

To What Extent Does Information Exposure Impact Access to Social Security Disability Insurance?

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Introduction to Research and Analysis:

Overview:

Generally, it takes upward of five months to obtain disability insurance benefits. We are examining how information exposure may impact individuals' awareness when applying for disability insurance. Ideally, a five-month waiting period may cause hardship upon applicants that are in extreme situations. For an example homelessness is one of the factors we'll be taking in consideration throughout our research, because there are significant amounts of homeless persons that qualify for DI benefits and are unaware of the process for applying, because of factors such as: disabilities or impairments, illiteracy, lack of disability insurance knowledge.

Factors that Impact Information Exposure and Awareness:

The types of services offered by the Social Security Administration to spread awareness and information exposure will be assessed to understand its impact on individuals through various factors: age, level of income, and gender. We will gain insight from scholastic journals already published to determine whether verbal or non-verbal services provided more information exposure to individuals about disability insurance. Some of the non-verbal services offered within other studies were through pamphlets and financial statements being mailed by a large-scale from the Social Security Administration. Additionally, verbal services will be considered as well, for an example case workers, social workers or other support individuals that can guide prospective enrollees through the application process for disability insurance.

Policy Overview:

As asserted previously an approximate five month waiting period is an average period it takes for eligible enrollees to receive disability insurance benefits. This waiting period can be reduced if all criterions for the application process can be completed without errors that would sustain reconsideration or further information due to incompleteness from the initial application. There were an approximate thirty-seven percent of applications denied due to technical reasons, while an additional thirty percent were declined because of medical criterions not meeting eligibility requirements for disability insurance (Center for Budget and Policy Priorities, 2023; study by O’Leary et al. 2022).

Appeals Process:

There is a four-step process that is utilized within the disability insurance appeals process. The first level of obtaining a redetermination or appeal is through the Maryland Disability and Determination Services. The second stage is being heard by an Administrative Law Judge. The next appeal is held through an appeals council. Lastly, the final appeal is heard by the U.S. Courts. Another significant factor is each appeal must be filed within sixty days of the previous appeal or determination (Miller, 2024).

Disability Insurance Waiting Period Policy Issues:

If individuals are unaware of such waiting periods and become disabled and unable to work, they could be waiting five months until they receive some sort of income to pay their accrued expenses. Ultimately, if individuals were not aware of such waiting period and became disabled, they would enter high levels of debt, and possible homelessness. Furthermore, indigent

individuals are adversely impacted by the application process due to the lack of information exposure they can reach to apply for DI benefits. For an example, if you are homeless and don't have a place to claim as a residence how will you gain access to the application, if they don't have a place to send it? Also, how would homeless individual receive their disability insurance benefits if they don't have a bank account to be transferred the funds, or an address to obtain the check? These marginalized classes of individuals are being isolated from information exposure, due to the lack of accessibility provided to them.

SSDI Policy Research:

Disproportionality of Homeless Applicants Enrolling in SSDI Program:

Ideally one of the major factors assessed in Nicholas & Hale's case study in 2021 was understanding awareness and education attainment within the applicants applying for Social Security Disability Insurance.

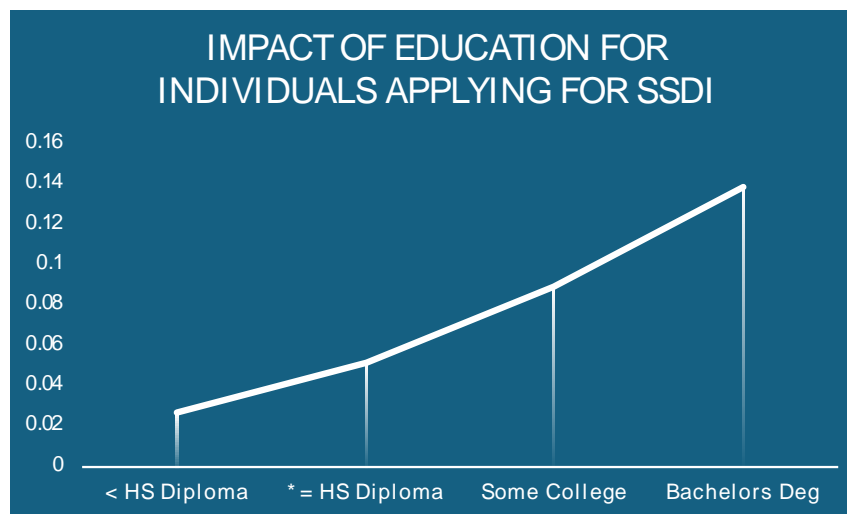


Figure 1: The percentile rate of applicant's educational rate impacting application submissions to SSDI program (Nicholas & Hale, 2021).

