



# The Impact of Affordable and Accessible Broadband on SSDI and SSI Participation

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This study investigates how affordable home broadband internet affects the ability of low-income individuals with disabilities to secure essential government benefits such as Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). With the growing prevalence of online platforms for accessing essential services, the benefits of a reliable home broadband connection have rapidly grown, particularly for those with disabilities and with physical constraints. While the importance of internet access has been studied in areas like employment and health care, its impact on access to government programs has been underexplored. This gap in research has become even more pertinent in the wake of the COVID-19 pandemic, which pushed many of these programs to expand online access to services.

We examine the causal impacts of Internet Essentials program by Comcast, which provides subsidized broadband at \$10/month to low-income households. Using a causal

difference-in-differences research design, we document that Internet Essentials increased SSDI participation among low-income individuals with disabilities by 1.7 percentage points (roughly 6%). This effect was even more pronounced in regions with limited physical access to local SSA offices, highlighting how affordable broadband can help mitigate geographic inequalities in accessing SSA services. No similar effect on SSDI participation was observed in locations served by other national Internet Service Providers (ISPs), confirming the unique influence of Internet Essentials.

Internet Essentials' effect on SSI was slightly more nuanced. The availability of Internet Essentials did not significantly affect participation until 2017, when SSI began permitting a subset of individuals (never-married citizens who were first-time applicants) to apply online. In areas where Internet Essentials was available, there was a marked 3.2 percentage point (or approximately 9%) increase in

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SSI claims after 2017 among this set of individuals with disabilities, particularly in areas with limited access to SSA offices. The effect was absent for individuals with disabilities who had ever been married — and thus ineligible to apply online. These findings suggest that the positive effects from Internet Essentials were likely driven by increased access to the online application, and not broader benefits of having a home internet connection (e.g., greater access to information and resources).

These findings have several critical policy implications. They suggest that broadband affordability can be critical for increasing access to essential government benefits.

The impact of broadband availability is also likely context-sensitive and may vary depending on the accessibility of physical SSA offices in different locales. Finally, in light of recent staffing challenges faced by the SSA and the broader digitization of public services, expanding and streamlining online application processes could meaningfully increase program participation — particularly for SSI where only a limited subset of individuals is currently permitted to apply online. This could be pursued in tandem with efforts to expand equitable broadband access across the nation. Such dual initiatives could improve the likelihood that essential government services reach those who need them the most, regardless of where they live. ❖

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