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## Social Security and Undergraduates with Disabilities: An Analysis of the National Postsecondary Student Aid Survey

By Hugh Berry, Megan A. Conway, and Kelly B.T. Chang

### Introduction

Reducing dependence on cash assistance programs administered by the Social Security Administration, such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), and increasing economic independence through paid employment are key federal and state policy goals. The decline in employment rates for individuals with disabilities during the 1990s, a time of burgeoning economic growth, has underscored the need for improving both education and employment outcomes for students with disabilities (Burkhauser, Daley, & Houtenville, 2000). Compared to nondisabled persons of working age, individuals with disabilities are less likely to achieve a high school education, and even less likely to pursue postsecondary educational opportunities (Stodden, Dowrick, Gilmore, & Galloway, 2003). For young adults with disabilities, level of education is positively associated with employment even when controlling for factors such as severity of disability and SSI participation (Berry, 2000). Examining the characteristics of postsecondary students with disabilities, including SSDI and SSI participants, may therefore assist with the development of more effective policies aimed at increasing economic and social independence.

The purpose of this brief is to describe the characteristics of undergraduate students receiving SSDI and SSI benefits as they relate to issues of participation in postsecondary education and employment. Specifically, the brief describes results from the National Postsecondary Student Aid Survey (NPSAS, 2000) pertaining to undergraduate students with disabilities, with a focus on the differences between students with disabilities who receive SSI and SSDI and those who do not. The brief discusses those results and makes recommendations for research and practice.

SSDI provides cash benefits to eligible persons who have worked (or whose parents have worked) and have paid into the Federal Insurance Contributions Act (FICA) and have subsequently become disabled.

SSI provides cash assistance to eligible persons with disabilities, including children and youth less than 18 years of age, who cannot perform a substantial gainful activity (SGA) (they are unable to earn at least \$800 per month).

## NPSAS 2000: What We Know About Undergraduates with Disabilities

The National Postsecondary Student Aid Survey (NPSAS, 2000) obtained information on 50,000 undergraduate students from 900 postsecondary institutions across the nation. The highlights and findings of this study are examined in brief to provide an understanding of SSDI and SSI participation in postsecondary education programs.

### Highlights

*In general:*

- SSA program participants represented 8.3% of all undergraduates with disabilities or 125,000 students. Of these, 57% or 71,000 were SSDI participants, 36% or 45,000 were SSI participants, and 7% or 8,000 received both SSI and SSDI.
- Students with disabilities, including SSA program participants, were more often female, white, and single.
- For all groups, students with orthopedic impairments represented roughly a third of all undergraduates with disabilities. Students with mental illness and health impairments were the second and third most predominant disability groups represented, respectively.

*Differences between SSA participants and nonparticipants with disabilities:*

- Both SSI and SSDI undergraduates delayed enrolling in postsecondary education after high school at an average rate (mean delay) that was twice as long as for undergraduates without disabilities (nine and eight years as compared to four years).
- The mean age of postsecondary enrollment for students with disabilities was 33 years. Nonparticipants with disabilities were on average 23 years of age; SSDI participants were on average 36 years of age; and SSI participants were on average 40 years of age.
- SSI and SSDI participants reported significantly lower annual income when compared to nonparticipants with disabilities.
- SSI participants were less likely to receive loans (18%) than SSDI participants (24%;  $p < .10$ ) and nonparticipants with disabilities (31%), and also tended to borrow less than these groups.
- On average, both SSI and SSDI participants spent less on tuition and fees than nonparticipants with disabilities.
- Both SSI and SSDI participants were more likely to have independent status (i.e. no one else can claim them as a dependent) than nonparticipants with disabilities (81%, 90%, and 62%, respectively).

*Differences between SSI participants and SSDI participants:*

- African American students with disabilities were three times more likely to be SSI participants than to be

SSDI participants and nonparticipants, while Caucasian and other students were less likely to be SSI participants than to be SSDI participants or nonparticipants.

- SSI participants were significantly less likely than SSDI participants and nonparticipants with disabilities to enroll in four-year postsecondary institutions and more likely to enroll in two-year colleges.
- SSDI participants more often had dependents and/or were single parents than SSI participants and nonparticipants with disabilities.
- SSDI participants were substantially less likely to attend full-time when compared to SSI participants and nonparticipants with disabilities (44.4% versus 61.2% and 60.5%, respectively).

### Discussion

The similarities and differences among SSA program participants in postsecondary education settings warrant consideration, as they may relate to legislative and other efforts intending to promote postsecondary education completion and subsequent employment outcomes for persons with disabilities.

