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Center for  
Studying   
**DISABILITY POLICY**

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**Work Activity and Use of  
Employment Supports Under  
the Original Ticket to Work  
Regulations**

**Benefits Planning, Assistance,  
and Outreach (BPAO) Service  
User Characteristics and Use  
of Work Incentives**

**Final Report**

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## ACRONYMS

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BPAO	Benefits Planning Assistance and Outreach Program
DI	Social Security Disability Insurance (under Title II of the Social Security Act)
I&R	Information and Referral
IRS	Internal Revenue Service
MEF	Master Earnings File
NBS	National Beneficiary Survey
PS&A	Problem Solving and Advocacy
SGA	Substantial Gainful Activity
SSA	Social Security Administration
SSI	Supplemental Security Income (Title XVI of the Social Security Act)
SSN	Social Security Number
TRF	Ticket Research File
TTW	Ticket to Work
TWP	Trial Work Period
VCU-BARC	Virginia Commonwealth University Benefits Assistance Resource Center
WIPA	Work Incentives Planning and Assistance

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## ABSTRACT

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In this report, we present findings of an analysis of beneficiaries who used Benefits Planning, Assistance, and Outreach (BPAO) services from 2001 to 2005. We use data on users collected by the individual BPAO programs matched to Social Security Administration (SSA) records to analyze the characteristics of BPAO users, the types of BPAO services they received, their use of SSA work incentive provisions, and the likelihood that they left the rolls during the year of, and three years following, initial receipt of BPAO services.

We find that, relative to all beneficiaries, BPAO users were younger, had been on the disability rolls a shorter period, and had substantially higher levels of SSA benefits. BPAO users also had much higher employment rates and much lower short-term mortality rates relative to all beneficiaries, and they differed in some respects from all beneficiaries in terms of the health conditions that qualified them for disability benefits. BPAO users in our sample most frequently received information and referral services and benefits analysis and advisement services. Only a small share received more intensive, ongoing benefits management services. BPAO users were most frequently referred to the following work incentive provisions: TWP, extended period of eligibility, and section 1619(b). Use rates for these provisions were high among BPAO users relative to the use rates for beneficiaries overall. Participation in Ticket to Work (TTW) was especially high among BPAO users (19 percent) when compared with the overall TTW participation rate of just 2 percent. Employment rates among BPAO users were also high, with 61 percent having earnings in at least one of the four years including the year of service intake and three years following, compared with 27 percent of all beneficiaries having earnings over an equivalent period. The greater work activity and use of work incentive provisions among BPAO users was reflected in the share with months off the disability rolls due to work. About 14 percent of BPAO users left the disability rolls for at least one month during a 48-month period, a rate that was slightly more than twice the rate for all beneficiaries. The findings suggest that the BPAO program is serving a select group of beneficiaries who are actively working, seeking employment, using the SSA work incentive provisions, and leaving the disability rolls at relatively high rates.

This is the sixth in a series of reports that make up the fifth Ticket to Work evaluation report.

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## I. INTRODUCTION

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The Social Security Administration (SSA) administers two programs that provide income support to nearly 11 million working-age people with disabilities: the Social Security Disability Insurance (DI) program and the Supplemental Security Income (SSI) program.<sup>1</sup> To qualify for either program, an applicant must demonstrate that he or she is unable to work at substantial levels due to a long-term, medically determinable impairment. The passage of the Ticket to Work and Work Incentives Improvement Act of 1999 (Ticket Act) prompted numerous changes in the SSI and DI programs, intended to encourage and facilitate the return-to-work efforts of disability program participants. Among these was the establishment of Benefits Planning, Assistance, and Outreach (BPAO) programs. The purpose of the BPAO initiative was to provide SSA disability beneficiaries with accurate and timely information about SSA work incentives and other federal efforts to remove regulatory and programmatic barriers to employment and help beneficiaries make more informed decisions about work and benefit program participation.

