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Understanding and Addressing the Persistence of Poverty in Later Life

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Abstract

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Poverty among older adults in the United States is persistent and puzzling. Older adults in the United States are often referred to as the “deserving poor” because they are afforded a near-universal and more generous safety net than younger adults. Yet, the safety net falls short of eliminating poverty in later life. In this dissertation, I explore three mechanisms that may contribute to the persistence of poverty in later life despite the relatively well-developed safety net for older adults: exiting the labor force, age-based disability determination rules for Supplemental Security Income (SSI), and the overall design of the SSI program. I take a mixed-methods approach across three papers, answering my questions with data from surveys, state agencies, and qualitative interviews. Across all studies, I define “later life” broadly, usually beginning at age 50, to capture differences in the safety net afforded to adults who reach retirement age.

In Chapter 1, I construct longitudinal one-year panels of older workers from Current Population Survey data to assess how the relationship between exiting the labor force and entering poverty changed after the onset of the COVID-19 pandemic. I find that the probability of entering poverty is much higher for older workers who leave the labor force than those who remain. I also find that the likelihood of entering poverty among labor force leavers significantly decreased by 3 percentage points in the first year of the pandemic, but this decrease was consistent with pre-pandemic trends.

In Chapter 2, I use administrative microdata from multiple agencies in Washington state to explore pathways to SSI take-up by age and how the Social Security Administration's age-based disability regulations affect SSI take-up rates. I find significant and discontinuous increases in SSI take-up at age 55 and age 65, which suggests that the age threshold may be arbitrarily delaying otherwise-eligible people from receiving SSI benefits. Additionally, I find that more SSI recipients had experienced homelessness (40 percent) in the five years prior to SSI take-up than had been employed (34 percent). The findings from this research raise policy questions about the timeliness of SSI and the definitions of disability used to determine SSI eligibility.

In Chapter 3, I use novel, nationally representative qualitative interview data from the American Voices Project to ask questions about how older SSI recipients describe the pathways that led them to receive SSI, the strategies and resources they use to get by financially given program restrictions, and how they make meaning of the role SSI plays in their financial lives. I find most older SSI recipients have a meaningful history of work, and that SSI's low benefit levels and program rules keep recipients struggling financially.

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DEDICATION

To everybody imagining and creating
a future that unlinks aging & disability from poverty.

Take this knowledge and use it.

INTRODUCTION

Poverty among older adults in the United States is persistent and puzzling. In the last 100 years, the United States has made historic progress reducing poverty among older adults. More than one-third of older adults had incomes below the Official Poverty Measure (OPM) prior to the 1960s. Now, the prevalence of senior poverty hovers around 10 percent as it has for two decades (Semega et al., 2020). Policy scholars attribute the relatively low poverty rate among older adults to the benefit generosity and near-universal design of the senior safety net and its core components: Social Security and Medicare (Ben-Shalom et al., 2011; Engelhardt & Gruber, 2004). Despite older adults being afforded a more robust safety net than Americans who have not yet turned 65, later-life poverty persists and may be increasing. In 2021, older adults were the only age group to see increases in poverty, even after factoring in pandemic-related aid (Creamer et al., 2022). Why? The answer to this question should shape how policymakers approach updating income support programs for older adults and people with disabilities.

Social Security is, by far, the most powerful anti-poverty tool in the United States. Yet, it falls short of eliminating poverty in later life. The policy design of Social Security offers a potentially answer: its benefits are predicated on a lifetime of work beforehand. Benefit amounts are proportional to lifetime earnings and eligibility standards require claimants to have worked at least 10 years in jobs that contribute to payroll taxes (Social Security Administration, 2024a). People who are marginalized in the labor market throughout their lives are less likely to receive Social Security, and when they do, receive lower amounts (Favreault, 2010; Kijakazi et al., 2019; Whitman et al., 2011). Women, people of color, people without college degrees, immigrants, people with disabilities, and people with significant caregiving responsibilities are all more likely to receive Social Security Benefits below the poverty level or none at all (Daly & Duggan, 2019; Kijakazi et al., 2019; Mitchell et al., 2021; Tamborini et al., 2015; Wakabayashi & Donato, 2006; Whitman et al., 2011). These groups are also least likely to have private and employer-sponsored savings and assets to lean on for alternate sources of income (Carr, 2019; Schulz & Borowski, 2006; Wimer & Manfield, 2015).

Supplemental Security Income, or SSI, exists as a public assistance alternative for people whose limited work history qualifies them for little to no Social Security benefits. The poverty-reducing potential of SSI, however, is limited. Its maximum benefit level for individuals amounts to about 75 percent of the

federal poverty level (ASPE, 2020; SSA, 2023d). Recipients' monthly checks are reduced if they earn income from work or receive help from family and friends, effectively trapping SSI recipients below the poverty line. Strict asset limits prevent recipients from keeping more than \$2000 in savings. Nevertheless, SSI offers crucial and reliable monthly cash assistance—without work requirements or time limits, like other public assistance programs—to over 8 million Americans who otherwise might not have another dependable income source (Social Security Administration, 2023).

Both Social Security and SSI have two primary eligibility pathways, split by age: the retirement pathway and the disability pathway. The retirement pathway uses age as eligibility criteria. For SSI, the “aged” eligibility pathway begins at 65. For Social Security, full retirement age—the age at which someone can claim “Old Age Insurance”—has increased from 65 to 67 for people born in 1960 or later. People eligible for Social Security retirement benefits can claim as early as 62, but benefit amounts will be reduced by up to 30 percent for those who do (Social Security Administration, 2024a). Conversely, people who delay claiming retirement benefits after full retirement age, as late as age 70, will receive an additional eight percent for each year they delay retirement between their full retirement age and 70. People who wish to claim Social Security or SSI benefits before they reach age 62 or age 65, respectively, must demonstrate to the Social Security Administration that they have a severe, long-lasting physical and/or mental impairment that prohibits them from earning substantial income from work. The disability determination process adds a layer of administrative burden and discretion that more frequently results in denials than awards (CBPP, 2021, 2023b).

Both eligibility pathways, retirement and disability, exist to ensure Social Security and SSI are targeted towards people unable to work due to age or disability. Yet, research shows that the Social Security Administration's disability determination process frequently denies benefits to people who are unable to work. Although an applicant denied disability benefits is deemed able-to-work by the Social Security Administration, people denied benefits rarely go on to employment (Strand & Messel, 2019). This pattern is particularly prevalent among adults in their 50s who are denied DI at stage five of the disability determination process when age-based criteria is used as a “vocational factor” to the applicant's ability to adjust to new work (Schimmel Hyde et al., 2020). However, disability denials have long-term consequences for younger adults, too. Youth removed from SSI receipt at age 18 never recover their lost

benefits in earnings from work, losing an average of \$76,000 in income over 16 years (Deshpande, 2016). That people denied disability benefits rarely find sustained employment raises questions not only about the accuracy of the Social Security Administration's disability determination process, but also about a hole in the United States safety net for people unable to successfully participate in the formal labor force.

Before reaching retirement age and without a disability determination, there are few safety net programs American adults can rely on when the labor market fails to provide enough income, steady work, or accommodations for disabilities. Cash assistance through Temporary Assistance for Needy Families (TANF), a product of the 1996 welfare reform, is time-limited, has work requirements, and minimal. Refundable tax credits like the Earned Income Tax Credit and Child Tax Credit offer once-a-year payments, require claimants to have worked, and limit benefits for people without dependent children, like many older adults. SNAP helps people pay for groceries, but will not pay rent, and has work requirements for able-bodied adults without dependents. Housing subsidies are limited and waiting lists are years long. Expansions to Unemployment Insurance, tax credits, and additional cash assistance during the COVID-19 pandemic dropped poverty rates drastically in 2020 and 2021, but these programs expired and the poverty rate rebounded back to pre-pandemic levels (Creamer et al., 2022; Shrider & Creamer, 2023).

The most generous safety net benefits in the United States, and the least burdensome process to get them, are reserved for people who live and work long enough to retire. Yet, the notion of retirement has been challenged in recent decades in two seemingly contradictory directions. First, older adults are working longer and earning more, although the pathway from work to retirement is decreasingly linear and permanent (Cahill et al., 2015; Calvo et al., 2018; Fry & Braga, 2023; Moen et al., 2021; Warner et al., 2010). Second, the number of adults exiting the labor force and claiming disability benefits prior to retirement age has grown, even while the national-level prevalence of work-limiting disability has declined (CBPP, 2023b; Crimmins et al., 2016; Laditka & Laditka, 2018; Martin et al., 2010). Additionally, survival to retirement is not a given. Eight percent of people who reach age 20 will not live until Social Security full retirement age (CBPP, 2023b). The same groups that are disadvantaged by the design of Social Security—particularly women, people of color, and lifetime low earners—are the same groups that disproportionately leave the labor force earlier due to disability and die before, or shortly after, retirement

age (Arias et al., 2023; Brown & Warner, 2008; Calvo et al., 2018; Crimmins et al., 2016). The age-based eligibility pathways for Social Security and SSI enshrine a normative life-and-work course into the U.S. safety net, exacerbating existing disparities.

Overview of the Dissertation

This dissertation explores three mechanisms that may contribute to the persistence of poverty in later life despite the relatively well-developed safety net for older adults: exiting the labor force, age-based disability determination rules for SSI, and the overall design of the SSI program. I take a mixed-methods approach across three papers, answering my questions with data from surveys, state agencies, and qualitative interviews.

Across all studies, I define “later life” broadly, usually beginning at age 50. Age 50, like any marker delineating “older adulthood,” is arbitrary. For people with low life expectancies, age 50 may well be later life. For others who will live to age 90 or beyond, age 50 is middle adulthood. I choose age 50 as a starting point—although I could choose 42 or 57—to capture differences in the safety net afforded to adults who reach retirement age. Age 50 is also the starting age for many studies on older adults due to the design of the Health and Retirement Study, which samples U.S. adults aged 50 and above.

In Chapter 1, “Labor Force Exits and Poverty Entries Among Older Adults Before and After the Onset of the COVID-19 Pandemic,” I examine the relationship between exiting the labor force and entering poverty among people over age 50 and investigate whether these relationships changed during the COVID-19 pandemic. I focus specifically on two types of labor force exits: exits for self-identified retirement, and labor force exits not identified as retirement. I use the one-year panel structure of the March Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) to observe changes in labor force participation, poverty status, and income over the course of a year, from March to March, for five years: 2018 through 2022 (N=40,386). With these data, I first estimate how the rate of labor force exits changed during the study period. Then, I estimate the association between labor force exits and poverty entries, and test how these relationships changed over the study period. Finally, I estimate the contributions of older workers’ income sources to their poverty entry rates. Across all aims, I examine whether the relationships across labor force behavior, poverty, income, and time vary by worker

characteristics associated with economic disparities in later life, including age, race/ethnicity, nativity, gender, education, disability status, living in a household with children, and marital status.

The analysis in Chapter 1 results in four key findings. First, consistent with other studies on older workers' labor force behavior during the COVID-19 pandemic, I find that retirement and non-retirement labor force exits increased in the first year of the pandemic. Yet, I contextualize these increases—particularly the increase in retirements—as generally keeping pace with the trends over the last decade. Second, I find that, across all years, exiting the labor force is significantly associated with a much higher probability of entering poverty compared to the those who remain in the labor force. Third, I find that the likelihood of entering poverty among labor force leavers significantly decreased by 3 percentage points in the first year of the pandemic, but that this decrease was consistent with pre-pandemic trends. Fourth, I find that the contributions of safety net sources to reducing poverty entries are overshadowed by the importance of earnings. Given that exiting the labor force implies they will not continue to earn income in future years, it seems likely that poverty entries among older workers could increase in the years after they completely leave the labor force unless they replace their earned income with income from unearned sources, like Social Security or private retirement income.

In Chapter 2, “Waiting to Benefit: Age-Based Disability Regulations and Pathways to Supplemental Security Income Take-Up in Later Life,” I explore pathways to SSI take-up by age and how the Social Security Administration’s age-based disability regulations affect SSI take-up rates using longitudinal administrative microdata from multiple agencies in Washington state from 2010 through 2017 (N=20,670). First, I estimate SSI take-up rates by age and test whether discontinuities in SSI take-up exist when SSA disability determination rules are relaxed (at ages 45, 50, 55, and 60) and eliminated (at age 65). Second, I identify patterns of employment, homelessness, and public assistance use among SSI recipients in the five years prior to SSI take-up and examine how these patterns vary by age.

The findings from this research raise policy questions about the timeliness of SSI and the definitions of disability used to determine SSI eligibility. I find significant and discontinuous increases in SSI take-up at age 55 and age 65, suggesting that the age threshold may be arbitrarily delaying otherwise-eligible people from receiving SSI benefits. Additionally, the descriptive analysis of employment, homelessness, and public program participation rates in the five years prior to SSI take-up

reveals a striking finding: more SSI recipients had experienced homelessness (40 percent) in the five years prior to SSI take-up than had been employed (34 percent). The low employment and high homelessness rates raise questions about how people make ends meet in the five years before they start receiving SSI. I find that most eventual SSI recipients participated in public assistance programs in the five years prior to receiving SSI, regardless of their age at SSI take-up. To the extent age-based disability determination rules play a role in delaying people from receiving SSI when they need it, making SSI easier to access at younger ages would help reduce financial hardship.

In Chapter 3, “Getting Older and Getting By With SSI,” I use nationally representative qualitative interview data from the American Voices Project to ask questions about how a sample of SSI recipients aged 50 and older (N=25) describe the pathways that led them to receive SSI, the strategies and resources they use to get by financially given program restrictions, and how they make meaning of the role SSI plays in their financial lives. I take an abductive approach to answer these questions, combining insights from prior literature on SSI and the lives of low-income Americans with novel findings that emerge from the data. This study contributes to two bodies of scholarship: the large body of qualitative poverty literature that focuses on young working parents with children, and the smaller body of mostly quantitative literature concerned with the economic wellbeing of SSI recipients.

The analyses in Chapter 3 yield three main results. First, I document the range of work histories that lead older adults to receive SSI, finding that most SSI recipients had meaningful periods of work throughout their lives that were often disrupted by factors like unaccommodated disability, unstable labor markets, and caregiving responsibilities. Second, I provide evidence on some older SSI recipients’ experiences of the disability determination process, finding that the process was salient for several who received application assistance, appealed initial denials, and attended hearings before an administrative law judge. Finally, I describe the strategies and resources that SSI recipients use to get by financially, finding that SSI provides a reliable yet insufficient source of income for most of its participants. Program rules constrain some typical strategies for making ends meet, like sharing resources and side work. I conclude this dissertation by reviewing findings from all three chapters and discussing implications for policy and research.

CHAPTER 1. LABOR FORCE EXITS & POVERTY ENTRIES AMONG OLDER WORKERS BEFORE AND AFTER THE ONSET OF THE COVID-19 PANDEMIC

Introduction

For older workers, transitioning out of the labor force may be particularly consequential for their long-term economic outlook. Life course theory posits that the timing and circumstances of major life transitions can have impacts that last a lifetime (Elder, 1998). Even in the best circumstances, the shift from relying on income from earnings to drawing income from alternate sources—the apocryphal “three-legged stool” of Social Security, retirement plans, and personal savings—can disrupt a household’s finances (DeWitt, 1996). People without sufficient retirement income prompted into exiting the labor force, perhaps due to disability or an unstable labor market, may find their incomes dropping below the poverty line. Exiting the labor force into poverty could have devastating consequences for older workers. Once someone enters poverty after age 55, they rarely leave it (McKernan & Ratcliffe, 2005). The health effects of economic hardship at older ages includes years of lost life (Tucker-Seeley, et al., 2009; Brown, et al., 2019; Heflin et al., 2019).

A small body of studies suggest that the COVID-19 pandemic induced older adults to exit the labor force at higher-than-expected rates (Davis et al., 2023; Forsythe, 2023; Goda et al., 2022, 2023). However, the economic consequences for older workers who left the labor force during the COVID-19 pandemic are unclear. If older workers were induced to retire or leave the labor force early, prior to attaining eligibility for Social Security benefits or accumulating sufficient retirement savings, the loss of earnings as they exit the labor force may push their household into poverty.

This study examines the relationship between exiting the labor force and entering poverty among people over age 50, and whether these relationships changed during the COVID-19 pandemic. I focus specifically on two types of labor force exits: exits for self-identified retirement, and labor force exits not identified as retirement. I use the one-year panel structure of the March Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) to observe changes in labor force participation, poverty status, and income over the course of a year, from March to March, for five years: 2018 through 2022.

Using these data, I first estimate how the rate of labor force exits changed during the study period. Then, I estimate the association between labor force exits and poverty entries, and test how these relationships changed over the study period. Finally, I estimate the contributions of older workers' income sources to their poverty entry rates. Across all aims, I examine whether the relationships across labor force behavior, poverty, income, and time vary by worker characteristics associated with economic disparities in later life, including age, race/ethnicity, nativity, gender, education, disability status, living in a household with children, and marital status.

The findings of this study offer insight into a potential predictor of poverty entries in later life, exiting the labor force, and identify which sources of income are protective against poverty as older adults stop working. It will also describe the extent to which the relationship between labor force exits and poverty entries changed during the COVID-19 pandemic and examine how pandemic-era expansions to the safety net affected older workers as they transitioned out of the labor force.

Prior Literature

This study bridges two bodies of literature: a decades-long scholarship on life course poverty dynamics, and a recent group of studies examining the impact of the COVID-19 pandemic on older workers' labor force participation. Studies on poverty dynamics, though mostly focused on younger workers, show a strong link between the loss of employment and experiencing or entering poverty (J.-H. Chen et al., 2022; Chung & Maguire-Jack, 2020; Lu et al., 2021; McKernan & Ratcliffe, 2005). However, the relationship between exiting the labor force and entering poverty is unclear for older workers who, rather than experiencing an unemployment spell, may be leaving work without the intent to return.

As workers age and exit the labor force, Social Security replaces earnings as a main source of income for older adults across all income quartiles (Mitchell et al., 2022). Yet, people who rely primarily on Social Security instead of savings or other sources of income are much more likely to experience poverty or economic hardship in later life (Dalaker, 2017; Dushi et al., 2017; Levy, 2015; Mutchler et al., 2019). The age at which someone claims Social Security is also associated with poverty in later life. Social Security receipt predicts poverty among those who claim benefits before full retirement age but is protective against poverty among those who claim their benefits after reaching full retirement age (Lu et

al., 2021). People who exit the labor force prior to their Social Security full retirement age, or prior to Social Security's early claiming age of 62, may be eligible for Social Security Disability Insurance (SSDI) if they have a work-limiting disability. Yet, only one in three SSDI applications are approved, and decision wait times are long (CBPP, 2023c). As with Social Security retirement benefits, many people who rely primarily on SSDI benefits have incomes below poverty (Livermore & Bardos, 2014).

The economic consequences for older workers who left the labor force during the COVID-19 pandemic are unclear. A small body of literature has debated the extent to which the COVID-19 pandemic, and its associated economic downturn, affected older workers' labor force participation. Early evidence from the first few months of the COVID-19 pandemic suggests that workers over age 65 were disproportionately pushed into unemployment (Bui et al., 2020). As the first year of the pandemic unfolded, retirements increased only slightly compared to pre-pandemic levels and were mostly concentrated among full-time workers aged 70 and older (Davis et al., 2023; Goda et al., 2022; Munnell & Chen, 2021; Sanzenbacher, 2021).

However, labor force exits for reasons other than retirement remained well above pre-pandemic levels for adults over age 50 despite apparent declines in exits due to disability (Davis et al., 2023; Goda et al., 2022). By spring 2022, employment rates among older adults had mostly rebounded to pre-pandemic levels, as had disability-induced labor force exits (Goda et al., 2023). Forsythe et al. (2022) estimated that labor force exits among adults ages 65 and older accounted for all the 0.7 to 1 percent decline in the employment-to-population ratio that remained in 2022 and found that about half of the decline was attributable to retirements above the expected rate.

Older workers exiting the labor force during the pandemic may have been able to access two alternate sources of income: expanded Unemployment Insurance (UI) benefits and COVID-19 Economic Impact Payments¹. Beginning in February 2020 and lasting through September 2021, federal eligibility for UI benefits was expanded to workers not typically able to claim them, including people who were self-employed or working on a contract or gig basis. In addition, UI benefit levels were increased by \$600 per week from April through July 2020, and by an additional \$300 from December 2020 through September

¹ Older workers with dependent children may have also been able to access pandemic-era expansions to the Child Tax Credit.

2021(Pandemic Response Accountability Committee, 2021). However, about half of states ended expanded UI benefits one to three months early (Whittaker & Isaacs, 2021). In addition to expanded UI benefits, pandemic-related legislation provided cash payments (“COVID-19 Economic Impact Payments”) in 2020 and 2021. An individual with an adjusted gross income less than \$75,000 in 2019 (\$150,000 for a married couple filing jointly) would have received \$1200 beginning in March 2020, \$600 beginning in late December 2020, and \$1400 beginning in March 2021 (U.S. Department of the Treasury, 2024). Payments were higher for people living with dependent children and lower for people earning above the income threshold.

Population-wide declines in poverty rates during the COVID-19 pandemic are thought to be due to these pandemic-era temporary expansions to the safety net (Parolin et al., 2022). Among older workers, Goda et al. (2023) find suggestive evidence that UI expansions and COVID-19 Economic Impacts led some workers leaving the labor force to delay Social Security retirement and disability claiming until 2022.

Data

The CPS is a long-running monthly survey of households in the U.S. It is sponsored jointly by the US Bureau of Labor Statistics and the US Census and available in harmonized files through IPUMS at the University of Minnesota (Flood, Sarah et al., 2021). The CPS selects a probability sample of about 60,000 households each month. Sample members spend four months in the sample, eight months out, and then another four months in, allowing for both cross-sectional and longitudinal analysis. The CPS asks a core set of questions about individuals and households each month and supplemental questions on specific topics in certain months. The Annual Social and Economic Supplement (ASEC) is administered every March and contains detailed questions on employment, income, public program participation, and other household characteristics. It is administered to all March respondents as well as additional sample members from past samples.

When weighed, estimates from the CPS are representative of the US non-institutionalized population. IPUMS provides specific weights for the longitudinal samples of the CPS, including linking the ASEC across years. The longitudinal weights are based on the annual cross-sectional weights, adjusted

by state, age, binary sex, and race and ethnicity to account for attrition across years (IPUMS, 2018). I use the longitudinal ASEC weights for all descriptive analyses. Consistent with the guidance from Solon et al. (2015), I do not use sample weights in regression models for this analysis.

The fielding of the March CPS in 2020 was interrupted by the outbreak of the COVID-19 pandemic. Several studies suggest COVID-related non-response is nontrivial for the March 2020 CPS-ASEC, given the data collection challenges introduced by social distancing measures. The response rate was 6.5 percentage points lower in March 2020 compared to the prior year (IPUMS, 2022). Those that did respond had higher incomes and were more likely to be non-Hispanic, born in the US, and higher educated (Montenovo et al., 2020; Rothbaum & Bee, 2021). Although IPUMS provides a supplemental cross-sectional weight to adjust for COVID-related non-response for the March 2020 CPS-ASEC, it is unclear whether IPUMS based its longitudinal weights for that year on the COVID-adjusted or regular cross-sectional weight.

Analytic Sample

The rotating panel design of the CPS allows for the creation of one-year, March-to-March panels of CPS-ASEC respondents that I use in this design to estimate labor force, income, and poverty transitions. Among CPS-ASEC respondents who I can link across two years, I create an analytic sample of those ages 50 and older who report being in the labor force during the first year of the panel, referred to in this paper as “older workers.” To examine changes before and during the COVID-19 pandemic, I restrict the sample such that there are five panels of older workers. The first panel was observed in March 2018 and again in March 2019; the last panel was observed in March 2022 and again in March 2023. For shorthand, I refer to each panel by the first calendar year in which they were observed, such that the workers observed in March 2018 and March 2019 would be the 2018 panel.

Throughout the paper, I refer to the 12 months between waves as the “transition year,” because workers may have transitioned out of the labor force at any point during the year. For shorthand, I use the first calendar year in which someone was observed to refer to the whole transition year. For example, someone first observed in the labor force in March 2020 and self-declared as retired in March 2021 would be referred to in this paper as having a transition year of 2020, even though they may have retired in February 2021. The March-to-March labor force transition period is slightly different than the income

reporting period, which asks the respondent to report on their income in the prior calendar year (e.g., someone interviewed in March 2019 would report on their income from January to December 2018). Because the income reporting year (January to December) does not perfectly align with the labor force transition year (March to March), the estimation of income used to estimate poverty entries likely includes income from when they were in the labor force.

Table 1.1 and **Table 1.2** provide descriptive statistics for these panels and compare them to the full CPS-ASEC sample of adults ages 50 and over. For each panel, nearly half of adults over 50 reported being in the labor force during the year they were first observed (Table 1.1, “Full CPS Sample”). Table 1.2 shows that 27 to 30 percent of the analytic sample is aged 65 or older, and more than one-third have at least a four-year college degree. The racial/ethnic distribution of the analytic sample is comparable with the full ASEC sample of older adults. A smaller proportion of the analytic sample is female and unmarried compared to the full ASEC sample. Conversely, there are greater shares of people born outside of the U.S. and living in a household with children in the analytic sample than the full ASEC sample. Notably, between five and six percent of the analytic sample reported having a work-limiting disability, about half the share of the full CPS-ASEC 50+ population with work-limiting disabilities. This is consistent with selecting a sample on employment status at baseline.

Table 1.1. Weighted Labor Force Statuses of Analytic and Full CPS Samples

	Analytic Sample					Full CPS Sample				
	Age 50+ and First Observed in the Labor Force					Age 50+				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Year 1 Labor Force Status										
In Labor Force	1.00	1.00	1.00	1.00	1.00	0.48 (0.00)	0.48 (0.00)	0.48 (0.00)	0.46 (0.00)	0.45 (0.00)
Retired	--	--	--	--	--	0.41 (0.00)	0.41 (0.00)	0.42 (0.00)	0.43 (0.00)	0.44 (0.00)
Not in Labor Force, Not Retired	--	--	--	--	--	0.11 (0.00)	0.11 (0.00)	0.11 (0.00)	0.11 (0.00)	0.11 (0.00)
Year 2 Labor Force Status										
In Labor Force	0.90 (0.00)	0.89 (0.00)	0.88 (0.00)	0.89 (0.00)	0.89 (0.00)	0.46 (0.00)	0.46 (0.00)	0.44 (0.00)	0.44 (0.00)	0.43 (0.00)
Retired	0.07 (0.00)	0.07 (0.00)	0.08 (0.00)	0.08 (0.00)	0.08 (0.00)	0.43 (0.00)	0.44 (0.00)	0.45 (0.00)	0.46 (0.00)	0.47 (0.00)
Not in Labor Force, Not Retired	0.03 (0.00)	0.03 (0.00)	0.04 (0.00)	0.03 (0.00)	0.03 (0.00)	0.11 (0.00)	0.11 (0.00)	0.11 (0.00)	0.11 (0.00)	0.10 (0.00)
N	8,696	8,960	8,081	7,441	7,233	18,113	18,427	17,171	16,510	16,296

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Standard errors in parentheses. "Exited Labor Force, Not Retired" signifies those who have stopped working and looking for work but did not self-report retirement. Numbers may not sum to 100 due to rounding. Years in column indicate transition years.

Table 1.2. Weighted Population Characteristics of Analytic and Full CPS Samples

	Analytic Sample					Full CPS Sample				
	Age 50+ and First Observed in the Labor Force					Age 50+				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Demographics										
Age 65 and Over	0.28 (0.006)	0.29 (0.006)	0.29 (0.006)	0.28 (0.006)	0.30 (0.006)	0.53 (0.004)	0.53 (0.004)	0.54 (0.004)	0.55 (0.005)	0.56 (0.005)
Female	0.48 (0.006)	0.48 (0.006)	0.47 (0.006)	0.48 (0.007)	0.47 (0.007)	0.53 (0.004)	0.53 (0.004)	0.53 (0.004)	0.53 (0.005)	0.53 (0.005)
White	0.83 (0.004)	0.81 (0.004)	0.78 (0.005)	0.82 (0.005)	0.79 (0.005)	0.82 (0.003)	0.81 (0.003)	0.82 (0.003)	0.81 (0.003)	0.80 (0.003)
Black	0.06 (0.003)	0.07 (0.003)	0.08 (0.003)	0.07 (0.003)	0.07 (0.003)	0.07 (0.002)	0.08 (0.002)	0.07 (0.002)	0.07 (0.002)	0.08 (0.002)
Hispanic	0.07 (0.003)	0.07 (0.003)	0.08 (0.003)	0.07 (0.003)	0.08 (0.003)	0.06 (0.002)	0.07 (0.002)	0.07 (0.002)	0.07 (0.002)	0.07 (0.002)
Other race/multiracial	0.04 (0.002)	0.05 (0.002)	0.06 (0.003)	0.05 (0.002)	0.06 (0.003)	0.04 (0.002)	0.05 (0.002)	0.04 (0.002)	0.05 (0.002)	0.05 (0.002)
Bachelor's Degree or Less	0.61 (0.006)	0.60 (0.006)	0.59 (0.006)	0.58 (0.007)	0.58 (0.007)	0.67 (0.004)	0.65 (0.004)	0.64 (0.004)	0.65 (0.004)	0.64 (0.004)
Not Born in the U.S.	0.14 (0.004)	0.13 (0.004)	0.15 (0.004)	0.13 (0.004)	0.15 (0.005)	0.12 (0.003)	0.13 (0.003)	0.13 (0.003)	0.12 (0.003)	0.13 (0.003)
Has Work-Limiting Disability	0.05 (0.003)	0.05 (0.003)	0.05 (0.003)	0.05 (0.003)	0.05 (0.003)	0.13 (0.003)	0.12 (0.003)	0.11 (0.003)	0.12 (0.003)	0.12 (0.003)
Any Children in Household	0.12 (0.004)	0.12 (0.003)	0.16 (0.004)	0.12 (0.004)	0.12 (0.004)	0.09 (0.002)	0.09 (0.002)	0.09 (0.002)	0.08 (0.002)	0.08 (0.002)
Not Married	0.32 (0.006)	0.31 (0.006)	0.32 (0.006)	0.33 (0.006)	0.33 (0.007)	0.37 (0.004)	0.36 (0.004)	0.36 (0.004)	0.38 (0.004)	0.38 (0.004)
N	8,696	8,960	8,081	7,441	7,233	18,113	18,427	17,171	16,510	16,296

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Standard errors in parentheses.

Measures

Outcomes.

I use changes in individuals' employment status across the one-year panels to create a trichotomous measure of labor force exit, coded as remained in the labor force (no exit), retired, or exited the labor force for non-retirement reasons. The CPS defines someone as not in the labor force if they are not employed (working for profit or pay in the past week or having a job but temporarily absent) or unemployed (not having a job but actively looking for one or being temporarily laid off from a job). Those who are not in the labor force self-report whether they are retired, unable to work, or for other reasons. Because of limited cell sizes, I combine the unable to work and not in labor force for other reasons categories into exited labor force for non-retirement reasons. Because all workers in the analytic sample are in the labor force in the first wave of the panel (March Year 1, as shown in Table 1.1), the labor force exit reflects workers' labor force status in the second wave of the panel (March Year 2).

I measure poverty entry as having household income above the poverty level in the first year and below the poverty level in the second year. To define poverty, I use the Supplemental Poverty Measure (SPM). The SPM is estimated at the household level, totaling the household's income and resources against a poverty threshold that is adjusted for geographic costs of living and other factors, like homeownership status and whether children live in the home. Unlike the federal poverty level (FPL), the SPM definition of income includes in-kind government transfers with a calculable cash value (often called non-cash or near-cash), like SNAP, the value of housing assistance vouchers, and energy assistance. From the income total, the SPM subtracts "necessary expenses" from the family income total: those related to work, child care, and medical care (Bridges & Gesumaria, 2013). The CPS uses the household and income information to compute whether an individual is below or above the SPM poverty level, and the variables used for this calculation are available at the household level in IPUMS. For older adults, the SPM methodology is particularly consequential for the estimation of poverty in two ways: (1) it eliminates the lower poverty threshold used by the FPL for those ages 65 and above, and (2) it subtracts out-of-pocket medical expenditures from income. These features lead to generally higher poverty rates among older adults using the SPM compared to the OPM (Bridges & Gesumaria, 2013; Wimer & Manfield, 2015).

Income sources.

I measure six sources of income: (1) earnings, (2) private retirement income, including income from pensions, interest, dividends, annuities, and rent; (3) Social Security and Supplemental Security Income (SSI), (4) Unemployment Insurance, (5) COVID-19 Economic Impact Payments, and (6) income from other sources, including private disability income, workers compensation, veterans benefits, and alimony. In the CPS, respondents self-report pre-tax, total, personal income in the previous calendar year to the CPS. The individual-level income information allows for comparisons of household poverty entry status and income-to-poverty ratios with and without the individual's income.

Covariates.

The covariates in this analysis are eight key characteristics theorized to influence the likelihood of transitioning the labor force and/or entering poverty: age, educational attainment, binary sex, race and ethnicity, whether children live in the household, work disability, nativity, and marital status. For all characteristics, I take the value provided in the last year of the panel.

The CPS only provides gender in terms of binary sex (male/female), which is not always representative of gender expression and excludes a range of possible gender identities not limited to the binary (Medeiros et al., 2020; Sullivan, 2020; Westbrook & Saperstein, 2015). Nonbinary and transgender older adults are particularly vulnerable to discrimination that affects employment and health outcomes that I am unable to describe using the CPS (Davidson, 2016; Dray et al., 2020; Kattari et al., 2020; Pharr, 2021).

The CPS includes rich details on self-reported racial and ethnic identity, but small sample sizes limit the number of cross-group comparisons that can be made. The largest racial groups in the CPS are also the largest racial groups in the US: white (not Hispanic), Black (not Hispanic), and Hispanic (any racial identity). I use these three groups plus a fourth category: "Other racial identity, including multiracial but excluding Hispanic." This last category captures the wide variety of racial/ethnic groups that do not fit into the three largest categories. Notably, the fourth-largest racial and ethnic group, Asian and Pacific Islanders, is grouped into the "Other" category, as are Native Americans/Indigenous peoples. Multiracial people of a wide variety of backgrounds also fall into this "Other" category. These four racial/ethnic groups mask immense variation and nuance within their categories, and imply race and ethnicity are

fixed, deterministic categories instead of dynamic social construction. In addition, racial and ethnic identity does not directly capture structural or interpersonal racism, which generates racial/ethnic disparities (R. S. Baker et al., 2021; Favreault, 2010; Ferrer et al., 2017; Graetz et al., 2022; Kijakazi et al., 2019; Phelan & Link, 2015; Williams, 2019).

Age is provided as a continuous variable in the CPS. This analysis is limited to adults ages 50 and over. I use a dummy variable to indicate adults ages 65 and above, who tend to have different labor force behavior and face a different public policy landscape (e.g., eligibility for Medicare) than those under age 65. Although early Social Security eligibility begins at age 62 and the Social Security full retirement age has increased to age 67, the age 65 remains the most common age for retirement (Deshpande et al., 2020).

I stratify educational attainment into two groups: those with less than a four-year degree (e.g., Bachelor's) and those with a four-year degree or more. This two-category split follows a growing body of research demonstrating- significantly different employment and health outcomes for these two groups across the life course (Case & Deaton, 2017; Doren & Lin, 2019; Shuey & Willson, 2019).

The CPS-ASEC allows respondents to report whether they have a disability that "limits or prevents work," often referred to as "work disability." This measure does not directly correspond to those who report they are not in the labor force because they are unable to work. A person may report having a work disability and be in the labor force. Work-limiting disability is tightly linked with labor force participation instability and experiences of poverty, especially in later life (Brown & Warner, 2008; Laditka & Laditka, 2018; She & Livermore, 2009; Shuey & Willson, 2019). People with work-limiting disabilities face physical or mental impairments that may influence their transition out of the labor force prior to becoming eligible for Social Security or Medicare. The combination of disability discrimination and ageism are significant barriers to employment for older adults with disabilities (Bjelland et al., 2010; Namkung & Carr, 2019; Neumark & Button, 2014; Stock & Beegle, 2004).

Using CPS-ASEC questions about immigration history, I construct a binary variable to indicate nativity, which is equal to 1 if respondents were not born in the US. Immigration history is particularly consequential for Social Security and Medicare benefit eligibility. Nearly half of the population of older adults who never receive Social Security benefits are immigrants who arrived in the US after age 50;

more than half of these immigrants have incomes below the federal poverty level (Social Security Administration, 2015; Whitman et al., 2011).