While their research displays the rate of application submissions, we can't completely understand how many of the applications were complete and/or successful. Although, we can detect those

individuals that sustained a higher level of education were submitting a higher level of SSDI applications versus individuals that had an education of less than a high school diploma. Within the sample survey of 41,698 on average there is an eleven percent disconnect.

Table 6.
Selected characteristics of individuals experiencing homelessness who applied for disability-program benefits during the period 2007–2017, with distributions by type of primary impairment

Characteristic	All		Primary impairment type			
			Mental or cognitive		Physical	
	Number	Percent	Number	Percent	Number	Percent
Total	810,326	100.0	340,266	42.0	470,060	58.0
Sex						
Male	550,335	100.0	218,378	39.7	331,957	60.3
Female	259,991	100.0	121,888	46.9	138,103	53.1
Educational attainment						
No high school diploma or equivalent	280,065	100.0	124,702	44.5	155,363	55.5
High school diploma or equivalent	356,614	100.0	144,906	40.6	211,708	59.4
Some college	112,010	100.0	42,411	37.9	69,599	62.1
College graduate	34,570	100.0	14,450	41.8	20,120	58.2
Missing data	27,067	100.0	13,797	51.0	13,270	49.0
Program						
DI only	41,698	100.0	14,058	33.7	27,640	66.3
SSI only	252,855	100.0	116,503	46.1	136,352	53.9
Concurrent DI and SSI	515,773	100.0	209,705	40.7	306,068	59.3
Died as of December 31, 2018						
Number	104,418		27,094		77,324	
Death rate	12.9		8.0		16.4	

SOURCE: Authors' calculations using administrative data from SSA.

Figure 2: Rate of impairment type based on survey of homeless persons (Nicholas & Hale, 2021)

On average thirty-three percent of homeless persons has mental or cognitive impairments. This means that within the sample survey of 41,698 individuals (disability insurance only applicants) 14,058 of those individuals has a mental or cognitive impairment.

While these numbers may appear to be subtle, although we must recognize the significance of this only being a sample survey, therefore there may be a much higher level of homeless individuals who have yet to apply or will ever apply for disability insurance, due to their inability to obtain such accessibility to apply for social disability programs.

Impact of Information Exposure:

To determine how non-verbal information such as flyers, large-scale mailings, and pamphlets impact individuals' knowledge about social security disability insurance programs and how they would qualify, we viewed the research study of Smith & Couch whom' research was published by the social security administration bulletin.

Background information of Effects of Earnings and Benefit Statements to Workers Case Study:

In the Year of 1995 the Social Security Administration initiated “large-scale mailings of earnings and benefit statements to workers” (Smith & Couch, 2014). Ideally, one of the main goals of the Social Security Administration was to ensure public understanding of their programs to provide individuals awareness when their programs would be applicable to those qualifying for such resources.

The Social Security Administration before the Year of 1995 didn't provide any mailings of workers about their benefits or information about Social Security Disability Insurance. In the Year of 1995 (applicants 60 or older) the SSA had delivered seven million individuals mail about their benefit statements and earnings, and by annual increments they reduced the recipients ages until the Year of 2002 where all working individuals would be recipients of such information.

The number of recipients in 2002 increase by 130.9 million individuals.

The researchers are measuring the accuracy of how non-recipients answered SSDI program knowledge-based questions in comparison to large-scale mailing recipients that received earnings and benefits statements from the Social Security Administration.

