Disparities in Social Security Knowledge and the Role of Social Capital

Katherine Carman

With Jhacova Williams

RAND Education and Labor

Center for Financial and Economic Decision Making

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

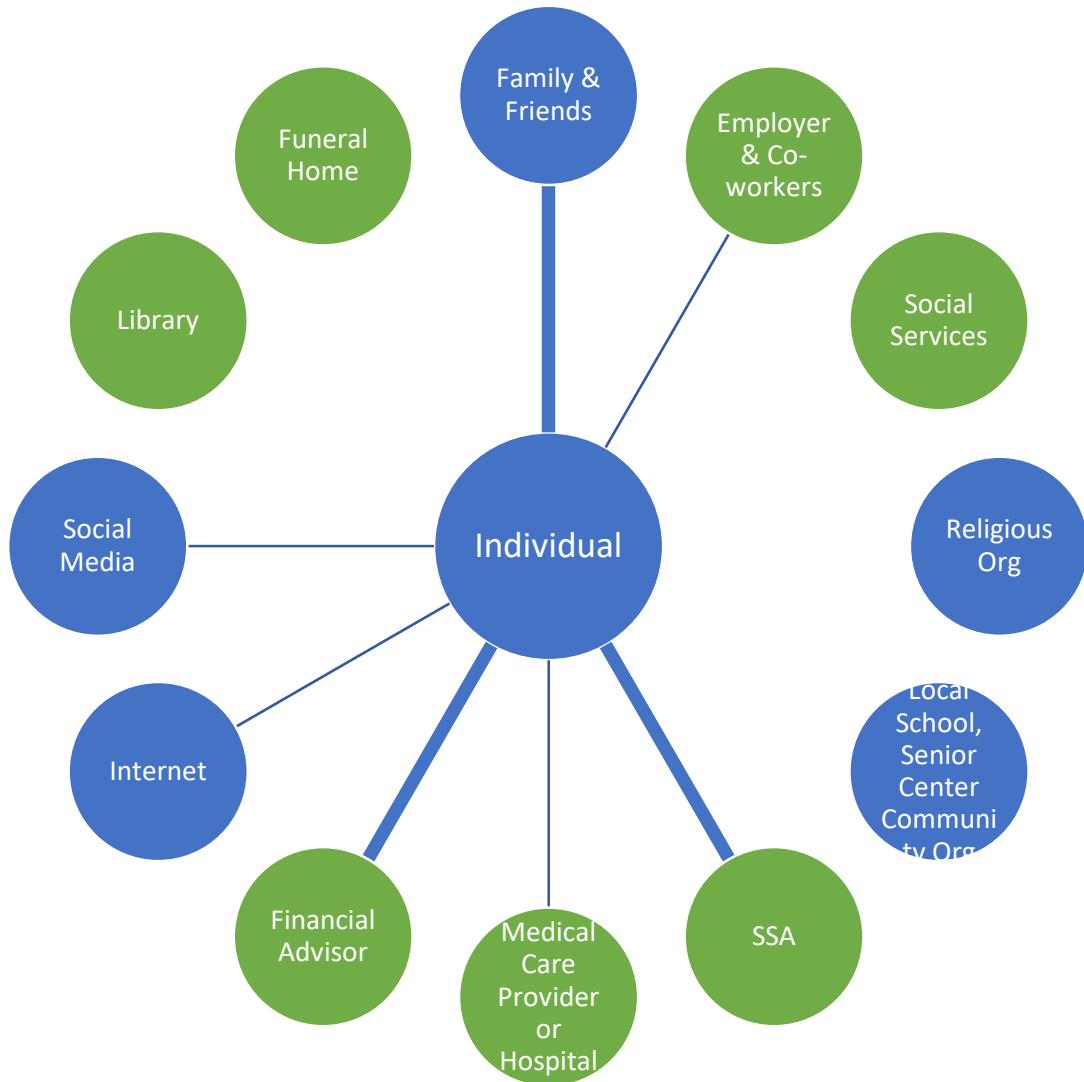# What if some ties are stronger than others, and some don't exist at all?

