Disparities in Social Security Knowledge and the Role of Social Capital

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Abstract

In this paper, we develop a new survey that seeks to better understand how differences in information sources (both formal and informal) across racial and ethnic groups contribute to knowledge and planning for retirement. We consider several scenarios where people might be eligible for Social Security benefits in times of need and seek to understand where individuals turn for information in these scenarios. Overall, we find that there are a wide variety of information sources that people approach in these times. Notably, different racial and ethnic groups expect to make use of different information sources. Furthermore, knowledge is associated with where people turn for information. To address disparities in knowledge, information campaigns could consider differentiating channels of information to better engaged less well-informed groups. This research doesn't identify a single information source that would reach all people.

Citation

1. Introduction

Effective communication from the Social Security Administration (SSA) to beneficiaries regarding SSA programs allows the public to make informed decisions. Determining how much one could receive from retirement, disability, spousal, or survivors benefits is complex, because it requires people to understand not only how these benefits are calculated, but also to have detailed information about their earnings history and understand the impact of timing of claiming on future benefits. Knowledge and understanding of these complex programs are likely to vary across racial and ethnic groups. One reason for these disparities may be that the social capital and the informal information sources that people rely on may differ by race. To design effective communication, it would be helpful to understand if there are formal or informal channels for communication that may more effectively reach different populations. Our research uses newly collected survey data to assess how the public searches for information in times of need, with a focus on disparities in knowledge and information sources. These results will help SSA better understand how beneficiaries find information about Social Security programs and how communication could be targeted to underserved communities.

While the Social Security benefit calculations are race-neutral and people with identical economic and family situations are treated the same, Blacks, whites, and Hispanics have different economic conditions in terms of earnings and life expectancies (Hendley and Bilimoria 1999). For example, on average, minorities have fewer resources at retirement compared to whites and therefore Social Security plays a larger

role in retirement income for racial and ethnic minorities (Hendley and Bilimoria 1999). Additionally, whites are increasingly more likely to marry compared to Blacks (Butrica and Smith 2012), which impacts eligibility for Social Security spousal and survivors benefits. If individuals are unaware of these benefits, they may make suboptimal labor supply and marriage decisions based on their knowledge of the Social Security programs (Carman and Hung 2018) or they may fail to take up benefits that are available to them. If knowledge differs by race, this could contribute to disparities in eligibility or use of Social Security programs.

This work builds on our past work (Carman and Hung 2018) that found limited knowledge of spousal and survivors benefits, and that actual knowledge and perceptions of knowledge can be misaligned. Work being conducted in parallel in another RDRC project (Knapp and Perez-Arce 2022), has found significant differences in knowledge about Social Security and its various programs by race. Knowing that there are important knowledge disparities, our work seeks to understand how different information sources might contribute to these disparities. In this work, we examine where people anticipate that they would turn for information in times when they might be eligible for Social Security benefits. In some situations, we ask about Social Security in particular (for example when making decisions about Social Security); in other cases, we ask only about situations where one might be eligible for benefits (when your health has declined and you cannot do your job anymore) but do not specifically mention Social Security or its programs. The goal was to focus people's attention to the times when we, as researchers, know that Social Security benefits matter, but not necessarily focus attention to the programs themselves. This allows us to gain insight into where

they would turn for information in those situations, rather than presuming that that they were knowledgeable about Social Security programs.

Knowledge of Social Security may come from a range of sources, including formal channels such as Social Security Statements and employers, and informal channels such as friends, family members, co-workers, churches, or other community organizations. These informal channels shape the social capital that people have access to and may shape the information available about Social Security programs. Because the nature of social networks may differ across racial and ethnic groups, information sources about Social Security may differ as well. Considering people's social capital and where they get information could improve effective communication regarding Social Security programs. In much of our analysis, we distinguish between information from other individuals (such as family, friends, and co-workers), and information from organizations (such as the Social Security Administration and employers, but also community organizations, medical care providers, and others). This is important because it could inform development of communication materials specifically targeted toward the types of organizations people are likely to turn to for help in times of need. This would be more feasible than targeting information to an individual's friends or family.

Our research design uses two methods for eliciting information sources: open-ended questions and closed-ended questions. Open-ended questions ask respondents to provide whatever information sources are at the top of their minds and are most important to respondents. Closed-ended questions elicit all respondents' answers to a constrained list of choices. Each method has advantages. Closed-ended questions are

most commonly used and allow for greater information about many more potential information sources. We asked open-ended questions because we wanted to know where people thought they would turn for information without imposing the researchers' biases. Because we were particularly interested in understanding cultural differences across races and ethnicity, we wanted to be sure that the survey captured concepts that were important to respondents but might not be anticipated by the research team. The authors have previously used similar method to study mental models of COVID-19 (Bruine de Bruin, Carman, and Parker 2021 and ongoing related work), where we identified aspects of risk perception that were not anticipated by the research team.

In Section 2 of the paper, we discuss the data collected for this paper. Section 3 describes the results and Section 4 concludes.

2. Data

We fielded a survey in the Understanding America Study (UAS) designed for this study. The Understanding America Study is a nationally representative online panel of respondents who participate in regular surveys on a variety of topics. Respondents are recruited to the panel using address-based sampling. Four thousand panel members were invited to participate in the survey; respondents were limited to those younger than 70 and we oversampled respondents who were Black, Hispanic or another nonwhite group. The survey went into the field on June 3, 2022, and closed on August 11, 2022. To maximize response, particularly by historically underserved groups, we left the survey in the field as long as possible. A total of 3,012 people responded. Table 1

provides information about the number of panel members invited and the number of respondents.

Table 1: Invitations and respondents to survey

Race	Number invited (% of sample)	Number Responded (% of sample)
Non-Hispanic white	1,500 (37.5%)	1,176 (39%)
Non-Hispanic Black	705 (17.6%)	515 (17%)
Hispanic	1,000 (25%)	713 (24%)
Non-Hispanic Other (includes Asian & mixed race)	795 (19.9%)	608 (20%)
Total	4000 (100%)	3,012

The survey was fielded in both English and Spanish. The survey took approximately nine minutes to complete and included four blocks of questions. The full text of the survey is included in the appendix. The first two blocks of questions asked about sources of information in six scenarios: 1)when making decisions about planning for retirement; 2) when making decisions about Social Security (such as when to claim); 3) a situation where your health has declined and you cannot do your job anymore; 4) a situation where you have children under 18 and your spouse or partner has died; 5) a situation where you are 61 years old and your older spouse or partner has died; and 6) a situation where your elderly parent has died.

In the first block of questions, respondents were asked to write in up to three answers in open-ended response boxes. In the second block of questions, respondents were provided a list of 15 or 16 potential sources of information and asked if they would turn to that source of information (yes, no, don't know). The full list of sources is shown in Table 3 below. As an example, we asked the following two questions (and include question names as they correspond to the data available from the UAS):

QF1: When making decisions about planning for retirement where would you turn for information? Please list up to three answers.

QG1: When making decisions about <u>planning for retirement</u>, would you talk to the following people or groups for information?
(Choose Yes/No/Don't know for each of 15 or 16 sources)

Because the open-ended write in responses are qualitative in nature, careful coding is necessary to make large quantities of qualitative data usable. We follow a multistep process to clean then code the data, allowing us to turn qualitative data into quantitative data. Because there were over 3,000 respondents, six scenarios, and three answers per question, there are potentially over 54,000 qualitative responses. Most responses were short, providing a few words as opposed to a full sentence. To clean the text responses, we first translated any responses provided in Spanish. Respondents can choose to receive surveys in English or in Spanish. For any respondent whose survey was administered in Spanish, we used DeepL's translation API to translate to English. All translations were then reviewed by the project team, which included advanced Spanish speakers. When needed, native Spanish speakers were consulted. Second, all responses were normalized by removing punctuation, digits, and stop words such as "the" and "and," followed by lowercasing. Digits indicative of a valid response (e.g., "401K," "211") were not removed. Third, we performed spell correction using R's Hunspell package. This allowed us to catch many common spelling errors, for example "freind" instead of "friend." We performed a manual review of entries that were spellchecked. In this step, we removed entries such as ".gov" from responses. For example, "IRS.gov" became "IRS." Fourth, we lemmatized the data. Lemmatization removes inflectional endings of words to return the base or dictionary form, also known

as the lemma. This reduces the variation in words that are pointing toward similar entities. For example, "Bank," "Banks," and "Banking" all became "Bank." We use lemmatization over stemming because the output of lemmatization is more interpretable for manual coding. These four steps helped reduce our original, over 40,000 responses to approximately 4,400 unique responses.