Research Findings and Implications of Case Study:

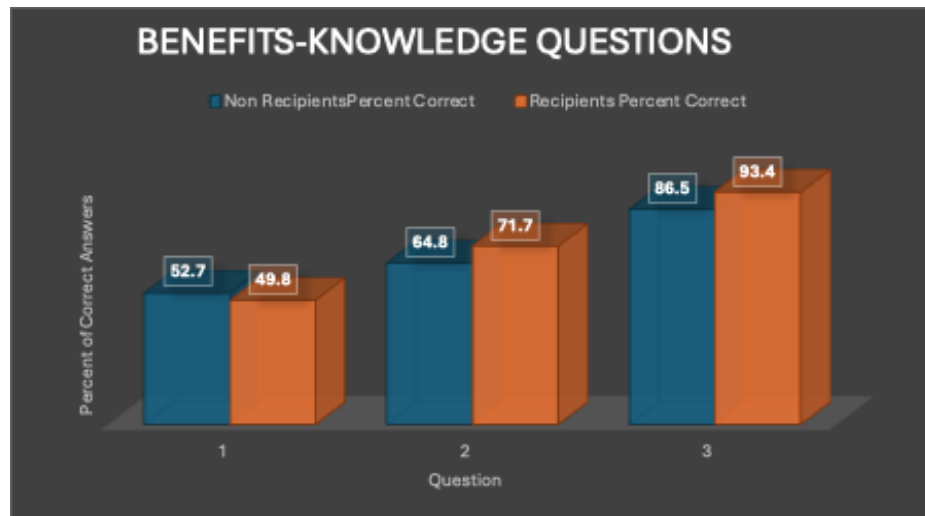


Figure 3: Benefit knowledge questions survey of applicants regarding SSDI benefits accuracy of questions for recipients versus non-recipients (Smith & Couch, 2014).

The study reveals from the sample group that had taken the survey more individuals who had received statements from the Social Security Administration had knowledge about their benefits rather than those who hadn't received statements. While the results may not be significant it does prove that information exposure does indeed provide workers more knowledge about their benefits and how their money is being spent by government programs.

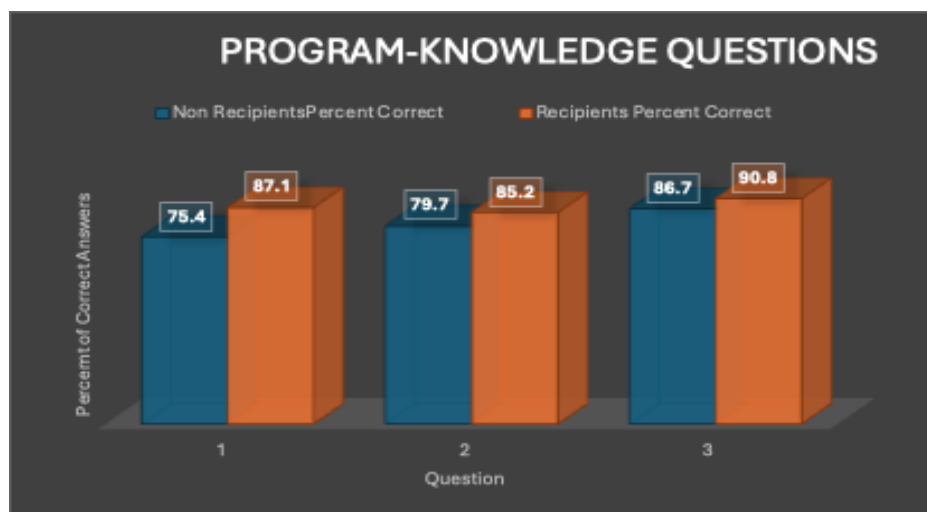


Figure 4: Program knowledge based on sample audience regarding questions about the SSDI Programs. These results are percentile comparisons on recipients and non-recipients of earnings and benefit statements from the SSA (Smith & Couch, 2014).

The program-based survey questions were mainly based on the operational knowledge of how the Social Security Disability Insurance program is utilized and how funds are remedied to participants of the SSDI program. The program-based knowledge survey displayed slightly more aggressive results than the benefits-knowledge survey. There is the possibility that program-knowledge information was exposed to applicants at a higher level, considering the survey questions were answered accurately at a slightly higher rate.

Conclusion of Case Study:

1998 survey, *Statement* nonrecipients < 2001 survey, *Statement* nonrecipients < 2001 survey, *Statement* recipients

Figure 5: visual representation used by the authors of the case study to show results of their research (Smith & Couch, 2014).

Overall, within the case study based on the survey response rates it displays that individuals that have been exposed to the benefit statements and earnings information were more likely to be more accurate when answering program based and benefits-based questions about the Social Security Disability Insurance program.

