

*How Do People Want to Learn
About Social Security?*

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How Do People Want to Learn About Social Security?

Lila Rabinovich and Joanne Yoong

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Abstract

Americans' actual and perceived retirement-related financial literacy has changed very little over the previous five years, and may even have worsened by some measures (Yoong, Rabinovich and Saw, 2015). In this study, we find this trend is contemporaneous with a dearth of planning and information-seeking behavior. Most non-retirees never have attempted developing a plan for retirement – let alone figured out how much to save. Although Social Security benefits are a crucial part of retirement planning, at present most Americans still tend to obtain retirement-related information from social networks and employers rather than from the Social Security Administration (SSA). We find considerable latitude for the SSA to expand its role as a source for such information: Many respondents want to receive more information directly from the SSA about benefits and retirement planning, and the SSA continues to rank highly on measures of perceived usefulness and accuracy. The results also show the importance of maintaining a diversified range of channels to reach the entire population, as no single medium for communications overwhelmingly dominates either current practice or future preferences. Our findings suggest traditional channels of delivery remain integral to the SSA's current dissemination efforts, but there exists untapped future potential for expanding the reach and effectiveness of communications by leveraging existing and/or new online resources.

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1. Introduction

Surveys repeatedly have shown that Americans lack adequate retirement literacy, knowledge and information required to effectively plan for their retirement (e.g. Lusardi and Mitchell, 2011; Lusardi and Mitchell, 2009; Greenwald *et al.*, 2010). This absent knowledge includes retirement planning tools, optimal retirement ages, Social Security benefits, one's own likely longevity and how much to save for a comfortable retirement. However, comparatively little is known about consumers' preferences and practices for seeking such information and how this might affect retirement preparedness.

In 2010, Greenwald *et al.* conducted a study of the American population to examine what people knew about Social Security, as well as their preferences on receiving such information. Respondents in the study reported trusting the Social Security Administration (SSA) more than other sources, with African-American respondents more likely to report higher levels of trust in the institution than their White and Hispanic counterparts. Financial advisors ranked second-highest as a trusted source of information, but banks and other private institutions were at the bottom of the list. The study also found that respondents almost universally believed the SSA should be responsible for providing information on Social Security and broader retirement education. When asked about specific types of information, there was a high reported interest in retirement calculators to help respondents save.

In 2015, we designed and fielded a follow-up survey to reassess Americans' understanding of how Social Security works and their actual interactions with SSA-provided resources, such as online tools and retirement calculators. In the first paper of this series, we examined the state of retirement planning knowledge and Social Security literacy among pre-retirees and retirees. In this complementary study, to further inform policymakers' and practitioners' information dissemination initiatives, we add to these results by providing population-representative findings about information-seeking behavior related to retirement and Social Security benefits, plus experiences with and attitudes towards online services relevant to Social Security.

2. Background

In today's world, information about retirement planning increasingly is perceived as being widely available. This is especially true in the digital realm, as sources for financial education have expanded beyond websites provided by financial institutions and non-profits, to dedicated online resources from government agencies such as the U.S. Department of Labor and consolidated multi-agency offerings such as MyMoney.gov. The tools available to the average user are growing more sophisticated, offering more interactivity and functionality than simple descriptive websites. Two such examples of ongoing initiatives by the SSA are *my* Social Security (a Social Security online account for individuals to track earnings, obtain estimates of future benefits and other services) and the Retirement Estimator (which provides individuals with estimates of their future Social Security retirement benefits based on their actual earnings record).

At the same time, there is no guarantee that more information and more resources will automatically lead to more informed retirees. Indeed, Americans' actual and perceived retirement-related financial literacy has changed very little over the last five years and, by some measures, may even have worsened (Yoong, Rabinovich and Saw, 2015). While respondents could identify the general features of the Social Security system, there is a lack of clarity of how the system works and the impact of their individual choices. Many are not familiar with how their benefits are calculated or how their actions would affect their benefits – in fact, fewer than 5 percent of individuals reported feeling very knowledgeable about retirement benefit calculation.

In addition, increased access to online retirement planning resources by no means implies the growing use of such resources. In 2015, 84 percent of Americans reported being Internet users¹, including increasing numbers of older adults. But the reported use of Internet resources and tools to support retirement planning remains relatively low. For example, in the 2013 wave of the Retirement Confidence Survey, only about a quarter of all pre-retirees had ever used an online retirement calculator (Adams and VanDerhei, 2014) and the most recent Retirement Confidence Survey found very little interest among both workers and retirees in online investment education (Helman *et al.*, 2015).

There are many possible reasons why individuals don't seek out the information necessary to improve decision-making around retirement planning, even as information becomes more widely accessible. Those with myopic preferences, budget/liquidity constraints or other priorities, such as saving for their children, may postpone planning for their own long-term future (Fajnzylber and Reyes, 2015; Rabinovich *et al.*, forthcoming). Others may not trust "new" sources of information: While most people reported that the Internet and cell phones aid them in being better informed,² some still strongly prefer traditional sources such as mailings, phone helplines and in-person consultations for sensitive information or circumstances (Burroughs, 2009). Finally, the proliferation of sources itself may give rise to choice overload and subsequent avoidance (e.g. Agnew and Szykman, 2005), which in turn may increase planning delays and anxiety (Gutierrez and Hershey, 2013). While studies have shown that providing simpler, more personalized dissemination can have positive effects on knowledge as well as behavior (Mastrobuoni, 2011; Fajnzylber and Reyes, 2015), access to multiple sources of conflicting, overly-general information may further confuse and dissuade people from voluntarily seeking out information. With increasing volume, existing differences in these consumer and financial information-seeking behaviors even may be exacerbated, leading to widening disparities by age, income, education, gender, marital status, race, health and risk tolerance (Kim and Kim, 2010).

As a result of these findings, it seems clear that designing a strategy to increase consumer engagement, such as the SSA's Vision 2025, requires continuous assessment of the specific population at hand, including changes over time. For policymakers, a clear idea of the fluctuations (and lack thereof) in the consumer landscape is a key first step to understanding the need for wider and more diversified strategic communications versus more focused initiatives. Policymakers also must be able to implement and evaluate these initiatives systematically.

¹ <http://www.pewinternet.org/2015/06/26/americans-internet-access-2000-2015/> (last accessed August 2015).

² <http://www.pewinternet.org/2014/12/08/better-informed/> (last accessed August 2015).

3. Data and Methodology

This paper is one of two studies about Americans' understanding of how Social Security works. Two 30-minute online surveys – partly based on questions in the 2010 study instrument of Greenwald *et al.* and partly containing new questions – were designed and fielded in the Understanding America Study. The first survey covered expectations about Social Security's role and future, retirement planning in general, as well as respondents' understanding of eligibility and entitlement. In this paper, we report the results from the second survey, which covered different aspects of how people currently receive information about Social Security and their preferred channels of communication.

3.1. The Understanding America Study

The Understanding America Study (UAS), managed by the University of Southern California, is a panel of approximately 2,000 households representing the entire United States. The UAS is an Internet panel, which means that respondents answer surveys on a computer, tablet or smart phone, wherever they are and whenever they wish to participate.

Recruiting is done by means of address-based sampling, so that Internet access is not a condition to be in the panel. While the majority of the panel members have their own Internet access, anyone who is willing to participate but does not have a computer or Internet access is provided with a tablet and broadband Internet. In principle, any device with the capability to access the Internet (such as smartphones) can be used to participate. Panel members answer questions about once or twice a month. Surveys are restricted to about 30 minutes per interview, but because all data can be linked, a large amount of information is available about panel members, including financial behavior and financial literacy, cognitive capability, and personality, to name a few.

Sampling weights for the UAS are generated using an iterative raking algorithm. Specifically, a survey respondent is assigned a weight such that the weighted distributions of specific socio-demographic variables in the survey sample match their population counterparts (benchmark or target distributions)³. Data for this study were collected as wave 26 of the UAS, and fielded in 2015 between July 31 and Nov. 15. A total of 1,381 individuals aged 18-91 answered the survey. Table 1 shows the demographic characteristics of both the raw and weighted sample. For all analysis, we applied the weights throughout. Where appropriate, we reported our main results by retired versus non-retired groups to facilitate comparing our results with the main telephone survey of Greenwald *et al.* (2010), which covered non-retirees below the age of 65.

³ The benchmark distributions against which the survey is weighted are derived from the Current Population Survey (CPS) Annual Social and Economic Supplement administered in March of each year. The reference population for the UAS pool of respondents is the U.S. population of those aged 18 and older, excluding individuals who are institutionalized and military personnel. The set of socio-demographic variables whose distributions are matched to produce sample weights in the UAS are race, gender x age, gender x education and household income x number of household members. The variable race has three categories: White, Black, Hispanic/Others. The variable education has three categories: High School or Less, Some College, Bachelor or More. The variable age has five cohorts: 18-34, 35-44, 45-54, 55-64, 65+. The variable household income has three categories: <\$35,000; \$35,000-\$74,999; \$75,000+. The variable number of household members has three categories: one member, two or three members, four or more members. Before implementing the raking algorithm, missing values of socio-demographic variables are imputed, except gender.

