

RDRC Focal Area List for FY2022

The topic areas below address retirement and disability policy issues, including program design (public policy) and implementation (programmatic policy). While the issues are largely framed in the context of SSA’s programs, we are also interested in the lessons that can be learned from other programs serving similar populations, such as Veterans’ benefits, return-to-work initiatives, Medicare, Medicaid, private disability or long term care insurance, and foreign programs. Two topics of particular interest this year that relate to all of these focal areas include: (1) disparities by race and ethnicity, and the structural barriers that may contribute to these disparities; and (2) the COVID-19 pandemic and how it impacts our programs and the populations we serve.

We encourage rigorous qualitative and quantitative research employing a variety of approaches (e.g., descriptive and causal studies, simulations, etc.) and innovative methods, and drawing from new data sources (e.g., the public-use version of the Occupation Requirements Survey [ORS] data, data collected for demonstration projects, data from the Census Bureau’s Household Pulse survey, etc.).

Note: While we strongly encourage the centers to submit proposals that directly address these focal areas, we welcome proposals on topics that may fall outside these areas. Such proposals should make a strong case for why they are significant areas of research.

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Focal Area #1: Trends in Disability

SSA has a strong interest in understanding trends in population health, functional ability, and disability, as such changes may have an impact on the fiscal status of the OASDI and SSI programs (for example, by increasing the number of applications and awards, and/or increasing the duration on the program for those who receive an award), the demands on SSA front-line staff who process applications, and the outcomes (health, employment, financial, etc.) of applicants who are denied or awarded benefits. Specific topics of interest include the following:

- ❖ *Impact of the COVID-19 pandemic:*
 - What impact has the COVID-19 pandemic (and associated economic recession) had on SSDI/SSI applications and awards, and how does this compare to previous economic downturns? Has this impact been mitigated by interactions with other programs (e.g., enhanced unemployment benefits and the expansion of UI benefit eligibility to nontraditional workers, or incentives around healthcare access such as COBRA, ACA expansions, Medicaid, and Medicare)? Does this impact vary by age, race/ethnicity, location or region (e.g. urban vs. rural), and/or other factors?
 - What impact have changing work environments—including the transition to telework for many workers—had on SSDI/SSI claiming? Are injury rates for certain jobs going down, or have changes to work environments only benefited those workers who are already in “safe” jobs? More generally, what is the impact of the pandemic on individuals working with disabilities?
 - What are the (likely) long-term impacts on workers who experience severe illness due to COVID-19? To what extent may this lead to permanent disabilities that affect ability to work and/or impact labor market outcomes?
- ❖ *Outcomes for denied SSDI and SSI applicants:* What happens to applicants who are denied SSDI and/or SSI benefits? For example, what percentage of these individuals successfully re-enter the workforce, and does this vary by state, education, age, work experience, or other factors? Are there other federal or state benefit programs that these individuals turn to? What percentage end up receiving benefits and what is the average number of application attempts and number of years before receiving benefits? Are there common reasons for denial that are correlated with specific barriers to application or that trigger Failure to Cooperate¹?
- ❖ *Characteristics of those reapplying for disability benefits:* Up to one-third of annual applicants for disability benefits are among individuals who had previously applied. What are the characteristics of applicants who re-apply compared with those approved or denied at first application? What percentage of those who are denied benefits return to work? To what extent does the health of those who are initially denied, but subsequently approved on appeal, deteriorate while waiting for the decision? Are there steps to slow any deterioration? Is the decision to apply for disability benefits related to the status of an individual’s health insurance coverage?

¹ Failure to Cooperate is when a claimant does not comply with an initial, written request for evidence or action, or an initial, written notice of a consultative examination (CE) appointment. See [POMS DI 23007.001 Failure to Cooperate and Insufficient Evidence Definitions](#).