To code the preprocessed responses, we applied a series of 37 rules based on keywords, reducing the number of codes to approximately 2,400. These rules included but were not limited to:

- coding anything that contained common family terms, such as mother/father, husband/wife/spouse, and cousin as *family.*

- coding anything that contained the phrase Social Security as *social security;* and

- coding based on specific words, allowing us to distinguish between those who generically report *internet* and those who report specific sites like *google* or *YouTube.*

Responses not coded using the 37 keyword-based rules were coded based on the spell checked and lemmatized response. For example, 55 respondents listed "IRS" as their response and this was coded as "IRS," which was not originally in the set of 37 rules. Among the 2,400 codes, the most common 10 codes represent over 68% of individual responses and the most common 20 represent over 77% of individual responses (excluding blanks).

We then reviewed all 4,800 unique responses and categorized them into 42 categories. The rules-based responses were used as a suggestion but were not applied

in all cases. In cases of uncertainty, we referred to the original preprocessed response. We provide two examples to better understand how the rules-based categories were used or not used in the case of friends. A response was coded with *friend* if the respondents included the word "friend" in their response. This included cases such as giving their friend's name (e.g., "Friend Jennie"), or a description of the type of friends they would talk to that was unrelated to other categories (e.g., "Friend who is retired"). A response was not coded as friend if the characteristics of the friend included characteristics that implied another category, such as "My friend who is a lawyer" which became "friend lawyer" after preprocessing and was categorized as "Lawyer."

The 42 smaller categories were then combined into 19 groups. Where possible these groups were aligned with the options provided in the closed-ended questions. However, some of the open-ended responses surfaced groups that were not asked about in the closed-ended questions. In fact, this is one of the reasons for using open-ended responses as respondents may have different ideas from those considered by researchers. Categories were also grouped in ways that would support the goal of the research: to identify how to reach groups with information about Social Security. Many respondents gave answers that, while meaningful, were not actionable. As an example, respondents who reported they would rely on themselves or their savings or reported something like "don't know" or nothing were grouped together because these respondents don't mention any person or organization that they would reach out to. Many other responses were categorized as other. These respondents gave meaningful but unique answers that could not be easily categorized. These could be rare responses (e.g., one person reported "auction house") or responses that were too generic to be

actionable (e.g., agency). A full description of the 42 categories and the 19 groups is included in Appendix Table 1.

The third block of questions asks about self-assessed knowledge of Social Security programs. The fourth block of questions, asks about whether individuals have regular contact with the different types of organizations we ask about in our list of sources. We do not use this final block of questions in our current analysis.

Table 2 provides basic demographic characteristics of our sample. Per our sampling restrictions, all respondents are between 18 and 70 and Black, Asian, Hispanic, and Other respondents make up a larger percentage of our sample than they do of the general population. This gives us greater statistical power to test for differences across racial and ethnic groups.

Table 2: Demographic characteristics of sample

Characteristic	N = 3,012[1]
Race and Ethnicity	
NH white Only	1,176 (39%)
NH Black Only	515 (17%)
NH Asian Only	313 (10%)
Hispanic	713 (24%)
NH Other	273 (9.8%)
Sex	
Female	1,874 (62%)
Male	1,138 (38%)
Age	46 (36, 58)
Household Income	
Less than $25,000	670 (22%)
$25,000-$49,999	603 (20%)
$50,000-$99,999	876 (29%)
$100,000 or more	854 (28%)
Marital Status	
Married (spouse lives with me)	1,465 (49%)

Married (spouse lives elsewhere)	50 (1.7%)
Separated	65 (2.2%)
Divorced	437 (15%)
Widowed	71 (2.4%)
Never married	923 (31%)
Education	
Less than HS	169 (5.6%)
HS	474 (16%)
Associates or some College	1,118 (37%)
Bachelor's	726 (24%)
Graduate degree	524 (18%)
Labor Force Status	
Working	1,898 (63%)
Unemployed	224 (7.5%)
Retired	259 (8.6%)
Disabled	207 (6.9%)
Other or mixed	421 (14%)

[1] n (%); Median interquartile range.

3. Results

Where do people turn for information in times of need?

We first consider where people turn for information by averaging across all six scenarios, comparing the open-ended and closed-ended responses. Figure 1 presents the responses from the open-ended questions compared to the responses in the closed-ended question. We have grouped responses together by the overall type of organization. But the responses do not always overlap directly.

Figure 1: Percent of individuals reporting use of each source of information in open-ended and closed-ended responses, averaged across all scenarios
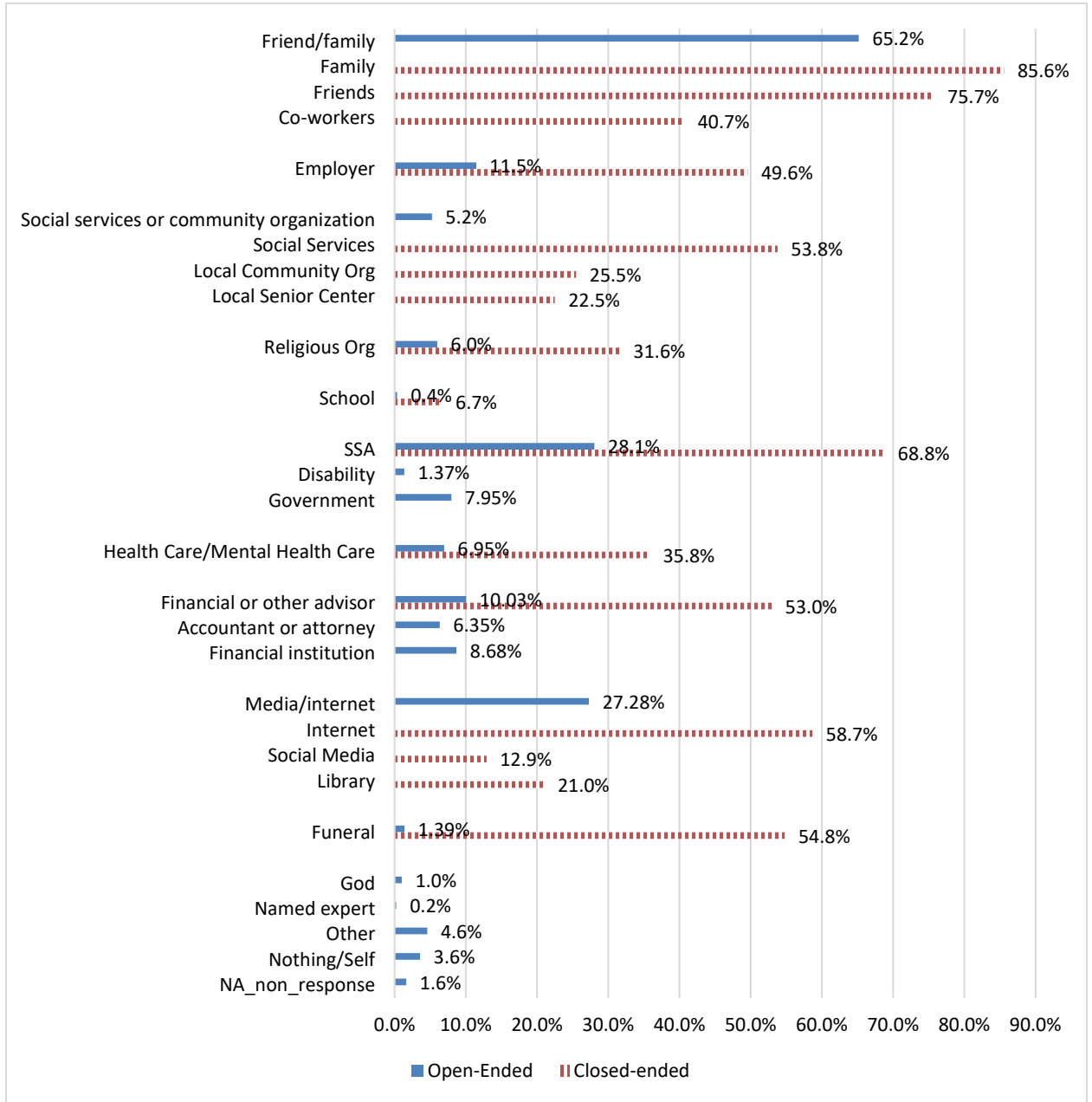
In some cases, there is more detail in the open-ended groups presented. This occurred when there were large numbers of responses for types of institutions that were not anticipated in the closed-ended responses. There were many different professionals

who give financial advice in the open-ended responses, including financial advisors, tax preparers, and financial institutions, but only financial advisors were included in the close-ended response. Furthermore, the open-ended responses included several categories that were not anticipated at all, including named experts, but also respondents who reported they would rely on themselves, God, or provided no meaningful response. The last five categories in the figure are not actionable, but they speak to the importance of maximizing the value of other sources of information available.

