Assortative Matching to Improve OASI Communications for Disparate Populations

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SSA's OASI benefits are an important source of income for many retirees, and especially for low-SES retirees who may depend on these benefits for the majority of their income (Li, et al. 2008; Dushi, et al. 2017). Recent efforts to improve communication around these benefits, such as reframing claiming ages using different terms or delivering information in different online or paper formats, has been a high priority for SSA (Perez-Arce et al., 2019; Fichtner et al., 2020). However, still relatively unknown is how the impact of these various communication approaches may be moderated by the source from which is it delivered.

We propose using methods from social and behavioral sciences to study how communication and outreach around OASI benefits differ in trust and understanding for disparate populations. In particular, we propose that different populations (based on race, ethnicity, income, and sex) will be more open to OASI program information that comes from different types of trusted sources (Karman & Williams 2022), and that appropriate matching of source to individual population will allow for better acceptance and response to such information. This work builds upon work in behavioral science and household finance on how behavioral interventions can show different levels of effectiveness depending on household income and knowledge (e.g., Hershfield, Shu, & Benartzi 2020; Shu, Hershfield, Mason, & Benartzi 2023; Mrkva, Posner, Reeck, & Johnson 2021). It also builds upon recent research on improvements in engagement and outcomes through the use of assortative matching between individual characteristics and social environments (López Vargas, Runge, & Zhang 2022). We propose a first stage of work that analyzes population data collected by the CFPB (2017) to understand how different populations rely on various trusted information sources such as community, church, or government. Here, we aim to identify whether different segments based on race, ethnicity, income, and sex prefer receiving financial information from different sources. In a second stage, we will conduct further survey work to identify the *characteristics* of the different sources of information (i.e., what might be more appealing about a religious community leader for some segments than other segments)? In a third stage, we will examine the causal impact of information source on attitudes toward SSA benefits and intended claiming age.

The scope of work for this project is in the domain of OASI benefits and increasing understanding of this population. It contributes to Focal Area 1: Disparities by Race, Ethnicity, and Sex, Focal Area 4: Understanding Service Needs, and Focal Area 5: Understanding Communication Needs.

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