

Researching and Evaluating Equitable Access to Social Security Programs

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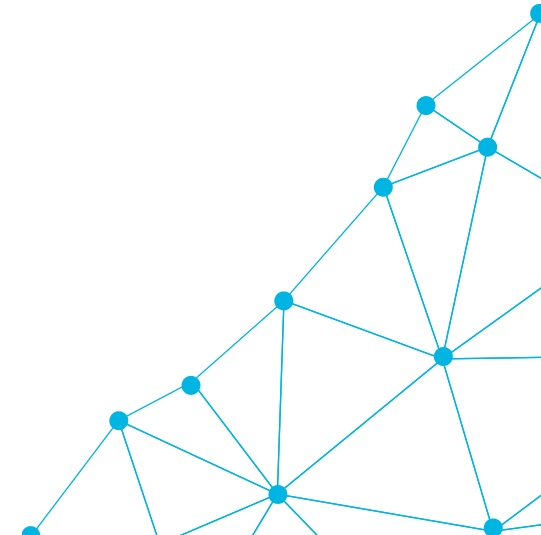
Overview

1. Improving Access via Mailers

- The role of Behavioral insights

2. Equity in Access

3. The Need for Continuous Refinement & Testing



Improving Access via Mailers

Mailers effective when there is an information deficit

- *What is SSI?*
- *Am I (already) eligible?*
- *How much \$ would I get by now?*

OES/SSA collaboration

(Hemmeter, Phillips, Safran and Wilson, 2020)

- Letters send to older adults increased SSI awards by 340% (1.8pp)
- Communicating ‘potential eligibility’ and max. award amount

Social Security Administration Supplemental Security Income

Important Information

Address Line 1
Address Line 2
Address Line 3
Date:
Claim Number:

[RP NAME FOR, if applicable]
[NH NAME]
[ADDRESS]
[CITY, STATE ZIP]

Our records show you may be able to get Supplemental Security Income (SSI) benefits because you are age 65 or over.

If you are eligible, you may be able to earn up to \$735 (single) or \$1,103 (married) per month in SSI benefits.

Applying is simple! Call to schedule an appointment to apply in person or by phone. A Social Security representative will help you apply.

What is SSI?

SSI is a monthly cash benefit that is in addition to regular Social Security retirement benefits.

How do you apply for SSI?

Call Social Security for more information on how to apply: toll-free at 1-800-772-1213, or call your local Social Security office at *F2. We can answer most questions over the phone.

If you are deaf or hard of hearing, you may call our TTY/TDD number *F3. For general information about Social Security we invite you to visit our website at www.socialsecurity.gov on the Internet. If you do call or visit an office, please have this letter with you. It will help us answer your questions.

Social Security Administration

The Role of Behavioral Insights

Behavioral Insights ('Nudging'): *'...choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives'* (Thaler & Sunstein 2009)

→ No bans/mandates

→ No economic (dis)incentives

Examples (in other domains) include:

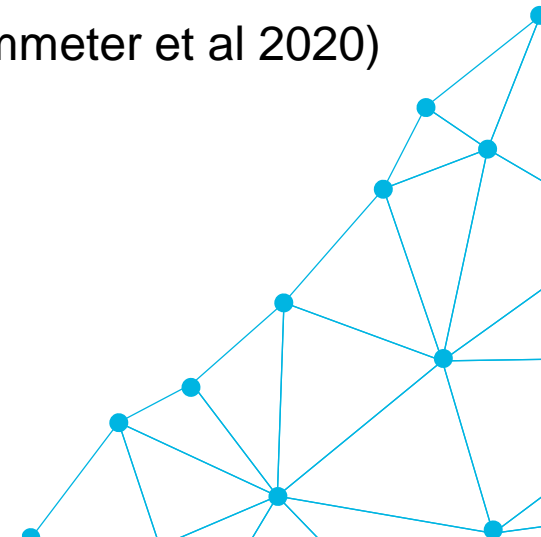
- Descriptive social norms (e.g., John, Sanders and Wang 2019)
- Psychological ownership (e.g., Keppeler, Sievert and Jilke forthcoming)
- Personalization
- ...

BI have modest overall effects (DellaVigna and Linos 2022): **1.4 percentage points**



Mailers or Behavioral Insights?

- Both methods seem to be effective
 - Mailer address information deficits
 - BI encourages uptake through various psych mechanisms
- BUT both have small to modest effect sizes
- In a recent horse race (SSI take-up) letters per se outperformed BI (Hemmeter et al 2020)
- BUT BI have 'distributional effects' (Sunstein 2022)



Equity in Access

Access and the experience of burdens is stratified (Christensen, Aaroe, Baekgaard, Herd & Moynihan 2019)

- *Scarcity*
- *Health*
- *Age-related cognitive decline*
- *Socio demographic correlates*

