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UNIVERSITY OF WISCONSIN-MADISON

26th Annual Retirement and Disability Research Consortium Meeting

August 7-9, 2024

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THE RE-ENTRY AND DISABILITY APPLICATION EXPERIENCES OF OLDER FORMERLY INCARCERATED ADULTS

Ruth K. Finkelstein & christian gonzález-rivera

Disclaimer

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David's story

- David's partner is dying of leukemia
- Released after serving 42 years
- Is 67 years old with multiple health issues
- Is a full-time caregiver for his partner
- Is not eligible for OASI, SSI application declined
- Has no income, no health coverage

How do we know David?

- Partner of long-time colleague in criminal justice work
- Brought into research, policy, and advocacy groups a decade ago
- Relationship of trust built by working together

Research question

Why was David having so much difficulty with benefits?

Our research project seeks to investigate the barriers faced by formerly incarcerated older adults in accessing Social Security benefits, including OASI, SSDI, and SSI.

US prison population is aging

While the overall U.S. prison population has been declining, the number and proportion of older people in prison has been rising.

From 2008-2022

-20%

Change in
Total
US Prison Pop.

+153%

Change in
55+
US Prison Pop.

Existing research relevant to benefits access for FIOA

Housing and Job Discrimination: Hard to find stable housing and work.

(Bedard et al., 2022; Pérez et al., 2009)

Health Issues: Higher rates of chronic illness and disabilities.

(Maruschak, 2015; Smoyer et al., 2019)

Accelerated Aging: Prison conditions speed up aging.

(Brooke et al., 2020)

Essential Benefits: Crucial for successful reentry.

(Conly, 2005)

Existing research relevant to benefits access for FIOA

Benefit Delays: Long waits to reinstate benefits post-prison.

(Pérez et al., 2009)

Employment Barriers: Prison work does not count towards OASI.

(Bedard et al., 2022; Pérez et al., 2009)

Lifelong Disadvantages: Social inequality increases incarceration risk and limits resources.

(Maschi et al., 2014)

Need for Solutions: Better reentry planning and support programs are needed.

(Maschi et al., 2014; McKillop & Boucher, 2018)

Research approach

Qualitative Data

Seeking to describe what happens when people seek benefits and to understand why.

People with lived experience

People with lived experience and front line helpers have this information

Trust

We have established strong, trust-based relationships with FIOA and organizations that support them.

Community-based Participatory Research (CBPR)

Research question comes from directly affected people, who participate in research design, implementation, and dissemination

Research methods

Community-based participatory research

Reached out to our existing partners

Interviews with formerly incarcerated older adults

Semi-structured interviews with 30 FIOAs to collect detailed accounts of their experiences.

Interviews with reentry service organizations

Understanding systemic barriers through key service staff.

Community Advisory Board (CAB)

Helps ensure the research remains relevant, respectful, and effectively communicated.

Very preliminary findings

Policy and regulatory barriers

Lack of Work Credits

Insufficient work credits from long incarceration blocks OASI and SSDI access.

Complex Application Processes

Benefits applications are complex, lengthy, and frustrating.

Financial Hardships

Approved benefits often fail to cover basic living expenses.

Housing Instability

Many face homelessness or unstable housing post-release.

Very preliminary findings

Individual barriers

Health and Disability Challenges

Severe health issues hinder work and benefits navigation.

Technological and Administrative Barriers

Lack of tech skills and administrative hurdles impede applications.

Emotional and Psychological Impact

Re-entry and securing benefits is financially and emotionally taxing.

What we hope to contribute

Increase understanding

Identify barriers and inform further research using nationally representative samples.

Reduce barriers

Identify specific barriers that older formerly incarcerated people face in accessing OASI, SSDI, SSI, and other benefits.

Streamline processes

Inform policy changes to streamline application processes, improve reentry planning, and enhance support services.

Improve outcomes

Ensure that FIOA receive the financial support they need for stable and dignified lives post-release.



 [@NYRDRC](#)  [@NewYorkRDRC](#) www.nyrdrc.org

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Do Older Sexual and Gender Minority Adults Experience Implicit Bias in Interactions with the Social Security Administration?

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Background



- The population of older lesbian, gay, bisexual, transgender or gender diverse, queer (LGBTQ+) adults in the U.S. will be approximately 6 million by 2030.
- The Social Security Administration (SSA) office is the most frequently reported service used by older adults overall, including LGBTQ+ adults (43%-63%).
- Many LGBTQ+ older adults were never legally married, denying them access to SSA survivor benefits.
 - Federally recognized same-sex marriage only happened in 2015.
 - Lack of access to survivor benefits costs this population \$124 million annually.
- Retirement income of LGBTQ+ older adults reflects **cumulative workplace disadvantages** over their lifetimes.