I use a binary variable to indicate whether any children under the age of 18 were living in the household at the time of the interview. The prevalence of multigenerational and grandparent-headed households has been growing since the 1980s (Pilkauskas et al., 2020; Pilkauskas & Cross, 2018). The presence of children may play a role in labor force transition decisions, which was likely exacerbated during the COVID-19 pandemic as schools shut down and required children to learn from home. Households with children are particularly vulnerable to experiences of poverty and are eligible for a different array of safety net programs than households without (L. A. Baker & Mutchler, 2010; Rodems & Shaefer, 2020).

Finally, I use a binary variable to indicate marital status, where one equals not married at the time of the interview. Adults aged 65 and older who are not married have far higher poverty rates than those who are married, with people who were never married having the highest poverty rates (Lin et al., 2017; Social Security Administration, 2016). Continued labor force participation has been shown to be particularly important for poverty prevention among older unmarried women (Vartanian & McNamara, 2002).

Methods

Trends in Labor Force Transitions

To describe trends in labor force transitions, I produced weighted descriptive statistics to estimate the proportion of labor force transitions by type over time. For this analysis, I extended the descriptive period to 2001 to contextualize the rate of labor force transitions during the analytic period (2018-2022). Then, I produced weighted descriptive estimates of poverty entries and demographic characteristics by labor force transition type over the analytic period.

To better understand the predictors of labor force transitions and whether they changed over the pandemic period, I estimated two sets of regression models. First, I estimated a linear probability model to predict the probability of exiting the labor force. I estimate separate models for each outcome: Exited the Labor Force, Not Retired and Retired. For the non-retired labor force leavers, the comparison group

includes people who remained in the labor force and people who retired. For people who retired, the reference group includes people who exited the labor force for non-retirement reasons and people who remained in the labor force. These models include covariates for panel year, age, binary sex, race and ethnicity, education, nativity, work disability, marital status, and whether there are children in the household. By including panel year as a covariate, this model allows us to examine the association between the covariates and labor force transitions without regard to time.

The second set of models interacts covariates with the panel year term to examine how the associations between the covariates and labor force transitions varied before and after the onset of the COVID-19 pandemic. Due to the limited sample size in several cells, I estimated separate linear probability models for each covariate interaction. For key covariates, I use the interaction models to generate predicted probabilities of labor force exit by the covariate over time, with the remainder of the covariates set at their means. The figures contain error bars that represent 95% confidence intervals.

Associations Between Labor Force Exits and Poverty Entries

Next, I estimate the association between labor force exits and entering poverty using two versions of linear probability models. The primary predictor of interest is the three-category labor force transition variable with no exit as the reference group. I include panel year, age, binary gender, race/ethnicity, education, nativity, work disability, whether there are children in the household, and marital status as covariates. As with the previous models predicting labor force exits, the first set of models includes all covariates and no interaction terms. The second set of models interacts panel with each covariate to estimate the extent to which associations between the covariates and poverty entries varied during the COVID-19 pandemic. I use the interacted models to estimate predicted probabilities to visualize variation in poverty entry rates by labor force exit type over time, holding other covariates at their means. The figures contain error bars that represent 95% confidence intervals.

Finally, to describe how older workers' transition year income sources affect poverty entries, I subtract each older workers' income by source from their total household resources, as defined by the SPM. Then, I re-estimate the poverty entry rate and average income-to-poverty ratios by year and labor force exit type. The difference between the poverty entry rate, with and without the income source, indicates how that older workers' household poverty status would change in the absence of that income. I

use weighted one-sample t-tests to test the statistical significance of these differences. This benefit-subtracting methodology is used by the U.S. Census Bureau to estimate the relative contribution of various public programs to poverty rate reductions and other expenses, like out-of-pocket medical expenditures to poverty rate increases (e.g. Shrider & Creamer, 2023). This method is an imperfect estimate of the effect of income sources on the poverty rate, because it does not account for behavioral changes that older workers may have otherwise made in the absence of that income source.

Supplemental Analyses

In supplemental analyses, I use two alternate poverty outcome measures: poverty entries using the Official Poverty Measure (OPM) and a continuous income-to-poverty ratio based on the SPM. In Appendix A, I use the OPM to define poverty thresholds and entries instead of SPM. The OPM is based on the federal poverty level, which is used for means-tested program eligibility (Institute for Research on Poverty, 2019). Using family data provided to the CPS, IPUMS estimates the official poverty threshold for each individual conditional on their family size and family members' age (IPUMS CPS, 2021). The poverty threshold is adjusted by the Consumer Price Index (CPI-U) every year for inflation. The OPM has several important differences from the SPM. It uses a lower poverty threshold for people aged 65 and over, which leads to fewer older adults being counted as poor under the OPM. The OPM threshold does not account for geographic differences in costs of living or homeownership status, nor does it count tax credits or in-kind benefits like SNAP as income (Bridges & Gesumaria, 2013).

In Appendix B, I use a continuous poverty measure, older workers' household income-to-poverty ratio, using the SPM to define the poverty threshold. The binary indicator of whether someone's income fell below the poverty threshold each year may not capture other changes to income that do not cross the threshold. Income-to-poverty threshold ratios estimate a household's income relative to a poverty threshold, such that a ratio of less than one means that the household falls below the poverty line. A ratio of greater than one, like 2.00, means that a household's income is twice that of the poverty threshold, or the household's income is 200% of poverty. As a continuous alternative to the binary poverty entry indicator, I estimate the change in older workers' household income-to-poverty ratio during the transition year, relative to their baseline year. For example, if an older worker had an income-to-poverty ratio of

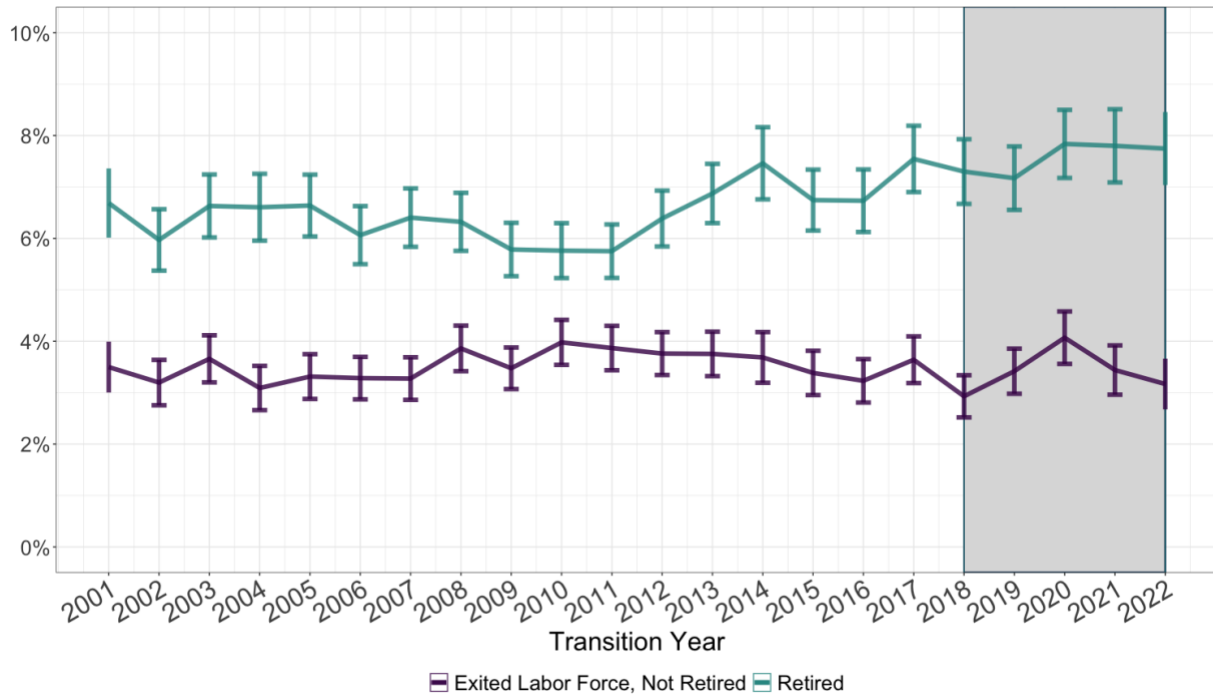
2.00 in the first year they were observed, and a ratio of 1.50 in the second year they were observed, the transition year change in the income-to-poverty ratio would be 0.50.

Results

Trends in Labor Force Exits

Descriptive statistics suggest that the proportion of adults ages 50 and over transitioning out of the labor force for any reason did not significantly change between 2018 and 2022. As shown in **Table 1.1**, from 2018 through 2022, between 88 and 90 percent of older adults remained in the labor force from March of the first year they were observed (the year listed at the top of each column) to March of the second year they were observed. Each year, about 7 to 8 percent of older workers transitioned to retirement, while 3 to 4 percent of older workers left the labor force but did not retire. **Figure 1.1** compares these transition rates from 2001 to 2021, showing that the non-retirement transition rate has hovered in the 3 to 4 percent range since 2001. Retirement rates, however, have mostly been increasing since falling below 6 percent from 2009 through 2011, following the Great Recession.

Figure 1.1. Labor Force Exits by Type, 2001-2022



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.
Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Error bars are 95% confidence intervals. Reference category “remained in labor force” omitted due to scale. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Shaded area indicates study period.

Table 1.3 reports results of the linear probability models. I find that, relative to 2018, the probability of exiting the labor force for non-retirement reasons significantly increased in 2019 (+0.6 percentage points, $p < 0.05$), 2020 (+1.0 percentage points, $p < 0.001$), and 2021 (+0.6 percentage points, $p < 0.05$). I also find the probability of retiring by 1.0 percentage points ($p < 0.01$) increased in 2020, relative to 2018. Referencing long-term trends in Figure 1.1, these increases are modest and appear to be keeping pace with pre-pandemic trends. By 2022, labor force exits for both non-retirement and retirement reasons had returned to 2018 levels.

Controlling for year of labor force exit, the linear probability model results show significant associations between demographic characteristics and labor force exit. Workers aged 65 and above are significantly more likely to exit the labor force into retirement (+15.9 percentage points, $p < 0.001$) and less likely to exit for non-retirement reasons (-1.5 percentage points, $p < 0.001$) compared to remaining in the labor force or exiting for other reasons.² Women have higher probabilities of exiting the labor force, regardless of reason, than men. People of color and older workers without a bachelor's degree have significantly higher probabilities of exiting the labor force for non-retirement reasons than White older workers and people with four-year college degrees. However, racial and ethnicity identity and education are not significantly associated with retirement-related labor force exits. Older workers born outside of the U.S., living with children in their household, and those who are not married have significantly higher probabilities of exiting the labor force for non-retirement reasons and significantly lower probabilities of exiting into retirement than their counterparts. Finally, having a work-limiting disability is associated with large increases in the probabilities of both non-retirement labor force exit (+19.3 percentage points, $p < 0.001$) and exit into retirement (+6.3 percentage points, $p < 0.001$) than people without work-limiting disabilities.

² A sensitivity test setting the age threshold at 62 instead of 65 produces similar results.

Table 1.3. Linear Probability Models Predicting Labor Force Exit Type

	Exited Labor Force, Not Retired		Retired	
	Est	p-value	Est	p-value
Year (Comparison: 2018)				
2019	0.006 (0.003)	0.023	0.000 (0.004)	0.970
2020	0.010 (0.003)	0.000	0.010 (0.004)	0.013
2021	0.006 (0.003)	0.037	0.003 (0.004)	0.481
2022	0.002 (0.003)	0.543	0.003 (0.004)	0.422
Aged 65 and Above	-0.015 (0.002)	0.000	0.159 (0.003)	0.000
Female	0.008 (0.002)	0.000	0.014 (0.003)	0.000
Race and Ethnicity (Comparison: White, not Hispanic)				
Black alone, not Hispanic	0.021 (0.003)	0.000	0.004 (0.005)	0.439
Hispanic, any racial identity	0.015 (0.004)	0.000	0.001 (0.005)	0.889
Other ethnoracial identity	0.011 (0.004)	0.004	0.004 (0.006)	0.463
Less than Bachelor's Degree	0.013 (0.002)	0.000	0.003 (0.003)	0.193
Not Born in the U.S.	0.007 (0.003)	0.032	-0.016 (0.004)	0.001
Work Disabled	0.193 (0.004)	0.000	0.063 (0.006)	0.000
Any Children in Household	0.007 (0.002)	0.002	-0.022 (0.004)	0.000
Not Married	0.007 (0.002)	0.000	-0.013 (0.003)	0.000

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force. *Notes.* N=40,386. Linear probability models with standard errors in parentheses. Each column contains results from a separate linear probability model. Comparison groups include people who remained in the labor force, both employed and unemployed, and people who exited the labor force for non-outcome reasons. “Exited Labor Force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement.

Table 1.4 reports the results from the second set of models that tested whether the associations between demographics and the likelihood of transitioning out of the labor force changed by year. Each row represents a separate regression³ in which the covariate interacted with the transition year indicator. I do not show coefficients on the non-interacted covariates. The coefficients in each row are the coefficients from the interaction terms, which describe how the relationship between the covariate and labor force exit changed during each year of the study period from its non-interacted base level association, reported in Table 1.3. Predicted probabilities of labor force exit by select covariates produced using the interaction models are shown in **Figures 2a-e**.

Table 1.4 Panel A shows that the relationships between covariates and exiting the labor force for non-retirement reasons following the onset of the COVID-19 pandemic changed only for women, older workers born outside of the U.S., people with work-limiting disabilities, and people who were unmarried. In 2020, the probability of non-retirement exits relative to 2018 significantly increased only among older workers who were not married (+1.7 percentage points, $p < 0.01$). In 2021, there was only a marginally significant change in non-retirement labor force exits relative to 2018 among people with work-limiting disabilities (-2.1 percentage points, $p < 0.10$). As shown in Figure 1.2a, declines in non-retirement labor force exits continued into 2022 for people with work-limiting disabilities (-4.1 percentage points, $p < 0.01$). Despite these declines in the probability of exiting the labor force for non-retirement reasons, people with work-limiting disabilities still had far higher probabilities of non-retirement exits compared to people without.

In 2022, older workers born outside the United States also saw declines in non-retirement labor force exits (-2.2 percentage points, $p < 0.01$). As shown in Figure 1.2b, this decline led the point estimate of the non-retirement labor force exit rate among people born outside of the U.S. to fall below the point estimate of the rate for people born in the U.S., although the overlapping confidence intervals suggest the estimates are not statistically distinguishable. In contrast, non-retirement exits among women marginally increased in 2022 relative to 2018 (+1.1 percentage points, $p < 0.1$), similar to how non-retirement exits among women had increased in 2019 relative to 2018. Figure 1.2c shows that since 2018, when non-

³ As described in “Methods,” interactions for each covariate are computed in separate regressions due to limited sample size.

retirement exit rates were nearly identical between women and men, women have maintained slightly higher non-retirement exit rates than men. There were no significant changes in the associations between exiting the labor force for non-retirement reasons and age, race and ethnicity, education, living with children in the household, following the onset of the COVID-19 pandemic in 2020.

There were few changes during the study period among the associations between the covariates and exiting the labor force to retirement, as shown in Table 1.4 Panel B. In 2020, the probability of retiring increased, relative to 2018, among people aged 65 and over (+2.1 percentage points, $p < 0.05$). Figure 1.2d shows that, even without the increase in 2020, workers aged 65 and older had far higher probabilities of exiting the labor force to retirement than workers aged 50 to 64. Among people living with children in the household, retirements significantly decreased, relative to 2018, in 2020 (-2.2 percentage points, $p < 0.05$) and marginally decreased again in 2022 (-2.0 percentage points, $p < 0.10$). As shown in Figure 1.2e, older workers living in households with and without children had nearly equal probabilities of exiting the labor force into retirement in 2018. Beginning in 2019 and continuing through 2022, older workers living in households with children had lower probabilities of exiting the labor force to retirement. Non-significant interaction terms indicate that the associations between exiting the labor force to retirement and binary sex, race and ethnicity, education, nativity, disability, and marital status did not change throughout the study period.

Table 1.4. Demographic Characteristics Interacted with Transition Year Predicting Labor Force Transition Type

Panel A. Exited the Labor Force, Not Retired

Reference Year: 2018	x2019		x2020		x2021		x2022	
	Est	p	Est	p	Est	p	Est	p
Aged 65 and Above	-0.003	0.576	0.003	0.665	-0.002	0.791	0.001	0.854
	(0.006)		(0.006)		(0.006)		(0.006)	
Female	0.011	0.035	0.007	0.188	0.005	0.350	0.011	0.055
	(0.005)		(0.005)		(0.006)		(0.006)	
Race and Ethnicity (Comparison: White, not Hispanic)								
Black alone, not Hispanic	0.009	0.370	0.006	0.534	-0.013	0.216	-0.015	0.155
	(0.010)		(0.010)		(0.011)		(0.011)	
Hispanic, any racial identity	0.025	0.009	0.004	0.685	0.013	0.177	-0.008	0.421
	(0.009)		(0.009)		(0.010)		(0.010)	
Other ethnoracial identity	-0.003	0.756	-0.009	0.439	-0.008	0.510	-0.015	0.174
	(0.011)		(0.011)		(0.012)		(0.011)	
Less than Bachelor's Degree	-0.001	0.899	0.002	0.744	0.003	0.654	0.003	0.660
	(0.005)		(0.006)		(0.006)		(0.006)	
Not Born in the U.S.	-0.001	0.872	-0.011	0.154	-0.009	0.277	-0.022	0.005
	(0.008)		(0.008)		(0.008)		(0.008)	
Has Work-Limiting Disability	-0.001	0.951	0.001	0.954	-0.021	0.082	-0.041	0.001
	(0.012)		(0.012)		(0.012)		(0.013)	
Any Children in Household	-0.006	0.394	-0.007	0.301	0.010	0.199	0.002	0.792
	(0.007)		(0.007)		(0.007)		(0.007)	
Not Married	0.015	0.010	0.017	0.003	0.000	0.937	0.002	0.692
	(0.006)		(0.006)		(0.006)		(0.006)	

Panel B. Retired

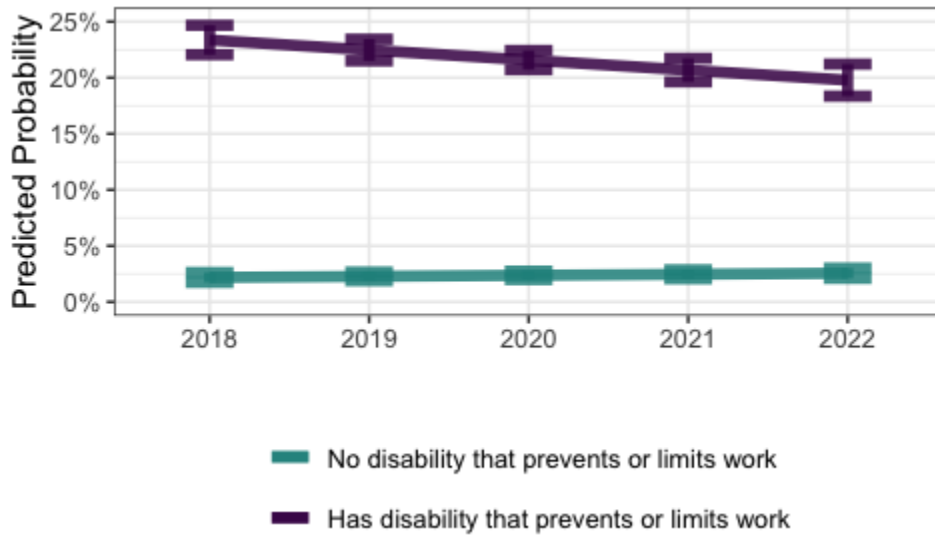
Reference Year: 2018	x2019		x2020		x2021		x2022	
	Est	p	Est	p	Est	p	Est	p
Aged 65 and Above	-0.008	0.371	0.021	0.020	0.000	0.970	0.003	0.745
	(0.009)		(0.009)		(0.009)		(0.009)	
Female	0.000	0.962	0.000	0.951	0.011	0.168	0.005	0.534
	(0.008)		(0.008)		(0.008)		(0.008)	
Race and Ethnicity (Comparison: White, not Hispanic)								
Black alone, not Hispanic	-0.003	0.840	-0.002	0.896	-0.025	0.107	-0.009	0.539
	(0.015)		(0.015)		(0.015)		(0.015)	
Hispanic, any racial identity	-0.005	0.737	-0.009	0.520	-0.010	0.486	0.008	0.576
	(0.014)		(0.014)		(0.014)		(0.014)	
Other ethnoracial identity	0.003	0.847	-0.012	0.472	0.003	0.844	-0.013	0.447
	(0.016)		(0.016)		(0.017)		(0.017)	
Less than Bachelor's Degree	-0.003	0.659	0.001	0.882	0.001	0.905	0.008	0.315
	(0.008)		(0.008)		(0.008)		(0.008)	
Not Born in the U.S.	-0.005	0.670	-0.013	0.246	0.005	0.684	-0.010	0.358
	(0.011)		(0.011)		(0.012)		(0.011)	
Has Work-Limiting Disability	-0.011	0.535	-0.017	0.341	-0.011	0.542	-0.010	0.602
	(0.017)		(0.018)		(0.018)		(0.018)	
Any Children in Household	-0.017	0.110	-0.022	0.040	-0.013	0.231	-0.020	0.065
	(0.010)		(0.011)		(0.011)		(0.011)	
Not Married	-0.009	0.305	0.007	0.407	0.008	0.365	-0.004	0.638
	(0.008)		(0.009)		(0.009)		(0.009)	

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. N=40,386. Linear probability models with standard errors in parentheses. In Panel A, the modeled outcome is “Exited the Labor Force, Not Retired.” “Exited Labor Force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. In Panel B, the modeled outcome is “Retired.” Comparison groups include people who remained in the labor force, both employed and unemployed, and people who exited the labor force for non-outcome reasons. Within each panel, each row represents a separate linear probability model with the row term interacted by labor force transition year (columns) and controlling for the other covariates. Non-interacted model terms are not shown.

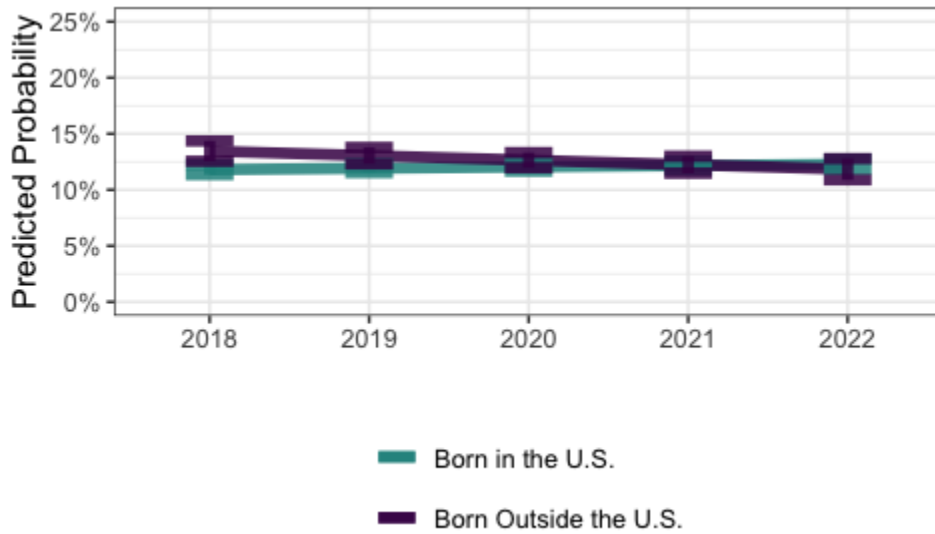
Coefficients represent the change in the association between the covariate and the outcome from the column year and 2018, relative to the base, non-interacted associations, estimated in Table 1.3.

Figure 1.2. Select Predicted Probabilities of Labor Force Exit

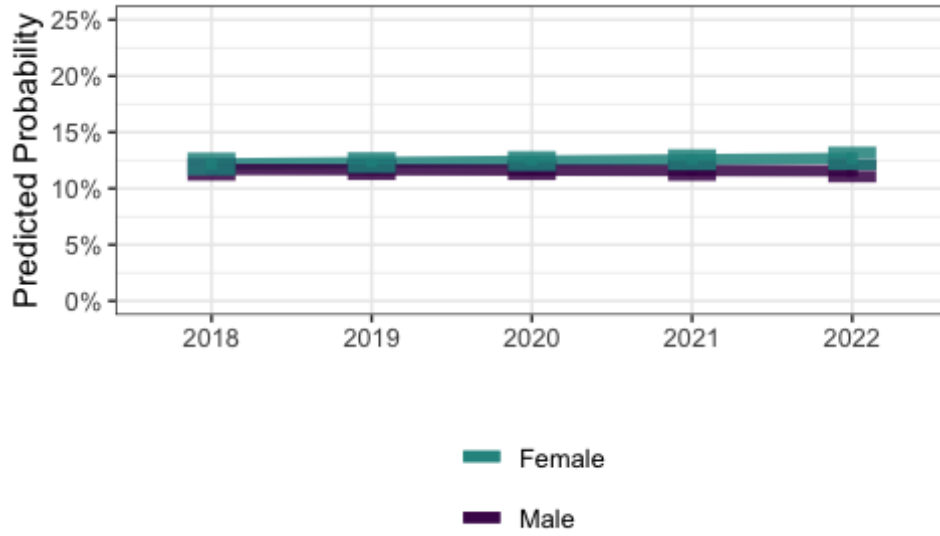
a. Non-Retirement Labor Force Exit Rate by Disability Status



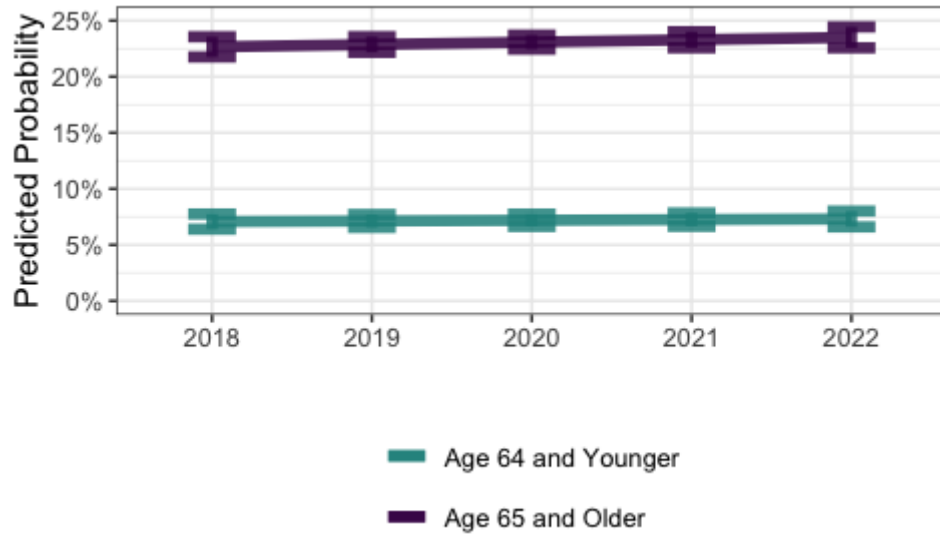
b. Non-Retirement Labor Force Exit Rate by Nativity



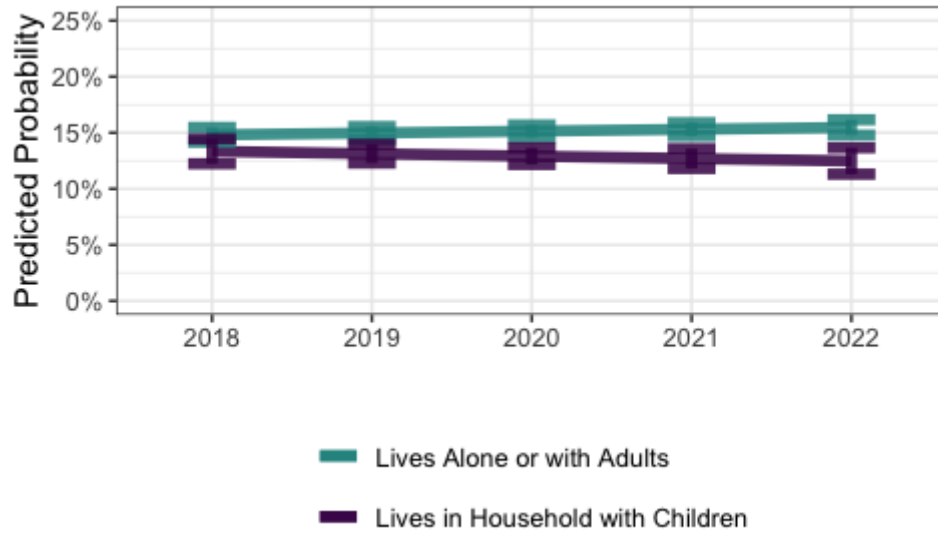
c. Non-Retirement Labor Force Exit Rate by Binary Sex



d. Retirement by Age



e. Retirement by Household Composition

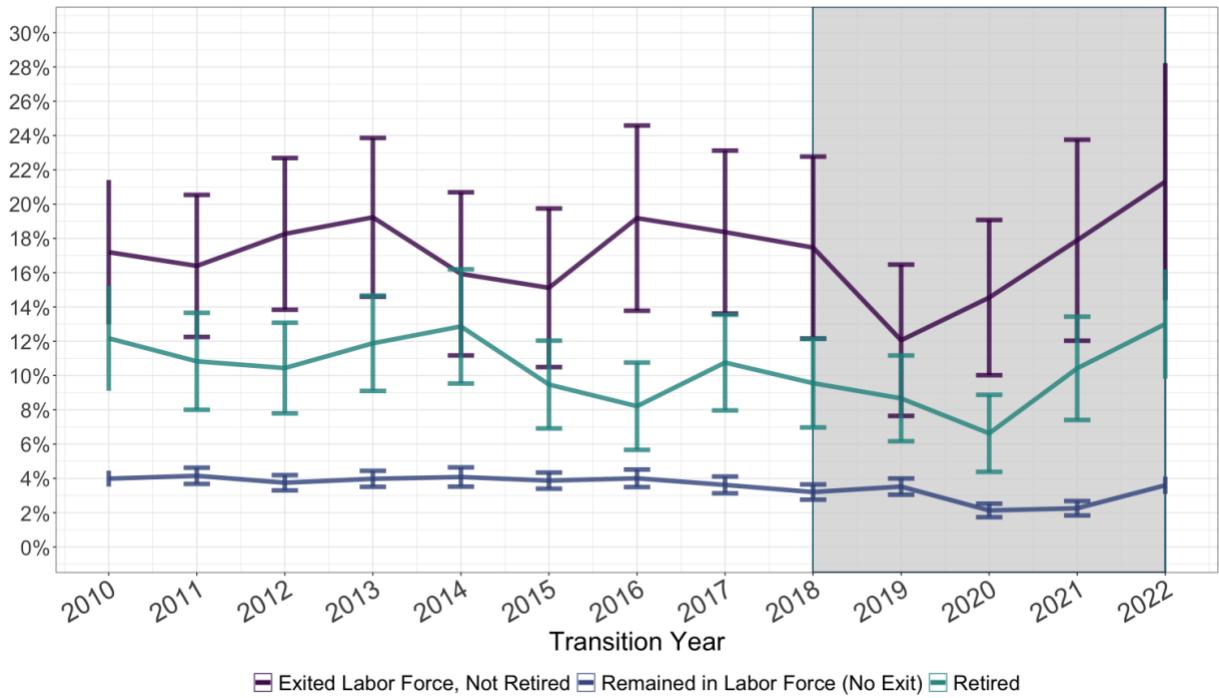


Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.
Notes. N=40,386. Predicted probabilities with covariate of interest interacted with year indicator. Other covariates values held at means. Error bars are 95% confidence intervals.

Associations Between Labor Force Exits and Poverty Entries

Descriptive statistics show that, across all years, older workers who exit the labor force have higher poverty entry rates than those who remain in the labor force. Older workers who exit the labor force for non-retirement reasons have had statistically higher poverty entry rates than older workers transitioning to retirement in most years since 2010, as shown by the non-overlapping error bars in **Figure 1.3**. I report estimates for the study period, 2018 through 2022, in **Table 1.5**. For older workers leaving the labor force for non-retirement reasons, the poverty entry rate hit a low in 2019 (12 percent, SE: 0.02), and increased each year of the pandemic, reaching 21 percent (SE: 0.04) in 2022. For older workers exiting the labor force into retirement, the poverty entry rate was lowest in the first year of the pandemic, 2020 (7 percent, SE: 0.01), increased to pre-pandemic rates in 2021 (10 percent, SE: 0.02), and reached 13 percent (SE: 0.02) in 2022. Among older workers who remained in the labor force, the poverty entry rate was lowest in 2020 and 2021 (2 percent, SE < 0.01), but increased to 4 percent (SE < 0.01) in 2022, comparable to pre-pandemic levels for this group.

Figure 1.3. Share of Older Workers Entering Poverty During Transition Year, by Labor Force Exit Type



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.
Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Error bars are 95% confidence intervals. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Supplemental Poverty Measure (SPM). Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.5. Poverty Entries During Labor Force Transition Year

Labor Force Exit Type	2018	2019	2020	2021	2022
Exited Labor Force, Not Retired	0.17 (0.03)	0.12 (0.02)	0.15 (0.02)	0.18 (0.03)	0.21 (0.04)
Retired	0.10 (0.01)	0.09 (0.01)	0.07 (0.01)	0.10 (0.02)	0.13 (0.02)
Remained in Labor Force (No Exit)	0.03 (0.00)	0.04 (0.00)	0.02 (0.00)	0.02 (0.00)	0.04 (0.00)
N	8696	8960	8081	7441	7233

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Supplemental Poverty Measure (SPM). Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.6 reports the regression results predicting poverty entries. I find that, even after controlling for year and demographic covariates, people who exit the labor force regardless of reason have much higher probabilities of entering poverty than people who remain in the labor force. The probability of entering poverty among older workers who exit the labor force for non-retirement reasons is nearly 11 percentage points higher ($p < 0.001$) than the probability of entering poverty among workers who remain in the labor force. For workers who retire, the probability of entering poverty is 6.6 percentage points higher ($p < 0.001$) than for those who remain in the labor force. An additional linear hypothesis test shows that the probability of entering poverty for non-retirement labor force leavers is significantly higher ($p < 0.001$) than for retirees. These findings are particularly notable given that poverty is measured at the household level, while labor force transitions reflect individuals. These findings indicate that an individual's transition out of the labor force can push their entire family's income below the poverty line. Table 1.6 also shows that older workers faced lower probabilities of entering poverty in 2020 and 2021, and a higher probability of entering poverty in 2022, compared to poverty entry rates in 2018.

Controlling for labor force transition type and year, Table 1.6 shows that identifying as Black (not Hispanic), Hispanic (any racial identity), or another or multiple racial identities (not Hispanic) is associated with statistically significant higher probabilities of entering poverty compared to those who identify as White (not Hispanic). People with less than a four-year college degree, older workers who were not born in the US, people with a work-limiting disability, and people who were not married also had statistically significant higher odds of entering poverty compared to their reference groups. There was no significant association between entering poverty and age, sex, or living in a household with children.

Table 1.6. Linear Probability Model Predicting Poverty Entry

	Est	p-value
Labor Force Transition Type (Comparison: Remained in Labor Force)		
Exited Labor Force, Not Retired	0.109 (0.005)	0.000
Retired	0.066 (0.004)	0.000
Transition Year (Comparison: 2018)		
2019	-0.002 (0.003)	0.452
2020	-0.013 (0.003)	0.000
2021	-0.009 (0.003)	0.003
2022	0.006 (0.003)	0.049
Aged 65 and Above	-0.002 (0.002)	0.383
Female	-0.002 (0.002)	0.243
Race/Ethnicity (Comparison: White, not Hispanic)		
Black alone, not Hispanic	0.017 (0.004)	0.000
Hispanic, any racial identity	0.012 (0.004)	0.001
Other ethnoracial identity	0.011 (0.004)	0.010
Less than Bachelor's Degree	0.015 (0.002)	0.000
Not Born in the U.S.	0.026 (0.003)	0.000
Work Disabled	0.018 (0.004)	0.000
Any Children in Household	0.000 (0.003)	0.887
Not Married	0.029 (0.002)	0.000

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. N=40,386. Linear probability model with standard errors in parentheses. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Supplemental Poverty Measure (SPM). Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.7 shows results from the second set of models that tested whether the associations between labor force exit, demographic characteristics, and the likelihood of entering poverty changed between 2018 and 2022. Each row represents a separate regression⁴ in which the covariate interacted with the transition year indicator. The coefficients in each row are the coefficients from the interaction terms. Coefficients on the non-interacted covariates are not displayed. The coefficients in each row are the coefficients from the interaction terms, which describe how the relationship between the covariate and poverty entries changed during each year of the study period from its non-interacted base level association, reported in Table 1.5. Predicted probabilities of poverty entries by select covariates produced using the interaction models are shown in **Figures 4a and 4b**.