Table 1: Descriptive Statistics (weighted and unweighted), N = 1381

	Unweighted	Weighted
Female	53.2%	51.8%
Non-Hispanic White	80.4%	81.8%
Non-Hispanic Black	11.8%	13.3%
Hispanic / Latino	7.9%	15.4%
Other	7.7%	4.7%
Age <35	20.6%	29.8%
Age 35-54	40.8%	34.2%
Age 55-64	21.9%	16.8%
Age >65	16.6%	19.2%
Ever married	79.8%	78.1%
Income < \$30,000	26.4%	27.3%
Income \$30,000-\$49,999	15.8%	15.9%
Income \$50,000-\$74,999	20.7%	21.9%
Income > \$75,000	37.1%	34.8%
Education: High school degree or less	21.1%	41.9%
Education: Some college	36.2%	28.2%
Education: College degree or more	42.7%	29.9%
Retired	18.9%	18.4%

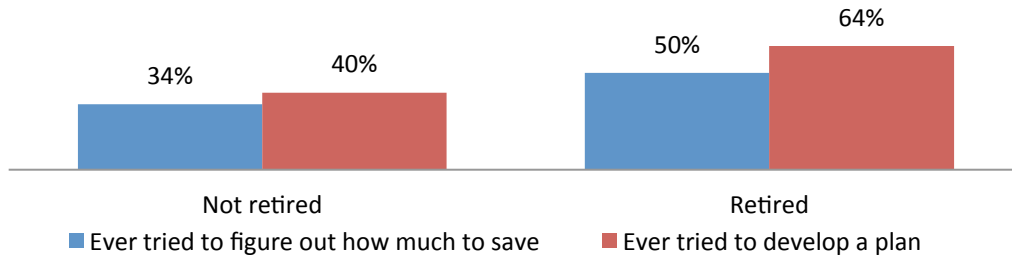
4. Results

4.1. Attitudes and Perceptions about Information Seeking

4.1.1 Retirement Planning

All respondents were asked if they had ever tried to figure out how much their household should save for retirement, or if they had ever tried to develop a plan for their retirement. Figure 1 shows that only a minority (40 percent) of non-retirees have tried to develop a plan for retirement, let alone figure out how much to save (34 percent). While retired respondents are naturally more likely to have planned, a significant fraction has not: 36 percent of those who have already entered retirement have never tried to develop a plan, and half (50 percent) never have tried to figure out what to save.

Figure 1: Planning Behavior (percentage of respondents answering “Yes”)



Respondents were presented with three statements describing attitudes and perceptions regarding retirement planning and asked to indicate their agreement on a scale of 1-4, where 1 indicated strong agreement and 4 signified strong disagreement (Table 2). The results suggest that lack of awareness is not the only factor behind a lack of planning. Among non-retirees as well as retirees, only a handful (9 percent and 4 percent, respectively) strongly agree they are not interested in learning about retirement planning. Rather, respondents are more likely to feel they lack information or the ability to evaluate information appropriately.

Among non-retirees, 38 percent of the respondents at least somewhat agree with the statement that they currently have enough information to plan for retirement while only 9 percent strongly agree. Nearly two-thirds (63 percent) at least somewhat agree with the statement that they do not know what the best source of information would be for retirement planning.

Worryingly, the results for retired respondents show their status is not clearly associated with more confidence in the adequacy or quality of their information; in fact, the converse is true. While retirees are likely to be more exposed to knowledge about planning during retirement and hence become more knowledgeable (Yoong, Rabinovich and Saw, 2015), at the same time they may also become more aware of the gaps in their knowledge and more confused about where to turn. More than 70 percent of retirees are at least somewhat interested in learning about retirement planning and absolutely none express strong disagreement. However, retirees are even more likely than pre-retirees to feel that they currently lack the appropriate information: 77 percent at least somewhat agree they do not know the best source of information.

Table 2: General Attitudes and Perceptions About Retirement Planning

<i>Q: Please tell us how strongly you agree or disagree with the following statements:</i>		I am not interested in learning about retirement planning.	I currently have enough information to plan for my retirement.	I don't know what the best source is for information about planning for retirement.
Pre-retirees	Strongly agree	9%	9%	20%
	Somewhat agree	21%	29%	43%
	Somewhat disagree	32%	27%	25%
	Strongly disagree	37%	36%	13%
Retirees	Strongly agree	4%	8%	36%
	Somewhat agree	25%	27%	41%
	Somewhat disagree	35%	30%	20%
	Strongly disagree	36%	34%	2%

Table 3 shows these responses cross-tabulated by planning behavior for the whole sample. Panel A shows that individuals who have already started to plan are more likely to report high degrees of interest in learning. Panel B also shows that planning is also positively associated with assessments of having enough information while Panel C shows that planners are more likely to feel able to identify the best sources of information.

Table 3: Planning Behavior vs. Attitudes

<i>A: "I am not interested in learning about retirement planning."</i>	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Have not tried to plan	7%	16%	20%	15%
Have tried to plan	2%	6%	12%	22%
<i>B: "I currently have enough information to plan for retirement."</i>	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Have not tried to plan	2%	11%	16%	29%
Have tried to plan	6%	18%	11%	6%
<i>C: "I don't know what the best source is for learning about retirement planning."</i>	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Have not tried to plan	15%	25%	12%	6%
Have tried to plan	5%	17%	12%	7%

These statistically significant associations may reflect either that individuals who have more information and more interest are more likely to start planning or, conversely, that individuals who have started planning are the ones who seek out information, gain increased familiarity with sources and become more interested in planning as a result.

4.1.2 Social Security Benefits

Respondents also were asked a series of questions focused on learning specifically about Social Security and managing their personal Social Security benefits (rather than general retirement planning), again using a ratings scale from 1-4.

Table 4: General Attitudes and Perceptions About SSA Benefits

<i>Q: Please tell us how strongly you agree or disagree with the following statements:</i>		I currently have enough information about my Social Security retirement eligibility and benefits.	I can easily find the information I want/need about my Social Security retirement eligibility and benefits.	I would like to receive more information from Social Security about my benefits and planning for my retirement.
Non-retirees	Strongly agree	9%	12%	27%
	Somewhat agree	31%	49%	44%
	Somewhat disagree	28%	29%	19%
	Strongly disagree	31%	11%	10%
Retirees	Strongly agree	48%	16%	18%
	Somewhat agree	41%	46%	26%
	Somewhat disagree	8%	28%	36%
	Strongly disagree	3%	10%	20%

When comparing information about Social Security to information about general retirement planning, most pre-retirees felt very similarly: 59 percent somewhat or strongly disagreed they had enough information. A large minority (40 percent) did not think they could easily locate the information they needed, and most (71 percent) at least somewhat agreed they wanted more information from Social Security about benefits and planning.

Retirees were much more likely to say they had sufficient information about Social Security, relative to pre-retirees as well as relative to general retirement planning. 89 percent at least somewhat agreed with this statement, compared to just 35 percent who at least somewhat agreed that they have enough information about retirement planning. Significantly fewer (44 percent) at least somewhat agreed that they wanted more information from the SSA, although this number may still be regarded as large in absolute terms.

4.2. Current Information-Seeking Behavior

4.2.1. Retirement Planning

Respondents were asked to indicate whether they had ever sought information about retirement planning from a list of diverse sources (Figure 3). For both non-retirees and retirees, the major sources reported are their family, friends or colleagues (32 percent of non-retirees and retirees), their employer (34 percent of non-retirees and 42 percent of retirees) and financial professionals (23 percent of non-retirees and almost half of retirees). On average, non-retirees reported consulting 1.7 different types of sources, while retirees reported a larger number, 2.5.

The majority of pre-retirees never have sought information from Social Security as part of their retirement planning; only about 30 percent of individuals have used at least one source related to SSA. Of these, the most commonly reported source of information is the website (9 percent) or mailings from Social Security (8 percent). Only 1 in 20 have ever visited an SSA office or called the SSA’s phone line.

Retired individuals are much more likely to report seeking retirement planning information from SSA, with nearly half (47 percent) reporting having sought at least one source. The ranking of preferences is the same, with 30 percent having visited the website, 23 percent seeking information from mailers, 16 percent from an office and 6 percent from the phone. Very few (less than 5 percent) of all respondents have sought out information from the websites or offices of any other government agencies, although 12 percent of retirees have consulted non-profit organizations. But 41 percent of non-retirees and 22 percent of retirees never have sought information from any of the sources listed.