- ❖ *Individuals who may be eligible for SSDI but have not applied:* How many adults may be medically eligible for disability insurance but have never applied (for example, their condition meets the listings, but they are still working)?
- ❖ *Recent drop in disability applications and incidence rates:* Age-specific and age-adjusted disability application and incidence rates have been dropping for about a decade, but dropped to historic lows in 2018-2019. We are generally informed about the factors that contributed to these declines, but would be interested in research exploring why they've reached such historic lows.
- ❖ *Programmatic Interactions:* How do private and federal programs for people with disabilities—such as those under the administration and supervision of the Department of Veterans Affairs, the Department of Labor, the Department of Education, and the Department of Health and Human Services—intersect and interact with each other and with other programs that provide services and benefits to people with disabilities? For example: How do incidence and prevalence trends in private disability insurance and Social Security programs compare, and could prior private incidence rates reliably predict DI application rates? How does the veteran population applying for SSDI benefits compare with non-veterans in terms of age, past work experience, education, time on the rolls, etc., and what can we learn from this?

Focal Area #2: Work in the Modern Economy

SSA continues to be interested in studies that examine the physical and mental requirements of work in the modern economy and how these requirements have changed over time. A potential data source for these studies is the public-use version of the Occupational Requirements Survey (ORS); a study conducted by the Bureau of Labor Statistics (BLS) to provide occupational requirements data for SSA's disability programs.

Specific topics of interest include:

- ❖ *Reasonable accommodations:* What types of disabilities are employers most willing to offer accommodations for in the workplace?
- ❖ *Vision impairments:* How do other insurance programs determine whether individuals with vision impairments can work? What can other insurance programs or foreign disability programs tell us about visual thresholds that prevent the ability to work? Does the current level of Substantial Gainful Activity (SGA) still capture the concept of ability to work and is it correct?
- ❖ *Role of social and interpersonal factors:* What is known about the significance of social and interpersonal factors (e.g., social isolation or connection, presence of supportive family or friends, mentors or role models, residence in social capital-rich or capital-poor communities) in the employment of persons with disabilities?
- ❖ *Sedentary work:* Is work in general becoming more sedentary? What sectors are exhibiting the greatest sustained changes to employment, particularly in the post-COVID period?
- ❖ *Impact of COVID-19:* What occupations were most affected by COVID-19 and how will they likely be impacted over the long term? Will the nature of work be the same in the post-COVID

environment, and how might productivity change due to the increased ability to work from home?

- ❖ *Relevance of “past relevant work”*: Part of SSA’s sequential disability determination process involves an assessment of whether an applicant is able to continue their past work or adjust to other available work. But how relevant is “past relevant work²” given that (1) a past job may no longer exist as an applicant performed it (with or without employer accommodations); and (2) a past job may never have existed in substantial numbers?

Focal Area #3: Disabled Beneficiaries and Return-to-Work

For decades, SSA has encouraged employment among SSDI and SSI beneficiaries to prevent or reduce their dependency on the programs. As we look to improve the Ticket-to-Work program, we seek evidence on successful models for providing employment services and on barriers to employment. Studies could examine this topic from both the demand side and supply side. On the supply side, studies could explore potential structural barriers in the labor market that are preventing individuals from returning to work. For example:

- ❖ To what extent do employers discriminate against people with disabilities? Does discrimination vary by impairment type, age, race/ethnicity, gender, location, etc.? How do different types of discrimination affect people with disabilities?
- ❖ Are there strategies from other federal and state agencies that successfully reduce employment discrimination? Can these be replicated by SSA or is there a way of coordinating efforts?
- ❖ What are the “best practices” of disability-friendly employers?

On the demand side, studies could explore the following questions:

- ❖ How well do SSDI beneficiaries understand SSA’s work incentive rules and the effect of working above the Substantial Gainful Activity (SGA) limits?
- ❖ What practices and models for providing services or removing barriers to employment are effective for different subsets of the population?
- ❖ What lessons can we learn about benefits counseling?
- ❖ What can we learn from the National Beneficiary Survey (NBS) successful worker sample about beneficiaries’ employment experiences? How do these experiences differ by beneficiaries’ characteristics?
- ❖ During and following the COVID-19 pandemic, has the return-to-work response been uniform or are people with certain conditions more likely to remain working than others?

