Title: Structural Barriers to Receipt of Income Support and Health Insurance among Disabled Adults by Race and Ethnicity (part 2)

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Focal Area #1: Disparities by Race, Ethnicity, and Sex

Focal Area #2: Addressing Barriers to Disability Program and SSI Participation

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Abstract

In a currently funded RDRC project (NB22-09), we have embarked on the first part of a two part study to address gaps regarding the evidence about racial and ethnic differences in SSDI applications and enrollment. Knowing more about race and ethnicity of applicants and enrollees is important for many reasons, not least of which is that both applications and enrollment have contracted in recent years, and such changes may adversely affect workers differently by race and ethnicity. In the first part of this work, presented in the August 2022 RDRC conference, we used public data sources on SSDI applications to show that, since the

early 2000s, SSDI allowance rates are falling due to more technical denials, fewer favorable initial determinations, and fewer favorable determinations at hearing levels. Such changes led to more standardization of SSDI determination across states, but less is known about differences in access to SSDI by race. Work limitations and application rates for SSDI remain stable over time comparing Black, Hispanic, and White adults, but population rates of Medicare eligibility based on SSDI eligibility have fallen more for Black and Hispanic adults since 2013. In the proposed research (part two of a two part project), we will characterize how declining disability awards affect award recipients by race and ethnicity. In part one, we are beginning to analyze two decades of Medicare enrollment data – a universe of SSDI recipients receiving Medicare due to disability – to understand changes in the composition of SSDI recipients by race and ethnicity, and according to health conditions in each group. We are also working to understand how commonly used algorithms used to assign missing race in administrative data at SSA perform in the population of disabled Medicare beneficiaries under age 65. In this second part of the project, we propose to use information on the location of office closings and on geographic differences in the declines in award allowances at each step, linked to data on Medicare beneficiaries eligible due to SSDI, to understand how changes in the allowance rates in the SSDI program may have a differential effect by race and ethnicity. We will also work to understand whether particular characteristics of beneficiaries (English as a second language, rural residence, particular types of chronic conditions) and geographic characteristics (e.g. distance from an open SSA office, broadband access, difference in stringency of SSDI allowance) contribute to racial and ethnic differences in access to SSDI. We will write manuscripts with our

findings and also produce data sets for SSA and other researchers with information about SSDI recipients by race and ethnicity.