Mathematica®
Progress Together

Center for Studying Disability Policy

Effects of suspending in-person services at SSA field offices on disability applications and allowances
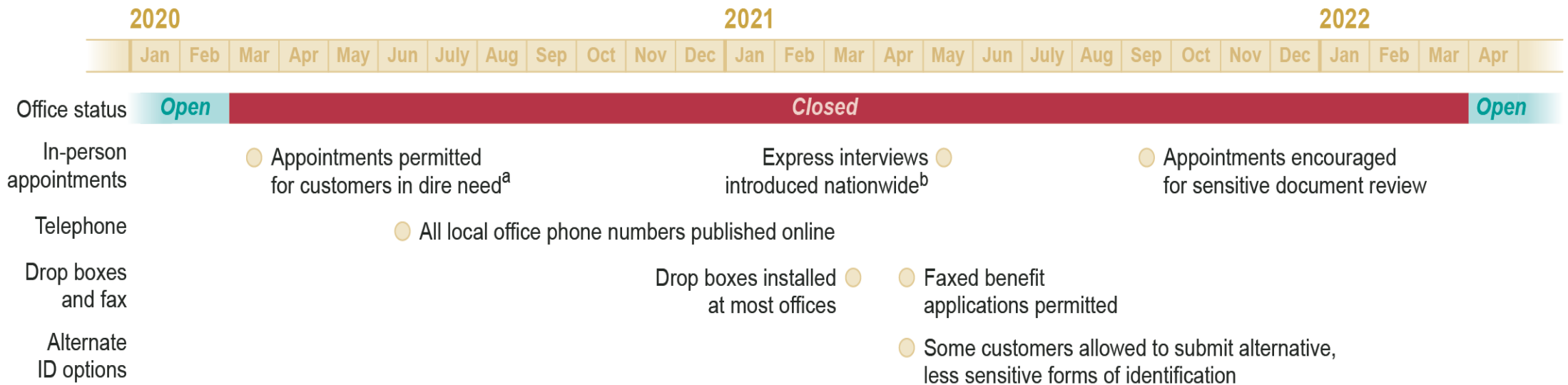
Monica Farid, Mathematica
Michael Anderson, Mathematica
Gina Freeman, Mathematica
Chris Earles, Social Security Administration

Research question

/ **SSA provides in-person services to applicants who prefer or need them**
/ **To protect the health of the community, in March 2020 SSA closed its offices to the public and expanded remote service delivery options**

	2020												2021												2022			
	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr

Office status	*Open*	*Closed*	*Open*

In-person appointments ○ Appointments permitted for customers in dire need[a]   Express interviews introduced nationwide[b] ○   ○ Appointments encouraged for sensitive document review

Telephone ○ All local office phone numbers published online

Drop boxes and fax Drop boxes installed at most offices ○   ○ Faxed benefit applications permitted

Alternate ID options ○ Some customers allowed to submit alternative, less sensitive forms of identification

Source: GAO review of SSA documentation and agency responses. | GAO-23-104650

/ **RQ: What was the effect of the suspension on disability applications?**

Our approach: descriptive analyses

/ **Investigate how applicant characteristics vary by mode of application**

- Define modes of application: i) in-person, ii) online and iii) phone
- Key characteristics include education, age, disabling condition (physical versus mental) and work history

/ **Examine how initial allowance rates vary by application mode**

- Controlling for applicant and local area characteristics

Our approach: causal inference

/ **Difference-in-differences to estimate the effect of the suspension of in-person services on access**

- Comparison of counties that have a field office to a matched set of counties that don't have a field office pre and post March 2020

- Outcomes: Volume of applications, initial allowances, demographic composition of applicants

- Also control for county level COVID cases and deaths per capita over time

Data

/ **Application data from the Structured Data Repository (SDR)**

- The SDR is a relational database used to collect disability data during the processing and development of disability claims
- Includes information on application mode and applicants' education, age, disabling condition, and determination outcomes

/ **SSA's Electronic Claims Analysis Tool (eCAT)**

- Includes information about a range of applicant characteristics including applicant work history

Data

/ **Field office addresses from SSA.gov**

- Contains the locations of all current SSA field offices

/ **American Community Survey (ACS)**

- We obtain information on the population, urbanicity and demographic composition of counties and their economic conditions pre-pandemic
- We use the 2015-2019 5-year ACS

