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26th Annual Retirement and Disability Research Consortium Meeting August 7-9, 2024

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Precarious Work and Perceived Workplace Ageism as Structural Barriers in Racial, Ethnic and Gender Disparities in Expected Full-Time Employment Past Age 62

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Disclaimer

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Motivation

Precarious work

- is more common (Donnelly 2022)
- affects groups with prior disadvantages & women more (Cubrich and Tengesdal 2021; Ross and Bateman 2019)
- is detrimental for health (e.g., Benach et al. 2014)

Workplace ageism

- 64% of adults age 50+ think older workers face age discrimination in the workplace (AARP 2024)
- has been linked to poor health outcomes (Ober 2016; Han and Richardson 2015; Pavolka et al., 2003)

These two factors have not been systematically studied together in the context of retirement expectations

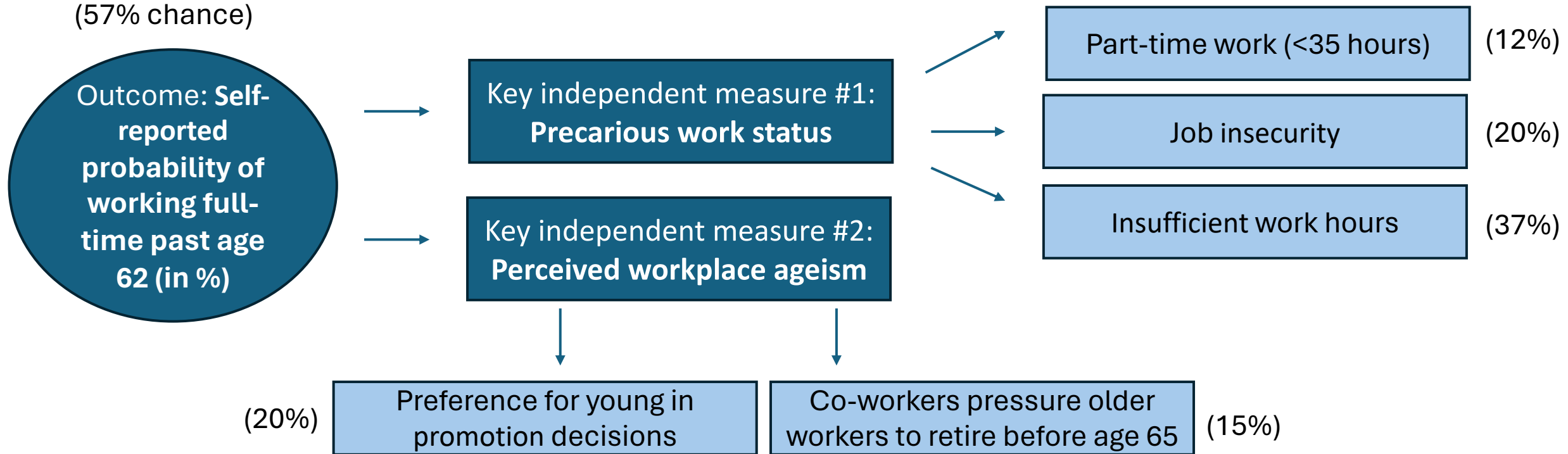
Research questions & hypothesis

- Are precarious employment and workplace ageism barriers to full-time employment at older ages?
- Can they explain racial, ethnic and gender differences in working full-time past age 62?
- Hypothesis → precarious employment and ageist workplaces contribute to earlier-than-ideal retirement, thereby potentially exacerbate racial, ethnic and gender inequalities in old-age income security.

Data, measures and methods

Health and Retirement Study (RAND Longitudinal File & RAND FAT Files 2004-2020)

(57% chance)

