



**A BEHAVIORAL ECONOMICS ASSESSMENT OF  
SSDI EARNINGS REPORTING DOCUMENTS**

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## **Abstract**

This study uses insights from the behavioral economics literature to provide a comprehensive diagnosis of seven SSA written communications that include information on earnings reporting. We conducted a behavioral assessment of the documents' contents on earnings reporting to identify bottlenecks that may prevent beneficiaries from taking desired actions in four key domains: notice and open the document, locate and read the material on earnings reporting, decide to act, and act. The findings from this exercise are only suggestive and the extent to which modifying any of the components reviewed would affect earnings reporting is unknown.

The paper found that:

- Only one of the reviewed documents is sent at a time when the reporting requirement is likely to be actionable.
- Although the documents are generally formatted so that readers can locate material on earnings reporting, much of the text is dense and key content could be missed.
- The guidance on earnings reporting varies in clarity and salience; no document includes a concrete reporting deadline that would help beneficiaries avoid overpayments.
- Three of the seven documents provide comprehensive, accessible, and actionable information to facilitate earnings reporting.
- None of the seven documents reviewed contain communication strategies that are likely to be effective in all four categories.

The policy implications of the findings are:

- In our assessment, potential shortcomings in SSA communications on earnings reporting may contribute to beneficiary lack of awareness about reporting, which other research has linked to overpayments.
- We provide sample reporting reminders, designed based on behavioral economics insights, as a potential starting point for SSA to consider and test earnings reporting reminders.

## **Introduction**

Social Security Disability Insurance (SSDI) is a safety net program administered by the Social Security Administration (SSA) for workers with disabilities and their dependents. As much as this program can be an essential lifeline for beneficiaries, overpayment of benefits can create challenges for beneficiaries and SSA alike. Overpayments occur when SSA issues a benefit to which a beneficiary is not entitled and, in most cases, beneficiaries are required to repay the overpayment debt to SSA.

Overpayments can occur for many reasons, but work-related overpayments account for the largest portion of all SSDI overpayment dollars (SSA 2019). The median work-related overpayment amount is over \$9,000, which can be large relative to beneficiary income (Hoffman et al. 2019) and qualitative evidence suggests that they can be distressing for beneficiaries (Gubits et al. 2013; O'Day et al. 2016; Hoffman et al. 2017; Kregel 2018). Furthermore, work-related overpayments amount to an average of nearly \$800 million per year over a five-year period (SSA 2019); they are not always recovered; and there is an administrative cost for overpayments that are recovered (SSA Office of the Inspector General [OIG] 2015, SSA 2018).

Beneficiaries are at risk of work-related overpayments when they engage in substantial gainful activity after exhausting SSDI work incentives that allow them to test work. Although initial and ongoing eligibility requires individuals to be unable to engage in substantial gainful activity because of a physical or mental impairment, some beneficiaries pursue substantial gainful activity after award. In 2020, substantial gainful activity is measured as monthly earnings over \$1,220 for non-blind beneficiaries; this threshold is indexed and changes in most years. SSDI beneficiaries can test their ability to work for 12 months—not necessarily consecutive—without any effect on their benefits, but after that point beneficiaries are not entitled to benefits in months in which they engage in substantial gainful activity. If SSA pays benefits for such months, beneficiaries will experience work-related overpayments. Recent estimates suggest that 71 percent of beneficiaries at risk for a work-related overpayment were overpaid in a three-year period.

Work-related overpayments most often occur because SSA does not have access to the earnings information needed to suspend benefits in real time.<sup>1</sup> Beneficiaries are required to report their earnings to SSA promptly, but often neglect their reporting responsibility. Indeed, 83 percent of SSDI beneficiaries with work-related overpayments were overpaid because they failed to report earnings to SSA timely (SSA OIG 2018). Qualitative evidence suggests that many overpaid beneficiaries are unaware of the earnings reporting requirements (Kregel 2018). Similarly, a Government Accountability Office (GAO) report noted that SSA work reporting requirements are unclear and beneficiaries may “receive inadequate and inconsistent guidance” on earnings reporting (GAO 2015). For example, the timeframe in which beneficiaries are required to report earnings is not concretely defined.

In this article, we review the written communications that SSA uses to remind beneficiaries to report their earnings, drawing on lessons from the behavioral economics literature. SSA has a strategic goal to minimize work-related overpayments. This study provides actionable information for one potential approach to help make progress towards that goal.

## **Overview of Behavioral Economics Literature on Compliance**

Standard microeconomics assumes that actors have boundless cognitive ability and rationality. That is, they can calculate costs and benefits of decisions without bias, make choices based on optimizing expected net benefits, and act on those choices. Behavioral economics, on the other hand, attempts to account for and explain the limits of human cognition and rationality by drawing on empirical research in psychology and other fields (see Kahneman 2011 and Thaler and Sunstein 2009 for reviews). A growing field of research evaluates interventions based on insights from behavioral economics (sometimes referred to as behavioral interventions) to improve the functioning of public programs (see Madrian 2014 for a review).

SSDI’s earnings reporting requirement fits within the broader category of compliance, and the most studied application of behavioral interventions to increase compliance involves taxes. In these studies, compliance can include reporting (as is the focus of our analysis) or

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<sup>1</sup> Work-related overpayments can occur even when beneficiaries report their earnings to SSA timely. This is because SSA may attempt to gather other evidence of earnings and then must take additional steps to process earnings information including verifying when the work occurred, documenting the use of work incentives, and determining for which months benefits should be suspended or terminated for work. Overpayments can accrue while processing is underway. Given this constraint, timely reporting would not entirely eliminate overpayments, but could reduce the size of overpayments.

payment of owed funds. Hallsworth (2014) reviews experimental interventions to increase tax compliance, dividing the studies into categories based on their emphasis on deterrence or non-deterrence messaging. Deterrence approaches highlight the probability of audit and consequences of action or inaction, key parameters in the neo-classical theory of tax compliance introduced by Allingham and Sandmo (1972) and more general theory of compliance introduced by Becker (1968). Non-deterrence alternatives emphasize moral suasion, provision of public goods (Rabin 1993), social norms (Cialdini et al. 1991) and other features from behavioral economics.

Overall, there is mixed evidence about whether these strategies improve tax compliance in practice. Hallsworth (2014) finds that most deterrence approaches increase reported tax income. Most notably, Slemrod et al. (2001) found impacts as large as 12 percent from being notified about the increased probability of audit for some groups. Kleven et al. (2011) also found large impacts by increasing the perceived chance of an audit. Chirico et al. (2019) found that letters emphasizing deterrence had larger impacts than those that used non-deterrence approaches (in a single, multi-armed experiment).

