RSSA® Social Security Client Trends Survey

Insights from Registered Social Security Analysts® (RSSAs) Nationwide

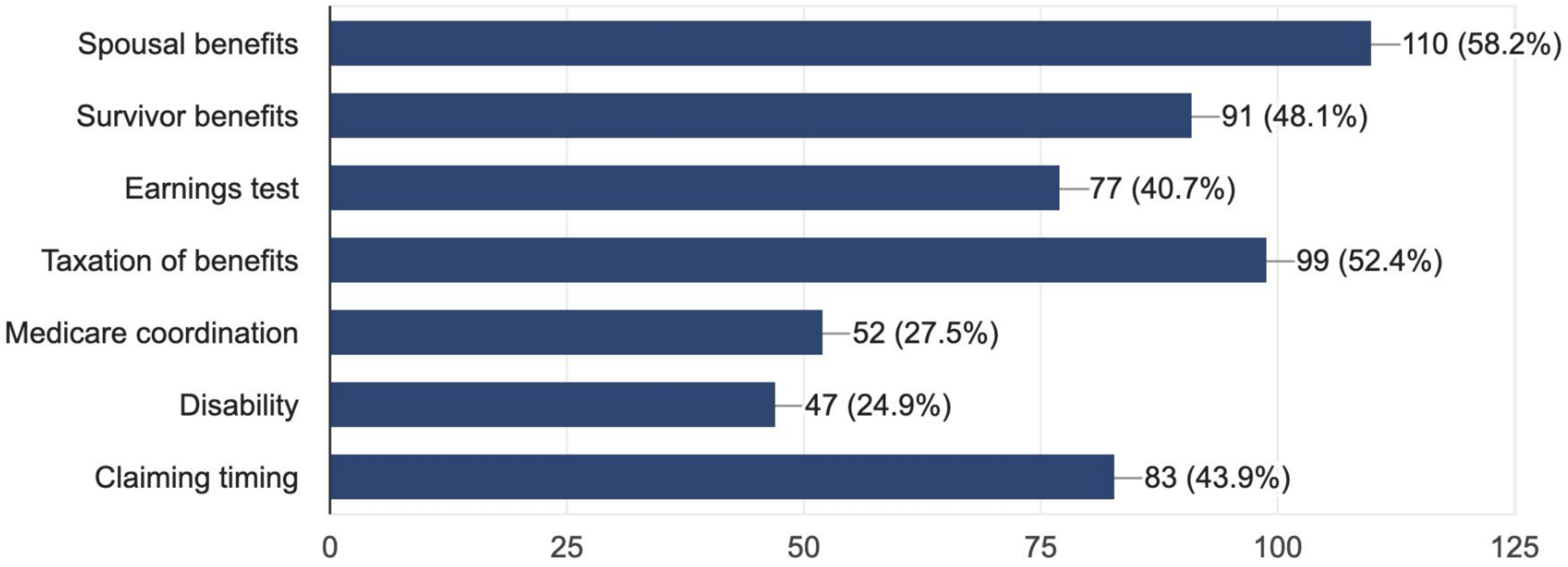
National Association of Registered Social Security Analysts®
August 2026

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%.

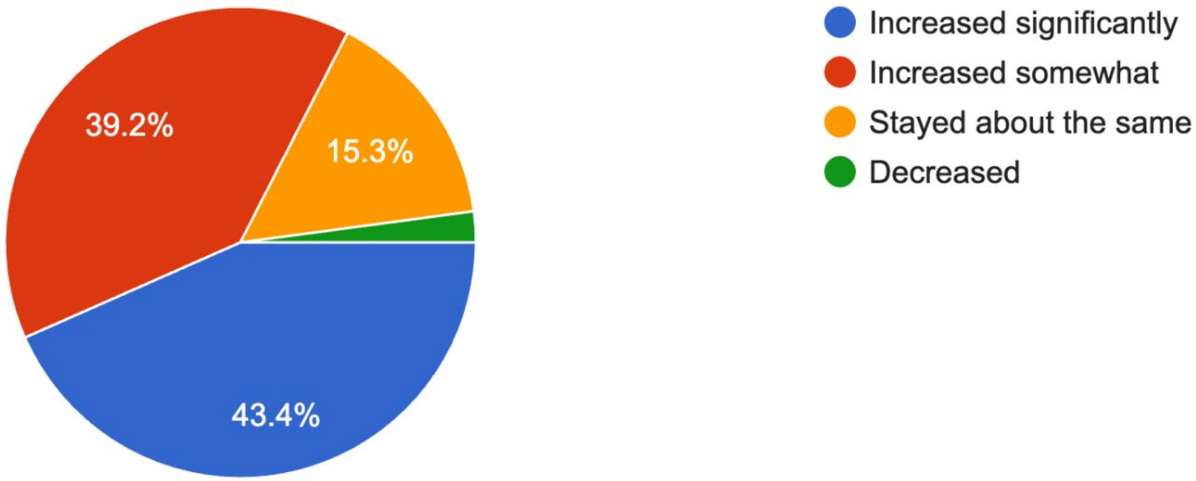
Which Social Security topics confuse clients most? (Select all that apply)