In previous reports, we have presented extensive information about the characteristics, employment, and use of work incentives of SSI and DI beneficiaries (Thornton et al. 2006 and 2007; Stapleton et al. 2008; Livermore et al. 2009a and 2009b). In this report, we present similar information for a sample of SSI and DI beneficiaries who initially received BPAO services during the January 2001 through December 2005 period. Although we are not able to assess the impact of BPAO services on the employment outcomes of beneficiaries with the data that we have available, the information presented here is intended to be of use to SSA and policymakers in developing an understanding of which beneficiaries used the BPAO programs and their experiences. It also provides a baseline against which the experiences of the BPAO successor, the Work Incentives Planning and Assistance (WIPA) program, might be compared.

We find that relative to all beneficiaries, BPAO users were younger, had been on the disability rolls a shorter period, and had substantially higher levels of SSA benefits. BPAO users also had much higher employment rates and much lower short-term mortality rates relative to all beneficiaries, and differed in some respects from all beneficiaries in terms of the health conditions that qualified them for disability benefits. BPAO users in our sample most frequently received information and referral services and benefits analysis and advisement services. Only a small share received more intensive, ongoing benefits management services. BPAO users were most frequently referred to the following work incentive provisions: TWP, extended period of eligibility, and section 1619(b). Use rates for these provisions were high among BPAO users relative to the use rates for beneficiaries overall. Participation in Ticket to Work (TTW) was especially high among BPAO users (19 percent) when compared with the overall TTW participation rate of just 2 percent. Employment rates among BPAO users were also high, with 61 percent having earnings in at

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<sup>1</sup> The SSI program also serves children with disabilities and individuals 65 and older.

least one of the four years including the year of service intake and three years following, compared with 27 percent of all beneficiaries having earnings over an equivalent period. The greater work activity and use of work incentive provisions among BPAO users was reflected in the share with months off the disability rolls due to work. About 14 percent of BPAO users left the disability rolls for at least one month during a 48-month period, a rate that was slightly more than twice the rate for all beneficiaries. The findings suggest that the BPAO program is serving a select group of beneficiaries who are actively working, seeking employment, using the SSA work incentive provisions, and leaving the disability rolls at relatively high rates.

In what follows, we first provide some background on the SSI, DI, and BPAO programs (Chapter II) and describe the data and methods (Chapter III). We then present information on our sample of BPAO users related to BPAO service enrollment, service types, personal characteristics, employment, use of SSA work incentives, and the likelihood of leaving the disability rolls due to work (Chapter IV). Chapter V concludes with a summary and discussion of the findings.

## II. BACKGROUND

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The SSI and DI programs are designed to provide income support to those with significant disabilities who are unable to work at substantial levels. To qualify for either program, an applicant must demonstrate that he or she is unable to engage in substantial gainful activity (SGA) due to a medically determinable impairment expected to last at least 12 months or to result in death. As of 2009, SSA considers earnings above \$980 per month as SGA for most applicants. DI eligibility is also contingent on having a sufficient number of recent and lifetime quarters of Social Security-covered employment, and the level of the DI benefit is based on past earnings—individuals with higher lifetime earnings are eligible for higher DI benefits. SSI is a means-tested program; eligibility is subject to strict income and resource limits. The SSI benefit is based on the individual's monthly income and living arrangement. Many states also supplement the federal SSI benefit with a state SSI benefit. Individuals may qualify for both the DI and SSI programs if their incomes (including DI benefits) and assets are low enough to meet the SSI income limits. Eligibility for either program can also provide access to public health insurance. DI beneficiaries qualify for Medicare coverage after a 24-month waiting period, and most SSI beneficiaries are eligible for Medicaid automatically.

Though initial eligibility for both programs is contingent on limited work activity, the DI and SSI programs differ markedly in terms of how income from earnings is treated in determining the monthly cash payments and ongoing eligibility for the programs. In the DI program, individuals are permitted to work and earn at any level for up to nine months without losing eligibility for DI benefits. This nine-month period is referred to as the TWP.<sup>2</sup> As of 2009, an individual is considered to be in a TWP if monthly earnings exceed \$700 or if they are working more than 80 self-employed hours per month. If individuals earn more than the SGA level in any month after completing the TWP, they become ineligible for any DI benefits, but remain eligible for Medicare if they completed the 24-month Medicare waiting period before becoming ineligible for DI.