The impacts of non-deterrence approaches have been mixed. Hallsworth (2014) finds that roughly half of the non-deterrence interventions found positive impacts (where the targets of the studies were a mix of individual tax-payers and firms). The Behavioural Insights Team of the Cabinet Office in the United Kingdom conducted eight behavioral interventions targeting tax compliance using insights to promote social norms and deter procrastination, along with other behavioral strategies (Cabinet Office 2012). In general, they found positive impacts of these modified messages on compliance behaviors when compared with standard messages. Hallsworth et al. (2017), Kettle et al. (2016), and Larkin et al. (2019) found that messaging involving social norms increases tax payments. However, Blumenthal et al. (2001), Torgler (2012), and John and Blume (2018) found that social norm messaging was ineffective or detrimental.<sup>2</sup>

Other studies examine the impacts of behavioral interventions on compliance with other regulations. Richburg-Hayes et al. (2017) found that behaviorally-informed messages to

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<sup>2</sup> A related literature focuses on behavioral interventions to increase tax-paying by firms (e.g., Iyer et al. 2010, Ariel 2012, Boning et al. 2019, Ortega and Sanguinetti 2013). There is also a literature on behavioral interventions to increase take up of social benefits (e.g. Bhargava and Manoli 2011, Dynarski and Scott-Clayton 2006). Both of these sub-fields are less relevant to the topic of SSDI earnings reporting and so are not reviewed here.

noncustodial parents about child support payments increased the proportion of parents that submitted payments, but not the average amount of payments. In a similar study focused on the same topic, Baird et al. (2016) found a mix of positive and null impacts. And Darling et al. (2017) found positive impacts of a behaviorally-informed email to Unemployment Insurance recipients to encourage them to attend a required meeting.

Simply reminding people of tasks has shown to be effective, due to limited attention (Bertrand et al. 2004) and the tendency to procrastinate and forget (Laibson 1997). Multiple studies found that additional reminders increase the rate of desired actions, such as filing and paying taxes (Chirico et al. 2019, Gillitzer and Sinning 2018, Guyton et al. 2016, Kettle et al. 2016), making child support payments (Baird et al. 2016), charitable giving (Damgaard and Gravert 2018), reengaging in a welfare-to-work program (Farrell et al. 2016), reaching a personal savings goal (Karlan et al. 2016), and getting vaccinations (Busso et al. 2015, Milkman et al. 2011). This may be particularly relevant to SSDI earnings reporting if beneficiaries have many competing demands for time and attention, such as management of complex healthcare needs, that crowd out attention on the desired compliance actions (Bertrand et al. 2004).

The broader behavioral economics literature has identified specific behavioral strategies applied to communications, including reducing the complexity of the message, heightening salience, clarifying and providing guidance on action steps, conveying that the relevant action is easy to complete, providing planning prompts, and using a positive, personal tone. We elaborate on these features and how they relate to SSA communications on earnings reporting in Section V.

Finally, the SSA disability programs have tested communications designed based on insights from behavioral interventions. In one study, the Office of Evaluation Sciences and SSA collaborated to send letters to Supplemental Security Income (SSI; a means-tested income support program) recipients to remind them to report earnings (Zhang et al. 2019). There were four versions of the reminder letter, which incorporated social norms messaging, deterrence messaging, both, or neither. The study, which included 50,000 beneficiaries, found that receiving any one of four reminder letters led to an increased rate of earnings reporting, though this effect decayed over time. The study did not find any differences in reporting rates across the four reminder letters. SSA and the Office of Evaluation Sciences also tested a behavioral intervention that provided outreach to denied SSDI applicants to inform them about employment

services. However, there was no evidence that the outreach achieved the intended goal of decreasing application appeals.

In a separate study, Hock et al. (2019) tested different reminder strategies to encourage SSDI beneficiaries to enroll in the Promoting Opportunity Demonstration (POD), an initiative to test the effectiveness of an alternative benefit offset rule. The study found that preliminary notification postcards—sent before the primary letter soliciting enrollment in the demonstration, reminder postcards, and reminder phone calls were all effective in increasing enrollment in the demonstration.

## Methods

The first step in our analysis was to identify written SSA communications that include information about SSDI earnings reporting. We began by compiling a list of known SSA communications that mention earnings reporting requirements including SSA forms, letters, publications, fact sheets, websites, blog posts, archived webinars, and social media posts. We shared our list with SSA, and asked them to 1) identify the documents believed to be most widely seen by working SSDI beneficiaries, 2) share any omitted communications, and 3) provide information on the timing and frequency with which these materials are shared or made available, and the mode of dissemination (that is, delivered by mail, presented at application, searchable on the SSA website, available upon request, or obtained by other means).<sup>3</sup>

After incorporating feedback from SSA, we developed a final list of seven key communications. Although notifying or reminding beneficiaries to report earnings is not the primary objective of any of these communications, they each offer an opportunity to do so. Table 1 shows the final list of the communications we include in our behavioral audit.<sup>4</sup> Beneficiaries may also be informed about earnings reporting requirements from other sources that we did not analyze, including written or verbal reminders from organizations that provide employment services (e.g. state vocational rehabilitation agencies, Ticket to Work providers) and benefit counseling (Work Incentives Planning and Assistance providers).

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<sup>3</sup> The following SSA offices provided feedback on our list: Office of Communications, Office of Research Demonstrations and Employment Support (ORDES), Office of Income Security Programs (OISP), and Office of Disability Policy (ODP)/Office of Vocational Education and Policy Process (OVEPP).

<sup>4</sup> SSA communications that we did not include in our review primarily include webpages, blogposts, and webinars.



Table 1. *Primary SSA Communications that Discuss Earnings Reporting*

Communication	Description	Mode of distribution	Frequency and timing of distribution
SSDI application form	7-page application form; the last page contains information about earnings reporting requirements.	Available in person or online. Application can also be completed by phone.	Once; at application
<i>Reporting Responsibilities for Disability Insurance Benefits</i>	2-page document that includes a bulleted list of all reporting responsibilities and instructions on first page	Upon receipt of signed application, handed to applicants who interview in person or mailed to applicants who interview on the phone. If applied online, mailed upon award.	Once; at application or award
Award letter	4-page letter that includes benefit amount and additional information; reporting information on second page.	Mailed to beneficiaries upon decision of an award.	Once; at award
<i>What You Need to Know When You Get Social Security Disability Benefits</i>	28-page publication that includes various topics; reporting requirements on page 8, referred to in table of contents.	Mailed to all beneficiaries upon decision of an award; enclosed with award letter; and available online.	Once; at award
Annual cost of living adjustment (COLA) letter	Roughly 3-page letter that notifies beneficiaries of any increases in benefit amount; reporting requirements on second page.	Mailed annually to all beneficiaries toward the end of each calendar year.	Annually
<i>Working While Disabled</i>	23-page SSA publication; includes work-related information for both SSDI and SSI beneficiaries; SSDI reporting content on page 5 and referred to in table of contents.	If beneficiaries express interest in working, paper copy may be mailed or link to online document shared.	Available with beneficiary action
<i>Red Book: A Summary Guide to Employment Supports Under the SSDI and SSI Programs</i>	60-page SSA publication focused on employment; reporting requirements on page 9 and referred to in table of contents.	Posted online and updated annually. Not distributed directly to beneficiaries; they may be referred to it or find it by searching online. May also be distributed by third-party service providers.	Available with beneficiary action or upon referral