Table 5: Information-seeking about retirement planning, by source

<i>Q: Have you ever sought information about retirement planning from any of the following sources? Please select all that apply.</i>	Non-retired	Retired
Family, friends and/or colleagues	32%	32%
Employer	34%	42%
Television, radio, newspaper and other media	7%	14%
Social Security Administration website	9%	29%
Social Security Administration office	4%	16%
Social Security Administration mailed information	8%	23%
Social Security Administration phone line	1%	6%
Websites of other government agencies	3%	3%
Offices of other government agencies	1%	1%
Financial professionals	24%	48%
Websites of nonprofit organizations	3%	12%
Offices of nonprofit organizations	0%	0%
Community organizations	1%	3%
None of the above	41%	22%

4.2.2. Social Security Benefits

When asked similar questions about Social Security benefits, most individuals report going to the SSA directly, although a sizable majority still rely on family/friends or employers for information. More than two-fifths of non-retirees (43 percent) have not sought information about retirement benefits from anyone at all, and if they have, most common (28 percent) was

consulting their friends, family or colleagues. About a quarter of non-retirees reported seeking information on their retirement benefits from the SSA via the website (24 percent) or mail (23 percent); 1 in 8 (12 percent) have gone to an office.

The frequency and pattern of information seeking is significantly different for retirees, among whom only 7 percent never have sought information about Social Security benefits. The top three sources for retirees are all directly from the SSA, and the most frequently reported is the SSA office (52 percent of the respondents have ever sought information from an office for retirement benefits, 29 percent for spousal benefits and 21 percent for disability benefits). Interestingly, use of the website is more frequently reported than mailings (Table 6b).

The data also show that information about retirement benefits is still the most frequently sought in this group compared to spousal and disability benefits (43 percent and 67 percent of retirees have never sought any information related to the former and latter, respectively). The use of certain channels also varies by the type of benefit: The data suggest that for more complex issues, such as spousal or disability benefits, the relative popularity of the office appears to increase.

Table 6a: Information-seeking about Social Security benefits, by source (non-retirees)

	Retirement	Spouse	Disability
Family, friends and/or colleagues	28%	11%	11%
Employer	18%	6%	7%
Television, radio, newspaper and other media	5%	2%	2%
Social Security Administration website	24%	11%	11%
Social Security Administration office	12%	6%	10%
Social Security Administration mailed information	23%	7%	10%
Social Security Administration phone line	6%	3%	5%
Websites of other government agencies	3%	1%	2%
Offices of other government agencies	1%	1%	2%
Financial professionals	10%	3%	1%
Websites of nonprofit organizations	3%	1%	1%
Offices of nonprofit organizations	0%	1%	0%
Community organizations	1%	1%	1%
None of the above	43%	72%	68%

Table 6b: Information-seeking about Social Security Benefits, by source (retirees)

	Retirement	Spouse	Disability
Family, friends and/or colleagues	39%	17%	11%
Employer	31%	13%	9%
Television, radio, newspaper and other media	8%	3%	2%
Social Security Administration website	50%	26%	13%
Social Security Administration office	52%	29%	21%
Social Security Administration mailed information	46%	18%	13%
Social Security Administration phone line	30%	17%	12%

Websites of other government agencies	4%	1%	1%
Offices of other government agencies	1%	0%	0%
Financial professionals	26%	12%	3%
Websites of nonprofit organizations	11%	4%	3%
Offices of nonprofit organizations	4%	2%	3%
Community organizations	5%	2%	0%
None of the above	7%	43%	67%

4.3. Perceptions of Different Sources

4.3.1. Retirement Planning

All respondents evaluated the sources above in terms of perceived usefulness, accuracy, ease of understanding and ease of access. We asked: “How [useful/accurate] do you think these sources are when providing information about retirement planning?” using a scale from 1-Very [useful/accurate] to 4-Not [useful/accurate] at all. We also asked “How easy is it for you to [understand/access] information about retirement planning from these sources?” with responses on a scale from 1-Very easy to 4-Very difficult. Respondents who had not used these sources gave their best guess. Figures 2-5 show the results, by retirement status

First, both retirees and non-retirees regarded financial professionals as the most useful source of overall retirement planning information (Figure 2). Employers, and family/friends and colleagues also were relatively useful. Non-retirees rated Social Security-related sources as useful or slightly more useful as other government and non-profit agencies; retirees tended to find Social-Security related sources much more useful than other government or nonprofit agencies. Only a minority of non-retirees as well as retirees found television, radio or other media useful.

Figure 3 shows that non-retirees perceive almost all sources of information as equally accurate – with the exceptions of financial professionals (more accurate), and the traditional media outlets and community organizations (less accurate). On the other hand, retirees have differing opinions of various sources and are considerably less likely to believe in the accuracy of other government or non-profit organizations, relative to other sources. Figure 4 shows that when it comes to ease of understanding, rated the highest are financial professionals, friends and employers. Finally, Figure 5 shows that for non-retirees, almost all the sources are easy to access. Interestingly, for retirees, among the easiest sources to access are financial professionals. Many respondents do not rate the Social Security phone line particularly highly in terms of accessibility.

Figure 2: Perceived Usefulness of Sources for Retirement Planning

“How useful do you think [...] are when providing information about retirement planning?”

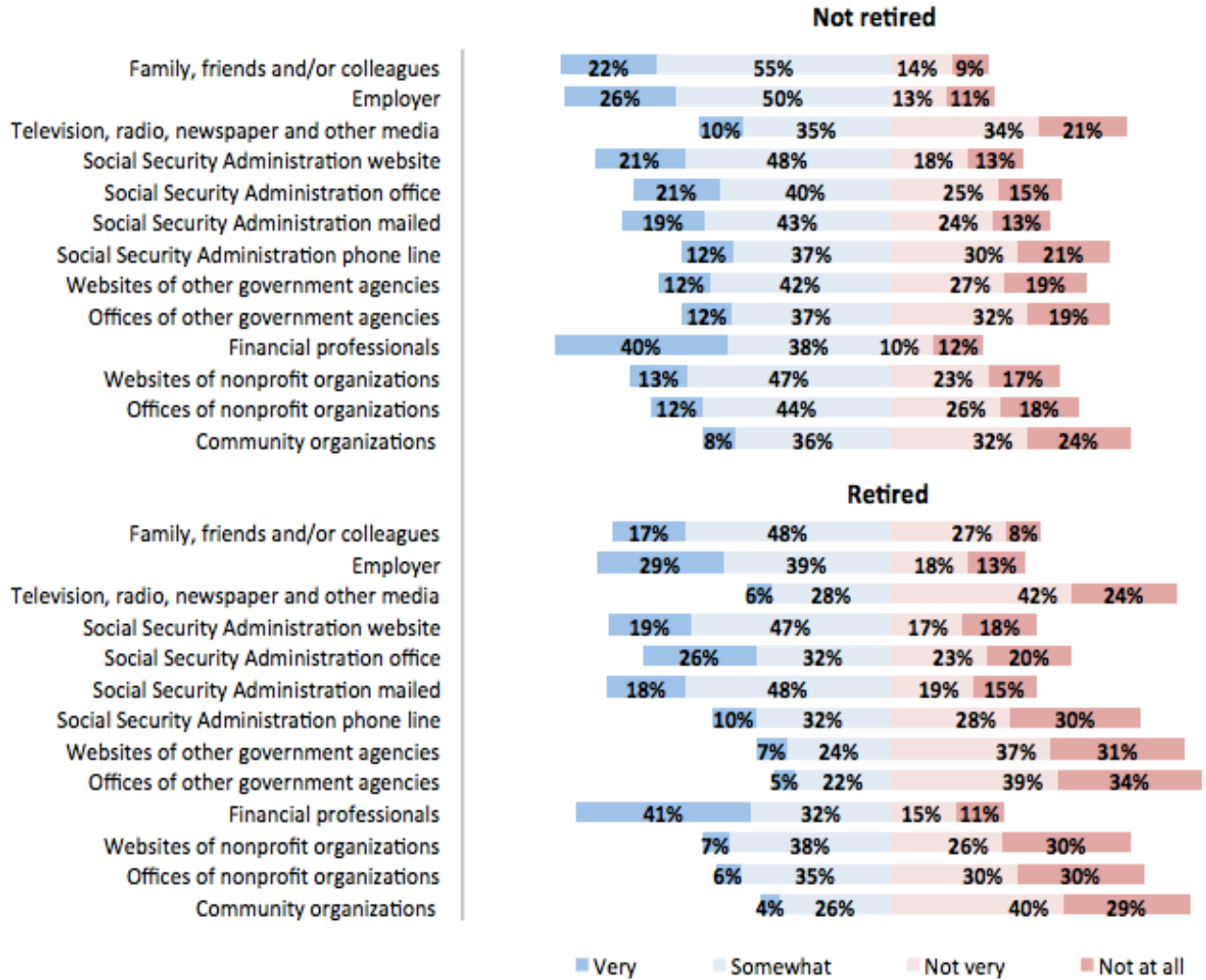


Figure 3: Perceived Accuracy of Sources for Retirement Planning Information

“How accurate do you think [...] are when providing information about retirement planning?”