² SSA defines “past relevant work” as work an individual has done within the past 15 years, that was substantial gainful activity, and that lasted long enough for him or her to learn to do it. https://www.ssa.gov/OP_Home/cfr20/404/404-1560.htm

Focal Area #4: Informing Long-Term Projections and Models

Research informing the economic and demographic assumptions underlying Trust Fund projections are of ongoing interest to SSA and the Social Security Trustees. Specific studies could:

- ❖ Explore the interaction between immigration flows and US fertility rates.
- ❖ Examine to what extent the international experience is relevant for assessing all the various actuarial assumptions used in developing projections for the United States.
- ❖ Examine the (likely) impact of the post-COVID environment on long-term mortality trends. Apart from the direct effects of COVID infections on elderly mortality, what are the effects of changes in social protocols/regulations and associated worsening of mental health on mortality rates?
- ❖ Analyze future trends in health spending. Health spending has risen from 3 percent of GDP to 18 percent of GDP; that trend can clearly not continue. What are the implications of the expected slowdown on the amount and quality of health services in the future? What are the implications for private and employer group health insurance premiums growth, and the associated implications on wages as a share of employee compensation, in the future?
- ❖ Examine the effects of “population aging” on the demand for employees and related effects on labor force participation. There has been a dramatic shift in the age distribution of the population from under age 65 to over age 65 due to lower birth rates following the baby boom period. Will this shift lead to greater demand for workers at any given age? Or will GDP become increasingly less dependent on human work?
- ❖ Examine the bases for the slowdown in labor productivity in recent decades. Some have suggested deceleration in educational attainment, slowing technology innovation, an increasing share of non-service work moving offshore, and slower worldwide economic growth and resulting demand. Will these trends in labor productivity persist into the future?

In 2019, the Social Security Advisory Board convened a Technical Panel on Assumptions and Methods (TPAM) to review the assumptions specified by the Board of Trustees of the Old-Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund and the methods used by the Social Security actuaries to project the future financial status of the programs. The 2019 TPAM report indicates a number of areas for additional research to inform projections.

Focal Area #5: Improving Communication and Outreach

Effective communication and outreach about Social Security is critical to enable the public to make informed decisions about their own benefits and to make them aware of benefits to which they may be entitled. Communications from SSA also affect the public’s understanding of Social Security more broadly, including the program’s long-term future and the effects of potential policy changes. We are interested in research that examines—and identifies areas of improvement—the efficacy of agency communications (including the *Social Security Statement*, my Social Security, and other notices³) and outreach efforts. Specific topics of interest include:

³ <https://www.socialsecurity.gov/ssi/text-notices-ussi.htm>

- ❖ *SSI outreach:*
 - Are there ways that SSA can improve SSI outreach efforts, including by better connecting: (a) children and youth receiving SSI with other services; and (b) children and youth not receiving SSI with SSI?
 - What is the potential missed population and are there evidence-supported models of how such outreach could work? Are there untapped partners for SSA to conduct outreach to potential SSI recipients and DI beneficiaries?
- ❖ *Trust Fund Projections:* Would alternative data visualizations of fundamental dimensions of trust fund finances (date of reserve depletion, percentage of scheduled benefits payable, sensitivity to assumptions) help improve understanding/comprehension by policymakers, media, and the public?
- ❖ *Social Security Scams:* How have impersonation scams affected the willingness of SSA's customers to respond to SSA communications and/or do business with SSA online? How does this compare to the effect on other types of governmental and private online financial transactions? Are there ways to increase the willingness of the public to respond to SSA communications and/or do business with SSA online?