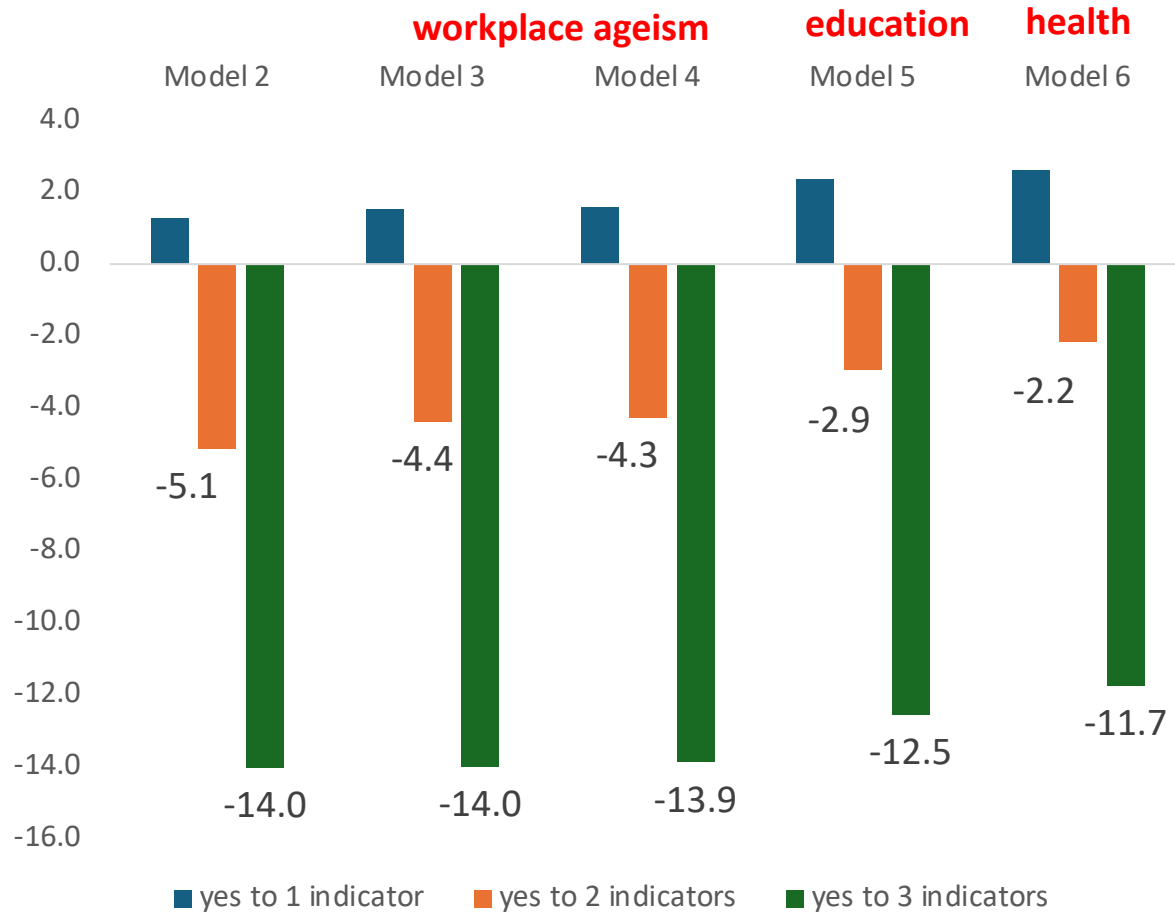


OLS Regressions, 6 models, N= 4,393 person-years

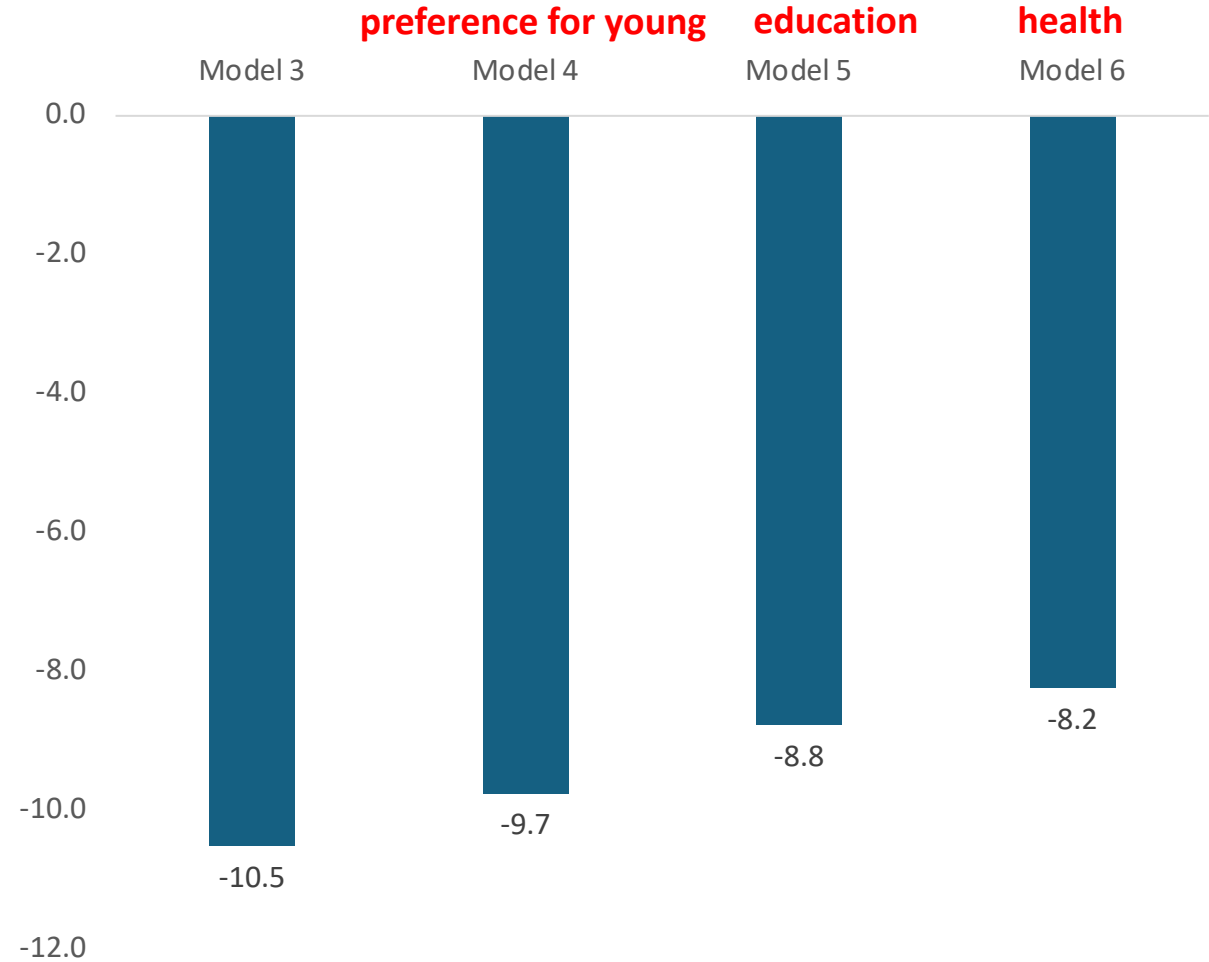
Other independent factors: age, age², race and ethnicity, gender, marital status, foreign-born status, education, physical health