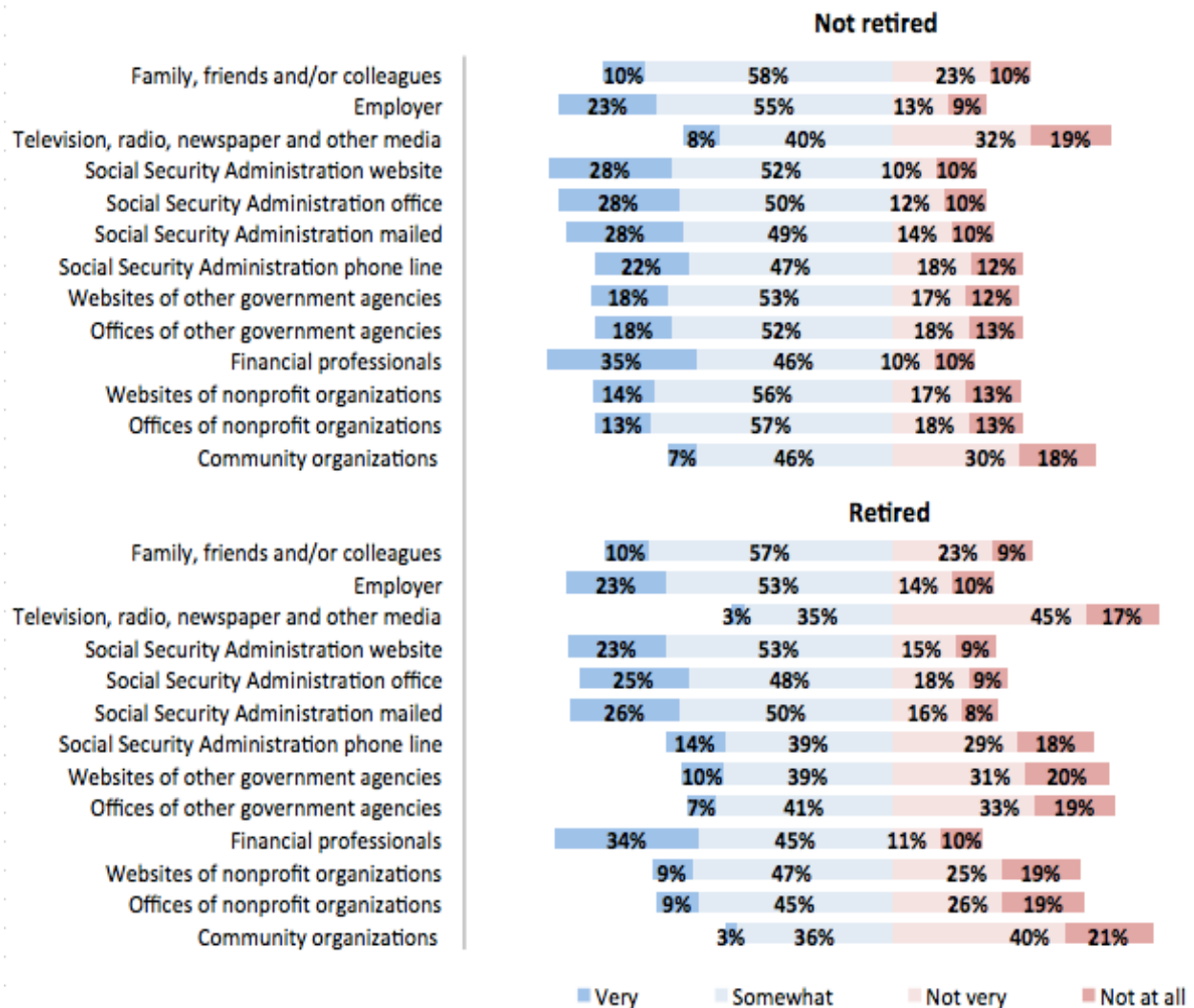


Figure 4: Perceived Ease of Understanding of Sources for Retirement Planning Information

“How easy is it for you to understand information about retirement planning from these sources?”

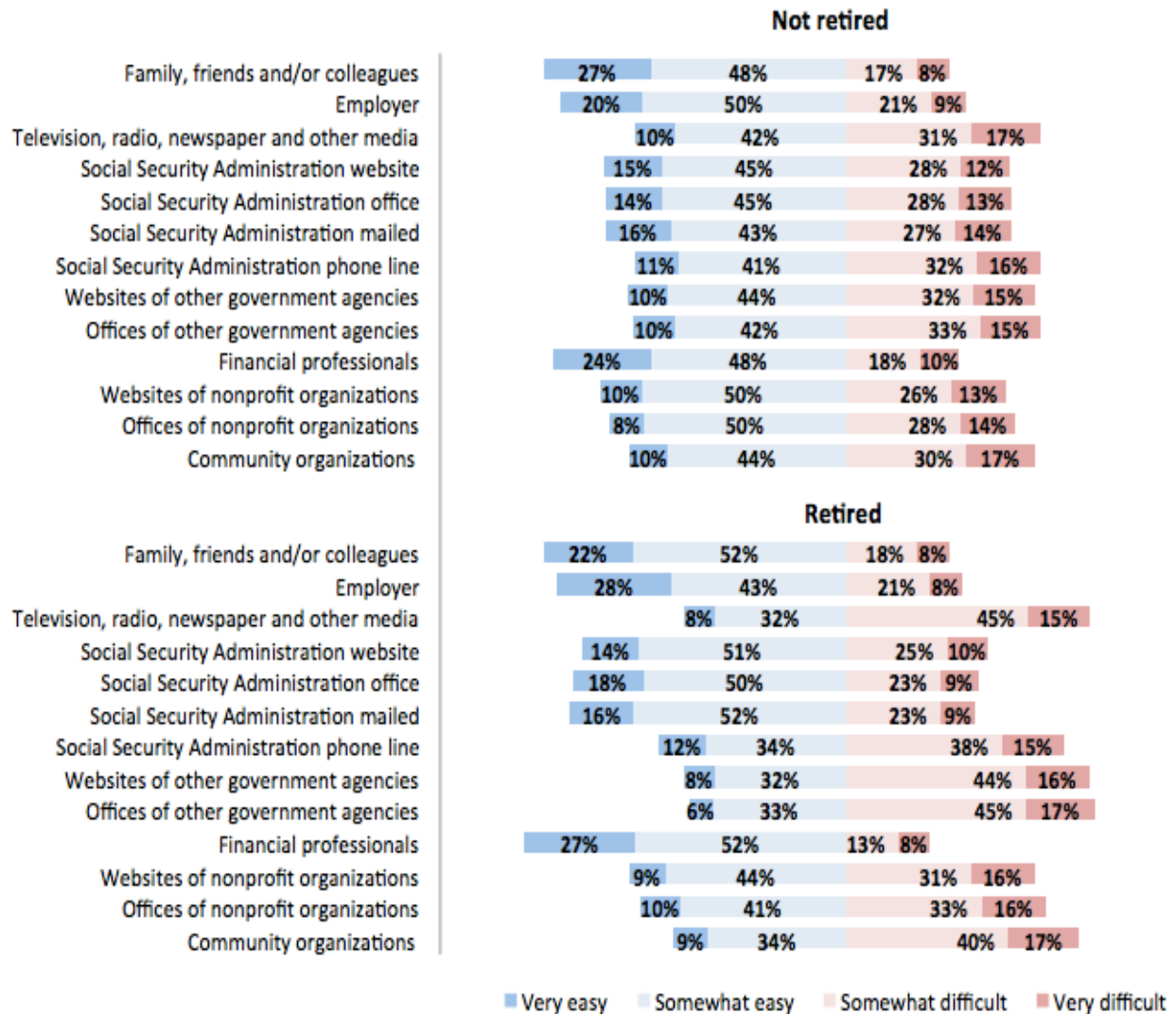
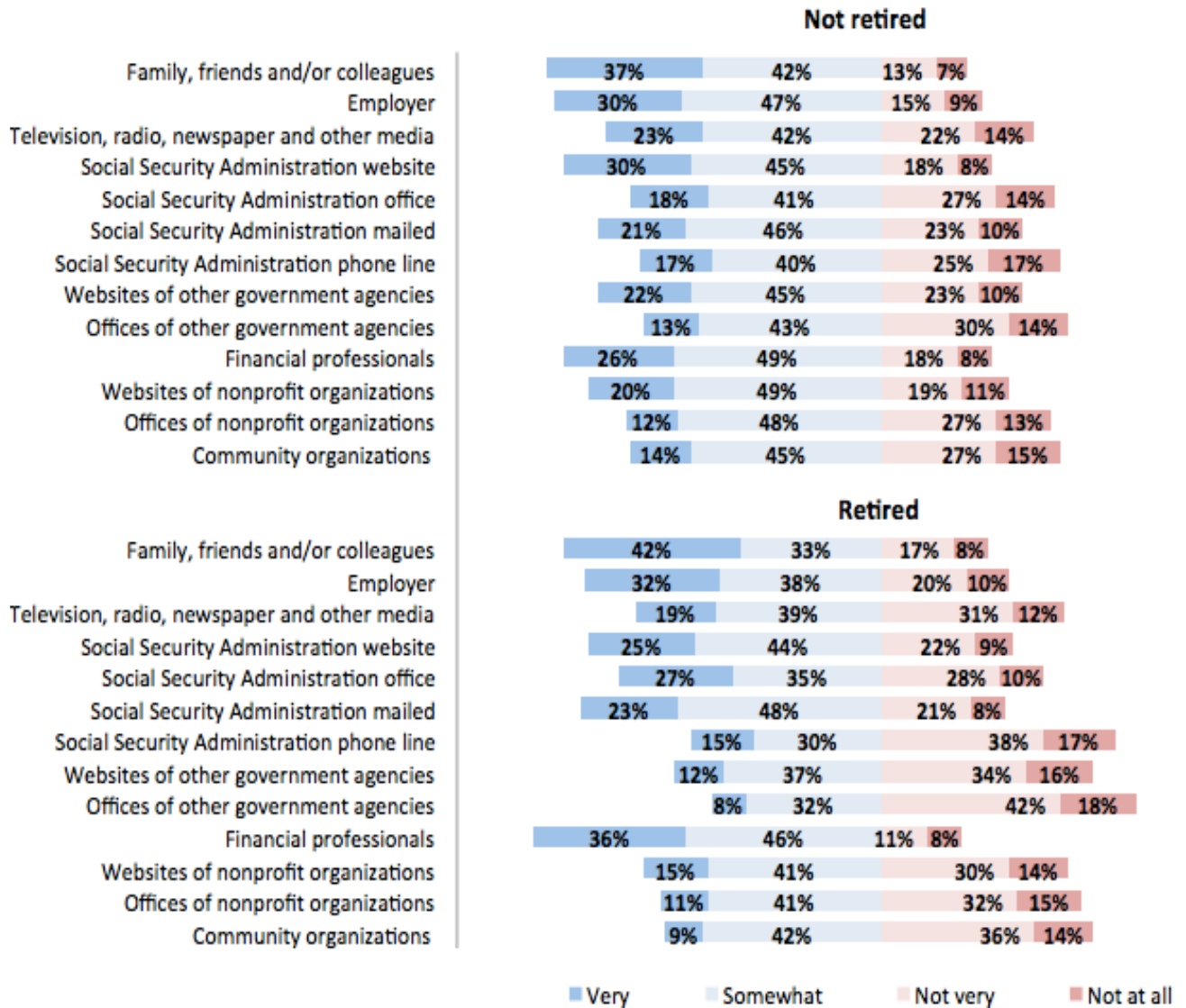