I find that the associations between exiting the labor force, regardless of reason, and entering poverty declined in both 2019 and 2020 relative to 2018 but rebounded to 2018 levels in 2021 and 2022. For older workers leaving the labor force for non-retirement reasons, the poverty entry rate declined from the 2018 rate by 5.6 percentage points ($p < 0.001$) in 2019 and by 3.0 percentage points ($p < 0.10$) in 2020. For older workers who exited the labor force into retirement, the probability of entering poverty declined by 2 percentage points ($p < 0.10$) in 2019 and 3 percentage points ($p < 0.01$) in 2020, relative to the probability of entering poverty in 2018. As shown in Figure 1.4a, the predicted probabilities of entering poverty for labor force leavers, regardless of reason, remained higher than the predicted probabilities of entering poverty among older workers who remained in the labor force, even with the significant declines among labor force leavers in 2019 and 2020. In most years, older workers who left the labor force for non-retirement reasons have statistically higher predicted probabilities of entering poverty than retirees. The significant declines in poverty for labor force leavers prior to the pandemic in 2019, suggest that the declines in 2020 were a continuation of prior trends. In 2021 and 2022, the poverty entry rates among labor force leavers rebounded to rates comparable to the rates for these groups in 2018, prior to the 2019 decline.

The associations between demographic characteristics and poverty entry rates changed little after the onset of the pandemic, with a few notable exceptions. As shown in Figure 1.4b, older workers

⁴ As described in “Methods,” interactions for each covariate are computed in separate regressions due to limited sample size.

with work-limiting disabilities faced the largest post-pandemic changes in poverty entry rates. In 2020, the probability of entering poverty for people with work-limiting disabilities significantly dropped by 2.9 percentage points ($p < 0.05$) relative to 2018 and hit a low during the study period. Then, in 2021, the poverty entry rate for older adults with work-limiting disabilities rebounded to pre-pandemic levels before significantly increasing relative to 2018 (+4.1 percentage points, $p < 0.01$) in 2022.

Additionally, in 2020, the probability of entering poverty marginally dipped for non-Hispanic Black older adults (-1.9 percentage points, $p < 0.10$) and unmarried older adults (-1.1 percentage points, $p < 0.10$), relative to poverty entry rates for these groups in 2018. In 2021, the probability of entering poverty for adults living with children in their household marginally decreased by 1.5 percentage points ($p < 0.10$), compared to 2018. Otherwise, the associations between demographic covariates and entering poverty did not significantly change during the post-pandemic period.

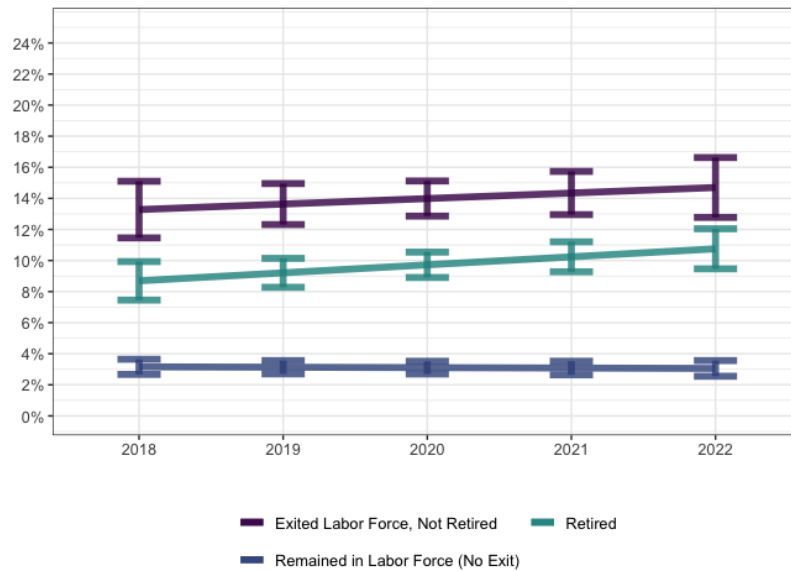
Table 1.7. Labor Force Transitions and Demographic Characteristics Interacted with Year Predicting Poverty Entry

Reference year: 2018	2019		2020		2021		2022	
	Est	p	Est	p	Est	p	Est	p
Labor Force Exit Type (Comparison: Remained In Labor Force)								
Exited Labor Force, Not Retired	-0.056 (0.016)	0.001	-0.030 (0.016)	0.069	-0.015 (0.017)	0.389	-0.002 (0.018)	0.896
Retired	-0.020 (0.011)	0.070	-0.030 (0.011)	0.007	0.008 (0.011)	0.505	0.014 (0.011)	0.230
Aged 65 and Above	-0.005 (0.006)	0.409	-0.008 (0.007)	0.209	0.001 (0.007)	0.892	-0.008 (0.007)	0.226
Female	0.005 (0.006)	0.425	0.001 (0.006)	0.910	-0.003 (0.006)	0.645	0.003 (0.006)	0.617
Race/Ethnicity (Comparison: White, not Hispanic)								
Black alone, not Hispanic	-0.001 (0.011)	0.910	-0.019 (0.011)	0.087	-0.016 (0.012)	0.159	-0.007 (0.011)	0.513
Hispanic, any racial identity	-0.029 (0.010)	0.005	-0.008 (0.010)	0.447	-0.017 (0.011)	0.112	-0.008 (0.010)	0.450
Other ethn racial identity	0.026 (0.012)	0.029	0.001 (0.012)	0.948	0.018 (0.013)	0.145	0.011 (0.012)	0.383
Less than Bachelor's Degree	-0.012 (0.006)	0.049	-0.004 (0.006)	0.503	-0.003 (0.006)	0.682	0.005 (0.006)	0.411
Not Born in the U.S.	-0.009 (0.008)	0.268	-0.001 (0.008)	0.902	-0.009 (0.009)	0.279	0.013 (0.008)	0.134
Has Work-Limiting Disability	0.003 (0.013)	0.816	-0.029 (0.013)	0.031	0.001 (0.013)	0.962	0.041 (0.014)	0.003
Any Children in Household	0.007 (0.008)	0.396	-0.002 (0.008)	0.786	-0.015 (0.008)	0.067	0.008 (0.008)	0.298
Not Married	-0.001 (0.006)	0.906	-0.011 (0.006)	0.072	-0.006 (0.007)	0.353	0.005 (0.007)	0.404

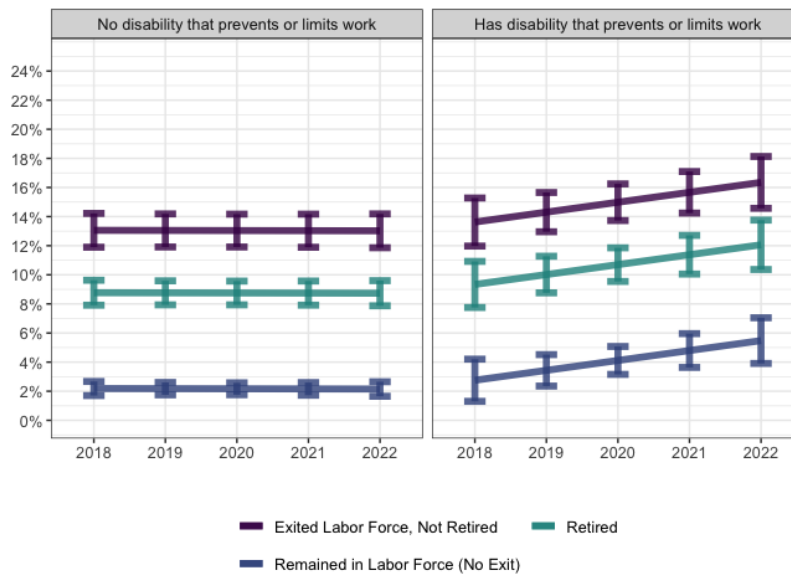
Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. N=40,386. Linear probability models with standard errors in parentheses. Within each panel, each row represents a separate linear probability model with the row term interacted by labor force transition year (columns) and controlling for the other covariates. Non-interacted model terms are not shown. Coefficients represent the change in the association between the covariate and the outcome from the column year and 2018, relative to the base, non-interacted associations, estimated in Table 1.5. Poverty measure is the Supplemental Poverty Measure (SPM). Entering poverty indicates worker's household income was above poverty in first wave observed, and below poverty in second wave observed.

Figure 1.4. Select Predicted Probabilities of Entering Poverty

a. Labor Force Exit Type



b. By Labor Force Exit Type and Disability



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force. Notes. N=40,386. Predicted probabilities with covariates held at means. Error bars are 95% confidence intervals. Predicted probabilities with covariate of interest interacted with year indicator. Other covariates values held at means. Error bars are 95% confidence intervals. Poverty measure is the Supplemental Poverty Measure (SPM).

Income Sources During Labor Force Transition Years

Table 1.8 reports the proportion of older workers receiving income during the year by income source, broken out by labor force exit type. These values are visualized in **Figure 1.5**. While almost all workers who remained in the labor force received income from earnings during the study period, less than half of workers who exited the labor force for retirement or non-retirement reasons reported earnings during the year they transitioned out of the labor force. Workers who exited the labor force into retirement tended to rely on private retirement income (73 to 76 percent) and Social Security and/or SSI (55 to 64 percent). Smaller shares of people who exited the labor force for non-retirement reasons reported private retirement income (42 to 45 percent) and Social Security and/or SSI (22 to 36 percent) during the study period. The use of Social Security and/or SSI among people exiting the labor force for non-retirement reasons dropped from 36 percent in 2018 to 22 percent in 2019, before eventually increasing to 29 percent by 2022. Older workers who exited the labor force for non-retirement reasons were slightly more likely to have income from other sources, including private disability insurance, workers' compensation, and veteran's benefits, than workers who retired, although this difference was not statistically significant in most years (Figure 1.5).

Beginning in 2020, the share of older workers receiving Unemployment Insurance and COVID-19 Economic Impact Payments increased regardless of labor force exit types. Prior to 2020, two to four percent of non-retirement labor force leavers and one to two percent of retirees reported receiving income from Unemployment Insurance. In 2020, this share jumped to 20 percent (SE: 0.03) for older workers who exited the labor force for non-retirement reasons and 9 percent (SE: 0.01) for older workers who exited the labor force into retirement. Eleven percent (SE < 0.01) of workers who remained in the labor force also received Unemployment Insurance income in 2020, up from two percent prior to the pandemic. In 2021, the share of older workers receiving Unemployment Insurance decreased across all categories: to 9 percent (SE: 0.02) for people who exited the labor force for non-retirement reasons, 5 percent (SE: 0.01) for people who retired, and 4 percent (SE: <0.01) for people who remained in the labor force. By 2022, Unemployment Insurance receipt among older workers returned to pre-pandemic levels.

Most older workers received COVID-19 Economic Impact Payments in 2020 and 2021. As shown in Figure 1.6, nearly equal shares of workers who exited the labor force for retirement and non-retirement

reasons reported receiving the payments both years. A smaller share of workers who remained in the labor force received in the payments in 2020 (53 percent, SE: 0.01) and 2021 (45 percent, SE: 0.01).

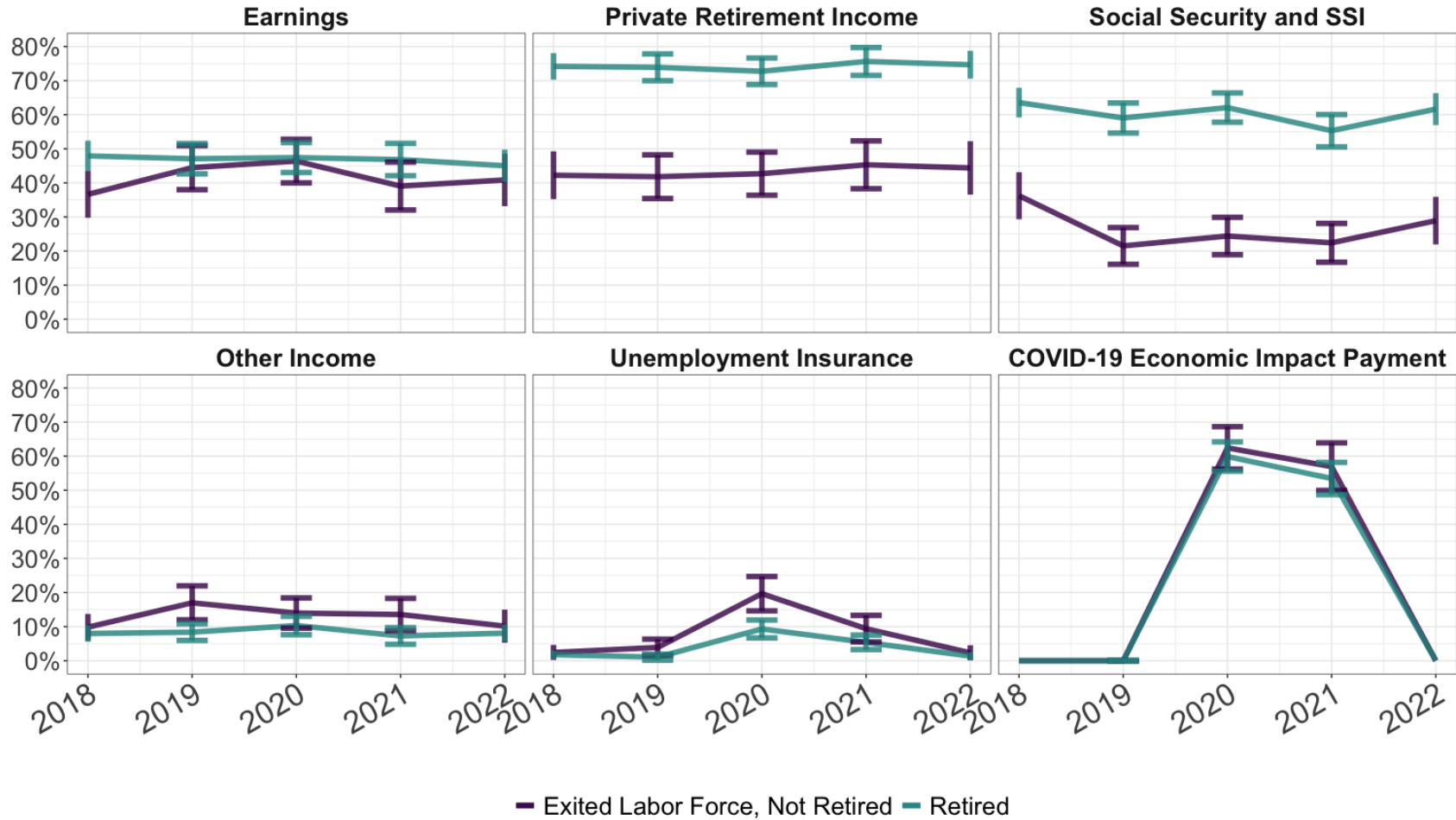
Table 1.8. Share Receiving Income from Source During Transition Year by Labor Force Exit Type

	Remained in Labor Force (No Exit)					Exited Labor Force, Not Retired					Retired				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Earnings	0.98	0.99	0.98	0.98	0.98	0.37	0.44	0.46	0.39	0.41	0.48	0.47	0.47	0.47	0.45
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.03)	(0.03)	(0.03)	(0.04)	(0.04)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Private Retirement Income	0.74	0.75	0.75	0.78	0.75	0.42	0.42	0.43	0.45	0.44	0.74	0.74	0.73	0.76	0.75
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.04)	(0.03)	(0.03)	(0.04)	(0.04)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Social Security and SSI	0.13	0.14	0.13	0.12	0.12	0.36	0.22	0.24	0.22	0.29	0.64	0.59	0.62	0.55	0.62
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.04)	(0.03)	(0.03)	(0.03)	(0.04)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Other Income	0.06	0.06	0.05	0.07	0.05	0.10	0.17	0.14	0.14	0.10	0.08	0.08	0.10	0.07	0.08
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.02)	(0.03)	(0.02)	(0.02)	(0.02)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Unemployment Insurance	0.02	0.02	0.11	0.04	0.02	0.02	0.04	0.20	0.09	0.02	0.02	0.01	0.09	0.05	0.01
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.01)	(0.01)	(0.03)	(0.02)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.01)
COVID-19 Economic Impact Payments	0.00	0.00	0.53	0.45	0.00	0.00	0.00	0.62	0.57	0.00	0.00	0.00	0.60	0.53	0.00
	(0.00)	(0.00)	(0.01)	(0.01)	(0.00)	(0.00)	(0.00)	(0.03)	(0.04)	(0.00)	(0.00)	(0.00)	(0.02)	(0.02)	(0.00)
N	7809	7989	7086	6604	6440	261	314	313	262	223	626	657	682	575	570

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Standard errors in parentheses. "In labor force" includes employed and unemployed. "Exited Labor force, Not Retired" signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. "Private retirement income" includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. "Other income" refers to income not listed, including private disability income, workers compensation, veteran's benefits, and alimony.

Figure 1.5. Share Receiving Income from Source During Transition Year by Labor Force Exit Type



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Error bars are 95% confidence intervals. Reference group “Remained in Labor Force” omitted due to scale. Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. “Private retirement income” includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. “Other income” refers to income not listed, including private disability income, workers compensation, veteran’s benefits, and alimony.

Table 1.9 shows the simulated change in the poverty entry rate by year and labor force transition after subtracting each income source. These values are visualized in **Figure 1.6**. For older workers exiting the labor force for non-retirement reasons, subtracting their transition year earnings from their household's total resources results in significant increases to the poverty entry rate, ranging from a low of +8.5 percentage points ($p < 0.001$) in 2021 to an increase of +15.6 percentage points ($p < 0.001$) in 2019. For people who exited the labor force into retirement, subtracting their transition year earnings from their household's resources resulted in increases to the poverty entry rate ranging from +10.4 percentage points ($p < 0.001$) in 2021 to an increase of +15.2 percentage points ($p < 0.001$) in 2022. In 2021 and 2022, subtracting earnings resulted in higher poverty entry rates among retirees than non-retirement labor force leavers. The simulated impact of earnings on poverty entry rates was equal for both groups in 2018 (+12.5 percentage points, $p < 0.001$), and higher for non-retirement labor force leavers in 2019 and 2020. Subtracting older workers' private retirement income from their household's resources was more impactful for simulated poverty entry rates among retirees than for older workers who exited the labor force for non-retirement reasons. A similar pattern holds when subtracting Social Security and SSI. In contrast, subtracting income from other sources, like private disability income, workers' compensation, and veteran's benefits, tended to result in higher poverty entry rates in most years for non-retirement labor force leavers than for retirees.

Simulations that removed Unemployment Insurance from older workers' transition year income suggest it had a statistically significant impact on the poverty entry rate for older workers who left the labor force for non-retirement reasons in 2020 (+2.9 percentage points, $p < 0.01$), but not in other years. For retirees, simulations that subtracted income from Unemployment Insurance significantly increased the poverty entry rate by 1.3 percentage points in 2020 ($p < 0.001$). The simulated increases in the poverty entry rate due to Unemployment Insurance among retirees was marginally significant in 2021 (+0.9 percentage points, $p < 0.1$) and 2022 (+0.3 percentage points, $p < 0.1$).

Simulations show that COVID-19 economic impact payments were most important for people who exited the labor force for non-retirement reasons in 2020 and 2021. Without these payments, the simulated poverty entry rates for these groups would have been 2.7 percentage points higher ($p < 0.05$) in 2020 and 2.9 percentage points higher ($p < 0.05$) in 2021. Among older workers who transitioned out of

the labor force into retirement, simulations show COVID-19 Economic Impact Payments decreased poverty entry rates by 1.0 percentage points ($p < 0.5$) in 2020 and 1.3 percentage points ($p < 0.05$) in 2021.

Table 1.9. Simulated Impact of Removing Income Sources on Poverty Entry Rate by Labor Force Exit Type

	Exited Labor Force, Non-Retirement Reasons					Retired				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Poverty Entry Rate, With All Income	17.5%	12.1%	14.5%	17.9%	21.3%	9.6%	8.7%	6.6%	10.4%	13.0%
	(0.027)	(0.023)	(0.023)	(0.030)	(0.035)	(0.013)	(0.013)	(0.011)	(0.015)	(0.016)
Change in Poverty Entry Rate (Percentage Points) after Income Source Subtracted										
Earnings	12.5***	15.6***	13.1***	8.5***	11.4***	12.5***	12.6***	10.4***	11.9***	15.2***
Private Retirement Income	2.0+	3.2**	3.4**	1.7*	1.5	6.9***	8.6***	7.7***	7.4***	7.4***
Social Security and SSI	9.9***	6.5***	5.8***	6.2***	5.6*	14.8***	9.9***	12.1***	10.2***	12.3***
Other Income	1.8+	2.7*	1.7*	3.1*	1.0	0.0	0.7+	0.9*	0.3	0.7+
Unemployment Insurance	0.0	0.7	2.9**	0.9	0.3	0.0	0.0	1.3**	0.9+	0.3+
COVID-19 Economic Impact Payments	--	--	2.7*	2.9*	--	--	--	1.0*	1.3*	--
N	261	314	313	262	223	626	657	682	575	570

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Standard errors in parentheses. P-values obtained through one-sample t-test. "In labor force" includes employed and unemployed. "Exited Labor force, Not Retired" signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. "Private retirement income" includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. "Other income" refers to income not listed, including private disability income, workers compensation, veteran's benefits, and alimony.

Figure 1.6. Simulated Impact of Removing Income Sources on Poverty Entry Rate by Labor Force Exit Type



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are the difference in percentage points between the poverty entry rate with the income source subtracted and the poverty entry rate with all income sources included. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Reference group “Remained in Labor Force” omitted due to scale. Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. “Private retirement income” includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. “Other income” refers to income not listed, including private disability income, workers compensation, veteran’s benefits, and alimony.

Supplemental Analyses

Appendix A contains results from analyses that use the OPM to define poverty entries instead of the SPM. Differences in results across poverty measures appear attributable to how the SPM counts sources of unearned and in-kind income, including tax credits, as income, while the OPM does not. Results in Appendix B use a continuous poverty measure, older workers' household income-to-poverty ratio, as the outcome. For the income-to-poverty ratio, SPM defines the poverty threshold. Patterns from this set of results do not meaningfully differ from the main results using SPM-based poverty entries.

Discussion

Using the Current Population Survey (CPS), I create one-year panels of adults ages 50 and over to examine trends in older American's labor force transitions before and during the COVID-19 pandemic. For older workers overall, and by demographic subgroups, I asked whether patterns of labor force transitions changed and whether the associations between labor force transitions and poverty entries changed. Finally, I estimated how older workers' poverty entry rates changed in the absence of key income sources, including earnings, Social Security, and two programs particularly important to older workers during the pandemic: Unemployment Insurance and COVID-19 economic impact payments.

Consistent with other studies on older workers' labor force behavior during the COVID-19 pandemic, I find that retirement and non-retirement labor force exits did increase in the first year of the pandemic, March 2020 to March 2021, relative to the same period between 2018 and 2019. I characterize these increases—particularly the increase in retirements—as generally keeping pace with the trends over the last decade. In 2021, retirement exits returned to pre-pandemic rates, while exits for non-retirement reasons remained elevated. I also found generally stable associations between demographic characteristics and labor force transitions throughout the pandemic. Some exceptions included a higher likelihood of non-retirement labor force exits among unmarried older workers in 2020, a continuation of a trend that began prior to the pandemic. Consistent with prior literature, I also find a decreased probability of non-retirement labor force exits among older workers with work-limiting disabilities in 2021 and 2022 (Davis et al., 2023; Goda et al., 2023).

In addition, I find that, across all years, exiting the labor force is significantly associated with a much higher probability of entering poverty compared to the those who remain in the labor force. Notably, the relationship between labor force exit type and poverty entries changed only minimally across the study period. In 2019 and 2020, people who left the labor force for both retirement and non-retirement reasons had significantly lower probabilities of entering poverty compared to 2018. In 2021 and 2022, poverty entry rates for labor force leavers were not significantly different from 2018. Because poverty is estimated at the household level, but labor force exits occur at the individual level, the consistent relationship between exiting the labor force and entering poverty suggests that one household member's labor force exit is enough to push the whole household into poverty.

Finally, using simulations, I find that pandemic-related expansions to the safety net helped protect labor force leavers, particularly those exiting the labor force for non-retirement reasons, from entering poverty in 2020 and 2021. Without COVID-19 economic impact payments, the poverty rate among people who left the labor force for non-retirement reasons would have been almost 3 percentage points higher in 2020 and 2021, and about 1 percentage points for retirees in 2020 and 2021. Unemployment Insurance (UI) expansions also played an important role. In 2020, UI reduced the poverty entry rate among people who left the labor force for non-retirement reasons by 2.9 percentage points. For retirees, UI reduced poverty entry rates by 1.3 percentage points in 2020. The poverty-reducing effect of UI diminished in 2021 for both retirees and people who exited the labor force for non-retirement reasons. The contributions of these sources to reducing poverty entries, however, are overshadowed by the importance of earnings. Without earnings, I find that the poverty entry rates of people who exited the labor force for non-retirement reasons would be 8.5 to 15.6 percentage points higher; for retirees, they would be 10.4 to 15.2 percentage points higher. Given that exiting the labor force implies they will not continue to earn income in future years, it seems likely that poverty entries among older workers could increase in the years after they completely leave the labor force unless they replace their earned income with income from unearned sources, like Social Security or private retirement income.

Some limitations of the study are worth noting. First, the COVID-19 pandemic substantially interfered with CPS data collection, particularly in March 2020, which threatened the external validity of the panels ending and originating in 2020 (transition years 2019 and 2020). These panels are likely higher income, whiter, older, and more highly educated than the general population (IPUMS, 2022; Rothbaum & Bee, 2021). This likely results in underestimates of poverty entries in these years. Additionally, private retirement income and wealth are not well captured in the CPS (Bee & Mitchell, 2017). Underreporting of private retirement income could lead the estimates of poverty entries to be overstated.

This study is also limited by the short-term nature of the CPS longitudinal design. I am only able to link longitudinally across two years in the CPS, so I am unable to identify whether people returned to the labor force after transitioning out of it. In addition, I am unable to observe how older workers' income sources change in the years after they leave the labor force. Because late-life labor force participation is

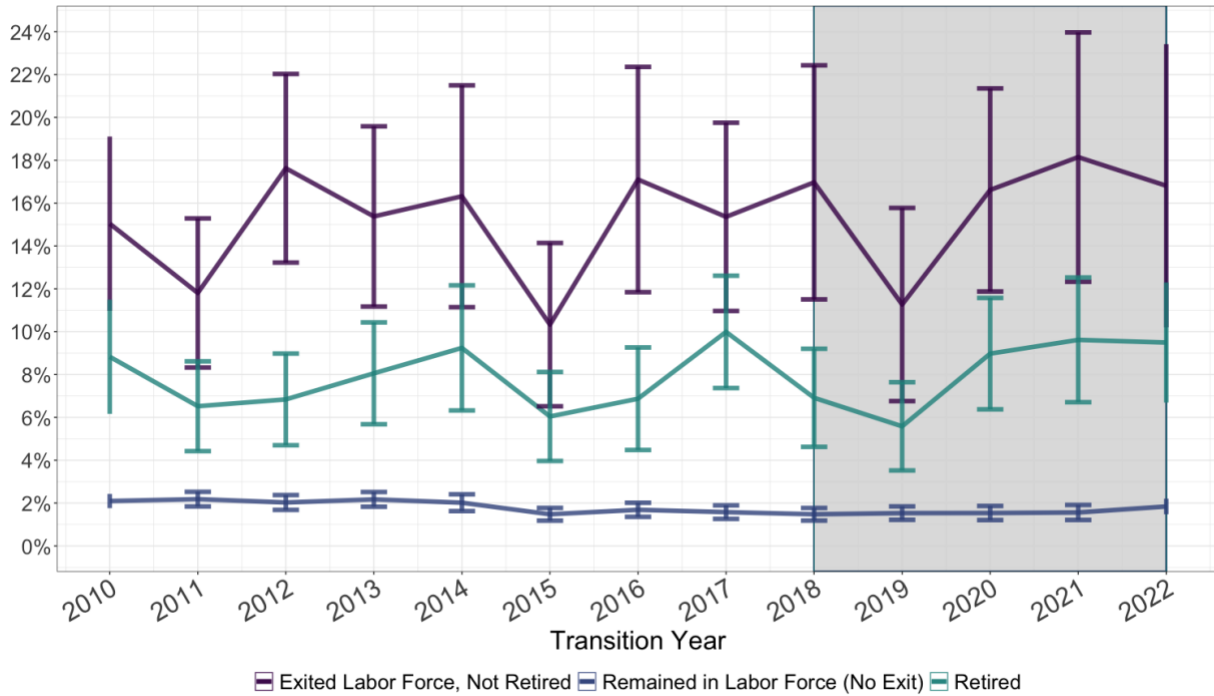
increasingly nonlinear, future research could use a different dataset like the Health and Retirement Study to track the long-term labor force and income impacts of the pandemic (Moen et al., 2021; Warner et al., 2010). To identify intra-year variability, future research could link the monthly CPS employment records to the annual longitudinal sample, but, at most, a respondent is observed for four months at a time. Because income is only available in the March ASEC, the income measures likely include a mix of income from different labor statuses across the transition year.

Additionally, this study is descriptive and not designed for causal inference. The associations in this study describe the strength and direction of the relationships between demographic characteristics, labor force exits, and poverty entries, but do not imply causality. In particular, the simulations estimating the impacts of older workers' income sources on poverty rates are static, and do not account for behavioral changes that may have occurred in the absence of these sources of income. Although these estimates are not causal, they highlight the relative importance of each income source to older workers' household finances during the year they transitioned out of the labor force.

Despite these limitations, the findings from this study offer two important contributions to the literature on poverty dynamics and older workers' labor force behavior during COVID-19. First, I identify labor force exits as an event that triggers poverty entries in later life. Studies of younger workers find that entries into poverty induced by employment loss can be remedied by returning to employment (e.g. McKernan & Ratcliffe, 2005). For older workers leaving the labor force possibly for good, an employment-based solution to poverty may not be possible or desirable. Although I find private retirement and Social Security play important roles in reducing poverty entries among labor force leavers, neither source is enough to eliminate poverty entries, particularly among people who leave the labor force for non-retirement reasons. The persistence of poverty entries despite these resources suggests that there is room for public policy to play a role in further protecting older workers leaving the labor force from entering poverty. Second, public policy indeed played an important role in preventing poverty entries among older workers who left the labor force during the pandemic. Despite this influx of assistance, the likelihood of older workers entering poverty as they exited the labor force remained high throughout the pandemic.

Appendix A. Supplemental Analyses with Outcome: Poverty Entries (OPM)

Figure 1.7. Share of Older Workers Entering Poverty (OPM) During Transition Year, by Labor Force Exit Type



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.
Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Error bars are 95% confidence intervals. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Official Poverty Measure (OPM) Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.10. Poverty Entries (OPM) During Labor Force Transition Year

Labor Force Exit Type	2018	2019	2020	2021	2022
Exited Labor Force, Not Retired	0.17 (0.03)	0.11 (0.02)	0.17 (0.02)	0.18 (0.03)	0.17 (0.03)
Retired	0.07 (0.01)	0.06 (0.01)	0.09 (0.01)	0.10 (0.01)	0.09 (0.01)
Remained in Labor Force (No Exit)	0.01 (0.00)	0.02 (0.00)	0.02 (0.00)	0.02 (0.00)	0.02 (0.00)
N	8696	8960	8081	7441	7233

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Official Poverty Measure (OPM). Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.11. Linear Probability Model Predicting Poverty (OPM) Entry

	Est	p-value
Labor Force Transition Type (Comparison: Remained in Labor Force)		
Not in Labor Force, Not Retired	0.119 (0.004)	0.000
Retired	0.064 (0.003)	0.000
Year (Comparison: 2018)		
2019	-0.003 (0.002)	0.275
2020	0.003 (0.002)	0.154
2021	0.004 (0.002)	0.099
2022	0.004 (0.002)	0.082
Aged 65 and Above	-0.008 (0.002)	0.000
Female	-0.003 (0.002)	0.076
Race/Ethnicity (Comparison: White, not Hispanic)		
Black alone, not Hispanic	0.008 (0.003)	0.005
Hispanic, any racial identity	0.012 (0.003)	0.000
Other ethnoracial identity	0.004 (0.003)	0.196
Less than Bachelor's Degree	0.010 (0.002)	0.000
Not Born in the U.S.	0.013 (0.003)	0.000
Work Disabled	0.020 (0.004)	0.000
Any Kids	0.006 (0.002)	0.004
Not Married	0.032 (0.002)	0.000

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. N=40,386. Linear probability model with standard errors in parentheses. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. “Remained in Labor Force” includes employed and unemployed. Poverty measure is the Official Poverty Measure (OPM). Entering poverty indicates worker’s household income was above poverty in first wave observed, and below poverty in second wave observed.

Table 1.12. Labor Force Transitions and Demographic Characteristics Interacted with Year Predicting Poverty Entry (OPM)

Reference year: 2018	2019		2020		2021		2022	
	Est	p	Est	p	Est	p	Est	p
Labor Force Exit Type (Comparison: Remained In Labor Force)								
Not in Labor Force, Not Retired	-0.048 (0.013)	0.000	0.020 (0.013)	0.124	0.016 (0.014)	0.241	-0.028 (0.014)	0.047
Retired	-0.017 (0.009)	0.051	0.013 (0.009)	0.139	0.027 (0.009)	0.004	0.015 (0.009)	0.103
Aged 65 and Above	-0.003 (0.005)	0.597	0.002 (0.005)	0.664	0.009 (0.005)	0.086	0.002 (0.005)	0.653
Female	0.000 (0.005)	0.971	-0.005 (0.005)	0.341	-0.008 (0.005)	0.098	-0.001 (0.005)	0.912
Race/Ethnicity (Comparison: White, not Hispanic)								
Black alone, not Hispanic	0.010 (0.009)	0.243	-0.001 (0.009)	0.911	0.000 (0.009)	0.957	-0.006 (0.009)	0.533
Hispanic, any racial identity	0.001 (0.008)	0.898	0.014 (0.008)	0.105	0.012 (0.009)	0.167	0.008 (0.009)	0.350
Other ethnoraical identity	0.015 (0.010)	0.113	0.001 (0.010)	0.913	-0.005 (0.010)	0.628	-0.007 (0.010)	0.510
Less than Bachelor's Degree	-0.003 (0.005)	0.494	0.006 (0.005)	0.225	0.010 (0.005)	0.050	0.006 (0.005)	0.210
Not Born in the U.S.	0.001 (0.007)	0.834	0.013 (0.007)	0.052	0.002 (0.007)	0.732	0.014 (0.007)	0.043
Has Work-Limiting Disability	-0.019 (0.011)	0.079	-0.002 (0.011)	0.856	-0.006 (0.011)	0.557	0.017 (0.011)	0.130
Any Kids in Home	0.013 (0.006)	0.042	-0.001 (0.006)	0.851	0.007 (0.007)	0.264	0.004 (0.007)	0.507
Not Married	-0.006 (0.005)	0.237	-0.008 (0.005)	0.108	0.003 (0.005)	0.599	0.003 (0.005)	0.584

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. N=40,386. Linear probability models with standard errors in parentheses. Within each panel, each row represents a separate linear probability model with the row term interacted by labor force transition year (columns) and controlling for the other covariates. Non-interacted model terms are not shown. Coefficients represent the change in the association between the covariate and the outcome from the column year and 2018, relative to the base, non-interacted associations, estimated in Table 1.5. Poverty measure is the Supplemental Poverty Measure (SPM). Entering poverty indicates worker's household income was above poverty in first wave observed, and below poverty in second wave observed.

