



HOW TO INCREASE USAGE OF SSA'S ONLINE TOOLS

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Abstract

Retiring baby boomers are increasing the demand for Social Security Administration (SSA) services at a time when budget constraints and retiring staff are limiting its capacity to deliver these services. In theory, investing in web-based tools that people can use to serve themselves could help SSA meet the projected increases in demand, even with fewer staff. But, despite investments in tools with significant labor-saving potential, such as online benefit application, the share of retirees applying for benefits online has hovered around 50 percent since 2013.

This study of online claiming is based on a survey of older individuals who either claimed their Old Age and Survivor (OASI) benefit in the past five years or intend to claim within the next five years. The survey covered: 1) how they submitted (or intend to submit) their benefit application; and 2) how they communicated (or intend to communicate) with SSA during the process.

The survey found that:

- About 60 percent of respondents submit (or intend to submit) their benefit application online, but only 43 percent claim (or intend to claim) benefits *completely* online – that is, claim benefits without interacting with an SSA representative by phone or in-person during the process.
- Reasons for contacting SSA rep during the claiming process included 1) distrust of online tools and a preference for in-person interactions, 2) obstacles to using SSA's online services – such as data errors or a general lack of awareness of SSA's online tools, 3) straightforward inquiries about benefits – most of which could probably be handled online, and 4) more complex inquiries regarding things like spousal benefits or the tax implications of receiving SS income.
- In general, younger respondents were more likely to exhibit a high comfortability with online financial services.

The policy implications of the findings are:

- Only 70 percent of the roughly 50 percent currently submitting online benefit applications – about 35 percent of retirees – claim *completely* online.

- The share of retirees who claim *completely* online could be increased significantly through policies that 1) help more retirees find answers to their basic inquiries online and 2) reduce the impediments retirees encounter when they do try to use SSA's online tools.
- These policies, combined with the incremental impact from greater comfort with online services among younger cohorts, could increase the share of retirees claiming completely online by about 20 percentage points in ten years.

Introduction

Americans rely on services from the Social Security Administration (SSA) throughout their lives, from the time they are issued a Social Security number (SSN) as infants, through their work lives as earnings records are updated monthly, until they receive old-age benefits as retirees. Providing these services can pose a significant administrative challenge, particularly when budget constraints and retiring staff are limiting SSA's capacity.¹ In 2022, SSA expects to process 9.6 million claims, handle 36 million 1-800 calls, update 267 million earnings records, and issue 19 million SSN cards.² And demand for SSA's services will continue to grow as baby boomers continue to retire. Effectively meeting the growing demand for its services is currently one of SSA's highest priorities.³

One way that SSA plans to meet this challenge is by increasing the use of online services. Online services are well-suited to meet increasing demand because, relative to call centers or field offices, they have a low "marginal cost" – processing 1,000 claims online costs almost the same as processing 100 claims online. Importantly, some online services complement those provided by staff (e.g., a tool to check the status of a claim made in-person), while others serve as a substitute (e.g., a tool to obtain a replacement SSN card). In both cases, investing in web-based tools that people can use to serve themselves could help SSA meet increased demand with fewer staff.⁴ To increase its overall capacity despite staff reductions, the SSA will increasingly need to substitute online tools for time-consuming human interactions – such as processing applications.

The first online claims application for retirement benefits was launched in November 2000. Although the monthly online application rate has grown significantly since the program's inception, it has slowed considerably in the last decade – hovering at around 50 percent since 2013 (see Figure 1).

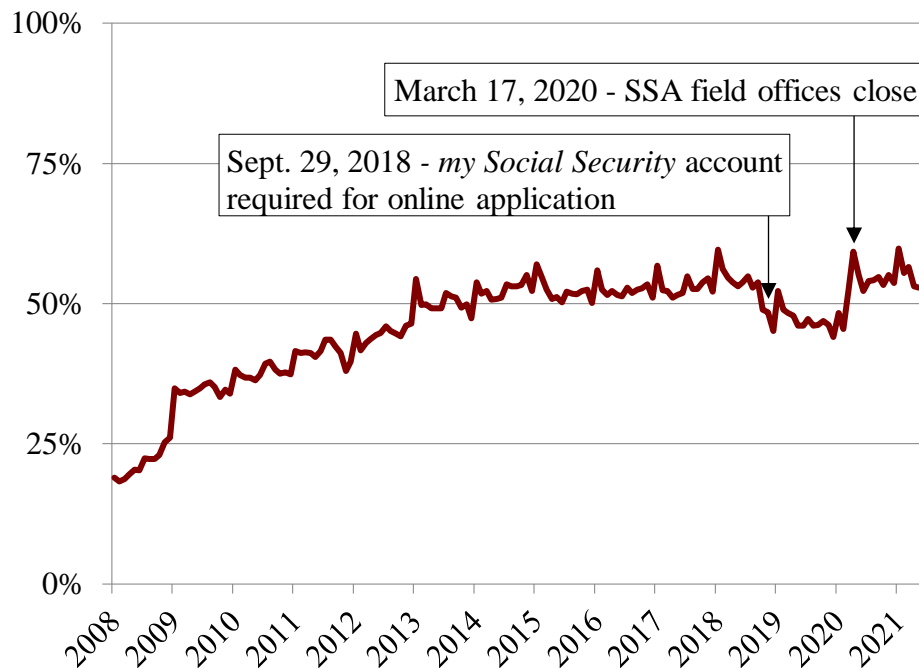
¹ Curda (2018).