In other cases, there is more detail in the closed-ended responses. This occurred when the responses to the open-ended questions overlapped or were difficult to distinguish. Options were included for friends, family, and co-worker but these were combined in one group for the open-ended responses because some individuals reported friends and family in the same response. Furthermore, this distinction is difficult to act on; programs to provide information through formal organizations could be developed, but it would not be possible to separately provide information to friends but not family. Similar to friends and family, the closed-ended responses distinguished between different types of social services, community organizations, or senior centers, but these responses were difficult to distinguish in some open-ended responses. Responses related to media, internet, social media, as well as books were combined in the open-ended responses because open-ended responses such as news websites overlapped categories. Similarly, very few respondents (less than 0.2%) reported that they would make use of libraries, so this was combined with other forms of written media.

In almost all cases, many more respondents selected any given response in the close-ended questions than in the open-ended question. For example, in 69% of responses to the closed-ended questions, respondents reported they would seek information from SSA, but only 28% reported SSA in the open-ended responses. The simplest explanation for this is that there were only three spaces provided for the open-ended responses, while the close-ended responses could have up to 16 options. As a result, the average number of sources of information is between 2 and 2.5 for each of the open-ended questions, but over 6 for the closed-ended questions. This also reflects the fact that a respondent might give three separate answers, but our coding could lead to only one cited source. This occurred in two ways. First some respondents gave what were perceived as three distinct answers: Mom, Dad, and Aunt. Second, some gave the same response multiple times for one question: Job, Job, Job. However, this likely does not fully explain the differences. Confirming that you would use a specific source of information is fundamentally different from asking respondents what is at the top of their minds.

The most cited responses were the same in the open-ended questions as the closed-ended questions. Friends and family were the most often cited source of information in both sets of questions. This speaks to the importance of social networks and informal channels of information. Almost 70% of respondents in the UAS report they would turn to the Social Security Administration for information. In the open-ended questions, 28% reported they would turn to Social Security. In both questions, this is the second most common response after friends and family. An important caveat here is that many surveys about Social Security are fielded in the UAS, and it is possible that

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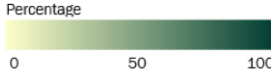
these respondents are more attuned to the programs available from SSA than the general population. The internet is also one of the most cited sources of information. In the open-ended questions, we combined internet with other media, but the internet represents the vast majority of those responses.

Some responses were relatively more common in the closed-ended questions than the open-ended questions. For example, approximately 50% of respondents in the closed-ended questions cited employers, financial advisors, or social services organizations as sources of information, but in the open-ended responses, these groups represented 5% to 10% of responses. This illustrates how what is top of people's minds may not always match what people report when prompted.

Next, we highlight any key differences in specific scenarios, to assess what fraction of respondents report that they would reach out to a particular source of information. We report both the open-ended responses (Table 3) and the closed-ended responses (Table 4). Both tables have a similar format. The first column averages across each of the six scenarios, which are shown in the next six columns, and each of the rows describes the different information sources. The final row shows the total number of information sources (or the average number of sources) in each scenario selected by respondents. We use a heat map, with darker colors showing sources that a larger percentage of respondents report they would turn to and lighter colors indicating sources that a smaller percentage of respondents report they would turn to, allowing us to identify patterns more easily. In each scenario, in the closed-ended questions respondents report on average that they would turn to about six to seven different sources of information. In the open-ended questions, they report, on average, closer to

two groups for each source of information. While respondents could list three sources of information, the average number of groups reported is less than three for two reasons: Respondents may not have provided three responses or they may have listed two responses that are grouped into the same group after all coding takes place. As an example, we combined friends and family into one response, but respondents may have listed both friends and family as separate responses.

Table 3: Percent of individuals reporting use of each source of information in each scenario in open-ended responses

	Percentage 0 — 50 — 100	Average Across All Scenarios	Scenario					
			Planning for Retirement	Social Security	Health Decline Affecting Ability to Work	Death of Spouse, Minor Children	Death of Spouse, Retired	Death of Elderly Parent
Friend/family		65.2	60.6	50.0	53.4	77.9	72.5	76.7
Employer		11.5	20.8	10.4	23.6	7.1	5.0	1.9
Social services or community organization		5.2	2.2	3.1	7.1	9.1	6.3	3.6
Church		6.0	0.8	0.2	2.9	9.1	10.3	10.8
School		0.4	0.4	0.2	0.3	1.2	0.0	0.0
SSA		28.1	20.2	55.1	26.2	22.9	30.4	13.6
Disability		1.4	0.0	0.0	7.8	0.1	0.2	0.0
Government		8.0	4.8	7.1	15.0	9.0	7.6	4.2
Health Care/Mental Health Care		7.0	0.9	0.7	21.4	5.9	6.1	6.7
Financial or other advisor		10.0	27.5	13.4	4.8	4.1	6.7	3.7
Accountant or attorney		6.3	5.4	4.9	4.1	5.4	6.0	12.3
Financial institution		8.7	21.9	3.0	5.9	7.1	7.9	6.4
Media/internet		27.3	44.7	44.0	25.4	16.5	17.8	15.3
Funeral		1.4	0.0	0.0	0.0	0.9	1.3	6.1
God		1.0	0.4	0.2	0.9	1.2	1.7	1.6
Named expert		0.2	0.9	0.2	0.1	0.0	0.1	0.0
Other		4.6	6.4	6.2	4.0	3.5	3.6	3.6
Nothing/Self		3.6	4.3	3.4	3.5	3.1	3.7	3.6
NA_non_response		1.6	1.1	1.8	1.7	1.8	1.7	1.9
Number of Sources		2.0	2.2	2.0	2.1	1.9	1.9	1.7

Table 4: Percent of individuals reporting use of each source of information in each scenario in closed-ended responses

Percentage	Average Across All Scenarios	Scenario					
		Planning for Retirement	Social Security	Health Decline Affecting Ability to Work	Death of Spouse, Minor Children	Death of Spouse, Retired	Death of Elderly Parent
Family	86	80	76	87	91	89	91
Friends	76	70	64	75	82	83	81
Employer	50	65	51	69	46	36	30
Co-workers	41	50	42	45	46	35	32
Social Services	54	56	56	58	58	53	41
Religious Org	32	19	13	29	41	43	45
Local School	7	4	4	4	18	5	5
Local Community Org	25	21	18	27	35	29	23
SSA	69	81	88	66	59	68	50
Local Senior Center	22	26	25	23	12	30	19
Medical Care Provider or Hospital	36	31	22	65	30	37	30
Financial Advisor	53	73	63	47	47	50	37
Internet	59	73	66	59	54	53	47
Social Media	13	13	12	12	15	13	13
Library	21	29	24	20	20	18	15
Funeral Home	55				51	55	58
Number of Sources	6.7	6.9	6.2	6.9	7.0	7.0	6.2

Unsurprisingly, across all scenarios, the most common source of information is family and friends. In the open-ended responses, between 50% and 78% of respondents report they would turn to friends and family for information. In the closed-

ended responses between 85% and 75% of respondents report that they would turn to friends and family for information. In both cases, the lowest rates occurred in for the scenario related to Social Security planning, and the highest rates for those scenarios involving the death of a spouse. Co-workers are a less common source of information in the closed-ended responses, although most common for planning for retirement. These informal sources of information are the most cited sources and form the basis of respondents' social capital.