1. Given that many SSDI participants had dependent children and/or were single parents, ***findings presented here suggest that many of these students may face substantial personal and family obligations that may compete with those of postsecondary studies.*** SSDI participants were also less likely to attend full-time than SSI participants and nonparticipants with disabilities, also suggesting that SSDI participants may experience challenges to degree attainment that extend beyond disability alone. On the other hand, the goals of individuals with disabilities receiving SSDI may not necessarily include achieving a degree. Rather, focusing on education and training that may enhance short-term employment opportunities may be a reasonable and urgent goal for parents with disabilities. While greater work earnings may open up with a four-year degree, the necessity of addressing immediate economic and family responsibilities may take precedence.
2. SSI participants experienced higher levels of poverty and were less likely to receive loans than nonparticipants. They were also more often enrolled in postsecondary institutions with programs lasting two years or less, rather than four-year colleges or universities. To some extent, ***findings about economic circumstances of SSI participants may be influenced by program eligibility itself.*** That is, earnings and assets restrictions, in addition to the existence of severe disability, may define economic status and discourage loan or grant receipt. For example, if a

**Table 1. Profile of Undergraduate Students With Disabilities During the 1999-2000 Academic Year**

	SSI Participants		SSDI Participants		Nonparticipants With Disabilities	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
<b>Sex</b>						
Female	53.3	(7.2)	55.7	(5.6)	59.1	(1.6)
Male	46.8	(7.2)	44.3	(5.6)	40.9	(1.6)
<b>Race</b>						
White	62.9	(8.1)	74.7	(6.2)	77.1	(1.3)
African American	30.5	(7.7)	12.0	(3.7)	11.1	(1.0)
Other	6.7	(3.0)	13.4	(5.1)	11.8	(0.9)
<b>Marital Status</b>						
Single, Never Married	44.1	(8.2)	37.9	(6.7)	57.0	(1.6)
Married	19.6	(6.5)	30.8	(6.5)	29.0	(1.3)
Other	36.4	(7.3)	31.3	(5.2)	13.9	(1.3)
<b>Dependent Children</b>	27.5	(6.3)	40.4	(6.1)	31.9	(1.3)
<b>Single Parent</b>	20.8	(5.9)	25.3	(5.2)	16.3	(1.1)
<b>Institution Type</b>						
Four Year	23.3	(5.1)	30.4	(4.3)	42.3	(1.5)
Two Year	74.6	(5.2)	65.7	(4.5)	54.2	(1.6)
Less Than Two Year	2.1	(0.8)	3.9	(1.1)	3.5	(0.6)
<b>Attendance Intensity</b>						
Full-Time	61.2	(7.8)	44.4	(6.0)	60.5	(1.7)
Half-Time	9.9	(4.1)	30.4	(7.3)	23.4	(1.4)
Less Than Half-Time	29.0	(7.4)	25.2	(6.9)	16.1	(1.4)
	<b>Years</b>		<b>Years</b>		<b>Years</b>	
<b>Mean Age at Start of PSE</b>	40.1	(2.8)	36.1	(1.4)	22.5	(0.3)
<b>Mean Years for Delayed Enrollment</b>	8.5	(1.6)	7.8	(1.2)	3.7	(0.2)

\*Note: Percentages may not equal 100 due to rounding.

Source: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS: 2000).

student received a \$512 monthly SSI payment, or \$6,144 annually, she may avoid loans or grants that would jeopardize her continued eligibility for cash and health benefits. From this perspective, program eligibility restrictions may inadvertently discourage increased attendance and degree attainment.

3. The late age of enrollment of SSI participants may suggest that *few youth (i.e., under 18 years) who are SSA participants succeed in gaining access to postsecondary education within a year after exit-*

*ing high school.* Indeed, many high school students with disabilities, including SSI participants, fail to achieve a 12<sup>th</sup>-grade education (U.S. Department of Education, 2002b; Berry, 2000). This may be due, in part, to essential differences in the SSI child and youth population when compared to adult participants. That is, 63% of children and youth receiving SSI benefits have some type of mental disorder, and more than half of these are diagnosed with mental retardation (Pickett, 2002). While SSA and NPSAS

disability categories are not directly comparable, it is also interesting that persons with orthopedic impairments represented the largest disability category for both SSI and SSDI undergraduates in this study.