In the SSI program, earnings above \$85 per month will reduce SSI benefits by \$1 for every \$2 of earnings;<sup>3</sup> thus, SSI benefits are reduced gradually as earnings rise. Provisions in the SSI program allow participants to earn above the SGA level and remain eligible for SSI (Section 1619 (a)) and to remain eligible for Medicaid even after SSI cash payments cease due to earnings (Section 1619(b)). Individuals remain eligible for Medicaid until their earnings exceed a “threshold amount”, which is based on annual per capita Medicaid expenditures for SSI recipients and varies by state. The threshold can also be computed for

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<sup>2</sup> The nine months need not be consecutive and must occur within a rolling 60-month period.

<sup>3</sup> There is a monthly \$20 general income disregard and a \$65 disregard for earnings applied when determining countable income for purposes of SSI eligibility.

individuals if their Medicaid expenditures exceed the state per capita amount. In 2009, state threshold amounts ranged from about \$24,000 to \$54,000.

The SSI and DI programs have other provisions intended to help beneficiaries return to work. In Exhibit II.1, we summarize some of these, including those for which statistics are presented later in this report. In 1999, Congress passed the Ticket Act, which included provisions designed to promote the employment of Social Security disability beneficiaries. Among these was the establishment of BPAO programs.

#### **Exhibit II.1. Selected SSI and DI Employment Supports**

<b>Applicable to DI</b>	
Trial Work Period	Permits DI beneficiaries to test their ability to work for up to nine months without affecting their DI benefits.
Extended period of eligibility	Allows DI beneficiaries to earn any amount over a consecutive 36-month period following the completion of the TWP without jeopardizing eligibility for benefits. Benefits are reduced to zero when earnings reach the SGA level, but during this period, beneficiaries can receive DI benefits in any month in which their earnings are below the SGA level.
Employer subsidies and special work conditions	Wage subsidies and special job conditions or on-the-job assistance may be taken into account in determining whether the beneficiary is engaging in SGA. In determining SGA, SSA counts only those earnings that are based on the individual's own productivity.
<b>Applicable to SSI</b>	
Section 1619(a)	Provides continued Medicaid coverage and reduced SSI payments to recipients who earn more than the SGA amount but remain below the SSI break-even point (the earnings level where benefits are reduced to zero).
Section 1619(b)	Provides continued Medicaid coverage and SSI eligibility, but with no monthly payments to recipients whose income exceeds the SSI break-even point but is less than the state's 1619(b) threshold amount.
Plan for Achieving Self-Support	Allows a recipient to set aside income and/or resources for such things as education, vocational training, or starting a business, and not have the income/resources counted in the SSI income and resource eligibility tests.
Student Earned Income Exclusion	Allows a student under age 22 who attends school regularly to exclude up to \$1,550 of earned income per month (up to a maximum of \$6,240 per year) in computing the SSI benefit.
<b>Applicable to Both DI and SSI</b>	
Ticket to Work	Allows beneficiaries to obtain employment, vocational rehabilitation, and other support services from participating providers. Providers are paid by SSA based on a beneficiary's employment outcomes.
Impairment-Related Work Expenses	Excludes from earnings the costs of certain impairment-related items or services a person needs for work when calculating benefits and ongoing eligibility.

Sources: SSA (2009); Program Operations Manual System Section DI 10505.010.

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Authorized by Section 121 of the Ticket Act, SSA awarded 116 cooperative agreements nationwide to community organizations under the BPAO program beginning in 2000.<sup>4</sup> The purpose of the BPAO initiative was to provide both SSI and DI beneficiaries with accurate and timely information about SSA work incentives and other federal efforts to remove regulatory and programmatic barriers to employment for persons with disabilities. Trained benefits specialists in local BPAO programs worked with beneficiaries to explain the many regulations, provisions, work incentives, and special programs that complicate an individual's decision to enter or reenter the workforce. Benefits specialists were instructed not to tell beneficiaries what to do or to make specific recommendations. Instead, they were to allow beneficiaries to make their own informed decisions based on complete and accurate information. In addition, they supported individuals who choose to enter employment by assisting them to comply with all relevant regulations and reporting procedures. The primary purpose of the programs was to educate beneficiaries about work incentives. Although increased employment would be a desirable outcome for the BPAO program, the impact of the initiative on employment is a secondary consideration and need not have been positive.