What if some places have better information than others?

Different people may have different strength of ties and quality of information held by those ties

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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?

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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

When making decisions about planning for retirement

When making decisions about Social Security (such as when to claim)

A situation where your health has declined and you cannot do your job any more
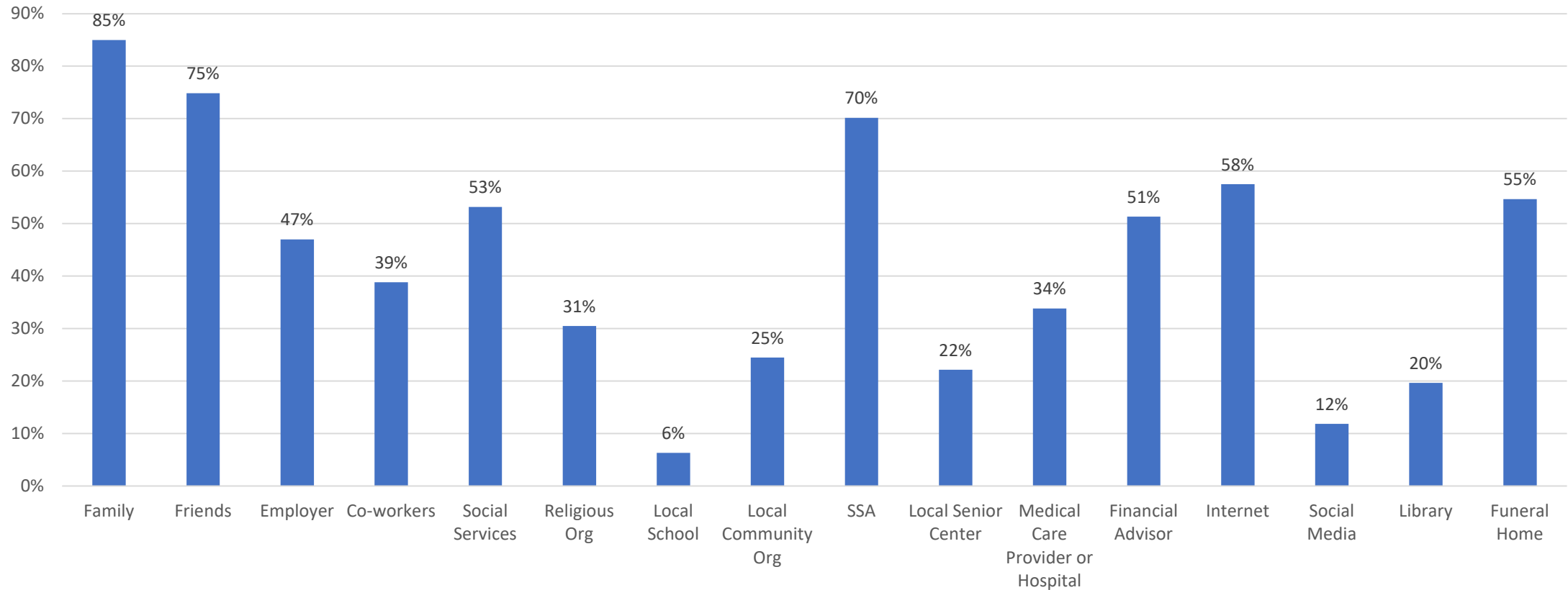
A situation where you have children under 18 and your spouse or partner has died