Outcome: Self-reported probability of working full-time past age 62

OLS Regression Coefficients for Precarious Work Indicators (ref: no precarious work indicator)



OLS Regression Coefficients for Workers Perceiving Pressure to Retire (ref: no pressure to retire)



Source: HRS (N= 4,393 person-years, unweighted data).

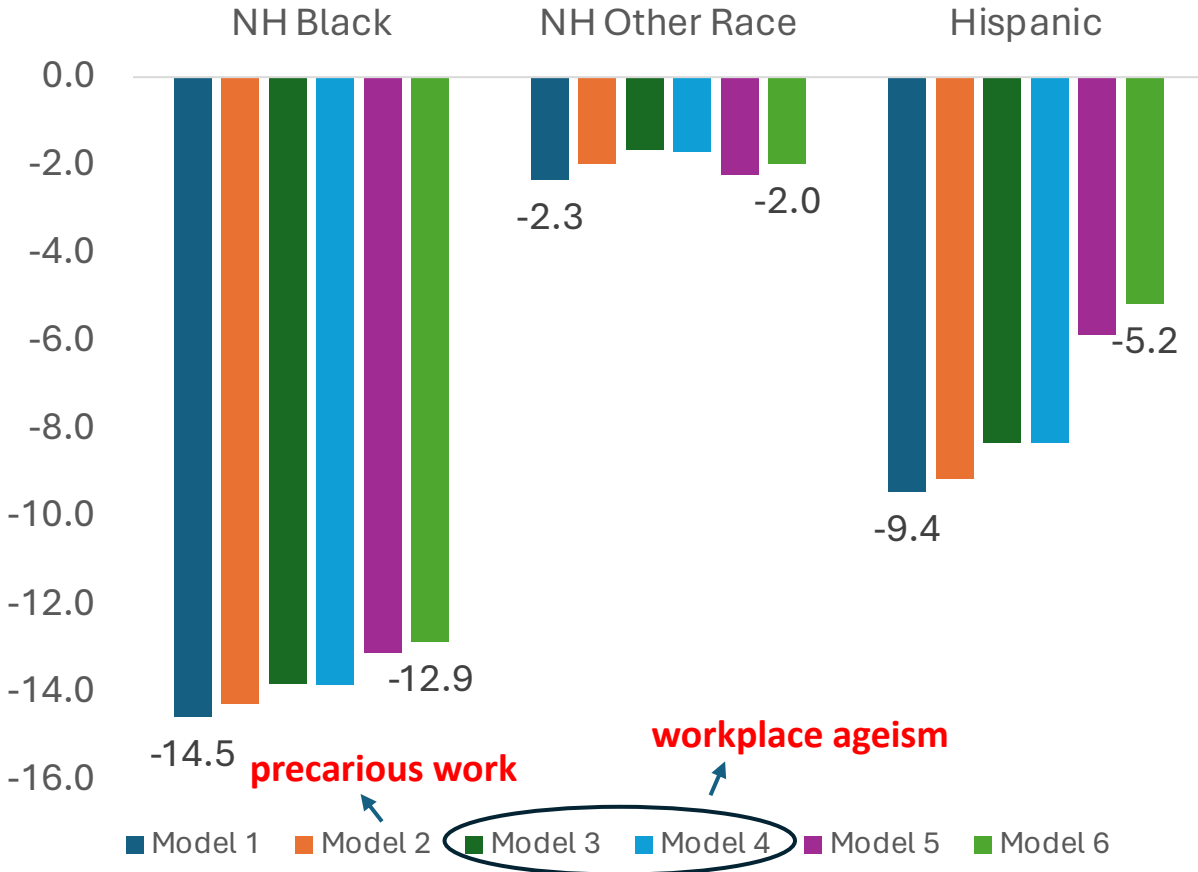
All differences between no precarious work and 1 or 2 indicators are statistically significant.

Source: HRS (N= 4,393 person-years, unweighted data).

All differences are statistically significant.