Each BPAO project conducted an outreach program in its area to identify beneficiaries who might be eligible for their services. Those seeking services were given counseling by benefits specialists during one or more contacts, either in person or by telephone. The effect of work activity was discussed, and the effect of earnings on benefits was explained. Between March 2001 and September 2006, 244,848 individuals received assistance from one of the BPAO organizations operating nationwide (Kregel et al. 2008). Collectively, the projects were funded \$122.6 million to provide services during that period. In 2009 dollars, this implies an average cost of \$565 per beneficiary enrolled in BPAO services.

Benefit specialists under the BPAO program received two weeks of intensive training on work incentive issues. The training was provided by one of three BPAO technical assistance centers funded by SSA.<sup>5</sup> After the initial training, benefit specialists received ongoing technical assistance and support through these centers.

In 2006, SSA renamed the BPAO initiative the Work Incentive Planning and Assistance (WIPA) program and issued a new request for applications for WIPA projects. The WIPA projects operate similarly to the BPAO programs, but emphasize improved community partnerships and place a greater focus on encouraging beneficiary employment. SSA made the first round of WIPA awards in September 2006, and implemented a second-round application process in late 2006 to recruit additional programs for uncovered areas of the country. As of mid-2007, 104 WIPA projects were operating nationwide. Most had

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<sup>4</sup> In the initial competition, 43 BPAO projects were funded for the first five-year cycle ending in September 2005. Fifty-one projects were funded in the second cycle, which began in January 2001 and ended in December 2005. The third cycle of 22 projects began in July 2001 and ended in June 2006.

<sup>5</sup> The three organizations awarded contracts by SSA to conduct training and provide technical assistance to BPAOs were Virginia Commonwealth University, Cornell University, and the University of Missouri.

previously operated as a BPAO program, but a number of new organizations became involved as WIPAs.<sup>6</sup>

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<sup>6</sup> [www.ssa.gov/work/ServiceProviders/wipafactsheet.html](http://www.ssa.gov/work/ServiceProviders/wipafactsheet.html); [www.ssa.gov/work/WIPARFA\\_FAQ.html](http://www.ssa.gov/work/WIPARFA_FAQ.html); and [www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html](http://www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html).

## *II. Background*



### III. DATA AND METHODS

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The findings in this report are based on data from the National BPAO Database developed and maintained by the Virginia Commonwealth University Benefits Assistance Resource Center (VCU-BARC). The sample used for this study includes 118,357 SSI and DI beneficiaries who initially received services from a BPAO program between January 2001 and the end of December 2005, and for whom a valid Social Security number (SSN) was collected and could be matched to SSA administrative records.<sup>7</sup>

Because benefit specialists were required to collect SSNs only for BPAO users who received benefits counseling services (including benefits analysis, advice, support planning, and/or management), our sample does not represent all BPAO service users. If a BPAO service user received only information and referral (I&R) and/or problem solving and advocacy (PS&A) services, collection of the SSN was optional. In addition, an individual seeking BPAO services need not have been an SSI or DI beneficiary if seeking information and referral services only. In our analysis sample, we include only BPAO users who were SSI or DI beneficiaries at the time they initially received services, and whose status could be verified via the administrative data. Based on published statistics of the number of BPAO users (VCU-BARC 2009a), our analysis sample represents 51 percent of all BPAO users through December 2005.

Although our sample contains beneficiaries who received I&R and PS&A only, we do not know how representative the sample is of all such users.<sup>8</sup> Because SSNs were required to be collected for all users receiving benefits counseling services, and all receiving benefits counseling were presumed to be SSI or DI beneficiaries, we are more confident that our analysis sample of such users is representative of the universe of those receiving benefits counseling. In many of the analyses in this report, we present statistics for all users, as well as statistics disaggregated by those receiving I&R/PS&A only and those receiving benefits counseling. Readers should interpret the findings for all users and for the I&R/PS&A-only group with this caveat in mind.