/ **New York Times COVID-19 repository**

- Contains county-level information on COVID-19 cases and deaths

Applicant characteristics by mode
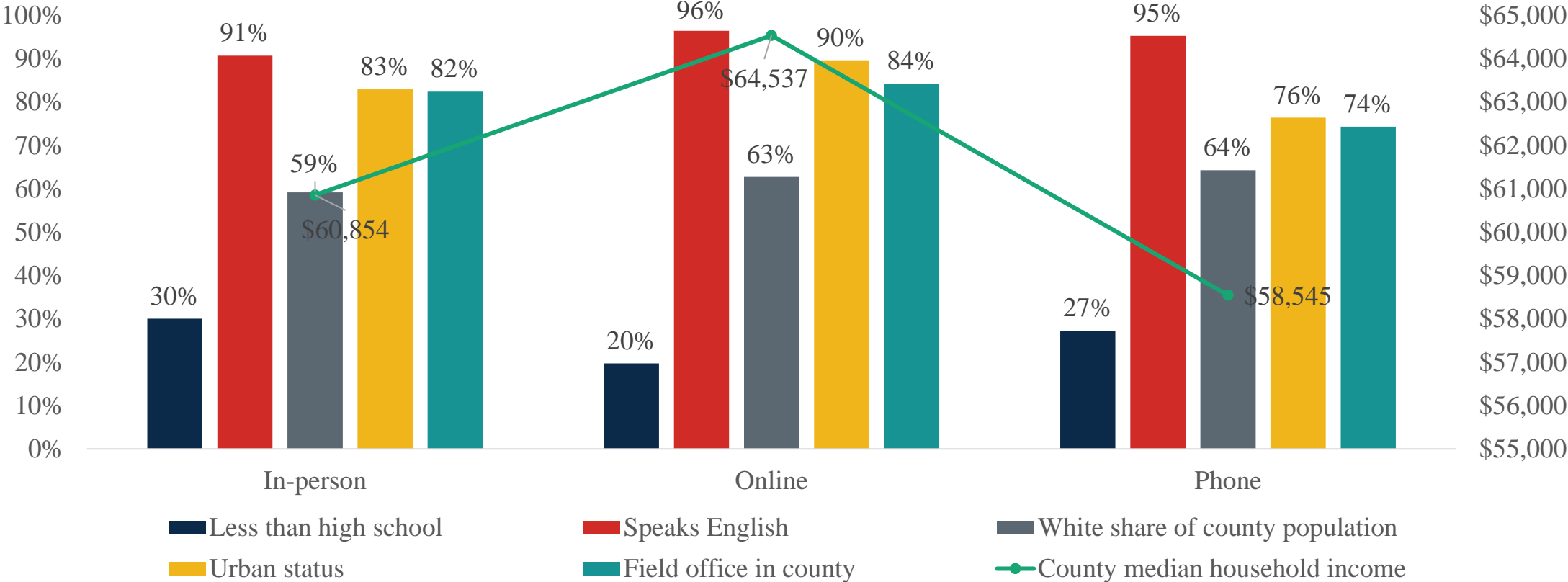
Predictors of initial allowance

/ **Online applications were 3 and 4 percentage points less likely to result in an initial allowance relative to phone and in-person applications, respectively**

- After controlling for applicant and local area characteristics

/ **Older ages, lower education levels, speaking English and having a mental (rather than physical) disabling condition are all associated with a higher likelihood of allowance**

Matching counties with and without a field office

/ **Prior to matching, counties with a field office differed from those without a field office in important ways**

- They were more populated and more urban. Their populations were younger, less white, more educated, had a higher median household income and experienced fewer COVID cases and deaths in 2020 and 2021

- Post matching the differences between the two groups were not statistically significant or were significant but not meaningfully large

In-person service suspensions causally reduced applications

Applications per 10,000 county residents
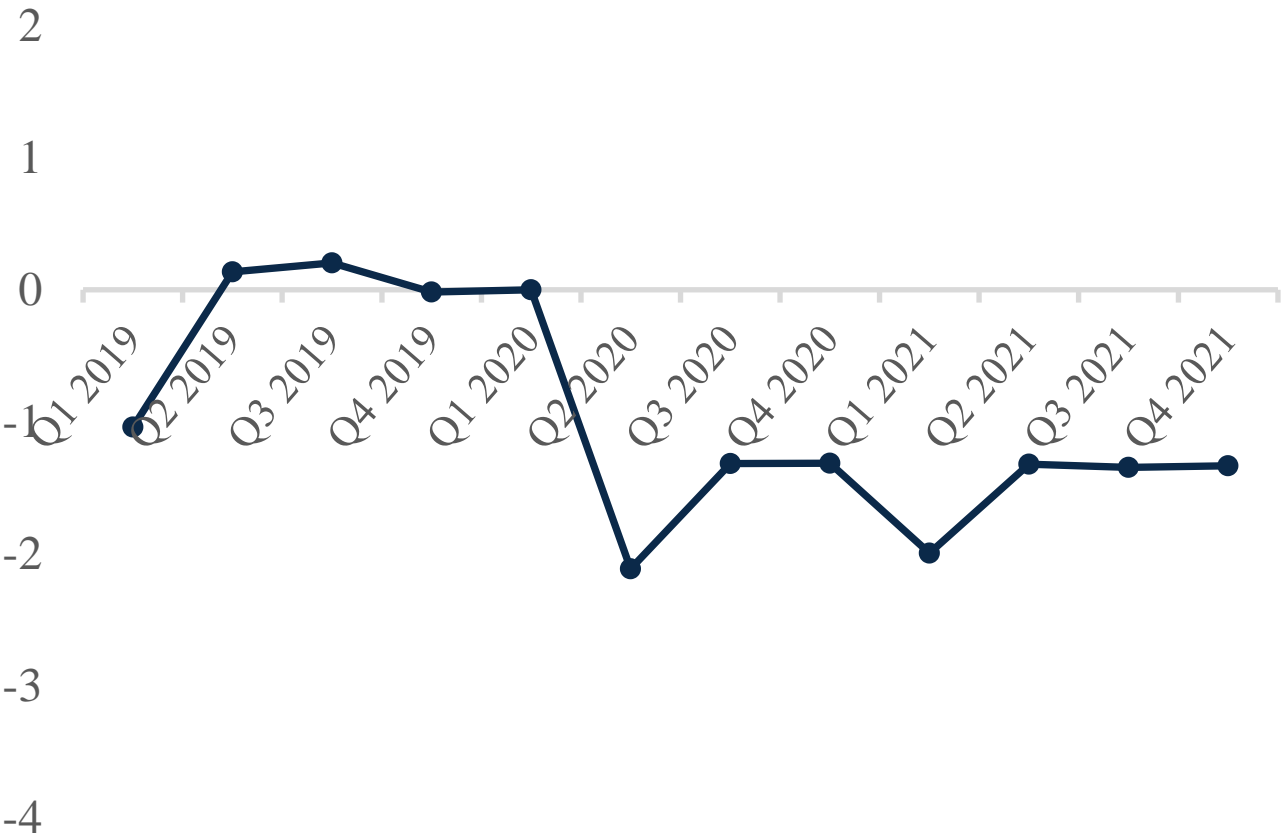
/ **8.6% relative decline in Q2 2020**