Appendix B. Supplemental Analyses with Outcome: Income-to-Poverty (SPM) Ratio

Table 1.13. Mean Income-to-Poverty Threshold Ratios by Labor Force Exit Type

Income-to-Poverty Threshold Ratio	Exited Labor Force, Not Retired					Retired				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Year Prior to Transition Year	3.07	2.99	3.19	3.34	3.32	4.66	5.05	4.65	5.00	4.92
	(0.22)	(0.16)	(0.15)	(0.18)	(0.25)	(0.18)	(0.29)	(0.19)	(0.21)	(0.22)
Change During Transition Year	-0.46	-0.40	-0.46	-0.69	-0.73	-1.10	-0.72	-0.77	-0.83	-1.63
	(0.25)	(0.14)	(0.26)	(0.21)	(0.37)	(0.18)	(0.38)	(0.19)	(0.22)	(0.22)
N	626	657	682	575	570	261	314	313	262	223

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Means with standard errors in parentheses. Reference category “remained in labor force (no exit)” omitted due to scale. “Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Poverty measure is the Supplemental Poverty Measure (SPM).

Table 1.14. Linear Regression Results Predicting Change in Income-to-Poverty Ratio

	Est	p-value
Labor Force Transition Type (Comparison: Remained in Labor Force)		
Exited Labor Force, Not Retired	-0.59 (0.13)	0.000
Retired	-0.90 (0.09)	0.000
Year (Comparison: 2018)		
2019	0.06 (0.07)	0.405
2020	0.00 (0.07)	0.954
2021	-0.06 (0.07)	0.420
2022	-0.51 (0.07)	0.000
Aged 65 and Above	-0.06 (0.05)	0.235
Female	0.02 (0.05)	0.632
Race/Ethnicity (Comparison: White, not Hispanic)		
Black alone, not Hispanic	0.01 (0.09)	0.889
Hispanic, any racial identity	0.03 (0.09)	0.718
Other ethnoracial identity	0.15 (0.10)	0.143
Less than Bachelor's Degree	0.06 (0.05)	0.237
Not Born in the U.S.	-0.06 (0.08)	0.477
Work Disabled	-0.02 (0.11)	0.818
Any Children in Household	-0.01 (0.06)	0.888
Not Married	-0.05 (0.05)	0.316

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.

Notes. N=40,386. Linear regression with standard errors in parentheses. "In labor force" includes employed or unemployed. "Exited Labor Force, Not Retired" signifies those who have stopped working and looking for work but did not self-report retirement. Poverty measure is the Supplemental Poverty Measure (SPM).

Table 1.15. Labor Force Transitions and Demographic Characteristics Interacted with Transition Year Predicting Income-to-Poverty Threshold Ratio

Reference year: 2018	2019		2020		2021		2022	
	Est	p	Est	p	Est	p	Est	p
Labor Force Exit Type (Comparison: Remained In Labor Force)								
Not in Labor Force, Not Retired	-0.15	0.692	-0.38	0.325	-0.29	0.474	0.26	0.545
	(0.39)		(0.39)		(0.41)		(0.42)	
Retired	0.34	0.198	0.13	0.620	0.07	0.812	0.01	0.970
	(0.27)		(0.26)		(0.27)		(0.28)	
Aged 65 and Above	0.04	0.778	0.22	0.160	-0.06	0.696	-0.05	0.773
	(0.15)		(0.16)		(0.16)		(0.16)	
Female	-0.05	0.738	-0.11	0.425	0.04	0.801	0.10	0.511
	(0.14)		(0.14)		(0.14)		(0.15)	
Race/Ethnicity (Comparison: White, not Hispanic)								
Black alone, not Hispanic	0.06	0.832	-0.06	0.818	0.10	0.725	0.54	0.048
	(0.27)		(0.27)		(0.28)		(0.27)	
Hispanic, any racial identity	0.00	0.986	0.25	0.320	0.10	0.703	0.34	0.183
	(0.24)		(0.25)		(0.26)		(0.25)	
Other ethnoracial identity	-0.37	0.186	0.38	0.189	0.00	0.991	0.04	0.887
	(0.28)		(0.29)		(0.30)		(0.30)	
Less than Bachelor's Degree	0.18	0.200	0.46	0.001	0.33	0.027	0.53	0.000
	(0.14)		(0.14)		(0.15)		(0.15)	
Not Born in the U.S.	-0.39	0.051	0.02	0.928	-0.22	0.297	0.02	0.923
	(0.20)		(0.20)		(0.21)		(0.20)	
Has Work-Limiting Disability	0.30	0.345	0.53	0.103	0.32	0.319	0.61	0.064
	(0.31)		(0.32)		(0.32)		(0.33)	
Any Kids in Home	0.14	0.442	0.19	0.316	-0.01	0.974	0.19	0.324
	(0.18)		(0.19)		(0.19)		(0.19)	
Not Married	0.10	0.503	0.40	0.009	0.59	0.000	0.72	0.000
	(0.15)		(0.15)		(0.16)		(0.16)	

Source. CPS March ASEC, one-year longitudinal panels of adults aged 50+ initially in the labor force.
Notes. Estimates are odds ratios with standard errors in parentheses. Each row represents a separate linear probability model with the row term interacted by labor force transition year (columns) and controlling for the other covariates. “In labor force” includes employed or unemployed. “Exited Labor Force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Poverty measure is the Supplemental Poverty Measure (SPM).

Table 1.16. Simulated Impact of Removing Income Sources on Transition Year Income-to-Poverty Ratio by Labor Force Exit Type

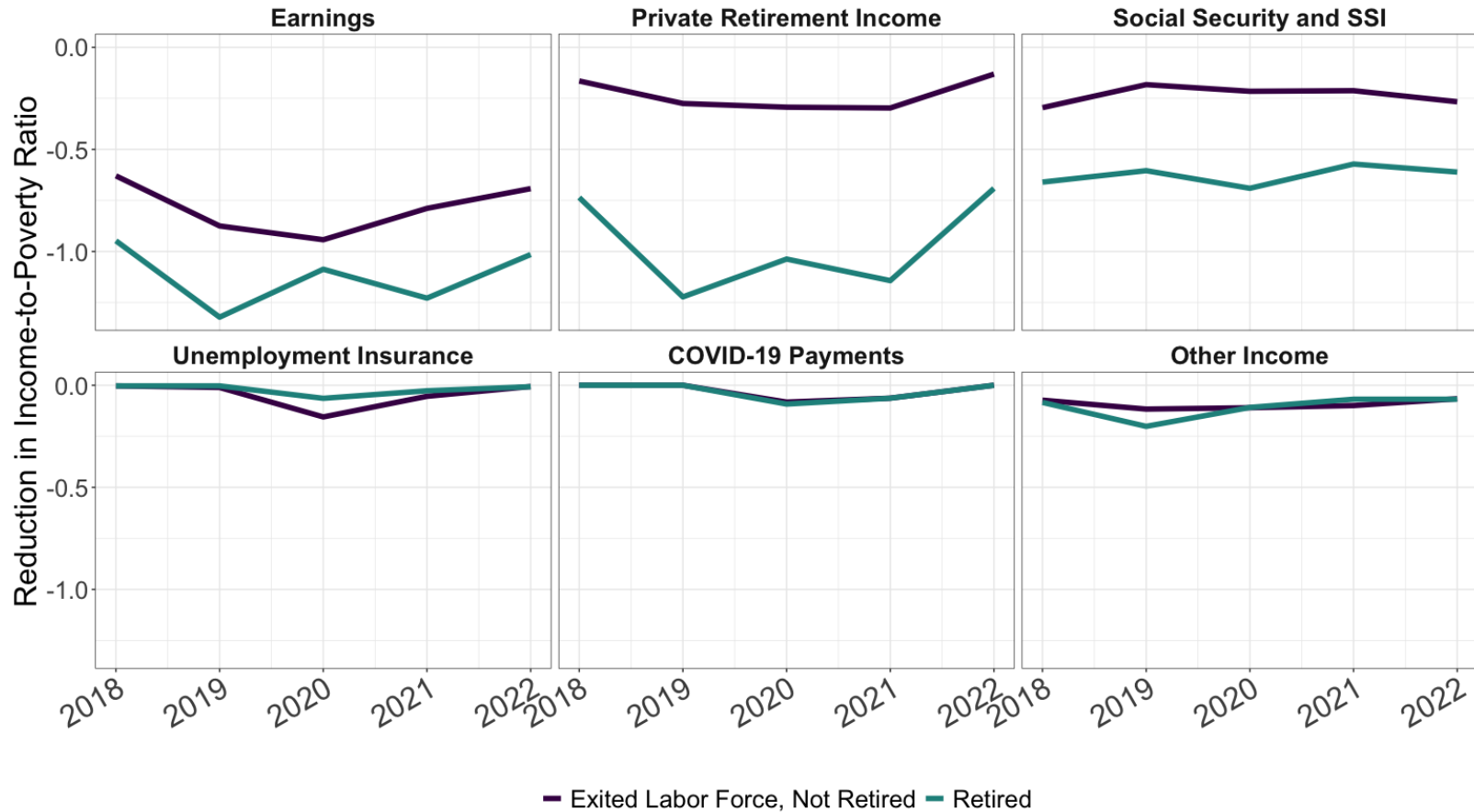
	Exited Labor Force, Non-Retirement Reasons					Retired				
	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022
Income-to-Poverty Ratio, With All Income	2.61 (0.25)	2.59 (0.14)	2.73 (0.25)	2.65 (0.19)	2.59 (0.34)	3.56 (0.13)	4.33 (0.28)	3.88 (0.14)	4.18 (0.19)	3.29 (0.12)
Change in Income-to-Poverty Ratio after Income Source Subtracted										
Earnings	-0.63***	-0.88***	-0.94*	-0.79***	-0.69***	-0.95***	-1.32***	-1.09***	-1.23***	-1.01***
Private Retirement Income	-0.17***	-0.28***	-0.29**	-0.30**	-0.13***	-0.74***	-1.22***	-1.04***	-1.14***	-0.69***
Social Security and SSI	-0.30***	-0.18***	-0.22***	-0.21***	-0.27***	-0.66***	-0.60***	-0.69***	-0.57***	-0.61***
Other Income	-0.07***	-0.12***	-0.11***	-0.10***	-0.07**	-0.08***	-0.20+	-0.11***	-0.07***	-0.07***
Unemployment Insurance	-0.003*	-0.01*	-0.16***	-0.05**	-0.01+	-0.003*	-0.003	-0.06***	-0.03***	-0.01+
COVID-19 Economic Impact Payments	--	--	-0.08***	-0.06***	--	--	--	-0.09***	-0.06***	--
N	261	314	313	262	223	626	657	682	575	570

*** p < 0.001, ** p < 0.01, * p < 0.05, + p < 0.10

Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Standard errors in parentheses. P-values obtained through one-sample t-test. "In labor force" includes employed and unemployed. "Exited Labor force, Not Retired" signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. "Private retirement income" includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. "Other income" refers to income not listed, including private disability income, workers compensation, veteran's benefits, and alimony. Poverty threshold defined by the Supplemental Poverty Measure (SPM).

Figure 1.8. Simulated Impact of Removing Income Sources on Transition Year Income-to-Poverty Ratio by Labor Force Exit Type



Source. CPS March ASEC, one-year longitudinal panels of adults ages 50+ initially in the labor force.

Notes. Estimates are the difference between the average income-to-poverty ratio with the income source subtracted and the average income-to-poverty ratio with all income sources included. Estimates are weighted using the final ASEC longitudinal weight provided by IPUMS. Reference group “Remained in Labor Force” omitted due to scale. Exited Labor force, Not Retired” signifies those who have stopped working and looking for work but did not self-report retirement. Years in column indicate transition years. “Private retirement income” includes income from pensions, interest, dividends, annuities, and rent. SSI is Supplemental Security Income. “Other income” refers to income not listed, including private disability income, workers compensation, veteran’s benefits, and alimony. Poverty measure is Supplemental Poverty Measure (SPM).

CHAPTER 2. WAITING TO BENEFIT: AGE-BASED DISABILITY REGULATIONS AND PATHWAYS TO SUPPLEMENTAL SECURITY INCOME TAKE-UP IN LATER LIFE

Introduction

Supplemental Security income (SSI) is an important resource for low-income older adults and people with disabilities. In 2021, the SSI monthly grant of \$783 protected 2.7 million of the 8.5 million total SSI recipients from poverty (Creamer et al., 2022; SSA, 2021). Access to reliable sources of income through Social Security disability programs is associated with lower rates of financial distress, better health, and improved longevity—especially among those with the lowest incomes and most severe disabilities (Black et al., 2017; Deshpande et al., 2021; Gelber et al., 2017; Herd et al., 2008). Yet, it is notoriously difficult to be deemed eligible for SSI. Sixty percent of SSI applicants are ultimately denied, most of them rejected for not meeting the disability criteria (CBPP, 2023d).

Older SSI applicants may have an easier time getting approved. Starting at age 45, the Social Security Administration (SSA) relaxes the disability requirements for certain groups every five years until they are eliminated at age 65. For a subset of marginally eligible applicants, age is considered as a “vocational factor” in conjunction with their functional capacity, education level, and work history in determining whether they could readjust to new work given their impairment. However, evidence from the Social Security Disability insurance (DI) program suggests that, rather than encouraging adjustment to other work, the disability age rules delay benefit receipt among applicants eventually determined eligible (Schimmel Hyde et al., 2020; Strand & Messel, 2019). Most DI applicants who were initially denied are determined eligible several years later, possibly after aging into a less stringent set of disability rules (Strand & Messel, 2019). Few DI program applicants go on to work after being denied (Schimmel Hyde et al., 2020). Without income from earnings, it is unclear how would-be disability program participants make ends meet while they wait to age into eligibility.

Findings about the consequences of age-based disability regulations for DI may not hold for SSI. Both programs use the same disability determination process but serve different target populations. While DI functions as a wage replacement social insurance program for disabled workers, SSI is a backstop of welfare income for low-resourced people with disabilities and older adults who have histories of marginal

attachment to the labor force. SSI participants' limited work history could mean that SSI applicants are more readily determined eligible at younger ages under stricter medical-vocational guidelines than DI applicants. However, if the age-based rules do prevent otherwise-eligible people from receiving SSI benefits, then the consequences for this economically vulnerable group could be particularly dire.

This paper has two aims. First, I estimate SSI take-up rates by age and test whether discontinuities in SSI take-up exist when SSA disability determination rules are relaxed (at ages 45, 50, 55, and 60) and eliminated (at age 65). It is possible that the probability of SSI take-up increases monotonically with age, comparable to how aging is related to the probability of acquiring a work-limiting disability (Rank & Hirschl, 2014; Shuey & Willson, 2019). If the age-based disability determination rules are acting as program gatekeepers for otherwise eligible people, then I might expect to see discontinuous increases in SSI take-up when the disability requirements are relaxed (at ages 45, 50, 55, and 60) and eliminated (at age 65).

Second, I identify patterns of employment, homelessness, and public assistance use among SSI recipients in the five years prior to SSI take-up and examine how these patterns vary by age. Because the Social Security Administration (SSA) disability determination process was created for DI-eligible workers, rather than SSI-eligible applicants with limited work history, it assumes that applicants under age 65 entering through disability pathway will work until becoming disabled, at which point they will apply for benefits and be approved. Under this model, people under age 65 eventually approved for SSI would have some work history several years prior to receiving SSI, with a gap in the year or two leading up to SSI receipt while waiting to be approved. When the disability requirements are eliminated at age 65, the SSI becomes the means-tested counterpart to Social Security's retirement program, Old-Age and Survivors insurance (OASI). In this model, people who take-up SSI after age 65 would be expected to work continuously until they decide to retire and claim SSI as a retirement income supplement.

If age prevents otherwise-eligible potential SSI participants from receiving cash assistance when they need it, then people approved for SSI at older ages following the relaxation and elimination of disability requirements may experience prolonged periods of financial hardship and detachment from the labor force prior to becoming eligible for and receiving SSI. I use homelessness as an indicator of severe financial hardship, while measures of public assistance participation—in the Supplemental Nutrition

Assistance Program (SNAP), Medicaid, and Temporary Assistance for Needy Families (TANF)—are indicators of more general hardship. However, the strict financial eligibility requirements and resulting economic vulnerability of SSI recipients mean that it is possible that all people who eventually receive SSI face significant and prolonged financial hardship prior to being approved for the program.

I conduct these analyses with administrative microdata from multiple agencies in Washington state spanning from 2010 through 2017. These data have several advantages over survey data and even federal administrative data from SSA. Administrative records from SSA contain rich information about the SSI application process and disability determination, but these data must be linked to other sources like survey data to obtain information about demographic characteristics, employment, public program participation. Survey data are well known for underreporting income and program participation (Bee & Mitchell, 2017; Meyer et al., 2015). Additionally, few longitudinal surveys contain sufficient sample size or observation frequency for the analyses reported in this study. The state-level administrative data used in this analysis address the deficiencies of survey and federal data by linking administrative records of public program participation to quarterly reports of Unemployment insurance-covered employment, then augmenting both sources with demographic information from driver's licenses and voter records.

This study adds novel evidence to the literature about the role of age-based regulations in SSI take-up and the hardships people face prior to receiving SSI. The findings from this research raise policy questions about the timeliness of SSI and the definitions of disability used to determine SSI eligibility. It also sets the foundation for a line of inquiry focused on better understanding how people make ends meet before they gain access to SSI. Finally, this study's use of state-level integrated administrative data for SSI research creates avenues for future collaborations between federal agencies and state level researchers.

Policy Background

Supplemental Security Income (SSI) and the Safety Net

Currently, SSI offers eligible individuals monthly federal grants up to \$914, an amount that is supplemented by most states (SSA, 2023d). Other means-tested cash assistance programs either have much lower maximum benefit levels (the Supplemental Nutrition Assistance Program [SNAP] has a

maximum monthly benefit of \$281 for individuals) or have eligibility rules and benefits that vary widely across states, are time-limited, and impose strict work requirements (Temporary Assistance for Needy Families [TANF]) (CBPP, 2023e, 2023a).

SSI occupies a space in the U.S. safety net between traditional welfare-to-work programs and the social insurance programs it supplements, DI and OASI. Like these programs, SSI is designed to be a long-term income support for people unable to work due to disability or advanced age. Yet, unlike DI and OASI, SSI does not require recipients to have earned work credits to be eligible and is financed through general funds rather than a payroll tax. Instead, SSI applicants of all ages must meet strict income and asset limits to be determined eligible. Applicants for SSI under the retirement age (age 65 in the case of SSI) must prove they have a work-limiting disability to be determined eligible, as with DI. At age 65, SSI turns into a retirement program without disability requirements like OASI but maintains the strict financial eligibility requirements that make it a welfare program.

The SSI Disability Determination Process

The disability determination process for SSI (and DI) is a sequential, five-step process. The early steps determine that the applicant has sufficient medical evidence establishing a physical or mental impairment that is more than minimally work-limiting, and that impairment will last for longer than 12 months and/or result in death (Wixon & Strand, 2013). Applications proceed to step five only in cases where the impairment presented does not match a listing of impairments of maintained by SSA (SSA, 2023e).

At stage five, age becomes a determining factor in whether the applicant has an SSI-allowable disability. The SSA considers age a “vocational factor,” used in conjunction with applicants’ functional capacity, education level, and work history in determining whether they could readjust to new work given their physical or mental impairment, using a tool known as the “medical-vocational guidelines” or “the grid” (SSA, 2011, 2020). **Table 2.1** summarizes the characteristics of people who can newly be deemed disabled, and therefore eligible for SSI, at each age according to the medical-vocational guidelines. The definition of an SSI-allowable disability is most narrow when an applicant is younger. Then, every five years between age 45 and 65, the medical-vocational guidelines broaden to include more eligible applicants. At age 65, these medical-vocational guidelines are no longer used. Thus, for people under

age 65, SSI is a means-tested disability program, and for people aged 65 and older, the disability requirements are eliminated, and SSI becomes a means-tested retirement program.

Table 2.1. Age-Based Rule Changes in the Social Security Administration’s Disability Determination Process

Age	Guideline	People Newly Eligible for SSI Due to “Vocational Considerations” in the Medical-Vocational Grid
Under age 45	"Age generally does not seriously affect his or her ability to adjust to other work"	N/A, age-based vocational considerations do not apply
Ages 45-49	"in some circumstances, consider that people age 45-49 are more limited in their ability to adjust to other work than people who have not attained age 45"	People limited to <u>sedentary work</u> , who: <ul style="list-style-type: none"> • Have unskilled or no previous work experience, and • Are unable to read or write
Ages 50-54	"Consider whether the claimant's age, along with a severe impairment(s) and limited work experience, may seriously affect his or her ability to adjust to other work"	People limited to <u>sedentary work</u> , who: <ul style="list-style-type: none"> • Have any education level that does not provide for direct entry into skilled work, and • Have no previous work experience, or experience that is non-transferable People limited to <u>light work</u> , who: <ul style="list-style-type: none"> • Have unskilled or no previous work experience, and • Are unable to read or write
Ages 55-59	"Significantly affects a claimant's ability to adjust to other work"	People limited to <u>light work</u> , who: <ul style="list-style-type: none"> • Have any education level that does not provide for direct entry into skilled work, and • Have previous work experience that is non-transferable People limited to <u>medium work</u> , who: <ul style="list-style-type: none"> • Have limited or less education, and • No work experience
Ages 60-64	As above, with other "special rules"	People limited to <u>medium work</u> , who: <ul style="list-style-type: none"> • Have unskilled or no previous work experience, and • Are unable to read and write
Age 65+	Disability not considered	People who are financially eligible, regardless of disability status or ability to work

Source. Author’s compilation of the Medical-Vocational Guidelines from the SSA Program Operations Manual System (SSA, 2020).

Notes. Sedentary, light, and medium work refer to the “Physical exertion requirements” in the Code of Federal Regulations 404.1567.

Disability examiners—funded federally by the SSA but located within state departments of social services—have discretion about how strictly to apply “the grid” to decisions, but just how much discretion is unclear. The SSA Program Operations Manual System (POMS) provides guidance to disability examiners based on federal regulations about how to strictly to apply the age rules: “if a claimant is within a few days to a few months of reaching a higher age category and using the chronological age results in denial, consider using the higher age category if it results in a favorable determination, after you evaluate all factors” (SSA, 2017). The POMS later specifies that “a few months” should not exceed six months. However, it is unclear how closely disability examiners follow the POMS and apply the grid in practice. Researchers from SSA write, “examiners often consider these rules as a framework to guide their determinations, rather than cite these rules explicitly” (Strand and Messel 2019, p. 767). Disability allowance rates are also known to vary by examiner and by state, with some being more lenient than others in awarding eligibility to marginally eligible applicants (Maestas et al., 2013).

The SSA disability determination process takes time. The national average processing time for initial disability determinations for both DI and SSI was about 110 days between the study period of 2015 through 2017 (SSA, 2023b). Twenty-nine percent of applications are awarded upon initial application. Another 3 percent go on to be allowed through a reconsideration and 7 percent are allowed following a hearing with an administrative law judge (CBPP, 2023d). Reconsiderations took an average of 106 days during the study period (SSA, 2023c). In Washington state from 2015 to 2017, the wait time for a hearing lasted 1 to 2 years (SSA, 2023a). Fewer than half of people who apply for SSI receive it. Forty-five percent of SSI applicants are ultimately rejected for disability reasons, and 15 percent are denied for technical reasons (CBPP, 2023d).

Literature Review

People with disabilities face some of the highest poverty rates in the U.S. One in four adults with disabilities have incomes below the federal poverty level—twice the rate of adults without disabilities (Houtenville et al., 2023). The high poverty rate for people with disabilities has persisted for decades. Older adults, those ages 65 and over, have similarly persistent poverty rates that have hovered around 10 percent for years (Creamer et al., 2022).

SSI was established in 1972 to address poverty among people with disabilities and older adults and provide a minimum income to people without enough work credits to qualify for DI or OASI. In 2021, the SSI monthly grant of \$783 protected 2.7 million of the 8.5 million total SSI recipients from poverty (Creamer et al., 2022; SSA, 2021). While SSI reduces poverty, it does so incompletely: someone who receives all of their income from SSI would sit at less than 75 percent of the federal poverty level (ASPE, 2020). About three-quarters of adults who receive SSI have a high school diploma or less (Messel & Trenkamp, 2022). Most SSI participants live in households with less than \$22,500 in annual income (Messel & Trenkamp, 2022). SSI participants aged 18 to 64 are disproportionately Black or identified as another race or ethnicity; SSI participants aged 65 and older are disproportionately Black, Asian, and Hispanic (Giefer, 2021). One quarter of SSI recipients aged 18 to 64 live alone, while 43 percent of SSI recipients aged 65 and older live by themselves (Giefer, 2021).

Pathways to SSI Participation

There is limited research on the events that lead people to take up SSI. Most studies that do exist focus on macro-level economic factors or policy incentives that could induce low-wage workers to leave the labor force and receive income through SSI benefits instead. They find that SSI applications rise when the unemployment rate rises, as in the Great Recession (Nichols et al., 2017). When that occurs, however, initial allowance rates decrease, at least partially mitigating unemployment-induced increases in the SSI recipient population (Rupp, 2012). There is also evidence that the prospective availability of SSI, particularly in combination with eligibility for early Social Security retirement benefits, disincentivizes work among men ages 62 to 64 prior to the SSI retirement age of 65 (Neumark & Powers, 2000). Additionally, SSI's strict asset limits induce about 9 percent of people who first receive SSI at age 65 or later to spend down their assets prior to participating in the program (Strand, 2010).

Little is known about public program participation and financial hardship among people prior to receiving SSI. When SSI was first established in 1972, most SSI participants entered the program from other public assistance programs rather than from work (Goodman-Bacon & Schmidt, 2020). Yet, it is unclear whether this finding would hold in a post-welfare reform environment, or if most SSI participants would enter SSI after some spells of low-wage work. Following the passage of the Affordable Care Act in 2010, Medicaid expansion also affected SSI take-up rates: states that expanded Medicaid saw a 7

percent decrease in SSI participation among childless adults (Burns & Dague, 2017). Only one study to my knowledge examines financial hardship prior to SSI receipt, finding that eventual SSI participants experience increases in food insecurity in the two years prior to SSI take-up (Sonik et al., 2019). Studies of events leading to DI offer some insights for potential pathways to SSI. Three-quarters of DI applicants aged 50 and over reported that they applied for DI less than one year after their impairment started affecting their ability to work; younger applicants reported waiting longer to apply (Messel & Strand, 2019). Despite applying for benefits quickly after reported disability onset, administrative data show older DI claimants experience earnings declines for over five years prior to applying for benefits (Costa, 2017). The process of applying for DI also leads to long-term employment and earnings losses, thereby eroding work capacity even among applicants who are eventually denied after years-long appeals processes (Autor et al., 2015).

Findings about the trade-offs between labor force and DI participation may not hold for the SSI program. Both programs use the same disability determination process but serve different target populations. While DI functions as a wage replacement social insurance program for disabled workers, SSI is a backstop of welfare income for low-resourced people with disabilities and older adults who have histories of marginal attachment to the labor force. Nineteen percent of SSI recipients also receive DI, implying that the vast majority of SSI recipients do not have enough work credits to qualify for any DI benefits (Giefer, 2021). Findings from DI, particularly regarding employment effects, may not be applicable to SSI participants who have limited employment histories.

Evidence on Age-Based Disability Determination Rules

Research on age-based disability regulations and their consequences focuses on DI rather than SSI. The majority of studies exploit the relaxation of the disability rules around the age 55 threshold for to identify the causal employment disincentive effects of DI receipt (Autor et al., 2015; S. Chen & van der Klaauw, 2008; French & Song, 2014; Maestas et al., 2013; Strand & Messel, 2019). A discussion of these findings and relative econometric merits of each approach can be found in Strand and Messel (2019). Taken together, these studies find that DI receipt reduces employment by 11 to 28 percentage points.

However, there is also strong evidence that most older workers denied DI do not return to the labor force, and instead are eventually awarded DI benefits through the appeals process (Strand &

Messel, 2019). This pattern is particularly prevalent among older workers denied DI at stage five of the disability determination process when age-based criteria is used as a “vocational factor” to the applicant’s ability to adjust to new work (Schimmel Hyde et al., 2020). These studies suggest that the age-based disability determination criteria that define “the grid” are arbitrarily delaying people who are otherwise eligible for DI from receiving benefits when they need them. Without income from earnings, it is unclear how would-be disability program participants make ends meet while they wait to age into eligibility.

SSI participants’ limited work history could mean that SSI applicants are more readily determined eligible at younger ages under stricter medical-vocational guidelines than DI applicants. However, if the age-based rules do prevent otherwise-eligible people from receiving SSI benefits, then the consequences for this economically vulnerable group could be particularly dire.

Data

The Washington Merged Longitudinal Administrative Dataset

This study uses longitudinal microdata from the Washington Merged Longitudinal Administrative Dataset (WMLAD). Created through a partnership between University of Washington researchers and the Washington State Department of Social and Health Services (DSHS), WMLAD links individual-level records from multiple state agencies from 2010 through 2017 to create a longitudinal micro-level dataset for nearly all of Washington’s working age population. Researchers at the Research and Data Analysis division (RDA) of DSHS led the identity management process and created unique identifiers that allow individuals to be longitudinally linked across datasets from multiple agencies.

Table 2.2 summarizes the WMLAD elements and sources used for this study. Quarterly employment and earnings records from the Employment Security Department (ESD) form the foundation for WMLAD, which I then link with public assistance benefit records, demographic data, and geographic information from the state Department of Social and Health Services (DSHS). Demographic and geographic information from driver’s licenses from the state Department of Licensing (DOL), voting records from the Secretary of State (SOS), and birth parent records from the Department of Health (DOH) augment the linked DSHS and ESD data (Pelletier & Romich, 2023).

WMLAD is well suited for answering questions about pathways to SSI take-up and multiple program participation and has several advantages over survey data and even federal administrative data from SSA. The administrative data from SSA contains rich information about applicants, the timing of application and approval, and reasons for approval and denial, and are often linked to tax records to obtain information about annual employment and earnings. However, SSA data must be linked to survey data to obtain information about demographic characteristics and public program participation. There are few longitudinal surveys that contain information about SSI participation with sufficient sample size for robust analyses by age at SSI take-up. Additionally, most longitudinal surveys observe participants every one to two years, while the administrative data used in this analysis are recorded quarterly. Survey data are also well known for underreporting income and program participation (Bee & Mitchell, 2017; Meyer et al., 2015).

The state-level administrative data used in this analysis address the deficiencies of survey data by using complete records of state program participation and Unemployment insurance-covered employment. Although WMLAD only contains indicators of SSI participation and does not have the rich application process data maintained at the federal level, WMLAD's detailed demographic information, program participation records, and quarterly employment records in WMLAD offer the ability to complete analyses not possible with current federal administrative data.

Table 2.2. Elements of the Washington Merged Longitudinal Administrative Dataset

Data Element	Source	Percent of Study Population Missing Data	Notes
Year of Birth	DSHS, DOL, SOS	N/A. The analytic panel definition relies on age (estimated using year of birth).	Less than 0.001% (n=7) total SSI recipients in 2015-2017 were excluded from the analytic panel due to missing year of birth information.
Public program participation	DSHS	N/A. People without records of program participation are assumed to not have participated in the program.	Includes monthly flags for SSI, SNAP, Medicaid, and TANF Participation
Employment	ESD	N/A. People without records of employment are assumed to not have been employed or have worked in a job not covered by Washington state Unemployment insurance.	Only includes records for people who contribute to Unemployment insurance in Washington state. Excludes self-employed workers, independent contractors, and those employed outside of the state.
Homelessness	DSHS via HMIS	N/A. People without records of homelessness are assumed not to have been homeless, not have used homeless services recorded in HMIS, or not reported their living situation to DSHS caseworkers.	Homelessness data are provided to DSHS through the Homelessness Management information System (HMIS) or recorded by DSHS caseworkers.
Race and Ethnicity	DSHS, DOH	2.9% (n=601). Missing is included as its own race and ethnicity category.	Race and ethnicity is assumed to be self-disclosed to DSHS caseworkers. However, it is possible that in some cases, race and ethnicity might be assigned by DSHS caseworkers.
Binary Sex	DSHS, DOL, SOS	0% (n=0)	Washington did not begin collecting non-binary gender information on driver's licenses until after the study period.
Household composition	DSHS	0.5% (n=102)	Includes variables on household size and number of children in the household. Because DSHS programs use different definitions of household, household size information is not collected consistently across individuals depending on programs they use.

Notes. DSHS = Department of Social and Health Services, ESD = Employment Security Department, DOL = Department of Licensing, SOS = Secretary of State, HMIS = Homelessness Management information System, DOH = Department of Health. Analytic panel is the population of people in Washington who first received SSI between the ages of 40 and 69 in 2015-2017.

Study Population

I focus on Washingtonians who first began receiving SSI between the first quarter of 2015 and the last quarter of 2017 (N=33,382 individuals; 1,068,224 individual-quarter observations). Because the earliest records in WMLAD are from 2010, focusing on new SSI recipients from 2015 to 2017 allows me to construct five-year (20 quarter) histories of employment, homelessness, and program participation prior to SSI receipt for each recipient. The five-year history is long enough to include employment and earnings information prior to a possible “Ashenfelter dip,” that is, an anticipatory decrease in employment and earnings immediately prior to program participation (Ashenfelter 1978; Costa 2017; Heckman & Smith 1999). I further limit the population of interest to people who first began receiving SSI between ages 40 and 69 (N = 20,670 individuals; 434,070 individual-quarter observations). I focus on this group because these are the ages at which the SSA disability determination rules change, as described in Table 2.1. Although excluded from the main study population, falsification tests for the discontinuity analysis include people who first began receiving SSI at ages 35 to 39 (N = 1,755) and ages 70 to 74 (N=1,252).

I show descriptive statistics for the study population by age at SSI take-up in **Table 2.3**. Consistent with national trends, people identified as White make up a large share of the under-65 SSI population and a smaller share of the population of SSI recipients over age 65, while the trend is reversed for people identified as Asian or Pacific Islander (Giefer, 2021). People identified as Black or Native American, American Indian, or Alaska Native make up declining shares of new SSI recipients by age at take-up. Eleven percent of the study population is identified as Hispanic. Men and women make up equal shares of new SSI participations from ages 40 to 64, but women represent almost two-thirds of the new SSI recipient population from ages 65 to 69. Household composition trends by age at SSI take-up track with expectations: fewer people live with children as they age, and the probability of living alone increases from age 40 through age 59. From ages 60 through 69, the proportion of new SSI recipients living alone decreases while the share of those living with another adult and no children increases.

Table 2.3. Demographic Characteristics and Household Composition Measures, by Age at SSI Take Up

	40-44	45-49	50-54	55-59	60-64	65-69	All
<u>Race and Ethnicity^a</u>							
White	0.81	0.82	0.82	0.81	0.76	0.50	0.75
Black	0.15	0.15	0.12	0.11	0.10	0.08	0.12
Asian, Native Hawaiian, or Pacific Islander	0.08	0.07	0.06	0.07	0.11	0.30	0.12
Native American, American Indian, or Alaska Native	0.09	0.09	0.10	0.08	0.06	0.03	0.07
Hispanic	0.10	0.08	0.09	0.08	0.09	0.11	0.11
Missing Race and Ethnicity information	0.02	0.02	0.02	0.02	0.03	0.08	0.03
<u>Binary Sex^b</u>							
Female	0.51	0.54	0.50	0.47	0.50	0.63	0.50
Male	0.49	0.46	0.50	0.53	0.50	0.37	0.50
<u>Household Composition^c</u>							
Household Size (mean)	1.67	1.42	1.28	1.21	1.25	1.32	1.43
<i>Std. Dev</i>	(1.25)	(0.99)	(0.76)	(0.57)	(0.65)	(0.64)	(0.98)
Number of Children in Household (mean)	0.49	0.26	0.15	0.08	0.06	0.04	0.25
<i>Std. Dev</i>	(0.97)	(0.73)	(0.56)	(0.35)	(0.38)	(0.34)	(0.76)
Lives alone	0.66	0.77	0.81	0.84	0.81	0.73	0.75
Lives with another adult, no children	0.04	0.06	0.08	0.09	0.14	0.24	0.10
Any children in household	0.13	0.06	0.03	0.01	0.01	0.01	0.07
Missing Household information	0.01	0.00	0.01	0.00	0.00	0.00	0.01
N	1,871	2,543	4,351	5,727	3,078	3,100	20,670

Source. Author's calculations from the Washington Merged Longitudinal Administrative Dataset.

Notes. Values are proportions unless otherwise noted.

^aIndividuals may report more than one race and ethnicity, so proportions do not sum to 100.

