Male Disability Insurance Receipt and the Rise of Female Work

Maxwell Kellogg, NBER

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Efforts by economists to explain the rise in disability insurance (DI) rolls over the second half of the 20th century have largely focused on institutional and individual-level drivers. As a result, the literature has neglected one compelling explanation: the contemporaneous secular rise in female work may have driven an increase in DI enrollment for men, through coordination of labor supply and DI applications within households. An exogenous increase in female work may affect the DI enrollment of their male household members through not only conventional income effects, but also substitution effects that arise due to the work limitations associated with DI receipt. Furthermore, it may undermine the effectiveness of the DI program's long waiting period as a screening device, since financial support from working partners can alleviate liquidity constraints that prospective male applicants otherwise face at that time. Nevertheless to my knowledge, little work has documented these potential links, either descriptively or causally.

Thus, I propose to study the potential links between female work and male DI enrollment in a two-step analysis using SIPP survey data linked to SSA administrative records (to which I already have access). First, I will descriptively compare DI applications, appeals, reapplications, and ultimate benefit receipt between married male workers with regularly-working versus not-regularly-working female spouses. Second, I will estimate causal effects using shifters of fertility for married partners (e.g., twin births or sex composition of the first two children), drawing parallels between variation from these shifters and the generational transition from fertility to female employment. These results will provide a clearer understanding of why DI rolls have changed over time, who modern beneficiaries look like, and how DI enrollment might change further in the future.

Focal Areas

Informing trust fund projections (#7) is most immediately relevant; this project will inform how changes in work opportunities in one group can spill over into DI enrollment for another through household dynamics. Additionally, it relates to **Disparities** (#1) in decisions to apply for DI as a function of household characteristics. More indirectly, it relates to the **Economic Security of SSA Beneficiaries** (#4) by suggesting links between changes in household characteristics, selection into DI applications, and the implicit burden of the waiting periods for SSDI beneficiaries.