Outcome: Self-reported probability of working full-time past age 62

OLS Regression Coefficients for Racial and Ethnic Minorities (ref: NH White)

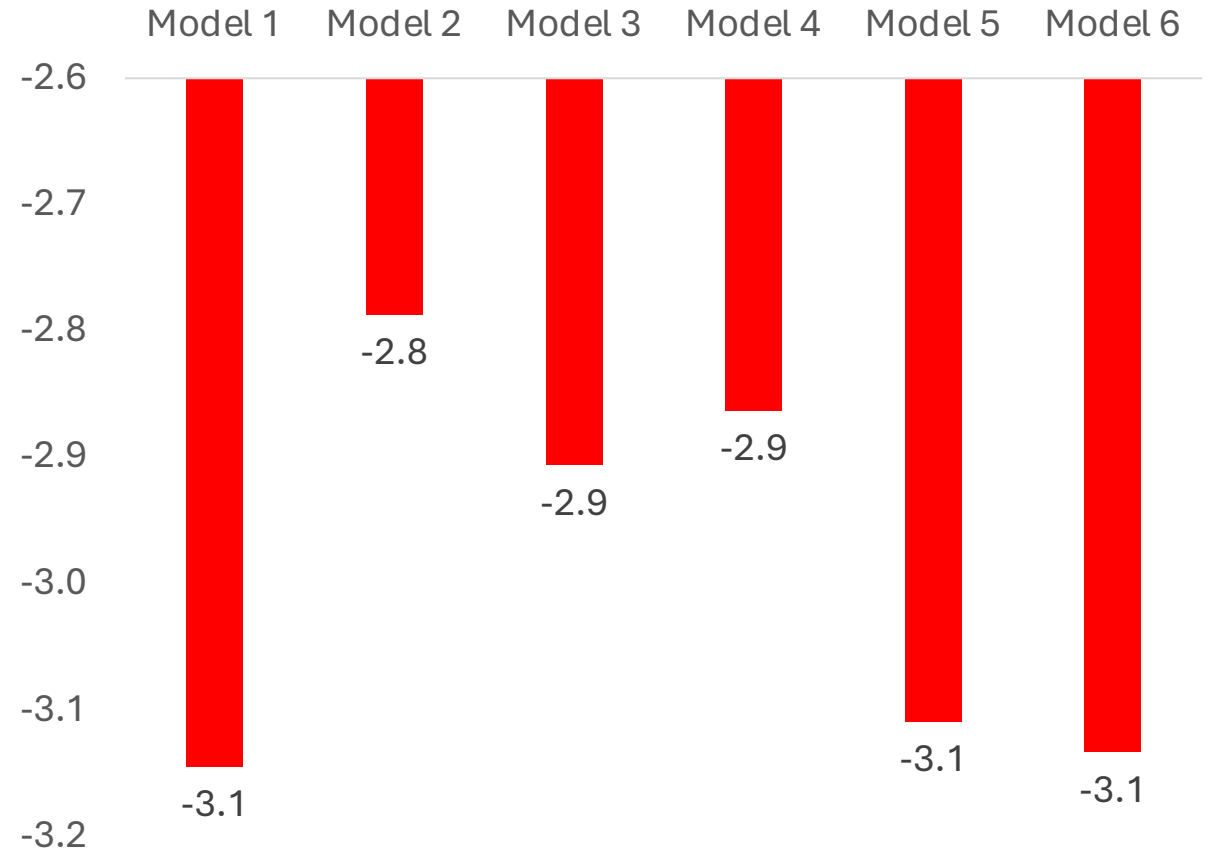


Source: HRS (N= 4,393 person-years, unweighted data).

All differences between NH Black-NH White and Hispanic-NH White workers are statistically significant.



OLS Regression Coefficients for Women (ref: Men)



Source: HRS (N= 4,393 person-years, unweighted data).

All differences between men and women are statistically significant.

Preliminary conclusions

- Provide new insights into precarious work and workplace ageism as contributing factors to earlier-than-ideal retirement.
- Preliminary results suggest that middle-aged workers in precarious employment or with co-workers who pressure older employees to retire before 65 are significantly less likely to see themselves working FT past age 62.
- This is consistent with the idea that precarious work and workplace ageism present important structural barriers to extend employment into old age and, in turn, put those affected at greater economic uncertainty in retirement.

Thank you!

For feedback, comments or questions
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What factors are associated with successful work among Social Security Disability Insurance (DI) beneficiaries?

Gina Livermore, Jody Schimmel Hyde, and Bernadette Hicks

Presentation at the 26th Annual Meeting of the Retirement and Disability Research Consortium

August 9, 2024



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Study purpose

/ Goal of helping disability beneficiaries work enough to leave benefits

/ Existing research

- Does not explain why the initially successful work attempts of most disability beneficiaries who work above substantial gainful activity (SGA) eventually fail*
 - Each year, less than 2% of DI beneficiaries leave the program because of earnings; even more work above SGA but not long enough for SSA to suspend their benefits
 - About half of those whose benefits are suspended because of earnings subsequently resume benefits

/ Filling in the gaps

- This study examines the characteristics and experiences of beneficiaries who earn above the substantial gainful activity level (SGA) to assess the factors associated with maintaining employment
 - **Successful workers** = Beneficiaries who earned above SGA for at least 3 consecutive months during the previous 6 months

*In 2024, SSA defines SGA as monthly earnings of \$1,550 or more for nonblind individuals.