/ **~5.5% relative decline Q3 2020 onward**

Policy Implications

/ **Different kinds of applicants use different modes of applications**

- Access and equity implications for policies that aim to expand or reduce the use and take-up of certain application modes

- Policies that aim to raise awareness and use of online services could help some types of eligible individuals more than others

Policy Implications

/ **Mode of application could be related to application quality.**

- Assistance from SSA employee could help ensure that questions are answered as completely as possible

- Further work needed to better understand how mode affects the completeness and quality of applications

- Could ultimately inform potential application supports (such as access to an online chat) for maximizing application quality

- Caveat: differences in rates of initial allowance may also partially be driven by differences in applicant characteristics we could not control for

Questions?

Using Online Tools to Improve SSA Service Delivery

Jean-Pierre Aubry
Center for Retirement Research at Boston College

25th Annual Meeting of the Retirement and Disability Research Consortium
Virtual Event
August 3-4, 2023

Disclaimer

Today's presentation

- SSA Service Delivery and Online Tools

- Survey Instrument

- Respondents' Claiming Process

- Retirees' Satisfaction with the Claiming Process

Online tools are a great way to improve SSA's service delivery.

- Streamline the claiming process for retirees.

- Reduce administrative burden on SSA field offices.

- Maintain services during emergencies, such as the COVID pandemic.

But, the share of retirees claiming OASI online has grown minimally since 2012.
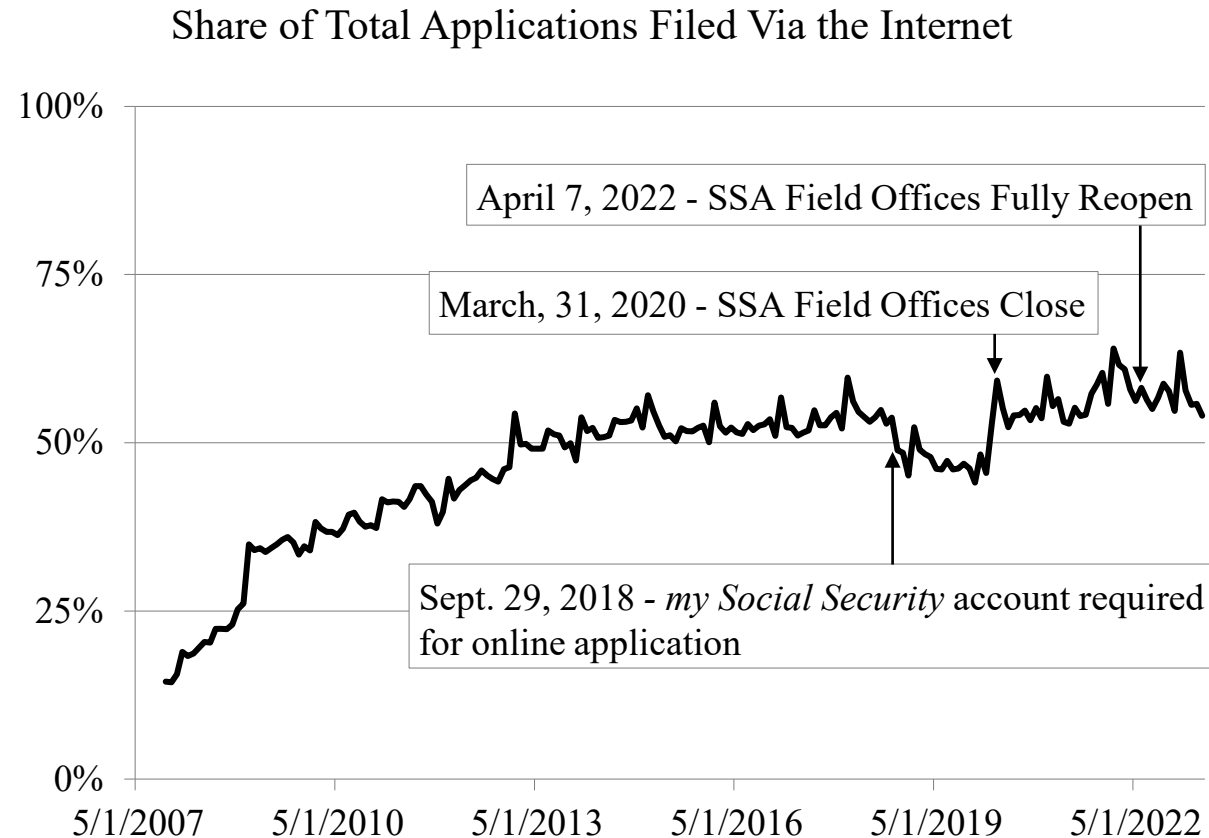
Share of Total Applications Filed Via the Internet

To investigate, we asked about use of SSA's online tools *throughout the claiming process*.