189 responses



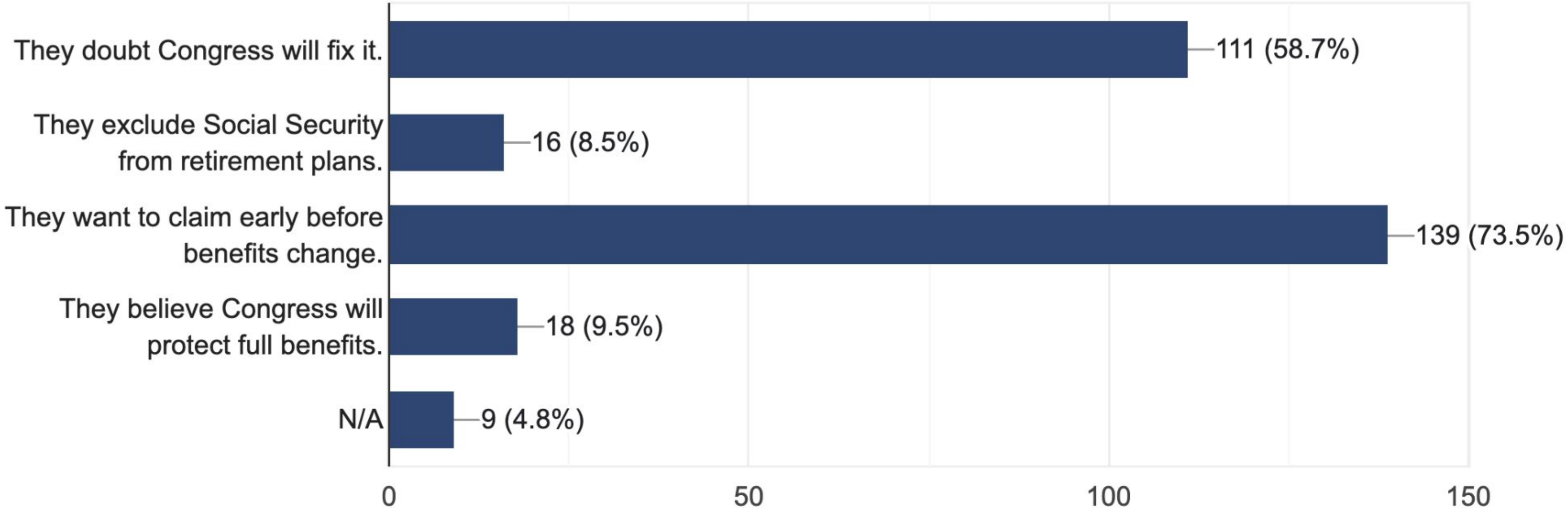
How has demand for Social Security guidance changed over the past 3 years?