A situation where you are 61 years old and your older spouse or partner has died

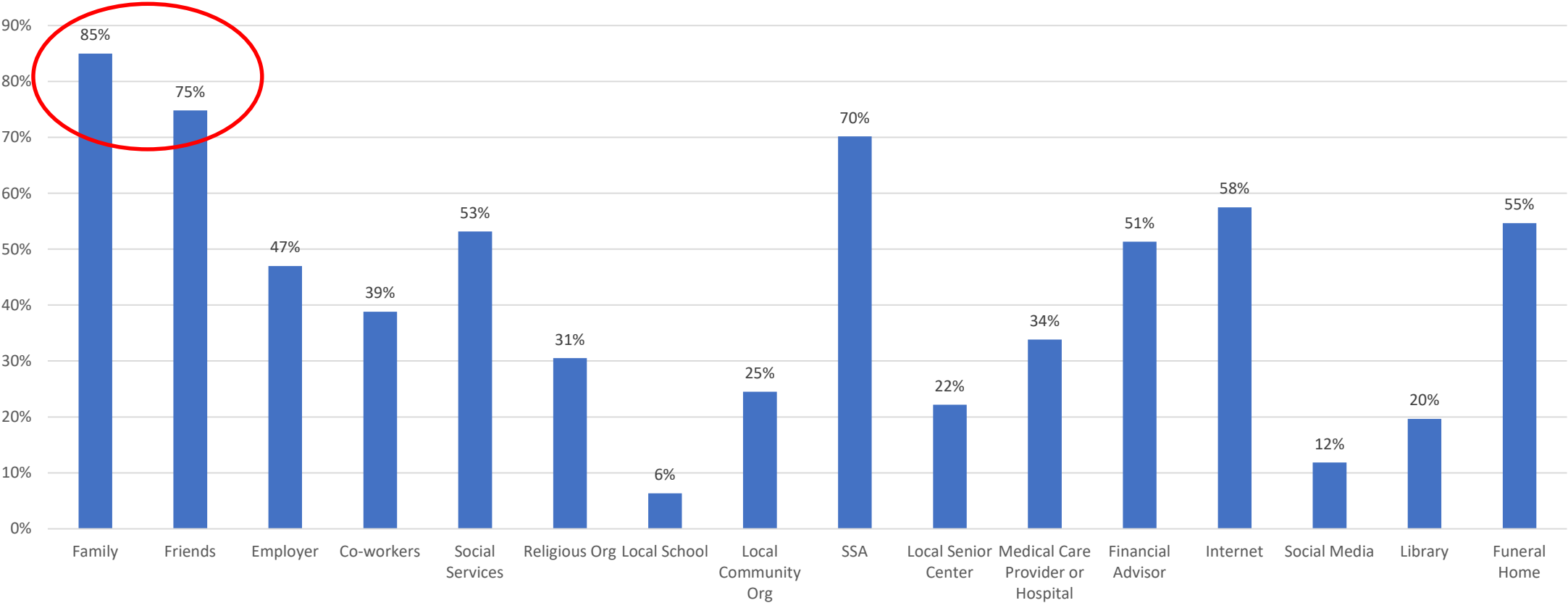A situation where your elderly parent has died.