We conducted a behavioral audit of the key materials: a structured review to identify potential bottlenecks that may prevent beneficiaries from taking desired actions. The potential bottlenecks and presumed strengths are grounded in the behavioral economics literature around compliance and have not been directly tested in the context of earnings reporting for SSDI beneficiaries. To conduct the audit, we developed a template structured around the four key

steps that beneficiaries would have to take if the communication were to lead to compliance actions:

1. **Notice and open document:** Under what conditions does a beneficiary encounter the document? Is the document title and opening compelling?
2. **Locate and read the material on earnings reporting:** Is information on earnings reporting easy to find? Does the document use headings, bullets, formatting, and language to facilitate the reader's ability to digest the key information?
3. **Decide to act:** Does the text provide clear, salient deadlines for reporting, and create a sense of urgency? Does text motivate reporting by emphasizing consequences for not reporting or invoking social norms or reciprocity to promote reporting?
4. **Act:** Does the text provide clear action steps, and necessary information such as phone numbers or web addresses for reporting? Is all key information about earnings reporting presented in the same section of the document?

Using the template, we reviewed the seven communications across the four domains, considering factors such as document structure, formatting, phrasing, and information provided. We created annotated exhibits to highlight each communication's potential strengths and weaknesses. Finally, we synthesized findings across all seven communications on earnings reporting and developed two sample earnings reporting reminders (a letter and a postcard) that draw on behavioral insights and address weaknesses identified in the behavioral audit of existing communications. In the next section, we present findings from our assessment of the first domain, noticing and opening a document.

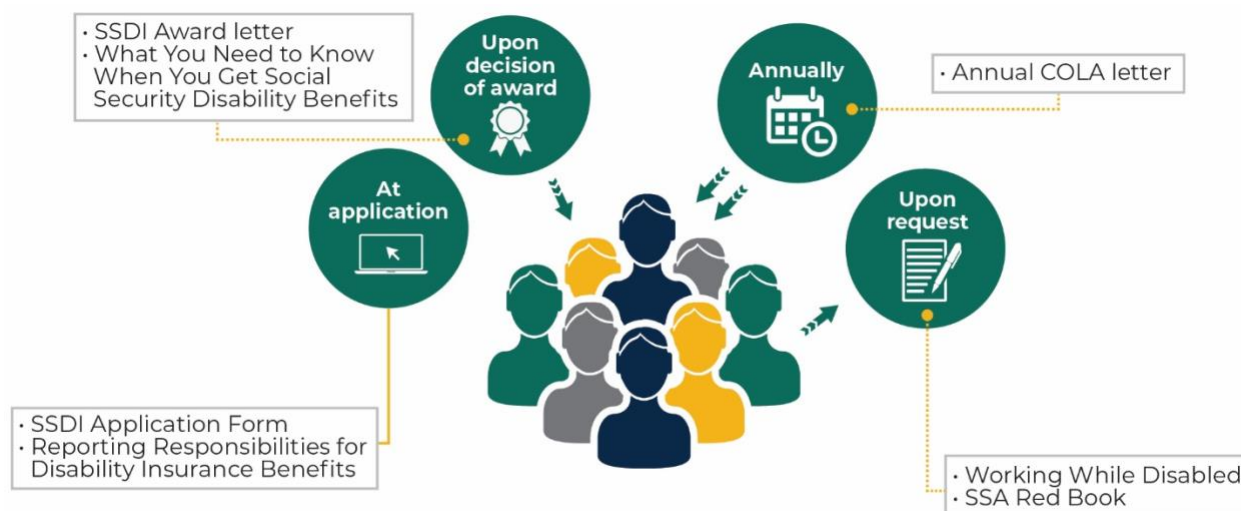
### **Potential Barriers to Noticing and Opening SSA Communications with Earnings Reporting Information**

The literature suggests that both the mode that SSA uses to disseminate a document and the document's perceived importance to the beneficiary will affect the likelihood that a beneficiary will open a document and notice content on earnings reporting. Behavioral economics discusses the concept of salience: the extent to which some pieces of information are more immediately relevant and noticeable than others. Communications that include specific

information about the receipt of benefits are likely to be more salient than documents that list various program rules.

The literature also suggests that the timing of communications affects their salience. Communications about earnings reporting may be less salient to beneficiaries when they are applying for benefits because the reporting requirement itself is not yet in effect. Similarly, if beneficiaries are not working or planning work at the time of award, the salience of information about earnings reporting may be low at award, even if award materials provide information about benefits. Exhibit 1 depicts the dissemination mode for the seven key documents with information on earnings reporting. We review the timing and how it might relate to the salience of each document below.

Exhibit 1. *Dissemination of SSA Communications with Earnings Reporting Information*



**Application materials:** All SSDI beneficiaries (or a representative assisting beneficiaries) access the application form, making this a universal point of contact. Those who apply in person in an SSA field office or by phone also receive *Reporting Responsibilities for Disability Insurance Benefits* at the time of application. Thus, we would expect a substantial portion of beneficiaries to encounter one or both communications at application.

However, the requirement to report earnings is not actionable for SSDI awardees at the time of application because only individuals with earnings below the substantial gainful activity

threshold meet the initial eligibility criteria for SSDI. Furthermore, given the uncertain outcome at the time of application, applicants may not be motivated to read the final two pages of the application form that begins with “For Your Information” or open the *Reporting Responsibilities for Disability Insurance Benefits* pamphlet. Additionally, there is a notable amount of time between application (which often includes appeals) and award. Beneficiaries who are awarded benefits upon application wait an average of over 100 days between application and decision, those awarded after one appeal wait an average of more than 200 days, and those who submit an additional appeal may wait an additional 400-600 days (SSA 2019). Hence, beneficiaries may not recall information on reporting earnings when the reporting requirements become relevant to them.