189 responses



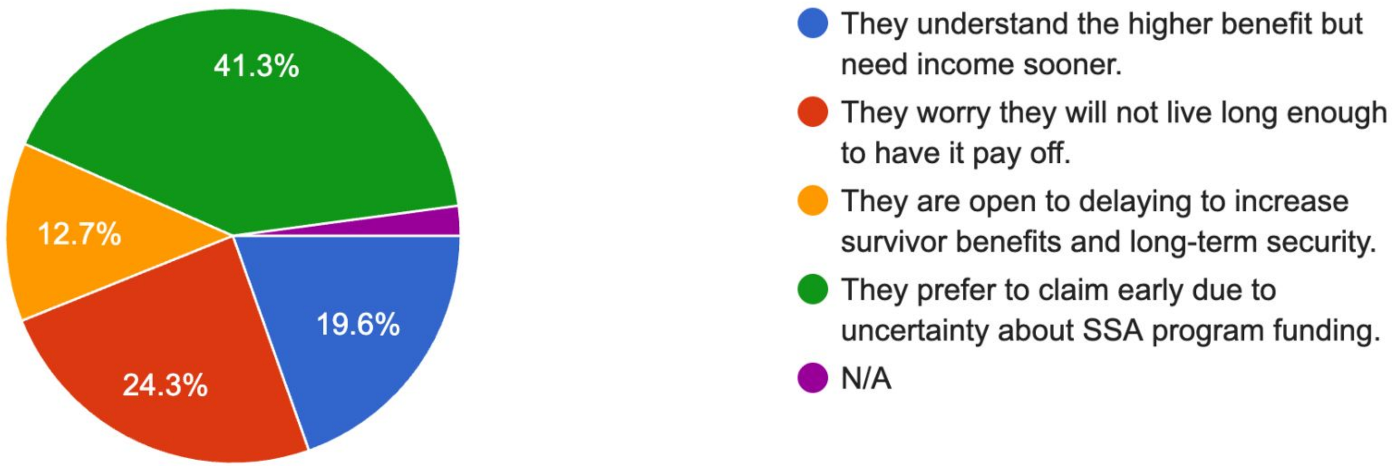
What do clients say about solvency and possible future cuts? (Select all that apply)

189 responses



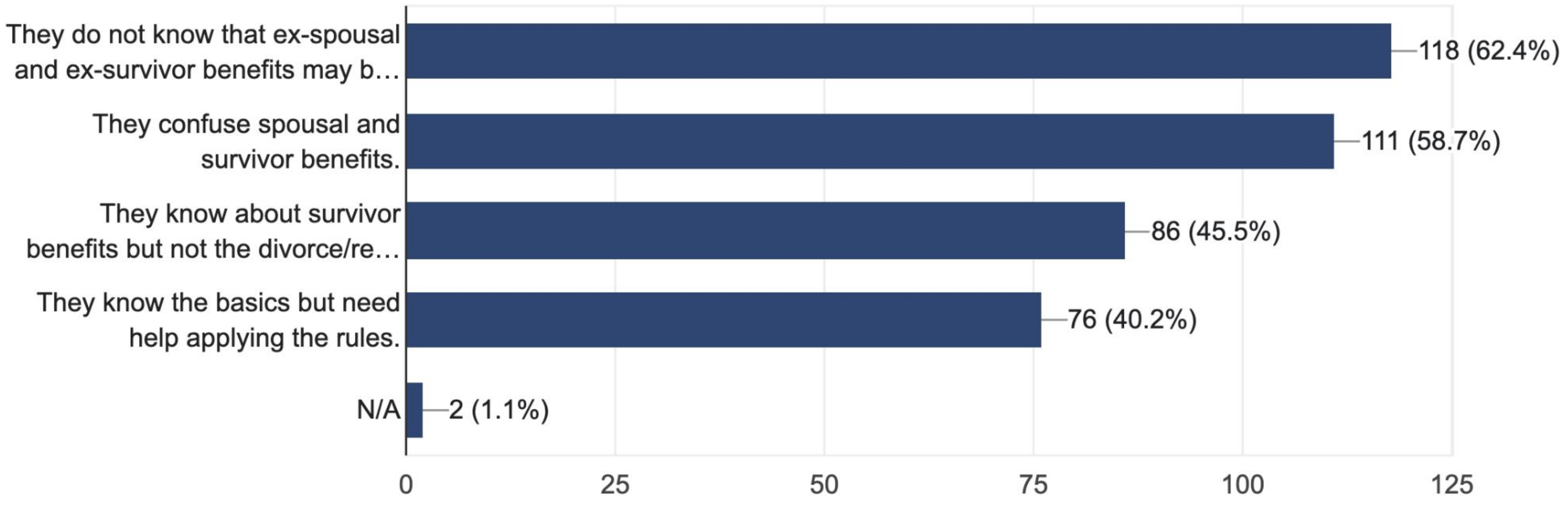
How do clients respond to delaying benefits?