Averaged across all scenarios, some sources are used more than others
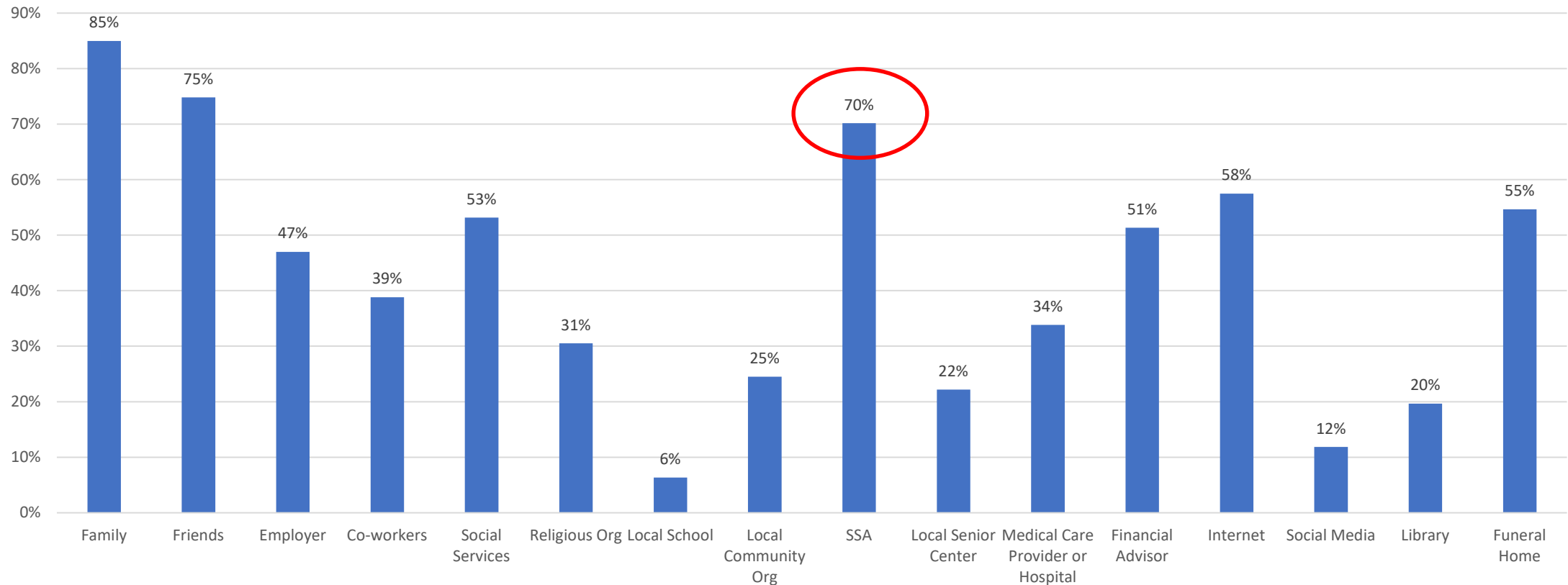
Average Across All Scenarios

Across all situations, respondents turn to friends and family first
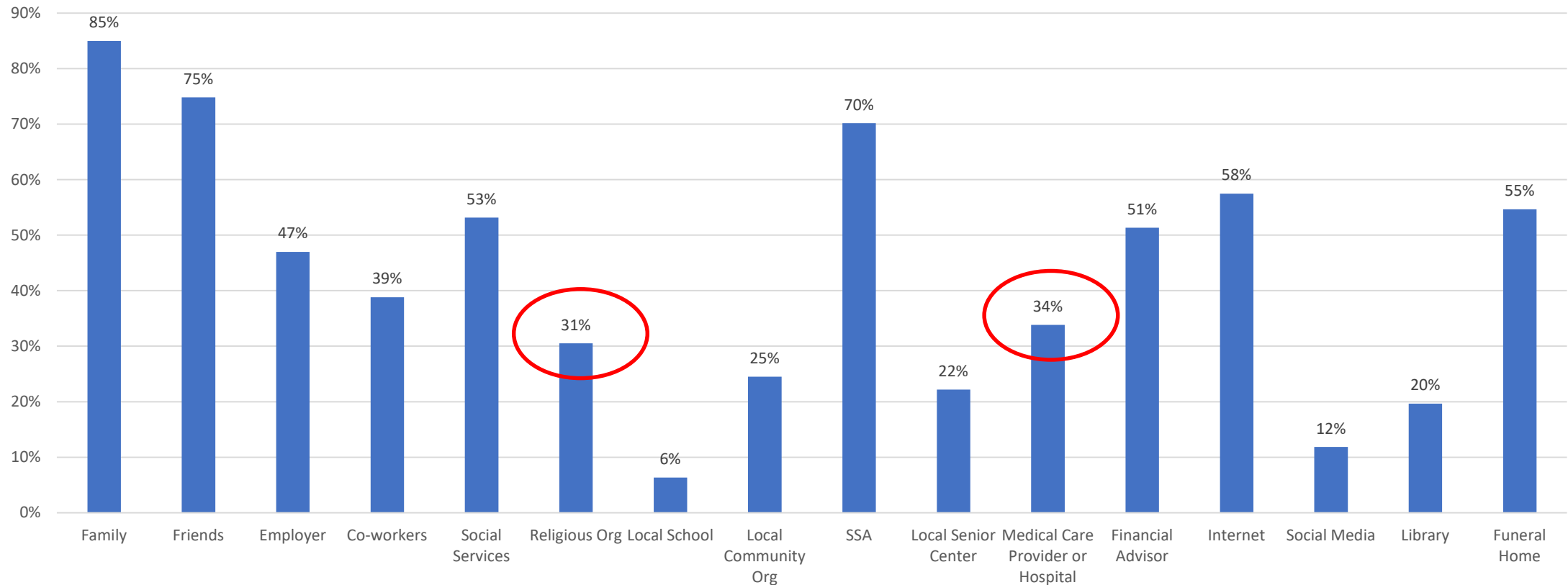
Average Across All Scenarios