→ Targeted/personalized interventions

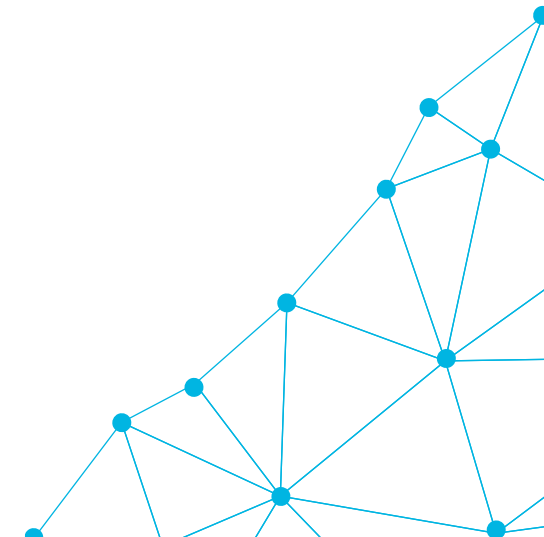
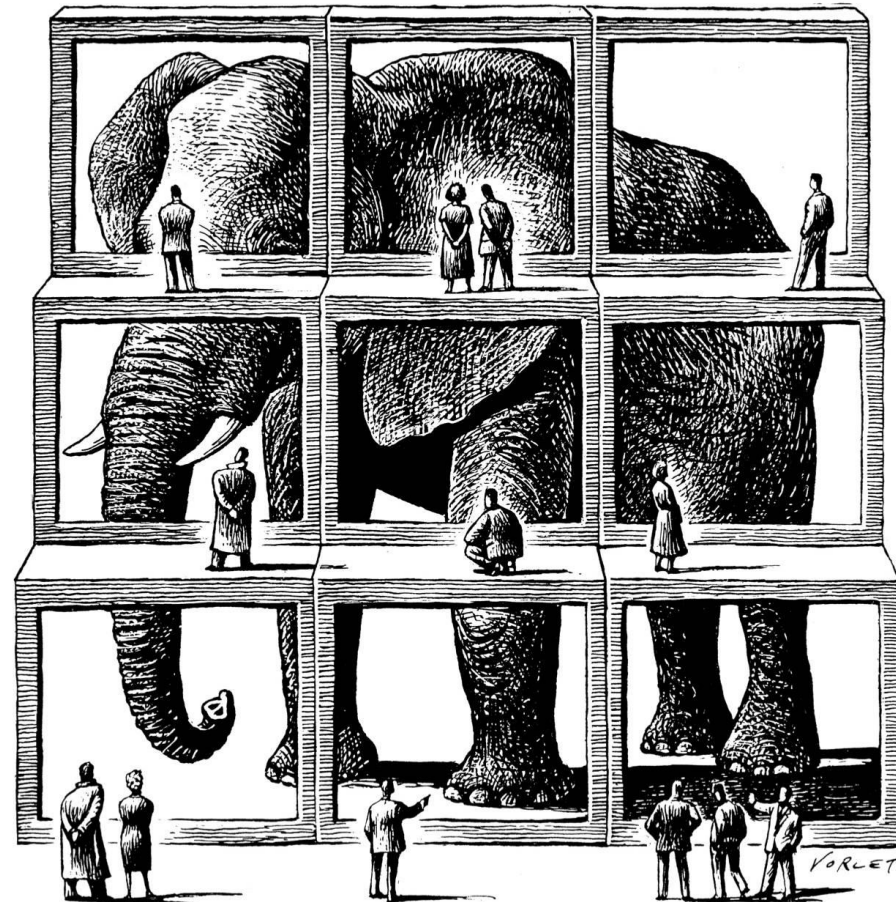
Delivery & choice personalization (Wilson 2020):

- Personalization *across* BI (mailers): Different BI designed to increase take-up among populations
- Personalization *within* BI (mailers): Design difference of a given BI

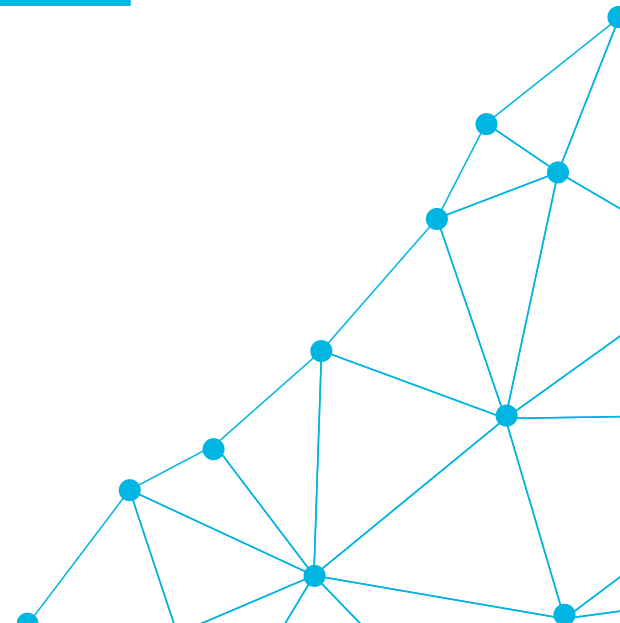


The Need for Continuous Testing

Context and time matters – what works today may not work tomorrow



Thank you!



CITED REFERENCES

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