**Award materials.** Beneficiaries are likely to open the award letter because it is sent directly to them and contains information that affects their financial well-being. It is unclear how likely beneficiaries are to read the enclosed document, *What You Need to Know When You Get Social Security Disability Benefits*. While these two communications are nearly universally received, content about earnings reporting requirements may not be salient to beneficiaries at the time of award. Program rules allow beneficiaries to earn an unlimited amount without affecting their benefits for 12 months, so they cannot be overpaid in their first year of award. Indeed, 75 percent of beneficiaries who are overpaid receive benefits for three or more years before overpayments begin to accrue (Hoffman et al. 2019). Information about earnings reporting contained in award materials, therefore, may not reach beneficiaries at a time when it is likely to be relevant or actionable. Therefore, the communications are relying on the ability of beneficiaries to remember the earnings reporting requirement and report earnings later in their benefit spell.

**Annual COLA notice.** SSA also directly sends beneficiaries an annual cost of living adjustment (COLA) notice, which beneficiaries are likely to open because it contains information about their benefit amounts. After award, the COLA notice is the only communication that beneficiaries receive regularly (once per year) that includes content about the requirement to report earnings. Therefore, this communication is more likely than application or award materials to arrive at a time when beneficiaries are working or considering working. As a result, information about earnings reporting, may be more salient to beneficiaries in this communication.

**Available with beneficiary action.** The SSA publications *Working While Disabled* and the *Red Book* are not disseminated directly to beneficiaries unless a beneficiary has taken action. A beneficiary would typically only obtain these communications if they express interest in working to an SSA representative or other service provider, search for information online, or follow the reference in *What You Need to Know When You Get Social Security Disability Benefits*. Therefore, while information about earnings reporting presented in these materials may be salient to beneficiaries, it is unlikely that most beneficiaries are aware of these materials.

Beneficiaries are most likely to read the SSDI application, SSDI award letter, and COLA letter; but only the COLA letter comes at a time when the reporting requirement is likely to be actionable. SSA currently only reminds beneficiaries about reporting requirements in text that is contained within the annual COLA notice and does not use any communications that solely address earnings reporting. The literature demonstrates that reminders are an effective tool, and the Government Accountability Office (2015) recommended that SSA explore ways to increase the frequency of reporting reminders sent to SSDI beneficiaries.

### **Diagnosing Potential Bottlenecks in Reading, Deciding to Act, and Acting on Earnings Reporting Requirements**

For the communications that include information on earnings reporting to be effective, they need to convince beneficiaries who have opened the documents to (a) locate and read the material on earnings reporting, (b) decide to act, and (c) act. This section summarizes the structure, design, and content of these communications and assesses their ability to promote these desired actions. Table 2 summarizes the behavioral features identified in the literature that are relevant to SSA communications on earnings reporting. Exhibits 2–7 display the relevant sections from the communications, with annotations highlighting features that are likely to be strengths and weaknesses based on the insights from the literature illustrated in Table 2.<sup>5</sup>

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<sup>5</sup> We do not display “Reporting Responsibilities for Disability Insurance Benefits” because it is nearly identical to the excerpt from the application form (Exhibit 1).

Table 2. *Key Behavioral Insights Identified in the Literature and Relevant to SSA Communications*

Feature	Insight from behavioral science literature
<b>Locate and read content on earnings reporting</b>	
Clear, concise headings and sub-headings to draw attention to important content	Because people have limited attention, they use conscious and subconscious heuristics to decide which stimuli to notice (Kahneman 2011). People have a tendency to focus on headings, boxes, and images, often ignoring detailed text (Behavioural Insights Team 2012).
Use of bullets and other formatting to indicate events that must be reported, options for reporting, and/or information needed when reporting	Use of bullets, blank space, and other formatting can reduce cognitive burden (Johnson et al. 2012)
<b>Decide to act</b>	
Clear description of reporting requirement and the work-related events that require reporting	Making the requested action salient and the content less complex can encourage the desired response (Bettinger et al. 2009).
Use of a positive, congratulatory tone about returning to work	People are more likely to digest information if it is presented as good news rather than bad news (Karlsson et al. 2009)
Emphasis on potential consequences of needing to repay SSA due to overpayment	People react more strongly to potential losses than potential gains (Tversky and Kahneman 1991), and communications can influence behavior by emphasizing potential losses (Chojnacki et al. 2017; Darling et al. 2017)
<b>Act</b>	
Making it easy to find phone numbers, web sites, etc.	Reducing the steps the reader must take can increase responsiveness (Glosser et al. 2016, Bertrand et al. 2004)
Use of deadlines to avoid procrastination	Deadlines can overcome the tendency to procrastinate (Ariely and Wertenbroch 2002; Dechausay et al. 2015)
Emphasis on reporting being easy and fast.	If requested action seems onerous, people are more likely to procrastinate (Laibson 1997, Frederick et al. 2002)

## Exhibit 2. SSDI Application Form Excerpt

**CHANGES TO BE REPORTED AND HOW TO REPORT**  
**FAILURE TO REPORT MAY RESULT IN OVERPAYMENTS THAT MUST BE REPAYED**

- You change your mailing address for checks or residence. To avoid delay in receipt of checks you should ALSO file a regular change of address notice with your post office.
- Your citizenship or immigration status changes.
- You go outside the U.S.A. for 30 consecutive days or longer.
- Any beneficiary dies or becomes unable to handle benefits.
- Custody Change - Report if a person for whom you are filing or who is in your care dies, leaves your care or custody, or changes address.
- You are confined to a jail, prison, penal institution or correctional facility for more than 30 continuous days for conviction of a crime, or you are confined for more than 30 continuous days to a public institution by a court order in connection with a crime.
- You become entitled to a pension, an annuity, or a lump sum payment based on your employment not covered by Social Security, or if such pension or annuity stops.
- Your stepchild is entitled to benefits on your record and you and the stepchild's parent divorce. Stepchild benefits are not payable beginning with the month after the month the divorce becomes final.
- You have an unsatisfied warrant for more than 30 continuous days for your arrest for a crime or attempted crime that is a felony of flight to avoid prosecution or confinement, escape from custody and flight-escape. In most jurisdictions that do not classify crimes as felonies, this applies to a crime that is punishable by death or imprisonment for a term exceeding one year (regardless of the actual sentence imposed).
- You have an unsatisfied warrant for more than 30 continuous days for a violation of probation or parole under Federal or State law.
- Change of Marital Status - Marriage, divorce, annulment of marriage.
- If you become the parent of a child (including an adopted child) after you have filed your claim, let us know about the child so we can decide if the child is eligible for benefits. Failure to report the existence of these children may result in the loss of possible benefits to the child(ren).
- You return to work (as an employee or self-employed) regardless of amount of earnings.
- Your condition improves.
- You are under age 65 and you apply for or begin to receive workers' compensation (including black lung benefits) or another public disability benefit, or the amount of your present workers' compensation or public disability benefit changes or stops, or you receive a lump-sum settlement.

