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

Mailer 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
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!

DellaVigna, Stefano & Elizabeth Linos. (2022). ‘RCTs to Scale: Comprehensive Evidence from Two Nudge Units’. Econometrica. <link>


Wilson, Stuart. (2020). ‘Personalized nudging’. Behavioural Public Policy. <link>