² U.S. Social Security Administration (2021b).

³ U.S. Social Security Administration (2021c).

⁴ Osterweil, Millett, and Winston (2007).

Figure 1. *Social Security Applications Filed Online as Share of Total Applications, Jan. 2008-May 2021*



Note: The data are for OASI applications only.
Source: U.S. Social Security Administration (2021a).

The meager growth in recent years raises three questions. First, why – despite a more internet-savvy population and high satisfaction among those using SSA’s online services – do almost half of all claimants continue to claim by telephone or in-person at field offices? For example, are those claiming with the help of a person doing so because they tried to use online services and failed, or because they never tried? Second, will the use of SSA’s online tools increase as older individuals become more comfortable with using web-based services?⁵ Finally, what policies could SSA put in place to promote wider use of its online tools?

To investigate recent and future trends in online claiming, the CRR surveyed older individuals in NORC’s AmeriSpeaks survey panel about their method of applying for OASI benefits and their communications with SSA during the process. This report presents the results of that survey; it proceeds as follows. The first section provides a brief overview of the survey instrument. The second section sheds some light on the recent trends in online claiming. The survey suggests that 60 percent of respondents apply (or intend to apply) for benefits online, but

⁵ Anderson and Perrin (2017).

only 43 percent claim completely online – that is, claim benefits without contacting an SSA representative in-person or by phone during the process. The third section delves into the specific reasons why some retirees contact SSA in-person or by phone during the claiming process. The fourth section considers options for SSA to increase the share of retirees that claim completely online. The final section concludes that greater comfort with online tools among younger cohorts will drive incremental increases in the share of retirees that claim completely online, but the most significant change can be derived from policies that 1) help more retirees find answers to their basic inquiries online and 2) reduce the impediments retirees encounter when they do try to use SSA’s online tools.

Overview of the Survey

The primary data source for this analysis is a CRR survey administered to older individuals in NORC’s AmeriSpeaks Survey Panel from May to June of 2021. Specifically, the survey targeted individuals ages 62 to 70 who have claimed OASI benefits in the last five years (recent retirees) and those ages 57 to 70 who *intend* to apply for OASI within the next five years (near retirees). Overall, the two groups combined for a total of roughly 2,600 respondents – about 1,600 recent retirees and 1,000 near retirees.

The AmeriSpeaks data include standard demographic and geographic information on individuals. For the purposes of this study, survey participants are asked about how they applied (or *intend* to apply) for benefits and the communications they had (or intend to have) with SSA during the process. The participants respond by selecting their method of applying for benefits and communicating with SSA: 1) online, 2) by phone, and/or 3) in person. Respondents are also asked about their reason for doing so. In addition to the questions focused on claiming, the survey also includes a few additional questions about participants’ general use of online tools. For example, participants are asked if they use online banking services to measure their comfort and familiarity with online financial tools and services. Additionally, participants are asked if they currently have a personal *my Social Security* account. If so – and the respondent had already claimed benefits – they are asked if they set it up before they claimed. If not – and the participant has not claimed yet – they are asked whether they intend to set one up before they claim.

Table 1 presents the descriptive statistics for all respondents (recent retirees and near retirees), along with data from the 2020 *Current Population Survey* (CPS) as a point of comparison. The statistics confirm that the survey sample adequately reflects the national demographics of those ages 57 to 70.⁶

Table 1. *Descriptive Statistics of CRR Survey Sample and CPS*

Item	CRR survey	CPS (Age 57 to 70)
Age	64.3	63.2
Claiming age	64.9	
Female	52%	52%
Married	63	64
White	74	70
Black	10	11
Hispanic	10	11
Asian	3	5
Other race	3	2
College	37	34
High school	57	56
Home Internet access	88	
<i>MySocialSecurity</i> account	64	
Lives in a metro area	82	82
Lives in the Northeast	20	18
Lives in the Midwest	22	21
Lives in the South	37	27
Lives in the West	22	22
Uses online banking	83	
Uses Turbo Tax	63	

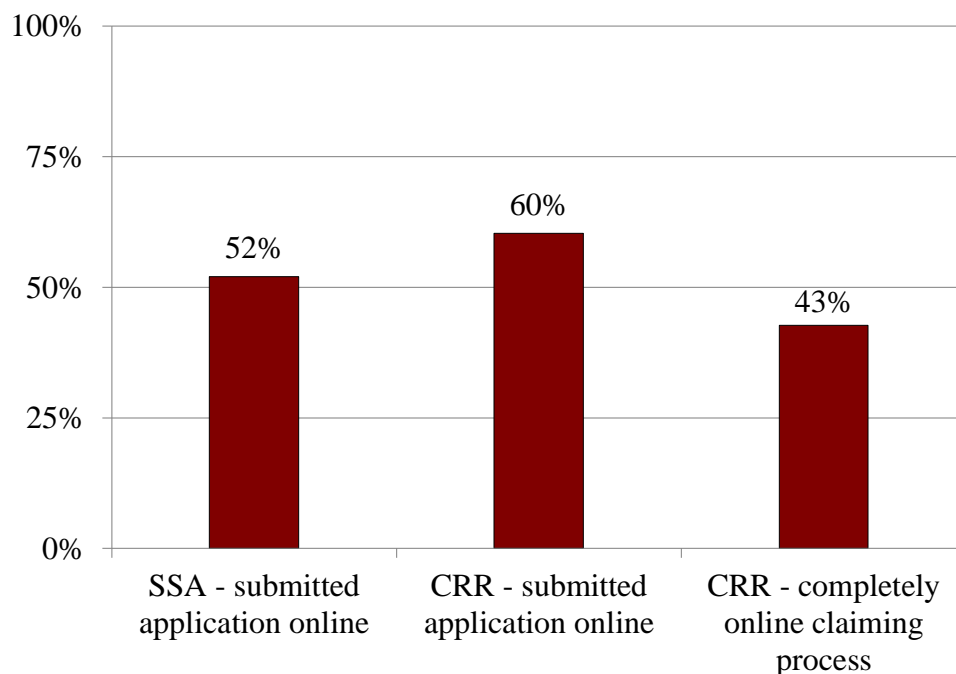
Sources: Authors' calculations based on CRR survey and U.S. Census Bureau, *Current Population Survey* (CPS) (2020).