Delayed enrollment in postsecondary education is a significant issue for undergraduates with disabilities as a whole (Horn & Berkthold, 1999), and improving access to and retention in postsecondary education for SSA program participants must be addressed if positive employment outcomes and economic independence for individuals with disabilities are to be realized. Including high school students in Social Security work/educational incentives – for example, a paid work-study program – should not be ignored as a means of providing students with career guidance and opportunities to explore self-support. Professionals, parents, and students should also identify postsecondary goals early in the high school Individualized Education Program (IEP) process to give students opportunities to explore academic and

work opportunities in secondary school that will help them meet their postsecondary goals.

## Recommendations

SSA programs can provide students with much-needed financial support. Rather than discouraging students with disabilities from participating in SSA, there is a need to provide them with more information about financial aid options and SSA work/education incentive programs. For example, students may need assistance in accessing the financial support that SSA and postsecondary financial aid programs offer while seeking to obtain a postsecondary degree and become gainfully employed.

It is also evident that further research is needed in order to investigate discrepancies in SSA program and postsecondary education participation. Specifically:

- More information is needed about the high representation of African American postsecondary students (30.5%), as compared with other racial groups,

**Table 2. Economic Profile of Undergraduate Students With Disabilities During the 1999-2000 Academic Year**

	SSI Participants		SSDI Participants		Nonparticipants with Disabilities	
		(S.E.)		(S.E.)		(S.E.)
<b>Dependency Status</b>						
Percent Independent	81.2	(5.3)	89.3	(4.2)	61.8	(1.3)
Percent Dependent	18.7	(4.2)	10.8	(4.2)	38.2	(6.5)
<b>Percent Receiving Loans</b>	18.0	(4.6)	23.9	(4.2)	31.2	(1.4)
<b>Percent Receiving Grants</b>	55.4	(8.9)	48.6	(5.8)	47.1	(1.3)

*\*Note: Percentages may not equal 100 due to rounding.*  
*Source: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS: 2000).*

**Table 3. Financial Profile of Undergraduate Students With Disabilities During the 1999-2000 Academic Year**

	SSI Participants		SSDI Participants		Nonparticipants with Disabilities	
<b>Mean Total Loans During Year</b>	---	---	\$5,684	(477)	\$5,867	(165)
<b>Mean Total Borrowed as of 2000</b>	\$7,238	(1,765)	\$11,529	(1,657)	\$10,879	(378)
<b>Mean Total Grants</b>	\$2,550	(469)	\$2,830	(337)	\$3,091	(116)
<b>Mean Tuition and Fees</b>	\$1,906	(342)	\$1,636	(193)	\$2,906	(121)
<b>Mean Student Adjusted Budget</b>	\$6,836	(773)	\$7,577	(521)	\$8,811	(194)

*Source: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS: 2000).*

among SSI participants. More information is also needed about how students who face challenges in addition to those posed by disability, such as socioeconomic status, race, and familial responsibility, are negotiating postsecondary education.

- There is a need to increase financial aid resources and information geared specifically toward postsecondary students with disabilities. Financial aid specialists and campus disability support providers need to be made aware of economic circumstances and financial opportunities that may be linked with having a disability.
- Further consideration is needed regarding ways in which SSA work incentive programs, such as Student Earned Income Exclusions, Impairment Related Work Expense, and the Plan For Achieving Self-Support Program can best be utilized to enable students with disabilities to work while they are going to school.
- Attention is needed regarding how eligibility requirements for SSI and SSDI may be limiting opportunities for postsecondary students with disabilities. For example, age limits on educational incentive programs such as earnings exemptions may not be appropriate given the late entry to postsecondary education (average age 36-40) of students with disabilities who are SSA participants.
- Further research is needed to explore the reasons why students with disabilities, both SSA participants and nonparticipants, tend to attend two-year postsecondary programs rather than four-year postsecondary programs, especially given that completion of a four-year degree tends to lead to better employment outcomes.
- Research is needed to explore the reasons why students with disabilities, especially SSA participants, enroll in postsecondary institutions years after graduating from secondary school.

In summary, social security benefits serve a two-fold purpose to people with disabilities—providing assistance to those in need, while also reducing their need for assistance. Postsecondary education may be an effective middle ground for these purposes, and is often the key to better employment outcomes. While postsecondary students with disabilities are in need of financial assistance, they are also improving their odds of financial independence. Effective ways to improve postsecondary education participation for SSA recipients must be studied and optimized in order to maximize the efficiency and effectiveness of SSA programs.

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## Resources

### Social Security Administration

<http://www.ssa.gov/work/>

### Social Security Administration Handbook

[http://www.ssa.gov/OP\\_Home/handbook/ssa-hbk.htm](http://www.ssa.gov/OP_Home/handbook/ssa-hbk.htm)

### Work Incentive Transition Network

<http://www.vcu.edu/rrtcweb/witn/ssi.htm>

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