^bWashington did not collect non-binary gender designations on driver's licenses until 2019.

^cData reflect the household composition recorded by the Washington Department of Social and Health Services at the time of SSI take-up. Household composition data include known measurement error because definitions of household vary by program. SSI recipients also participating in different DSHS programs may have incomparable household data.

Advantages and Limitations of Washington State as a Case Study

Using data from Washington state limits the generalizability of these findings, but Washington has advantages as a case study. The disability rate and SSI participation rates for adults ages 18 to 64 are close to the national average (Mathematica, 2018; Paul et al., 2023). While Washington's population has a larger proportion of White adults and smaller proportions of Black, Hispanic, and American Indian/Alaska Native adults than the national average, Washington is home to above-average shares of Asian, Native Hawaiian/Pacific Islander, and multiracial adults who are frequently underrepresented in research due to small sample sizes (KFF, 2023).

However, the economic situation of Washington is unique: it has one of the lowest poverty rates in the country and maintained a higher-than-average employment-to-population ratio throughout the study period of 2010 through 2017 (Center for American Progress, 2022; Pew Charitable Trusts, 2022). During this period, low-wage employment also increased and new minimum wage laws were implemented, including in Seattle in 2015 and statewide in 2017 (Jardim et al., 2022). Nevertheless, income inequality increased within the state at this time, and the situation for the state's lowest income people appeared to get worse: the state's homeless population increased after hitting a low in 2013, with rapid growth in unsheltered homelessness outpacing declines in sheltered homelessness (Long, 2022; Wiesman & Lofy, 2018).

Measures

The primary dependent variable in this study is the age at SSI take-up. WMLAD contains a flag indicating if a person received SSI in each month. To link SSI monthly participation with quarterly ESD records, I collapse monthly SSI records to quarterly to identify people with at least one month of SSI participation that quarter. Someone is defined as taking up SSI in quarter t_0 if they have not received SSI in prior quarters in the data. WMLAD only contains information about SSI receipt and not the application process, so I assume that the quarter in which someone begins receiving SSI, as indicated in WMLAD, is the quarter in which they were deemed eligible. This assumption is consistent with the timing of SSI approval and benefit receipt. Unlike DI benefits, which require a six-month waiting period between disability onset and payment, SSI payments begin right away.

Age at SSI receipt is estimated by subtracting the year of SSI receipt from the year-of-birth because WMLAD records do not include the month or date-of-birth. In addition to continuous age at SSI receipt, I construct a categorical age variable that corresponds with the disability rules under which someone first receives SSI, as described in Table 2.1: under age 45, 45 to 49, 50 to 54, 55 to 59, 60 to 64, and 65 and above. I limit the group for under age 45 to 40 to 44, and the 65 and above group to 65 to 69 to mirror the five-year age bands of the other groups.

As the main independent variables of interest, this study measures SSI participants' histories of employment, homelessness, and public program participation that are available in WMLAD. The employment measure in WMLAD comes from earnings records provided by business to ESD for employees eligible for Washington state's Unemployment insurance (UI) program. The UI program covers most workers in Washington state, except independent contractors (i.e., gig workers) and people who are self-employed or work in the informal economy. This underestimation of employment may be particularly consequential for people with disabilities and older workers who disproportionately are self-employed or work as independent contractors (Garin et al., 2022; Gouskova, 2020; Harpur & Blanck, 2020). Additionally, there may be workers who live and receive SSI benefits in Washington state but work in neighboring Oregon or Idaho that WMLAD employment records would not capture (Pelletier & Romich, 2023). However, the employment data in WMLAD may be better at detecting income among the lowest earnings than surveys. WMLAD has higher estimates than the American Community Survey of employment among workers earning less than \$5,000 (Pelletier & Romich, 2023). This suggests that WMLAD's employment records may be better at identifying employment among people with very low incomes—like SSI recipients—than surveys that rely on self-disclosure and are subject to recall bias.

Indicators of SNAP, TANF, and Medicaid participation are recorded monthly as part of the core DSHS dataset. From these monthly data, I create quarterly indicators of participation for each program to merge to quarterly employment records. A sample member participating in a program in any month of the quarter is coded as 1 for quarterly participation. Homelessness data are provided to DSHS through the Homelessness Management information System (HMIS) or recorded by DSHS caseworkers. People are identified as homeless in HMIS if they receive a service (e.g., shelter stays, street outreach) that is reported to the system. People are also recorded as homeless if a DSHS caseworker notes that they

have unstable housing (e.g., temporarily staying with friends), are living in an inappropriate situation (e.g. residing in their car), received emergency housing services (including those related to domestic violence), or are without housing. This measure does not identify people experiencing homelessness who do not receive DSHS or HMIS services, or who receive DSHS services but do not disclose their living situation to DSHS caseworkers. Thus, observed homelessness in WMLAD almost certainly underrepresents the true number of people experiencing homelessness. I also aggregate the monthly homelessness measure from the monthly to quarterly level.

In some analyses, I control for demographic characteristics of the sample members. Demographic data in WMLAD are compiled from multiple sources. Year of birth is compiled from driver's license information from DOL, SOS voter records, and DSHS program information. Binary sex at birth records in WMLAD are compiled from the Department of Licensing, Secretary of State voter records, and DSHS program participation records. Non-binary gender information is not available during the study period. Race and ethnicity data are available for 97 percent of the study population through DSHS program records. Race and ethnicity are assumed to be self-reported, but it is possible that some participants' race and ethnicity were recorded based on the assumptions and observations of DSHS caseworkers (Pelletier and Romich 2023). Additionally, race and ethnicity categories are dynamic socio-political constructions and group identities rather than objective individual traits (Bonilla-Silva, 1997; Williams, 2019). For these reasons, this paper uses the passive language "people identified as [race or ethnicity]" to indicate that the data do not contain information about how the individuals prefer to identify themselves. The race and ethnicity categories included in WMLAD are those collected and reported by DSHS: White; Black; Asian or Pacific Islander; and Native American, American Indian, or Alaska Native; and Hispanic. These groups are not mutually exclusive. People without race and ethnicity information (3 percent of the study population) are included as their own racial or ethnic group to avoid selection bias and maximize the study population. Finally, it's important to note that including race and ethnicity variables in quantitative analyses may help identify disparities across groups, but this technique does not account for the racist and oppressive factors that produce disparities.

I also control for measures of household composition in some analyses. DSHS program records include two measures of household composition: household size and the number of minor children living

in the household. These measures of household composition may include some measurement error because DSHS household data are based on programs' definitions of households, which vary from program to program. SSI recipients also participating in different DSHS programs may have incomparable household data. Despite the potential measurement error, household composition data are useful for better understanding the lives and living situations of SSI recipients. I measure household composition at the time of SSI take-up. Less than one percent of the study population is missing household information. I create three indicators of household composition: whether someone lives alone, lives with one other adult and no children, and lives with any children in the household.

Analytic Approach

This paper has two analytic goals. First, I test whether there are discontinuities in SSI take-up when SSA disability determination rules are relaxed (at ages 45, 50, 55, and 60) and eliminated (at age 65). Second, I describe patterns of employment, homelessness, and public assistance use among SSI recipients in the five years prior to SSI take-up and estimate the extent to which these patterns are associated with age at SSI take-up.

Detecting Discontinuities in SSI Take-Up

To test for age-based discontinuities in SSI take-up, I first estimate the SSI take-up rate (also called an incidence rate) of the analytic panel by age. The SSI take-up rate is calculated by dividing the proportion of people receiving SSI for the first time by the total number of people observed in WMLAD by year (2015, 2016, and 2017). Performing this calculation by age results in the SSI take-up rate by age. The total number of people observed in WMLAD between 2015 and 2017 are people who had any employment records or received services from the Department of Social and Health Services during that period. Although this analysis focuses on adults ages 40 to 69, I graphically display the SSI take-up rate for all ages for context.

I take two approaches to test for age-based discontinuities in SSI take-up: local randomization using finite sample exact binomial testing ("local randomization") and local polynomial density estimation, both following Cattaneo, et al. (2023). Local randomization is appropriate in this case because the running variable (age in years) is discrete and there are few mass points (unique values) in the running

variable surrounding the cut-points (age thresholds). This approach detects discontinuities by comparing the number observations surrounding the cut-points in the smallest window with sufficient observations for estimation. For this analysis, the smallest window with sufficient observations has a bandwidth $h = 1$. I identify statistically significant differences in the sizes between two groups using exact binomial testing.

While the local randomization approach is appropriate for this analysis given the discrete running variable with few mass points, the exact binomial testing only compares the size of the groups, not the trends surrounding the cut-points. Local polynomial density estimation addresses this problem. This approach fits a polynomial to the data surrounding each cut-point, and then computes a bias-corrected test statistic with triangular kernel and robust standard errors to assess for significant differences (Cattaneo et al., 2020). Typically, bandwidth selection is an essential analytic choice for local polynomial density estimation, but data-driven procedures for selection optimal bandwidths are not applicable in cases where the running variable is discrete and there are few mass points. Instead, I choose the maximum bandwidth around each cut-point ($h = 4.5$) following the recommended approach for such cases from Cattaneo, et al. (2023).

To implement these procedures, I define each cut-point as the midpoint between the end of one disability policy regime and the beginning of another (e.g., for the age 65 threshold, the cut-point is 64.5). Although age is not treated continuously in this analysis, this cut-point definition is necessary to include a symmetrical number of years surrounding each age threshold for each bandwidth selection. For example, a bandwidth $h = 1$ for the age threshold age 65 would have a cut-point of 64.5 and would include observations where $age_{min} = 63.5$ and $age_{max} = 65.5$. Because age is discrete in this analysis, this specification compares people who first took up SSI at ages 64 and 65 (before and after the elimination of age-based disability determination requirements). A specification with bandwidth $h = 4.5$ for the age threshold 65 includes observations where $age_{min} = 60$ and $age_{max} = 69$, thus comparing trends in SSI take-up at ages 60 through 64 to trends from age 65 through 69.

Identifying Patterns Associated with Age at SSI Take-Up

Next, I describe patterns of employment, homelessness, and public assistance use prior to SSI take-up by age at take-up. First, I first calculate the proportion of SSI recipients with any employment or homelessness records, and SNAP, TANF, Medicaid participation in the five years prior to SSI take-up by

age at SSI take-up. For people with these records, I also estimate the average number of quarters and standard deviation of each history variable by age. To better understand employment and public assistance use changes over time, I produce charts showing the proportions employed, known to be homeless, and participating in SNAP, TANF, or Medicaid in the five years leading up to SSI receipt. To identify the patterns associated with the age at SSI take-up, I first estimate a multinomial logistic regression using the equation:

$$Age_i = \beta_0 + \beta_x X_i + \varepsilon_i$$

where i indexes individuals, Age is a categorical measure of the age at SSI take-up, and X is a vector of covariates. The six categories of the Age variable reflect the different SSA medical-vocational guidelines described in Table 2.1: 40 to 44, 45 to 49, 50 to 54, 55 to 59, 60 to 64, and 65 to 69. I use the youngest age group, for which the full disability rules are in effect, as the reference group. Standard errors are bootstrapped with 1000 replications. I estimate two models using this specification. The first model includes only indicators of whether in the five years prior to SSI take-up, the SSI recipient was employed, participated in SNAP or TANF, or was known to be homeless during that time.

These models exclude Medicaid participation history due to collinearity with SNAP participation history. I choose to exclude Medicaid participation history over SNAP for two reasons: (1) SSI and Medicaid share common eligibility pathways, which may result in endogeneity of age at SSI take-up, and (2) SNAP, unlike Medicaid, functions like cash and therefore provides insight into how eventual SSI participants get by financially prior to SSI take-up. The second model adds demographic covariates (race and ethnicity, and binary sex at birth) and measures of household composition (whether someone was living alone or in a household with children when they first received SSI).

Additionally, I estimate two generalized linear models using maximum likelihood estimation with age at SSI take-up as a continuous outcome variable. The first model uses the full sample, while the second model excludes people who first received SSI between ages 65 and 69 to estimate the age at SSI take-up only among people entered SSI through the disability pathway. Both models use the fully controlled specification described above.

For all models, I report three measures of goodness-of-fit: the Aikake Information Criterion (AIC), Bayesian Information Criterion (BIC), and log-likelihood. All three values are used to describe and

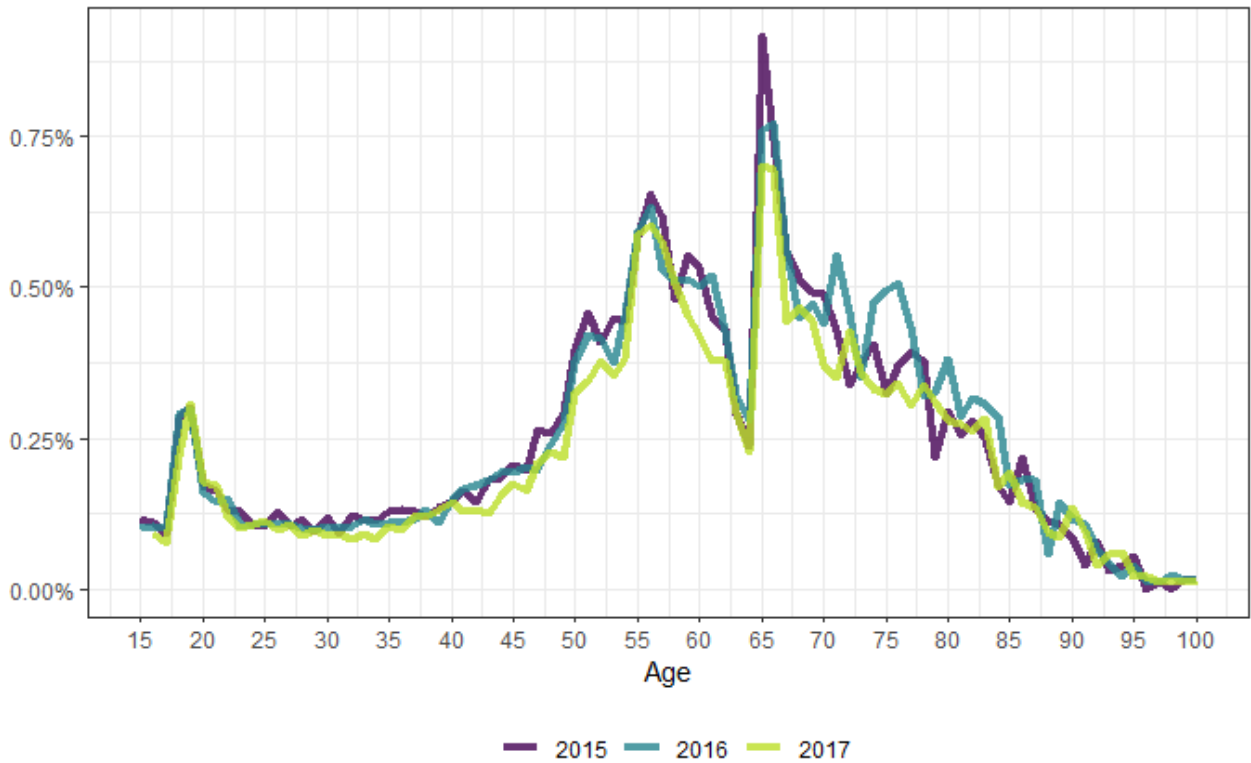
compare relative model fit across related models; the absolute values are not statistically meaningful. Higher log-likelihood values indicate better model fit, but including more predictor variables will nearly always result in a higher log-likelihood ratio. Both the AIC and the BIC are based on the log-likelihood but penalize the inclusion of additional variables to reward model parsimony. The BIC has a higher penalty for additional variables than the AIC. For both the AIC and BIC, lower values indicate a better model fit.

Results

Discontinuities in the SSI Take-Up Rate

Figure 2.1 shows the SSI take-up rate by age. The take-up patterns by age are consistent across 2015, 2016, and 2017. The probability of taking up SSI does not monotonically increase with age, comparable to the likelihood of acquiring a work-limiting disability. Instead, the probability of SSI take-up increases from about 0.1 percent at age 35 to 0.6 percent at age 56, but then declines to 0.2 percent at age 64. The SSI take-up rate peaks the year after, at age 65, before sharply declining by age 67. After age 67, the SSI take-up rate gradually declines to near zero by age 100.

Figure 2.1. SSI Take-Up Rate in Washington (2015-17) by Age

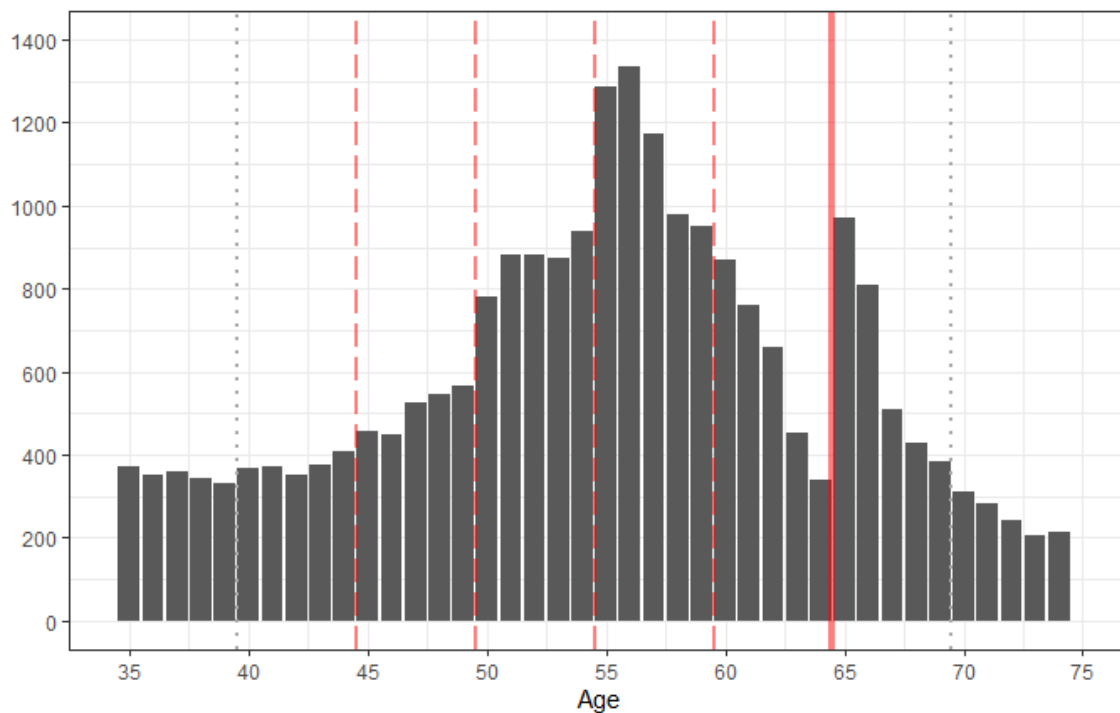


Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).

Notes. N = 14,896,173. Base population is people who worked in Unemployment insurance-covered jobs or received public assistance from the Department of Social and Health Services in Washington state.

Narrowing to the study population, I plot a histogram of age at take-up from ages 35 to 75 in **Figure 2.2**. The grey dotted lines at ages 40 and 70 indicate the boundaries of the study population (age 40 to 69) and the “pseudo-thresholds” used for falsification testing. There do not appear to be discontinuous changes in SSI take-up around these pseudo-thresholds. The red dotted lines at ages 45, 50, 55, and 60 indicate the ages at which the disability determination rules are relaxed for some groups in the medical-vocational guidelines, as described in Table 2.2. The solid red line indicates the end of the disability requirements at age 65. There appear to be sharp increases in SSI take-up following age 55 and age 65, and a noticeable but milder increase following age 50. There are not noticeable discontinuities around the age 45 and age 60 thresholds.

Figure 2.2. New SSI Recipients in Washington (2015-17) by Age at Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).

Notes. N = 20,670. The red dashed lines at ages 45, 50, 55, and 60 indicate the ages at which the Social Security Administration disability determination rules are relaxed for some groups in the medical-vocational guidelines, as described in Table 2.2. The solid red line indicates the end of the disability requirements at age 65. The grey dotted lines at ages 40 and 70 indicate pseudo-thresholds for falsification testing.

Table 2.4 displays the results of the discontinuity tests. Across both methods, local randomization and local polynomial density estimation, there is strong evidence for significant discontinuities in SSI take-up at age 65 ($p < 0.001$) and age 55 (local randomization: $p < 0.001$, local polynomial density estimation: $p < 0.05$). There is also weak evidence ($p < 0.10$) of a discontinuity around the age 60 threshold using both methods. Unlike the other thresholds, the number of new SSI recipients decreases after age 60. Neither method detects significant discontinuities surrounding the age 45 threshold or the age 40 pseudo-threshold.

The local randomization approach, which only tests for significant differences in the number of new SSI recipients around the threshold, finds more significant discontinuities than the local polynomial density estimation, which tests for a discontinuity in the trends on either side of the threshold. The change in SSI receipt at age 50 is significant ($p < 0.001$) under the local randomization approach, but only marginally significant ($p < 0.10$) using local polynomial density estimation approach. Referring to Figure 2.2, the interpretation of this mixed finding is clear. There is a significant rise in the number of new SSI recipients following age 50, but this change represents only a slight discontinuity within the overall trend of increasing applications from ages 45 to 54.

Similarly, the local randomization approach finds a significant discontinuity ($p < 0.01$) around the pseudo-threshold of age 70 while the local polynomial density estimation method does not. However, the local polynomial density estimation around age 70 has a high p-value that does not approach a threshold of statistical significance ($p = 0.670$). The high p-value suggests that there is no discontinuity around the age 70 pseudo-threshold, and that the decrease in SSI recipients between ages 69 and 70, while significant, is consistent with the overall trend from age 65 through 74.

Table 2.4. Results of Density Discontinuity Tests

<u>Thresholds</u>	Local Randomization (h=1)			Local Polynomial Density Estimation (h=4.5)		
	N-	N+	p	N-	N+	p
Age 65	338	971	0.000	3078	3100	0.000
Age 60	951	868	0.054	5727	3078	0.073
Age 55	938	1288	0.000	4351	5727	0.048
Age 50	566	780	0.000	2543	4351	0.082
Age 45	408	457	0.103	1871	2543	0.270
<u>Falsification</u>						
<u>Thresholds</u>						
Age 70	384	311	0.006	3100	1252	0.670
Age 40	330	368	0.161	1755	1871	0.321

h = bandwidth

Source. Authors calculations, Washington Merged Longitudinal Administrative Dataset.

Notes. For local randomization, the p-value tests the equality of the number of observations on either side of the threshold using finite sample exact binomial testing. The p-values for the local polynomial density estimator are computed using a second-order polynomial, triangular kernel, and robust standard errors, following Cattaneo et al. (2020).

Patterns Associated with Age at SSI Take-Up

Table 2.5 shows descriptive statistics for employment, homelessness, and public assistance in the five years prior SSI take-up. Overall, fewer eventual SSI recipients were employed in the five years prior to SSI take-up than were homeless or participating in SNAP or Medicaid. About one-third of people (34 percent) who took up SSI between the ages of 40 and 69 have records of employment history in WMLAD in the five years prior to taking up SSI. There is little variation in proportion employed or quarters of employment history by age at SSI take-up. The employment rate was highest among people who first received SSI between the ages of 50 to 54 (35 percent) and 55 to 59 (36 percent), and lowest among people who took up SSI after the disability determination requirements ended at age 65 (29 percent). However, people who first received SSI at older ages had more quarters of employment history in the five years prior to SSI take-up than those who first received SSI at younger ages. The 29 percent of people with employment history who took up SSI at ages 65 to 69, for example, worked an average of 9.7 quarters (nearly 2.5 years) in the five years prior to receiving SSI. The 33 percent of people who took up SSI at ages 40 to 44, on the other hand, were employed an average of 6.1 quarters (just over 1.5 years) in the five years prior to taking up SSI. Still, two-thirds of eventual SSI recipients had no records of employment in the five years prior to taking up SSI.

Without income from earnings, many future SSI recipients became homeless before gaining stable income through SSI. Two in five eventual SSI recipients (40 percent) were known to have experienced homelessness in the five years prior to SSI take-up. People who took up SSI at younger ages were the most likely to experience homelessness prior to SSI receipt: between 44 and 49 percent of people who first took up SSI between the ages of 40 and 59 had experienced homelessness for at least one quarter prior to SSI receipt. This group spent an average of 3.5 to 4.2 quarters—about a full year—experiencing homeless prior to receiving SSI. Thirty-one percent of people in the age 60 to 64 group experienced homelessness for an average of 2.9 quarters. The group of people who took up SSI between ages 65 and 69 were least likely to have experienced homelessness, with 15 percent of this group known to have experienced homelessness for an average of 0.9 quarters (nearly three months) the five years prior to SSI receipt.

Most eventual SSI recipients participated in SNAP and Medicaid in the five years prior to SSI take-up. Although a slightly smaller share participated in SNAP (77 percent) than Medicaid (82 percent), eventual SSI recipients participated in SNAP longer (12.9 quarters, slightly more than 3 years) than Medicaid (9.7 quarters, slightly less than 2.5 years) on average. SNAP and Medicaid participation history vary by age at SSI take-up, with the highest proportions of participation at the center of the age distribution (ages 50 through 59) and the lowest proportions at the end (ages 40 to 44 and ages 65 to 69).

The proportion of SSI participants with histories of TANF participation decreases by age at SSI take-up. Twenty percent of people who took up SSI from ages 40 to 44 had participated in TANF for an average of 7.5 quarters (nearly two years), while just one percent of people who took up SSI at ages 65 to 69 had participated in TANF for an average of 5.2 quarters (just over one year). The age distribution of TANF history makes sense given that TANF recipients in Washington state must be responsible for the care of a child to be eligible, and people who first received SSI at younger ages were most likely to be living with a child at the time of SSI take-up (see Table 2.3). People with TANF participation histories who took up SSI at older ages, while less likely to be biological parents, may have received TANF because they were caring for a relative's child or otherwise acting in place of a biological parent (DSHS, 2023).

Table 2.5. Pre-SSI Employment, Homelessness, and Program Participation History,

	40-44	45-49	50-54	55-59	60-64	65-69	Total
<u>Proportion with Any Records in Five Years Prior to SSI Take-Up</u>							
Employment	0.33	0.33	0.35	0.36	0.33	0.29	0.34
Homelessness	0.44	0.49	0.49	0.46	0.31	0.15	0.40
SNAP	0.71	0.75	0.80	0.82	0.75	0.71	0.77
Medicaid	0.78	0.81	0.85	0.86	0.81	0.74	0.82
TANF	0.20	0.14	0.09	0.05	0.03	0.01	0.07
<u>Mean Quarters of Experience in Five Years Prior to SSI Take-Up (Conditional)</u>							
Employment	6.10	6.32	6.89	7.72	8.95	9.71	7.66
<i>Std. Dev</i>	(5.20)	(5.70)	(5.82)	(6.21)	(5.62)	(6.63)	(6.20)
Homelessness	7.96	8.23	8.51	7.83	6.94	6.26	7.89
<i>Std. Dev</i>	(5.34)	(5.39)	(5.54)	(5.47)	(5.40)	(5.43)	(5.49)
SNAP	14.22	14.20	13.83	12.84	11.00	11.70	12.91
<i>Std. Dev</i>	(6.39)	(6.41)	(6.54)	(6.87)	(7.12)	(7.26)	(6.89)
Medicaid	11.60	11.45	10.51	9.33	7.74	8.30	9.67
<i>Std. Dev</i>	(6.20)	(6.04)	(6.03)	(5.77)	(5.38)	(5.50)	(5.95)
TANF	7.53	6.83	6.35	5.38	4.81	5.18	6.46
<i>Std. Dev</i>	(5.74)	(5.65)	(5.48)	(4.68)	(4.05)	(4.56)	(5.42)
N	1,871	2,543	4,351	5,727	3,078	3,100	20,670

Source. Author's calculations, the Washington Merged Longitudinal Administrative Dataset.

Notes. Population of Washingtonians who first received SSI at ages 40 through 69 between 2015 and 2017.

Figures 2.3 through 2.7 show how rates of employment (Figure 2.3), homelessness (Figure 2.4), SNAP participation (Figure 2.5), Medicaid participation (Figure 2.6), and TANF participation (Figure 2.7) change in the five years prior to SSI receipt by age at SSI take-up. Employment rates (Figure 2.3) decline in the years leading up to SSI receipt for all groups. The youngest groups, those who took up SSI between ages 40 and 49, have the lowest employment rates across time.

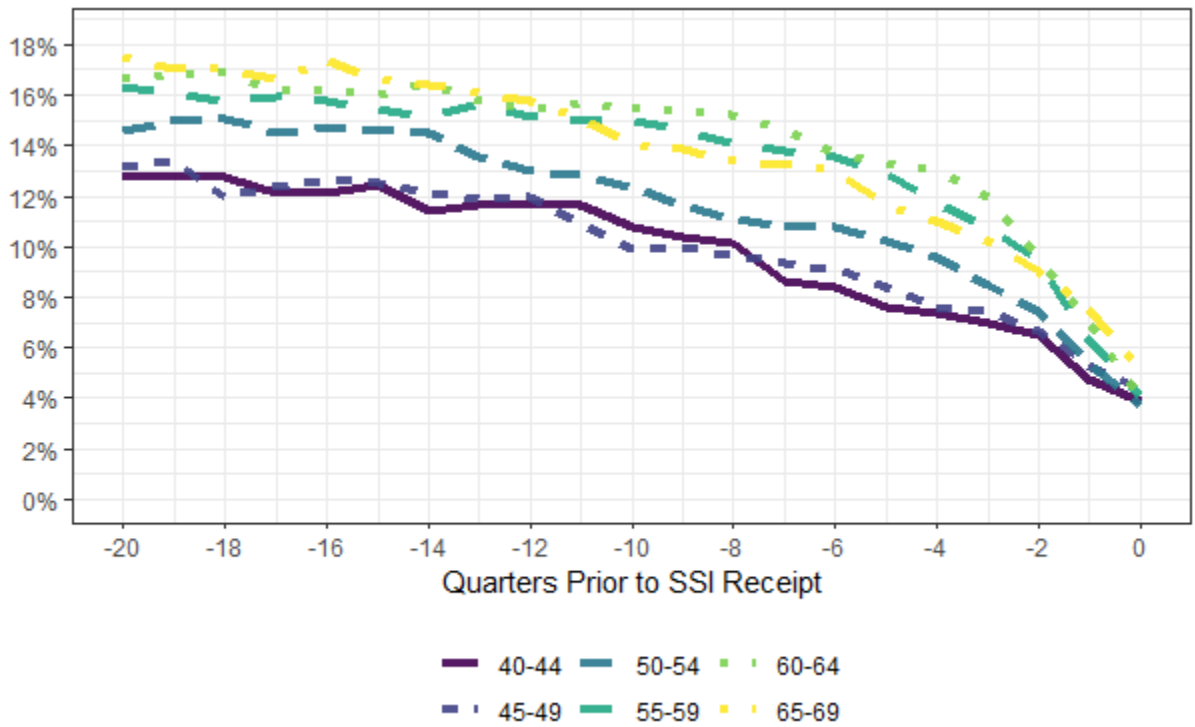
Conversely, for all groups, the share of people experiencing homelessness increases in the five years prior to SSI receipt (Figure 2.4). This pattern is consistent with increases in homelessness during the study period, particularly among older adults, at both the state and national level (Henry et al., 2021). The groups that took up SSI at younger ages, between age 40 and 59, have similar homeless rates over time, growing from about 5 percent of each group in the 20th quarter prior to SSI take-up to about one-third of each group in the quarter of SSI receipt. About 5 percent of the group who first took up SSI between ages 60 and 64 were experiencing homelessness five years prior to SSI-receipt. By the quarter of SSI receipt, however, nearly one-quarter of this group was experiencing homeless. Much fewer adults in the oldest group, who first received SSI between ages 65 and 69, experienced homelessness in the five years prior to SSI participation, although the rate increased from near-zero to just over 10 percent by the quarter of SSI receipt.

For all age groups, SNAP participation (Figure 2.5) and Medicaid participation (Figure 2.6) follow similar trajectories, increasing to over 80 percent (SNAP) and 90 percent (Medicaid) participation by the initial quarter of SSI receipt. Adults who first took up SSI in the older groups, between ages 60 and 69, had lower rates of pre-SSI SNAP participation than the younger groups until the quarter prior to SSI receipt. Medicaid participation is similarly lower for the older age groups, and converges with the younger groups in the quarter of SSI receipt.

Histories of TANF participation (Figure 2.7) follow a distinct pattern in the five years leading up to SSI receipt. The proportion of SSI recipients with any TANF history decreases as the age at SSI take-up increases, which is consistent with expectations given that TANF requires recipients to be caring for a child at home. Despite differences in magnitude, however, each age group follows the same TANF participation over time. TANF participation rates are relatively steady in the four years prior to SSI receipt but increase slightly in the year prior to SSI receipt before dropping sharply in the quarter of SSI receipt.

This pattern suggests that TANF, at least for some participants, may function as a direct stepping-stone to SSI rather than to employment, a pattern that is contrary to the welfare-to-work aims of the TANF program.

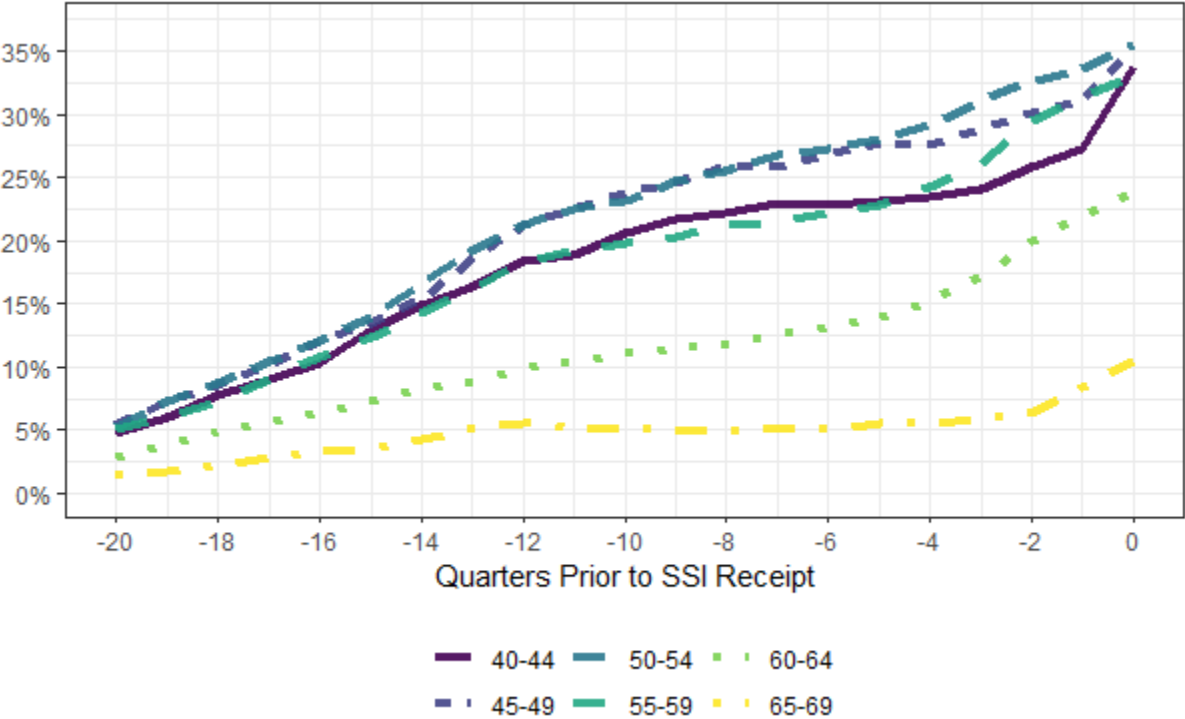
Figure 2.3. Quarterly Employment Rate in Five Years Prior to SSI Take-Up, by Age at SSI Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).