Improving Access of Persons with Disabilities for SSDI Program Through Support Personnel:

Understanding that there is a correlation between non-verbal information exposure and knowledge retention about SSDI program and benefits through earning and benefit statements from (Smith & Couch, 2014), it's significant to examine information exposure through other means such as support services of non-governmental entities.

Experimental Design of Research from *Improving Access for Persons with Disabilities*:

Two researchers Kennedy & King in 2015 evaluated application submissions to the Social Security Administration through the Benefits Entitlement Services Team (B.E.S.T) demonstration project for homeless individuals. The main goal of the B.E.S.T project was to guide disabled individuals through the application process for disability insurance benefits. Additionally, the demonstration project also assisted with persons going through the appeals process if they were denied ensuring they meet all necessary deadlines of the appeals process for those who qualify medically for benefits. Sequentially the B.E.S.T program aided prospective applicants through the technical parts of the enrollment process for disability insurance.

Table 4.
Percentage of B.E.S.T disability folders
that received specific electronic flags,
December 2009–December 2012

Type of flag	Percent
Homeless	78.1
Representative involvement	90.1
Special handling	34.2
Prototype	5.4
Dire need	1.9
Presumptive disability	0.5
Other ^a	7.2

Figure 6: Types of flags used to determine status of prospective DI applicants, alongside the number of individuals categorized with the type of flag (Kennedy & King, 2015).

The B.E.S.T project utilized a flag system to rate each applicant to determine as much information feasible about disabled and homeless individuals and communicate them through local entities to federal entities. The most challenging task given to the B.E.S.T project was obtaining enough information on homeless individuals, because they do not have an address, or

reasonable information that most individuals would be privileged to have such as an: address, employment, and banking accounts.

The researchers evaluated data from the B.E.S.T program by analyzing data of the following: application submissions, processing time, and assessing electronic flags (categorize disability status of prospective enrollees). The data analyzed by the researchers from the B.E.S.T program was compared toward the national average.

Results of B.E.S.T Project:

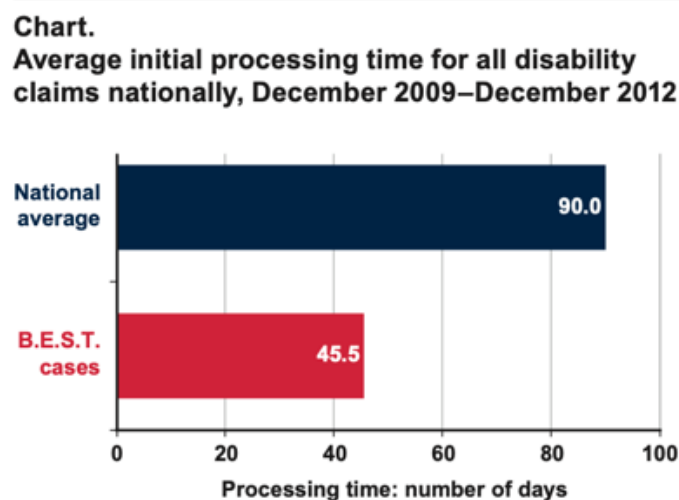


Figure 7: Processing times (days) for DI applications with comparisons from national average and B.E.S.T averages (Kennedy & King, 2015)

The results of the B.E.S.T project displays more applicants getting their applications processed at a higher rate compared to the national average. “32 percent of the original application’s initial denials were due to either providing insufficient evidence (23.3 percent) or failure or refusal to

submit CE which is 8.6 percent of applications (Kennedy & King, 2015). Additionally, according to figure seven the B.E.S.T project reduced the processing time by approximately half.

Conclusion of Research Case Study:

According to the B.E.S.T project it verifies that assistance from support personnel is more effective in getting faster response rates regarding disability insurance processing time.

Additionally, the B.E.S.T program also evaluated that those who are homeless, and disabled are more than likely benefited from the B.E.S.T program due to their inability to understand technical requirements of the DI application process, because of cognitive or physical impairments.

Case Study Four *Public Knowledge About Social Security Disability Programs:*

The basis of comprehending the significance of public knowledge about the SSDI in the United States is to ensure individuals are aware of the program requirements to be eligible for DI benefits. “One in four Americans will become disabled before reaching retirement age” (SSA, 2022).

The researchers had a sample size of 6,492 individuals participating in a survey with various demographics and age groups to diversify the sample. The questions consisted of basic DI program information such as eligibility requirements and typical decision times.