Many respondents report they would turn to the Social Security Administration for information across all scenarios in both the open-ended and closed-ended responses, but this is higher for retirement planning and specific decisions about Social Security. Nevertheless, it is interesting that the respondents are far less likely to report that they would turn to SSA following a spouse's death if they had minor children, suggesting that there may be less knowledge of survivors benefits for minors. Notably, more than a third of people do not state that they would reach out to SSA in these situations.

Organizations that provide support in communities, such as social services organizations, schools, religious organizations (such as churches), local community organizations, senior centers, medical care providers, and libraries are also potential information sources in the scenarios we describe. Their anticipated use varies across organization type and across scenario. In the open-ended responses, social services are most likely to be seen as a source of information in the case of declines in health or death of a spouse. More detail is available in the closed-ended responses where social services organizations are seen as a potential source by approximately half of respondents and roughly equally across scenarios. But community organizations,

including senior centers, religious organizations, and libraries tend to be reported by smaller shares, ranging from 20% to 31% of respondents. Schools unsurprisingly, are primarily seen as a resource when thinking about the death of a spouse if you have minor children.

Medical care providers are mentioned 34% of the time in the closed-ended responses but only 7% of the time in the open-ended responses. In both cases, respondents are most likely to cite medical care providers (for either physical or mental health care) as a source of information when declines in health are affecting the ability to work. In the open-ended responses, government is also cited as a resource when health declines. In many cases, respondents reported that they would approach a state unemployment program or programs to help with finding a job.

Religious organizations are more often cited as an information source when the scenario relates to death, while financial advisors and financial institutions are more often cited for retirement planning, Social Security retirement benefits claiming, and health declines. In the closed-ended questions, social media, and the library are relatively evenly cited for all scenarios, while the internet more broadly is more often cited for the retirement and Social Security planning. In the open-ended questions, citing named experts, other, nothing, and nonresponse are relatively infrequent across all scenarios, with the only meaningful difference that respondents are more likely to turn to named experts for decisions related to retirement and Social Security claiming.

We can also calculate how many of these different local organization a given individual might contact. Here we find that averaging across all six scenarios, people report that they would reach out to a median of 1.5 and a mean of 2 of the seven

organization types, and in each scenario 70% to 85% of respondents say they would

reach out to at least one of these organizations. This is important to note because

dissemination strategies that reach only some organization types may not reach as

many individuals, while dissemination strategies that consider many different

organization types have the potential to reach larger fractions of the population.

In Table 5, we present a correlation matrix examining the correlation across

information sources selected by the respondents in the close-ended responses and two

of the open-ended responses. This table illustrates several key findings. First, there is

relatively low correlation across most sources of information, with the highest correlation

between selecting friends and selecting family in the closed-ended question. The low

correlations (many between 0 and 0.25) suggest heterogeneity in how individuals would

approach these scenarios, and speaks to the potential benefits of having many

channels of information. Second, including the open-ended responses highlights that

there is a higher correlation between selecting friends and family in the closed-ended

question and listing friends or family in the open-ended question. This is unsurprising as

people who list something in the first question are likely to then select that source of

information when presented with a list. But even here, the correlation is not perfect.

Third, there are patterns in responses: There is a higher correlation between formal

organizations that operate in their community (such as social services, community

organization, and senior centers) than across these organizations and the other closed-

ended responses. Fourth, there is a negative correlation between listing friends and

family in the open-ended questions and listing SSA in the open-ended question. This is

likely mechanical, and we see much lower and negative correlations across other

responses to the open-ended questions when compared to the closed-ended

responses. Because respondents could only list three responses in the open-ended

questions, by definition, listing something reduces the space available for other groups.

Table 5: Correlations between average reported use of each closed-ended source of information and selected open-ended sources
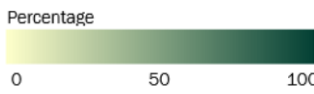
	Family	Friends	Employer	Co-workers	Social Services	Religious Org	Local School	Local Community Org	SSA	Local Senior Center	Medical Care Provider or Hospital	Financial Advisor	Internet	Social Media	Library	Funeral Home	Friends and Family (Open ended)
Family	1.00																
Friends	0.63	1.00															
Employer	0.30	0.32	1.00														
Co-workers	0.32	0.48	0.61	1.00													
Social Services	0.19	0.16	0.30	0.22	1.00												
Religious Org	0.22	0.24	0.21	0.23	0.26	1.00											
Local School	0.09	0.13	0.26	0.28	0.25	0.36	1.00										
Local Community Org	0.12	0.17	0.23	0.26	0.45	0.39	0.47	1.00									
SSA	0.18	0.14	0.30	0.15	0.56	0.20	0.18	0.31	1.00								
Local Senior Center	0.11	0.15	0.24	0.26	0.45	0.36	0.45	0.68	0.36	1.00							
Medical Care Provider or Hospital	0.21	0.19	0.36	0.27	0.46	0.34	0.36	0.45	0.42	0.50	1.00						
Financial Advisor	0.25	0.24	0.37	0.28	0.28	0.20	0.20	0.29	0.43	0.27	0.35	1.00					
Internet	0.25	0.30	0.21	0.31	0.21	0.09	0.17	0.26	0.24	0.21	0.20	0.33	1.00				
Social Media	0.11	0.21	0.17	0.28	0.16	0.19	0.37	0.30	0.10	0.26	0.24	0.14	0.34	1.00			
Library	0.10	0.14	0.19	0.19	0.26	0.24	0.37	0.45	0.22	0.43	0.33	0.25	0.33	0.28	1.00		
Funeral Home	0.23	0.20	0.31	0.25	0.23	0.25	0.19	0.23	0.34	0.23	0.36	0.28	0.26	0.16	0.21	1.00	
Friends and Family (Open ended)	0.40	0.42	0.09	0.23	-0.03	0.15	0.02	0.03	-0.06	0.00	0.04	0.07	0.12	0.11	0.00	0.10	1.00
SSA (open ended)	-0.06	-0.13	0.07	-0.08	0.23	0.00	-0.05	0.03	0.47	0.10	0.13	0.09	-0.04	-0.10	0.03	0.09	-0.33

Do sources of information differ by race and ethnicity?

For each scenario, we also examine differences in reported sources of information by race and ethnicity. Overall, the patterns are very similar across each of the different scenarios. In the interest of parsimony, we discuss the results averaging across scenarios and the results from one scenario here. All groups defined by race and ethnicity (and in all scenarios) consistently report turning to friends and family most often in both the open-ended and closed-ended questions. Averaging across all races and ethnicity, and in both open-ended and closed-ended questions, Social Security is the second most commonly cited information source and internet and media are the third most cited. This is also true for all racial and ethnic groups, except non-Hispanic Asians, where media and the internet are cited slightly more often than Social Security.

Tables 6 and 7 present the results by race and ethnicity averaged across all scenarios. Like Tables 3 and 4, these tables show cells with larger numbers in darker colors and smaller numbers in lighter colors. In Table 6, there are significant differences by race for all sources of information in the open-ended responses, except health care and named experts. In Table 7, there are significant differences by race for all sources of information in the closed-ended responses, except employers.

Table 6: Percent of individuals reporting use of each source of information averaged across all scenarios by race and ethnicity: open-ended responses

		Race Ethnicity				
	Overall, N = 3,012	**NH White Only**, N = 1,176	**NH Black Only**, N = 515	**NH Asian Only**, N = 313	**Hispanic**, N = 713	**NH Other**, N = 295
Friend/family	65.2	68.0	59.8	73.0	61.0	65.3
Employer	11.5	10.6	13.7	8.8	12.5	11.2
Social services or community organization	5.2	4.1	5.8	7.1	6.0	5.0
Church	6.0	7.0	7.5	3.2	6.0	6.7
School	0.4	0.4	0.2	0.2	0.5	0.2
SSA	28.1	28.2	33.8	19.1	27.7	28.0
Disability	1.4	1.2	1.4	0.7	2.0	1.3
Government	8.0	7.1	6.7	10.9	8.9	8.1
Health Care/Mental Health Care	7.0	6.5	7.5	6.9	7.3	6.8
Financial or other advisor	10.0	15.7	6.2	7.7	4.9	9.0
Accountant or attorney	6.3	9.2	5.0	4.7	3.6	5.8
Financial institution	8.7	8.6	10.4	6.1	8.7	8.6
Media/internet	27.3	25.0	21.7	39.9	29.2	27.9
Funeral	1.4	1.8	1.0	0.5	1.4	1.2
God	1.0	0.9	2.0	0.3	0.6	1.2
Named expert	0.2	0.3	0.1	0.4	0.1	0.4
Other	4.6	3.5	5.0	5.4	5.3	5.4
Nothing/Self	3.6	2.9	5.2	2.6	4.5	2.5
NA_non_response	1.6	1.1	2.7	1.2	2.0	1.6
Number of Sources	2.3	2.3	2.2	2.4	2.2	2.5