⁶ Using the most recent biennial survey of Americans' Social Security literacy, Rabinovich and Perez-Arce (2021) find that 62 percent of adults have set up a *MySS* account.

What Share of Retirees Claim Completely Online?

Data from the CRR survey found that 60 percent of respondents apply online – somewhat higher than SSA statistics.⁷ However, by inquiring into the whole claiming process, the CRR survey also found only 43 percent of respondents claim *totally* online – that is, claim benefits without contacting an SSA rep in-person or by phone during the process (see Figure 2).

Figure 2. *Share of Retirees that Apply Online and Share that Claims Completely Online*



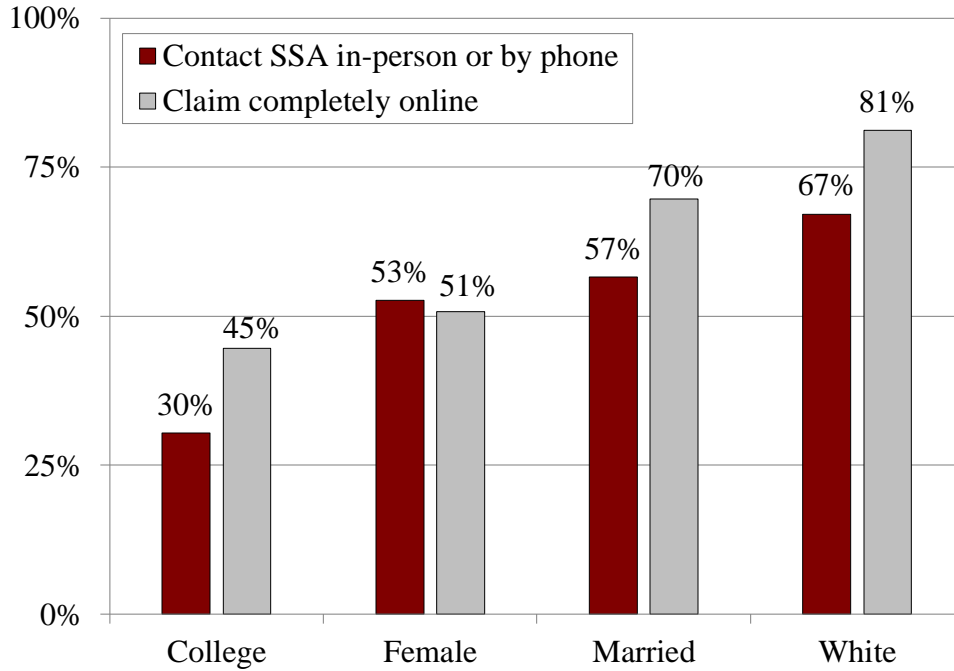
Notes: The SSA statistic represents the number of applications processed online as a share of all applications processed, from May 2016 to May 2021. The two CRR statistics represent the share of all respondents that submitted (or intend to submit) their application online and the share of all respondents that claimed (or intend to claim) completely online.

Source: Authors' calculations based on CRR survey.

To unpack the survey results a bit, the analysis begins with a comparison of the demographics of the 43 percent who claim completely online to the 57 percent who do not. The survey data show that those who claim completely online are more likely to be white, college-educated, and married than those who contact SSA at some point in the process (see Figure 3).

⁷ Among recent retirees and near retirees, the share was 57 percent and 63 percent, respectively. Because the details of the claiming process were so similar for recent and near retirees, analysis in the main text of this paper combines data for both groups. See Appendix Table A1 for data on recent and near retirees separately.