Records in the sample were matched to SSA administrative data contained in the 2007 Ticket Research File (TRF). The TRF is made up of data extracts from a number of SSA administrative data files and contains a record for all individuals ages 10 to 64 who have participated in the SSI and DI programs since 1996. From these data, we are able to analyze

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<sup>7</sup> The database provided by VCU contained 141,388 records with unique SSNs. Of these, we determined that 125,849 contained valid SSNs after verification of the SSN with SSA's Numident file. Some additional records were excluded from our analysis sample: those for individuals who were not participating in the SSI or DI programs during the month of intake (N=7,474), and those with invalid intake dates or with intake dates falling outside of the January 2001-December 2005 period (N=18).

<sup>8</sup> The database provided to Mathematica by VCU only contained records for the BPAO users for whom SSNs had been collected, so an assessment of the representativeness of the sample using data contained in the BPAO database could not be conducted.

information about mortality, the use of SSA work supports, and the number of months that cash benefits were suspended or terminated due to work during the year of and three calendar years following initial receipt of BPAO services.

The BPAO data were also matched to annual Internal Revenue Service (IRS) earnings records to analyze the earnings of BPAO service users during the calendar year that they initially received BPAO services and three years following.<sup>9</sup> The earnings data come from SSA's Master Earnings File (MEF), which contains wage and salary items from the employer-filed W-2 form, and information on other earnings not subject to FICA taxes.<sup>10</sup>

For selected analyses using the TRF and IRS data, we compared the findings for BPAO users to findings from similar analyses conducted for all beneficiaries and for a subset of beneficiaries categorized as being "work-oriented."<sup>11</sup> These other analyses are based on data from the 2004 National Beneficiary Survey (NBS) matched to the TRF and IRS data. In some instances, the statistics were drawn from other reports. In others, we generated the statistics specifically for this report. In all cases, the NBS statistics were generated using the appropriate survey weights. Tests of significance comparing the BPAO users to the NBS work-oriented sample were conducted using standard errors that account for the complex NBS design. To improve comparability between the BPAO sample and the comparison samples from the 2004 NBS, we use the same period of observation (48 months) for certain longitudinal outcomes (earnings, use of work incentive provisions, and benefit cessations due to work) for the BPAO sample as was used in the study using the 2004 NBS. That 48-month period included the calendar year of interview in the NBS and three calendar years following the year of interview. For the BPAO sample, we use the calendar year of intake and three calendar years following intake as the relevant 48-month period of observation. Because the 2007 TRF only includes data through December 2007, for these analyses we exclude BPAO users with intake dates after December 31, 2004.

Sample sizes for the BPAO subgroups analyzed in this study are shown in Exhibit III.1.

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<sup>9</sup> Due to restricted access to the IRS data, the IRS-BPAO record linkage and earnings data analyses presented in this report were performed by SSA staff.

<sup>10</sup> The primary source of information for the MEF is the W-2 form sent directly to SSA. W-2 forms arrive at SSA continuously and the MEF is updated with new W-2 information on a weekly basis. The un-posted detail segment contains detailed non-FICA-related earnings (earnings not subject to FICA tax), such as deferred Medicare earnings, self-employment earnings and earnings paid into retirement plans. Two variables from this detailed earnings record are used: W2\_BOX5\_WGE\_MED corresponding to the amount contained in Box 5 of the form W-2, which includes taxable tips; and SEI\_MED corresponding to any Medicare-covered self employment. The detailed earning record includes multiple employers per year and so for the analysis, these are summed to obtain total wages per year and total self-employment per year. These total annual wage and self-employment values are then summed to obtain total earnings for the year.

<sup>11</sup> Working-age DI and SSI beneficiaries were classified as being work-oriented if they reported having work goals and/or employment expectations when interviewed in the 2004 NBS. See Livermore et al. (2009b) for further discussion.

**Exhibit III.1. BPAO User Sample Sizes**

Sample	Number	Percent of 2001-2005 User Sample
BPAO users 2001 – 2005	118,357	100
I&R/PS&A only	43,992	37
Benefits counseling services	74,365	63
BPAO users 2001 – 2004	96,312	81
I&R/PS&A only	35,567	30
Benefits counseling services	60,745	51

Source: VCU-BARC National BPAO Database.

