NARSSA Nationwide Survey Reveals Nearly 74% of Americans Want to Claim Their Social Security Benefits Early

Survey Polled Registered Social Security Analysts from Across the U.S. Concerning their Interactions with Clients Seeking Help With Social Security Benefits

NEW YORK CITY, NY, UNITED STATES, August 31, 2026 /EINPresswire.com/ -- The National Association of Registered Social Security Analysts (NARSSA), the nation's leading professional organization that educates and certifies an elite group of Social Security experts, has announced that it conducted a nationwide survey of its Registered Social Security Analysts (RSSA®) regarding insight into how their clients view and use their Social Security benefits. RSSAs work directly with clients to help them optimize their Social Security benefits and are considered professionally to have the best pulse on what every day Americans are contemplating when it comes to Social Security. NARSSA's nationwide network of RSSAs are located in 47 states and manage a myriad of inquiries from clients including the optimum age to file for Social Security benefits, recommendations on when a husband and wife should file separately for benefits, ex-spousal and survivor benefits, self-employed benefit and payment guidance, etc.

A total of 189 RSSAs completed the survey, which consisted of 12 questions and concluded on Monday, Aug. 17th, 2026. RSSAs that took the survey currently work at sole owner businesses, multi-agent companies, and regional/national financial services firms.

Below are some key highlights from the survey.
1. Demand from Americans for Social Security guidance over last 3 years has increased 82.6%.

2. Regarding solvency and possible future cuts to Social Security, 73.5% of clients want to claim early before benefits change and 58.7% of clients doubt Congress will fix the federal entitlement program.

3. In response to delaying collection of benefits, 41.3% of clients want to claim early due to

uncertainty about funding, while 24.3% worry they will not live long enough for it to pay off.

4. The most common claiming mindsets of clients show that 62.4% are overwhelmed by conflicting advice, while 45% just want a simple answer on the best age to claim benefits.

5. In reaction to taxation of Social Security income, 34.9% of clients are surprised benefits may be taxable, 33.9% feel they are being taxed twice.

6. Concerning Social Security claiming time and RMDs, 56.1% of clients either do not see the tax connection or view RMDs as separate from Social Security.

Martha Shedden, President of the National Association of Registered Social Security Analysts, remarked, “This survey tells us that many Americans aren’t necessarily claiming Social Security early because it is the best financial decision for them. Instead, they are claiming based on uncertainty about the program’s future. When nearly three-quarters of clients are considering claiming before benefits potentially change due to the pending insolvency of the Social Security Trust Funds, it shows how strongly fear and confusion are influencing one of the most important retirement decisions they will ever make.”

For a complete list of survey results, which included 12 multiple-choice questions, please access a presentation located on our [Local Media Inquiry](https://rssa.com/local-media-inquiry/) portal at: https://rssa.com/local-media-inquiry/

If you are a member of the press working at a local media outlet and need to interview an expert that is trained and certified regarding Social Security, please visit the Local Media Inquiry portal.

RSSAs Social Security Expertise Includes:
-Comprehensive Social Security personalized claiming guidance and analyses showing all possible combinations of strategies for simple and more complex cases:
--Divorce and multiple marriages
--Dependent benefits
--Survivor benefit planning
--Earnings test cases and initial filing year benefit amount differences
-Confirmation of eligibility for retirement, spousal, and survivor benefits
-Verification of monthly, annual and lifetime benefits to be collected based on different claiming strategies
-Assistance with setting up my Social Security accounts on SSA.gov
-Explanations and contrasts between the three types of earnings records able to be downloaded

-Instructions on downloading the specific earnings data file used to analyze claiming options
-Verification of benefit amounts for retirees currently collecting
-Guidance on determining the optimal filing dates based on personal circumstances: single, married couple, divorced, survivor, dependents, including children, and disabled adult children
-Advisory services for general questions about benefits
-Advisory services for interpreting letters received from the SSA, which sometimes include SSA jargon that individuals do not understand
-Answers to questions about specific SSA rules that apply to the applicant, such as the earnings test and dual entitlement.
-Clarification of complex rules including providing sources and verification
-Filing Preparation – gathering the right documentation
-Analysis of future earnings impacts on future benefit amounts
-Self-Employed business owner Social Security and tax efficiency guidance.
-Assistance with filing disputes, appeals, and earnings record corrections
-Describing hidden options and pitfalls – like the 6-month retroactive filing, voluntary suspension of benefits, and the earnings test
-Assisting with international totalization agreement scenarios

About NARSSA
Founded in 2017, the National Association of Registered Social Security Analysts (NARSSA) is the nation's leading education, credentialing, and technology organization dedicated exclusively to Social Security planning. Through its nationally recognized RSSA® (Registered Social Security Analyst®) designation, comprehensive education programs, and proprietary RSSA Roadmap® software, NARSSA equips financial, insurance, and tax professionals with the specialized knowledge and tools needed to help individuals and families make more informed Social Security claiming decisions and strengthen retirement outcomes.

NARSSA is an AgeTech Collaborative™ from AARP® portfolio company, and its RSSA® education program is offered through leading educational institutions, including The American College of Financial Services and Kaplan Financial Education. The organization's mission is to improve financial security in retirement by ensuring every American has access to trusted Social Security education and guidance.

For more information, visit www.narssa.org or www.rssa.com.

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