

RSSA® Social Security Client Trends Survey

Insights from Registered Social Security Analysts® (RSSAs) Nationwide

National Association of Registered Social Security Analysts®
August 2026



About the survey

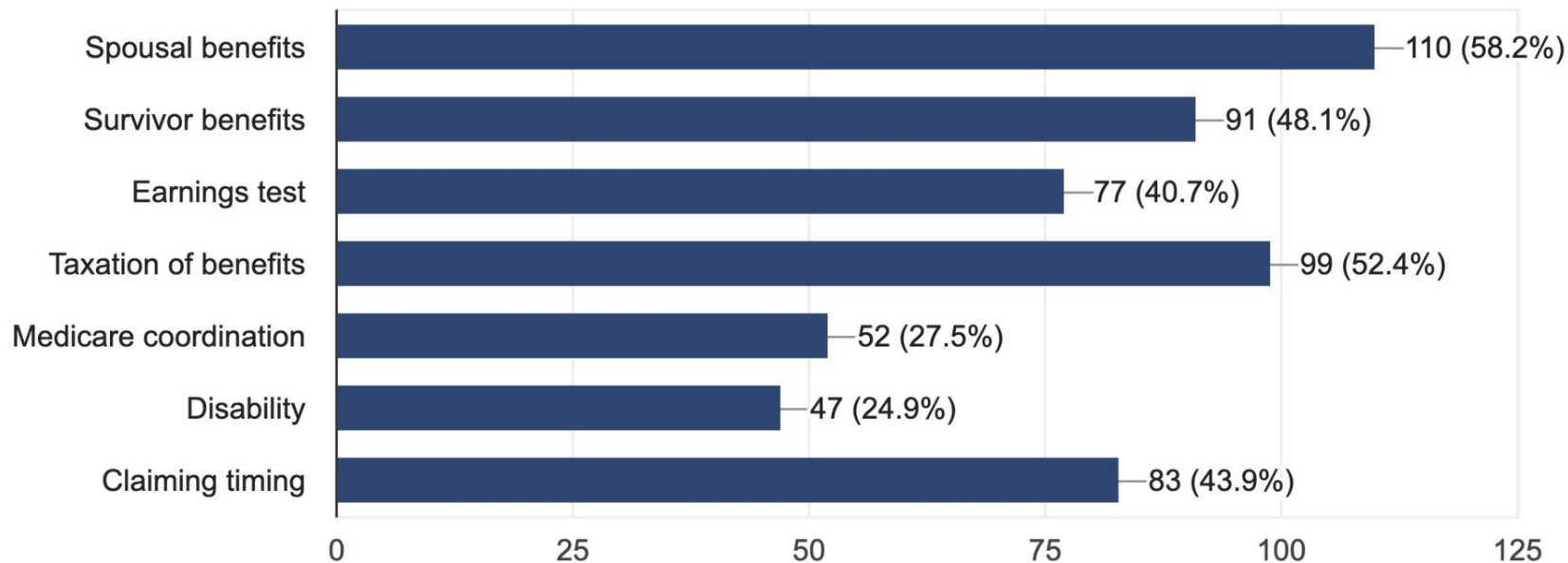
In August 2026, the National Association of Registered Social Security Analysts® (NARSSA) surveyed its nationwide network of Registered Social Security Analysts® (RSSAs) to better understand the Social Security questions, concerns and claiming behaviors they are encountering in their work with clients. A total of 189 RSSAs participated in the survey, sharing insights based on their direct interactions with individuals and families navigating Social Security.

Methodology note

These findings reflect the observations and experiences of participating Registered Social Security Analysts® and are not intended to represent a nationally representative survey of U.S. consumers. Percentages for questions allowing multiple responses may total more than 100%.

