Problems with Social Security Disability Claims among School-Aged Children.

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A survey was conducted of 111 certified school personnel from several school districts in northeastern Arkansas, to assess their attitudes toward claims for Supplemental Security Income (SSI) for school-aged children. Respondents reported a significant increase in disability claims in the 1992-93 school year over the 1991-92 school year. Respondents with 15 or more years of experience expressed attitudes toward SSI that were more positive than attitudes of participants with less experience. No differences in attitudes were found by grade level taught. Only 2.7 percent of respondents thought that children who qualified for SSI were truly disabled. Overall attitudes of respondents indicated a belief that the system was not being utilized properly and that possible abuses were occurring. A thorough review of the criteria and procedures for determining SSI eligibility for school-aged children is recommended. (JDD)
Problems with Social Security Disability Claims Among School-Aged Children

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Abstract
Surveyed 111 certified school personnel to assess their attitudes toward Social Security Disability claims among school-aged children. Respondents reported a significant increase in referrals in the 92-93 school year over the 91-92 school year. Overall attitudes of respondents toward SSI indicated a belief that the system was not being utilized properly and that possible abuses were occurring.
Problems with Social Security Disability

Claims Among School-Aged Children

Supplemental Security Income (SSI) is a government program that provides monthly payments to persons, including children, who have a disability (Understanding SSI, 1992). For children who are disabled to qualify for SSI benefits, they must live with parents who have limited income and limited resources ($2,000 for a single person, or $3,000 for a couple. Benefits include financial payments that range between $430 to $670 per month.

In the application process, a team consisting of a physician, psychologist, and a disability evaluation specialist review several sources of data, including medical and school records, before making a decision about the claim (Disability, 1992). In most cases involving a child, the child’s school is contacted. Teachers and counselors are asked to complete reports concerning the child’s behavior and academic progress. Also, a copy of the child’s speech and hearing tests, grades, and psychological exam, if available, are reviewed. If the school does not have a psychological examination on file, the parents are responsible for taking the child for an evaluation although Social Security will pay for this service (Social Security, 1993).

When determining whether a child is disabled, the evaluation specialist must determine if the child’s mental or physical condition limits the child’s ability to function in a manner similar to children of the same age. If this determination is made, the child will be considered disabled for SSI purposes (Social Security, 1993). In special cases, a child can
Problems with Social

automatically be determined disabled and, as a result, will receive immediate SSI payments. These cases include: HIV infection, blindness, deafness, Cerebral Palsy, Down Syndrome, Muscular Dystrophy or significant mental deficiency (Social Security, 1993).

Recently, a significant increase appears to have occurred in the number of disability claims filed. Two factors appear to have affected the number of claims filed involving school-aged children. First, in the Zebley decision (If you get, 1992), the courts ruled that Social Security was discriminating against widows and children. The Supreme Court determined that all cases involving widows and children turned down between January 1, 1980 and February 11, 1991 could be refiled and reevaluated. Second, parents have become more aware about the availability of benefits under SSI provisions. The potential monthly income can provide an inducement for parents to attempt to have their children declared disabled.

Recently, a regional hearing was held in Forrest City, Arkansas to obtain information from educators about the impact of the SSI program on school personnel and school resources. Comments from educators included complaints about the burden of filling out the paperwork related to SSI claims, and perceived abuse of the system. That is, educators described cases in which children had been told to "act crazy" in order to receive a check and cases in which the child had been told to deliberately score low on tests given to determine eligibility. In addition, the educators present expressed concern about how the disability
Problems with Social

checks were being spent. Many believed that the money was being
used to buy material things for the parents, rather than to
purchase clothing and other materials needed by the child. As a
result, several educators stated that they believed the screening
process needed to be changed to help eliminate applicants who were
clearly not eligible (Sane parents, 1993).

As disturbing as these allegations are, the persons who
testify at a public hearing may not be representative of educators
in general. Thus, in this study, we surveyed school personnel’s
views regarding Social Security Disability claims among
school-aged children.

Method

A questionnaire was completed by 111 certified school
personnel from several school districts in Northeast Arkansas.
Participants were 77 regular classroom teachers, 12 special
education teachers, 7 counselors, 8 administrators, and 7 chapter
one reading and math teachers. They had an average of 11.0 years
(SD = 7.5) of experience in education. There were 27% who worked
in kindergarten through second grade, 33.3% who worked in grades
3-6, 27% worked in grades 7 through 12, 9.9% worked at mixed grade
levels, and 2% did not report this information.