189 responses



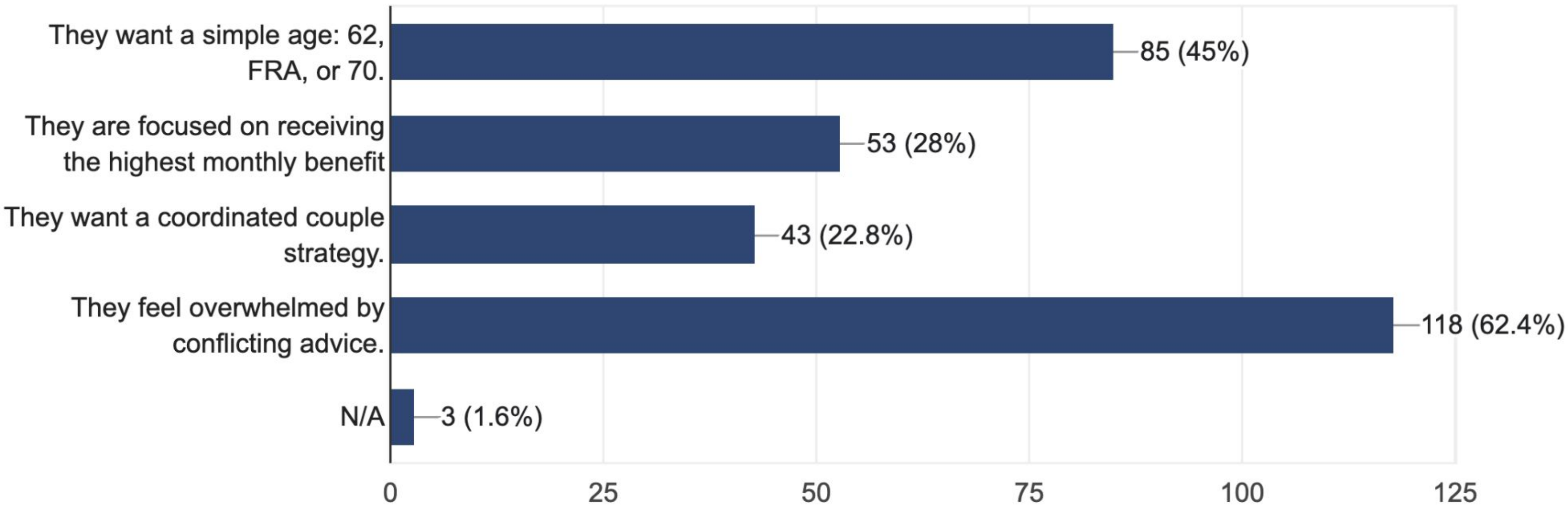
How well do clients understand spousal and survivor benefits? (Select all that apply)

189 responses



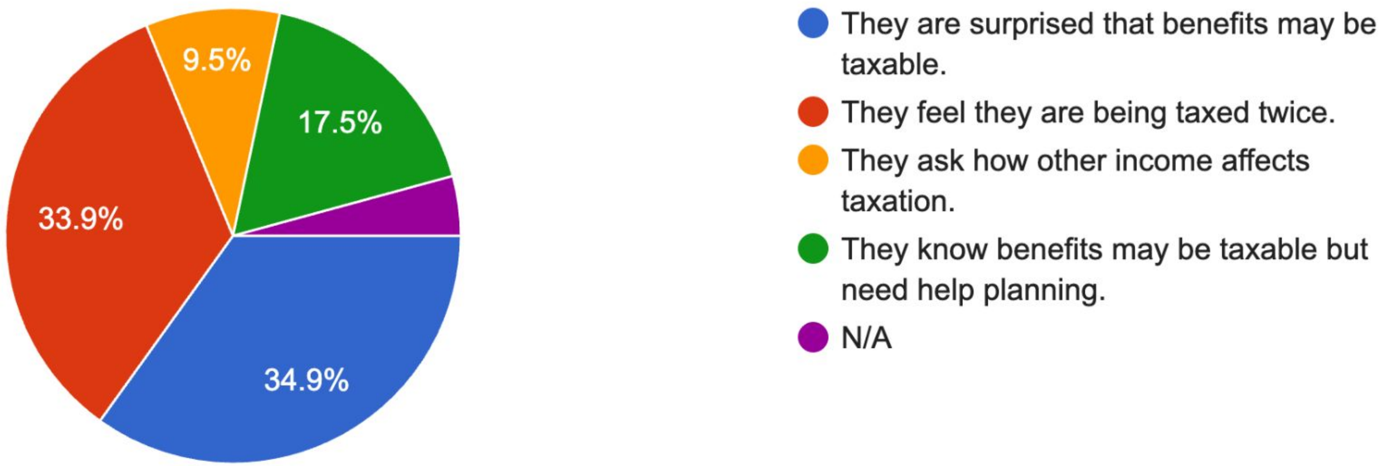
What are clients' most common claiming mindsets? (Select all that apply)

