clear reoccurring salient themes observed in both the focus groups sessions and during the survey implementation from respective participants. Some of these themes are listed below:

- Plain language SSA benefit information to reduce dependency on SSA employees in explaining the benefit information. This will provide efficiency of SSA program delivery quality, accurate, and timely information thus improving customer experience and satisfaction.

- Traditional mail is preferred medium of communication because:

    o Access to computer is limited due to level of education and access to support

    o Of fear of scammers / hackers / cyber threat

- o Of failure of computer system

  o It is reliable

  o The perception of having a tangible paper document is better than having it online

- More face-to-face community outreach intervention on SSA benefit information

  o Community outreach programs on SSA benefits to garner knowledge on what they know and do not know about SSA programs, and how they acquire knowledge about SSA programs. This would be like a pulse check to check the pulse of the underserved communities as it relates to SSA programs.

- Preference for in-person SSA representative to share knowledge

- Education and awareness on what SS benefits are available – SSA and SSI

- The need for more focus group to get underserved communities' feedback

- SSA representative training and awareness of the need and desires of underserving communities

  o A difference in the way and manner in which educational outreach is delivered and the consideration of their socioeconomic characteristics and geographic location.

- Noticeable absence of men in the focus group sessions

- Customer services does not make comprehension of SS benefits easy to understand when beneficiaries call in

- Information disseminated by SSA representative are not consistent

  o Access to user friendly consistent information dissemination mediums (this could be web based or human centered) on SSA benefits

- Information provided on SSA benefits is trusted even though, beneficiaries may not be able to validate the accuracy of the information provided

- Sending information earlier prior to retirement for planning purpose is very crucial and needed for these SSA underserving communities' beneficiaries

  o Early education (starting at least 15 years prior to retirement and not waiting till there are close like 5 years to retirement) intervention prior to retirement on SSA benefits. This could also assist in getting the adoption rate of online portal increase, if potential SSA beneficiaries are educated about the programs at a younger age.

- Education level of SS beneficiaries could impede understanding of SS benefit statements

- Identifying trusted partners that can work with both SSA and the underserved communities to improve knowledge and trust within the two majority stakeholder groups

- Educating beneficiaries on scam call

- Social Media and digital platforms is not a palatable medium

  - An effective education initiative that will provide knowledge, with resources and tools on the other medium (online portal) for receiving their SSA benefits. Underserved communities are hesitant to change their preferred medium of receiving their SSA benefits and to resolve this problem, policy makers must first understand why underserved communities are hesitant, and then eliminate or reduce this limitation. It appears that a Babu, S. C., Gyimah-Brempong, K., Nwafor, M. & Edeh, H. (2014). Capacity Assessment for Achieving the Agricultural Transformation Agenda in Nigeria (No. 26). International Food Policy Research Institute (IFPRI).n user-centered education approach on the other medium (online portal) for receiving SSA benefits could be deployed effectively as a more impactful resources to raise awareness of the benefits of the other medium.

This study provides strong indications that further research may be warranted on how to ensure that the information communicated to the underserved communities are in plain language, that there is a need for a frequent face-to-face SSA representative community engagement that can support retirement readiness and general financial literacy.

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Appendices

Appendix 1: Focus Group Demography Breakdown

	Session 1	Session 2	Session 3	Session 4	Session 5	Session 6
Age and social security benefits:						
I am between the ages of 58 to 61 and do not receive social security benefit	0	0	0	1	0	1
I am 62 or older and receive Social Security benefit	16	9	6	43	7	17
I am 62 or older and do not receive Social Security benefit	0	2	4	7	0	7
I do not meet any of these categories	0	0	0	0	0	0
Gender:						
Male	4	4	5	1	0	4
Female	12	7	5	50	7	21
Marital Status:						
Never Married	1	1	1	4	1	1
Married	4	2	8	12	2	7
Widowed	5	1	0	16	4	8
Divorced	6	7	1	17	0	9
Separated	0	0	0	2	0	0
Ethnicity:						
African Descent	2	2	4	3	0	1
African American	11	8	6	44	7	24
Hispanic or Latino Descent	1	1	0	0	0	0
Caribbean Descent	1	0	0	1	0	0
Others	1	0	0	3	0	0

Appendix 2: Survey Demography Breakdown

Age Category	Number of Respondent
I am 62 or older and do not receive Social Security benefit	21
I am 62 or older and receive Social Security benefit	437
I am between the ages of 58 to 61 and do not receive social security benefit	32
I am between the ages of 58 to 61 and do receive social security benefit	11
Gender	
Female	391
Male	110
Marital Status	
Divorced	127
Married	173
Never Married	76
Separated	12
Widowed	113
Ethnicity	
Another race	11
Black or African-American	484
Hispanic or Latino	6

Appendix 3: Focus Group Questions

1. **What is your communication preference to get information from SSA (How would you like to receive information from SSA about your benefits)**
   1. US Postal Service
   2. Print Media
   3. Television
   4. Social Media
   5. Community Center Areas
   6. SSA Representatives
   7. At Work
   8. Text Message
   9. Email
   10. SSA Portal
2. **If your communication preference is used to communicate to you, would that assist you to prepare towards your retirement**
   a. Yes
   b. No
3. **(<u>How useful</u> is the information received from these delivery channels about <u>your</u> specific benefits and programs from SSA?)**
   a. Very Useful
   b. Somewhat Useful
   c. Not Very Useful
   d. Not Useful At All
4. **How accurate is the information you receive from your communication preference**
   a. Very Accurate
   b. Somewhat Accurate
   c. Not Very Accurate
   d. Not Accurate At All
5. **How easy is it to understand the information you receive from your communication preference.**
   a. Very Easy
   b. Somewhat Easy
   c. Somewhat Difficult
   d. Very Difficult