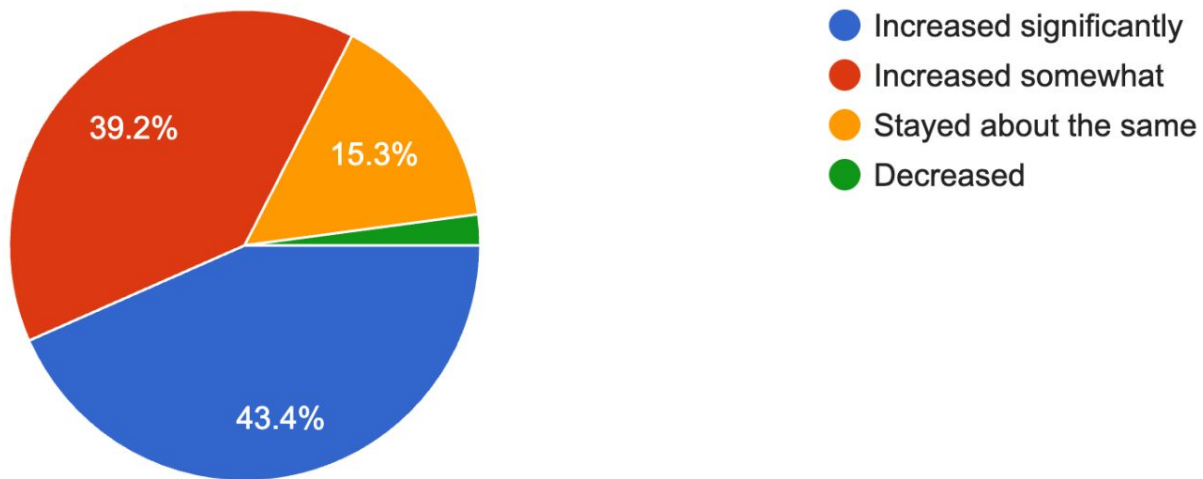
Which Social Security topics confuse clients most? (Select all that apply)

189 responses



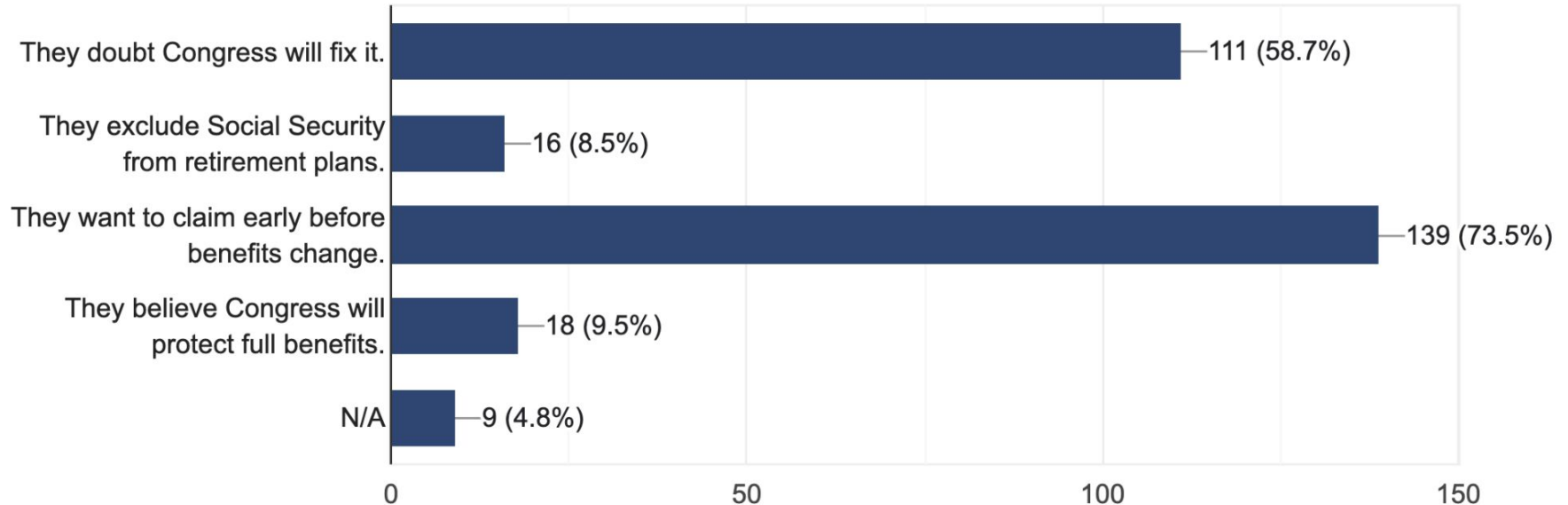
How has demand for Social Security guidance changed over the past 3 years?