Focal Area #6: Economic Security of SSA Beneficiaries

We are interested in learning more about evolving risks to economic security and how future beneficiary cohorts will fare. Research should take a broad view, looking at all sources of economic security as well as the spectrum of resource needs to address financial risks, including long-term care. Research should also examine differences across (and within) various population subgroups (e.g., by comparing economic outcomes of women of color with those of white women).

Particular areas of interest include:

- ❖ *Impact of COVID-19 (and economic shocks more generally):*
 - What impact has the COVID-19 pandemic had, or can we expect it to have, on the economic security of older workers and Social Security beneficiaries? Did it impact retirement claiming behavior (e.g., by leading to increased early retirement) and, more generally, the retirement preparedness of workers approaching retirement? (Research could utilize the Census Bureau's Household Pulse Survey⁴, which collects data on household experiences during the pandemic.)
 - What lessons can be learned from past economic shocks to better support (potential) beneficiaries' economic security?
- ❖ *Multiple impacts of economic insecurity:* What are the long-term impacts (for example, on health, retirement preparedness, claiming behavior, etc.) of financial insecurity?
- ❖ *Nontraditional work and financial security:* What impact do nontraditional forms of employment (e.g., gig or platform work, self-employment, etc.) have on the economic security of workers (as retirees, survivors, or persons with disabilities), and how does nontraditional work affect workers' Social Security coverage and benefit adequacy?

⁴ <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>

- ❖ *Renting vs. homeownership:* How do renters fare in older age/retirement compared with homeowners?
- ❖ *Effects of cost-of-living differences:* We know that the cost of living can vary dramatically based on geography, but do different groups (e.g., people with disabilities, seniors who need care, racial/ethnic groups, etc.) have different costs of living within or across geographic areas and what impact does this have on their economic security and program participation?⁵ What role do geographic differences in the cost of living have on disability beneficiary work efforts (e.g., the decision to work, the amount of work, or work incentive use) and individuals'/ couples' retirement decisions?
- ❖ *Effects of slow and unequal wage growth:* What effects have slow and unequal wage growth, and rising inequality more generally, had on Social Security's finances and Americans' economic security?⁶
- ❖ *Impact of waiting periods:* What are the impacts (health care, income, financial status) of the 24-month Medicare waiting period and the 5-month waiting period on SSDI beneficiaries? Are certain population groups able to sustain themselves better than others during this period?⁷ What would be the impacts, advantages/disadvantages, and costs of reducing or eliminating these waiting periods?
- ❖ *Use of ABLE accounts among SSI beneficiaries:* We're interested in studies examining the use of ABLE accounts to improve the economic security of SSI beneficiaries. For example, studies could examine the take-up of ABLE accounts among SSI beneficiaries; the characteristics of those with (or without) accounts; the average account balances among those with accounts; etc.
- ❖ *Outcomes of individuals who are no longer eligible for SSI at age 18:* What happens to young adult recipients of SSI childhood benefits who lose benefits at age 18 as part of an age-18 redetermination?
- ❖ *Extension of Social Security coverage to state and local government employees:* What impact would extending coverage to all state and local government employees have on these plans, plan participants, and Social Security? Would there be incentives for state and local plans to join Social Security?
- ❖ *Leveraging demonstrations to learn more about economic security:* SSA and other federal agencies have conducted several demonstrations over several decades designed to promote labor force participation and increase the economic security and opportunity of beneficiaries and potential beneficiaries. We would be interested in additional analyses using a longer follow-up period or additional data (from SSA or other agencies) that yield new insights.

⁵ The Technical Assistance Collaborative (TAC) publication "Priced Out: The Housing Crisis for People with Disabilities" is one resource researchers could utilize. It examines disparities in the cost of housing across the U.S. and relates it to SSI. See <https://www.tacinc.org/resources/priced-out/>.

⁶ A 2020 report by the Economic Policy Institute notes that consistent positive wage growth has only occurred in 10 of the last 40 years, and most of the gains have gone to the highest earners (those in the 95th percentile). See *State of Working America Wages 2019*: <https://www.epi.org/publication/swa-wages-2019/>.