1. Whether they communicate with SSA online, by phone, or in-person *before* claiming.

2. Whether they claim online, by phone, or in-person.

3. Whether they communicate with SSA online, by phone, or in-person *after* claiming.

4. How they rank their claiming experience on a scale of 1 to 10 – with 10 being the most satisfied.

The survey also asks for valuable details about the claiming process.

For those who submitted their application online:
- Did they do so from home, a field office, or a public location (e.g., library)?

For those who failed (or never tried) to submit their application online:
- What were the specific reasons that they didn't claim online?

For those who contacted SSA before/after submitting their application:
- What were the specific reasons for contacting SSA?

For those who ranked their satisfaction with the claiming experience:
- Do they have any suggestions for improving the claiming experience?

The first major takeaway is that only 37 percent of retirees claim *totally* online.

Share of Retirees that Apply Online and that Claim Completely Online
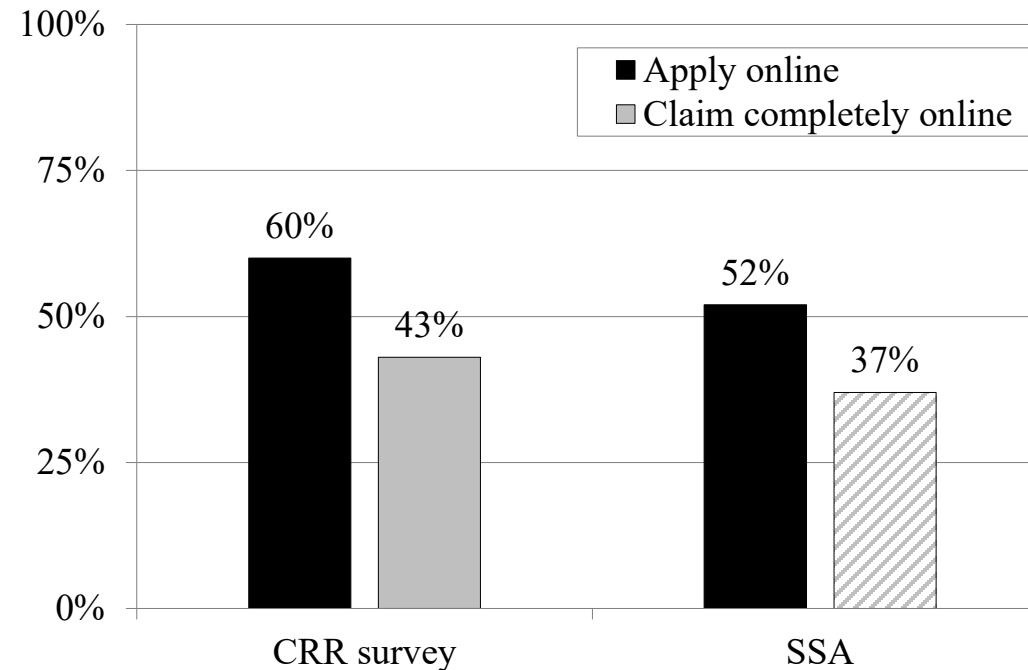
Another major takeaway is that non-White retirees are less likely to claim totally online.

Share of Respondents Claiming Completely Online, By Race
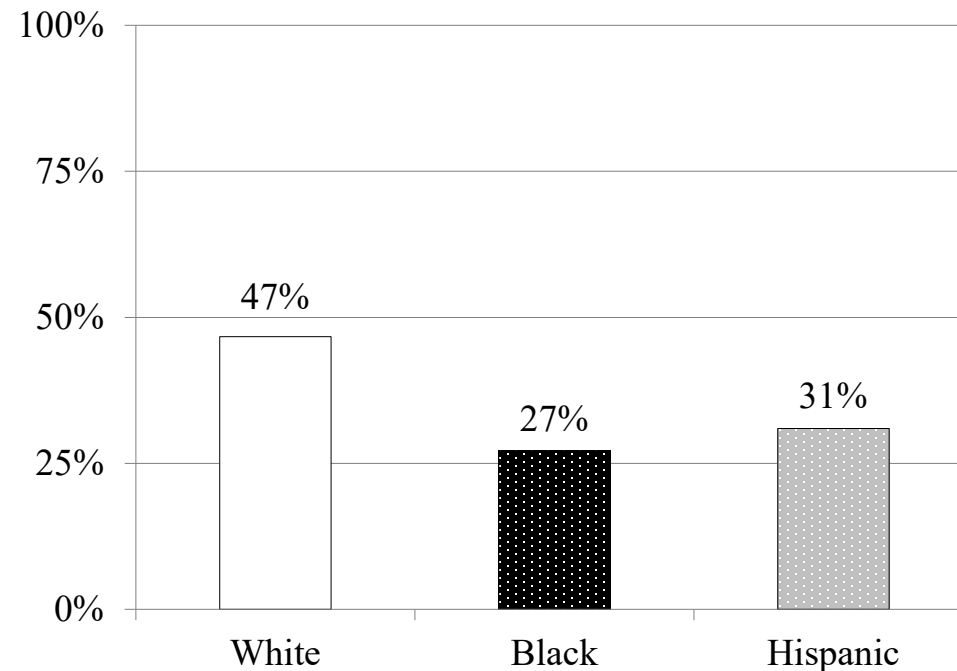
Note: Dotted bars for Black and Hispanic respondents indicate a statistically significant difference from Whites.
Source: CRR calculations based on NORC survey data.