WORKPLACE DISADVANTAGES

- **LGBTQ+ older adults faced a lifetime of employment discrimination due to heterosexism and cisgenderism:**
 - Refused employment or fired due to LGBTQ+ identities.
 - Barriers to employment result in financial strains in retirement because SSA and other benefits are tied to wages.
- Gay and bisexual men in this cohort earned **15% to 25% less** than heterosexual peers.
- Lesbian and bisexual women earn less than men due to the **gender pay gap** putting them at a disadvantage in retirement.
- Transgender/gender diverse adults experience **twice the rate of unemployment** as the general population.



ACCESS TO AGING BENEFITS IS CRITICAL

- **Help accessing entitlements** is a primary service need of all older adults including those who are LGBTQ+ (23%-44%).
- LGBTQ+ older adults **face numerous barriers** in accessing aging services:
 - lack of provider competency
 - fear of LGBTQ+ identity disclosure
 - difficulty accessing services



STUDY AIMS & SCOPE

- **Research on the experiences of LGBTQ+ older adults in retirement is largely nonexistent.**
- **Study Aim:** Explore barriers experienced by LGBTQ+ older Americans when applying for SSA benefits and interacting with SSA employees.
- **Approach:** Community-Based Participatory Research (CBPR) using qualitative methods. Qualitative data provide a depth of information on poorly understood topics.
- **Study Scope:** limited given its utilization of focus groups as it is an exploratory study.

METHODS

- **Community advisory board (CAB)** of 5 diverse LGBTQ+ adults convened to collaborate with the research team
- **Sample:** 20 LGBTQ+ adults (two focus groups), 10 heterosexual-cisgender for a comparator group (65+) recruited from community-based organizations.
- **Key informant interviews** with five professionals who assist older LGBTQ+ adults in obtaining SSA and other benefits.
- Audio recordings are transcribed **for inductive thematic qualitative analysis.**



PRELIMINARY FINDINGS

IMPLICIT BIAS:

- Participants did not report overt bias related to sexual orientation – this issue did not come up in general.
- SSA forms only provide gender options of male and female – participants felt that beneficiaries with transgender or non-binary identities are not considered.
- Bias related to race/ethnicity was both experienced and observed.
- Overall, interactions with SSA staff were reported as positive.

TRUST & ACCESS:

- Participants considered online portals to be the least reliable due to lack of computer skills and prevalent Social Security scams/fraud.
- Most preferred interacting with SSA by phone or in person, especially for complicated issues.
- Participants felt multiple modes of contact (phone, mail, email) are needed so that important information from SSA are not missed.

PRELIMINARY CONCLUSIONS



- While implicit bias due to sexual orientation was not reported, **older adults with diverse gender identities** may be put off by having only binary gender categories on forms.
- **Implicit racial bias** may be an issue for LGBTQ+ older adults of color.
- **Personal interactions when interacting with SSA are preferred** over web-based portals. Computer competency in this group is low.
- Participants wanted **multiple modes of receiving SSA information** so that important communications are not missed.
- Participants had **favorable opinions** about interactions with SSA staff when applying for or managing benefits.

LIMITATIONS

- The sample was drawn from New York City—a relatively accepting place for LGBTQ+ people. Experiences of bias in more conservative and/or rural areas may differ.
- These are preliminary findings based on a single focus group and may change based our final analysis.



NEXT STEPS



Dissemination of Findings white papers, meetings, peer-reviewed publications.



Development of Follow-up Research Projects based on study findings.

Thank You!

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The Perceived Influence of Race and Gender in Work History and Attitudes, Economic Resources, and Health on Black Women's Retirement

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Retirement and Disability Research Consortium
(RDRC) Meeting

August 7, 2024



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Agenda

- ❖ My Positionality
- ❖ Pay Gap on Black Women
- ❖ Introduction
- ❖ Overview of Research
- ❖ Research Design and Method
- ❖ Conclusion