Percentage 0 50 100

Table 7: Percent of individuals reporting use of each source of information averaged across all scenarios by race and ethnicity: closed-ended responses

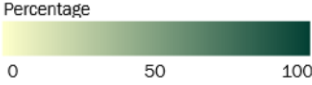|	Percentage 0 — 50 — 100	**Overall**, N = 3,012	**NH White Only**, N = 1,176	**NH Black Only**, N = 515	**NH Asian Only**, N = 313	**Hispanic**, N = 713	**NH Other**, N = 295
				Race Ethnicity			
Family		86	88	81	91	85	81
Friends		76	79	70	84	72	72
Employer		50	49	52	50	49	48
Co-workers		41	42	36	49	49	38
Social Services		54	48	61	55	59	51
Religious Org		32	29	41	29	30	32
Local School		7	5	8	9	7	6
Local Community Org		25	22	28	30	28	22
SSA		69	71	72	61	66	66
Local Senior Center		22	19	27	28	24	20
Medical Care Provider or Hospital		36	33	41	36	37	35
Financial Advisor		53	59	49	54	45	53
Internet		59	62	46	73	57	56
Social Media		13	11	11	25	13	11
Library		21	20	25	23	19	21
Funeral Home		55	59	52	49	53	52
Number of Sources		6.7	6.7	6.8	7.3	6.6	6.4

We find that there are differences in the responses given by race when averaged across all scenarios. In this paragraph, we highlight which racial and ethnic groups are more likely to select different information sources compared to all other racial and ethnic

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groups. Non-Hispanic white respondents in both the open- and closed-ended questions are more likely to rely on financial advisors than other racial and ethnic groups. In the closed-ended questions, they are more likely to rely on Social Security, and in the open-ended questions they are more likely to report relying on accountants than other groups. Non-Hispanic Black respondents are more likely to rely on religious organizations and the SSA in both the open- and closed-ended questions, and more likely to rely on nothing in the open-ended questions, and social services, senior centers, medical care, and libraries in the closed-ended questions. Non-Hispanic Asians are more likely to rely on internet and social media and other media in both the open- and closed-ended questions. In the open-ended questions, they are more likely to seek information from the government and, in the closed-ended questions, they are more likely to see information from co-workers, community centers, and senior centers. Hispanic respondents tend toward the middle in all categories in both the open- and closed-ended questions, with the exception of being less likely to seek information from financial advisors.

To further consider these differences, we also consider one scenario, where an individual's spouse or partner has died, and they have minor children who may be eligible for survivors benefits. We selected this scenario because survivors benefits for children is a scenario where fewer respondents note that they would seek information from SSA compared to other situations. We limit our results to the closed-ended questions. Results are shown in Table 8, which again shows cells with larger numbers in darker colors and smaller numbers in lighter colors. We conducted a chi-squared test to assess if there are differences across racial groups. If differences are statistically

significant (within a source of information) we indicate this with a star in the first column after the information source. For example, while all groups are likely to turn to family, 93% of non-Hispanic white respondents and 93% of non-Hispanic Asian respondents report that they would turn to family, while only 90% of Hispanics and 86% of non-Hispanic Black respondents and non-Hispanic Other respondents would do so, and these differences are statistically significant at the 5% level.

Table 8: Percent of individuals reporting use of each source of information if spouse has died and they have minor children

	Overall		NH White	NH Black	NH Asian	Hispanic	NH Other
					Race/Ethnicity		
Family	91		93	86	93	90	86
Friends	82		87	75	88	79	79
Employer	46		48	44	50	43	45
Co-workers	39		43	31	47	43	38
Social Services	58		57	62	56	60	58
Religious Org	41		41	49	35	39	41
Local School	18		19	18	20	17	17
Local Community Org	35		35	35	39	35	30
SSA	59		62	62	50	56	59
Local Senior Center	12		8	17	18	12	11
Medical Care Provider or Hospital	30		27	34	33	30	29
Financial Advisor	47		54	43	47	40	49
Internet	54		57	41	71	53	50
Social Media	15		14	11	29	14	10
Library	20		18	23	23	19	20
Funeral Home	51		55	47	46	50	49

Percentage: 0 — 50 — 100

Compared to other racial and ethnic groups, Non-Hispanic white respondents are more likely to turn to financial advisors. Compared to other racial and ethnic groups, non-Hispanic Black respondents are more likely to turn to social services, religious organizations, senior centers, medical care providers, and libraries. Compared to other

racial and ethnic groups, non-Hispanic Asian respondents are more likely to turn to co-workers, the internet, and social media. Hispanic respondents tend toward the middle across racial and ethnic groups.

Relationship with self-assessed knowledge

The third block of questions asks about self-assessed knowledge of Social Security programs. Our results suggest that knowledge of programs is associated with the types of organizations people anticipate turning to. Table 9 presents the regression results from a series of linear probability models. Endorsement of each source in the closed-ended questions are the dependent variables in each column, and the main variable of interest is self-assessed knowledge of Social Security. The regressions control for race and ethnicity, gender labor force status, income, and education. Those with less knowledge are more likely to turn to more informal channels, such as friends and co-workers, for information. Those with more knowledge are more likely to turn to formal organizations, with knowledge being most associated with citing SSA as a source for information, moving one point on the self-assessed knowledge scale (a Likert scale from 1 to 4) is associated with an 8-percentag- point increase in the likelihood of citing SSA as a source of information. This is both statistically and economically significant, as 32% report that they would not reach out to SSA for information averaged across all scenarios. More knowledgeable respondents are also more likely to cite other formal organizations as potential sources of information, however the effects sizes are smaller.

These regressions also allow us to look at association with citing different sources of information by demographic characteristics. There are significant differences

in sources of information by race and ethnicity, as discussed above. Furthermore, men are less likely than women to cite many information sources. Compared to those in the labor force, those not in the labor force are either similarly or less likely to cite formal sources of information, with the exception of retired individuals who are more likely to cite SSA as a source of information. Those in the lowest income quartile are less likely to cite friends and family as information sources, and more likely to cite community organizations, schools, and senior centers. Those with bachelor's degrees or higher are more likely to cite most of the 16 sources of information listed. This may represent greater social capital or greater social desirability bias: suggesting a potential source of information may lead them to believe it should be selected.

Table 9, part 1: Linear probability models predicting citation of sources of information in the closed-ended questions