189 responses



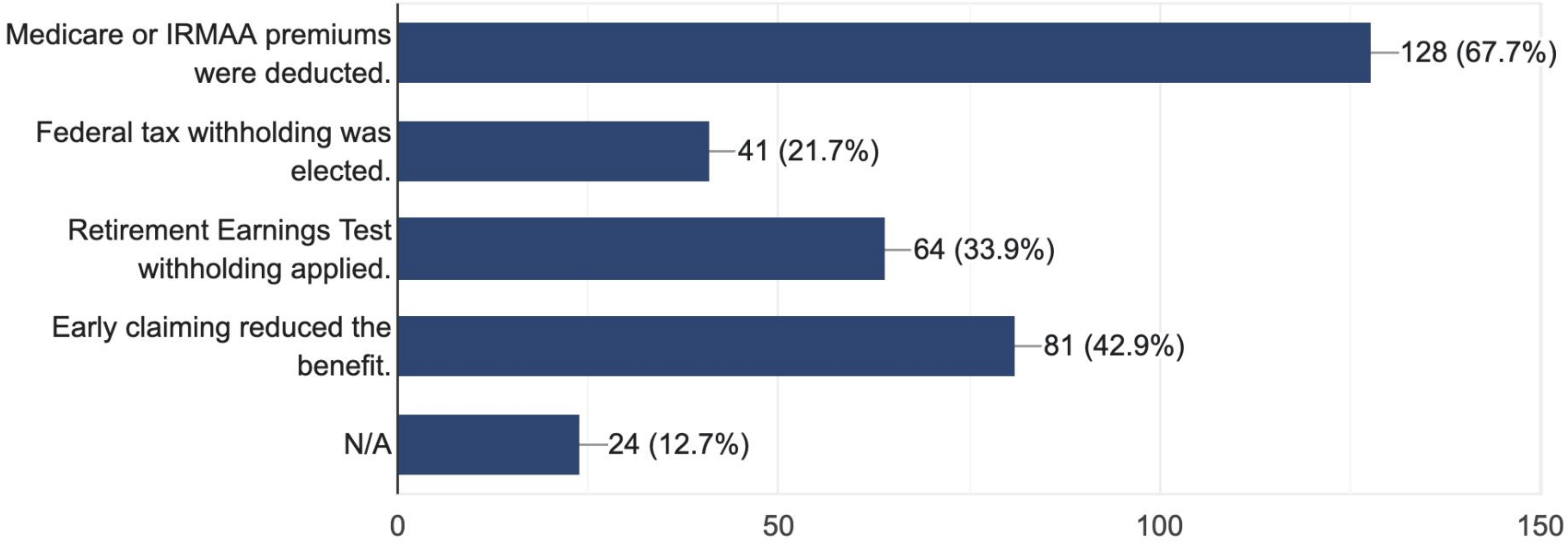
How do clients react to the taxation of Social Security income?