189 responses



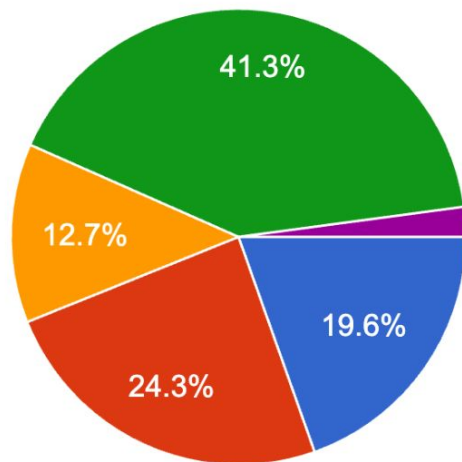
What do clients say about solvency and possible future cuts? (Select all that apply)

189 responses



How do clients respond to delaying benefits?

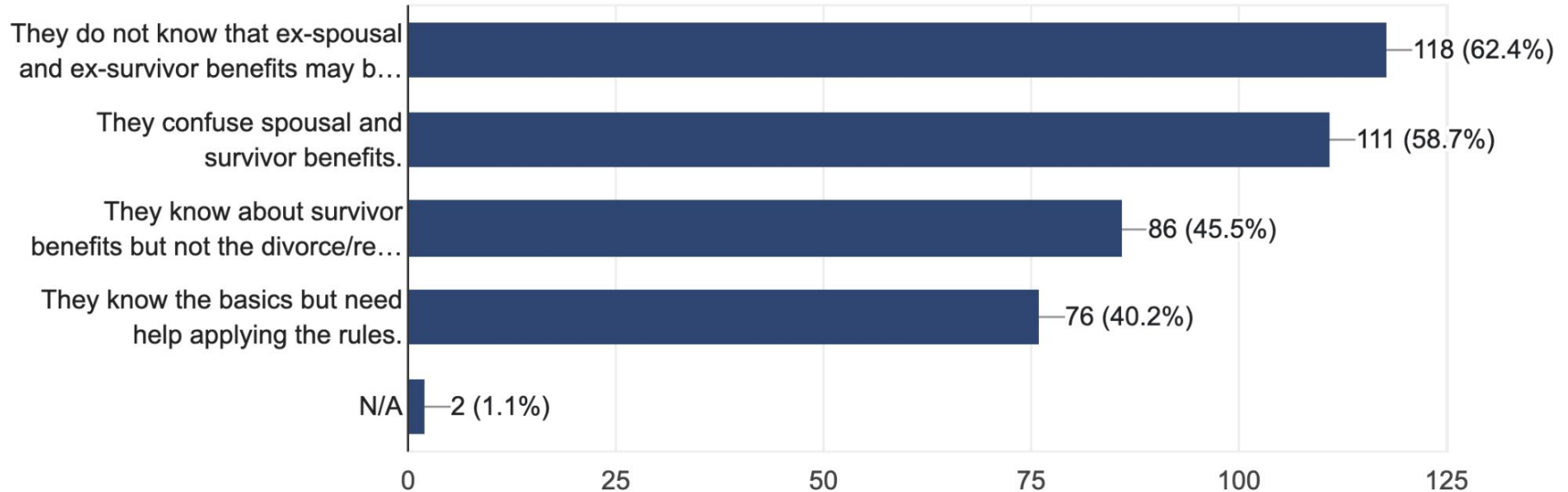
189 responses



- They understand the higher benefit but need income sooner.
- They worry they will not live long enough to have it pay off.
- They are open to delaying to increase survivor benefits and long-term security.
- They prefer to claim early due to uncertainty about SSA program funding.
- N/A