	FAMILY	FRIENDS	EMPLOYER	CO-WORKERS	SOCIAL SERVICES	RELIGIOUS ORG	LOCAL SCHOOL	LOCAL COMMUNITY ORG
SOCIAL SECURITY KNOWLEDGE	0.01	-0.01*	0.01	-0.02**	0.03***	0.02**	0.01	0.01
	(0.006)	(0.007)	(0.008)	(0.009)	(0.009)	(0.008)	(0.004)	(0.008)
RACE AND ETHNICITY = 2, NH BLACK ONLY	-0.04**	-0.06***	0.06***	-0.02	0.11***	0.11***	0.02**	0.05**
	(0.014)	(0.018)	(0.018)	(0.020)	(0.021)	(0.019)	(0.009)	(0.019)
RACE AND ETHNICITY = 3, NH ASIAN ONLY	0.02	0.03	-0.02	0.04*	0.11***	0.02	0.04***	0.07***
	(0.017)	(0.021)	(0.022)	(0.024)	(0.024)	(0.023)	(0.011)	(0.022)
RACE AND ETHNICITY = 4, HISPANIC	-0.02	-0.06***	0.01	-0.01	0.11***	0.00	0.02**	0.04***
	(0.013)	(0.016)	(0.016)	(0.018)	(0.018)	(0.017)	(0.008)	(0.016)
RACE AND ETHNICITY = 5, NH OTHER	-0.05***	-0.06***	0.00	-0.02	0.03	0.02	0.01	-0.01
	(0.017)	(0.021)	(0.022)	(0.024)	(0.024)	(0.023)	(0.011)	(0.022)
GENDER = 1, MALE	-0.00	-0.00	-0.03**	0.01	-0.03**	0.00	0.00	-0.03***
	(0.010)	(0.012)	(0.013)	(0.014)	(0.014)	(0.013)	(0.007)	(0.013)
LABORSTATUS = 2 ON SICK OR OTHER LEAVE	-0.04	-0.04	0.00	-0.06	0.06	0.23***	0.03	0.17***
	(0.050)	(0.063)	(0.064)	(0.072)	(0.072)	(0.068)	(0.033)	(0.065)
LABORSTATUS = 3 UNEMPLOYED - ON LAYOFF	-0.02	0.01	-0.14**	-0.01	0.01	-0.10*	-0.01	0.05
	(0.044)	(0.054)	(0.057)	(0.064)	(0.065)	(0.060)	(0.029)	(0.058)
LABORSTATUS = 4 UNEMPLOYED - LOOKING	-0.05**	-0.10***	-0.16***	-0.14***	-0.06**	-0.05*	-0.01	-0.01
	(0.021)	(0.026)	(0.027)	(0.030)	(0.030)	(0.028)	(0.014)	(0.027)
LABORSTATUS = 5 RETIRED	0.00	-0.03	-0.13***	-0.06**	-0.02	0.01	-0.00	-0.02
	(0.018)	(0.022)	(0.023)	(0.025)	(0.026)	(0.024)	(0.012)	(0.023)
LABORSTATUS = 6 DISABLED	-0.06***	-0.10***	-0.26***	-0.19***	0.02	-0.05*	-0.05***	-0.05*
	(0.021)	(0.026)	(0.027)	(0.030)	(0.030)	(0.028)	(0.014)	(0.027)
LABORSTATUS = 7 OTHER LABOR FORCE STATUS	-0.00	-0.05**	-0.16***	-0.13***	-0.00	0.02	0.02*	0.03
	(0.020)	(0.024)	(0.025)	(0.028)	(0.029)	(0.027)	(0.013)	(0.026)
LABORSTATUS = 8 MIXED	-0.05***	-0.05**	-0.09***	-0.10***	-0.02	-0.03	-0.02	-0.03
	(0.019)	(0.023)	(0.024)	(0.027)	(0.027)	(0.026)	(0.012)	(0.025)
INCOME_CAT = 1, LESS THAN $25,000	-0.06***	-0.02	-0.05**	-0.04*	0.01	0.03	0.03***	0.04**
	(0.015)	(0.019)	(0.020)	(0.022)	(0.022)	(0.021)	(0.010)	(0.020)
INCOME_CAT = 3, $50,000-$99,999	0.02	0.01	0.06***	0.05**	0.01	0.03*	-0.01	-0.01
	(0.014)	(0.017)	(0.018)	(0.020)	(0.020)	(0.019)	(0.009)	(0.018)
INCOME_CAT = 4, $100,000 OR MORE	0.03*	0.02	0.05***	0.04**	-0.07***	-0.03	-0.01	-0.08***
	(0.015)	(0.018)	(0.019)	(0.021)	(0.022)	(0.020)	(0.010)	(0.019)
EDUC_CAT = 1, LESS THAN HS	0.01	0.02	0.02	-0.01	0.02	0.04	0.03**	0.02
	(0.023)	(0.029)	(0.030)	(0.034)	(0.035)	(0.032)	(0.015)	(0.031)
EDUC_CAT = 3, ASSOCIATES OR SOME COLLEGE	-0.01	0.03*	0.04**	0.03	0.05**	0.00	0.03***	0.07***
	(0.014)	(0.018)	(0.018)	(0.021)	(0.021)	(0.019)	(0.009)	(0.019)
EDUC_CAT = 4, BACHELORS	0.01	0.09***	0.05**	0.08***	0.00	-0.03	0.04***	0.08***
	(0.016)	(0.020)	(0.021)	(0.023)	(0.023)	(0.022)	(0.011)	(0.021)

	FAMILY	FRIENDS	EMPLOYER	CO-WORKERS	SOCIAL SERVICES	RELIGIOUS ORG	LOCAL SCHOOL	LOCAL COMMUNITY ORG
EDUC_CAT = 5, GRADUATE DEGREE	-0.01	0.06***	0.02	0.04	-0.03	-0.05**	0.02**	0.07***
	(0.018)	(0.022)	(0.023)	(0.026)	(0.026)	(0.024)	(0.012)	(0.023)
CONSTANT	0.87***	0.79***	0.47***	0.44***	0.42***	0.26***	0.02	0.19***
	(0.022)	(0.027)	(0.028)	(0.032)	(0.032)	(0.030)	(0.014)	(0.028)
OBSERVATIONS	2,974	2,964	2,953	2,947	2,943	2,958	2,953	2,951
R-SQUARED	0.045	0.056	0.101	0.072	0.048	0.034	0.025	0.034

Table 9, part 2

	SSA	LOCAL SENIOR CENTER	MEDICAL CARE PROVIDER OR HOSPITAL	FINANCIAL ADVISOR	INTERNET	SOCIAL MEDIA	LIBRARY	FUNERAL HOME
SOCIAL SECURITY KNOWLEDGE	0.08***	0.01**	0.02***	0.04***	0.00	-0.01	0.02**	0.02**
	(0.007)	(0.008)	(0.008)	(0.009)	(0.009)	(0.007)	(0.008)	(0.010)
RACE AND ETHNICITY = 2, NH BLACK ONLY	0.02	0.06***	0.06***	-0.05**	-0.11***	-0.01	0.05**	-0.05**
	(0.017)	(0.018)	(0.018)	(0.020)	(0.021)	(0.016)	(0.019)	(0.024)
RACE AND ETHNICITY = 3, NH ASIAN ONLY	-0.06***	0.10***	0.05**	-0.09***	0.06**	0.14***	0.02	-0.08***
	(0.020)	(0.021)	(0.022)	(0.024)	(0.025)	(0.019)	(0.023)	(0.029)
RACE AND ETHNICITY = 4, HISPANIC	-0.02	0.05***	0.05***	-0.10***	-0.01	0.01	0.00	-0.04*
	(0.015)	(0.016)	(0.016)	(0.018)	(0.019)	(0.014)	(0.017)	(0.022)
RACE AND ETHNICITY = 5, NH OTHER	-0.04*	-0.01	0.02	-0.04	-0.04	-0.00	0.01	-0.06**
	(0.020)	(0.021)	(0.021)	(0.024)	(0.025)	(0.018)	(0.022)	(0.029)
GENDER = 1, MALE	-0.06***	-0.01	-0.04***	-0.04***	0.00	-0.02*	0.01	-0.06***
	(0.012)	(0.012)	(0.013)	(0.014)	(0.015)	(0.011)	(0.013)	(0.017)
LABORSTATUS = 2 ON SICK OR OTHER LEAVE	0.03	0.16***	0.07	0.06	0.06	-0.02	0.19***	0.05
	(0.060)	(0.062)	(0.064)	(0.072)	(0.075)	(0.055)	(0.067)	(0.086)
LABORSTATUS = 3 UNEMPLOYED - ON LAYOFF	-0.08	-0.07	-0.09*	-0.08	0.11*	0.03	0.12**	-0.08
	(0.054)	(0.056)	(0.056)	(0.062)	(0.065)	(0.048)	(0.058)	(0.075)
LABORSTATUS = 4 UNEMPLOYED - LOOKING	-0.07***	-0.02	-0.06**	-0.05*	0.00	-0.00	-0.00	-0.07*
	(0.025)	(0.026)	(0.027)	(0.030)	(0.031)	(0.023)	(0.028)	(0.036)
LABORSTATUS = 5 RETIRED	0.09***	0.01	-0.00	-0.03	-0.07***	-0.08***	-0.01	0.05*
	(0.021)	(0.022)	(0.022)	(0.025)	(0.026)	(0.019)	(0.024)	(0.030)
LABORSTATUS = 6 DISABLED	0.05*	-0.01	-0.03	-0.14***	-0.09***	-0.07***	-0.04	0.01
	(0.025)	(0.026)	(0.026)	(0.029)	(0.031)	(0.023)	(0.027)	(0.035)
LABORSTATUS = 7 OTHER LABOR FORCE STATUS	0.00	0.00	-0.01	-0.04	-0.00	0.00	0.01	-0.03
	(0.024)	(0.024)	(0.025)	(0.028)	(0.029)	(0.022)	(0.026)	(0.034)
LABORSTATUS = 8 MIXED	-0.00	0.02	-0.03	-0.04	-0.07**	-0.04*	0.00	-0.02
	(0.023)	(0.024)	(0.024)	(0.027)	(0.028)	(0.021)	(0.025)	(0.032)
INCOME_CAT = 1, LESS THAN $25,000	-0.05***	0.04**	0.03	-0.02	-0.05**	0.01	0.03	-0.04
	(0.018)	(0.019)	(0.019)	(0.022)	(0.023)	(0.017)	(0.020)	(0.026)
INCOME_CAT = 3, $50,000-$99,999	0.02	-0.00	-0.01	0.09***	0.03	-0.00	-0.03*	0.03
	(0.017)	(0.017)	(0.018)	(0.020)	(0.021)	(0.015)	(0.019)	(0.024)