Research questions and focus of presentation

/ **Study question**

- How do successful workers who remain employed differ from those who do not?
 - Employment in the short term (\approx 6 months)
 - Employment in the longer term (\approx 2 years)

/ **Presentation focus**

- How common is successful work?
- What factors are associated with sustaining successful work attempts (preliminary findings)?
- Focus on DI beneficiaries



Data

/ National Beneficiary Survey (NBS)

- Nationally representative survey of SSI and DI beneficiaries ages 18 - 64
 - Information on demographics, health status, employment, service use, and other topics
 - SSA has conducted the survey periodically since 2004

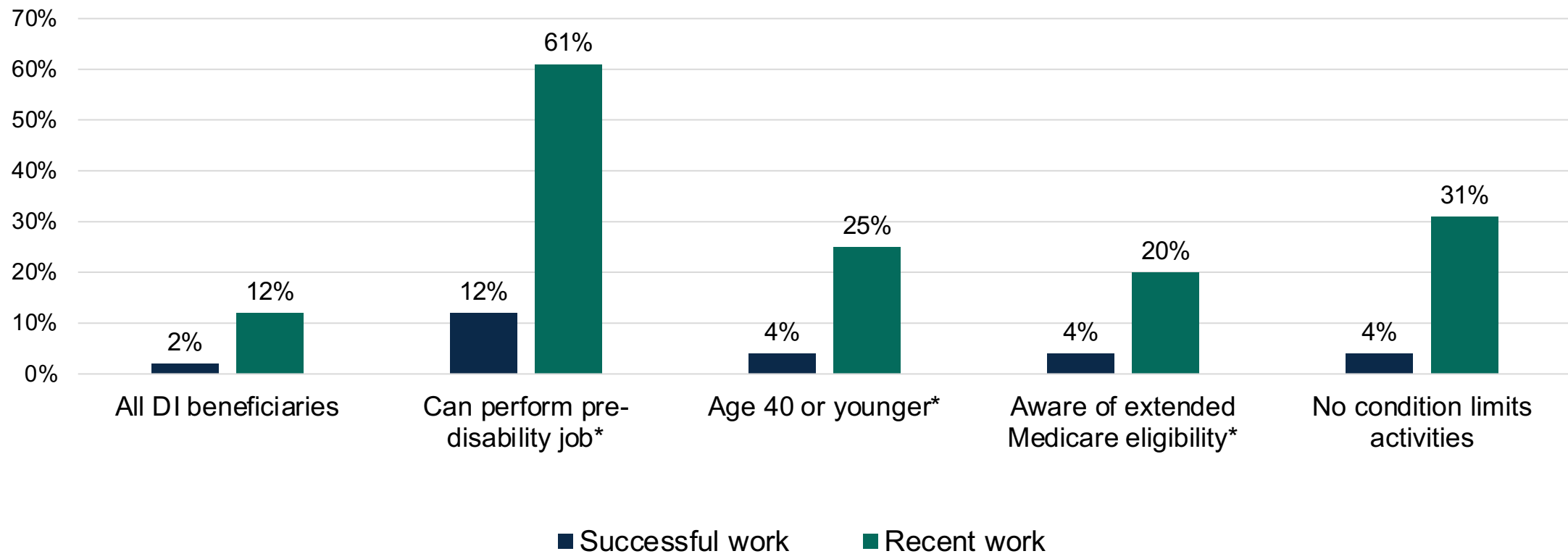
/ NBS 2017 and 2019 samples

- Include oversamples of successful workers (earned SGA for at least 3 consecutive months during the 6 months before interview)
- Followed a subset of successful workers interviewed in 2017 for two years
 - Successful workers employed at the 2017 interview were eligible for the 2019 interview
- Data allow us to look at employment status
 - In the short term between sampling and interview in 2017 ($N \approx 4,600$)
 - In the long term between the 2017 and 2019 interviews ($N \approx 2,100$)



How common is successful work?

Rates of successful and any recent work (previous 6 months)



*Top 3 predictor of successful work, other characteristics held constant.



What factors are associated with remaining employed?

/ **Within 6 months, 80% of successful workers were still employed at interview**

- Biggest predictors of employment
 - Not having a psychiatric condition
 - Being able to perform pre-disability job
 - Being older than age 25
- Experiencing an overpayment or losing benefits in the past year was not associated with remaining employed

/ **Two years later, about one-quarter of those employed in 2017 had stopped working**

- By numerous indicators, these beneficiaries experienced declines in their health status



Implications of health and functioning

/ **Pre-disability job**

- High successful work rates and employment retention among DI beneficiaries who said they could perform their pre-disability job
 - Suggests there might have been an opportunity to address disability conditions while still employed
 - Some people's health improves; potential to investigate options for temporary or transitional benefits
 - Even so, group represents a small share of all DI beneficiaries (2%) and all working DI beneficiaries (12%)

/ **Conditions causing limitations**

- Health conditions in general were not large predictors of working above SGA
- Successful workers with psychiatric conditions were significantly less likely than others to remain employed in the short term
 - Potential need for longer-term, ongoing support to maintain employment



What next?

/ Pending analyses will assess the short- and longer-term factors more in depth

- Refine measures of health status and changes in health status
- Examine characteristics of job settings and their association with employment in the longer term
- Understand how the experiences SSI recipients differ from DI beneficiaries

What Informs SSI Recipients' Work-Related Decision Making?