**HOW TO REPORT**

You can make your reports online, by telephone, mail, or in person, whichever you prefer. If you are awarded benefits, and one or more of the above change(s) occur, you should report by:

- Visiting the section "my Social Security" at our web site at [www.socialsecurity.gov](http://www.socialsecurity.gov);
- Calling us TOLL FREE at 1-800-772-1213;
- If you are deaf or hearing impaired, calling us TOLL FREE at TTY 1-800-325-0778; or
- Calling, visiting or writing your local Social Security office at the phone number and address shown on your claim receipt.

For general information about Social Security, visit our web site at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**Strength: clear heading.**

**Strength: consequence of failure to report.**

**Strength: multiple options for reporting.**

**No reporting deadline.**

**Returning to work is listed 13th on a list of 15 changes to report; could be easily missed.**

Exhibit 3. Award Letter Excerpt

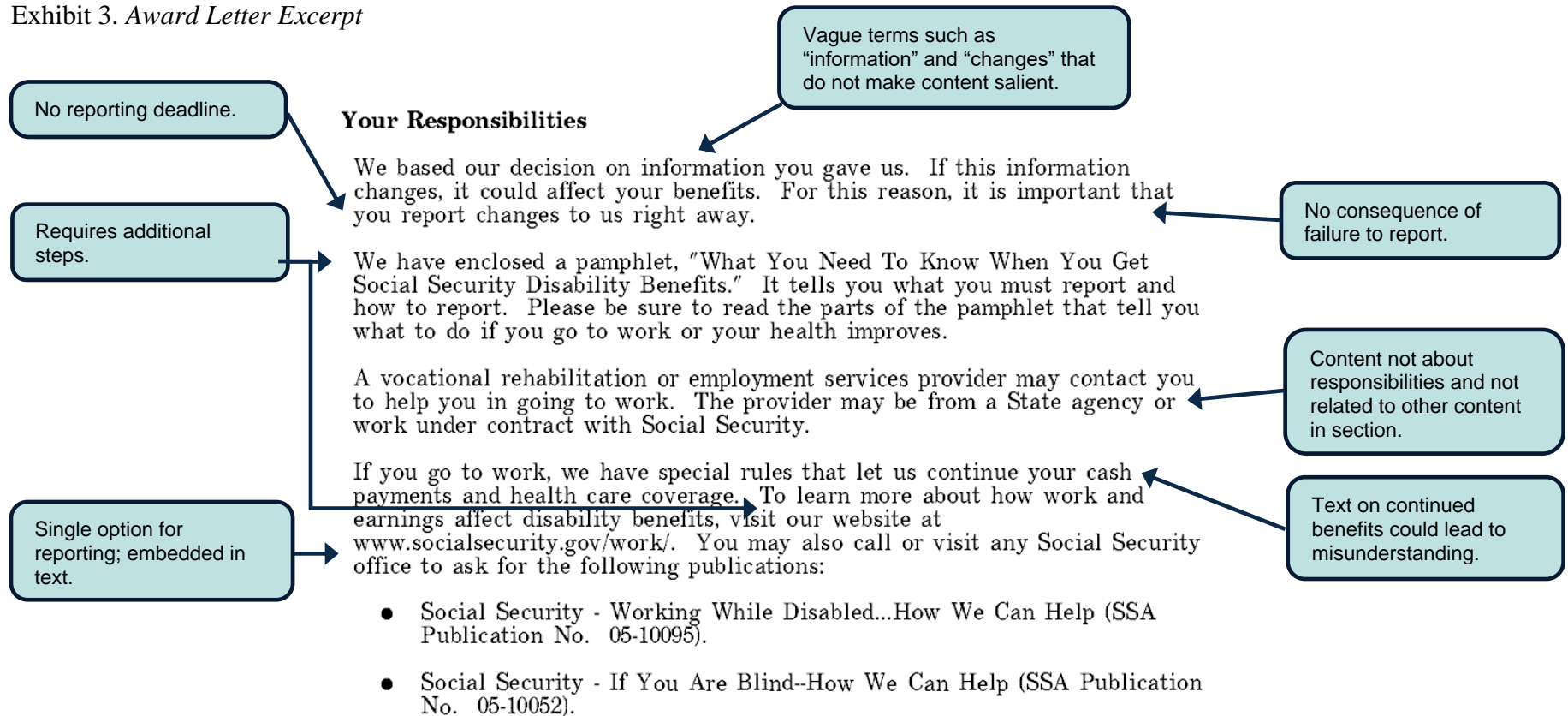




Exhibit 4. *What You Need to Know When You Get SSDI Benefits (Included with Award Letter Package) Excerpt*

### What you must report to us

Please notify us promptly by phone, mail, or in person whenever a change occurs that could affect your benefits. We explain the changes you must report to us on pages 9-15.

Family members receiving benefits based on your work also should report events that might affect their payments.

Information you give to another government agency may be provided to Social Security by the other agency, but you also must report the change directly to us.

**NOTE:** *If we find that you gave us false information on purpose, your benefits will be stopped. For the first violation, your benefits will be stopped for six months; for the second violation, 12 months; and for the third, 24 months. Also, if you don't report a change, it may result in your being paid too much. If you're overpaid, you'll have to repay the money.*

Have your claim number handy when you report a change. If you receive benefits based on your own work, your claim number is the same as your Social Security number followed by the letters "HA." If you receive benefits on someone else's work, your claim number will be the other person's Social Security number followed by a different letter. The award notice you received when your benefits started shows your claim number. You also

Strength: clear heading.

No reporting deadline

Reporting options not provided within section.

Does not describe which changes affect benefits; unclear that earnings reporting is required.

Consequence of failure to report is not near text on earning reporting requirements.

Strength: information needed when reporting

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should be prepared to give the date of the change, and, if different, the name of the person about whom the report is made.

### If you work while receiving disability payments

You should tell us if you take a job or become self-employed, no matter how little you earn. Please let us know how many hours you expect to work, and when your work starts or stops. If you still have a qualifying disability, you'll be eligible for a trial work period, and you can continue receiving benefits for up to nine months. Also, tell us if you have any special work expenses because of your disability (such as specialized equipment, a wheelchair or even prescription drugs), or if there's any change in the amount of those expenses.

Strength: clear heading

Strength: events that necessitate reporting and what information to report.

Reporting conditions embedded in text rather than bulleted list

Exhibit 5. COLA Notice Excerpt

## IMPORTANT INFORMATION

### What If I Work Or Want To Return To Work?

Ticket to Work is a voluntary program that helps people getting disability benefits go to work. Employment networks or your State vocational rehabilitation agency can help you find, prepare for, and keep a job. If you join this program, there is no cost to you. We may also set aside review of your medical condition. You can find a list of service providers, benefits and work incentives counselors, and get your questions answered by contacting the Ticket to Work Help Line at **1-866-968-7842** (TTY **1-866-833-2967**). You also can visit <https://choosework.ssa.gov/findhelp/> online.