	SSA	LOCAL SENIOR CENTER	MEDICAL CARE PROVIDER OR HOSPITAL	FINANCIAL ADVISOR	INTERNET	SOCIAL MEDIA	LIBRARY	FUNERAL HOME
INCOME_CAT = 4, $100,000 OR MORE	0.00	-0.06***	-0.05***	0.14***	0.05**	-0.02	-0.05**	0.01
	(0.018)	(0.018)	(0.019)	(0.021)	(0.022)	(0.016)	(0.020)	(0.025)
EDUC_CAT = 1, LESS THAN HS	-0.01	-0.01	0.02	-0.05	-0.04	-0.01	-0.00	-0.00
	(0.029)	(0.029)	(0.030)	(0.033)	(0.035)	(0.026)	(0.031)	(0.040)
EDUC_CAT = 3, ASSOCIATES OR SOME COLLEGE	0.05***	0.06***	0.05***	0.06***	0.12***	0.05***	0.08***	0.06**
	(0.017)	(0.018)	(0.018)	(0.020)	(0.021)	(0.016)	(0.019)	(0.024)
EDUC_CAT = 4, BACHELORS	0.01	0.04**	0.03	0.13***	0.21***	0.04**	0.11***	0.07**
	(0.020)	(0.020)	(0.021)	(0.023)	(0.024)	(0.018)	(0.022)	(0.028)
EDUC_CAT = 5, GRADUATE DEGREE	-0.01	0.04*	0.03	0.12***	0.21***	0.02	0.10***	0.03
	(0.022)	(0.022)	(0.023)	(0.025)	(0.027)	(0.020)	(0.024)	(0.031)
CONSTANT	0.53***	0.13***	0.28***	0.38***	0.48***	0.14***	0.10***	0.51***
	(0.026)	(0.027)	(0.028)	(0.031)	(0.033)	(0.024)	(0.029)	(0.037)
OBSERVATIONS	2,966	2,952	2,958	2,954	2,979	2,981	2,984	2,987
R-SQUARED	0.083	0.033	0.025	0.120	0.107	0.041	0.024	0.025

Note: Asterisks indicate statistical significance *** $p<0.01$, ** $p<0.05$, * $p<0.10$

4. Conclusion

Previous and ongoing research has found disparities in knowledge about Social Security programs. Some programs, such as retirement benefits, may not be well understood by all, but if people are aware of their existence, they are likely to benefit from them, albeit perhaps not with optimal advance planning. For other programs, such as survivors benefits, especially for minor children, if people are unaware of the benefits, they may fail to take advantage of them or delay claiming unnecessarily. It may possible to address the potential impacts of knowledge disparities by targeting information about programs to the places where people are already looking for information to support them in times of need. In this research, we investigate where people get information, not about Social Security, but rather at times when Social Security may provide them with benefits. We find that there are a wide variety of information sources that people approach in times of need. Notably, different racial and ethnic groups expect to make use of different information sources in these times. To address knowledge disparities, information campaigns could consider differentiating channels of information to better engage less well-informed groups. Some groups would benefit from information from religious organizations, while others will turn to their medical providers, and others to community organizations. If these groups are prepared to point people to Social Security benefits, this may help to address disparities in knowledge of programs.

The inclusion of friends and family as an information source in our survey is necessary because it is clearly important to how people deal with these difficult times,

but it is unlikely to provide a potential direct channel for communication to less-informed groups. However, most people's social networks exhibit homophily, with their friends sharing many similar characteristics. Thus, if individuals turn to their friends and family or a specific subset of organizations for support, and in times of their own need friends and family turn to the same set of organizations, gaps in knowledge can persist within social networks. Expanding communication about Social Security programs to a broad set of organizations that serves different groups of people may help to improve overall knowledge of programs as information will spread through social networks.

Sources of information through the government and community organizations could be leveraged to reach different populations. Because we find that the correlation across sources of information is low, it is likely that there is heterogeneity in where people turn for information. Some sources of information, such as employers, religious organizations, and funeral homes, are likely to be particularly good for disability, spousal, and survivors benefits. We note that many funeral homes do provide families with some information about Social Security at the time of death. The non-Hispanic Black group who were surveyed indicated that they would turn to religious organizations and social services to obtain information about retirement planning and/or Social Security, while Asian respondents indicated that they would seek information from employers. There is greater diversity in the sources cited by Hispanics. This research doesn't identify a single source of information that would reach all people.

The internet and social media present a particular area of concern. Many people will search online for support and information in times of need. This work highlights the importance of this source of information, but does not provide strategies for helping to

improve the information that can be found online about Social Security. More research is needed to better understand how to target information online.

The social capital that people have access to — including both from formal organizations that are likely to provide information about Social Security, less formal organizations that are less likely to provide information, and informal connections with friends and family — provides them with potential sources of information in times of need. However, we find significant differences in social capital by race and ethnicity and by knowledge of Social Security. Communication strategies that target a broad set of organizations could help to ensure that historically underserved racial and ethnic groups, as well as those with less knowledge of Social Security, are fully able to avail themselves of SSA's benefit programs.

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Appendix A: Survey text

Intro1:

In this survey, we are going to ask you questions about where you would turn for information and support when dealing with major life events. Some of these events, such as the death of a spouse or parent are difficult to think about. Other events, such as retirement are less difficult to think about. In both cases, we are interested in knowing where you think you might turn for information or support to better understand how families can be supported in times of need. Your thoughtful participation in this survey will help to better target services to people in these critical periods.

Freelist Intro:

In the first group of questions we are going to ask you to list up to three places or people that you would go to for information or support in different situations. These could be organizations you work with, government programs, the internet, social media, the library, people you know, your church or other religious organization, or any other group you might turn to. There are no right or wrong answers, but please don't list people's names, instead if you would reach out to a specific friend or family member, just say friend or family.

Please enter only one place or group in each text box.

QF1: When making decisions about planning for retirement where would you turn for information?
Please list up to three answers.

___

___

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QF2: When making decisions about Social Security (such as when to claim), where would you turn for information?

Please list up to three answers.

___

___

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QF3. Imagine a situation where your health has declined and you cannot do your job any more, where would you turn for information and support?
Please list up to three answers.

___

___

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QF4: Imagine a situation where you have children under 18 and your spouse or partner has died, where would you turn for information and support?
Please list up to three answers. Remember please don't list people's names, just say friends or family.

___

___

___

QF5: Imagine a situation where you are 61 years old and your older spouse or partner has died, where would you turn for information and support?
Please list up to three answers.

___

___

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QF6: Imagine a situation where your elderly parent has died, where would you turn for information and support?
Please list up to three answers.

___

___

___

Guided Intro:

Next, we are going to ask similar questions, but now we'd like to know if you think you might turn to specific groups for support or information.

QG1: When making decisions about <u>planning for retirement</u>, would you talk to the following people or groups for information?

	Yes	No	Don't know
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			

A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			
A financial advisor			
The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			

QG2: When making decisions about <u>Social Security (such as when to claim),</u> would you talk to the following people or groups for information?

	Yes	No	Don't know
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			
A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			
A financial advisor			

The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			

QG3: Imagine a situation where <u>your health has declined and because of that you are having difficulties doing your job</u>, would you turn to the following for information and support?

	Yes	**No**	**Don't know**
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			
A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			
A financial advisor			
The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			

QG4: Imagine a situation where <u>you have children under 18 and your spouse or partner has died</u>, would you turn to the following for information and support?