Katie Savin & Nev Jones

California State University, Sacramento & University of Pittsburg
26th Annual Retirement & Disability Research Consortium Meeting

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Policy Context for SSI Recipient Work

On benefits alone, SSI recipients live below the federal poverty line with \$2000 asset limit

If SSI recipients decide to work, their benefits could be impacted

Part-time work options designed for SSI recipients tend to be low wage, often w minimal opportunities for career advancement

Reduction in monthly benefits

Potential loss of benefits/eligibility if earnings are too high

Potential loss of access to linked benefits or eligibility-prioritization waitlists

Fear of negative impacts on redetermination

Study Aims

1

Investigate the contexts and socio-structural factors, including racial, class and disability identity, underlying the SSI employment-related decisions of individuals.

2

Identify potential educational and/or employment related supports and resources or lack thereof that may have shaped this decision-making.

3

Develop a thick understanding of how poverty, particularly racialized poverty, influences the risk aversion with regard to returning to work after benefit receipt.

Methods

- In-depth interviews (apprx 60-90 minutes) with SSI recipients in California and Pennsylvania ages 18-61
- Interview guide covers school and work background; SSI application & maintenance, recertification, work and income reporting; administrative burden; strategies for making ends meet, participants' recommended policy changes
- Sampling goal = 30-40 participants (23 completed to date)
- Group 'member checks' will be conducted after preliminary analysis is completed

Preliminary Findings: Nature of Disability & Work Trials

- Misfit between fluctuating nature of some disabilities & binary nature of disability in SSA policy
- Participants describe desire to work--
“Actually, I'd rather work than get SSI, to be honest” -- yet fear future flare ups during well periods; lack of safety net
 - Esp. those with more limited social networks and resources & those who rely on multiple benefit systems (e.g., SNAP, Section 8 vouchers, Medicaid) in addition to SSI

Preliminary Findings: Socioeconomic Backgrounds

- Loss of housing or housing subsidy were central fears for participants, except those who lived with family members who had stable housing
- Degrees of family support for education & early adulthood careers goals, family capacity to advocate for their children's needs in school → impacted work and educational trajectories
- Family & cultural experience with, relationship to welfare systems impacted meaning making around SSI receipt (*“we don't accept help” vs “getting on SSI means you made it”*)

Preliminary Findings: Workplace Barriers

- Participants with work experience / interest described barriers related to disability- and race-based discrimination, e.g., employer skepticism over ability to work –
“They get funny. “How are you going to do the job? You can't see.”
- Work experiences designed for SSI recipients (e.g., vocational rehabilitation placements) with low pay and poor working conditions –
“I had an accident at the job because they didn't want me to go to the bathroom...”

Discussion

- Work and benefit solutions for people with intermittent disabilities
- Impacts of interlocking benefits on willingness to risk SSI benefits
- Recipients from BIPOC, lower SES backgrounds + with fewer social networks face additional barriers to work
- SSI recipients minoritized by race and gender + those with apparent disabilities struggle with employment discrimination
- Opportunities for increased collaboration with state departments of vocational rehabilitation to increase recipient awareness of programming

Has Remote Work Improved Employment Outcomes for Older People with Disabilities?

Siyan Liu and Laura D. Quinby
Center for Retirement Research at Boston College

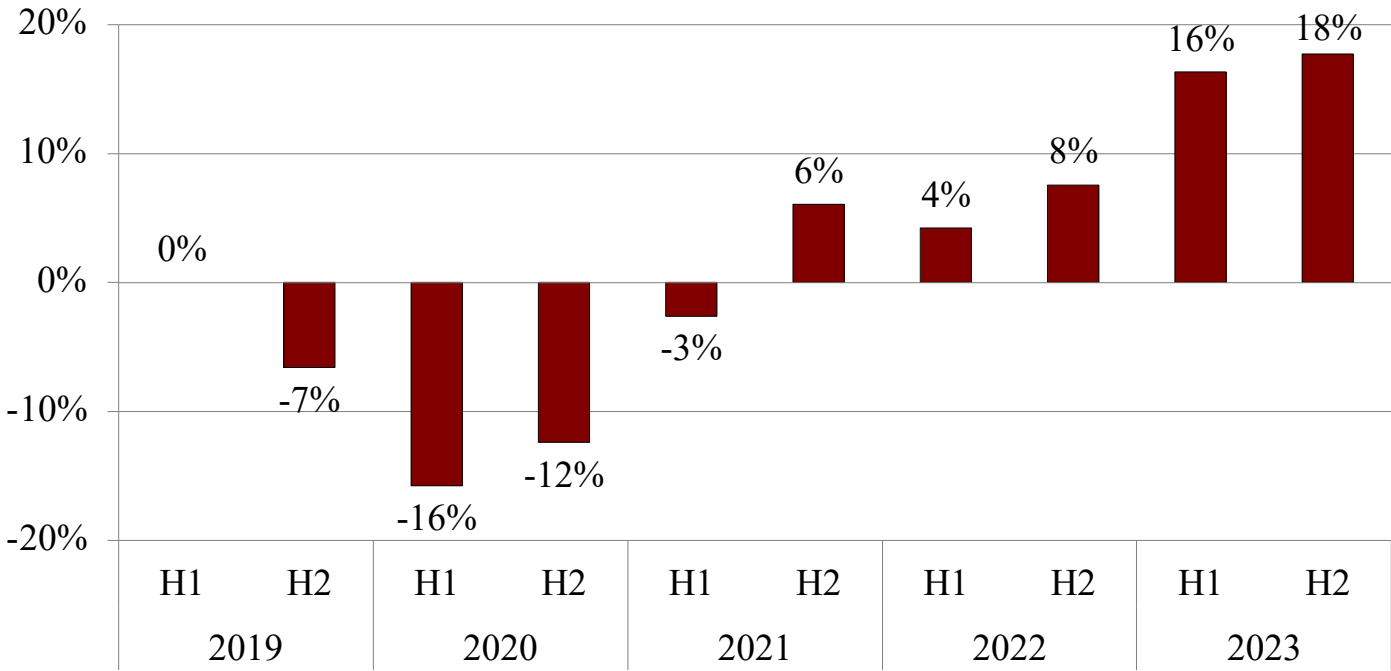
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Since the pandemic, the employment rate for older people with disabilities has risen consistently.