Figure 3. *Demographic Characteristics, by Claiming Process*

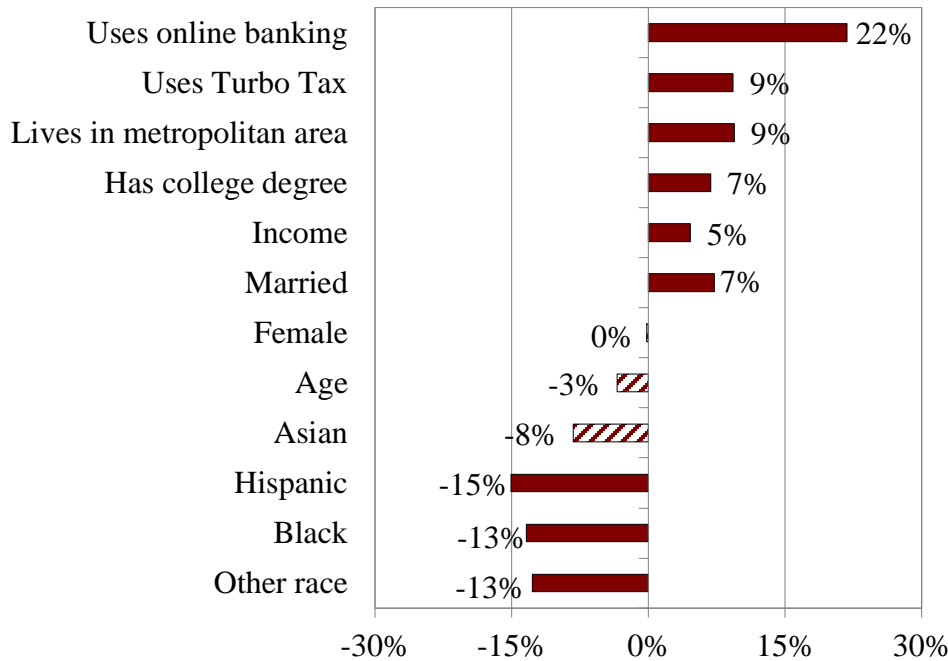


Note: Percentages in this figure are as a share of all survey respondents.
Source: Authors' calculations based on CRR survey.

Figure 4 presents results for an OLS regression relating the characteristics of survey respondents to whether they claim (or, intend to claim) completely online – a regression analysis helps determine the relative importance of each characteristic to this behavior. Two of the characteristics most associated with claiming completely online are the use of online banking and Turbo Tax – which are proxies for a high level of comfort with online financial tools. Additionally, claiming completely online is associated with living in a metropolitan area, being college educated, and being married. On the other hand, the characteristics most associated with not claiming completely online are – essentially – being nonwhite.⁸

⁸ See Appendix Table A2 for the complete set of the regression statistics, as well as the results for recent and near retirees separately.

Figure 4. *Characteristics Related to Claiming Completely Online*



Notes: Solid bars are significant at the 5-percent level. Striped bars are not statistically significant. For continuous variables such as age and income, the results represent the effect of a two-standard-deviation change.

Source: Authors' calculations based on CRR survey.

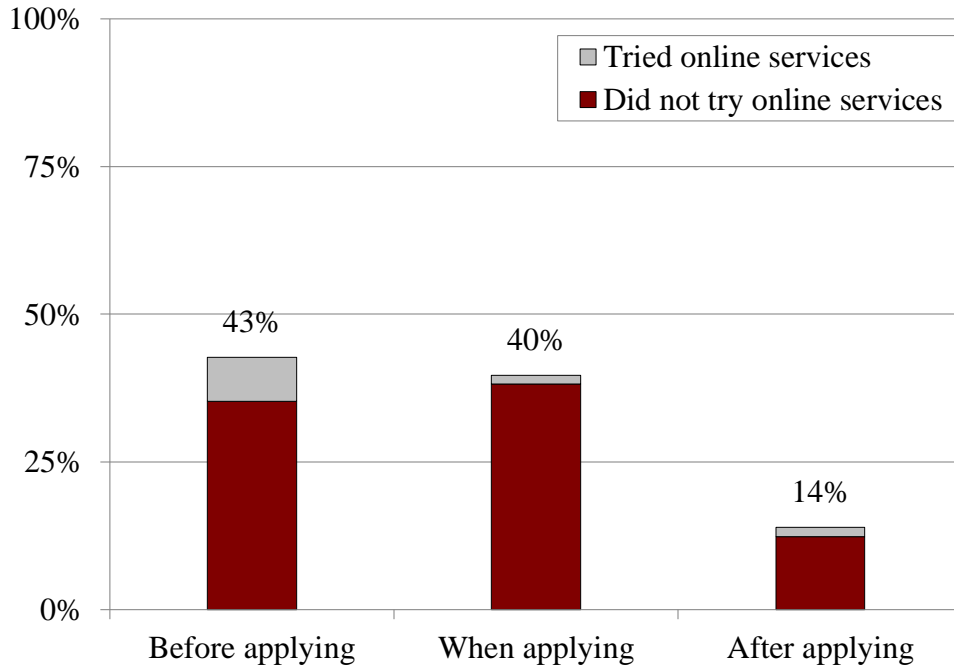
Why Do Retirees Contact SSA In-Person or by Phone During Claiming?

While demographic characteristics are a helpful first step to understanding recent online claiming trends, the best way to understand why 57 percent of respondents do not claim completely online is to ask them directly. To this end, the CRR survey asked respondents when during their claiming process they contacted an SSA rep – before, during, or after applying for benefits – and why. Throughout this section, the number of respondents providing each response is presented as a share of all survey respondents (recent retirees and near retirees) so that the data represent the share of *all* OASI claimants providing each response. Additionally, responses are not mutually exclusive – respondents could indicate that they contacted an SSA rep in all three phases of the claiming process and provided multiple reasons for doing so in each phase.

Figure 5 presents the share of survey respondents that contacted (or intend to contact) an SSA rep before, during, and after applying for benefits. The data show that 43 percent of respondents contact an SSA rep before applying for benefits, 40 percent do so when applying for benefits, and 14 percent do so after applying. Importantly, the survey data also show that less than 10 percent of respondents try online options and contact an SSA rep, suggesting that a

significant share of retirees completely avoid SSA’s online services. Of course, the share of respondents contacting an SSA rep in any phase of the claiming process is capped at 57 percent because 43 percent of respondents claim completely online – that is, without contacting an SSA rep at all.