	Yes	No	Don't know
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			
A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			
A financial advisor			
The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			
The funeral home			

QG5: Imagine a situation where <u>you are 61 years old and your older spouse or partner has died</u>, would you turn to the following for information and support?

	Yes	No	Don't know
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			

A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			
A financial advisor			
The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			
The funeral home			

QG6: Imagine a situation where <u>your elderly parent has died</u>, would you turn to the following for information and support?

	Yes	**No**	**Don't know**
My family			
My friends			
My employer			
My co-workers			
Social Services			
Church, Temple, or other religious organization			
A local school			
A local community organization			
Social Security Administration			
A local senior center			
My medical care provider or hospital			

A financial advisor			
The internet			
Social media (such as Facebook, Twitter, Instagram, TikTok)			
The library			
The funeral home			

Knowledge Intro:
In this section we have some questions about your knowledge about Social Security programs.

QK1:
How knowledgeable do you feel about how Social Security programs work?
1 Very knowledgeable
2 Somewhat knowledgeable
3 Not too knowledgeable
4 Not at all knowledgeable

QK2: Next, we are going to ask about Social Security retirement spousal benefits. These are retirement benefits available to the spouse of a worker who is eligible to receive Social Security retirement benefits. Have you heard about these benefits?
1 Yes
2 No
98 Not sure

If QK2==1
QK2A: How knowledgeable do you feel about how Social Security spousal benefits work?
1 Very knowledgeable
2 Somewhat knowledgeable
3 Not too knowledgeable
4 Not at all knowledgeable

QK3: Next, we are going to ask about Social Security survivors benefits. These are benefits available to the spouse or family of a worker who is eligible to receive Social Security retirement benefits, in the event of the worker's death. Have you heard about these benefits?
1 Yes
2 No
98 Not sure

If QK3==1

QK3A: How knowledgeable do you feel about how Social Security spousal benefits work?

1 Very knowledgeable
2 Somewhat knowledgeable
3 Not too knowledgeable
4 Not at all knowledgeable

QK4: Next, we are going to ask about Social Security disability benefits. These are benefits available to workers whose health prevents them from working. Have you heard about these benefits?

1 Yes
2 No
98 Not sure

If QK4==1

QK4A: How knowledgeable do you feel about how Social Security disability benefits work?

1 Very knowledgeable
2 Somewhat knowledgeable
3 Not too knowledgeable
4 Not at all knowledgeable

Background Intro:
In the last section, we will ask some background questions

QB1: Please indicate whether you are a member of each of these types of organization, and

	Active member	**Inactive member**	**Not a member**
A church or another religious organization			
A local social or service organization			
A senior center			
A community organization			

QB2: Are you currently the client of (or in the past were you the client of) Social Services or working with a social worker?
1 Yes, I am now
2 Yes, I was before but am not now
3 No, I never have been
4 Don't know

QB3: Do you interact with the public schools in your community? {check all that apply)
1 Yes, I am the parent or caregiver of a child in school
2 Yes, as an employee
3 Yes, as a volunteer
4 None of the above

QB4: Social Security provides many different types of benefits, such as Retired Worker Benefits, disability benefits, spousal benefits, and survivors benefits. Are you currently receiving or in the past have you received any benefits from Social Security?
1 Yes, receiving now
2 Yes, received in the past but not now
3 No, never received
4 Don't know

QB5: Have you ever (select all that apply):
Visited a Social Security office
Called the Social Security Administration
Visited the Social Security website
Received and review a Social Security Statement in the mail or online
Used a retirement calculator such as those on the SSA website and other organizations

Consulted professional sources of advice on retirement planning (such as a financial planner)
Discussed financial planning for retirement with family and friends
None of the above

QB6: Are you currently employed
1 Yes
2 No

If QB6=Yes:
QB6A: Does your employer offer time off following the death of a family member?
1 Yes
2 No
98 Not sure

Appendix B: Supplementary tables

Group and Category	Description of rule
accountant or attorney	
Accountant	This includes accountants, cpa, tax advisors etc. Searched for words like accountant and tax
attorney	This includes attorneys, lawyers, estate planning, and other elements of the legal system (including judges and wills).
church	
church	This includes any religious organization or official, pastor, minister, including specific organization names, and generic. Note it also includes Wiccan.
disability	
disability	This is any program with disability in the title, it's difficult to distinguish between short term/long term, state/federal/private programs (unless they specifically mention Social Security).
employer	
employer	This includes job, work, employer, unions but also specific employers like military, and employers' departments like HR and benefits, could include some retirement financial institutions, but if the word employer or work was included, we favored employer. Could also be spouse's employer.
financial institution	
bank or financial institution	This includes banks, financial institutions, brokerage firms, brokers, 401k, IRA, insurance, retirement plans etc. It could be listed generically, or with the name of a specific organization.
insurance	This includes anything that has the word insurance in it (except disability insurance), including life insurance and health insurance, or just insurance, as well as specific insurance companies.
pension	This includes pension, but also specifically named pensions, typically a public service pension like CALPERS.
financial or other advisor	
financial or other advisor	This is financial advisors, but not brokers or responses that list a specific financial institution that acts as a bank or broker.

Group and Category	Description of rule
friend/family	
co-worker	This includes co-workers, colleagues, associates. It's intended to be people you work with but not for (not boss), could include people you used to work with
family	This includes family and relatives, but also son, daughter, aunt, etc., any specific family relationship, including spouse, partner, or other words for significant other, also in-laws.
friend	This could be "friend" or the name of a person or describes how you know someone outside of work or church. Some note that the friend is knowledgeable or experienced.
friend/family	This is used if the response includes both friends and family in the same blank.
funeral	
funeral	This is used for funeral homes, cremation, cemetery etc.
God	
God	This is used for God, prayer, bible etc., things related to religion but that don't involve religious organizations.
government	
federal government	This is any generic federal government or specific federal government agencies.
government	This is generic government categories (doesn't specify level of government) could include departments that are not specific enough to determine level of government. Includes government websites.
local govt or tribe	This is anything that pointed to county, city government or tribal government.
Medicare or Medicaid	This is things that explicitly point to Medicare or Medicaid. Note medical could be a source of coding error since MediCal is different from medical.
state	This is state government programs, including saying the state, or unemployment, or employment services, sometimes they named a specific state or capital
VA	This is anything that includes the words veteran, VA.
health care/mental health care	
health care	This includes specific types of health care providers, doctors, nurses, acupuncturist, as well as long term care facilities (and anything that might be a long-term

Group and Category	Description of rule
	care facility such as old folks' home), but if clearly a government program classified that way.
Mental health care	This is any kind of mental health care, therapist, counselor, grief specialist, coach, support groups.
media/internet	
internet	This is internet, online, any generic websites, google, you tube, but not websites that specifically point to another category i.e., bank website, government website.
library	This is only things that included the word library
media	This is news, tv, books, pamphlets. Written or television media.
social media	These are explicitly online social media and social networks.
NA/non-response	
NA	This is for responses that say that this thing has already happened to them.
non-response	This is for responses that are either empty or meaningless (single letters, gibberish).
Named expert	
Named expert	This is for people who named a specific expert that they would turn to, includes people and specific websites, organization that provide information (i.e., NerdWallet).
nothing/self	
don't know	These are explicit don't know, wouldn't know, etc.
nothing	This is for responses that imply that the person would do nothing, expects no changes, would just get on with life, but also includes some dark responses.
savings	This is for financial resources, such as savings, income, wages, that a person has access to.
self	This is for responses that people would rely on themselves, use their inner strength, knowledge etc.
other	
other	This includes things that are not specific enough to categorize (agent, help desk), or very small groups (realtor), or things that we can't otherwise code, but they tried to respond. Some are cases where we can't distinguish if they are government or NGO. Also

Group and Category	Description of rule
	includes things like bar, dating, conjuring dead spirits, etc.
school	
school	This includes schools, teachers, school staff, childcare, adult education.
social services or community organization	
community organization	This is nonprofits, community services, that are not part of government, could be specific services provided, specific named organization, or generic
senior center	This includes any organization that is focused on seniors or aging, including senior center, AARP
social services	This is any kind of program from government that provides social services, social work, caseworkers, welfare, financial assistance, child and family services, human services.
SSA	
SSA	This is anything related to Social Security, that mentions Social Security, Soc Sec, SSA, SSI, SI.