



# Mixed-methods Study on Work-disabled Adults Who Do Not Apply for Social Security Disability Benefits

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Take-up gaps in safety net programs have long been a subject of research in the United States, with incomplete take-up documented in welfare programs such as SNAP, WIC, and TANF, housing and unemployment benefits, and the Earned Income Tax Credit. This is an important policy issue, as nontake up compromises the equity objectives and efficacy of programs.

A take-up gap is present with the Social Security Disability program: More than 20 million adults (10% of the working age population) report a work disability, but only around 11 million currently receive disability benefits through the Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) programs. While research has investigated the factors associated with the probability and timing of a disability claim, there is still a limited understanding of how potentially eligible individuals make application decisions.

This mixed-methods study examined: (1) the characteristics of nonapplicants among those with self-reported work disabilities, and (2) decision-making around benefits applications among adults with self-reported work

disability who have never applied for disability benefits.

For the quantitative analyses, we examined data from respondents in a nationally-representative internet panel, the Understanding America Study (UAS). To create a pool of respondents potentially eligible for Social Security disability benefits (either SSDI or SSI), we applied the following selection criteria: respondents must have reported (1) one or more chronic health conditions; (2) work limitations because of health condition(s); (3) current income below ~\$1,400 a month; and (4) younger than 65. Respondents who fit these criteria ( $n = 503$ ) were then categorized into one of two groups: those who had never applied for SSDI/SSI benefits ( $n = 130$ , 26%) and those who had applied/were applying for SSDI/SSI benefits ( $n = 373$ , 74%). While it is not possible within the scope of this study to confirm definite eligibility of respondents or to identify individuals who would be awarded disability benefits, our selection criteria allowed us to create a sample of respondents potentially eligible for SSDI/SSI based on their characteristics, which enables us to conduct exploratory analyses of the characteristics and behaviors of work-disabled adults who do not apply for disability benefits.

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For the qualitative component, we conducted 51 in-depth interviews with individuals recruited from the UAS sample of work-disabled adults who have not applied for disability benefits. The interviews targeted two core areas that might contribute to respondents' decisions not to apply for benefits: (1) person-level contributors (e.g., ideas about being a benefits recipient, self-esteem and self-efficacy, perceptions about the magnitude of benefits, limited knowledge or resources to undertake the claiming process, etc.), and (2) system-level contributors (e.g., complex claiming requirements, stigma attached to being a disability recipient, lack of resources such as SSA offices, etc.).

The results of our quantitative analyses show that younger age, higher educational attainment, being married, and higher income are associated with lower likelihood of applying for Social Security disability benefits. These social and economic resources may act as buffers to feeling the need to apply for disability benefits.

We further found that greater cognitive resources, specifically quantitative and verbal reasoning skills, were associated with a greater likelihood to not apply for disability benefits. People with greater cognitive abilities are likely to have access to more employment opportunities and might be less pressed to rely on government assistance. With the availability of sufficient resources, people may be less inclined to engage in the process of seeking disability benefits.

Finally, we found that stigma surrounding disability benefits likely emerges from exposure to the system and experiences with the application and disability claiming process. This result is in line with prior research

documenting the experience of stigma by those who have engaged with the process of obtaining disability benefits.

The themes that emerge from the qualitative inquiry broadly align with those of other research that has examined the information, transaction, and social costs of applying for benefits. Nevertheless, the qualitative data afford a more in-depth understanding of what may be the primary factors affecting application decisions, and how those interact.

Notably, high transaction costs involved in disability applications coupled with the widespread perception of low approval rates may be a critical deterrent for eligible individuals. While critical, these were by no means the main or only reasons cited by participants for not applying for disability benefits. Uncertain and lengthy medical processes after onset of disability were also frequently reported as a central deterrent to applications. The often-complex dynamics of obtaining a diagnosis, appropriate treatment, and the required documentation for a disability claim contributed to the direct costs of application, as well as to uncertainty about eligibility and the likelihood of award.

External or societal stigma about receiving disability benefits does not appear to be a factor in application behavior among our qualitative sample, although a change in self-concept involving an adjustment to benefit-receiving, work-disabled status was cited as a deterrent to claiming.

This study contributes to the literature by providing new insights into the characteristics and decision-making of work-disabled adults who do not apply for Social Security disability benefits. These insights could inform targeted interventions that aim to reduce barriers to take-up of benefits among potentially eligible adults. ❖

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