Figure 5: Perceived Ease of Access of Sources for Retirement Planning Information

“How easy is it for you to access information about retirement planning from these sources?”



4.4. Use of Online Resources versus Traditional Channels

4.4.1. Retirement Planning

In the preceding results, websites consistently appear to be more popular than other channels of information delivery, for all kinds of sources. We thus investigated the use of online resources for retirement planning in more detail.

Table 7: Views About Online Resources for Retirement Planning

		I am comfortable going online to seek information about retirement planning.	I am comfortable going online to seek information about government services in general.	I am comfortable performing online transactions regarding my bank account/s and other financial services.
Non-retirees	Strongly agree	37%	41%	33%
	Somewhat agree	38%	28%	36%
	Somewhat disagree	15%	16%	18%
	Strongly disagree	11%	15%	12%
Retirees	Strongly agree	12%	12%	12%
	Somewhat agree	34%	54%	31%
	Somewhat disagree	17%	33%	35%
	Strongly disagree	37%	1%	22%

Respondents were asked to rate their degree of comfort with various online activities related to retirement planning (Table 7). Most non-retirees feel at least somewhat comfortable seeking information online about retirement planning (75 percent) and looking up information about government services more generally (69 percent). A substantial number (69 percent) feel at least comfortable transacting online. Retirees are somewhat less comfortable online; 46 percent are at least somewhat feel comfortable looking for retirement planning information online, but then more than one-third (37 percent) strongly feel they are not. However, most (66 percent) feel that they can go online comfortably to seek general information. Finally, only 1 in 8 retirees feel very comfortable in transacting online, while most are more ambivalent about these.

To better understand online information-seeking behavior, individual respondents then were asked which of a list of key available online resources for retirement planning they had ever previously visited (including the SSA website). The options presented were discussed with SSA stakeholders and other researchers.

Table 8: Websites Visited for Retirement Planning

<i>Q: Have you ever visited any of the following websites to get information about retirement planning? Please select all that apply.</i>	Not retired	Retired
Social Security Administration	27%	50%
Mymoney.gov	1%	2%
Department of Labor website	3%	2%
Internal Revenue Service website	9%	16%
Pension Benefit Guarantee Corporation website	2%	3%
FINRA Investor Education Foundation website	1%	1%
AARP website	6%	19%
American Institute of Certified Public Accountants website	0%	2%
Other	6%	7%
None of the above	65%	47%

Among all the websites listed as having been visited for retirement planning purposes, the SSA’s website was the most frequently cited (27 percent of non-retirees and half of all retirees). This is followed by the IRS website (for non-retirees) and the AARP website (for retirees). MyMoney.gov is visited by fewer than 5 percent of all respondents. Interestingly, when asked about visits to the SSA website as opposed to other websites, the number of individuals reporting they had visited the SSA website increased significantly compared to Table 5.

Finally, respondents were asked about the use of online versus traditional resources for more intensive activities related to retirement planning, i.e. financial counseling or education activities. Almost three-quarters (73 percent) of non-retirees indicated they had never taken a class or had an individually-personalized meeting, either online or in person. Those who had were more likely to indicate having undertaken these activities in-person. 18 percent reported having had a personal consultation and 12 percent reported having taken a class or seminar, in person. Among retirees, 30 percent attended classes in person, and 40 percent had a personal consultation. But only 1 in 25 in either group reported taking classes or seminars online for retirement planning.

Table 9: Online vs In-Person Information Seeking About Retirement Planning

<i>Q: Have you ever participated in the following activities to obtain information about retirement planning? Check all that apply.</i>	Not retired	Retired
Attended in-person classes/seminars	12%	27%
Participated in online classes/seminars	4%	4%
Scheduled one-one-one meetings or consultation	18%	40%
None of the above	73%	50%

4.4.2. Social Security Benefits

Respondents were asked about attitudes and preferences specifically related to online resources for learning about and managing Social Security benefits. Table 10 shows that non-retirees and retirees expressed similar levels of comfort when performing online transactions. While most reported feeling somewhat comfortable, about 2 in 5 disagreed at least somewhat. Compared to regular financial transactions, non-retirees feel less comfortable making online transactions related to Social Security benefits, while retirees actually feel more comfortable. In general, a large majority of retirees (75 percent) somewhat agree that information from a representative is more relevant to them than the information on the website, and 37 percent feel strongly that that is the case. Even among non-retirees, 62 percent at least somewhat feel that an in-person interaction is more relevant to their needs.

We next asked respondents who reported having visited the SSA website what kind of online services they used. Table 11 shows that non-retirees typically use the website to help with planning (55 percent report using it to estimate future benefits, while 48 percent use it a starting point to look for information). Retirees, on the other hand, report using the site to manage their checking and apply for their existing benefits (62 percent and 45 percent, respectively). However, notably, after visiting the site, 1 in 4 retirees still report requiring additional follow up, by calling the SSA and speaking with a live person.

Table 10: General Attitudes About Online Resources about Social Security

<i>Q: Please tell us how strongly you agree or disagree with the following statements:</i>		I am comfortable performing online transactions related to my Social Security benefits.	Information provided in person by a Social Security representative is more relevant to me and my specific situation than the information I can find on the website.
Non-retirees	Strongly agree	21%	16%
	Somewhat agree	40%	46%
	Somewhat disagree	21%	28%
	Strongly disagree	17%	10%
Retirees	Strongly agree	21%	37%
	Somewhat agree	40%	38%
	Somewhat disagree	21%	22%
	Strongly disagree	19%	4%

Table 11: Use of the Social Security Administration Website (% of Website Visitors)

<i>Q: Please let us know if you did any of the following activities on the [Social Security] site. Please select all that apply.</i>	Non-retired	Retired
Apply for Social Security benefits	13%	45%
Get Social Security Statement	38%	53%
Appeal a decision about benefits	3%	1%
Find out if qualify for benefits	15%	27%
Estimate future benefits	55%	45%
Get a letter with proof of benefits	7%	20%
Get a replacement SSA-1099 or SSA- 104	5%	2%
Check Social Security benefits and personal information	29%	62%
Check Medicare benefits and personal information	11%	46%
Check Supplemental Security Income (SSI) benefits and personal information	7%	7%
Block electronic access to information	1%	1%
Link services with other businesses, governments, payees and third parties	1%	1%
Request a letter saying you do not receive benefits from SSA	1%	0%
Look for information	48%	50%
None of the above	5%	3%
<i>Q: After you have visited the Social Security Administration's website to obtain information or conduct a transaction, have you done any of the following? Please select all that apply.</i>	Non-retired	Retired
Bring it to a financial planner	3%	7%
Call the SSA and speak to a live person	8%	25%
Share information with family and friends	10%	25%
Look for another source to confirm and/or clarify	5%	5%
None of the above	79%	54%

Finally, we asked about use of Social Security’s existing information dissemination channels in less traditional online or social media formats. At present, only 5 percent of non-retired and 7 percent of retired respondents have received information about Social Security from Facebook (Table 12). Less than 3 percent and 1 percent have watched any online video from SSA or received tweets from the Social Security Twitter feed, respectively.