Results of Case Study:



Figure 9: Age impact of accuracy of survey questions (Messel et al. 2022).

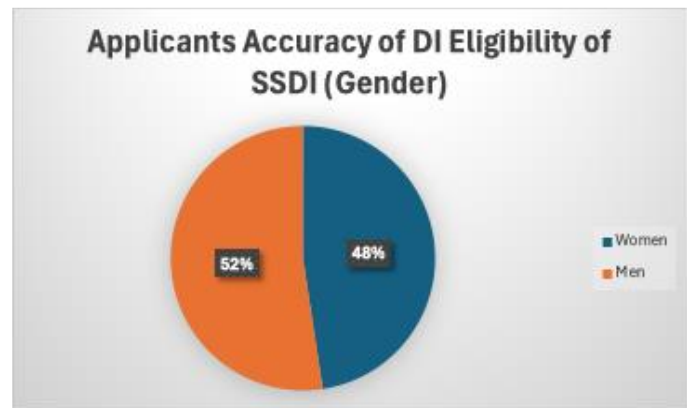


Figure 8: Genders impact on accuracy of survey questions (Messel et al. 2022).

Specific demographics such as: gender, and age did not impact the data by much, although educational attainment did impact the results of the knowledge they had regarding DI (figure 1). There is a slight trend associated with age and information exposure amongst DI program knowledge (figure 9). As age increases knowledge tends to increase for DI knowledge.

Furthermore, Messel et al, 2022 observed that fifty-three percent of the sample audience had incorrect answers for basic disability insurance eligibility, additionally approximately fifty percent of individuals out of the 6,492 participants were inaccurate regarding decision time it takes for the SSDI program. Therefore, approximately half of the sample audience were inaccurate when answering basic foundational questions about the enrollment process of the SSDI program.

Conclusion of Research:

There were not many conclusions drawn from demographic factors from Messel et al. 2022, therefore we can assume that there isn't a large correlation between: age, and gender regarding information exposure, based on the sample audience tested in Messel et al. 2022.

Although, we can claim based on the survey data that half of individuals were unaware of the processing time it takes for their application to be reviewed and either approved or denied.

Additionally, slightly more than half of individuals are unaware of the qualification(s) needed to get approved for disability insurance benefits.

Political Forces Impacting SSDI Information Exposure:

Social Factors:

Individuals are unaware of the qualifications necessary to obtain DI benefits, because of the lack of services and outreach offered to disabled persons unable to retain the knowledge to apply or don't meet the social norms to apply because of poverty. For an example basic questions such as: how will homeless individuals be reached to receive mail? Or how will those without a checking account or address be disbursed benefits?

“Most Social Security Disability Insurance beneficiaries must complete a 5-month waiting period before they become entitled to DI cash benefits and an additionally 24-month waiting period before Medicare benefits begin” (Weathers et al. 2010).

Sequentially, based off the research conducted by Messel et al, 2022 approximately half of individuals are unaware of the waiting period for application decisions, therefore it's reasonable to assume that when disability does take place and an individual applies when in-need and impoverished they will have to wait for around five months until they receive benefits. Within

that timeframe they may become homeless, unable to feed themselves or any dependents they may claim, and unable to pay for any insurance (automobile, medical, life, and annuities).

As were aware a National Pandemic initiated in 2019, which surged the closures of governmental offices which are now mainly operated in a virtual environment. This is problematic for those who need assistance to enroll for DI benefits, because they are unaware of the process and procedures taken for decisions by the SSDI program. Technical errors are more prevalent in society now, because of the shift in technology use, which is troublesome for those who are unable to access technology (poverty, or illiteracy).

Economic:

Ideally, the goal of the SSDI program is to provide indemnity to those disabled and unable to work as they did before they were disabled. Although with a five-month waiting period expressed by Weathers et al. 2010. It wouldn't be feasible for individuals to be indemnified after five-months of waiting after being disabled due to the incurrence of debt, and hardship they would incur.

If individuals are unable to pay for their expenses within a five-month period they will be forced to leave their homes, unable to take care of their dependents and overall lose any insurance they may have such as an final expense policy or medical insurance, which would cause more hardship because eligibility will be more difficult due to arising health conditions that were not present at the time of the policy. Which will now cause further issues for the dependents.