Following demographic questions, participants were asked to
respond to 14 questions that assessed their views toward the
behavior and academic deficiencies of children who are screened
for SSI benefits, and the strength of the SSI program on a 5-point
scale (strongly agree, agree, neutral, disagree, and strongly
disagree).
Results

A factor analysis identified a single factor that accounted for 38.7% of the variance. Of the 14 questionnaire items, nine had high loadings on this factor. When summed, responses to these nine items produced an attitudes scale with a coefficient alpha of +.88 which indicates very high internal consistency. Table 1 lists these items with the percentage of participants who agreed or disagreed with each questionnaire item.

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An analysis of variance revealed that attitudes toward SSI varied as a function of years of experience in the schools, $F(3, 86) = 3.46$, $p < .05$. Participants with 15 or more years of experience ($M = 34.1$) expressed attitudes toward SSI that were more positive than did participants with 1-5 years of experience ($M = 37.5$), 6-10 years of experience ($M = 38.8$), and those with 11-15 years of experience ($M = 37.9$). No differences in attitudes were found, however, by grade level taught, $F(3,101) = .697$, with the mean scores being 36.4 for participants working in kindergarten through third grade, 37.9 in grades 3-6, 36.1 in grades 7-12, and in 37.3 in mixed grades.

Consistent with reports that SSI claims are increasing, participants reported completing an average of 4.5 ($SD = 7.2$) claims in the 91-92 school year and an average of 6.7 ($SD = 9.9$) claims in the 92-93 school year. This difference in the number of
reported SSI claims was statistically significant, $t(107) = -5.71$, $p < .01$.

**Discussion**

The educators we surveyed reported completing more disability in the 92-93 school year than in the 91-92 year. They also perceived SSI claims as comprising more of a problem now than in years previously. The less time participants had been in education, and thus the more recent their initial exposure to the SSI system, the more negative their attitudes tend to be. These negative attitudes are based upon the belief many children who qualified for SSI benefits were not truly disabled. In fact, only 2.7% thought that children who qualify for SSI were truly disabled. Rather, these educators believed that parents with a competent, healthy child are having the child declared disabled so that they may receive extra money. As a result, only 9% of our sample believed that the SSI system for school-aged children was being used appropriately.

Currently, the government's disability trust fund is close to bankruptcy and has only enough money to pay benefits until 1995 (Disability trust fund, 1993). By shifting greater amounts of Social Security payroll taxes into the disability trust fund, however, Congress anticipates keeping the fund solvent until 2020 (Disability trust fund, 1993). Much of the drain on this system is coming from an increasing number of SSI disability payments to school-aged children. Because of the attitudes of the school personnel in this study toward the SSI system, there is a strong possibility that many of these claims constitute an abuse of SSI.
Problems with Social

We believe that a thorough review of the criteria and procedures for determining SSI eligibility for school-aged children is needed to determine whether or not these educators' opinions are based in fact or prejudice. If their opinions are based in fact, then the receipt of benefits by students with genuine disabilities is being jeopardized by abuse that needs to be stopped.

References
If You get SSI through the Zebley Court Case. (June, 1992). U.S. Department of Health and Human Services, Social Security Administration. SSA Publication No. 05-11012. ICN 480266.
Some parents abuse SSI, buy cars, TVs. educators say. (1993, March 2). Wynne Progress. pp. 5B.
Table 1

School Personnel’s Views Toward Questionnaire Items Regarding SSI.

<table>
<thead>
<tr>
<th>Questionnaire Item</th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children whose parents have referred them for SSI misbehave more often in the classroom than children who have not been referred for SSI.</td>
<td>77.4%</td>
<td>10.8%</td>
</tr>
<tr>
<td>Children whose parents have referred them for SSI talk about money their parents receive as a result of the SSI claim.</td>
<td>88.2%</td>
<td>0.9%</td>
</tr>
<tr>
<td>The issue of SSI checks has become more of a problem this year than in previous years.</td>
<td>90.9%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Children who qualify for SSI payments are truly disabled.</td>
<td>25.2%</td>
<td>74.7%</td>
</tr>
<tr>
<td>Children whose parents have referred them for SSI perform more poorly on academic work than children who have not been referred.</td>
<td>59.4%</td>
<td>18.0%</td>
</tr>
<tr>
<td>Once children qualify for SSI, their motivation to complete schoolwork decreases.</td>
<td>79.2%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Once children qualify for SSI, they misbehave more at school than they did before the SSI claim.</td>
<td>72.0%</td>
<td>8.0%</td>
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<tr>
<td>Children referred for SSI have made comments that they have been told to miss test items in order to qualify for disability payments.</td>
<td>78.3%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Children referred for SSI have made comments that they have been told to misbehave in order to qualify for disability payments.</td>
<td>81.0%</td>
<td>2.7%</td>
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