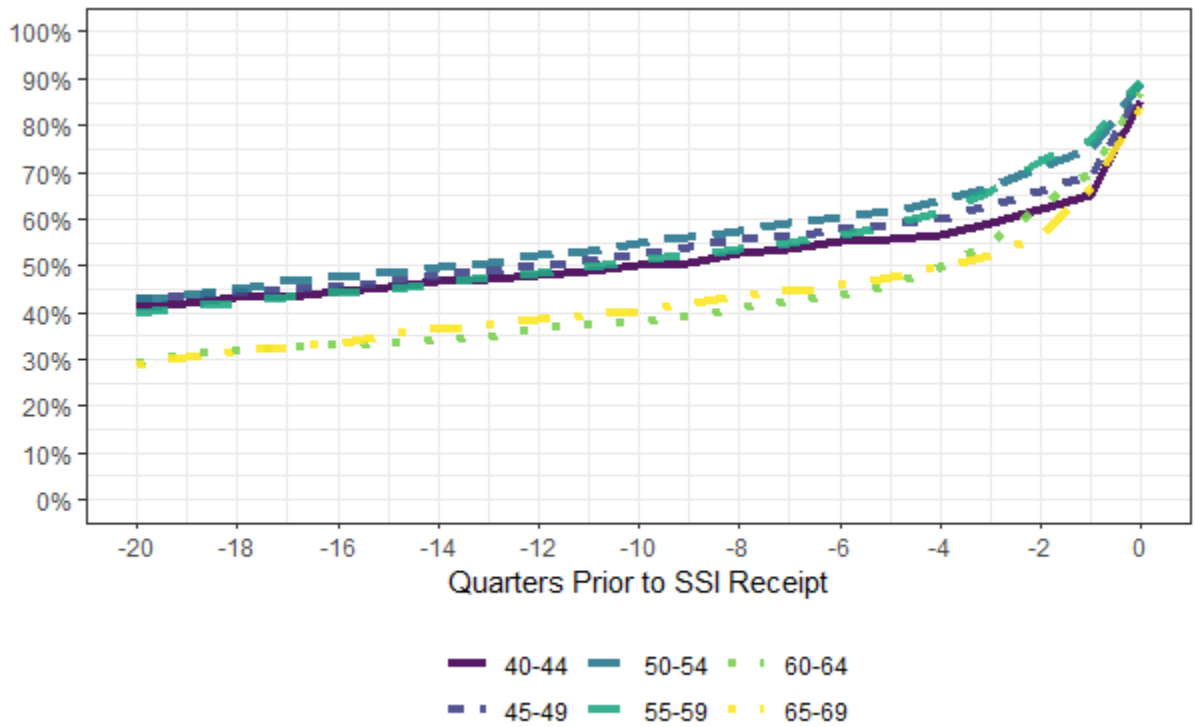
Notes. Population is people in Washington state who first received SSI between 2015 and 2017. Legend indicates age at SSI take-up.

Figure 2.4. Quarterly Homelessness Rate in Five Years Prior to SSI Take-Up, by Age at SSI Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).
 Notes. Population is people in Washington state who first received SSI between 2015 and 2017. Legend indicates age at SSI take-up.

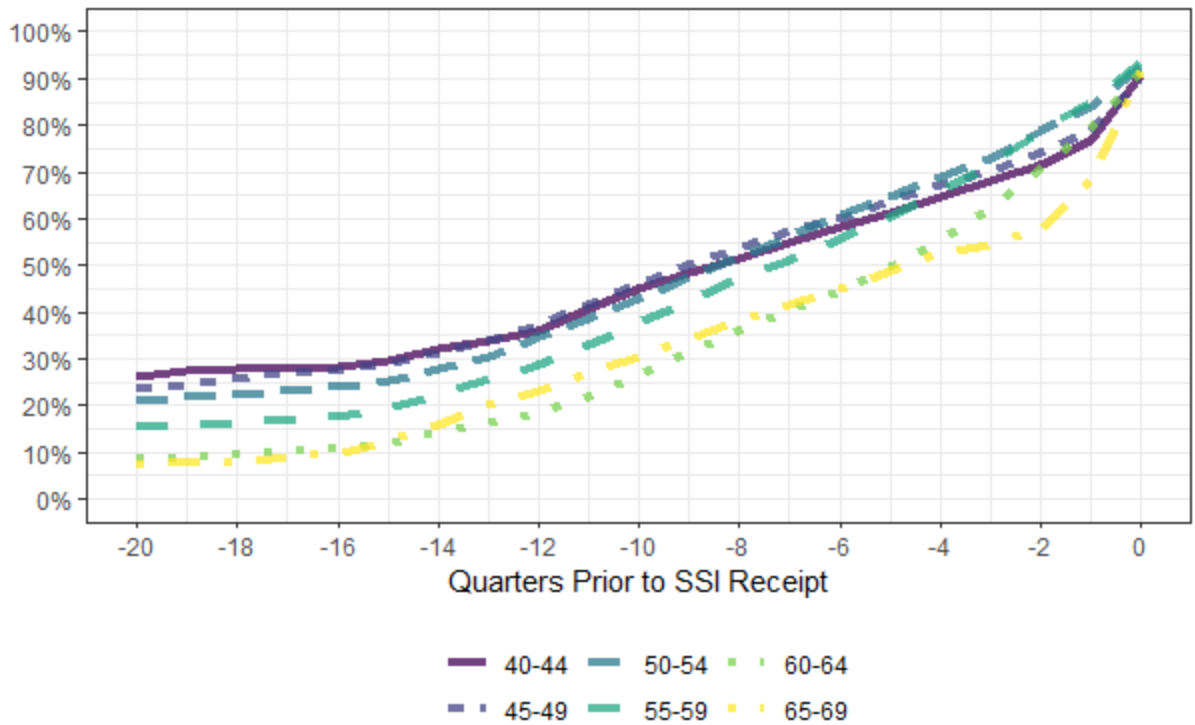
Figure 2.5. Quarterly SNAP Participation Rate in Five Years Prior to SSI Take-Up, by Age at SSI Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).

Notes. Population is people in Washington state who first received SSI between 2015 and 2017. Legend indicates age at SSI take-up.

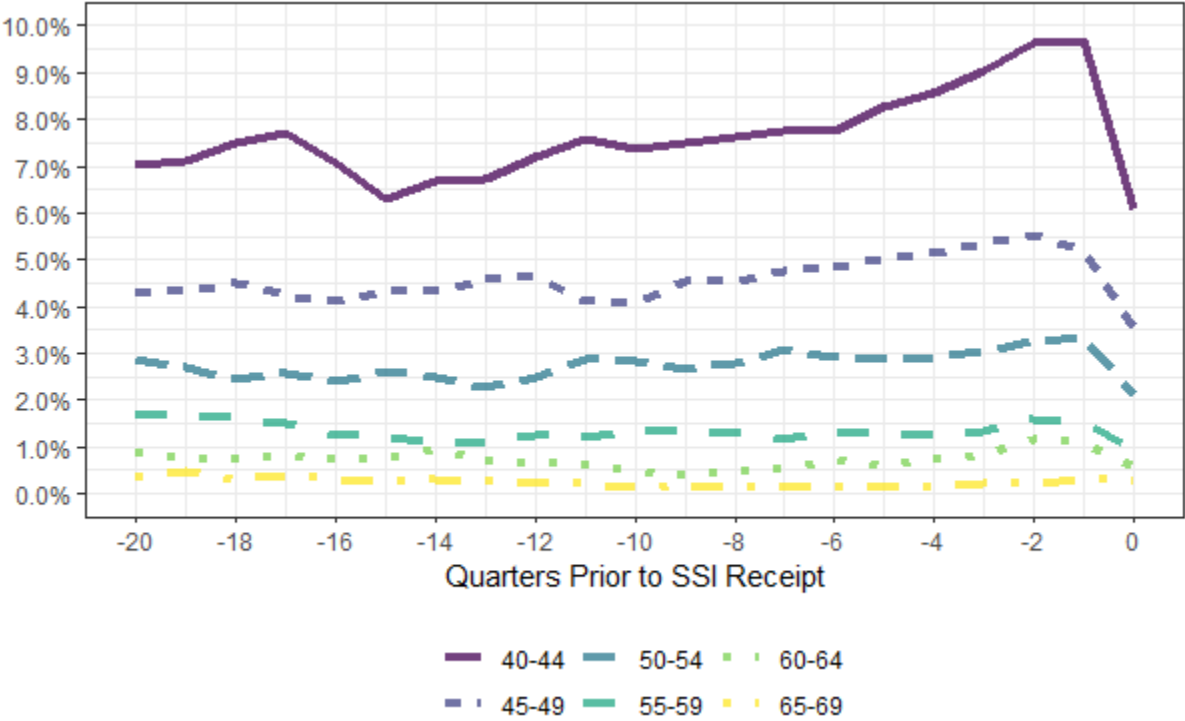
Figure 2.6. Quarterly Medicaid Participation Rate in Five Years Prior to SSI Take-Up, by Age at SSI Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).

Notes. Population is people in Washington state who first received SSI between 2015 and 2017. Legend indicates age at SSI take-up.

Figure 2.7. Quarterly TANF Participation Rate in Five Years Prior to SSI Take-Up, by Age at SSI Take-Up



Source. Washington Merged Longitudinal Administrative Dataset (WMLAD).
 Notes. Population is people in Washington state who first received SSI between 2015 and 2017. Legend indicates age at SSI take-up.

To test for non-linear associations between the predictive factors and age at SSI take-up, given that SSI take-up increases non-linearly with age, I estimate multinomial logistic regression models (**Table 2.6**). Coefficients are presented as odds ratios that estimate the association between each factor and taking up SSI in the age group denoted by each column, relative to taking up SSI at ages 40 through 44 when the SSA disability rules are in full effect. An odds ratio greater than one indicates a factor is associated with higher odds of taking up SSI in that age group relative to at ages 40 through 44; an odds ratio of less than one indicates that factor is associated with lower odds of taking up SSI in the youngest age group.

The significant and discontinuous increases in SSI take-up at ages 55 and 65 could coincide with changes in the populations first receiving SSI at these ages. However, in most cases, the coefficients for each factor show consistent patterns by age at SSI receipt until the last column: people who took up SSI between ages 65 and 69, after the disability requirements were eliminated. Taking up SSI after age 65 is associated with the lowest odds of employment (OR: 0.75, 95% CI: 0.65-0.87); homelessness (OR: 0.17, 95% CI: 0.15-0.21); TANF participation (OR: 0.16, 95% CI: 0.04-0.09); being identified as Native American, American Indian, or Alaska Native (OR: 0.41, 95% CI: 0.30-0.54); living alone (OR: 0.40, 95% CI: 0.31-0.50); or living with children (OR: 0.03, 95% CI: 0.02-0.05). It is also associated with the highest odds of being identified as Asian or Pacific Islander (OR: 5.14, 95% CI: 4.12-6.41), being identified as Hispanic (OR: 1.52, 95% CI: 1.22-1.89), missing race and ethnicity information (OR: 4.84, 95% CI: 3.23-7.26), and being female (OR: 1.73, 95% CI: 1.52, 1.98). In contrast, people who took up SSI at ages 55 to 59 were outliers for only one factor: having the highest odds of SNAP participation history (OR: 3.01, 95% CI: 2.55-3.54). These findings suggest that the age 65 threshold represents not just a discontinuous increase in SSI take-up, but also a significant change in the population composition of new SSI recipients. The age 55 threshold, however, does not appear to be associated with changes in the make-up of the SSI population or the paths people take prior to receiving SSI.

The population changes associated with taking up SSI at ages 65 to 69 are consistent with most literature that separately analyzes people who take up SSI before age 65 through the disability pathway and people who take up SSI through the retirement pathway after age 65. However, the negative association between employment history and SSI take-up after age 65 is contrary to what I would expect

to find if people were using SSI as a retirement program and claiming benefits immediately after they exit the labor force.

Given a history of employment is associated with lower odds of SSI take-up after age 65 but not at other ages, I might expect the association between financial hardship and age to follow the inverse pattern. This is not the case. Instead, having a history of homelessness is associated with decreasing odds of SSI take-up as age at take-up increases. This finding might suggest that evidence of financial hardship (through homelessness) is associated with SSI take-up at younger ages. However, SNAP participation tells a different story. SNAP participation history is generally associated with higher odds of taking up SSI as age increases, with one exception: people who have participated in SNAP in the five years prior to SSI receipt have the highest odds of taking up SSI in the age 55 to 59 group (OR: 3.01, 95% CI: 2.55-3.54). While it still may be the case that people with the most severe financial hardship (through homelessness) take up SSI at earlier ages, financial hardship (through SNAP participation) is also associated with SSI take-up at older ages.

Table 2.6. Multinomial Logistic Regression Results: Factors Associated with Age (Categorical) at SSI Take Up

	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69
<u>in the five years prior to SSI take-up, any...</u>					
Employment	0.88 [0.76, 1.02]	0.92 [0.81, 1.05]	0.95 [0.84, 1.08]	0.89 [0.77, 1.02]	0.75*** [0.65, 0.87]
Homelessness	1.08 [0.92, 1.27]	0.84** [0.72, 0.97]	0.66*** [0.57, 0.76]	0.40*** [0.34, 0.47]	0.17*** [0.15, 0.21]
SNAP participation	1.35** [1.12, 1.62]	2.25*** [1.9, 2.67]	3.01*** [2.55, 3.54]	2.52*** [2.12, 3]	2.92*** [2.46, 3.47]
TANF participation	0.70** [0.56, 0.89]	0.50*** [0.4, 0.62]	0.30*** [0.24, 0.38]	0.17*** [0.12, 0.24]	0.06*** [0.04, 0.09]
<u>Demographic Characteristics</u>					
Black (ref: White)	1.04 [0.86, 1.25]	0.86 [0.72, 1.02]	0.86 [0.72, 1.02]	0.91 [0.75, 1.11]	1.05 [0.86, 1.3]
Asian/Pacific Islander (ref: White)	0.91 [0.7, 1.17]	0.78* [0.61, 0.99]	0.86 [0.68, 1.08]	1.40** [1.11, 1.77]	5.14*** [4.12, 6.41]
Native American, American Indian, Alaska Native (ref: White)	0.97 [0.77, 1.21]	1.05 [0.86, 1.29]	0.82 [0.67, 1]	0.67* [0.53, 0.85]	0.41** [0.30, 0.54]
Hispanic (ref: White)	0.87 [0.69, 1.09]	0.94 [0.77, 1.16]	0.93 [0.76, 1.13]	0.97 [0.78, 1.21]	1.52*** [1.22, 1.89]
Missing Race and Ethnicity information (ref: White)	0.97 [0.59, 1.58]	1.14 [0.73, 1.77]	1.21 [0.79, 1.85]	1.53 [0.99, 2.36]	4.84*** [3.23, 7.26]
Female (ref: Male)	1.35*** [1.19, 1.55]	1.20** [1.06, 1.35]	1.12 [1, 1.26]	1.19** [1.05, 1.35]	1.73*** [1.52, 1.98]
<u>Household Characteristics</u>					
Lives alone (ref: lives with others)	0.81 [0.62, 1.06]	0.75* [0.59, 0.96]	0.68* [0.54, 0.86]	0.52*** [0.41, 0.66]	0.40*** [0.31, 0.50]
Any children in household (ref: no children in household)	0.35*** [0.25, 0.48]	0.19*** [0.14, 0.26]	0.08*** [0.06, 0.12]	0.06*** [0.04, 0.09]	0.03*** [0.02, 0.05]
(Intercept)	1.41* [1.05, 1.88]	2.31*** [1.77, 3.01]	3.28*** [2.54, 4.24]	3.06*** [2.34, 3.99]	2.57*** [1.97, 3.36]

AIC = 62594, BIC = 63106, Log-likelihood = -31232

*** p < 0.001, ** p < 0.01, * p < 0.05

OR = odds ratio, AIC = Aikake information Criterion, BIC = Bayesian information Criterion

Source. Washington Merged Longitudinal Administrative Dataset.

Notes. N=20,670. Population of Washingtonians who first received SSI at ages 40 through 69 between 2015 and 2017. Multinomial logistic regression estimates presented as odds ratios with 95% confidence intervals in brackets. Bootstrapped standard errors with 1000 replications.

Although there is a non-linear relationship between SSI take-up and age, linear regression estimates help clarify the relationship between the covariates of interest and age at SSI take-up. Each column in **Table 2.7** represents a separate linear regression where the outcome is continuous age at SSI take-up. Model 1 includes the entire study population of people who took up SSI between ages 40 and 69. Model 2 excludes the group that took up SSI after the disability requirements were eliminated at ages 65 to 69, thus estimating age at SSI take-up only among people who entered SSI through the disability pathway. Model 2 performs better than Model 1 on all goodness-of-fit criteria (AIC, BIC, and log-likelihood), indicating that including the age 65 to 69 group obscures the linearity of the relationships between the covariates and age at SSI take-up as previously discussed.

Several relationships between covariates and the age at SSI take-up gain or lose statistical significance when the age 65 to 69 group are excluded. Whereas Model 1 with the full population finds no relationship between being identified as Black or living alone and the age at SSI take-up, these relationships are statistically significant in Model 2 when limiting the population to people who took up SSI at ages 40 to 64 through the disability pathway. When limiting to people who entered SSI through the disability pathway at ages 40 to 64, I find that being identified as Black—which in the multinomial model and full population linear regression model was not significantly associated with age at SSI take-up—is associated with taking up SSI 0.3 years (95% CI: 0.58-0.03) years earlier than average. Living alone is associated with taking-up SSI 0.4 years later (95% CI: 0.15-0.66) for this group, whereas the odds of living alone decreased with age in the multinomial model.

The coefficient estimating the relationship between employment and age at SSI take-up loses significance when excluding the older group, as do the coefficients for being identified as Hispanic and female. This suggests that the significance of these associations in Model 1 are driven by the inclusion of the age 65 to 69 group, which is consistent with findings from the multinomial logistic regression model in Table 2.6.

Table 2.7. Linear Regression Results: Factors Associated with Age (Continuous) at SSI Take Up

	Model 1: Ages 40-69	Model 2: Ages 40-64
<u>in the five years prior to SSI take-up, any...</u>		
Employment	-0.39*** [-0.6, -0.19]	-0.14 [-0.33, 0.06]
Homelessness	-3.00*** [-3.22, -2.78]	-1.70*** [-1.90, -1.49]
SNAP participation	1.93*** [1.68, 2.19]	1.89*** [1.64, 2.14]
TANF participation	-4.91*** [-5.3, -4.52]	-3.38*** [-3.73, -3.03]
<u>Demographic Characteristics</u>		
Black (ref: White)	-0.11 [-0.4, 0.19]	-0.30* [-0.58, -0.03]
Asian/Pacific Islander (ref: White)	3.95*** [3.65, 4.26]	0.87*** [0.53, 1.20]
Native American, American Indian, Alaska Native (ref: White)	-1.34*** [-1.7, -0.99]	-0.76*** [-1.07, -0.44]
Hispanic (ref: White)	0.74*** [0.42, 1.07]	0.06 [-0.25, 0.37]
Missing Race and Ethnicity information (ref: White)	3.80*** [3.24, 4.37]	1.11*** [0.49, 1.73]
Female (ref: Male)	0.40*** [0.21, 0.59]	-0.09 [-0.27, 0.08]
<u>Household Characteristics</u>		
Lives alone (ref: lives with other adults or children)	-0.09 [-0.35, 0.17]	0.41** [0.15, 0.66]
Any children in household (ref: no children in household)	-5.24*** [-5.8, -4.68]	-4.12*** [-4.63, -3.62]
(Intercept)	55.19*** [54.86, 55.52]	52.99*** [52.67, 53.31]
AIC	137768	112088
BIC	137879	112197
Log-likelihood	-68870	-56030

*** p < 0.001, ** p < 0.01, * p < 0.05

AIC = Aikake information Criterion, BIC = Bayesian information Criterion

Source. Washington Merged Longitudinal Administrative Dataset.

Notes. N=20,670. Population of Washingtonians who first received SSI at ages 40 through 69 between 2015 and 2017. Linear regression estimates with 95% confidence intervals in brackets. Bootstrapped standard errors with 1000 replications.

Discussion

In this study, I tested for discontinuities in the SSI take-up rate by age and identified the extent to which patterns of employment, homelessness, and public assistance use patterns vary by age at SSI take-up. Using integrated administrative microdata from Washington state, this research yields three key findings. First, I find significant and discontinuous increases in SSI take-up at age 55 and age 65. I use density discontinuity tests to establish that the relationship between age and the likelihood of taking up SSI is non-linear with significant and discontinuous increases at ages. This relationship is contradictory to what I might expect if rates of work-limiting disability which increase monotonically with age were driving SSI take up. Instead, discontinuities in the age at SSI take-up appear to be related to ages at which the SSA disability determination rules are relaxed (age 55) and eliminated (age 65). Density tests ruled out the possibility that these discontinuities are random. I did not find evidence of discontinuities at the three other points at which disability rules are relaxed (ages 45, 50, and 60).

The significant discontinuous increase in SSI take-up at age 55 following the relaxation of disability rules in the medical-vocational grid suggests that the age threshold may be arbitrarily delaying otherwise-eligible people from receiving SSI benefits. I find that people who started SSI at ages 55 to 59 are generally similar in demographic composition and have comparable employment histories to those who took up SSI at younger ages. The weaker evidence of a discontinuous increase in SSI take-up following the age 50 threshold suggests that the rule change around age 50 may not affect as many potential SSI recipients. This is consistent with studies on DI recipients that argue the age 55 cutoff is the most important threshold in the medical-vocational grid, and that this cutoff (Michaud et al., 2016; Strand & Messel, 2019).

The meaning of the discontinuous increase in SSI take-up at age 65 is less clear because turning 65 creates a new pathway for SSI eligibility—financial eligibility without disability determination, the “retirement” pathway—instead of modifying the regular disability determination process. One explanation for the increase is this new pathway: people who take up SSI after age 65 may not have a work-limiting disability and instead be lifelong low-wage workers using SSI as a retirement program to supplement little to no retirement income from Social Security. This pattern would be consistent with the intent of the over-age 65 eligibility pathway and policy research that considers the labor force and spend-down behavior of

future SSI recipients as they reach the SSI retirement age of 65 (Neumark & Powers, 2000; Strand, 2010). It would also help explain the results from this study that found significant differences in demographic composition among people who took up SSI at ages 65 to 69 compared to people who took up SSI at younger ages through the disability pathway.

Yet, the retirement explanation is not consistent with the employment histories of SSI recipients found in this study: just 29 percent of people who started SSI at ages 65 to 69 had been employed in the five years prior to SSI participation. Having any employment history in the five years prior to SSI take-up was also associated with significantly lower odds of taking up SSI in the age 65 to 69 group. It is possible that the low pre-SSI employment rate among people who took up SSI at ages 65 to 69 was anticipatory behavior consistent with the retirement pathway, but the pre-SSI employment trends by age suggest this is not the case. Prior studies have estimated that higher SSI benefits are associated with reductions in employment and hours worked among those likely to take-up SSI (Neumark & Powers, 2000, 2005). These studies, however, only use employment data from the prior year and rely on proxies to identify potential SSI participation. Instead, I find that, among people who took up SSI at ages 65 to 69, the decline in the quarterly rates of employment is comparable with declines in employment among people who took up SSI at younger ages.

An alternate explanation for the discontinuous increase in SSI participation after age 65 is that the disability determination process is a deterrent to SSI take-up. In this explanation, people who first receive SSI after the end of the disability requirements at age 65 could have had a work-limiting disability prior to age 65 but did not take up SSI using the disability pathway. This group of people may have been denied SSI benefits before age 65 because they did not have sufficient evidence to be deemed eligible. Others may not have considered their impairments to be eligible, or possibly intentionally withheld their application until after age 65 so they would not have to complete the disability determination process.

Second, I find that people who first received SSI between the ages of 40 and 59 were more likely to have experienced homelessness in the five years prior to SSI take-up than to have been employed. The descriptive analysis of employment, homelessness, and public program participation rates in the five years prior to SSI take-up reveals a striking finding: more SSI recipients had experienced homelessness (40 percent) in the five years prior to SSI take-up than had been employed (34 percent). This gap is

concentrated among people who first received SSI before age 60: nearly half of this group had experienced at least one quarter of homelessness, but only about one-third were employed for at least one quarter. The odds of homelessness are associated with decreasing odds of SSI take-up as age at take-up increases, suggesting that experiences of significant financial hardship like homelessness are associated with taking up SSI at younger ages and under stricter disability rules.

The low employment rate among eventual SSI recipients is contrary to the assumptions built into the SSA disability determination process, but consistent with expectations for the SSI population who by definition have little work history. The SSA disability determination process assumes people will work until they acquire a work-limiting disability and apply for assistance. However, the SSA process was designed for DI-eligible workers who have earned sufficient work credits and are seeking wage replacement upon acquiring a work-limiting disability; SSI adopted the process for DI when it was established nearly 20 years later (Berkowitz & DeWitt, 2013). Unlike DI recipients, SSI recipients are eligible for SSI because they have limited work history. These findings show that more than two-thirds of eventual SSI recipients do not work for at least five years prior to taking up SSI, suggesting that SSI functions more as a welfare program for people excluded from the labor force than like the DI program that sets the SSI disability rules.

Third, most eventual SSI recipients participated in public assistance programs in the five years prior to receiving SSI, regardless of their age at SSI take-up. The low employment and high homelessness rates raise questions about how people make ends meet in the five years before they start receiving SSI. Public program participation histories offer some answers. SNAP participation (77 percent) and Medicaid participation (82 percent) rates were higher than employment rates for all groups throughout the five years prior to SSI take-up. While it still may be the case that people with the most severe financial hardship (through homelessness) take up SSI at earlier ages, financial hardship (through SNAP participation) is also associated with higher odds of SSI take-up at older ages, especially at ages 55 through 59.

TANF has a distinct relationship with SSI. Participating in TANF is inversely related to age at SSI receipt, consistent with younger SSI recipients having higher odds of living with a child at home, which is a requirement for TANF eligibility. Each age group follows the same TANF participation over time. TANF

participation rates are relatively steady in the four years prior to SSI receipt but increase slightly in the year prior to SSI receipt before dropping sharply in the quarter of SSI receipt. This pattern suggests that TANF, at least for some participants, may function as a direct stepping-stone to SSI rather than to employment, a pattern that is contrary to the welfare-to-work aims of the TANF program.

Limitations

The findings in this study are descriptive and suggestive. Although it is possible to infer that age-based disability regulations may prevent or delay people from receiving SSI when I need it, this paper does not present causal estimates of the effect of these regulations. Future research should build on the descriptive findings from this study to better understand the mechanisms that produce discontinuous increases in SSI take-up at ages 55 and 65, and how people make ends meet before they receive SSI. Additionally, the findings from this study are limited by the data used for analysis. I studied all SSI recipients in the State of Washington, which may limit the generalizability of the findings. Washington is a relatively low-poverty state that grew the low-wage workforce during the study period, but the state also has some of the highest rates of homelessness in the nation.

In addition, WMLAD only contains indicators of SSI participation and does not include the rich information on application timing, approval and denial reasons, and residual functional capacity that are contained in SSA administrative data. As such, this study focuses only on the age at SSI receipt, rather than examining the age at which someone applies and is approved for SSI. WMLAD also does not contain data on people who apply for but do not receive SSI. Examining SSI denials by age and understanding the economic histories of people who are denied SSI would be a fruitful line of future research.

Finally, both the estimates of employment and homelessness may be undercounts. The employment data in WMLAD includes only jobs covered by Washington's Unemployment insurance program and excludes independent contractors, people who are self-employed, people who work in the informal economy, and people who work outside of Washington state. The homeless data in WMLAD only include people who receive homeless services that report data to the Homelessness Management Information System or disclose their living situation to a DSHS caseworker and it meets the DSHS definition of homelessness. Nevertheless, the employment and homelessness estimates in this analysis

are still sound compared to alternatives: the administrative data in WMLAD outperforms survey data on estimates of employment among low-earnings, and indicators of homelessness are rarely included in survey data (Pelletier & Romich, 2023).

Implications for Research and Policy

The findings from this research raise policy questions about the timeliness of SSI and the definitions of disability used to determine SSI eligibility. The age-based disability determination rules, as with the entire disability determination process, are designed to prevent a moral hazard: someone using SSI for income when they could otherwise earn income through work. The medical-vocational guidelines for SSI eligibility are used to determine whether someone can adjust to new work given their functional impairment, age, and educational and work history. Yet, the findings from this study show the majority of people who take up SSI in later life have spent years disconnected from the labor force and facing severe financial hardship such as homelessness. If disability eligibility for SSI is in large part defined by inability to work, then it appears that people who eventually receive SSI could possibly be deemed eligible long before they take it up. To the extent age-based disability determination rules play a role in delaying people from receiving SSI when they need it, making SSI easier to access at younger ages would help reduce financial hardship.

My use of novel state-level integrated administrative data for SSI research creates avenues for future collaborations between federal agencies and state level researchers. States with robust integrated datasets like Washington could benefit from combining their data with federal-level administrative data on SSA program participation; researchers at the SSA would in turn benefit from states' rich employment, program participation, and demographic information. The SSA already partners with states by placing disability examiners in state agencies. Linking federal and state data could create new pathways for research that are currently not feasible with existing datasets.

CHAPTER 3. GETTING OLDER AND GETTING BY WITH SSI

Introduction

Supplemental Security Income, better known by the acronym SSI, is one of the few remaining cash assistance programs in the United States, but we know little about the lives of the eight million Americans who rely on it. Qualitative researchers have, for decades, asked younger adults with children how they make ends meet amidst a precarious low-wage labor market and a faulty social safety net (e.g., Edin & Lein, 1997). Yet, consideration of SSI is mostly absent from these works, as is a key population of SSI beneficiaries: older adults. The omission of older adults from dominant poverty narratives makes sense, given that the safety net for older adults is relatively generous compared to the safety net for younger adults. Unlike younger adults, who are subject to work requirements or must prove that they have a disability to receive assistance, older adults qualify for assistance on the basis of age alone. This unique policy context has led older adults to long be considered the “deserving poor” of the U.S. safety net (Katz, 1989; Moffitt, 2015; Schneider & Ingram, 1993). Yet, the policy design features of SSI raise questions about what, exactly, policymakers think the poor deserve.

The poverty-reducing potential of SSI is limited by its design. The maximum benefit level of SSI is typically 75 percent of the federal poverty level (ASPE, 2024; Social Security Administration, 2024b). Strict rules about earned income and work prevent SSI beneficiaries from earning more without jeopardizing their benefits. In addition, SSI is hard to get and keep, especially for people who become disabled and unable to work prior to age 65 (CBPP, 2023d; Schimmel Hyde et al., 2020; Strand & Messel, 2019). The few qualitative studies on SSI recipients that do exist describe extreme economic insecurity and administrative burden, but these studies are limited geographically within specific state-level policy contexts, which vary widely (Harper et al., 2018; Pittman, 2015; Savin, 2021; Whittle et al., 2017). In light of recent Senate actions and calls from advocates and researchers to update the program, policymakers may wish to better understand how older adults began receiving SSI and the strategies they use to get by financially.

In this study, I use nationally representative interview data from the American Voices Project of SSI recipients aged 50 and older (N=25) to ask three questions:

1. How do older SSI recipients describe the pathways that led them to start receiving SSI?

2. What strategies and resources do older SSI recipients use to get by financially, and how does the policy design of SSI affect these strategies?
3. How do older SSI recipients make sense of SSI in their financial circumstances?

I define “older SSI recipient” as adults aged 50 and over to allow for comparisons between people who began receiving SSI before and after 65, when SSI switches from a disability program to a retirement program. I take an abductive approach to answer these questions, combining insights from prior literature on SSI and the lives of low-income Americans with novel findings that emerge from the data. Findings from this study will inform contemporary policy debates about updating the SSI program and how to design guaranteed or universal basic income programs. Additionally, this study extends the literature on how low-income Americans make ends meet to a group missing from the current literature: older adults.

Prior Literature

SSI was created in 1972 as a public assistance alternative for people whose limited work history qualified them for little to no Social Security retirement or disability benefits. Maximum monthly benefits for SSI typically amount to about 75 percent of the federal poverty level, or \$943 for an individual in 2024 (ASPE, 2024; Social Security Administration, 2024b). Despite being one of the last remaining cash assistance programs for low-income people in the U.S. safety net, the poverty-reducing potential of SSI is limited: it brought less than a third of its recipients out of poverty in 2022 (Shrider & Creamer, 2023). Recipients’ monthly checks are reduced if they earn income from work or receive help from family and friends, effectively trapping SSI recipients below the poverty line (Stapleton et al., 2006). Strict asset limits prevent recipients from keeping more than \$2,000 in savings (Social Security Administration, 2021). Nevertheless, SSI offers crucial and reliable monthly cash assistance—without work requirements or time limits, like other public assistance programs—to over 8 million Americans who otherwise might not have another dependable income source (Social Security Administration, 2023).

The population characteristics of SSI recipients, but especially older SSI recipients, reflect dimensions of life course disadvantage. Fifty-eight percent of SSI recipients are aged 50 and over (Social Security Administration, 2023). About three-quarters of adults who receive SSI have a high school diploma or less. SSI participants aged 18 to 64 are disproportionately Black compared to the non-SSI

population; SSI participants aged 65 and older are disproportionately Black, Asian, and Hispanic. One quarter of SSI recipients aged 65 and older live by themselves (Giefer, 2021). The majority of adult SSI recipients are women (Messel & Trenkamp, 2022).

Pathways to SSI

In addition to the financial eligibility criteria, SSI recipients must also qualify for SSI on a disability or a retirement basis. The retirement pathway uses older age as the sole eligibility criterion. For SSI, the “aged” eligibility pathway begins at 65. More than half of adults aged 65 and older who receive SSI also receive some amount of Social Security benefits, implying that these SSI recipients worked for at least the 10 years required to be eligible for Social Security retirement benefits, but their benefit amounts, determined by lifetime earnings, did not amount to more than the SSI maximum payments (Messel & Trenkamp, 2022). There is some evidence that the prospective availability of SSI, particularly in combination with eligibility for early Social Security retirement benefits at age 62, reduces labor force participation among men ages 62 to 64 prior to the SSI retirement age of 65 (Neumark & Powers, 2000). There is also descriptive evidence that suggests about nine percent of people who first receive SSI at age 65 or later spend down their assets prior to participating in the program (Strand, 2010).

People who wish to claim SSI benefits before they reach age 65 must demonstrate to the Social Security Administration that they have a severe, long-lasting physical and/or mental impairment that prohibits them from earning substantial income from work. Less than a third of younger adults receive any Social Security concurrently with their SSI benefits, implying that they did not work long enough to qualify for Social Security disability benefits (Messel & Trenkamp, 2022). Research focused on Social Security Disability Insurance (SSDI), rather than SSI, shows that older adults claiming SSDI experience earnings declines for over five years prior to applying for benefits (Costa, 2017). These findings may not hold for SSI recipients, however, given that program eligibility rules imply SSI recipients have limited formal work histories. Other studies suggest that SSI applications increase following rises in the unemployment rate, possibly because workers requiring disability accommodations are the first to be laid off in a tight labor market (Maestas et al., 2021; Nichols et al., 2017). However, higher unemployment rates are also associated with declines in disability allowance rates, at least partially mitigating unemployment-induced increases in the SSI recipient population (Rupp, 2012).

The SSI disability determination process adds a layer of administrative burden and discretion that more frequently results in denials than awards (CBPP, 2023d). People who are initially denied disability benefits may appeal for the decision to be reconsidered, a process that can involve a hearing before an administrative law judge or even federal court (Social Security Administration, 2024b). (Social Security Administration, 2024c). Twelve percent of SSI applicants are granted benefits upon appeal (CBPP, 2023d). Savin (2021) finds that the Social Security Administration's definitions and policies surrounding disability shape social attitudes toward disability, particularly by defining disability as the inability to participate in the workforce. In turn, the policies and social attitudes influence participants' experiences and understanding of their own disability. Savin terms this iterative process as the "Social Security model of disability," in reference to other models of disability like the "social model" and the "political model" (Kafer, 2013; Shakespeare, 2006; Stone, 1984). These models frame disability as a social and political construction rather than individualized and embodied medical impairments. As Kafer (2013) puts it, "the problem of disability no longer resides in the minds or bodies but in built environments and social patterns than exclude or stigmatize particular kinds of bodies, minds, and ways of being" (p. 6). Savin argues that the Social Security Administration's definition of disability is a fundamental part of the social pattern in the U.S. that stigmatizes disability benefit recipients and prompts them to perform aspects of their disability in line with the Social Security Administration's expectations to ensure that they will remain able to receive their much-needed benefits. In interviews with fourteen San Francisco Bay Area disability program participants, Dorfman (2017), found that participants who aligned with the social model view of disability found the Social Security Administration's disability determination process unfair, while others who saw disability as individualized and medical did not have the same concerns.