If you work, you must call us right away at **1-800-772-1213** (TTY **1-800-325-0778**) to tell us about any earnings you have. There are special rules that help people with disabilities return to work without losing their benefits and Medicare or Medicaid. You must follow these rules and report your earnings to help prevent any overpayment that you may have to repay. To learn more, please see our free pamphlets, Working While Disabled - How We Can Help (No. 05-10095) or The Red Book (No. 64-030), our guide to employment support programs. You can find them at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs) and [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook) online.

First paragraph is only about Ticket to Work; some may stop reading.

Earnings reporting mentioned in second paragraph; no formatting used to draw attention.

Text on continued benefits could lead to misunderstanding.

Strength: consequence of failure to report

Requires additional steps.

Strength: clear heading.

No reporting deadline.

Strength: Phone numbers in bold.

Single option for reporting.

"Employment support programs" may not sound relevant to people already working.

Exhibit 6. *Working While Disabled Excerpt*

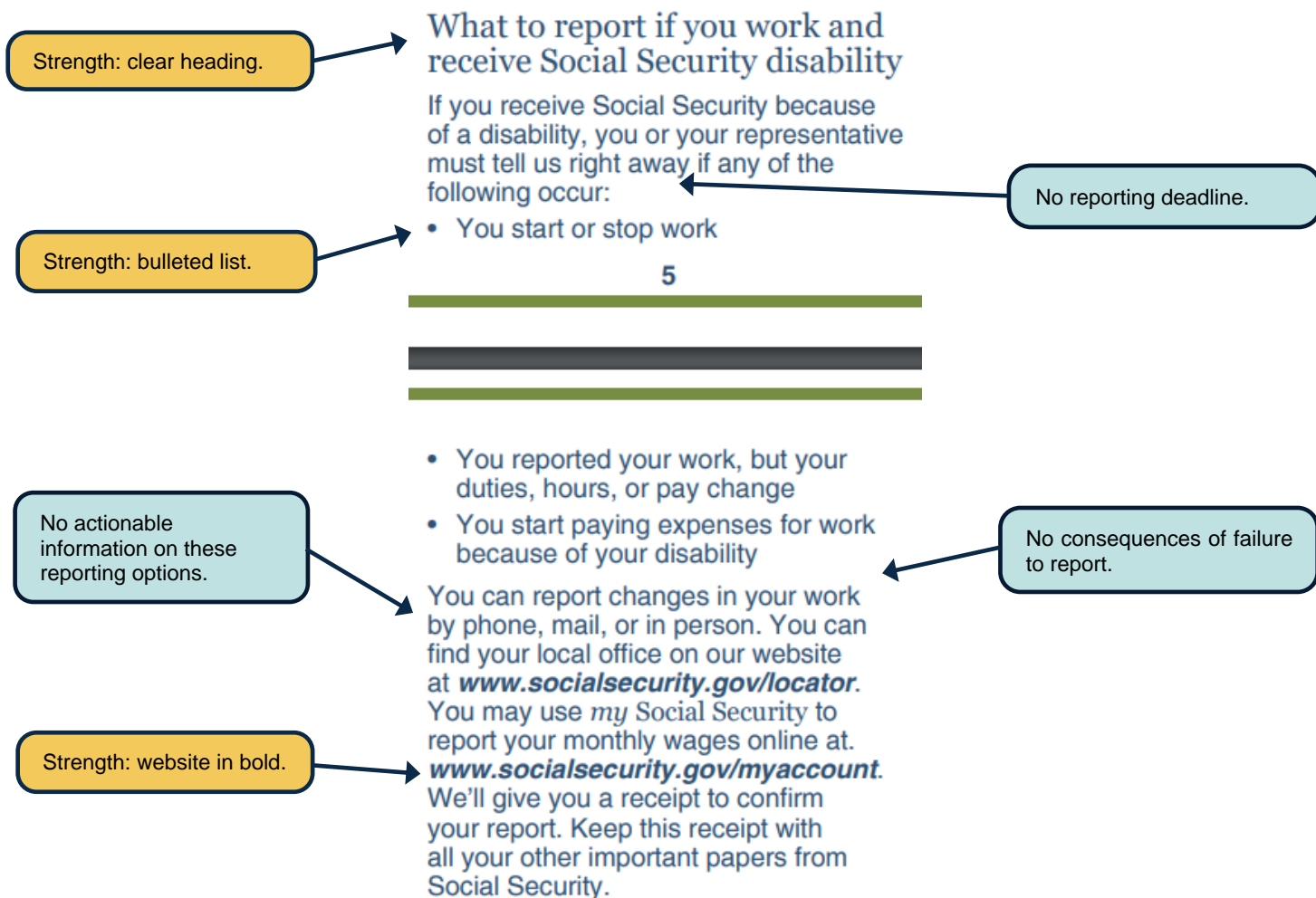
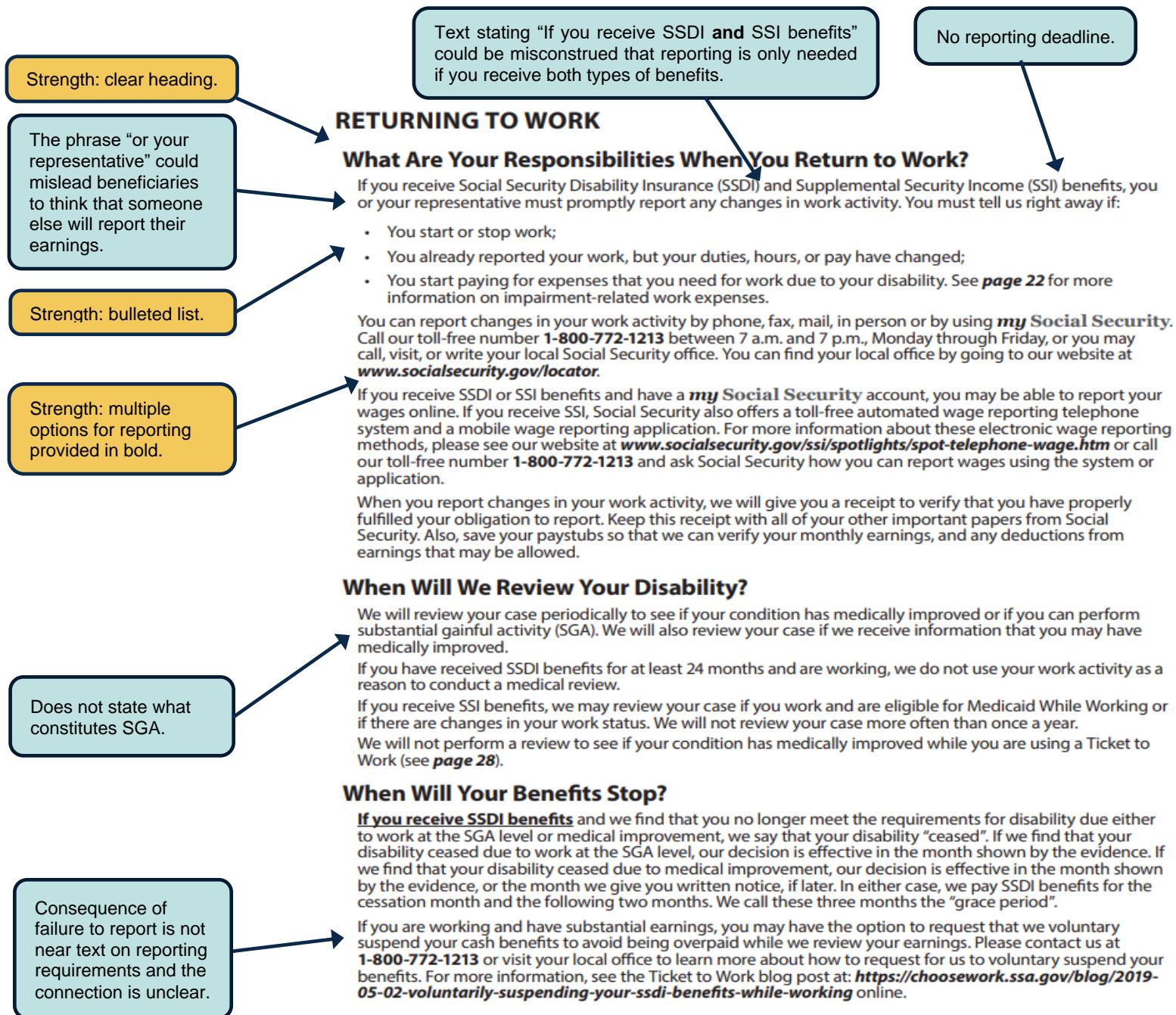