Figure 5. *Share of Survey Respondents that Contacted (Intend to Contact) an SSA Rep*

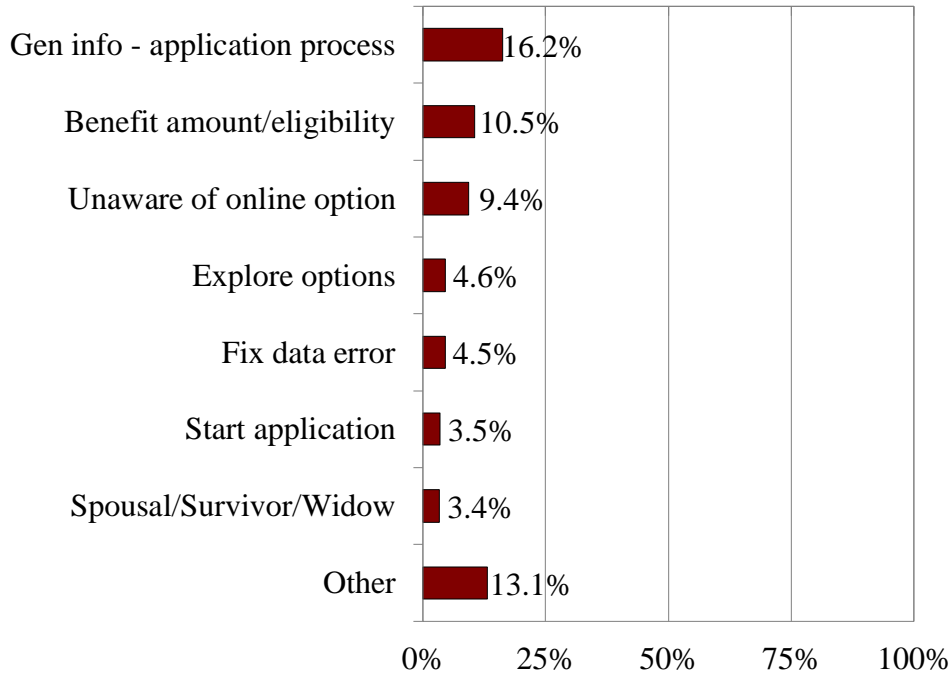


Notes: In general, the percentages in this figure are as a share of all survey respondents. However, because near retirees were not asked whether or not they plan to contact SSA after they claim, the share that contacted SSA after claiming is presented as a share of recent retirees only.

Source: Authors’ calculations based on CRR survey.

Interestingly, the most common reasons for contacting SSA in-person or by-phone depend somewhat on when in the claiming process the contact occurs. Figure 6 presents the share of survey respondents citing each of the common reasons for contacting an SSA rep *before* applying (in this case, the share of respondents citing any one reason is capped at 43 percent because only 43 percent of respondents contact SSA before applying). The most common reasons cited by respondents were 1) to obtain general info about the claiming process; 2) to check the respondent’s benefit amount and/or eligibility for benefits; and 3) because the respondent was unaware of SSA’s online tools. Importantly, less than five percent of respondents cited data errors as a reason for contacting SSA.

Figure 6. *Share of Respondents, by Reasons for Contacting an SSA Rep Before Applying*

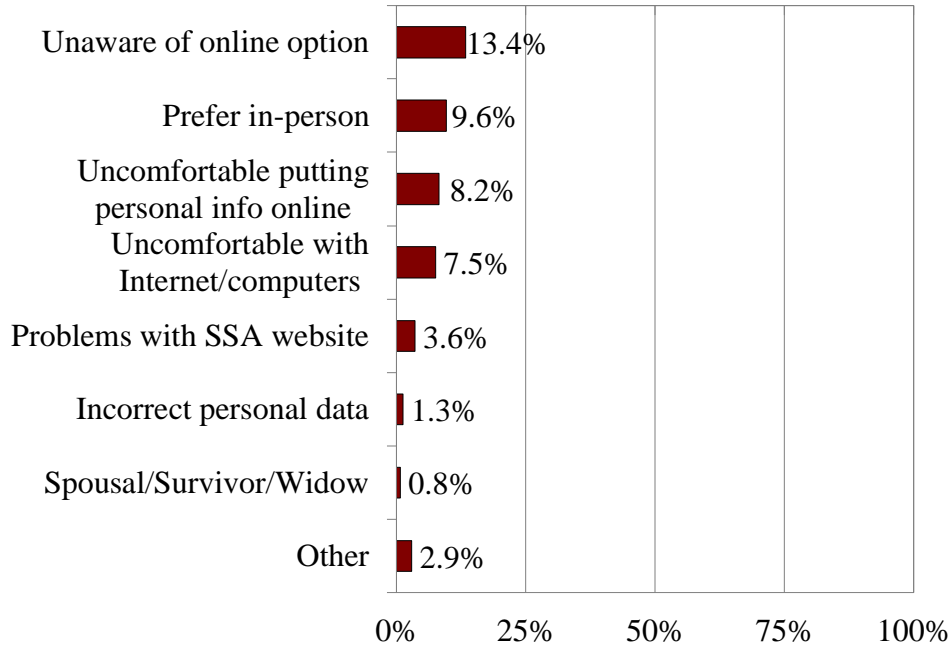


Notes: Percentages in this figure are as a share of all survey respondents. The categories “Spousal/Survivor/Widow,” “Start application,” “Gen info - application process,” “Explore options,” and “Other” are based on a CRR-categorization of open-ended responses.