Thus, we must consider how this may correlate with homelessness and poverty in the United States. Waiting periods of five-months is a barrier for disabled individuals, because “one in four Americans will become disabled before reaching retirement age” (Messel et al. 2022). Therefore, individuals who don’t plan to be disabled until either retirement age or thereafter will be forced into debt, because of their premature planning and not enough savings or liquid assets to pay expenses.

Political:

Budgeting & Support:

The Federal Government compensates the SSA 1.4 trillion dollars which is approximately 21 percent of its’ budget (Center on Budget and Policy Priorities, 2023). The conflict is there is not enough support services and social workers in local and state governments. The B.E.S.T project had shown higher enrollments and reduced processing time for individuals receiving support services which guided the applicants when applying for DI benefits.

Laws:

An additional issue is those that are disabled and in poverty how will they be able to pay for essential needs if they must wait a five-month period. If individuals cannot afford automobile insurance, how will they be able to seek medical attention if disabled? They could use public transportation, although this is requiring those individuals to leave their comfort zone and learn an entirely different way of living. Additionally, it will be troublesome if public transportation is unavailable to get disabled persons directly to their desired medical facility and if their unable to walk, they have no choice but to not be seen medically.

Furthermore, the loss of insurance causes desperation, which furthers the convenience of individuals to violate the laws because of their hardships and struggles. While there is no exception to violate the laws, there is more than likely a correlation between people breaking the laws due to governmental policies not accommodating the needs of individuals (food, shelter, water, and safety).

DI Waiting Periods Parties Impacted:

Homeless Persons:

Individuals who don't have a place of shelter or mailing address are faced with the difficulty of finding support services which is a highly challenging task for individuals trying to survive day-by-day without the resources of technology to provide them basic knowledge of office locations. The task of finding support services is more challenging now than ever, because of the transition and normalcy of virtual and hybrid work. Individuals' illiterate in the usage of technology will have much strain obtaining resources, because of the reliance entities have in technology services.

There used to be operators and payphones regularly accessible to the public for a small fee. In current times payphones are rarely ever accessible if at all and there isn't an operator that will provide general information about the hours, locations, and numbers of governmental facilities, agencies, stores, businesses, etc..... Which would've been a resource utilized for homeless persons.

Individuals with Mental or Cognitive Disabilities:

Individuals unable to process information or has attention deficit issues can be placed with a nearly impossible task of trying to gather information to submit their application for Disability Insurance. Therefore, it's imperative they receive the support and guidance from individuals that are either social workers or case workers that specialize in application processing for government support and benefits. Most of the time individuals with such disabilities don't have the information readily in their possession that the DI application request, therefore setting up appointments with medical providers may be complicated for cognitive or mental impaired individuals due to their inability to present their needs.

Disabled Persons before Retirement Age and Dependents:

The emphasis of people impacted are those that did not plan accordingly for a loss, which tends to be most people. This is problematic, because not only are they impacted, the very people that depend on them are also impacted. Additionally, once disabled they did not realize the waiting periods for DI, which puts these individuals in a financial predicament which usually results in debt and bad financial decisions.

Governmental Organizations:

While twenty-one percent of the Federal budget is on the SSA, the reason of this issue still being unmanageable, because of the lack of planning and resources provided to Local and State agencies to track and aid disabled persons that are unable to apply for benefits themselves.

This causes the surge of homelessness and poverty to rise, because of the lack of assistance and information exposure being provided to individuals that need social workers and/or case workers.

Current Policies & Recommendations:

Current Policy:

As of now beneficiaries must complete a five-month waiting period before they're entitled to DI benefits. There should be more information exposure to individuals about such waiting periods, rather than through the mail or when the time of disability takes place. Additionally, there is no policy in place that require support workers to be placed at office locations for a specified period at a recognizable address offered readily and publicly accessible to the public.

Recommendations:

The Social Security Administration should partner with municipalities on both the State and Local side to ensure that all prospective DI applicants are addressed and assigned to case workers, especially those of homeless status, and those with cognitive impairments that thwarts their ability to complete the application successfully.

Furthermore, outreach and information exposure must be readily accessible to those that don't have access to mailing addresses or technology. There should be outreach in communities, homeless shelters, law enforcement agencies, places of worship and schools.

Finally, there should be emergency relief to those in financial predicaments of homelessness, hunger, and safety.

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