Table 12: Other Online Information Seeking About Social Security

<i>Q: Have you used any of the following sources to get information from the Social Security Administration? Please select all that apply.</i>	Non-retired	Retired
Visited the Social Security Administration’s Facebook page	5%	7%
Read a tweet from Social Security Administration	1%	1%
Watched a YouTube video from Social Security Administration	2%	3%
None of the above	93%	91%

4.5. Experiences and Expectations of *my* Social Security

We asked a series of detailed questions about *my* Social Security, an online account that most individuals with Social Security numbers are eligible to set up. Respondents were first shown a screenshot image of the *my* Social Security homepage as a reminder, asked if they had ever heard of *my* Social Security and, if so, whether they had signed up for an account. If they had, they were asked about their perceptions of *my* Social Security. Respondents who had not signed up were asked about reasons for not doing so, and respondents who had not heard about it previously were asked about their potential willingness to sign up.

4.5.1. Awareness and Participation

In the case of *my* Social Security, the level of penetration remains relatively low (Table 13). Only 1 in 6 non-retirees reported that they had ever heard of *my* Social Security. Of these respondents, about half (8 percent of all non-retirees) had set up accounts for themselves. Among retirees, awareness and take up is more than twice as high: 30 percent had heard of it and almost 20 percent had an account. 25 percent of non-retirees and 10 percent of retirees who have not yet heard about it would in principle be willing to set up such an account.

Table 13: Self-reported participation in *my* Social Security

	Non-retired	Retired
Have heard about <i>my</i> Social Security	17%	30%
Have <i>my</i> Social Security account	8%	19%
Have not heard about <i>my</i> Social Security account but willing to set up	25%	10%

Among those who already knew about *my* Social Security, the most common source of information is the Social Security website itself (49% percent of non-retirees and 50 percent of retirees). A smaller but still significant group report learning about it from mailers (24 percent of non-retirees and 43 percent of retirees). Retirees also become informed about this at Social Security offices, while non-retirees hear about it from employers. Social networks also are important, if somewhat less frequently cited, sources of information both for retirees and non-retirees (Table 14).

Table 14: Source of information about *my* Social Security Account

<i>Q: Where did you hear about my Social Security?</i>	Not Retired	Retired
Family, friends and/or colleagues	20%	16%
Employer	21%	9%
Television, radio, newspaper and other media	11%	12%
Social Security Administration website	49%	56%
Social Security Administration office	19%	23%
Social Security Administration mailed information	24%	43%
Social Security Administration phone line	11%	8%
Websites of other government agencies	3%	1%
Offices of other government agencies	0%	0%
Financial professionals	3%	8%
Websites of nonprofit organizations	2%	5%
Offices of nonprofit organizations	1%	2%
Community organizations	1%	1%
Other	5%	4%
None of the above	8%	1%

4.5.2. Usage

Table 15 shows the services used by current *my* Social Security accountholders. Among non-retired accountholders, the most commonly stated use was to estimate future benefits (70 percent of non-retirees) or track and verify earnings (51 percent) while retirees most commonly used it to track and verify earnings (45 percent) or setting up direct deposit (39 percent). Non-accountholders who indicated they would consider setting up an account were asked what services they would use. The general trends are similar, although we note that the magnitude of actual use by current accountholders is lower in general than projected use by individuals who have not yet opened the account.

4.5.3. Perceptions

Among those who have accounts, user feedback is highly positive (Table 16): more than 80 percent of users consistently reported that the account was easy to use, their personal information was secure and correct, and the transactions are reliable. Most also reported that *my* Social

Security enabled them to perform most of the necessary transactions on their accounts. The level of positive response is slightly higher among retirees.

Table 15: Use of *my* Social Security Account

	Have Account		Do Not Have Account	
	Have you ever used my Social Security to do any of the following?		Which of the following do you think you would be likely to do through your <i>my</i> Social Security account?	
	Not retired	Retired	Not retired	Retired
Track and verify earnings	51%	45%	88%	72%
Get an estimate of future benefits	70%	36%	93%	70%
Get a letter with proof of benefits	14%	28%	45%	71%
Change personal information such as address	19%	31%	60%	78%
Start or change direct deposit	7%	39%	41%	73%
Get a replacement Medicare card	2%	15%	26%	54%
Get a replacement SSA-1099 or SSA-1042S	2%	1%	29%	53%
None of the above	17%	23%	1%	0%

Table 16: Views of *my* Social Security Account

<i>Q: Please tell us how strongly you agree or disagree with the following statements:</i>	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Not retired				
I am confident in the security of my personal information	32%	45%	18%	5%
<i>my</i> Social Security account is easy to use	42%	49%	4%	6%
The personal information on <i>my</i> Social Security account is timely and accurate	43%	48%	3%	6%
Transactions made on <i>my</i> Social Security account are reliable	35%	52%	7%	7%
<i>my</i> Social Security account allows me to perform most of the transactions I need to conduct with regarding Social Security	34%	50%	9%	8%
Retired				
I am confident in the security of my personal information	33%	53%	6%	9%
<i>my</i> Social Security account is easy to use	34%	56%	8%	1%
The personal information on <i>my</i> Social Security account is timely and accurate	47%	51%	2%	0%
Transactions made on <i>my</i> Social Security account are reliable	40%	59%	1%	0%

<i>my</i> Social Security account allows me to perform most of the transactions I need to conduct with regarding Social Security	41%	53%	6%	0%
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4.5.4. Actual and Perceived Barriers to Use

Table 17 shows the reasons why individuals reported not wishing to set up their accounts. Those who had previously heard of the account most frequently said there was no particular reason for setting one up (half of non-retired respondents and two-fifths of retirees). Another 14 percent felt that they did not have enough information.

Among those who had not previously heard of *my* Social Security, many naturally felt they lacked sufficient information to be willing to sign up. However, a sizable fraction also expressed that they did not like providing or receiving personal information online (21 percent of non-retirees and almost 40 percent of retirees). This may reflect self-selection in the two groups: i.e., individuals who are less inherently inclined to performing online transactions are less likely to have investigated options such as *my* Social Security on their own.

Fewer than 20 percent of respondents felt that it was not sufficiently useful to warrant signing up, whether or not they had previously heard of *my* Social Security. Encouragingly, administrative or privacy-related barriers were also not cited highly: less than 5 percent of respondents had concerns about personal information or the burden of setting up the account. Actual or perceived eligibility concerns also did not rank highly as a barrier.

Table 17: Actual or perceived barriers to setting up *my* Social Security

	Not-retired	Retired
Have heard about <i>my</i> Social Security but have not set up		
Do not like to provide or receive personal information online	4%	5%
Too burdensome to set up	1%	3%
Not very useful / no need right now	16%	15%
Tried but not able to complete registration for technical reasons	6%	2%
Do not know enough about it	14%	14%
No particular reason	50%	40%
Other	11%	20%
Have not previously heard about it but not willing to set up		
Do not like to provide or receive personal information online	21%	37%
Too burdensome to set up	2%	2%
Not very useful / no need right now	19%	16%
I don't think I would be eligible	4%	2%
Do not know enough about it	32%	26%
No particular reason	16%	8%
Other	6%	10%

4.6. Experiences and Expectations of the Retirement Estimator

We asked similar questions about the Retirement Estimator, an online tool for estimating benefits based on and individual’s own Social Security information. Again, respondents were shown a screenshot image of the Retirement Estimator as a reminder, asked if they had ever heard of it, and, if so, whether they had ever used it and their perceptions of use. Respondents who had not used it were asked about reasons for not doing so, and respondents who had not heard about it were asked about their potential willingness to use it.

4.6.1. Awareness and Participation

Awareness of the Retirement Estimator is comparable to *my* Social Security accounts: 14 percent among non-retirees and 33 percent among retirees have ever heard of it (Table 18). As with *my* Social Security, most people reported having heard about the Retirement Estimator via the website (54 percent of non-retirees and 57 percent of retirees). Respondents also reported hearing from family and friends or employers as well as Social Security mailers (Table 19)

However, take-up is low and again very similar to *my* Social Security accounts. Only 8 percent of non-retirees and 15 percent of retirees have previously tried to use the Retirement Estimator (Table 18). However, a relatively large fraction of the previously unaware – 52 percent of the non-retirees and 22 percent of the retirees – report being willing to use it.