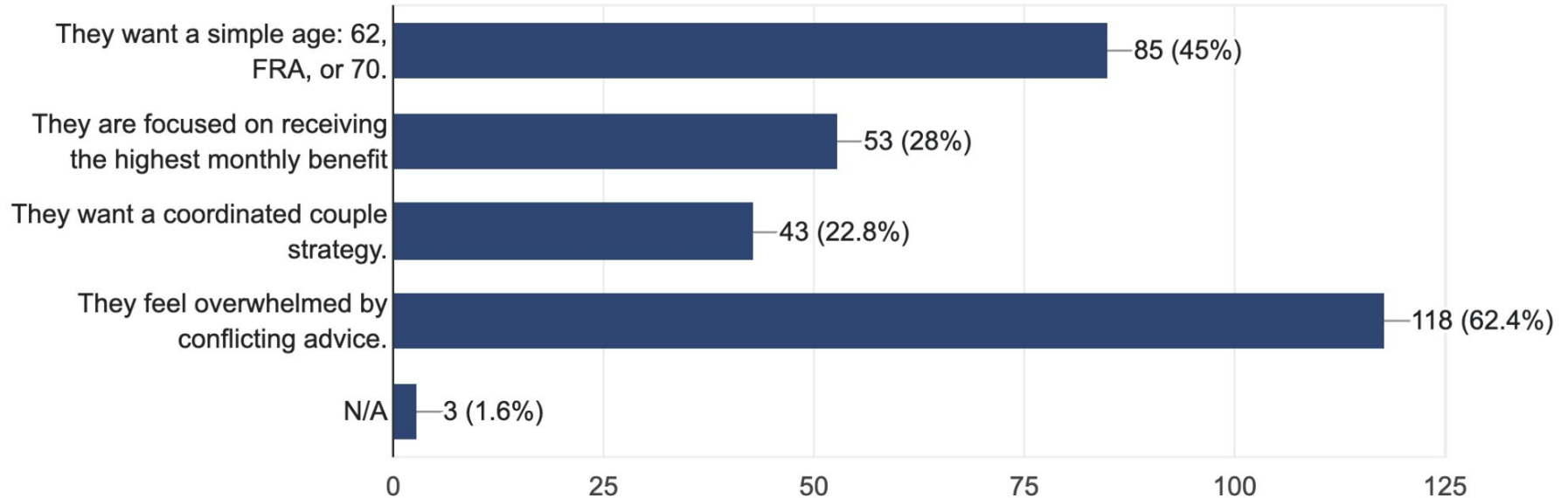
How well do clients understand spousal and survivor benefits? (Select all that apply)

189 responses



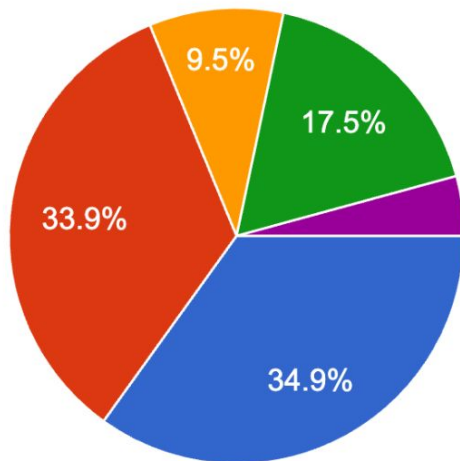
What are clients' most common claiming mindsets? (Select all that apply)

189 responses



How do clients react to the taxation of Social Security income?