Reasons for contacting SSA can be divided into broad categories.

*Reasons that are more amenable to policy solutions*
1. obstacles to using SSA's online services – such as data errors or a general lack of awareness of the tools
2. basic inquiries about benefits – most of which could probably be handled online

Reasons that are less amenable to policy solutions
1. more complex inquiries regarding issues like spousal benefits or the tax implications of receiving Social Security income.
2. distrust of online tools and a preference for in-person interactions

CENTER *for*
RETIREMENT
RESEARCH
at BOSTON COLLEGE

Hispanics are more likely to contact SSA for basic benefit information or data errors.

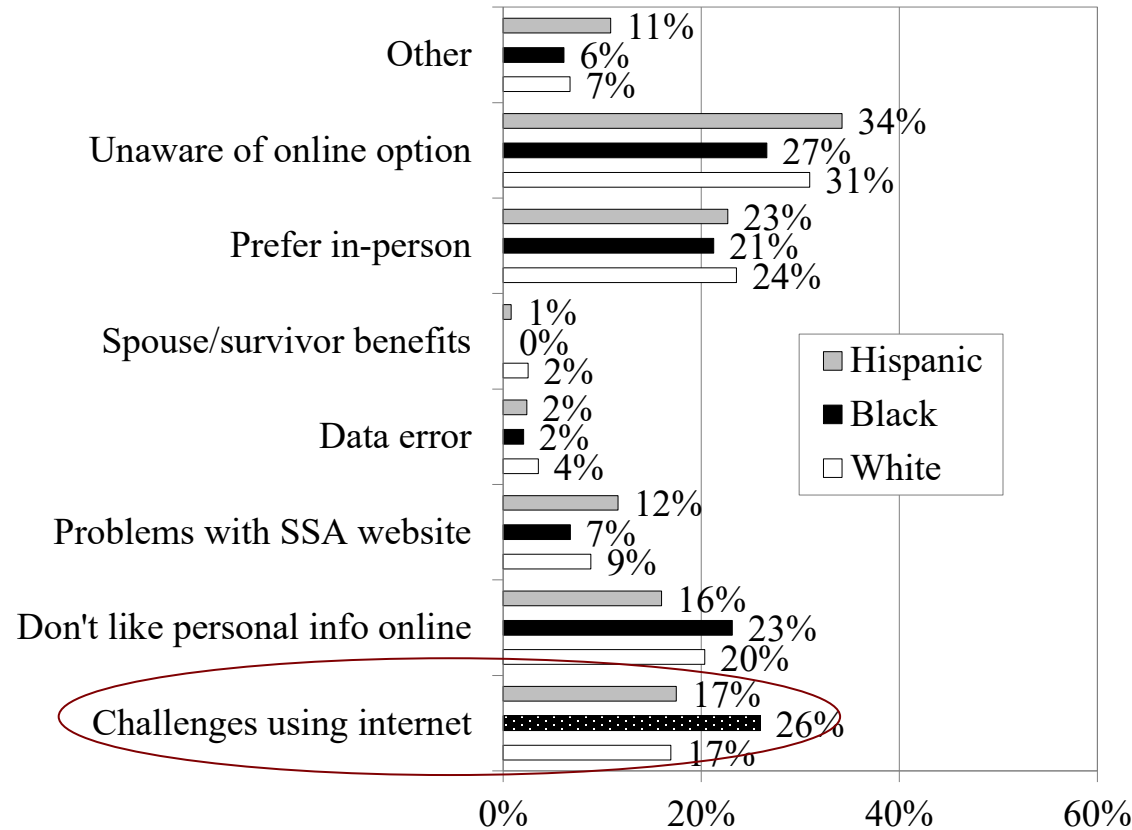Distribution of Respondents Contacting SSA Before Claiming, by Reason for Contact
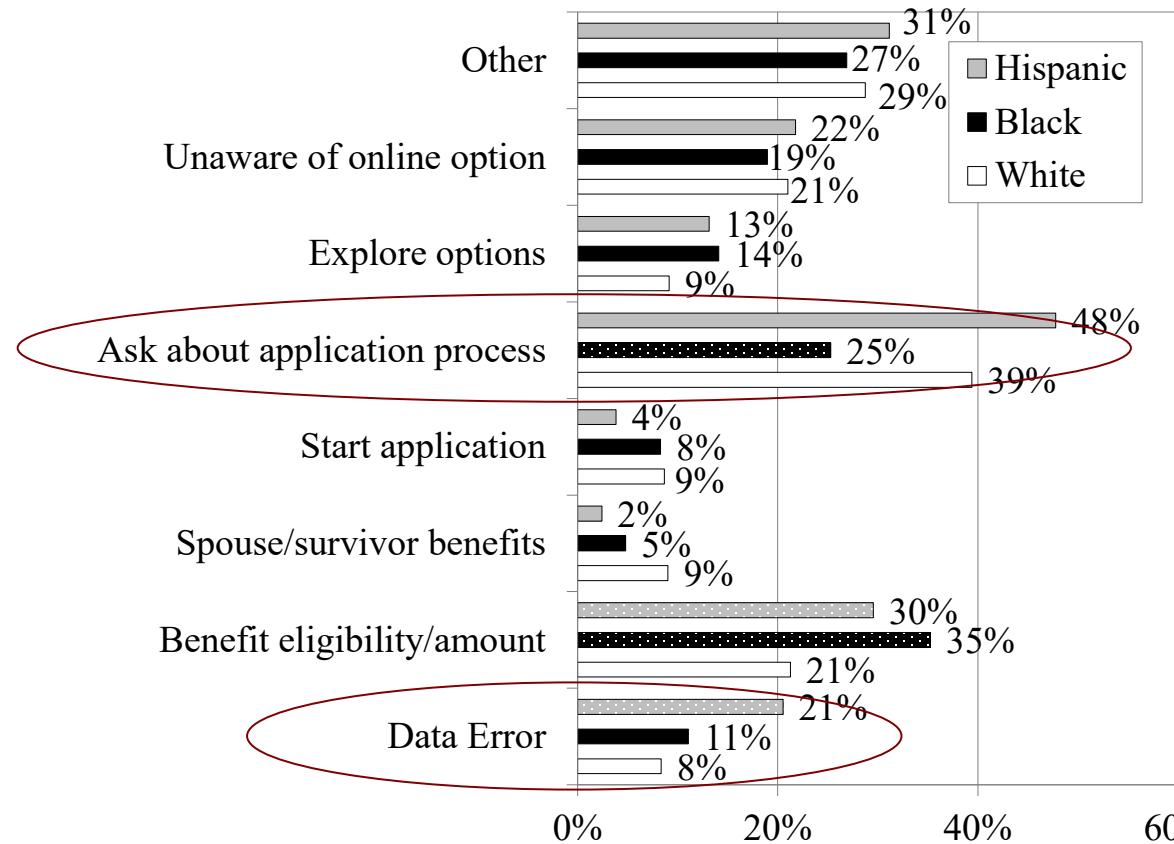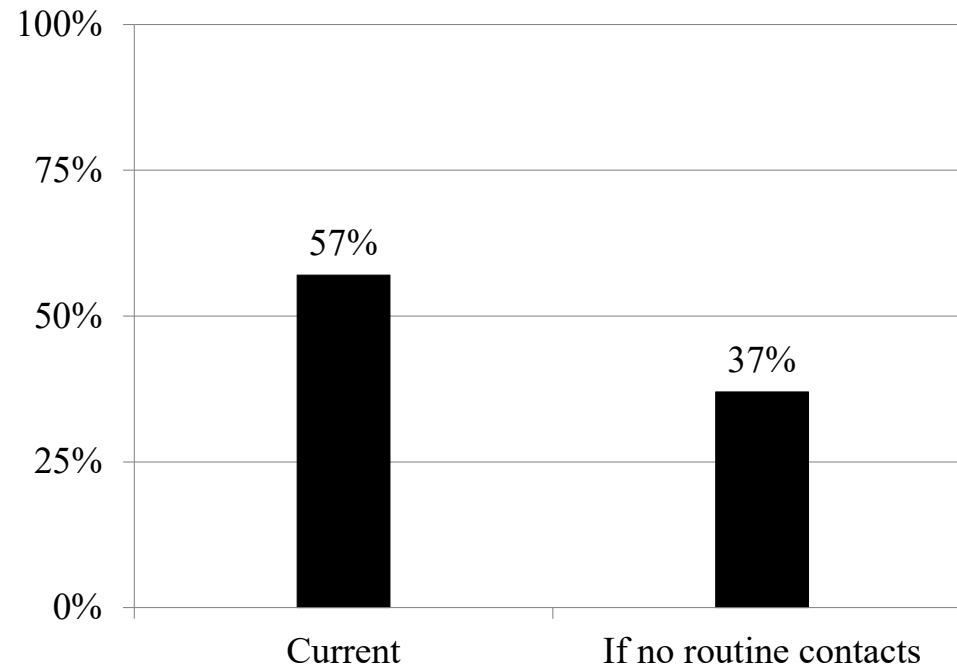

Note: Dotted bars for Black and Hispanic respondents indicate a statistically significant difference from Whites.
Source: CRR calculations based on NORC survey data.

Black individuals are more likely to apply in-person due to discomfort with the internet.