Table 18: Self-reported Awareness and Use of the Retirement Estimator

	Non-retired	Retired
Have heard about the Retirement Estimator	14%	33%
Have ever used the Retirement Estimator	8%	15%
Have not heard about it but willing to use	52%	22%

Table 19: Sources of information about the Retirement Estimator

<i>Q: Where did you hear about the Retirement Estimator?</i>	Not Retired	Retired
Family, friends and/or colleagues	21%	19%
Employer	28%	11%
Television, radio, newspaper and other media	8%	10%
Social Security Administration website	54%	57%
Social Security Administration office	8%	10%
Social Security Administration mailed information	12%	31%
Social Security Administration phone line	3%	1%
Websites of other government agencies	2%	4%
Offices of other government agencies	2%	0%
Financial professionals	2%	7%
Websites of nonprofit organizations	3%	8%
Offices of nonprofit organizations	0%	1%
Community organizations	1%	6%

Other	4%	3%
None of the above	6%	3%

4.6.2. Perceptions

User perceptions about the Retirement Estimator are also highly positive, and are generally similar across retirement status (Table 20). More than 90 percent reported that the estimator is easy to use and reflects personal information correctly, while more than 80 percent felt that the estimator was secure (similar to *my* Social Security). Reassuringly, although respondents seem to trust the output of the estimator (about 80 percent agreed that they would feel confident in acting on the estimates provided), most people also understand the limitations of such estimates: almost all agree that, in reality, actual benefits may vary from the estimates provided. 94 percent of non-retirees at least somewhat agree that they would need additional information before acting; however, a somewhat smaller number of retirees (71 percent) feel that way and hence may be more likely to rely only on this tool

Table 20: Views of the Retirement Estimator

<i>Q: Please tell us how strongly you agree or disagree with the following statements:</i>	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
Not retired				
I am confident in the security of my personal information	31%	54%	11%	5%
The Retirement Estimator is easy to use	44%	52%	4%	0%
The estimates given by the Retirement Estimator reflect my personal information accurately	31%	60%	9%	0%
It is possible that my actual benefits will vary from the estimates given by the Retirement Estimator	46%	51%	1%	1%
I would be confident in acting on the estimates given by the Retirement Estimator	26%	58%	16%	1%
I would need additional information other than the estimates given by the Retirement Estimator to make decisions about my retirement savings	45%	49%	6%	0%
Retired				
I am confident in the security of my personal information	33%	55%	8%	4%
The Retirement Estimator is easy to use	56%	34%	10%	
The estimates given by the Retirement Estimator reflect my personal information accurately	56%	37%	7%	
It is possible that my actual benefits will vary from the estimates given by the Retirement Estimator	30%	67%	3%	0%

I would be confident in acting on the estimates given by the Retirement Estimator	24%	56%	17%	3%
I would need additional information other than the estimates given by the Retirement Estimator to make decisions about my retirement savings	38%	33%	22%	7%

4.6.3. Actual and Perceived Barriers to Use

In the case of the Retirement Estimator, as noted earlier, it appears that most individuals have not yet heard of it, but many of those who had not yet heard of it would be willing to try it. Just as we found with *my* Social Security, it seems clear that a small but significant minority does not participate due to data considerations and technical qualifications, while there are relatively large groups of people who do not participate for no particular reason, or due to a lack of information (Table 21).

Table 21: Actual or perceived barriers to using the Retirement Estimator

Have heard about the Retirement Estimator but not used	Not-retired	Retired
Do not like to provide or receive personal information online	5%	11%
Too burdensome to set up	1%	0%
Not very useful / no need right now	7%	19%
Tried but not able to use it for technical reasons	0%	0%
Not eligible	1%	3%
Do not know enough about it	11%	4%
No particular reason	61%	46%
Other	13%	18%
Have not previously heard about it but not willing to use	Not-retired	Retired
Do not like to provide or receive personal information online	25%	35%
Too burdensome to set up	2%	2%
Don't think results would be accurate	4%	1%
Not very useful / no need right now	16%	23%
I don't think I would be eligible	2%	4%
Do not know enough about it	18%	12%
No particular reason	25%	8%
Other	7%	16%

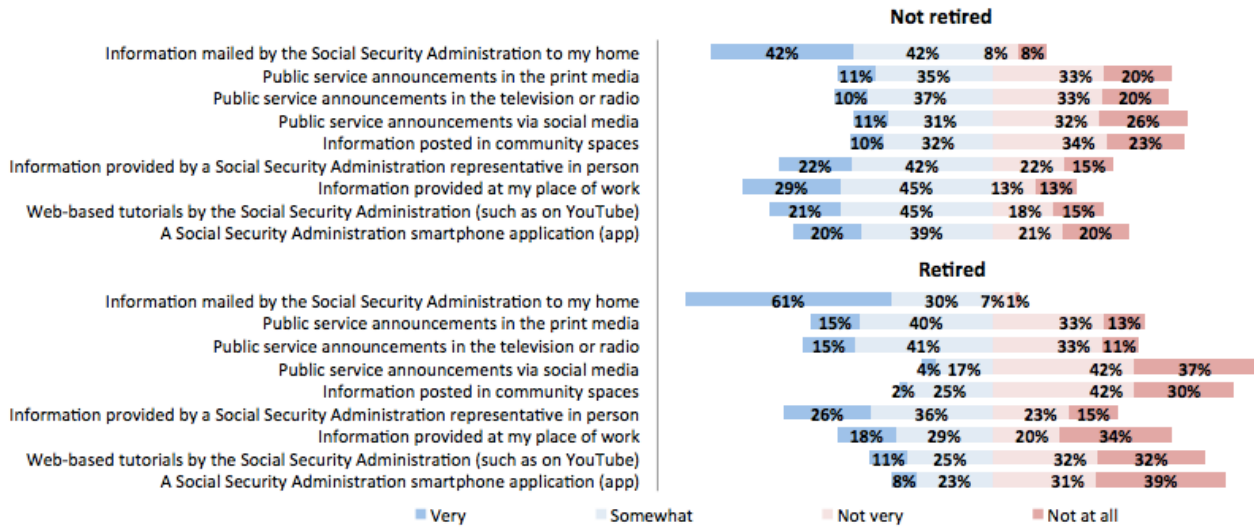
4.7. Future Channels for Delivery of Information about Social Security Benefits

Finally, respondents rated the utility of future delivery channels for information about benefits on a four-point scale, from very useful to not useful at all (Figure 6).

Figure 6: Usefulness of Future Delivery Channels

*Q: "Now, thinking only about the future, please tell us how **useful** you would find the following*

sources of information about Social Security benefits.”



The options given in Figure 6 included both existing delivery models as well as potentially new options, such as an app. The results clearly show a strong preference both among retirees and non-retirees for information mailed to their homes: 84 percent of non-retirees and 91 percent of retirees would find this at least somewhat useful. Next to this, non-retirees would find information delivered in the workplace useful, while retirees still find individual representatives useful. Interestingly, community-based dissemination remains seen as relatively not useful, as are dissemination efforts involving social media. Web-based interventions or apps are of interest among the non-retirees, but clearly not among retirees.

5. Conclusions

The study shows that there is a clear demand from Americans for information about retirement planning in general, and SSA benefits specifically. While most non-retirees never have tried to figure out how much to save or even attempted to develop a plan for retirement, the majority expressed significant positive interest in planning. Also, most feel they do not have enough information about retirement planning, and do not know what the best sources of information might be. When asked about where they have previously sought information about retirement planning, individuals who are not yet retired were most likely to list their families, friends or colleagues, or employers. The majority never has consulted the Social Security Administration for retirement planning. With regards to Social Security benefits information specifically, the majority of non-retirees do not feel they currently have sufficient information about Social Security retirement eligibility and benefits, and many could not easily find such information. At the same time, many also expressed the desire for more information from SSA, which remains in a position of trust and respect. When it comes to how such information could be delivered, the majority of respondents continue to find useful traditional channels of communication. On the other hand, enthusiasm is relatively limited for web-based courses and an SSA smartphone app, and despite the availability of online resources and calculators over the past five years, most respondents have not used them or even heard of them. However, those who have used them report relatively positive experiences.

Our findings point to a continuing or even expanded role for Social Security in supporting retirement decision-making as well as a need to maintain long-standing, familiar channels, such as direct mailers, for communicating with wider population. At the same time, there remains significant unexploited potential for increasing the use of more innovative existing platforms, such as *my* Social Security accounts. For instance, only 10 percent of the population has taken these up – however, almost 1 in 4 would be willing to try it if they had heard of it and a further 34 percent would be willing to try it if they had more information or had their privacy concerns addressed. Therefore, rather than adding new platforms or technical improvements, which may prove costly, the SSA may wish to focus on further increasing dissemination and outreach activities to ensure that people are aware of the resources already provided to support retirement security for all Americans.