My Positionality



Closing the Pay Gap Facing Black Women in the US

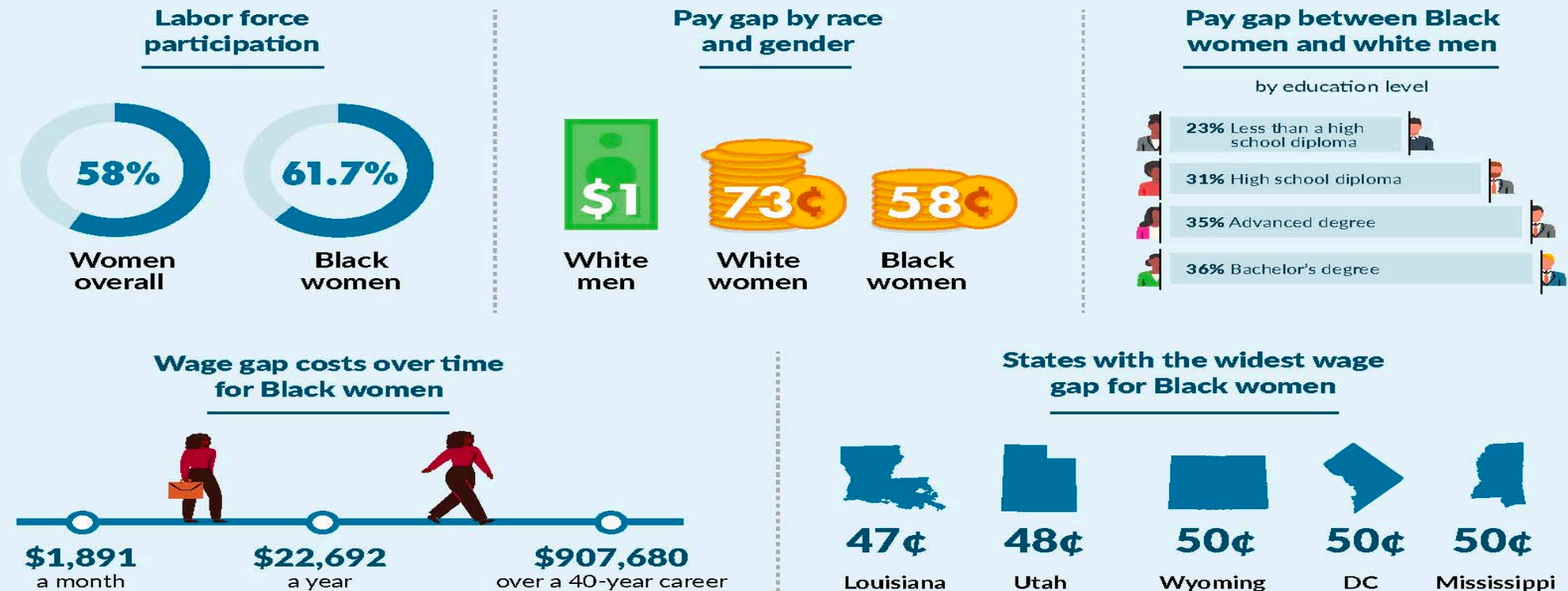
Creating an economy where all workers are paid equitably requires dismantling systemic gendered racism—the unchecked spaces where inequities in race and gender overlap.

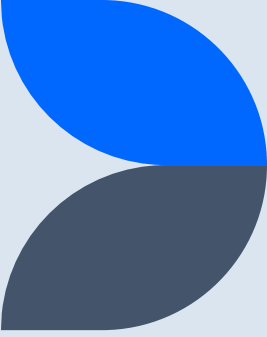
Black women are often paid less than their male and white counterparts even when their qualifications, expertise, and output are comparable. A closer look reveals that age-old stereotypes portraying Black women as inferior—the “motherly Mammy” or “domineering Sapphire”—could be lowering their wages and undermining their capacity to negotiate their pay.



The Pay Gap Devalues Black Women

Despite higher workforce participation and “working twice as hard,” Black women work for less pay.