Percentage Change in the Employment-to-Population Ratio among Individuals Ages 51-64 with Disabilities, Relative to the First Half of 2019 (H1)



Note: Bars reflect changes in semiannual averages relative to the employment-to-population ratio in the first half of 2019.
 Source: Authors' calculations from the U.S. Census Bureau, *Current Population Survey* (2018-2024).

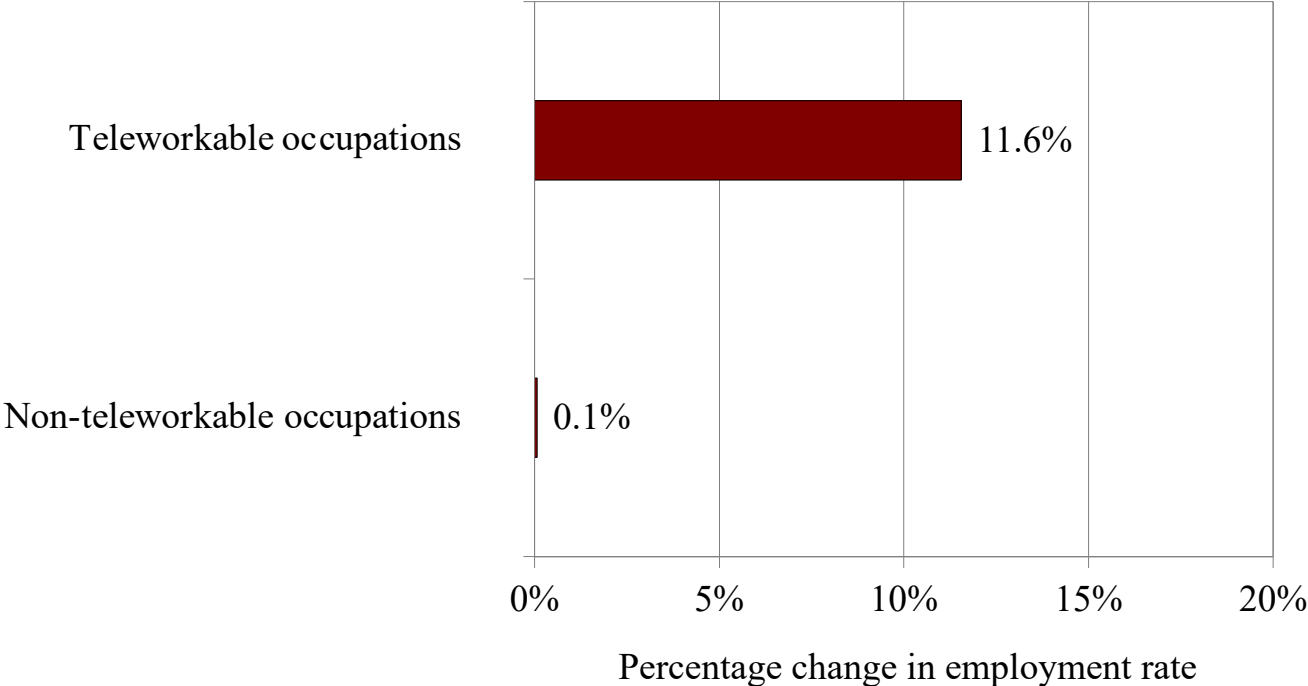
The rise of remote work may be driving this improvement, reducing barriers to employment for people with disabilities.

We use the *Health and Retirement Study* (HRS) to examine changes in employment related to remote work for people with disabilities ages 51-64.

- We first classify occupations as “teleworkable” according to Dingel and Neiman (2021).
- Then, we calculate the gain between 2018 and 2022 in teleworkable employment and non-teleworkable employment for people 51-64 with disabilities.

As expected, the employment gain is higher in teleworkable occupations.

Post-Pandemic Employment Gain for Individuals Ages 51-64 with Disabilities, by Occupation, 2022 vs. 2018



Source: Authors' estimates from the University of Michigan, *Health and Retirement Study* (2018-2022).