Distribution of Respondents Applying In-Person, by Reason

Note: Dotted bars for Black and Hispanic respondents indicate a statistically significant difference from Whites.
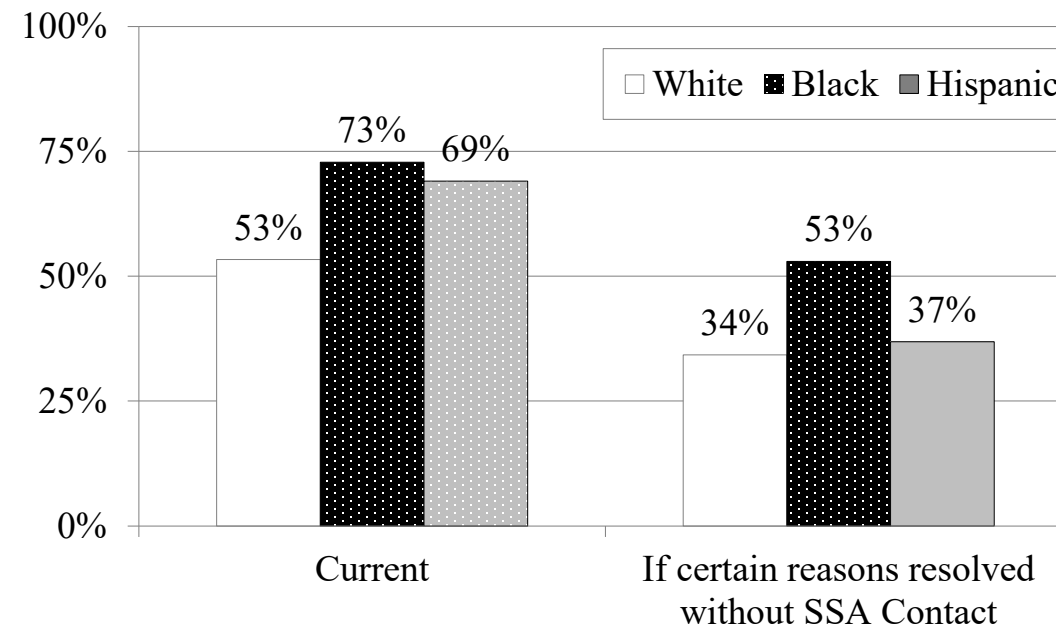*Source:* CRR calculations based on NORC survey data.

So, policy solutions could reduce the need for routine SSA contact …

Share of Respondents Contacting SSA In-Person or by Phone

… and reduce racial differences – especially between White and Hispanic individuals.

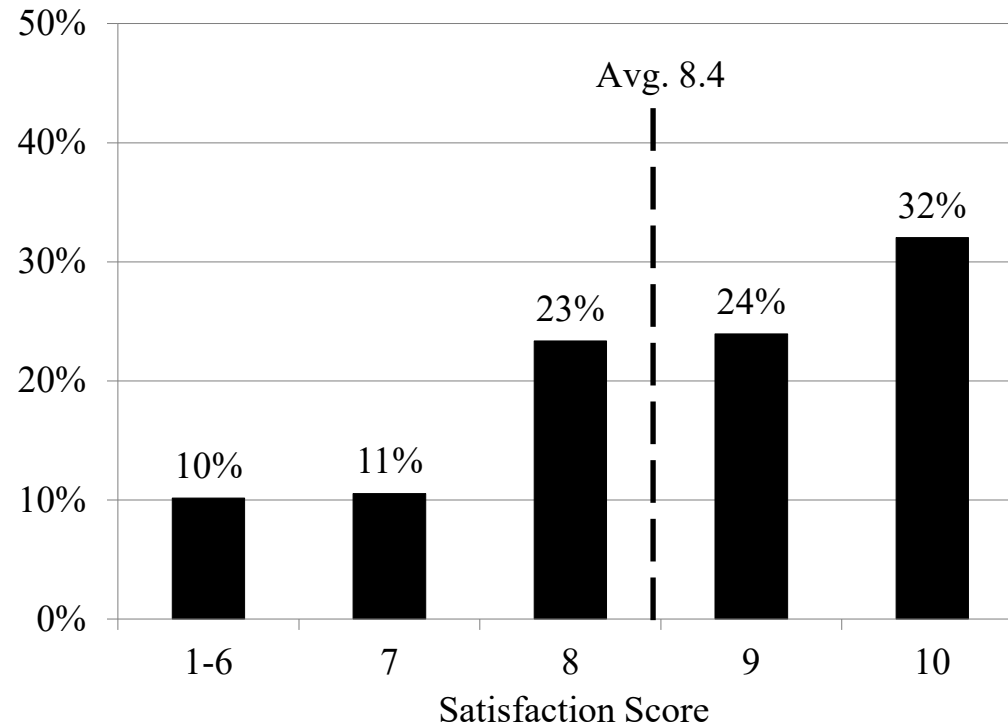Share of Respondents Contacting SSA In-Person or by Phone