Source: Authors’ calculations based on CRR survey.

Figure 7 presents the share of survey respondents citing each of the common reasons for applying in-person or by phone (in this case, the share of respondents citing any one reason is capped at 40 percent). The most common reasons were that the respondent: 1) was unaware of the online option; 2) preferred in-person transactions; 3) was uncomfortable putting sensitive information online; and 4) was uncomfortable with computers and/or the internet. Again, less than five percent of respondents cited data errors or difficulty with the SSA website as the reason for applying in-person or by-phone.

Figure 7. *Share of Respondents, by Reasons for Applying In-Person or by Phone*

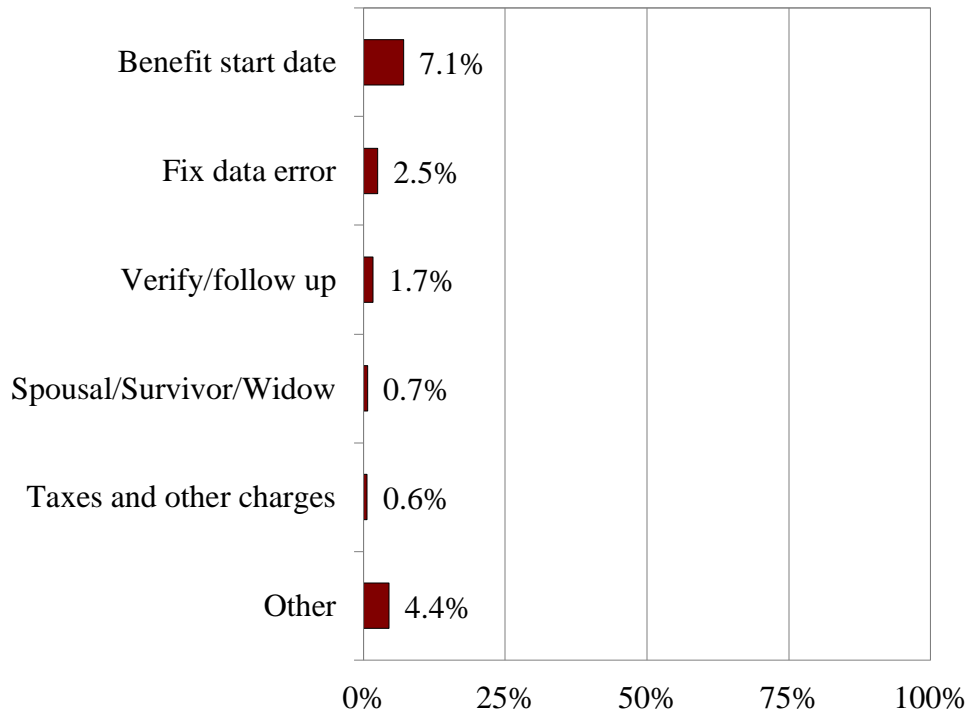


Notes: Percentages in this figure are as a share of all survey respondents. The categories “Spousal/Survivor/Widow,” “Prefer In-person,” and “Other” are based on a CRR-categorization of open-ended responses.

Source: Authors’ calculations based on CRR survey.

Figure 8 presents the share of survey respondents citing various reasons for contacting an SSA rep *after* applying (in this case, the share citing any one reason is capped at 14 percent). The most common reason cited was to check on when their benefits payments would begin (see Figure 8).

Figure 8. *Share of Respondents, by Reasons for Contacting an SSA Rep After Applying*



Notes: Because near retirees were not asked whether they plan to contact SSA after they claim, the percentages in this figure are as a share of recent retirees only. The categories “Spousal/Survivor/Widow,” “Verify/follow up,” “Taxes and other charges,” and “Other” are based on a CRR-categorization of open-ended responses.

Source: Authors’ calculations based on CRR survey.

How Might the Share of Retirees Claiming Completely Online Look in the Future?

