

Differences across Hispanic Subgroups in Understanding Social Security
TABLES

Table 1: Types of information Hispanic focus-group participants want from SSA: Selected remarks from members of each ancestry subgroup			
Topic	Cuban	Puerto Rican	Mexican
How to prepare for retirement	<i>“If you are, for example, self-employed, how can you spend your money or save your money for your future?”</i>	<i>“What do I need to do to plan better, or at least to learn and then plan, because we don't know much. I don't know much.”</i>	<i>“I would like to have more detailed information about whether [investing] is a good idea or not for me... One may put money somewhere and what if they defraud me?”^a</i>
Own future Social Security benefit amount	<i>“I want to know about benefits. How much? What will my benefits be?”</i>	<i>“I would like to calculate how much I'm going to get, and the other question would be if that's already counting inflation.”</i>	<i>“I would like to know how much I need to put in and how much I will get.”^a</i>
Claiming age	<i>“How it affects [your retirement benefits] if you retire at 65 or 67. How much is that going to affect you?”</i>	<i>“I would like to know how it will affect my benefits if I delay my retirement.”</i>	<i>“I would ask the same as my colleague here: How old [do I need to be to claim] and how much will I obtain?”^a</i>
Program solvency	<i>“Will Social Security exist when it comes to the age to retire? Will the future be well enough so they can pay us?”^a</i>	<i>“If the government defaults or the Social Security defaults, what's going to happen to all of my savings through them? That, I'm very curious [about].”</i>	<i>“I'll hear things, like people who are retired they may get their Social Security cut sometimes... I don't know if it's to meet the needs of whoever the retired people are right now...”</i>
SOURCE: Rabinovich, Peterson, & Smith 2017, Box 1, p. 7.			
a. Spanish-speaking participant.			

Differences across Hispanic Subgroups in Understanding Social Security
TABLES

Table 2: Percentage of focus group participants who correctly identified true-or-false statements about Social Security retirement benefits, by ancestry and primary language					
	Ancestry			Primary Language	
	Cuban N = 26	Mexican N = 27	Puerto Rican N = 27	English N = 53	Spanish N = 27
<u>Benefits-knowledge questions</u>					
Benefit amounts not affected by claiming age (F)	65	70	96	85	60
Benefits adjusted for inflation (T)	60	59	50	54	62
Benefits must be claimed at retirement (F)	27	56	56	59	19
Retirement benefits may be subject to income tax (T)	76	67	56	72	54
<u>Program-knowledge questions</u>					
Individuals who never worked can get benefits if spouse qualifies for Social Security (T)	65	67	78	72	65
Benefits paid for by tax on employers and employees (T)	75	85	77	79	80
Workers can be entitled to disability benefits (T)	92	93	100	94	96
Survivor benefits may go to children (T)	76	82	73	77	77
SOURCE: Rabinovich, Peterson, & Smith 2017, Table 3, p. 8.					

Differences across Hispanic Subgroups in Understanding Social Security
TABLES

Table 3 Percentage of Internet panel respondents who correctly identified true-or-false statements about Social Security retirement benefits, by race/ethnicity		
	Race/Ethnicity	
	Non-Hispanic Whites N = 4,245	Hispanics N = 410
<u>Benefits-knowledge questions</u>		
Benefit amounts not affected by claiming age (F)	89	78
Benefits adjusted for inflation (T)	65	58
Benefits must be claimed at retirement (F)	85	65
Retirement benefits may be subject to income tax (T)	77	70
<u>Program-knowledge questions</u>		
Individuals who never worked can get benefits if spouse qualifies for Social Security (T)	83	76
Benefits paid for by tax on employers and employees (T)	87	75
Workers can be entitled to disability benefits (T)	91	85
Survivor benefits may go to children (T)	87	78
SOURCE: 2017 UAS16 Internet panel survey.		

Differences across Hispanic Subgroups in Understanding Social Security
TABLES

Table 4: Comparison of focus group (FG) and Internet panel (IP) results: Percentage of respondents who correctly identified true-or-false statements about Social Security retirement benefits, by ancestry and primary language										
	Ancestry				Primary Language					
	Cuban		Mexican		Puerto Rican		English	Spanish		
	FG N=26	IP N=13	FG N=27	IP N=260	FG N=27	IP N=37	FG N=53	IP N=333	FG N=27	IP N=70
<u>Benefits-knowledge questions</u>										
Benefit amounts not affected by claiming age (F)	65	62	70	78	96	70	85	80	60	72
Benefits adjusted for inflation (T)	60	69	59	58	50	68	54	57	62	58
Benefits must be claimed at retirement (F)	27	62	56	64	56	76	59	70	19	42
Retirement benefits may be subject to income tax (T)	76	92	67	69	56	76	72	70	54	70
<u>Program-knowledge questions</u>										
Individuals who never worked can get benefits if spouse qualifies for Social Security (T)	65	77	67	74	78	73	72	79	65	60
Benefits paid for by tax on employers and employees (T)	75	69	85	74	77	76	79	76	80	67
Workers can be entitled to disability benefits (T)	92	77	93	85	100	84	94	85	96	85
Survivor benefits may go to children (T)	76	85	82	78	73	78	77	79	77	76
SOURCE: Rabinovich, Peterson, & Smith 2017, Table 3, p. 8. and 2017 UAS 16 Internet panel survey. FG=Focus group; IP = Internet panel										