⁷ For example, are White households better able to sustain themselves during this period than Black or Hispanic families? According to a recent report by the Federal Reserve Board using the 2019 Survey of Consumer Finances, the typical White family has eight times the wealth of the typical Black family and five times the wealth of the typical Hispanic family (<https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>). As a result, the waiting periods may affect White households differently than Black or Hispanic households.

Focal Area #7: Disparities by Race and Ethnicity

SSA has a strong interest in data development activities and research studies that examine Social Security through the lens of racial and ethnic disparities, with a particular focus on the structural barriers that may contribute to disparate outcomes among some racial and ethnic groups. While we expect researchers to consider such disparities when developing proposals addressing all focal areas, additional interests not mentioned elsewhere include:

- ❖ *Data development projects:* SSA stopped publishing data by race for the SSI program after 2002 and for the OASDI program after 2009 due to the absence of reliable data (see Martin 2016)⁸. We are interested in data development projects that collect information relevant to our programs by race/ethnicity/linguistic group/etc. either through the development of new data sources or the expansion of existing data sources (e.g., survey data matched with SSA administrative data). Projects could also apply algorithms to existing data in order to derive race/ethnicity designations, as is done in the Research Triangle Institute (RTI) Race Code.
- ❖ *Family structure:* Different racial/ethnic groups rely on multigenerational support systems in different ways. How do differences in family structure by race/ethnicity lead to differences in Social Security benefit receipt? How could Social Security’s benefit structure—for example, eligibility rules for child benefits⁹—be modified to account for these differences?
- ❖ *Type of work:* How much disparity is there by race/ethnic group for those with full-time positions vs. part-time positions or nonstandard forms of work (e.g., gig or platform work, self-employment, etc.)? What is the ultimate ‘wage’ earned by those with traditional full-time positions versus those that combine multiple part-time jobs (after accounting for the likely lack of health and other benefits)? How might these different earnings paths translate to Social Security benefits?

Focal Area #8: Improving Service Delivery

One of SSA’s primary goals, as stated in the Agency Strategic Plan for 2018-2022¹⁰, is to deliver services to the public efficiently and effectively. We are interested in RDRC studies that help us identify and implement advancements in how we deliver quality, accurate, and timely service to our customers. Possible studies could examine:

⁸ <https://www.ssa.gov/policy/docs/rsnotes/rsn2016-01.html>.

⁹ Under current rules, unmarried children may receive benefits if they’re younger than age 18, age 18-19 and a full-time student, or age 18 or older with a disability that began before age 22. Benefits may also be paid to grandchildren when the grandparent retires, becomes disabled, or dies. (Generally, the biological parents of the child must be deceased or disabled, or the grandparent must legally adopt the grandchild.) For more information, see: www.ssa.gov/people/parents/ and <https://www.ssa.gov/pubs/EN-05-10085.pdf>.

¹⁰ https://www.ssa.gov/agency/asp/materials/pdfs/SSA_Agency_Strategic_Plan_Fiscal_Years_2018-2022.pdf

- ❖ *Service disruptions caused by COVID-19:*
 - How has SSA's service delivery—including the closure of field offices—affected (potential) beneficiaries since the start of the pandemic? Were populations—such as the SSI aged population and/or SSI children—affected by SSA's changes more or less than others? Are there ways that SSA can improve services delivered by means other than in person at field offices (e.g., through improved outreach)?
 - How have (potential) beneficiaries' use of other sources of income and support and services changed as a result of COVID-19?
- ❖ *Role of ombudsmen:* What are the experiences of other federal programs' ombudsmen and are they effective in protecting customers? What metrics do they use to define effectiveness?
- ❖ *Impact of Technology:* How does access to technology, such as reliable and inexpensive broadband internet, affect OASDI and SSI application rates? As sectors in the economy move towards greater automation, are we still reaching those who don't have as much access and/or lack Internet literacy? Are there ways to improve our service delivery to those who may lack access/literacy?