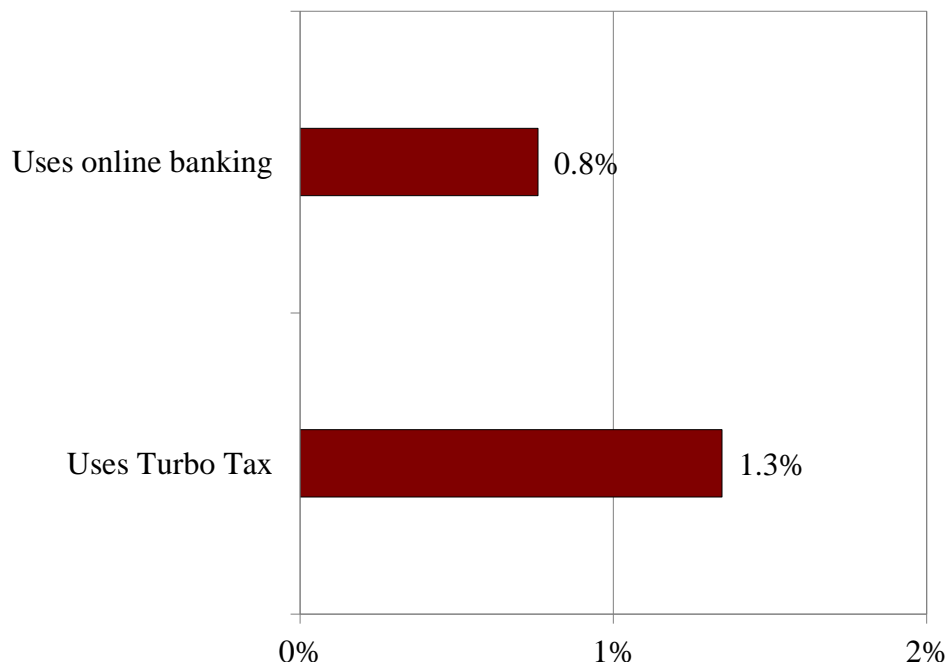
In general, the reasons that respondents cite for contacting an SSA rep can be separated into four categories: 1) complex issues that do require an SSA rep; 2) straightforward inquiries that could be addressed without contacting an SSA rep; 3) obstacles to online claiming that could be remedied by SSA service improvements; and 4) general aversions to online services. The first category consists of reasons such as discussing the specifics of spousal and survivor benefits, exploring various benefit options, and clarifying the tax implications of receiving OASI income. The second category includes reasons such as checking on the benefit amount and eligibility, getting general info on the claiming process, and checking on the benefits start date. The third category consists of reasons like fixing data errors, specific problems with the SSA website, and the lack of awareness of online options. The fourth category includes reasons like a preference for in-person interactions, discomfort with internet and computers, and a reluctance to share SSN and other sensitive data online.

It is hard to imagine SSA policies that could significantly impact the share of retirees who need an SSA rep to discuss complex issues – that share is likely constant. Similarly, the share of claimants who are averse to online services is not likely to be impacted by SSA policy – instead, it will be driven by population dynamics. To set expectations regarding the rate at which shifts in the use of online services might impact rates of online claiming among later cohorts of claimants, we study the relationship between the current age of survey respondents and their use of online financial services – specifically their use of online banking and Turbo Tax. The results show that – controlling for other basic demographics – being one year younger (i.e. being in a younger cohort) is associated with about a one-percent increase in the use of online banking services and Turbo Tax (see Figure 9).⁹ The results suggest that the share of retirees who use online services and Turbo Tax will increase by about 8 and 13 percent, respectively, over the next 10 years. Using higher predicted future usage rates in the regression for claiming completely online suggests the share of retirees claiming completely online will increase by about 3 percentage points – from 43 to 46 percent – over the next 10 years as a result of greater usage of online financial services.¹⁰

⁹ See Appendix Table A3 for complete regression results.

¹⁰ Predicting future usage rates for online financial services involves two steps. First, a prediction model is generated from the results of a regression relating the use of online financial services to each respondent's current age and other demographics. Then, to predict the usage on online financial services for similar respondents in 10 years, the prediction model is run with an age that is ten years younger than each respondent's current age. Similarly, to predict the impact of higher usage rates on online claiming, a prediction model is generated from the results of a regression relating online claiming to use of financial services and other demographics (see Figure 4). Then, to predict future online claiming with future usage rates for online services, the prediction model is run using the predicted future usage rates for online services in place of the current usage rates.

Figure 9. *The Relationship between Younger Age and Use of Online Financial Services*



Note: Solid bars are significant at the 5-percent level.

Source: Authors' calculations based on CRR survey.

Where SSA policy could be useful – and potentially quite impactful – is in increasing the number of basic inquiries handled online (primarily through increased awareness of online tools) and reducing the obstacles retirees encounter when they do use SSA's online tools. If all the obstacles to online claiming that were cited by respondents were resolved, the share of respondents who claim completely online would increase by about 14 percentage points – from 43 percent to 57 percent.¹¹ Similarly, if all the basic inquiries respondents cited as their reason for contacting an SSA rep were handled instead through online services, the share would increase by about 15 percentage points – from 43 percent to 58 percent.¹² If both these issues were addressed, the share would increase by 20 percentage points – from 43 percent to 63 percent.

¹¹ Only about 25 percent of those who used online tools also contacted SSA in-person or by phone. And, only about 30 percent of those who never used online tools to contact SSA were aware of their online options. So, for this estimate, we assume that respondents who cited unawareness of online options as a reason for not using online services would use online services at the exclusion of contacting SSA in-person or phone if they had known of their options.

¹² Because this counterfactual presumes that respondents would use online tools to answer their basic inquiries, this estimate must assume that respondents who also cited unawareness of online options as a reason for not using online services would no longer cite that reason.

Conclusion

Retiring baby boomers are increasing the demand for SSA's services at a time when budget constraints and retiring staff are limiting its capacity to deliver these services. In theory, investing in web-based tools that people can use to serve themselves could help SSA meet the projected increases in demand, even with fewer staff. But, despite investments in tools with significant labor-saving potential, such as online benefit application, the share of retirees applying for benefits online has hovered around 50 percent since 2013.

Based on a survey of 2,600 individuals who either recently claimed OASI benefit or intend to claim soon, 60 percent of retirees apply online (somewhat higher than SSA's own published data). But, only 43 percent claim benefits *completely* online – that is, without interacting with an SSA rep by phone or in-person during the claiming process. The results suggest that only 70 percent of the roughly 50 percent currently submitting online benefit applications – about 35 percent of retirees – claim *completely* online.