Appendix 4: Survey Questions

Survey Questions	Survey Questions Answer Options
1. **Gender**	• Male • Female • Other (Please Specify)
2. **Age**	• 58-61 • 62 and Over
3. **Marital Status**	• Never Married • Married • Widowed • Divorced • Separated
4. **What is your ethnicity**	• African Descent • African American • Hispanic or Latino Descent • Caribbean Descent • Other (please specify)
5. **Work Status**	• About to Retire and Not Receiving Benefits • Retired and Receiving Benefits

6. **Preferred SSA Communication Delivery Channels (How would you like to receive information from SSA regarding benefits and programs information in general?)**	• Information mailed by the SSA to my home
	  • Very useful
	  • Somewhat useful
	  • Not very useful
	  • Not useful at all
	• Public service announcements in the print media
	  • Very useful
	  • Somewhat useful
	  • Not very useful
	  • Not useful at all
	• Public service announcements in the television or radio
	  • Very useful
	  • Somewhat useful
	  • Not very useful
	  • Not useful at all
	• Public service announcements via social media (Facebook or Twitter)
	  • Very useful
	  • Somewhat useful
	  • Not very useful
	  • Not useful at all
	• Information posted in community spaces such as churches, libraries, and community centers
	  • Very useful
	  • Somewhat useful
	  • Not very useful
	  • Not useful at all
	• Information provided by a SSA representative in person
	  • Very useful

		- Somewhat useful - Not very useful - Not useful at all - In a location such as community center or local school, information provided at my place of work - Very useful - Somewhat useful - Not very useful - Not useful at all - Web-based tutorials by the SSA (for example in the form of YouTube videos or other platforms) - Very useful - Somewhat useful - Not very useful - Not useful at all - Text Messaging - Very useful - Somewhat useful - Not very useful - Not useful at all - My Social Security Portal - Very useful - Somewhat useful - Not very useful - Not useful at all
7.	**Usefulness of The Preferred SSA Communication Delivery Channels (<u>How useful</u> is the information received from these delivery channels about <u>your</u> specific benefits and programs from SSA?)**	- Information mailed by the SSA to my home - Very useful - Somewhat useful - Not very useful - Not useful at all - Information provided by a SSA representative in person - Very useful - Somewhat useful - Not very useful - Not useful at all - Information provided by text messaging me - Very useful - Somewhat useful - Not very useful - Not useful at all - Information provided on My Social Security Portal - Very useful - Somewhat useful - Not very useful - Not useful at all
8.	**Relationship Between Preferred Communication Style and Retirement Preparedness**	- Does your preferred SSA Communication Style of mailing information to your home provide you with enough information about retirement planning - Yes - No - Does your preferred SSA Communication Style of getting information from a SSA representative in person provide you with enough information about retirement planning

		• Yes
		• No
		• Does your preferred SSA Communication Style of receiving text messaging provide you with enough information about retirement planning
		     • Yes
		     • No
		• Does your preferred SSA Communication Style of utilizing My Social Security Portal provide you with enough information about retirement planning
		     • Yes
		     • No

9.	**Relationship Between Preferred Communication Style and Retirement Preparedness (Accuracy of the communication delivery channel in regard to providing retirement planning for the beneficiaries)**	• How accurate is the information mailed by the SSA to my home
		     • Very accurate
		     • Somewhat accurate
		     • Not very accurate
		     • Not accurate at all
		• How accurate is the information provided by a SSA representative in person
		     • Very accurate
		     • Somewhat accurate
		     • Not very accurate
		     • Not accurate at all
		• How accurate is information provided in your text messages
		     • Very accurate
		     • Somewhat accurate
		     • Not very accurate
		     • Not accurate at all
		• How accurate is information provided on My Social Security Portal
		     • Very accurate
		     • Somewhat accurate
		     • Not very accurate
		     • Not accurate at all

10.	**Relationship Between Preferred Communication Style and Retirement Preparedness (Easy of the understanding information provided using this communication delivery channel as it relates to retirement planning for the beneficiaries**	• How easy is it for you to understand the information about retirement planning from the information mailed by the SSA to my home
		     • Very easy
		     • Somewhat easy
		     • Somewhat difficult
		     • Very difficult
		• How easy is it for you to understand the information about retirement planning from the information provided by a SSA representative in person
		     • Very easy
		     • Somewhat easy
		     • Somewhat difficult
		     • Very difficult
		• How easy is it for you to understand information about retirement planning from the information provided through text messaging

	• Very easy
	• Somewhat easy
	• Somewhat difficult
	• Very difficult
	• How easy is it for you to understand information about retirement planning from the information provided on My Social Security Portal
	     • Very easy
	     • Somewhat easy
	     • Somewhat difficult
	     • Very difficult

11. **Relationship Between Preferred Communication Style and Retirement Preparedness (Easy to access information about retirement planning for the beneficiaries using these communication delivery channel)**	• How easy is it for you to access information about retirement planning from the information mailed by the SSA to my home
	     • Very easy
	     • Somewhat easy
	     • Somewhat difficult
	     • Very difficult
	• How easy is it for you to access information about retirement planning from the information provided by a SSA representative in person
	     • Very easy
	     • Somewhat easy
	     • Somewhat difficult
	     • Very difficult
	• How easy is it for you to access information about retirement planning from the information provided through text messaging
	     • Very easy
	     • Somewhat easy
	     • Somewhat difficult
	     • Very difficult
	• How easy is it for you to access information about retirement planning from the information provided on My Social Security Portal
	     • Very easy
	     • Somewhat easy
	     • Somewhat difficult
	     • Very difficult