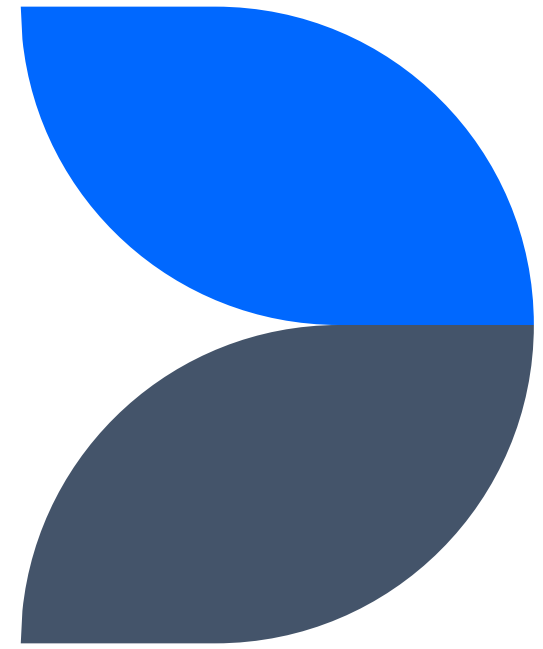




Introduction

- Historically in the U.S., Social Security has favored White people b/c agricultural/domestic workers were excluded from Social Security old age pensions (Quadagno, 1984).
- Social Security is essential especially for Black women, as we think about their triple oppression of gendered racism and ageism with the wealth pay gap.
- Black women are significantly less likely to retire, compared to White men (Hogan and Perrucci, 2007) due to:
 - lack of access to family wealth (Bielby and Bielby, 1992)
- In all, Black women have the second-lowest average retirement wealth (after Hispanic women) at **\$11,157** (median: \$0) compared with **\$25,763** for all women and **\$19,382** for Black men (median: \$0) (Viceisza, 2022).
- Despite these inequities, Black women can successfully financially prepare themselves for retirement.

Overview of Research



Overview of Research

- In one study, more than 75% of the Black women named health and health care as a top stressor for older adults, followed by retirement (Foos, Clark, & Terrell, 2006).
- It has also been shown that Black women who do retire, retire prematurely due to health issues (Gibson, 1993; Ruiz-Narváez et al., 2024).
- In all, work, family, and other challenges can impact Black women's physical and mental health, thus presenting disruptions to their retirement plans.



Overview of Research (cont.)

- By exploring Black women's retirement experiences, this research can offer critical insights on their retirement planning (Bowles & Babcock, 2013).
- Unique anxiety relative to the legacy of slavery and other systemic oppressions can exacerbate the trauma experienced by Black women (Dickens & Stephens, 2024).
- The use of an intersectionality approach (Crenshaw, 1989) is critical to understanding Black women's experiences.
- Though studies have explored retirement experiences of Black women (Viceisza, 2022), few studies have qualitatively explored Black women's experiences with retirement, from a psychosocial perspective .



Research Design and Method

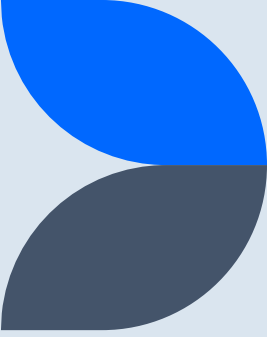


The purpose of the proposed qualitative study is to explore Black women's perceived experiences with retirement planning and its influence on their psychological well-being.

Research will be conducted in the GRACE (Gender, Race, and Cultural, Empowerment) research lab at Spelman College, illustrating capacity building among future Black women researchers.

Participant and Procedure

- N =20 Black women will be recruited via emails, with a pre-screening survey, to professional and personal networks, and using the snowball technique.
- Study's eligibility requirement:1) Identification as a Black woman, 2) 50+ years or older, and 3) retired in the past 2 years or anticipates retiring in the next 2 years.
- Those who meet the requirements, will complete a demographic survey and engage in an one-on-one interview via Zoom, which will be audio-recorded.



Procedure cont.

- Sample Interview Questions
 1. How did you know it was time to retire?
 2. How did retiring change the way you partake in self-care?
 3. How has retirement influenced your social life?
- After the interviews, participants will be compensated a \$30 e-gift card.
- Interviews will be transcribed verbatim using Otter and then participants will check the transcription before data are analyzed (e.g., member checking), to enhance trustworthiness
- Data will be analyzed using Dedoose software through the interpretative phenomenological approach (IPA), which uses systematic procedures to explore the meanings of everyday lived experiences (Creswell, 1998; Smith, 2007), which includes thematic coding.

Next Steps: Data will be collected in the August-October 2024 and analyzed November-February 2025

Conclusion

- Black women's health outcomes and awareness of wage disparities could lead to poor retirement planning/benefits.
- Black women cannot solve these inequities on their own.
- Black women workers need equitable retirement benefits.