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APPENDIX A: SUBGROUP ANALYSIS

Table 22: Subgroup differences in planning behavior

	Ever tried to develop a plan	Ever tried to figure out how much to save
Male	37.4%	41.0%
Female	30.0%	35.8%
Non-Hispanic White	36.0%	41.5%
Non-Hispanic Black	24.6%	22.7%
Hispanic / Latino	22.5%	30.5%
Other	27.4%	39.7%
Age <35	25.3%	28.1%
Age 35-54	38.2%	43.1%
Age 55-64	39.3%	44.9%
Age >65	33.6%	50.4%
Never Married	14.6%	18.7%
Ever married	40.3%	45.3%
Income < \$30,000	13.8%	16.8%
Income \$30,000-\$49,999	23.1%	29.5%
Income \$50,000-\$74,999	40.1%	42.9%
Income > \$75,000	50.7%	56.7%
Education: High school degree or less	18.9%	25.3%
Education: Some College	32.9%	39.3%
Education: College degree or more	55.2%	55.9%

Table 23: Subgroup differences in attitudes to planning

	Have sufficient information	Have interest in learning about planning	Able to identify best sources
	(Agree/strongly agree)	(Agree/strongly agree)	(Agree/strongly agree)
Male	38.2%	64.8%	32.9%
Female	29.0%	63.6%	35.5%
Non-Hispanic White	34.3%	67.0%	33.6%
Non-Hispanic Black	24.5%	49.7%	34.4%
Hispanic / Latino	27.9%	66.4%	39.7%
Other	43.4%	59.1%	37.6%
Age <35	20.0%	67.4%	37.1%
Age 35-54	41.0%	65.0%	35.2%
Age 55-64	40.0%	65.5%	29.8%
Age >65	45.2%	27.3%	21.7%
Never Married	21.4%	55.0%	45.2%
Ever married	37.7%	67.4%	30.4%
Income < \$30,000	23.3%	53.0%	33.0%
Income \$30,000-\$49,999	23.3%	67.8%	42.4%
Income \$50,000-\$74,999	29.7%	64.2%	34.4%
Income > \$75,000	48.4%	71.8%	31.2%
Education: High school degree or less	28.3%	54.3%	36.2%
Education: Some College	27.6%	69.1%	36.8%
Education: College degree or more	46.4%	73.4%	29.2%

Table 24: Subgroup differences in sources of information

	Gender			Ethnicity			
	All	Male	Female	White	Black	Hispanic /Latino	Other
Family, friends and/or colleagues	32.9%	31.5%	34.2%	35.2%	19.4%	29.9%	33.3%
Employer	33.3%	33.1%	33.5%	36.8%	20.2%	33.5%	20.0%
Television, radio, newspaper and other media	6.7%	7.4%	6.0%	7.5%	3.2%	4.5%	3.2%
Social Security Administration website	9.4%	9.7%	9.2%	9.8%	8.2%	10.0%	9.0%
Social Security Administration office	4.5%	4.1%	5.0%	4.3%	6.3%	3.6%	3.0%
Social Security Administration mailed information	8.3%	7.5%	9.1%	9.6%	2.0%	5.7%	6.9%
Social Security Administration phone line	1.2%	0.6%	1.8%	1.2%	1.9%	2.6%	0.0%
Websites of other government agencies	2.5%	3.3%	1.8%	2.3%	2.5%	2.9%	7.3%
Offices of other government agencies	0.5%	0.1%	0.9%	0.2%	1.8%	0.0%	0.7%
Financial professionals	22.6%	25.7%	19.7%	24.5%	13.4%	14.6%	25.2%
Websites of nonprofit organizations	2.9%	2.7%	3.2%	3.1%	2.2%	1.1%	3.6%
Offices of nonprofit organizations	0.4%	0.3%	0.5%	0.2%	1.8%	0.0%	0.0%
Community organizations	1.5%	1.6%	1.3%	1.4%	2.2%	0.0%	0.0%
None of the above	40.2%	40.3%	40.1%	36.5%	58.1%	47.7%	43.9%

	Age				Marital Status	
	<35	35-54	55-65	>65	Never married	Ever married
Family, friends and/or colleagues	35.9%	30.5%	32.4%	29.4%	26.4%	35.2%
Employer	28.2%	38.6%	36.2%	15.2%	21.4%	37.5%
Television, radio, newspaper and other media	5.5%	6.9%	9.1%	6.1%	6.2%	6.9%
Social Security Administration website	2.8%	10.8%	18.6%	12.9%	4.3%	11.2%
Social Security Administration office	2.3%	4.6%	6.5%	14.7%	4.3%	4.6%
Social Security Administration mailed information	2.7%	10.9%	12.1%	11.6%	5.7%	9.3%
Social Security Administration phone line	0.2%	1.9%	1.6%	2.0%	1.0%	1.3%
Websites of other government agencies	2.0%	3.6%	1.3%	2.0%	2.7%	2.5%
Offices of other government agencies	0.0%	0.8%	1.0%	0.0%	1.0%	0.3%
Financial professionals	15.0%	27.2%	23.8%	32.5%	12.0%	26.4%
Websites of nonprofit organizations	1.2%	3.6%	5.4%	2.0%	2.3%	3.2%
Offices of nonprofit organizations	0.0%	0.7%	0.9%	0.0%	0.8%	0.3%
Community organizations	0.2%	2.5%	2.4%	0.0%	1.0%	1.6%
None of the above	50.7%	34.3%	36.3%	27.1%	55.8%	34.7%

	Income				Education		
	<\$30K	\$30K- \$4999	\$50K- \$7499	>\$50K	High school degree or less	Some College	Colleg e degree or more
Family, friends and/or colleagues	23.1 %	25.1%	39.3%	40.2%	24.6%	29.7%	47.8%
Employer	18.2 %	31.2%	34.7%	45.2%	18.5%	39.3%	48.6%
Television, radio, newspaper and other media	8.6%	3.4%	4.7%	7.7%	4.3%	7.2%	9.5%
Social Security Administration website	7.2%	3.6%	9.2%	13.9%	5.5%	8.9%	15.4%
Social Security Administration office	9.1%	1.8%	4.6%	2.1%	8.0%	2.0%	2.1%
Social Security Administration mailed information	8.6%	7.8%	7.1%	9.1%	9.0%	5.4%	10.2%
Social Security Administration phone line	2.8%	1.9%	0.6%	0.0%	2.1%	0.9%	0.3%
Websites of other government agencies	1.2%	1.3%	2.7%	4.1%	0.3%	3.4%	4.8%
Offices of other government agencies	1.0%	0.0%	0.8%	0.1%	1.0%	0.1%	0.1%
Financial professionals	6.3%	15.3%	28.7%	35.6%	10.7%	21.3%	40.7%
Websites of nonprofit organizations	2.2%	2.4%	2.1%	4.3%	1.3%	3.0%	5.2%
Offices of nonprofit organizations	0.9%	0.0%	0.0%	0.4%	0.3%	0.6%	0.4%
Community organizations	2.6%	1.3%	1.3%	0.8%	1.4%	1.8%	1.1%
None of the above	55.4 %	52.3%	33.3%	26.8%	53.3%	39.8%	22.1%

Annex 2: MGA/ALP 2010 and UAS 16 2015 comparison (selected questions)

MGA: Matthew Greenwald and Associates telephone survey 2010

ALP: American Life Panel online survey 2010

UAS 16: Understanding America Study module 16 only survey 201

All estimates for adults 25-65 without additional inclusion/exclusion unless noted

- A or B: MGA survey subsample (sample split to reduce burden)
- Ben: Do you currently receive Social Security benefits = Yes
- NonBen: Do you currently receive Social Security benefits = No
- M: Currently married

How much do you trust each of the following people or organizations to provide you with useful information about preparing for retirement? Would you say that you trust very much, somewhat, not too much, or not at all?

MGA (n=2,000)		Very	Somewhat	Not Too	Not At All	(VOL) DK	(VOL) Ref
a.	Banks and investment companies	8%	45	25	21	1	*
	ALP (n=1,536)	8%	56 [^]	25	8 [^]	0	
b.	Financial advisors	16%	54	16	13	2	*
	ALP (n=1,536)	20%	51	18	8 [^]	0	
c.	The Social Security Administration	32%	47	13	8	*	*
	ALP (n=1,536)	19% [^]	50	20 [^]	8	1	
d.	Non-profit organizations	10%	51	19	17	2	*
	ALP (n=1,536)	9%	44 [^]	30 [^]	14	0	
e.	The media	2%	24	34	39	*	--
	ALP (n=1,536)	1%	24	40 [^]	32 [^]	0	

24. How important is it for the Social Security Administration to educate Americans about...?

MGA (n=2,000)		Very	Some- what	Not Too	Not At All	(VOL) DK	(VOL) Ref
a.	How the Social Security system works	89%	9	1	1	1	--
	ALP (n=1,536)	78% [^]	15 [^]	3	1	0	
b.	How to prepare financially for retirement	83%	13	2	2	*	*
	ALP (n=1,536)	69% [^]	19 [^]	7 [^]	2	0	