Many respondents in the UAS know to talk to SSA

Average Across All Scenarios

Some organizations may represent an opportunity to reach out (either for individuals or SSA)

Average Across All Scenarios

But there is variation by scenario
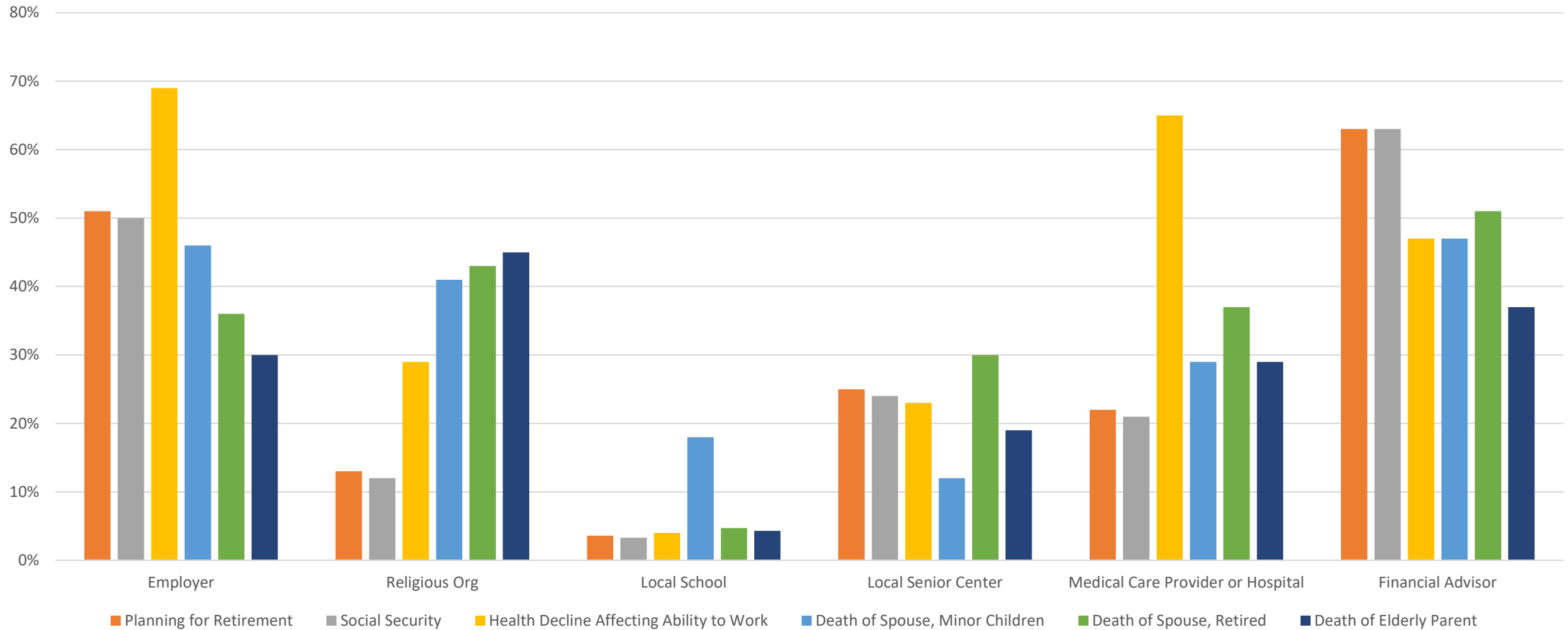
People are more likely to turn to schools for a death of a child's parent than for other scenarios (and less likely to turn to senior centers)