Apart from remote work, however, two other changes may also have improved job prospects for people with disabilities.

1. The share with disabilities has grown and new impairments may be less severe. Ne'eman and Maestas (2023), Deitz (2022), and Guo and Krolikowski (2024).
2. The tight labor market has created new job opportunities for people with disabilities. Ne'eman and Maestas (2023).

We use two regression equations to isolate the impact of remote work from these other factors.

1. The gain in teleworkable employment from 2018 to 2022 is derived from the following equation:

$$\begin{aligned} & \textit{Employment Rate in teleworkable occupations} \\ & = f(\textit{health}, \textit{labor market tightness}, \mathbf{year\ 2022}) \end{aligned}$$

where *health* captures the severity of the worker's disability;
labor market tightness is measured by the JOLTS at the industry level;
and *year 2022* is one of a set of year dummies with 2018 as the baseline year.

We repeat this exercise for non-teleworkable occupations and compare the results.

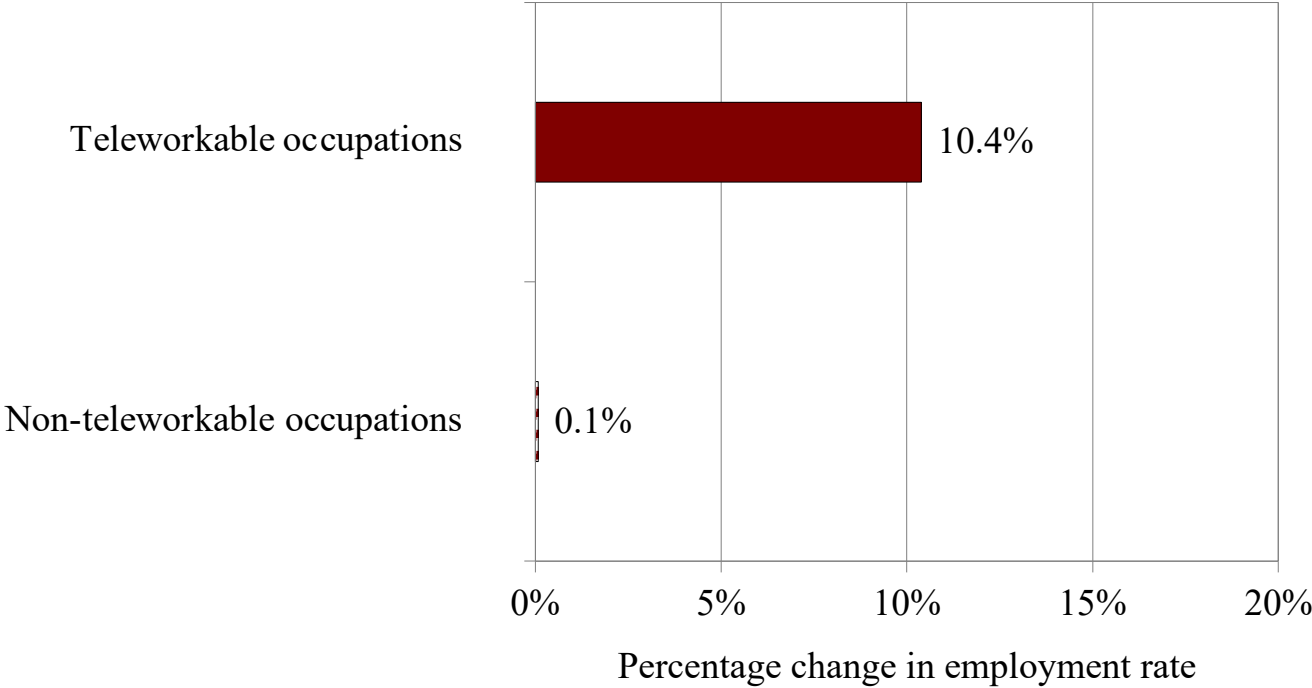
2. The gain in non-teleworkable employment from 2018 to 2022 is derived from the following equation :

$$\begin{aligned} & \textit{Employment Rate in non-teleworkable occupations} \\ & = f(\textit{health, labor market tightness, } \mathbf{year\ 2022}) \end{aligned}$$

If remote work is important, the coefficient of *year 2022* will be much larger for teleworkable employment than for non-teleworkable employment even after controlling for confounding factors.

Remote work improves employment for older people with disabilities – other post-pandemic changes have little impact.

Regression-Adjusted Post-Pandemic Employment Gain for Individuals Ages 51-64 with Disabilities, by Occupation, 2022 vs. 2018



Notes: The regressions control for worker demographics, impairment types, work history, and labor market tightness of the worker’s longest-held industry. Career agricultural workers are excluded. The solid bar indicates a statistically significant difference between 2018 and 2022 at the 5-percent level.
Source: Authors’ estimates from the University of Michigan, *Health and Retirement Study* (2018-2022).

Conclusion

- The shift to remote work has helped older people with disabilities work longer.
- Remote work could reduce reliance on Social Security Disability Insurance and improve the program's finances.
- However, the desirability and availability of remote work might decline as the labor market continues to evolve.