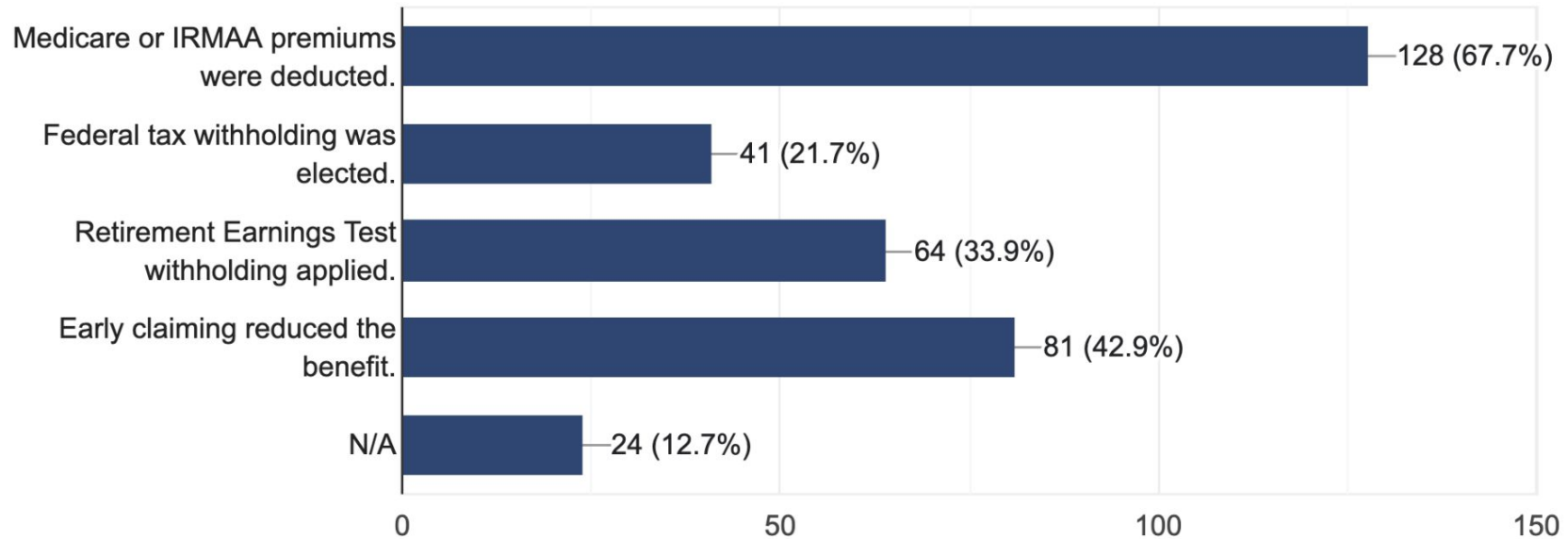
189 responses



- They are surprised that benefits may be taxable.
- They feel they are being taxed twice.
- They ask how other income affects taxation.
- They know benefits may be taxable but need help planning.
- N/A

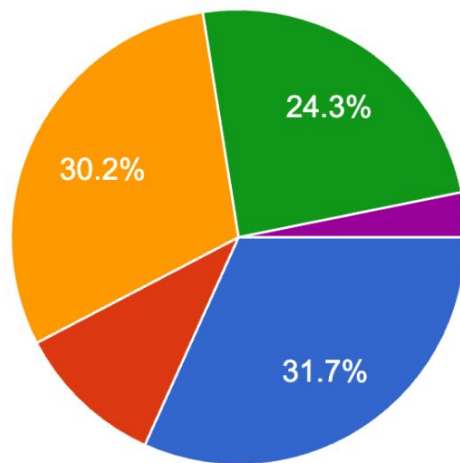
Why are clients surprised by a lower than expected Social Security payment amount? (Select all that apply)

189 responses



How do clients view delaying Social Security and using their savings/investments to bridge the income gap?

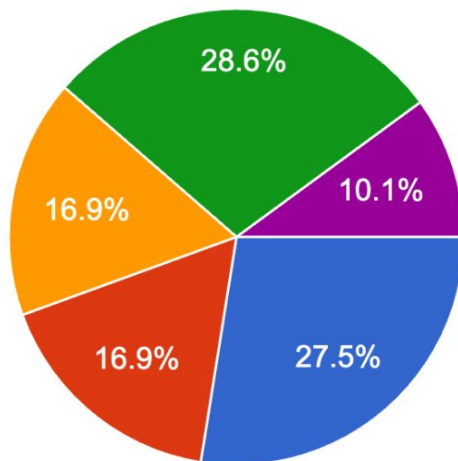
189 responses



- They worry about drawing down savings.
- They worry about missing investment growth.
- They prefer claiming early to keep investments growing.
- They are open to comparing lifetime income, taxes, and survivor impact.
- N/A

How do clients view the timing of their Social Security claiming and the impact of future RMDs?

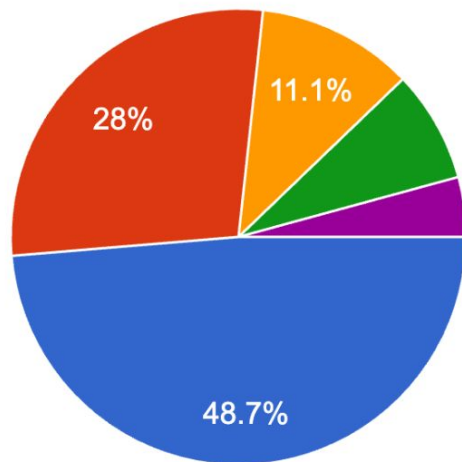
189 responses



- They do not see the tax connection.
- They worry RMDs may increase Social Security taxation.
- They ask about Roth conversions or pre-RMD tax planning.
- They view RMDs as separate from Social Security.
- N/A

How much do clients understand about IRMAA?

189 responses



- They are surprised Medicare premiums can rise with income.
- They see IRMAA as an extra tax or penalty.
- They ask how Social Security, RMDs, Roth conversions, and pensions affect IRMAA.
- They know about IRMAA but need help with the two-year lookback.
- N/A

How have SSA field-office closures affected clients?

189 responses