	Planning for Retirement	Social Security	Health Decline Affecting Ability to Work	Death of Spouse, Minor Children	Death of Spouse, Retired	Death of Elderly Parent
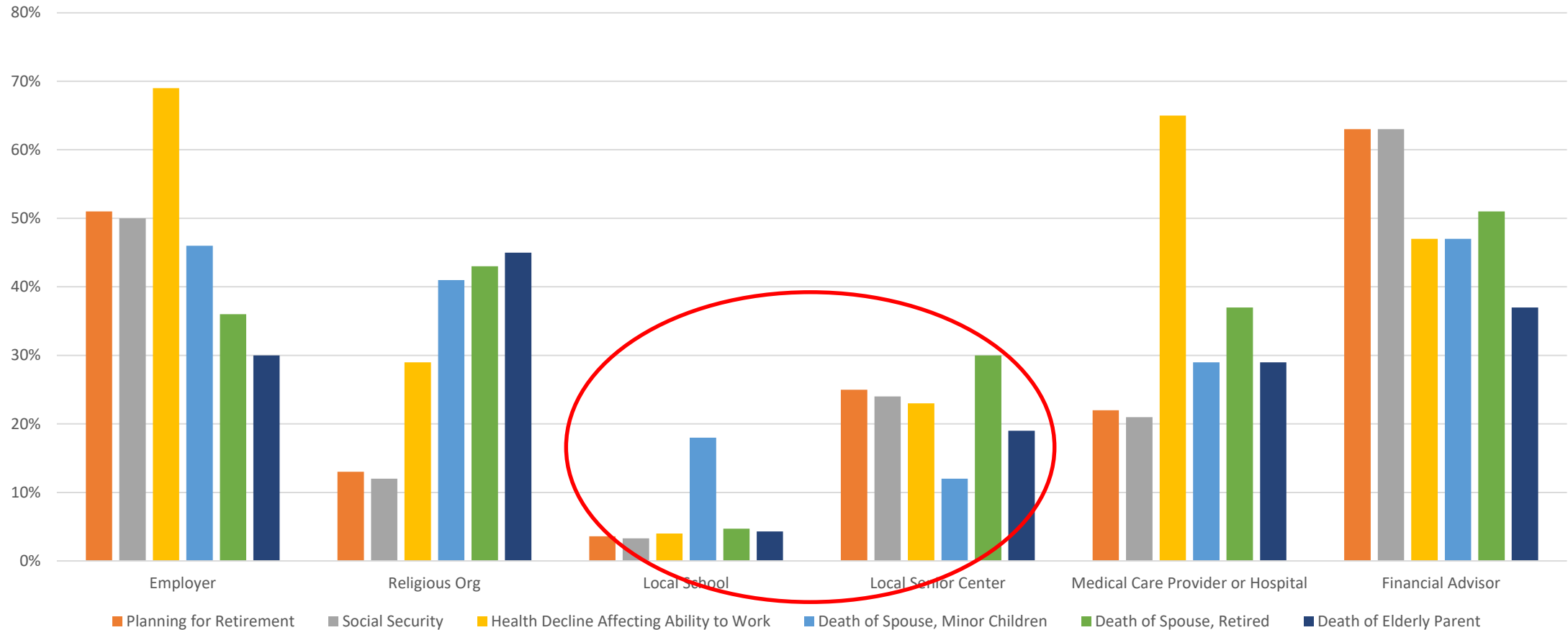
Health Care providers and Employers are more likely to be approached in cases of disability than other scenarios

