Racial and Ethnic Differences in the Consumption of Disability Insurance Beneficiaries

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In this project, I would revisit and extend a previous project on understanding the consumption patterns of disability beneficiaries using the Consumer Expenditure Survey (NB14-03). In that project, we compiled Consumer Expenditure Survey data in order to examine the consumption patterns of households with disability beneficiaries. Importantly, we developed an understanding of the measurement issues around accurately measuring income from Social Security Disability Insurance (SSDI) in the Consumer Expenditure Survey. In this project, I propose to measure the economic security of households with Social Security Disability Insurance and how it varies by race and ethnicity. In particular, I want to understand if there are racial differences in how dependent household are on income from SSDI, and whether this affects the level and type of consumption. This would be a start of a series of projects looking at the relationship between economic security and racial characteristics, the trends over time, and how different policies or related characteristics may affect this relationship. (For example, I could examine whether the "family maximum" rules that effectively provide similar support to SSDI beneficiaries with one or multiple dependents lead to racial/ethnic differences in the economic security provided by SSDI compared to the family maximum rules for Retirement and Survivors Insurance, which provide higher payments to beneficiaries with multiple dependents.)

This addresses Focal Area #6: Economic Security of SSA Beneficiaries.