Distrust of online tools and a preference for in-person transactions were often cited as reasons for contacting SSA in-person or by phone during the claiming process. But, many respondents also cited clear obstacles to using SSA's online services – such as errors in the SSA record, problems with the SSA website, and unawareness of the online services that are available. Finally, others reported that they contacted an SSA rep to make basic inquiries about benefits, most of which could probably be done online.

While the survey suggests that an increased comfort with online tools among younger cohorts will result in incremental increases in the share of retirees that claim completely online, the more significant change would come from policies that 1) help more retirees find answers to their basic inquiries online and 2) reduce the impediments retirees encounter when they do try to use SSA's online tools. These policies, combined with the incremental impact from greater comfort with online services among younger cohorts, could increase the share of retirees claiming completely online by about 20 percentage points in ten years.

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Appendix

Table A1. *Details of the Claiming Process*

Details of claiming process	All respondents	Recent retirees	Near retirees
<i>Claiming process</i>			
Attempt to claim completely online	43%	42%	44%
Claimed completely online	43	41	44
Contact SSA before claiming	66	54	76
In-person or by phone	43	43	42
Only in-person or by phone	35	38	33
Submit application online	60	57	63
Not in a field office	58	55	61
Only because of COVID	15	5	23
Submit application in-person or by phone	40	43	37
After trying online options	2	3	0
Without trying online options	38	40	37
Contact SSA after claiming	7	16	0
In-person or by phone	6	14	0
Only in-person or by phone	6	12	0
<i>Reasons for contacting SSA in-person or by phone before applying</i>			
Fix data error	4	3	5
Check benefit amount and/or eligibility	8	8	9
Discuss Spousal/Survivor/Widows benefit	3	4	2
To start application process	2	4	1
To get general info on claiming process	12	10	13
To explore options for claiming	3	3	4
Unaware of online options	9	7	11
Other	11	12	10
<i>Reasons for submitting application in-person or by phone</i>			
Uncomfortable using the internet/computers	8	10	5
Uncomfortable putting SSN online	8	9	8
Problems with the SSA website	4	5	3
Fix data error	1	2	1
Discuss Spousal/Survivor/Widows benefit	1	1	0
Prefer in-person transaction	10	8	11
Unaware of online options	13	16	11
Other	3	3	3
<i>Reasons for contacting SSA in-person or by phone after claiming</i>			
Fix data error	1	2	0
Discuss Spousal/Survivor/Widows benefit	0	1	0
Follow up on submitted application	1	2	0
Discuss taxes	0	1	0
Find out date of first benefit payment	3	7	0
Other	2	4	0

Source: Authors' calculations based on CRR survey.

Table A2. *Characteristics Related to Claiming Completely Online*

	All respondents	Recent retirees	Near retirees
Other race	-0.127** (0.052)	-0.045 (0.069)	-0.191** (0.079)
Black	-0.134*** (0.033)	-0.085** (0.041)	-0.192*** (0.053)
Hispanic	-0.151*** (0.032)	-0.086** (0.042)	-0.214*** (0.049)
Asian	-0.082 (0.059)	-0.099 (0.078)	-0.077 (0.093)
Age	-0.005 (0.003)	-0.017*** (0.005)	-0.003 (0.006)
Female	-0.002 (0.019)	0.006 (0.024)	-0.006 (0.03)
Married	0.073*** (0.021)	0.114*** (0.027)	0.026 (0.034)
Income	0.022** (0.01)	0.034*** (0.013)	0.013 (0.017)
Has a college degree	0.069*** (0.021)	0.017 (0.026)	0.113*** (0.034)
Lives in metropolitan area	0.095*** (0.025)	0.061** (0.03)	0.136*** (0.041)
Uses Turbo Tax	0.093*** (0.02)	0.140*** (0.026)	0.051 (0.033)
Uses online banking	0.218*** (0.027)	0.169*** (0.033)	0.266*** (0.044)
_cons	0.337 (0.183)	1.161*** (0.367)	0.237 (0.35)
R-squared	0.103	0.101	0.124
Weighted observations	2,590	1,570	1,020

Note: *** p<0.01, ** p<0.05.

Source: Authors' calculations based on CRR survey.

Table A3. *Characteristics Related to Use of Online Financial Services*

	Uses Turbo Tax	Uses online banking
-Age	0.013*** (0.003)	0.008*** (0.002)
Black	-0.054 (0.033)	-0.106*** (0.025)
Hispanic	0.006 (0.032)	-0.022 (0.024)
Asian	-0.019 (0.06)	0.071 (0.045)
Other race	-0.111** (0.052)	-0.017 (0.039)
Married	-0.075*** (0.021)	0.020 (0.016)
Income	0.053*** (0.01)	0.073*** (0.008)
Has a college degree	0.073*** (0.021)	0.059*** (0.016)
Female	-0.007 (0.019)	0.010 (0.014)
Lives in a metropolitan area	0.075*** (0.025)	0.029 (0.019)
<u>_cons</u>	<u>1.325***</u>	<u>1.071***</u>
R-squared	0.040	0.085
Weighted observations	2,590	2,590

Note: *** p<0.01, ** p<0.05.

Source: Authors' calculations based on CRR survey.

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