Both eligibility pathways, retirement and disability, exist to target SSI towards people unable to work due to age or disability. Yet, research shows that the Social Security Administration's disability determination process frequently denies benefits to people who are unable to work. Although an applicant denied disability benefits is deemed able-to-work by the Social Security Administration, people denied benefits rarely go on to employment (Strand & Messel, 2019). This pattern is particularly prevalent among adults in their 50s denied at stage five of the disability determination process when age-based criteria are used as "vocational factors" to assess the applicant's ability to adjust to new work (Schimmel Hyde et al.,

2020). That people denied benefits rarely find sustained employment raises questions not only about the accuracy of the Social Security Administration's disability determination process, but also about a gaping hole in the U.S. safety net for people unable to successfully participate in the labor force who are also unable to successfully perform their disability to the Social Security Administration's stringent standards.

The Financial Lives of SSI Recipients

What we know about the financial lives of SSI recipients comes from Social Security Administration (SSA) descriptive reports and a few qualitative studies. The most recent SSA report shows that most SSI participants live in households with less than \$22,500 in annual income, and many participate in additional public assistance programs. About half of all adults receiving SSI also live in households that receive SNAP. Nearly one-quarter of SSI recipients aged 18 to 64 live in subsidized housing; this rate is closer to one third for SSI recipients aged 65 and over. Because SSI recipients are categorically eligible for Medicaid in most states, and Medicare eligibility starts at age 65, almost all SSI recipients have health insurance through one or both programs (Messel & Trenkamp, 2022).

Qualitative studies find that SSI and SSDI beneficiaries experience material hardships like housing instability and food insecurity, and many end up behind on bills and in debt (Harper et al., 2018; Savin, 2021; Whittle et al., 2017). In both Whittle et al. (2017) and Harper et al. (2018), SSI and SSDI recipients were a sub-population of their study group, which focused on specific disabilities and health conditions. Savin (2021) is the only study to date that asks a broad array of SSI and SSDI recipients how they make ends meet. The participants in Savin's study, 33 adults aged 18 to 65 in the San Francisco Bay Area, reported using common making-ends-meet strategies, like spending on only the bare necessities and going without the rest, including socialization. Savin also details the strategies that some disability benefit recipients used to do work for pay, whether through informal or formal jobs, to ensure that their benefits won't get cut or be taken away due to program rules. In both Whittle et al. (2017) and Savin (2021), SSI and SSDI recipients spoke about the administrative burden and stigma they experienced while navigating the disability bureaucracy in both applying for benefits, with a mountain of paperwork and lengthy wait times, and after receiving them, with routine surveillance on recipients' bank accounts and paystubs.

These studies offer crucial insight into how SSI recipients make ends meet, but are limited geographically to specific state and regional contexts, with two in the San Francisco Bay Area, which is exceptional both in its outsized cost-of-living and higher-than-average state supplement to the federal SSI benefit (Savin, 2021; Whittle et al., 2017). In contrast, there is a rich body of both quantitative and qualitative literature about how younger adults, especially low-wage workers with children, make ends meet. Edin & Lein (1997) pioneered a style of mixed-method inquiry that asked low-income mothers, across a variety of regions, detailed questions about their sources of income and expenditures, material hardships, and the strategies they used to make ends meet on low-wage work and/or welfare benefits. Since then, other works have built on that approach (e.g. [Edin & Shaefer, 2015](#); [Halpern-Meekin et al., 2015](#)) to describe the financial strategies of low-income parents, like informal and unreported work to avoid decreases to benefit checks, and getting financial help from family and friends. As with the qualitative studies of SSI recipients, the welfare and low-wage work-reliant families in these studies experience material hardships like housing instability and food insufficiency, fall behind on bills, and increasingly find themselves in debt.

In these studies of how families led by working aged adults navigated the safety net before and after the 1996 welfare reform bill, SSI recipients and older adults are present but not a main focus. As a result, the anti-poverty policy recommendations that follow center on improving the labor market and pay for low-wage workers and bolstering a safety net that rewards rather than penalizes work with benefits like the Earned Income Tax Credit. These strategies, however, will not work for many older adults and people with disabilities, like SSI recipients, for whom steady work in the formal labor force is not a viable option.

The Present Study

In this study, I use nationally representative qualitative interviews from the *American Voices Project* (AVP) of SSI recipients aged 50 and older (N=25) to describe the pathways that led them to SSI receipt, the strategies they use to get by, and how they make meaning of SSI in their financial lives. This study contributes to the small body of existing literature on the financial lives of SSI recipients by using nationally representative qualitative data, and by describing the circumstances that led people to take up

SSI. Additionally, it extends the extant “making ends meet” style of qualitative inquiry, typically focused on younger adults with children, to include older adults and SSI recipients.

Data

The American Voices Project

The AVP is a novel, large-sample, nationally representative qualitative interview and survey study that allows secondary analysis by qualified researchers (American Voices Project, 2021). A multi-institutional effort housed at the Stanford Center on Poverty and Inequality, the goal of the AVP is to create “a new qualitative research form that rests on representative samples, open data, and secondary analysis that’s intended to supplement—rather than replace—existing qualitative forms” (Stanford Center on Poverty and Inequality, 2024). The AVP is currently in pilot stage and has made 1,613 interview transcripts available to researchers through an open call through the Russell Sage Foundation (Stanford Center on Poverty and Inequality, 2024).

A main benefit of the AVP data is its nationally representative sample and over-representation of respondents from high-poverty areas. Potential respondents were identified by their residential addresses, which were selected through a three-stage cluster sampling strategy. The first two stages identified Census tracts and block groups for recruitment across all 50 states and Puerto Rico. Census tracts in twenty-two high-poverty cities and three high-poverty regions (the Appalachian region, the Mississippi Delta, and the Texas-Mexico border area) were specifically targeted for sampling. Tracts and block groups outside these areas were randomly selected, weighted to each area’s poverty rate. The AVP selected 65 addresses from each block group for recruitment through a stratified random sampling strategy based on estimated household income. Households from the lowest-income strata were over-sampled. American Voices Project (2021) provides full details on the AVP sampling and recruitment methods.

AVP interviews were conducted in-person by trained graduate and undergraduate-level researchers and lasted two to three hours each (American Voices Project, 2021). The interviews were audio recorded. Redacted transcriptions—without attached audio—were provided to researchers, along with a de-identified spreadsheet of demographic, economic, and household information with interviewer

notes. Every interview began with the question, “Tell me the story of your life,” and subsequent questions covered broad topics including the respondents’ family members and relationships, living situation and neighborhood, health, work, and daily life. The interview guide included prompts and ideas for probes. Interviews mostly followed the order of the interview guide and covered each topic, but not all interviewers used probing questions, and interviews vary in the depth to which each topic was covered.

The final section of each interview focused on the respondents’ financial situation. One set of questions asked respondents to report how much they spend on certain categories of expenses (e.g. rent, utilities, groceries, household items) each month. Interviewers asked a corresponding set of questions about income, including amounts received from public programs (e.g. SSI, SSDI, Social Security, SNAP, Section 8), side jobs, and help from family members. This approach to accounting for household expenses and income follows the approaches taken in the household budgeting literature, which aims to provide a more detailed and accurate accounting for household expenses and income than is typically found in surveys (K. Edin & Lein, 1997). In addition to the questions about income and expenses, interviewers asked about unexpected changes in expenses over the year, the respondent’s saving behavior, and their use of financial services like credit cards and check-cashing services.

In this section, respondents were also asked how they feel about and cope with their financial situation. Interviewers asked respondents to recount a recent time when they didn’t have enough money to cover their bills, and how they dealt with that situation. Another question asked respondents to react to a hypothetical situation about how they would come up with \$400 in an emergency. Other questions asked about strategies to earn extra income and how they cut corners to make ends meet. To conclude the section, respondents were asked how they feel about their current financial situation, and how they expected it to change in the coming year.

Constraints of Secondary Data Analysis

One of the concerns about secondary qualitative data analysis is the risk to confidentiality and anonymity of the research participants (Parry & Mauthner, 2004). Researchers who access the AVP data must sign confidentiality agreements, access de-identified data through secure servers, and submit findings for disclosure avoidance review before they can be shared beyond the research team. The disclosure avoidance standards used by the AVP are particularly rigorous to prevent the deductive disclosure of

respondents' identities. Adapted from Pascale et al. (2022), the AVP disclosure avoidance review process applies "the Census Bureau's principles for disclosure avoidance for qualitative research... to the specific circumstances of the AVP" (American Voices Project, 2023). Following this guidance, unweighted counts of respondents in tables or text of less than 11 cannot be published or leave the secure server. In addition to minimum cell sizes, specific types of information are redacted in the transcripts or cannot be published, including geographic descriptors at the state level and below, the names of businesses or other proper nouns, medical conditions and specifics of accidents that may appear in databases or news reports, and specific dates and dollar amounts. The most impactful limitation on this analysis are the disclosure avoidance rules that limit the descriptors, quantifiers, and details that can be shared to contextualize respondents' perceptions and experiences. To protect the identities of respondents, disclosure avoidance rules state that the set of characteristics published about an AVP respondent should be shared by at least 10,000 people in the population. Meeting this rule—and providing statistical evidence to demonstrate that each combination of descriptors yields an estimate of no fewer than 10,000 people—significantly constrains the vivid "thick description" that is the hallmark of other original methods of qualitative research. This is an important but necessary limitation of secondary qualitative analysis of the AVP which instead provides for generalizable findings based on its sampling strategy and representativeness.

In this study, I could not report respondents' exact ages or race and ethnicity, give richer detail about respondents' work histories and disability trajectories that would further contextualize when and why they took up SSI, or describe relationships beyond "family member." These limits are for good reason—receiving SSI is stigmatized, as are being disabled and experiencing poverty. Nevertheless, much qualitative research contains deep, contextual description while still striving to protect the privacy and identities of its respondents. The field of open, secondary qualitative data analysis is still developing. Researchers who wish to use secondary qualitative data should be mindful of these constraints. Ethics review boards and research participants themselves should engage in thoughtful discussion about which descriptors are okay to include and in what combination. The AVP informed consent protocol assures all respondents that directly identifying information is removed and that additional disclosure avoidance techniques are used to protect against their re-identification. In some cases, however, disclosure

avoidance forced me to remove respondents' stories or obscure details that felt, to me, potentially contrary to respondents' effort, time, and intent in sharing their stories so they might be heard.

Secondary qualitative data analysis is also considered by many to not be as rigorous as primary qualitative data collection and analysis, although this is debated (Parry & Mauthner, 2004; Ruggiano & Perry, 2019). For example, the AVP interview protocol was designed to suit a wide array of research purposes and does not precisely align with the research questions posed in this study in the same way a self-designed study might. Only a few respondents were asked about their experiences applying for SSI. In addition, I didn't have the opportunity to see respondents' expressions, hear their intonations, or observe where they lived. Undoubtedly, my analysis of people portrayed through words on a page is different than it would be if it were an analysis of people I observed in context. In contrast, however, reading de-identified transcripts without knowing someone's gender, race and ethnicity, state of residence, or other identifying details—as I did in the first round of analysis—may have served as a guard against potential bias I would have otherwise developed by interviewing people myself. Nevertheless, the advantages of secondary data analysis and the American Voices Project, like nationally representativeness, the large scale, the wide-ranging questionnaire, and the pursuit of an open qualitative science, far outweigh the limitations posed by secondary qualitative analysis.

Methods

Sample Selection

This study focuses on AVP respondents ages 50 and above who receive Supplemental Security Income (SSI). I restrict the sample for this analysis to respondents who were interviewed in-person in 2019 and 2020 prior to the COVID-19 pandemic, which put a stop to most in-person research in March of that year. I make this restriction because the sampling strategy and interview protocol were significantly changed following the pandemic, and interviews took place by phone instead of in-person (American Voices Project, 2021). Of the 1,613 AVP respondents with transcripts currently available to researchers, 738 were interviewed in-person. Among the AVP respondents interviewed in-person, 329 were age 50 and older at the time they were interviewed. I identified respondents who met these criteria using the respondent-level summary data provided by the AVP.

I limited the sample to SSI recipients aged 50 and older for three reasons. First, people biologically age at different rates, in part due to how chronic hardships like poverty and racism affect the body (e.g. Crimmins et al., 2009; Phelan & Link, 2015). Therefore, a fixed retirement age like 65—the age at which SSI turns from a disability program to a retirement program, allowing applications aged 65 and older to forgo the arduous disability determination process—creates an equity issue for people experiencing the biological effects of aging earlier due to the social determinants of health. Second, it is common convention in research about older adults to set age 50 as the lower cutoff point. Most notably, the age 50 cutoff is used by the Health and Retirement Study, a main source of knowledge about older adults in the United States. Finally, it becomes easier to access SSI on a disability basis around age 50, a product of age-based disability determination regulations maintained by the Social Security Administration that relax the disability criteria for older adults.

Among the 738 AVP respondents aged 50 and above, 38 were recorded as receiving SSI. Accurately identifying SSI respondents was a key challenge for this analysis. Upon reviewing the transcripts, I dropped additional respondents from the analytic sample because other income sources (e.g. Social Security retirement or disability income) were inaccurately coded by interviewers as SSI income. I made these determinations on a case-by-case basis based on the information provided in the transcript and the interviewer's notes, prioritizing the respondent's understanding of their program participation rather than the interviewer's or my own. In cases where the respondent was ambiguous or unsure about their SSI participation (e.g. "I get disability, I'm not sure which one"), I kept the respondent in the sample if their benefit amount was near or below the federal SSI maximum benefit threshold (\$771 in 2019, \$783 in 2020) (Social Security Administration, 2024b).

Sample Description

My sampling strategy yielded an analytic sample of 25 respondents, described in **Table 3.1**. Because of the AVP disclosure avoidance policy, cell sizes less than 11 or greater than 14 (implying a corresponding cell size of less than 11) are reported as <11 and >14, respectively. More than fourteen of the respondents were aged 50 to 64 at the time of the interview, and therefore necessarily began receiving SSI through the disability pathway. Fewer than eleven respondents were aged 65 or older when interviewed. These respondents may have begun receiving SSI through the retirement pathway at age 65

or later, or they may have started receiving SSI before age 65 through the disability pathway. This distinction is discussed in the first section of the results, “Pathways to SSI.”

The sample is racially diverse, with respondents predominantly identifying as Black (non-Hispanic) or White (non-Hispanic), although several respondents reported different racial or ethnic identities. This racial composition reflects the geographical distribution of the sample, which is dominated by respondents from Southern states. Eleven respondents were living in a rural area when they were interviewed; the other fourteen were living in suburban or urban areas. Women make up the majority of the sample, and no respondents identified as non-binary or another gender. The sample has a nearly even mix of people with less than a high school education or at least a high school diploma or equivalent, who rent or own their home, and live alone or with one or two others. No respondents in the sample have more formal education than a bachelor’s degree or live with three or more people. No respondents were homeless at the time of the interview, a function of the addressed-based AVP sampling strategy.

Table 3.1. Descriptive Characteristics of Analytic Sample

Characteristics	N
Age 50-64	>14
Age 65+	<11
Black alone, not Hispanic	<11
White alone, not Hispanic	<11
Other racial identity	<11
Female	>14
Male	<11
Less than high school diploma	12
High school diploma or higher	13
Rents home	>14
Owns home	<11
Lives alone	14
Lives with 1 or 2 others	11
Lives in South	>14
Lives elsewhere	<11
Lives in rural area	11
Lives in suburban or urban area	14
Interviewed in 2019	13
Interviewed in 2020 (March or earlier)	12
Total	25

Notes. American Voices Project (AVP) respondents receiving SSI and aged 50 and older, interviewed in-person prior to changes in in-person research protocol due to the COVID-19 pandemic. The AVP disclosure avoidance policy prevents the reporting of cell sizes less than 11 or greater than 14 (implying a corresponding cell size of less than 11 given the total sample size of 25). These cells are reported as <11 and >14, respectively.

Analytic Approach

I took an abductive approach to analyzing the 25 interviews for themes related to the pathways respondents took to accessing SSI, how respondents describe their financial situation, how respondents made sense of the role of SSI in their financial situation, and resources respondents used to get by financially. An abductive approach combines deductive and inductive inquiry using iterative coding and analysis to apply codes that are deductively generated from relevant literature prior to analysis in addition to developing and applying codes that emerge organically from the initial rounds of transcript review and coding (Deterding & Waters, 2018; Tavory & Timmermans, 2014).

The first round of coding involved applying index codes to every section of each transcript in NVivo. Index codes identify large sections of text that are related to a broad theme. I created most index codes based on structured sections of the AVP interview guide (e.g. life history, health and health care, daily life, work and retirement, "income, expenses). I created more finely grained index codes for topics closely related to my research question (e.g. SSI, DI, or Social Security; economic & material hardship or wellbeing; making ends meet). I also created some index codes specifically related to my focus on older SSI recipients and people with disabilities (e.g. activities of daily living limitations, care- giving or receiving, unmet medical or care needs). Two research assistants (Jones and Turner) assisted me with the first round of coding. During the initial phase of coding, we met regularly to discuss our coding strategies, any ambiguities with how to apply codes, and whether the content of the interviews required additional codes. We refined the codebook and added a couple new codes (criminal legal system & involvement, isolation & loneliness), and revised the coding on previously coded transcripts accordingly.

After each initial round of coding, the coder created a respondent-level memo. Memoing after interviews is a common practice in qualitative data collection to summarize initial takeaways, record emerging themes, and identify possible researcher bias or emotional reactions to the respondent (Miles et al., 2014). With secondary qualitative data analysis, the initial round of coding was our initial contact with each respondent, and the post-coding respondent-level memo served a similar purpose to a post-interview memo. I created a semi-structured memo template for consistency in memo quality. The memo templated posed questions related to the research questions and asked for the coder's reflections about what stood out to them about the respondent.

For the second round of analysis, I organized my inquiry around each research question. For each research question, I first read through interview excerpts that had been coded to index codes relevant to the research question. For example, to categorize each respondent's pathway to SSI, I read through interview excerpts that had been index-coded to "SSI, DI, or Social Security" to capture any mention of those programs. I also read through excerpts that had been coded to "work & retirement" and "health & health care" for additional context about factors that may have contributed to the respondents' SSI eligibility, including work history and health conditions. Then, I organized the index-coded excerpts into analytic memos and a corresponding spreadsheet. Through the analytic memoing process, I identified themes and organized transcript excerpts by theme. Arraying respondent-level findings in a spreadsheet allowed me to identify the prevalence of themes and assess for systematic variation by demographic factors. Due to the limited sample size and disclosure avoidance rules about minimum cell sizes, however, I am unable to report any systematic variation in findings for this analysis. I followed similar procedures to classify descriptions of the disability determination process and strategies respondents used to get by financially.

The AVP transcripts we accessed were de-identified such that names and dates were redacted. Respondents are referred to by pseudonyms created by the author, which do not reflect identifying information about the respondent other than gender. In some cases, these redactions created ambiguities in the transcript that made it hard to parse whether a respondent got financial help from a family member or friend, or how long someone had been receiving SSI. In my analyses, I noted where details were ambiguous or incomplete and was careful not to extrapolate beyond the data available. In addition to the redactions made by the AVP team prior to my access, I also redacted information in quotes that would violate AVP disclosure avoidance policies, such as specific dollar amounts of benefits. In these instances, I describe the text I redacted in square brackets to provide as much accurate context as possible without revealing potentially identifying information about the respondent.

Results

I organized findings into three topics. The first two topics, "The Work Histories of SSI Recipients" and "The Disability Determination Process," describe two sets of overlapping pathways that led respondents to take-up SSI. In the third topic, "Getting By with SSI," I lay out the strategies that respondents used to

make ends meet and how SSI program rules sometimes affected what strategies they could use. Within each topic, I arrange findings by themes that emerged in analysis. Descriptions of how SSI recipients make sense of the role of SSI in their financial lives are woven throughout each section.

The Work Histories of SSI Recipients

Descriptions of work loomed large as respondents recounted how they came to receive SSI. Although SSI is a program that people qualify for because their limited work histories, most SSI recipients in this study had held jobs and reported substantial periods of work throughout their lives. This was true regardless of whether someone claimed SSI as a retirement or disability benefit, as described in the first theme, “A Supplement for Retirement or Early Labor Force Exit.” In the second theme, “Working While Disabled,” I found that several respondents worked with disabilities before deciding to turn to SSI for support. The third theme, “Limited Work History Is Still a History of Work,” describes the factors, like caregiving and disability, that contributed to some respondents’ limited work histories. Each theme characterizes a unique pathway to SSI receipt among older adults.

A Supplement for Retirement or Early Labor Force Exit.

Eleven respondents received SSI benefits in combination with Social Security retirement or disability benefits. These respondents had worked and contributed to payroll taxes for enough quarters to be eligible for Social Security retirement or disability benefits, but low lifetime earnings meant that their monthly benefits were below the SSI maximum amount. Receiving a small amount of SSI to top off Social Security benefits was especially common for the handful of recipients who began claiming SSI as a retirement benefit. June maintained consistent employment until she retired. As an immigrant to the United States, however, she had fewer years of contributing to payroll taxes than other retired workers her age. Once she retired, she started receiving a meaningful SSI payment every month on top of their Social Security retirement benefits.

Other respondents reported receiving far less from SSI than June and had varying reactions. Harold found out he was eligible for a very small amount of SSI on top of his Social Security retirement benefits, which he thought was funny. He shared:

They are giving me-and don't laugh-a grand total of [redacted] per month. But that's what they are giving just about everybody. That doesn't make any sense at all... Yeah, SSI. Unless you are

disabled, and then you might get more. But people just looking to get more money, you spend all of this time going through the application process, and they say, "You get [redacted]."

Jeremiah found himself in a similar situation to Harold when he retired. When Jeremiah learned he would only be receiving a small amount of SSI, he insisted, "They didn't give me the right amount of money." But, when Jeremiah confronted the Social Security office, nothing changed. "...talked to them, but they still don't raise it no more. No more than that [dollar amount]." Jeremiah was dismayed by how little his monthly retirement check would be. "I've been working [my entire life]," he said, thinking there must have been an error. Between low wages and a lifetime of precarious employment, Jeremiah's retirement benefits from Social Security did not amount to what he felt he was owed. He said that if he could speak to someone in power, he would "ask them all for more money." He went on:

That'd be the main thing I would do. See if they'd give me some more money... I would call somebody up there in the White House, I'd sure would. I sure would call them. Somebody, all these folks right here? Shoot, I sure would call them. I worked [my whole life]? I mean, I've been working [my whole life] and that's all I get? They know they're wrong... They were going to give me [redacted] dollars a month... You can't live on [redacted] dollars a month... Hell, they put me down to [less than redacted] a month... Only [dollar amount]. And then you've got to tell all your income, you know? You know, everything. Everything. And then you can't get out there and do nothing. You get out there and do another job or something like that, you've got to report that to them. What's this, I get only [dollar amount]? Man.

Jeremiah lamented the small amount of SSI he was awarded on top of his Social Security retirement benefits. Even though his Social Security retirement benefits were much larger, it was the small amount of SSI he was awarded that he saw as an insult to his years of hard labor.

Themes of work and deservingness were prominent among people like Jeremiah who had spent most of their lives working and were dismayed to find their work resulted in low Social Security benefits and SSI receipt. Felipe was one of several respondents who had begun receiving SSI on a disability basis when injury or illness prompted them to leave the labor force prior to retirement age. Like Jeremiah, Felipe blamed "the system." He shared, "I don't like the way the system, everything I've paid into [decades] of work, and I get a measly [SSI amount]. I'm too young to receive Social Security [retirement],

so what do I do between now and then? I don't like it.” Felipe implied that his Social Security retirement benefits might be greater than his disability benefits, but that’s a common misunderstanding.⁵ For Felipe, like Jeremiah, “the system” did not reward him appropriately for his years of work, and being too young to receive Social Security retirement benefits meant his disability-induced labor force exit left him in limbo.

Working While Disabled.

Other respondents described working for years while dealing with disabilities and health issues. Lawrence had a lifelong disability. Even though he could work with his disability, he was stymied by bad working conditions and few employment opportunities. Lawrence went on:

Then after I left [previous employer], interestingly enough, I went to [business] and that was deplorable. Then after that, I think at that time we were going through that tiny little recession, and I couldn't get another job. But then again, with my [condition], I was thinking, "Do I really want to?" ... employers, they say they understand, but then...they don't...My thing was, I just wanted to work. I wanted to be independent.

For Lawrence, staying employed while disabled seemed like a losing battle, even though he wanted desperately to work and be self-sufficient—a core goal of a work-based safety net. Lawrence knew that federal law, the Americans with Disabilities Act, required employers to make reasonable accommodations for people with disabilities to work, and knew it was within his rights to call the EEOC to enforce the law. Ultimately, though, Lawrence’s bad employment experience and the scarcity of jobs led him to exit the labor force.

Eugene, like Lawrence, had worked for a long time with a disability that made it hard to do his job. He said, “I really wasn't able to do it, but I did, you just do what you have to do, I mean, it's hard to [do] with [disability]... A lot of people wouldn't even have tried it, but I'd done it, it was rough... it sure was.” Despite his disability, Eugene retained the ability to work, even though it was “rough.” Yet, as he got older, Eugene saw fewer opportunities to work for pay:

I got on disability. It ain't always been here where you could get on it, but I got on it and I did years ago. I did have to get out and do something to have any money whatsoever but, that's a

⁵ At full retirement age, Social Security Disability Insurance benefits convert to Social Security retirement benefits—but the amounts don’t change (Social Security Administration, 2024c).

good thing. I mean, we're getting what we're getting [from SSI] because... it'd be rough buddy...

A man my age, trying to get a job... ain't too many [employers] going to hire you."

Eugene said he was glad he "got on disability" when he did, long before he reached Social Security retirement age. SSI became a lifeline when the combination of Eugene's age and disability made his employment outlook—and ability to earn income—bleak.

A few other respondents who were receiving SSI on a disability basis spoke about wanting to work but had doubts about their ability to find a job given their disabilities. As Diane put it, "I don't know what kind of job I could get." In a similar boat as Diane, Tammy shared a story about how even the programs designed to help disabled adults turned her away, "Like if my body wasn't [disabled], I'd be working. That would be a plus... they do help people that are disability [sic] get a job. Yeah. They looked at me, and they say you can't do much... I could bag, but you know, I'd be slow." Contrary to narratives that people receiving disability assistance are lazy and want to live off of government assistance rather than work, many respondents demonstrated a willingness to work but, through experience and observation, believed that employers would not accommodate them given their disability and age.

Limited Work History Is Still a History of Work.

Many SSI recipients in this study described a long history of work but were ultimately not eligible for Social Security retirement or disability benefits, and instead received solely SSI. These recipients tended to have fewer periods of consistent work and instead worked many different jobs over their lives, but also had long stretches of time spent out of the labor force. All of the respondents in this pathway had worked for pay at some point in their early lives before leaving the labor force for various reasons, like unaccommodated disability, incarceration, or caregiving.

This pathway was especially common among women who had traded off between caregiving and working for pay throughout their lives. Some had worked for pay as young adults, but never returned to the formal labor force after their children were born with disabilities. Instead, they spent most of their adult lives doing uncompensated care work. A family caregiver, Maureen explained that her responsibilities at home made hiring her unappealing to employers. She said, "I was [a family] caretaker and I never could work full time... No one wants to hire somebody to come in and just work whatever." Maureen was able to find a steady job with flexible hours for several years, but had to quit when family caregiving

responsibilities took over. Others, like Loretta, who returned to the workforce in midlife after raising children, explained her SSI eligibility this way: “They say I didn't have enough hours to get the Social Security, so I get SSI.” Loretta was told that her work effort didn't amount to eligibility for Social Security benefits.

Summary.

SSI eligibility is partially a function of someone's work history. It signifies that the recipient either did not work enough quarters to qualify for Social Security retirement or disability benefits, or they did work enough but their lifetime earnings didn't yield them Social Security benefits above the SSI federal monthly maximum. I find that the vast majority of SSI recipients in this study had a wide variety of employment experiences that ranged from steady work until retirement after immigrating to the U.S. to early careers interrupted by disability and caregiving. The uniting characteristics of these employment histories was instability due to factors like an unstable labor market, unaccommodated disability, and uncompensated caregiving for family members.

The Disability Determination Process

The disability determination process emerged as its own pathway, overlapping a variety of work histories, that many respondents needed to traverse to obtain SSI. The majority of SSI recipients in this study began receiving SSI as a disability benefit, rather than solely as a retirement supplement. For some of these respondents, especially those who received help applying or were required to go before a judge before being awarded benefits, the administrative process of applying for disability benefits and being deemed disabled by the Social Security Administration was particularly salient to their understanding of SSI and how they came to qualify for it. Some respondents shared that they were denied disability benefits multiple times and spent years out of the labor force, unable to work due to their health, before they were finally awarded SSI. Others spent years navigating doctors' offices, initial denials and appeals processes, and long waiting periods.

A handful of respondents shared that their SSI applications required them to “go before a judge,” as Connie put it. In-person hearings with an administrative law judge are the second-to-last step, prior to appealing to higher courts, when an applicant to a Social Security Administration disability program appeals an initial denial. Eugene, for example, explained that he had to go before a “law judge” to receive

SSI. He explained the process, saying, "I've been to the office, yeah... I've been there... [you] go before a law judge and him will pay it. You got to be disabled to get it. That's the way it works. It's [specific disability] and other things too, and I qualified to get it." Eugene also mentioned that he got help from the "Social Security doctors" when he applied for SSI, but was quick to clarify that it wasn't fraud. "It was nothing, no, nothing that was dishonest... It was a real thing, but I do what I had to do in order to have any money... So I had to do it." The "Social Security doctors" helped Eugene successfully demonstrate his disability to the Social Security Administration and get the money that he needed to survive. Eugene's clarification that going to the Social Security doctors wasn't "dishonest... It was a real thing," reflects an awareness of the stigma that casts disability program applicants as people who fake or exaggerate their inability to work so they can get government assistance.

For her hearing, Nancy turned to a lawyer. The lawyer helped Nancy prepare by telling her not to take any medication for her pain like she usually did.

My lawyer...said that, "Girl, I know it's going to hurt... I don't want you to take [any medication for your disability]... I want you to walk [a long way to get to the courthouse]." I got in there, and I was squalid the time I got there.... You have the judge, and you have this [disability expert]... They needed to see me in the pain that I live with every day. The judge asked the [disability expert if] I could work at a job... "No, sir." [The judge] said, "Would you explain that to me?" [The disability expert] said, "I have read her medical records."

Nancy's lawyer encouraged her to experience the unmedicated pain of her disability, and exacerbate her pain by walking to the courthouse, so she could successfully perform it before the judge and the disability expert. Other respondents didn't go before the administrative law judge, but still had help completing their applications from social services programs.

Diane had an easier time securing SSI. Because she knew SSI had a reputation for being difficult to get, she came prepared:

After I quit work and I couldn't work anymore... I filled out all the information and then...had to have all my medical records and everything. So, I took all my medical records I mean a stack like this from like the last [redacted] years...and within [redacted] months I got my SSI, which most

people go [redacted] years with a lawyer, so I mean, I feel like I was blessed to have gotten mine so soon.

Because Diane knew the application process to be difficult, she was diligent in submitting all of her medical records to help ease the process.

Summary.

For some respondents who accessed SSI as a disability benefit, the application process itself was particularly salient to their understanding of SSI and how they came to qualify for it. Some applicants had to go through an appeal process and stand before an administrative law judge before they were ultimately awarded SSI; some received help. For Diane, the reputation of SSI's disability determination process preceded itself, which informed how she approached the application process.

Getting By With SSI

Fourteen respondents received at or near the federal maximum SSI benefits per month at the time they were interviewed (\$771 in 2019 and \$783 in 2020). The other respondents who received less than the maximum amount were also receiving either SSDI or Social Security retirement benefits that totaled less than the federal SSI maximum. Most states supplement SSI, but few respondents mentioned receiving a state supplementary payment or reported receiving an SSI amount greater than the maximum federal benefit. In sum, the majority of respondents had just under \$800 in cash each month to live on, unless they shared resources with household members or supplemented with side work. Seven themes emerged through analysis to describe how older SSI recipients get by financially: publicly and privately subsidized housing, the benefit and trouble of sharing resources, necessities and not much else, the limits of public assistance, managing unexpected expenses on a shoestring budget, managing debt and creditors, and working on the side.

Publicly & Privately Subsidized Housing.

To find a place to live, the SSI recipients in this study tended to rely on housing that was subsidized by either the government or by family members. People without subsidized housing were forced to make tough trade-offs about the location and quality of where they lived in favor of affordability.

Publicly Subsidized Housing. Publicly subsidized housing—whether through housing choice vouchers or residing in a public housing building—offered some SSI recipients a chance to live life on

their own terms. Housing vouchers helped Monica move out on her own after living with family for much of her life. For Reggie, receiving SSI and living in subsidized housing helped provide him necessary stability after a lifetime without it. He said, "Man, I ask somebody for nothing right now. I feel okay. My rent is paid. Everything is paid. I feel okay."

However, publicly subsidized housing wasn't enough to make everyone feel good about their financial picture. Sheila, a housing voucher recipient, said, "I'm broke. It goes negative before the second week." The annual cost-of-living adjustments (COLAs) that increase SSI benefits to keep pace with inflation didn't help much either, noted Louise and Diane. Louise lamented how her subsidized rent, which cost a fixed proportion of her income, increased about the same amount as her COLA. When she got a COLA, though, Louise's landlord "raised me [redacted] on my rent." Frustrated, she considered the COLA her money, not her landlord's. "I'd like to have my Social Security, that the Social Security owes me," she said. Like Louise, Diane was living in subsidized housing – "the housing authority" – and echoed Louise's concerns about rent increases taking up most of her COLA, keeping her financial picture "about the same" from year to year. She explained: "When we go up for recertification on my lease here... my rent will go up... So, I mean you end up with [a lesser] increase instead of [the full COLA]." Because housing subsidies are based on recipients' income, part of the annual COLA increase to SSI recipients' monthly check went to their landlords instead of them.

Privately Subsidized Housing. Having family or friends, rather than the government, help subsidize their housing was a crucial way some SSI recipients made the most of their limited monthly SSI check. Several respondents lived in houses owned by themselves or by family and paid little to no rent. However, this practice could also run them the risk of having their SSI benefits reduced. This risk is discussed in the next section, "The Benefits and Troubles of Sharing Resources."

Sometimes, living with family meant help was reciprocal. Some respondents shared that they babysat, for example, in exchange for lower housing costs. For Cindy, her family-subsidized rent meant she could open her house to others who needed it, like her friend Sandy who was also receiving SSI and saving up for a place of her own. Cindy said this kind of hospitality was in her blood. "I've kept a lot of outsiders. I've kept a lot of people... Kind of like my dad, he said he'd never turned a dog away for no

reason, you know?" Sandy was also able to help out with covering bills and groceries, which helped Cindy make ends meet.

There were a few respondents who came to own the property they lived on through inheritance. These respondents owned their properties outright, and were only responsible for modest annual property taxes rather than a monthly mortgage. Inheritance makes up another form of privately subsidized housing, in which deceased relatives, rather than living ones, foot the bill.

Challenges of Unsubsidized Housing. Without government housing subsidies or families to help them pay for housing, a few SSI recipients in this study were subject to market rent conditions. Tammy explained the dual-sided impact of SSI on her housing situation. "If I didn't have it," meaning SSI, "I would be in the poor house." Tammy meant her comment literally. She went on to explain: "It's hard to move into an apartment now. Only good landlord is [name]... He buys houses and makes little rooms." Tammy had lived in one of those little rooms for a while. The problem was, Tammy explained, the other "jerks" living in the house. Ultimately, Tammy got help from a family member so she wouldn't have to live in unsafe housing, the only housing she could afford on her SSI check.

Several respondents shared stories of moving, having difficulties finding apartments that they could afford that would also allow them to have pets, live near family, or places that were accessible given their health limitations. Unlike Tammy, Gloria didn't have a family member who could save her from the low-rent housing market in the big city where she lived. With her health condition, she could no longer manage the stairs where she lived. Gloria knew she had to move far away when she saw how cheap the rent was for a more accessible apartment. "You can't have that in [city], just for you. You do have it but you have to wait 10 years. And I said, 'I want it. Do you want the money now?'" The new apartment was affordable and met Gloria's need for a more physically accessible place given her health limitations, but it meant she had to live far from her family. "I feel very lonely here," she said.

Summary. Housing is the biggest expense in most people's budgets, and across the country, the cost of rent far exceeds the SSI maximum benefit. Only a few respondents in this study navigated the rental market without help from the government or family. Most respondents either relied on publicly subsidized housing, agreements with family, or inherited property for a place to live.