Note: Dotted bars for Black and Hispanic respondents indicate a statistically significant difference from Whites.
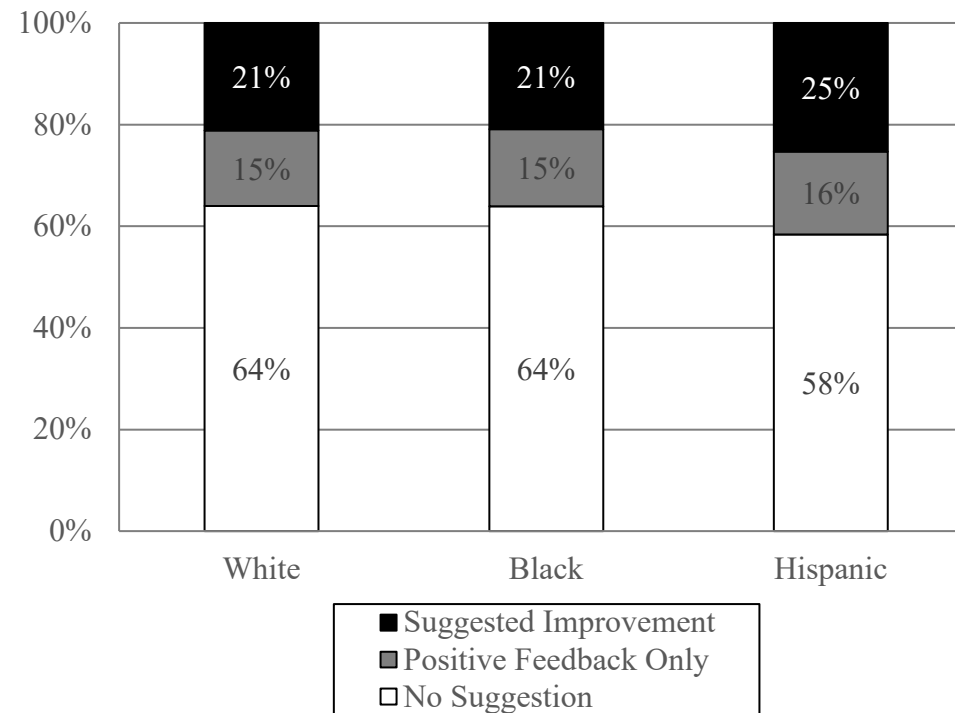*Source:* CRR calculations based on NORC survey data.

In general, satisfaction with the claiming process is high.

Distribution of Respondents, by Satisfaction Score

Avg. 8.4

10%   11%   23%   24%   32%

1-6   7   8   9   10

Satisfaction Score

Just over 20 percent of retirees thought SSA needed to improve SSA services.

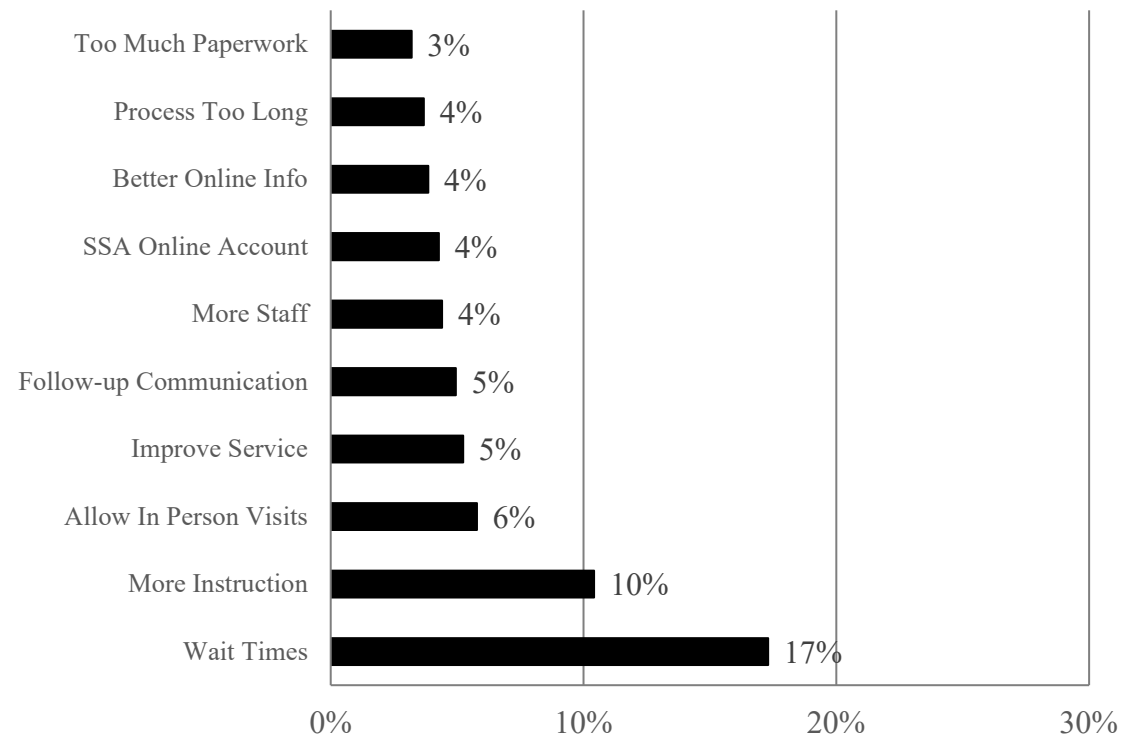Share of Retirees Commenting on Ways to Improve SSA Services, By Race

Note: Dotted bars for Black and Hispanic respondents indicate a statistically significant difference from Whites.
Source: CRR calculations based on NORC survey data.

Among those who suggested improvements, reducing wait times was most common.

Share of Retirees Providing Suggestions on SSA Improvements, By Suggestion

CENTER *for*
RETIREMENT
RESEARCH
at BOSTON COLLEGE

Thank you

https://crr.bc.edu   @RetirementRsrch

CENTER for
RETIREMENT
RESEARCH
at BOSTON COLLEGE