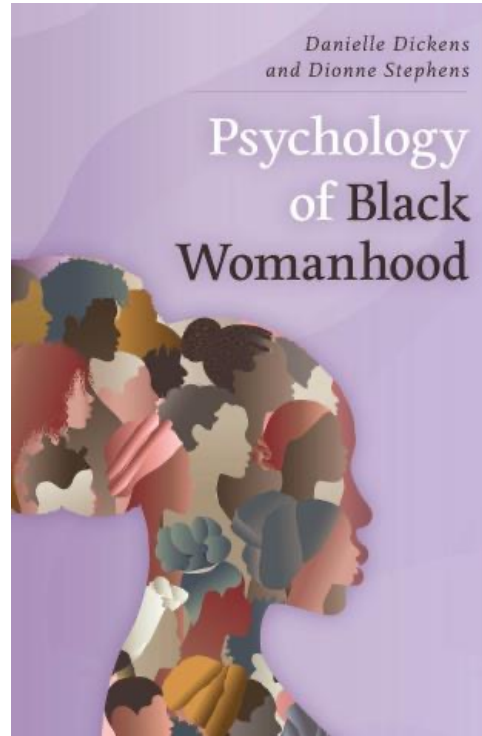
Thank you!

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Barriers to SSDI and SSI Program Participation for the Visually Impaired Community

Project: NB 24-03
SSA RDRC 2024 Meeting Presentation

Affiliate Researchers, National Bureau of Economic Research

- **Wendy M. Edmonds, PhD** (Bowie State University)
- **LaTanya Brown-Robertson, PhD** (Howard University)

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Study's Background

- The National Institute of Health-National Eye Institute reports that there are over **825K Black/African-Americans who have diabetic retinopathy.**
 - *This number is expected to increase to more than a million by 2030.*
- My Connection to this Topic

What is Diabetic Retinopathy?

- Diabetic retinopathy (DR) is a complication of diabetes that damages blood vessels in the retina.
- It is the light-sensitive layer of tissue in the back of the eye.
- High blood sugar levels cause the blood vessels to swell and leak, which can lead to blurry vision.
- It is the leading cause of blindness in working-age adults and the most common form of diabetic eye disease.

[Diabetic Retinopathy - Endotext - NCBI Bookshelf \(nih.gov\)](#)



Research Questions

- 1) Were participants impacted when applying for Social Security disability benefits (SSDI and SSI)?
- 2) What support did participants receive during the application process?
- 3) What was done well?
- 4) How can the application process be improved?



Community involvement

- Partners
 - Bowie State University
 - Milt Matthews Foundation
 - Reid Temple
 - Blind Synergy, Inc.
- Support
 - Identify participants
 - Discussions to formulate questions

Data Collection

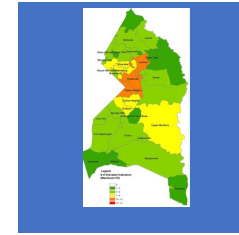


U.S. Census Bureau - American
Community Survey (ACS) –5 year
2022



**Prince George County
Visually Impaired population
by age**

National Institute of Health's All of Us
Database Cohort 7 Data on the Visually
impaired community by State and zip
code



**Prince Georges County
Visually Impaired Population
Data by [Healthcare Access
and Utilization](#), Age, Race
and [Social Determinants of
Health](#)**

Interview Questions

1

Tell us how you became aware of SSI or SSDI program

2

If you could use one word to describe your experience with SSA, what would that be?

3

Describe your experience with the SSI or SSDI application process.

4

Describe what type of support you received in navigating this process.

5

Tell us about what went well during the application process.

6

What changes, if any, would you make to the process?

Methodology

Quantitative

- ACS/Census
- NIH All of Us Cohort 7

Qualitative

- Recorded focus groups
- Individual Interviews
- Qualitative analysis software
- Coding process

Research Assistants (RAs)

We promote collaborative spaces that foster rich experiential learning opportunities for students.

In addition to providing greater academic rigor for RAs, their participation supports advancing research initiatives that address pertinent issues in the African American Community.

RAs will support faculty by managing literature reviews, data collection, and analysis. They will also co-facilitate focus groups and individual interviews.

Dissemination of Findings

❖ Research Paper

❖ Community meeting



Discussion Questions

What are the challenges involved in doing this kind of research?

What challenges exist in assisting this community in accessing benefits?

Thank you

Appendix

Data Collection (use as an appendix slide)

1. Please select which category that applies to you

- a. I am between the ages 21-30
- b. I am between the ages of 31-40
- c. I am between the ages of 41-50
- d. I am between the ages of 51-60
- e. I am between the ages of 61-70
- f. I am between the ages of 71-80

2. What is your Gender?

- a. Male
- b. Female
- c. Other (please specify)

3. Are you a Veteran?

- Yes
- No

4. Are you receiving Social Security benefits?

- Yes
- No

5. If not, have you applied for Social Security benefits?

- Yes
- No

6. Do you plan to apply for Social Security benefits?

- Yes
- No