The Benefits and Troubles of Sharing Resources

Nearly half of the 25 respondents reported living in shared households or sharing resources with others to make ends meet. For SSI recipients, sharing resources can be necessary to make ends meet on the tight budget imposed by the SSI federal maximum. At the same time, sharing resources can be problematic: rules governing how SSI treats financial help can result in deductions to a recipient's monthly check. Some respondents shared resources and expenses without concerns for SSI's rules. Some respondents were married and shared expenses. Others received help from their children. In contrast, some respondents reported being sources of support for their family members. Maureen said she and the family member she lives with "work together" to pay bills each month. She said, "We just juggle it, we just juggle it best we can." Maureen's steady SSI check helped even out the fluctuations of her family member's income.

Juggling expenses among household members is made more complicated by SSI rules that limit the amount of help SSI recipients can get without docking their monthly benefit amount. The "in-kind support and maintenance" rules for SSI are contentious and the site of several policy proposals (Social Security Administration, 2024; Nicholas, 2014; Balkus, 2008). One of the rules, the "one-third reduction provision," will reduce an SSI recipient's benefit amount by one-third if they live in someone else's house and do not help with household expenses, like rent or food (Social Security Administration, 2024). Another rule about in-kind support means that the Social Security Administration can reduce an SSI recipient's benefit amount by the amount of cash assistance they receive for certain expenses, like a utility bill, minus a \$20 "general exclusion." Along these lines, paying less than one's equal share of household expenses (e.g. rent, utilities, and food) in a shared household would result in a benefit reduction of up to one-third the total amount.

For Kim and Roy, the in-kind support and maintenance rules for SSI are particularly salient. They are partners but aren't married and each receive separate SSI checks. They live separately because they don't want to jeopardize their benefits by helping each other out financially. Roy's rent would be lower if he lived with Kim, but Kim is certain that the cuts to each of their SSI checks would outweigh anything they would save by sharing an apartment. To avoid benefit cuts, Kim is scrupulous about maintaining separate finances, even though she grocery shops for the both of them. "Everything's separate... I have

to keep all of his receipts... That's what the filing cabinet is. Everything has to be separate... 'Cause I'd have to prove who gave me the money, who went and paid it." The effort of trying to provide for herself and Roy had been weighing on Kim. She shared that when she is overwhelmed, "I go home and cry 'cause I don't know what to do. There's times that I, because I legally can't move in and take care of him. But I'm still doing everything.... I just gotta keep us going."

Kim's struggle to help Roy financially without jeopardizing either of their SSI checks exemplifies the trouble with sharing resources for SSI recipients. Although combining income and expenses among household members was a key strategy for getting by, the SSI rules for in-kind support and maintenance created administrative burden, psychological distress, and financial difficulty for Kim, who was highly aware of the rules. Other respondents who shared resources without discussing the potential for benefit reductions may have not been aware of the rules. An audit for these SSI recipients could have potentially devastating consequences for them and their families.

Necessities and Not Much Else

All respondents reported having either "just enough" or not enough money to pay bills regardless of whether they lived in publicly or privately subsidized housing or shared resources with family members. Harold put it this way: "At this point, I am getting just enough money because if you add these numbers up, you will see that I am getting just enough to cover all the bills that I have." Harold said he was able to manage his money carefully because "I have enough knowledge to know."

Many respondents were like Harold and carefully managed their money each month. "Everything is on sale," said Tammy. "You don't buy the expensive brand. You buy the low brand. It's the same thing. You just find the name." Kim echoed Tammy's approach but had her limits. "You buy the cheapest you can buy," she said, before adding, "Well, except for some times, 'cause sometimes cheap is not better," like with toilet paper or paper towels.

When Gloria moved to a new apartment far away and couldn't take much else, she sought out deals to supply her apartment with the necessities on a tight budget.

The things that are bought, you know, my living room, my bedroom, that thing, this thing, that thing, furniture, dining ware, plate ware, all the things in the -- I didn't have nothing. I didn't have an apartment when I moved here. You see, I didn't have nothing, not even a cookware or plate or

something. So, I have to buy everything. And so, I said I'm looking to be...I'm going to be tight on my budget, right?... But at least I'm going to have what I need. And usually when I want to buy something that I don't have too much money now. So, when I want to buy something, what I do is I go to the second hand and that clock, I've bought it yesterday from the [store].

Gloria's monthly SSI check was enough to help her cover necessities and some extras, like a cheap clock from the secondhand store. Other respondents, like Cedric, reported seeking out deals and shopping at secondhand stores for necessities like clothing. Some shared that they wear their clothing for as long as they can until it wears out.

Several respondents mentioned how they "go without" certain items when they didn't have the money, largely in response to an AVP interview protocol question that included the phrase. In response to this question, one respondent gave a couple examples of how she goes without. She said, "If I run out of paper towels, I don't have money to get them, I'll do without them. If I don't have money to go buy extra groceries, I don't go buy extra groceries, I try to figure creative ways to eat what I got, I'm sorry, I know my house is dry."

Respondents often had a bare-bones idea of what their necessities were. Cindy said she was "used to doing without, to an extent." She explained how she thinks about her necessities, and what makes her worry, "You know, I don't have to have all these fancy things. As long as we've got food and water and electric, and what we need daily, we make it by. I can do without the rest... When I [can't heat the house] and stuff like that, then I start to worry." For Cindy, her conception of "fancy things" included everything beyond the basics, and even then, she would occasionally not be able to heat her house.

Carmen didn't want to dwell about what she was and wasn't able to afford. "Why would I?" she asked. "If you sit down to think about stuff like, 'I don't have this, I don't have that,' it won't do any good. You need to wait things out." For Diane, however, keeping her expenses low meant going without seeing her friends, which was isolating. Diane said, "I mean, there is a lot of times my [friends], they'll call me and they'd say, 'You want to go out to lunch?' and I have to tell them no because I don't have the money to go. I couldn't afford it... I don't get out and socialize a whole lot."

One respondent used the metaphor of a jug with a hole in it to describe how he felt about his financial situation. "Well, I'm getting by is all I can say... There ain't no corners to cut. I'm slicing it up in

the best I can go... A jug gets empty or water. It ain't got nothing in it. You know what I'm saying. And it goes, it drains out pretty fast, you got a big enough hole." On his limited budget, he felt like a jug with a hole in it, unable to hold onto water to sustain him.

Most of the SSI recipients in this study managed their money carefully, sought out deals, and limited their monthly expenses to just the necessities in order to get by on their monthly SSI check. Respondents made their items, especially clothing and shoes, last as long as possible. If respondents ran out of money in a month, they often went without an extra trip to the grocery store or wood to heat their house. Respondents had varying reactions to their financial situations. Some understood scraping by as a way of life, while others spoke about how, over time, their limited budgets began to weigh on them.

Health Care Expenses and The Limits of Medicaid

SSI recipients are categorically eligible for Medicaid in most states, which generally allowed respondents to access health care and support services at low or no cost. Yet, despite Medicaid coverage, many SSI recipients in this study shared that they still faced out-of-pocket health care costs. Respondents found these costs difficult to manage on their limited monthly budgets.

On the one hand, many respondents were grateful for their Medicaid coverage. Several singled out Medicaid's transportation benefit, which covers non-emergency transit to and from medical appointments in most states, as particularly important for their independence (Kaiser Family Foundation, 2018). Some spoke about the home- and community-based services they received, like day programs and in-home care. Others shared that, without Medicaid, they wouldn't be able to afford their necessary medications and medical treatment.

On the other hand, some respondents struggled with the limits of what Medicaid, and in some cases Medicare, would cover. For some respondents, limits to what medicines were covered by public insurance meant they would go without instead. Maureen's out-of-pocket health costs had been overwhelming her, and she had started to go without some medications if she couldn't afford them: [I won't buy some medicines] if I can't afford it. This bottle right here is [redacted] dollars. And when they prescribe you something that's going to cost you [redacted] dollars for a prescription, where you're going to find that extra when you can barely make ends meet.

Unmet medical needs extended to medical equipment and dentistry as well. Some respondents shared that Medicaid wouldn't replace needed medical equipment that had broken or wouldn't pay for some specialized devices. Others needed dental work, which is inconsistently—or not at all—covered by Medicaid across the states. One respondent reflected that her understanding of Medicaid dental coverage was that they would pay to pull her teeth but not clean them. In addition to limits on what Medicaid would cover, some respondents found out that being covered by Medicaid at all was not guaranteed. A few respondents reported losing their Medicaid coverage, resulting in big bills, unaffordable copays, and medical debt.

Categorical eligibility for Medicaid is a key benefit of SSI for its older and disabled recipients. It helped respondents in this study pay for medicine, doctor's visits, and personal support in and out of their homes. Yet, the limits to what Medicaid would cover left several respondents to go without needed medicines, medical equipment, and dental coverage. Medicaid coverage was also not guaranteed for all the SSI recipients in this study.

Managing Unexpected Expenses on a Shoestring Budget

Out-of-pocket health care costs were just one type of large and unexpected expense that could upend even the most frugal SSI recipient's budget. Car and housing repairs were common sources of difficult-to-manage expenses. Most participants said they wouldn't be able to pay \$400 in an emergency without turning to family, friends, or credit cards. Few respondents reported being able to maintain a savings account to help pay for emergencies.

For Diane, a \$400 emergency would cause her "terror." She said, "No, there is no way I can come up with \$400. I try my very best to live within my means." With limited income and constant bills, only a few SSI recipients were able to maintain a savings account to deal with unexpected expenses. Loretta put it plainly: "Yeah, well, I had a savings account, but you know, I didn't put nothing in it."

Some respondents were like Tammy, who said she didn't save at all because her expenses each month piled up, especially for her car. Living in a rural area, transportation was crucial for Tammy to get groceries and participate in community activities. She said, "I don't save for now because I don't have the money because my car insurance and if my car breaks down. So, I tell everybody I'm living on peanuts." Tammy shared that an unexpected \$400 expense would be unmanageable on top of her existing bills and

impending car registration. She said, “Can’t [find \$400], I guess. I don’t have it [because] all of the bills... I’m trying to get my car back on the road cuz [soon], the sticker runs out.” Letting her car registration (“the sticker”) expire would likely mean a costly fine that she wouldn’t be able to manage.

Paying for car repairs was a main source of large and unpredictable expenses for the SSI recipients in this study. When the interviewer asked if the money from SSI and his Social Security retirement benefits were enough to live on, Jeremiah brought up how a car battery could tank his budget. He said, “No, [the benefits] ain’t enough... No... That ain’t not enough. You know, what if my car breaks down or something with the house? You know. Sometimes I have to buy stuff for my car to keep it going. Buy a battery or alternator or something, so then that costs money.” This was the case for most SSI recipients in this study: they could generally pay for housing and groceries on a month-to-month basis, but any extra expenses prompted a crisis.

Housing repairs were another source of hard-to-manage expenses. Although several respondents owned their homes outright, the often-unexpected costs of homeownership could far exceed what they might have otherwise paid in rent. Ellen recently had to make some major house repairs. She said, “I had to take out a [very large] loan... So, [I’m] trying to figure out how to pay that all back.” Ellen was behind on the monthly payments, which made up much of her monthly benefit. Ellen’s loan for her house repairs was only one of her past-due bills. Although she planned to sell her house to deal with her debt, in the meantime, she had to contend with her creditors.

Few respondents were able to save for unexpected expenses, and no one reported saving more than SSI’s asset limits (\$2,000 for an individual; \$3,000 for a couple). Eugene said saving would be nice but not feasible given his income.

Save, saving, I don't save. Nothing. I can't, okay... There's no way I can do it and pay out what I'm paying and living see that you just can't do it. God, it'd be good if you could. You'd have to be getting twice what I'm getting to save a little bit, and it'll just go so far and you got to make it work, and you've got to, I mean, I couldn't drive a brand-new [vehicle]. I'd like to have one, but I can't do it.

Saving for what he really wanted wasn’t feasible for Eugene, so he didn’t save his money at all. Maureen echoed Eugene’s sentiment, saying: “There’s never been anything left to save. There’s nothing left to

save, but, I mean, stretch what you've got, there is nothing else to save." When she was interviewed, Sheila noted that her bank account had gone from empty to negative.

With the overdraft, they do the fee, and it's [fee amount]. They know I don't have the money in there, but they're going to charge me the [fee amount], which is what gives me [my negative balance]. There is two overdrafts. If weren't for those overdrafts, the negative wouldn't be so high, and I wouldn't feel so bad.

The overdraft fees from her overdrawn account compounded Sheila's financial difficulties, making her feel worse.

Only a few respondents reported being able to save. One put aside part of her SSI check at the beginning of the month for end-of-month emergencies; another saved anything leftover at the end of the month for out-of-pocket medical costs. Louise was an outlier. She said that she always kept her savings account at a specific level—well below the SSI asset limit—even if it meant going into credit card debt. She said, "It's in there. I won't touch it. I don't know why. I just like, I have to have something for a rainy day." Louise went on to explain, however, that an unexpected \$400 expense would force her to dip into her savings account.

Surviving on monthly SSI benefits meant that recipients had little room in their budgets to pay for car or house repairs. Almost all respondents balked at the idea of a \$400 emergency and described their reactions using words like "terror" or "disaster." Only a few respondents were able to maintain savings accounts, and none exceeded the SSI asset limit or even came close.

Dealing with Debt and Creditors

Without savings to fall back on when expenses exceeded their monthly budgets, many respondents turned to credit cards or bank loans. Debt helped cover atypical expenses like replacing appliances, house repairs, medical bills, and gifts to family and friends. Credit cards and loans helped the SSI recipients in this study cover expenses in the moment, but managing debt payments then became part of their financial lives. Kin also played a role in some respondents' debt: sometimes they contributed to the balance, other times, family and friends were the creditors.

Ellen, who owed a large sum for house repairs, spoke about how she wasn't able to make her monthly loan payments, but managed expectations with her creditors. "There's no way I can do it," she

said. "Can't get blood from a stone." However, Ellen said she had a strategy for managing her debt, which focused on being honest about her financial situation:

I'm not trying to run from any creditors, you know? I just try to be as honest as I can. And if you're willing to try to work with me, then okay. If you don't, then okay. Take me to court. What else can I do? I mean, lying is not going to help me. You know? Like I said, I try to be as honest as I possibly can. It is what it is. If I can show you the paperwork, the fact that I'm not lying, then what's the problem.

Others used credit cards to manage smaller expenses that ultimately added up. Louise said that Christmas was the source of her credit card debt. She said, "Christmas time is a bad time... I did well, for me. At Christmas time, I just get that spirit. I want to buy you and you and you. Everybody needs presents. I just go crazy. I can't help it." Similarly, Lawrence said gifts for family members were the source of his credit card debt, which he regretted. He said, "When I first started out with [my credit card], I started out with a plan. It was [spending small sums], that you can just go in and pay right back. I made a mistake and bought my [family members] gifts... So, it jumped up...." Lawrence said he manages his credit card debt by paying enough to keep the balance below a certain level. Sheila used a similar strategy, paying the minimum every month. "It's showing them that I'm paying," she explained.

Cedric decided to forgo a savings account entirely in favor of paying his debts down faster with any extra he had each month. He said:

I want to open a savings but it's just been tough to save anything, you know what I mean. It's like you goes in here to pay bills even though my bills are not big, you know what I mean, I just took on another on, with the [car] tires, you know what I mean. And I'm going to try and pay them off quicker and get it out of the way, you know what I mean... So what I want to do is like, every time that I get paid... [I] give them an extra [redacted] dollars just to get it out of the way.

Gloria, too, made an effort to put money toward her credit cards every month, but found herself wishing to win the lottery even though she didn't play:

Oh, I need the lottery, I need to hit the lottery. At least one number with two dollars. [laughter] That's it. But if I hit the lottery, a number with [redacted] dollars, they're gonna take me all that things, you know that? I can't do nothing either. That's why I don't even, I don't play, because if

you play, let's see, my debts are [large sum]. If I hit tomorrow, and I win [lottery game], I got the [lottery winnings].

Gloria reflected that even if the lottery came through, it wouldn't be enough to wipe out her debt. Some of Gloria's debt comes from her family members. Although there is an expectation that they will pay her back, Gloria still carries the debt in her name.

Some respondents, like Gloria, were sources of support for their family members, most often with the understanding that help would be reciprocal. When the interviewer asked Sheila if she ever gives money to family and friends, however, she said it's the opposite. "They have to give it to me." Yet, family support was unreliable, and Sheila's family member had said they couldn't afford to help anymore. As another respondent explained:

I'm the one that's in debt. When we get straightened out a little bit, I'm supposed to start paying - I owe [a large sum] to people that I borrow from for groceries and things, 'cause they don't really just give it to me. In a way, they are, because they said around April I need to start paying them back [redacted] dollars a month. But still, basically, they're giving it to me right now because they don't know when I'm gonna be able to get the [monthly sum] to [pay them back].

The asking for help was starting to weigh: "I just humiliate myself by begging to family and friends, and it really is humiliating to have to do that so much."

Debt—through credit cards, bank loans, and loans from family and friends—was an important strategy that SSI recipients used to manage expenses that exceeded what they afford from their monthly SSI check. For many respondents, managing the financial and psychological burdens of debt became a routine aspect of their financial lives.

Working on the Side

Only a few of the 25 SSI recipients in this study reported working in formal or side jobs in addition to receiving SSI. Some of this was by virtue of SSI's eligibility requirements: people under age 65 receiving SSI must be determined to have a severe and long-lasting disability that limits their ability to work. SSI recipients can earn some income, but the rules about how work affects SSI benefit amounts and eligibility

are complicated.⁶ Despite the complications of working while receiving SSI, a few respondents reported working. Those who worked for pay most often did so informally, receiving cash for odd jobs done for family and friends.

Although not working when he was interviewed, Lawrence shared that back when he was working, he got permission from the Social Security Administration—but then was charged with an overpayment. “They only want you to work a certain amount of hours,” he explained, “and I got permission.” The permission didn’t seem to matter, however, when he got a call that he owed Social Security more money than he’d see in a year’s worth of disability checks. Lawrence recounted:

Social Security called me and said, ‘You owe us [a large sum].’

I said, ‘Excuse me? Where did this money come from?’

‘Well, you were working when you weren’t supposed to be working.’

I said, ‘No. I sent in the information. I can tell you where I went. It was [street name], the main post office where they take all the mail. That’s where it goes,’ I said...

‘Well, we didn’t receive that.’

I said, ‘Well, hun, you take this Social Security. I don’t have to finish it.’

‘Well, you won’t have any benefits or anything,’ which interestingly enough was a lie because I had spoken to Social Security in Washington. She said, ‘As long as you have a penny in your account, you will always have benefits.’ I guess this [other] lady didn’t know that.

I said, ‘Okay.’ I just kept going because you’re not getting [the large sum]... Keep waiting. Keep on waiting for that money.

Lawrence figured that the Social Security Administration had made an error because they never followed up with him. He said, “They knew they were wrong because they never came back and said anything about it. Maybe they had someone else, but no, that was not happening.” Even though Lawrence

⁶ Half of an SSI recipient’s monthly earnings over \$65 is subtracted from their monthly benefit, meaning that recipients getting the maximum benefit of \$771 in 2019 couldn’t earn more than \$1,411 in a month without losing their benefits entirely. For people receiving SSI on a disability basis, demonstrating work ability may also jeopardize their disability determination. Notably, beginning in 2002, work activity alone can no longer disqualify an SSDI recipient from receiving benefits, but this rule does not apply to people who receive SSI alone. Several programs, including Ticket to Work and the Plan to Achieve Self-Support, exist to help SSI recipients manage working while recipient benefits, with the ultimate goal of transitioning participants off of SSI (Social Security Administration, 2024f).

ultimately didn't end up owing the Social Security Administration the money, the threat of owing money for supposedly approved work was still salient as he volunteered this story while recounting his life and work history. Reggie, unlike Lawrence, ended up having to pay back some of what Social Security had paid him while he was working. He explained, "They withhold money [from my SSI check] that I owed when I was working because I was overpaid."

Connie was aware that working could threaten her SSI benefits, but was contemplating becoming a paid caregiver for a family member through a state program. The program would help her pay for the gas it would take to drive over to visit her family member more. But, Connie said the program was complicated, and she was cautious. "[My family member] don't understand [the program], and I have a hard time myself. It's hard for me to go do too much, and I don't wanna do nothing that's gonna screw up my check, but I think I can work for a little bit. Hopefully don't interfere with me." At the time she was interviewed, Connie wasn't sure what the rules were, and it meant that she wasn't able to help her family member as much as she wanted to. Other respondents shared that they wanted to work, like Connie. Sometimes respondents' own health was another factor slowing them down.

SSI is a program designed to supply income for people who are generally unable to work, whether due to disability or older age. A few respondents did odd jobs for cash under the table. More respondents wanted to work than were able to. SSI program rules surrounding work made it complicated for recipients to navigate work while receiving benefits.

Summary

I find that SSI provides a steady and reliable source of income for a variety of low-income older adults, many of whom, without SSI, would have no income at all. Yet, the usefulness of SSI's reliability is marred by its inadequacy. At a maximum of less than \$800 per month at the time of the interviews, respondents struggled to make ends meet, even though most respondents had limited monthly housing costs due to government subsidies or family help. Respondents spent their SSI checks on necessities and not much else, and faced a choice between going without or going into debt when presented with a large and unexpected expense, like an uncovered medical cost, that their budgets couldn't handle. Only a few respondents reported being able to save a few dollars each month to deal with budget fluctuations. SSI rules limit how much someone can keep in a savings account--\$2000 for an individual, \$3000 for a

couple—but the highest saving amount reported was well below the limits. The SSI program’s complicated rules that reduce SSI checks when a recipient receives other income—whether from kin or work—posed problems for some respondents. In sum, most of the older SSI recipients in this study relied on getting help to get by, and many were still unable to make ends meet without going into debt.

Discussion

This study uses novel, nationally representative qualitative data from the American Voices Project (AVP) to shed light on the experiences of older adults who use Supplemental Security Income (SSI). Through abductive qualitative analysis of interviews with 25 SSI recipients aged 50 and over, this study yields three primary contributions.

First, I document the range of work histories that lead older adults to receive SSI, finding that most older SSI recipients had meaningful periods of work throughout their lives. These periods of work were often disrupted by factors like unaccommodated disability, unstable labor markets, and caregiving responsibilities. This is notable because SSI receipt is highly stigmatized as one of the last remaining cash assistance programs for low-income adults with limited work histories. SSI has been derogatorily referred to as “the other welfare,” and the heavy administrative burden—from stringent disability determination criteria to rules preventing recipients from getting financial help from family and friends—is designed to discourage and stigmatize program uptake (Berkowitz & DeWitt, 2013; Savin, 2021; Whittle et al., 2017). Instead, I find that the older SSI recipients in this study were engaged in a lifetime of labor, several doing uncompensated care work, that the Social Security retirement and disability systems did not reward above SSI levels. Many recipients worked while disabled. More wanted to work than they were able to, given their disabilities, age, and the willingness of the labor market to accommodate them.

Second, I provide evidence on some older SSI recipients’ experiences of the disability determination process, finding that the process imposed a level of administrative burden that remained salient for SSI recipients who were initially denied benefits, pursued appeals, and received application assistance. The disability determination process described by SSI recipients reflected the high level of administrative burden faced by many disability program applicants. Some respondents described their experiences standing before administrative law judges and disability experts who had the power to

determine whether they were disabled enough to receive benefits, while others spoke about their experiences with doctors whose assessments inform the Social Security Administration's decision. I find some respondents had an awareness of needing to perform their disability to meet eligibility standards, along with a simultaneous awareness that disability program participants are often suspected of fraud. These findings are consistent with Savin's (2021) description of how administrative burden prompts SSI and SSDI recipients to "play the game" with an acute awareness that their behavior could be considered by outsiders as "gaming the system" instead.

Third, I describe the strategies and resources that SSI recipients use to get by financially, finding that SSI provides a reliable yet insufficient source of income for most of its participants. Most recipients live in housing subsidized by family or the government. Still, SSI recipients struggle to get by, especially when large, unexpected expenses like housing or car repairs pop up. Public health insurance, whether through Medicaid or Medicare, is not enough to prevent SSI recipients from incurring out-of-pocket costs that prompt some to go without medications and equipment. SSI program rules constrain some typical strategies for making ends meet, like sharing resources and working side jobs. Few respondents are able to save, and many are in debt. With a few SSI-related exceptions, like limits on side work and sharing resources, the hardships and strategies for making ends meet used by SSI recipients are similar to the strategies that have long been documented for younger, low-income families with children (K. J. Edin & Shaefer, 2015; K. Edin & Lein, 1997; Halpern-Meekin et al., 2015).

The findings from this study result in four major policy implications for SSI and the other safety net programs that SSI participants rely on. First, the Social Security retirement and disability benefit systems—the social insurance counterparts to SSI—do not reflect the work efforts of people who have spent a lifetime working. Several respondents in this study reported working for decades, but their retirement and disability benefits still fell below the SSI maximum, leaving them eligible for SSI. Other respondents, mostly women, spent their lives caring for their children and other family members, work that goes uncompensated in the formal labor market and unrewarded by Social Security. Expanding the activities that earn credit toward Social Security eligibility, like care work, and re-examining what types of jobs are exempt from Social Security credit may help improve the sufficiency of some older adults' Social Security benefits. Second, the SSI monthly maximum benefit is too low to prevent poverty and precarity

as it was originally designed to do. To make benefits go further, SSI recipients could be made categorically eligible for housing vouchers. However, even with rental subsidies, SSI is not enough for many to live on. Policymakers should increase benefits to a livable standard. Third, SSI and other safety net program rules challenge SSI recipients' ability to make ends meet within their constraints. These rules should be eliminated or modified. In 2024, the Social Security Administration has issued new regulations that make the in-kind support and maintenance rules less stringent (Federal Register, 2023, 2024). This is a good first step, but the rules remain complicated and may still prevent SSI recipients from accepting necessary help for fear of what would happen to their benefits. Other rules, like how housing subsidies treat the SSI annual COLA and exclusions to Medicaid coverage, should be revisited to better understand the hardships these policies place on the people these programs are supposed to benefit. Fourth, because the respondents in this study reported a limited ability to maintain cash savings, it is possible that current calls to raise asset limits may not significantly existing SSI recipients' ability to save unless benefit levels are raised as well.

The questions that this research raises about the design and sufficiency of SSI, and what should be done about it, are similar to the questions that Edin & Lein (1997) were asking about the structure of welfare benefits on the precipice of welfare reform. The policies that resulted from those questions, however, resulted in an increasingly work-based safety net that left little help for people unable to find work. More recent studies of low-income people in the United States still primarily promote work, and a work-responsive safety net, as the main anti-poverty solution (K. J. Edin & Shaefer, 2015; Halpern-Meekin et al., 2015). Supportive or subsidized employment, increased accommodations for workers with disabilities, and temporary or partial disability insurance are all worthy and important policy proposals that would allow workers with disabilities to remain in the labor force as long as possible and desired (K. J. Edin & Shaefer, 2015; Maestas, 2019; Maestas et al., 2019).

However, as this study demonstrates, for many older adults and people with disabilities, working longer may not always be possible or desirable after a lifetime of being marginalized by the labor market and being under-rewarded by the U.S. social insurance system. Should that doom them to spend the remainder of their lives navigating poverty and precarity? Policy conversations about higher benefits and easier-to-access cash assistance policy proposals, especially for low-income people and people with

disabilities, are fraught with concerns about moral hazard and whether benefits will induce people to stop working and rely on taxpayer dollars. While there is evidence that suggests higher SSI benefits may result in lower work effort among men in their early 60s (Neumark & Powers, 2000), there is also evidence that higher SSI benefits are linked to improved health and lower disability rates among older adults (Herd et al., 2008). Access to income improves health and longevity (Chetty et al., 2016). Should eking a few more years of labor out of low-income older adults come at the cost of improving their health and lifespan? That's the moral hazard policymakers should contend with instead.

CONCLUSION

This dissertation investigates three mechanisms that may contribute to the persistence of poverty in later life despite the relatively well-developed safety net for older adults: exiting the labor force, age-based disability determination rules for Supplemental Security Income (SSI), and the overall design of the SSI program. Across the three chapters, I use a broad definition of later life, starting at age 50, to partially address that later life comes earlier for some people than others. Overall, I find that the existing safety net targeted at older adults—primarily Social Security and SSI—are insufficient to keep adults from experiencing poverty when they stop working.

Chapter 1, “Labor Force Exits and Poverty Entries Among Older Adults Before and After the Onset of the COVID-19 Pandemic,” uses one-year panels from the Current Population Survey (CPS) to demonstrate that older workers who exit the labor force have much higher probabilities of entering poverty than older workers who remain in the labor force. Older workers who exit the labor force for non-retirement reasons are more likely to enter poverty than workers who self-report that they retired. Because poverty is estimated at the household level, while labor force exits occur at the individual level, the consistent relationship between exiting the labor force and entering poverty suggests that one household member’s labor force exit is enough to push the whole household into poverty. The likelihood of entering poverty among older workers leaving the labor force decreased during the first year of the pandemic, a continuation of prior year trends. In 2021 and 2022, poverty entry rates among labor force leavers rebounded to pre-pandemic levels. Simulations show that Unemployment Insurance and COVID-19 economic impact payments played an important role in preventing poverty entries for all groups but were especially important for older workers who left the labor force for non-retirement reasons. The contributions of these sources to reducing poverty entries, however, were overshadowed by the importance of earnings across all years. Given that exiting the labor force implies they will not continue to earn income in future years, it seems likely that poverty entries among older workers could increase in the years after they completely leave the labor force unless they replace their earned income with income from unearned sources, like Social Security or private retirement income.

The findings from this chapter contribute to two separate literatures: the body of scholarship on poverty spells and the group of studies on older workers’ labor force behavior during the COVID-19

pandemic. Although it is well-established that job loss can induce a poverty spell (e.g. McKernan & Ratcliffe, 2005), I hypothesized that this relationship may not hold for older workers exiting the labor force, particularly those exiting to retirement who may replace earnings with Social Security benefits and private retirement income. Instead, I find that labor force exit—even into retirement—is associated with much higher probabilities of entering poverty the same year. Additionally, I build upon studies about changes to older workers' labor force behavior during the COVID-19 pandemic by extending consideration to older workers' economic circumstances as they left the labor force.

In Chapter 2, “Waiting to Benefit: Age-Based Disability Regulations and Pathways to Supplemental Security Income Take-Up in Later Life,” I used administrative microdata from Washington state to test for discontinuities in the SSI take-up rate by age and identified the extent to which patterns of employment, homelessness, and public assistance use varies by age at SSI take-up. I found that SSI take-up significantly and discontinuously increases at ages 55 and 65 when the disability determination criteria are respectively relaxed and eliminated. I also found that the vast majority of people who begin receiving SSI at older ages have no records of employment in the five years prior to take-up, even among people who begin receiving SSI through the retirement pathway after age 65. Instead, more SSI recipients had experienced homelessness and used public assistance in the five years prior to SSI receipt than had been formally employed. The low employment rate among eventual SSI recipients is contrary to the assumptions built into the SSA disability determination process, but consistent with expectations for the SSI population who by definition have little work history.

The findings from Chapter 2 raise policy questions about the timeliness of SSI and the definitions of disability used to determine SSI eligibility. The age-based disability determination rules, as with the entire disability determination process, are designed to prevent a moral hazard: someone using SSI for income when they could otherwise earn income through work. The medical-vocational guidelines for SSI eligibility are used to determine whether someone can adjust to new work given their functional impairment, age, and educational and work history. Yet, the findings from this study show most people who take up SSI in later life have spent years disconnected from the labor force and facing severe financial hardship such as homelessness. If disability eligibility for SSI is in large part defined by inability to work, then it appears that people who eventually receive SSI could possibly be deemed eligible long

before they take it up. To the extent age-based disability determination rules play a role in delaying people from receiving SSI when they need it, making SSI easier to access at younger ages would help reduce financial hardship.

In Chapter 3, “Getting Older and Getting By With SSI,” I used nationally representative qualitative interview data from the American Voices Project (N=25) to ask about older SSI recipients’ life histories and financial situations. I documented the range of work histories that lead older adults to receive SSI, finding that most SSI recipients had meaningful periods of work throughout their lives that were often disrupted by factors like unaccommodated disability, unstable labor markets, and caregiving responsibilities. Additionally, I found that the disability determination process was salient for several older SSI recipients’ experiences of the program, especially those who received application assistance, appealed initial denials, and attended hearings before an administrative law judge. Finally, I described the strategies and resources that SSI recipients use to get by financially. SSI provides a reliable yet insufficient source of income for most of its participants, but program rules constrained some typical strategies for making ends meet, like sharing resources and working side jobs. Findings from this study can inform contemporary policy debates about updating the SSI program and how to design guaranteed or universal basic income programs.

Implications for Research

The mixed-methods approach across three studies of this dissertation demonstrates the value and tradeoffs of using diverse datasets to understand different dimensions of later-life poverty and program participation. In Chapter 1, I link the Current Population Survey Annual Social and Economic Supplement (CPS-ASEC) longitudinally across years to study labor force and poverty dynamics. This approach to CPS data is more commonly taken in the labor economics literature, but rarely used in the poverty literature. However, limitations with survey data collection, especially during the COVID-19 pandemic, raise questions about the underreporting of retirement income and public program participation. In Chapter 2, I counter the limitations of survey data by combining administrative microdata from multiple Washington state agencies to study the longitudinal patterns of employment and public program participation prior to SSI take-up. These data offer a more complete picture of program participation in

Washington state than typically offered by survey data but are limited by the data elements collected and reported by state agencies. In Chapter 3, I conduct a secondary qualitative analysis of nationally representative interview data collected through the American Voices Project. These data offer rich detail about the life histories and daily experiences of people across the United State, and especially people living in low-income communities. As secondary qualitative data, there are tradeoffs between privacy protections that prevent disclosure of important demographic details like race and ethnicity and making nationally representative interview data open for use by a wide group of researchers. All three datasets offer different but complementary insights into the economic lives of low-income older adults.

This dissertation points to several avenues for potential future research. Chapter 1 lays the foundation for future work on labor force participation and poverty dynamics in older adulthood, using longitudinal surveys like the Panel Study of Income Dynamics (PSID) and the Health and Retirement Study (HRS). Data that could be linked to Social Security Administration microdata would be particularly helpful for determining durations of poverty spells between labor force exits and benefit receipt. These data could also be used to build on the findings from Chapter 2 and determine the causal impact of age-based disability determination rules on SSI receipt, and to describe how applicants denied SSI benefits make ends meet. An analysis of longitudinal employment trajectories using the PSID could complement the findings on older SSI recipients' work histories presented in Chapter 3. Further research with American Voices Project data could highlight the connection between childhood circumstances, such as poverty and abuse, and later life poverty.

Implications for Policy

Taken together, these studies provide novel evidence that helps explain why later life poverty persists in the United States despite a relatively well-developed safety net targeted toward older adults. In Chapter 1, I find that the existing safety net does not prevent older adults from entering poverty when they leave the labor force. A key program created in 1972 to address poverty among older adults without enough work credits to benefit from Social Security, SSI, does so insufficiently. In Chapter 2, I identify issues with the timeliness of SSI support, finding that more adults had experienced homelessness than had been employed in the five years prior to SSI take-up. Age-based disability regulations, not rooted in empirical

evidence, may delay some applicants from receiving benefits when they need them. In Chapter 3, I find that even when older adults can receive SSI, the below-poverty-level benefits and program rules do not relieve recipients from the conditions of poverty. Instead, older SSI recipients report scraping by and accruing debt when unexpected expenses exceed their meager monthly budgets.

Across all studies, I find that the older adults most likely to experience poverty and receive SSI are also the groups most likely to experience marginalization and disadvantage throughout their lives: women, people of color—especially Black and indigenous people, immigrants, people with disabilities, adults with less education, and lifelong low earners. These findings suggest that the existing safety net for older adults does not correct for life course disadvantage but reflect it.

A safety net that corrects for life course disadvantage may be one that intervenes earlier, instead of requiring a lifetime of work—and survival—to easily access more generous benefits. This safety net would provide benefits quickly when the labor market fails to provide steady work. In this safety net, benefit levels would be higher, and program rules would not force beneficiaries to make hard trade-offs between receiving help from family and surviving. Employers would also more readily accommodate disabled people, instead of pushing them out of work as occurred for several SSI recipients highlighted in Chapter 3. The disability determination process would be revised, perhaps adopting expert recommendations for a “partial” disability system that allows disabled people to work and receive benefits flexibly, as disability, work capacity, and the labor market fluctuate (Maestas, 2019). If the U.S. safety net revolves around work—and defines disability as the inability to work—it will continue to amplify rather than rectify inequality.

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