Exhibit 7. *Red Book: A Summary Guide to Employment Supports for Persons with Disabilities Under the SSDI and SSI Programs*



**Locating content on earnings reporting.** Overall, the documents are organized so that attentive readers can likely find content on earnings reporting. Shorter documents include material on earnings reporting within the first two pages: page one of the two-page *Reporting Responsibilities for Disability Insurance Benefits* pamphlet, page two of the four-page award letter, and on the top of the second page of the three-page COLA letter. Documents longer than four pages have a table of contents that direct readers to the relevant content, which is on page nine of the 60-page *Red Book*, page five of the 23-page *Working While Disabled*, and page nine of the 28-page *What You Need to Know When You Get Social Security Disability Benefits*. The one exception is the SSDI application form, which does not have a table of contents and includes information on reporting requirements on the last page of the seven-page form.

Some of the communications use clear headings to draw attention to sections that include information on earnings reporting requirements. The *COLA* notice, *Working While Disabled: How We Can Help*, and *Red Book* have sections devoted to work or earnings reporting. For example, the *Red Book* has a section called “What Are Your Responsibilities When You Return to Work?” However, in the *COLA* notice, the material on earnings reporting is embedded in dense text in the section on work and may be missed. One communication, *What You Need to Know When You Get Social Security Disability Benefits*, has a section called “What you must report to us” with a subsection “If you work while receiving disability payments,” however, the subsection is not in the table of contents and could be missed. The remaining three documents group this information alongside other reporting requirements, and it is possible that the earnings reporting requirement could be overlooked.

The documents generally display limited use of bullets, blank space, and bolding to highlight key information and reduce cognitive burden of the reader (Johnson et al. 2012). For example, the information on earnings reporting in the *COLA* notice is in a dense paragraph that follows another dense paragraph about resources to help with return to work. Beneficiaries who are already working may not advance to the second paragraph about reporting. Two exceptions that use formatting well are *Working While Disabled: How We Can Help* and the *Red Book*, which both have a bulleted list of three situations in which beneficiaries should report to SSA.

**Deciding to act.** Some of the documents, such as the *Red Book* and *Working While Disabled*, use fairly clear language to explain the reporting requirement. Other communications, such as the award letter and *COLA* notice, conflate earnings reporting with the rules that govern

benefit entitlements when beneficiaries work and with programs aimed at helping beneficiaries obtain employment. The award letter refers only to vague changes that must be reported, and the application form lists earnings in a long list of reportable events.

Some communications, such as the COLA notice, mention the possible consequence of needing to repay overpayments when describing the reporting requirements to (a) make the issue salient, and (b) invoke loss-aversion. Other documents, such as *What You Need to Know When You Get Social Security Disability Benefits*, mention overpayments in the document, but outside of the section focused on earnings reporting. That material may not be read by working beneficiaries and, if read, the connection between overpayments and failure to report work may be unclear.

The direct communications (award letter and COLA notice) do not congratulate working beneficiaries for finding employment. Rather, they generally start by discussing the additional requirements that these beneficiaries face. Karlsson et al. (2009) find that information is more likely to be digested if it is contained in a communication that leads with good news, rather than bad news.

**Acting.** The documents we reviewed generally provide only partial information on how to report earnings and the information is not well formatted. The award letter does not provide a phone number for beneficiaries to call to report earnings, and instructs readers to obtain additional documents. Other communications (*What You Need to Know When You Get Social Security Disability Benefits*; *Working While Disabled*) place the phone number and other contact information in another section, and do not refer the reader to that section directly. The other communications generally list the phone number and website for reporting, but none of them present reporting options as a bulleted list to make the information easy to find quickly.

The documents generally do not draw on other tools for motivating behavior, such as establishing urgency through deadlines. Most of the documents indicate that earnings should be reported “right away” or “promptly,” which are not specific and are subject to interpretation. The only documents that include a reporting deadline are the SSDI application and *Reporting Responsibilities for Disability Insurance Beneficiaries*, which indicate that earnings should be reported within 3 months and 15 days after the end of the year. However, this timeframe is insufficient to avoid overpayments. In addition, none of the communications emphasize to the

reader that reporting can be completed in a short amount of time, another strategy to avoid procrastination.

### **Example Reminder Letter and Postcard**

Drawing on behavioral insights and our audit of existing SSA materials, we developed sample communications that SSA could consider for use as additional earnings reporting reminders for SSDI beneficiaries. We developed two behaviorally-informed reporting reminders, presented in Exhibits 8 and 9, respectively: a letter and a postcard. The key features of these reminders include:

- A simple heading in bolded, red text to alert readers to the topic.
- An upbeat opening message about employment.
- A message about the consequences of unreported earnings (negative reinforcement).
- A clear call to action that emphasizes ease/quickness of reporting, presents multiple ways to report, and provides necessary information such as phone numbers.
- Use of bulleting, icons, and brief bolded text to make the action salient and memorable.
- A resource for questions, including options for non-English speakers.