Legend:
- Planning for Retirement
- Social Security
- Health Decline Affecting Ability to Work
- Death of Spouse, Minor Children
- Death of Spouse, Retired
- Death of Elderly Parent
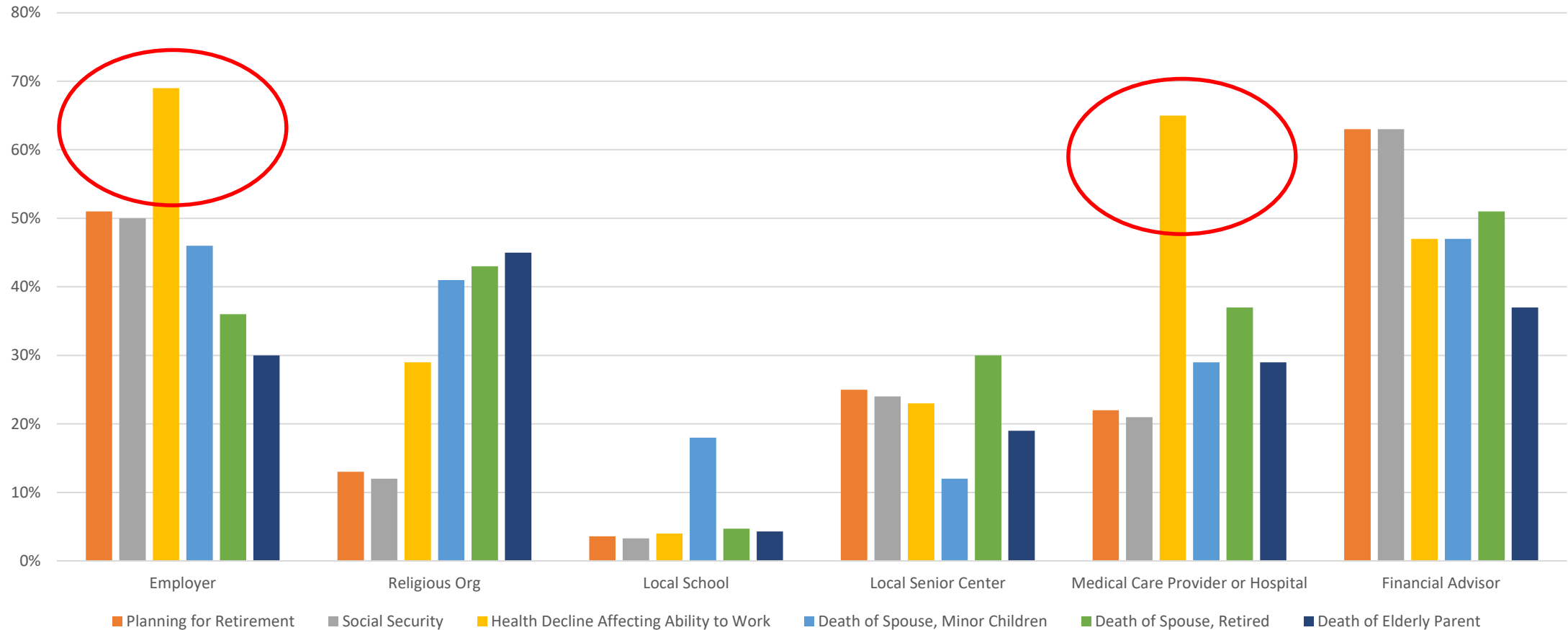
Religious organizations are a source when families member dies
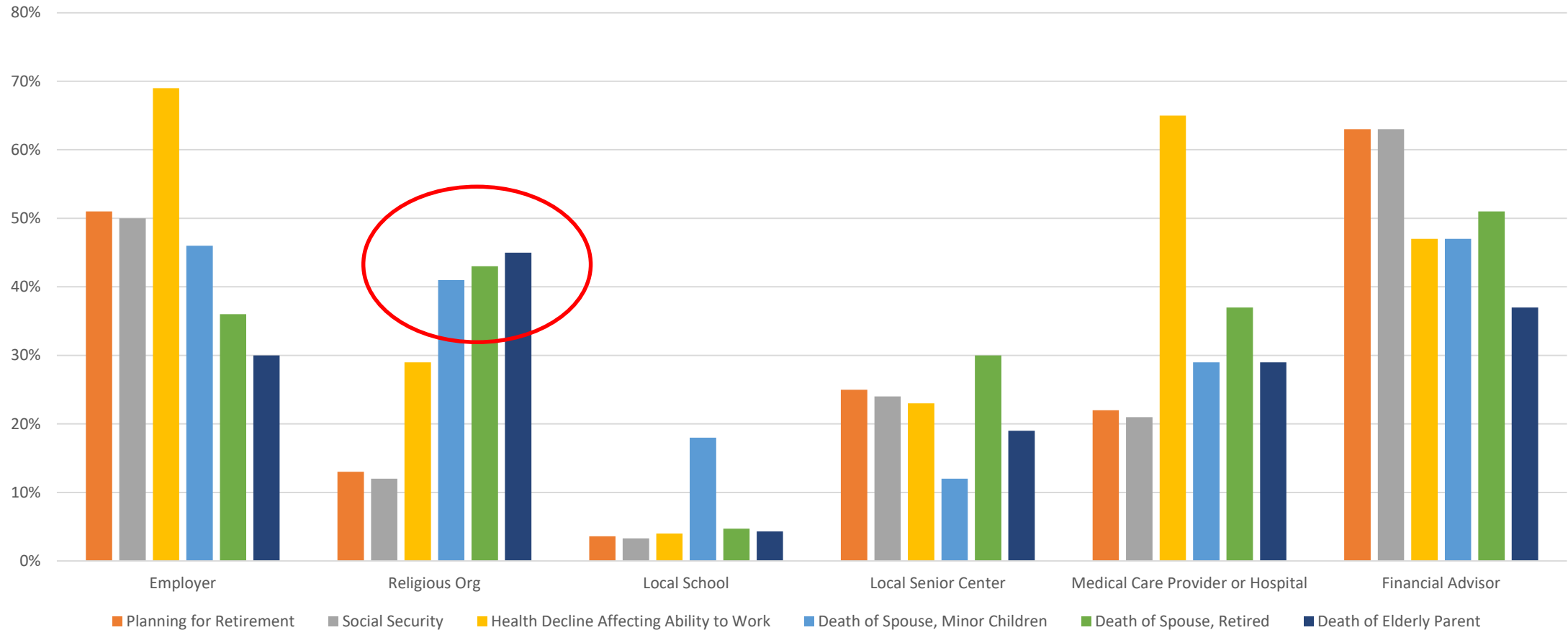
Bar chart showing percentage use of various sources by life event category. Categories on x-axis: Employer, Religious Org, Local School, Local Senior Center, Medical Care Provider or Hospital, Financial Advisor. Legend: Planning for Retirement, Social Security, Health Decline Affecting Ability to Work, Death of Spouse, Minor Children, Death of Spouse, Retired, Death of Elderly Parent. A red oval highlights the Religious Org group.

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:

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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 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
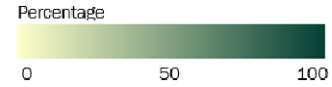
	Overall	NH White	NH Black	NH Asian	Hispanic	NH Other
			Race/Ethnicity			
Family	91	94	86	93	90	86
Friends	83	88	75	88	79	79
Employer	46	48	43	49	43	44
Co-workers	39	43	31	47	43	39
Social Services	58	57	61	56	59	58
Religious Org	41	41	48	35	39	41
Local School	18	19	18	19	17	17
Local Community Org	35	35	35	38	36	30
SSA	59	62	62	49	56	60
Local Senior Center	12	8	17	18	12	11
Medical Care Provider or Hospital	29	27	33	33	30	29
Financial Advisor	47	54	42	46	41	49
Internet	54	57	41	71	53	50
Social Media	14	14	11	29	15	9
Library	19	17	23	21	19	19
Funeral Home	51	55	47	46	50	47

Percentage 0 50 100

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

kcarman@rand.org

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