189 responses



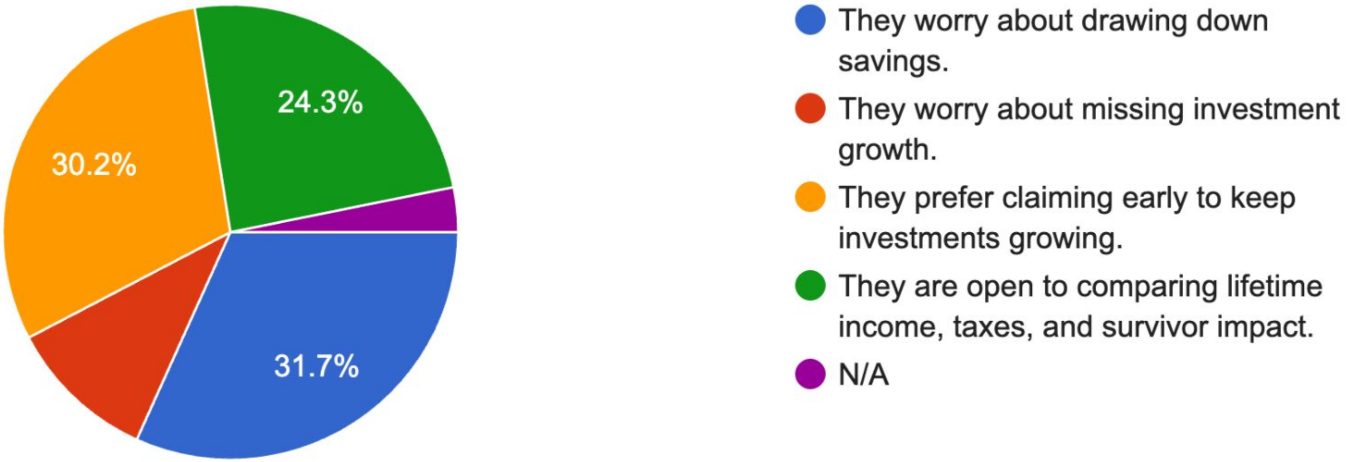
Why are clients surprised by a lower than expected Social Security payment amount? (Select all that apply)

189 responses



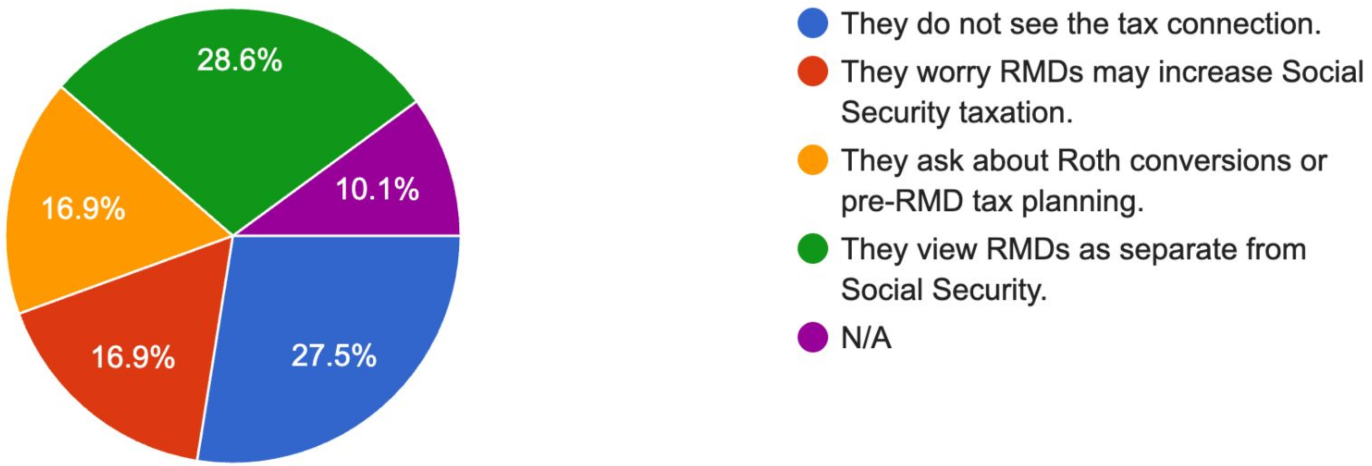
How do clients view delaying Social Security and using their savings/investments to bridge the income gap?

189 responses



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

189 responses



How much do clients understand about IRMAA?

189 responses

How have SSA field-office closures affected clients?

189 responses