If SSA chooses to develop earnings reporting reminders, other considerations include the target population, timing, and content of these communications. For example, would reminders be sent to all beneficiaries, or to a targeted group of beneficiaries identified as higher risk for overpayment? What frequency and timing are most effective? Also, a review of reminder materials by a cognitive linguistics expert may provide additional insight into how beneficiaries process the information provided in reporting reminders, and could be used to refine content.

Finally, a best practice is to rigorously test the sample materials before disseminating them to beneficiaries at a large scale. In this testing phase, several versions of the communications could be tested to identify the most effective timing, features, or version. Then a final communication, or set of communications, could be developed and disseminated to a wider group of beneficiaries. SSA is planning to use a similar approach to test the effectiveness



of mailed notices in increasing participation in Ticket to Work, a work support program for SSDI beneficiaries and SSI recipients.



Exhibit 8. *Example Reminder Letter*

Social Security Administration  
Social Security Disability Insurance



**REMINDER TO REPORT EARNINGS**

MM/DD/2020

Your claim number: XXXXXXXX

<First and last name>

<Address 1>

<Address 2>

<City, State ZIP>

Dear <First and Last Name>:

If you are working – congratulations! We are writing to remind you that if you work, you must report your earnings to the Social Security Administration (SSA).

**If you do not report your earnings, you could owe money back to SSA.** To avoid this, report your earnings within two weeks of any of the following changes:

- You start or stop work, including self-employment
- Your duties, hours, or pay change from the last time you reported

If you cannot report within two weeks, report as soon as possible. Delays in reporting earnings lead to larger overpayments, which can total more than \$9,000.

**AVOID OVERPAYMENTS—REPORT YOUR EARNINGS NOW!**

Reporting earnings is **fast and easy**. Choose any of these four ways to report:



**Online:** Log into your *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)



**Phone:** Call 1-800-772-1213 (TTY 1-800-325-0778) between 7a.m. and 7p.m., Monday through Friday



**Mail:** Fill in the enclosed “Earnings Reporting Form” and mail to <insert actual closest office address>



**In person:** Visit your closest SSA office at <insert actual closest office address>

If you have a recent paystub, have that handy when you report. If you don’t have a paystub—no problem! Report anything you know about your hours and pay.



**Have questions? We are here to help**

- If you would like to talk to a benefits counselor call **1-866-968-7842** (TTY 1-866-833-2967)
- Call SSA at **1-800-772-1213** (TTY 1-800-325-0778)

**¿Hablas Español?**

Visite <https://www.ssa.gov/espanol/> o llame al 1-800-772-1213 para hablar con un intérprete.

Exhibit 9. Example Reminder Postcard



Social Security Administration  
Social Security Disability Insurance

## **REMINDER TO REPORT EARNINGS**

This notice is a reminder that if you work, you must report your earnings to the Social Security Administration (SSA).

**If you do not report your earnings, you could owe money back to SSA.**

To avoid this, report your earnings within two weeks of any of the following:

- You start or stop work, including self-employment
- Your duties, hours, or pay change from the last time you reported

If you cannot report within two weeks, report as soon as possible.

### **AVOID OVERPAYMENTS—REPORT YOUR EARNINGS NOW!**

Choose one of these convenient ways to report:



**Online:** Log into your *my Social Security* account at  
[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)



**Phone:** Call 1-800-772-1213 (TTY 1-800-325-0778) between  
7a.m. and 7p.m., Monday through Friday

Your claim number: XXXXXXXX



#### **Have questions? We are here to help**

- If you would like to talk to a benefits counselor call  
**1-866-968-7842** (TTY 1-866-833-2967)
- Call SSA at **1-800-772-1213** (TTY 1-800-325-0778)
- Hablas Espanol? Llame al **1-800-772-1213** para hablar  
con un intérprete

## Discussion

Effective communication about earnings reporting requires that beneficiaries notice and open a document, locate and read the material on earnings reporting, decide to act, and act. Insights from behavioral economics point to several key issues that might prevent this: beneficiaries are infrequently notified or reminded of requirements, especially at points in time when that information is actionable; the content is not always clear, salient, and urgent; relevant text can be hard to find or otherwise does not effectively capture the reader's attention; and communications often do not emphasize how easy it is to report, what needs to be reported, deadlines for reporting, and the consequences of failing to report.

The four key steps to motivating beneficiary action are most effective when applied to the same document. Although there are examples of effective communication in each of the four categories spread across the seven documents we reviewed, none of the documents was individually effective in all four categories. For example, the Red Book is successful in several categories: it is organized so that beneficiaries can easily locate the material on returning to work, well-formatted to call attention to the conditions that necessitate reporting, and provides actionable information on how to report. However, the Red Book could improve on providing motivation to report and, importantly, is unlikely to be noticed and opened by most beneficiaries. The COLA letter, on the other hand, is very likely to be noticed and opened by beneficiaries, but is not formatted to help beneficiaries easily notice the information on earnings reporting, and does not use effective tools to encourage reporting.

This study analyzes one piece of the reporting process, the standard written communications SSA makes available to beneficiaries, and does not analyze several related parts of the reporting process. First, we analyzed only those communications that select SSA staff perceived to be most likely to be seen by working beneficiaries, which excluded communications from SSA partners. Second, we reviewed the standard documents available in English. However, some beneficiaries are non-English speakers and these documents are only valuable to those beneficiaries if they are available in their language, if beneficiaries have a trusted person to translate the document, or if they are aware of and take advantage of SSA translation services. Similarly, beneficiaries' disabilities may preclude them from reading the standard communications. For example, blind beneficiaries may not be able to read the documents unless they are 508-compliant, a metric that we did not include in our analysis. Finally, we did not

assess the reporting processes themselves. That is, we did not review the experience of reporting earnings to SSA online, via mail, by phone, or in person. This is an important but distinct part of the pathway to earnings reporting.

The behavioral economics literature indicates that low-cost changes to communications can lead to increased compliance. We developed an example reminder letter and postcard, informed by insights from behavioral economics, that SSA could send to SSDI beneficiaries to remind them about earnings reporting. Such communications could be rigorously tested in the context of SSDI earnings reporting. Cost-benefit analyses could be conducted to determine whether reminders—developed based on insights from behavioral economics—could be a cost-effective strategy to increase earnings reporting. Although mailing to the universe of SSDI beneficiaries can be costly, mailing to a targeted group of beneficiaries have the potential to effectively target reminders to those most at risk for unreported earnings and overpayments. Indeed, targeted earnings reporting reminders mailed to SSI beneficiaries generated an estimated \$18 in savings for every \$1 spent by SSA (Zhang et al. 2019).

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