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## IV. FINDINGS

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In this chapter, we present the findings of our analyses. We first present statistics on BPAO service enrollment and the types of services received by BPAO users. We then present information about the characteristics of BPAO users at intake, including demographic, programmatic, and health characteristics. Next, we analyze the employment status of BPAO service users at intake and during the 48-month period, including the year of intake and three following years. The final three sections include information about the use of SSA work incentive provisions, months off the disability rolls due to work, and the paths of BPAO clients whose benefits were ultimately terminated due to work. In several of these analyses, we compare the characteristics and experiences of BPAO service users to those of all beneficiaries and to work-oriented beneficiaries using information either obtained from other studies or generated from analyses of the 2004 NBS.

### A. ENROLLMENT AND SERVICE USE

BPAO benefit specialists provided a variety of services to beneficiaries. These services were classified as follows (VCU-BARC 2002):

**Information and Referral.** This service involves providing basic written and verbal information in response to inquiries regarding all federal and state benefit programs. Information provided may include initial and continuing eligibility for programs, impact of employment and other changes on benefit status and amount, and information on work incentive provisions. The service includes referral to government agencies and other community resources and may involve one to several contacts over a relatively short period.

**Problem Solving and Advocacy.** This service entails providing time-limited, intensive assistance to beneficiaries in solving specific federal and state benefit and work incentive problems. It includes gathering information specific to the individual's situation from all appropriate agencies and sources, analyzing relevant information and factors, generating possible solutions and advising the individual on potential courses of action to address the issue. This service requires in-person, telephone and/or written communication with the individual and other involved parties generally over a period of several weeks to several months.

**Benefits Analysis and Advisement.** Based on a thorough review of comprehensive information gathered for the beneficiary, the benefit specialist assesses the real or potential impacts of employment and other changes on the person's federal and state benefits and overall financial well-being. This service includes development of a comprehensive outline of possible options available to the individual and projected outcomes for each, as well as providing advice to support an informed choice.

**Benefits Support Planning.** This service involves providing direct assistance to beneficiaries in the development of a comprehensive, long-term plan to guide the effective monitoring and management of the individual's federal and state benefit programs and work

incentives. It addresses desired benefit and work incentive outcomes, related steps or activities necessary to achieve outcomes, and associated dates or time frames. These services are time-limited, generally ranging from several weeks to several months.

**Benefits Management.** The benefits specialist and beneficiary design, implement, monitor, and evaluate the outcome of a long-term support plan. This service involves providing ongoing, comprehensive, benefits monitoring and management assistance to beneficiaries who are likely to experience employment, benefits, or other changes that might dramatically affect their benefit status, health care, or overall financial well-being. These services generally build on previous planning and assistance services and include periodic updates of the individual's specific information, reassessment of benefits and overall impacts, education and advisement, and additional planning for monitoring and managing benefits and work incentives. It also includes providing information and referral and problem-solving services as needed. Long-term benefits management services are provided on a scheduled, continuous basis, allowing for the planning and provision of supports at regular checkpoints, as well as critical transition points in an individual's benefits, employment, and overall situation. These services are generally provided over an extended period.

Although service intensity varied across individual service users, in general, I&R and PS&A services were less intensive than benefits counseling services (including benefits analysis, advice, support planning, and management), with long-term benefits management services being most intensive. The average time spent with beneficiaries receiving I&R and/or PS&A services was 1.4 hours, compared with an average of 3.8 hours among those receiving benefits counseling.

In Exhibit IV.1, we show the number of beneficiaries served for the first time and the types of services received, both overall and by year of initial intake, for our sample. The number of first-time users grew rapidly during the early years of the program, then slowed, and even declined, during the last year of our sample (2005). I&R services were most commonly received by users (87 percent), followed by benefits analysis/advice (60 percent). Benefits management services, the most intensive of the services types, was the least common service, provided to just 7 percent of all users in our sample. Overall, 37 percent of users received I&R and/or PS&A services only and 63 percent received some form of benefits counseling (analysis, advice, support planning, and management). Service use patterns did not vary markedly across years, although those who initially received services in the later years of the program were less likely to receive the more intensive benefits support planning and management services. This might be because the BPAO program ended in 2006, so those entering BPAO services in the later years had a shorter period relative to others to avail themselves of more intensive, long-term services. This is also reflected in the average number of record updates (contacts) across the years as well as the average time spent providing services, both of which decline over time (Exhibit IV.1).

**Exhibit IV.1. New Enrollments, Types of Services Received, Record Updates and Mean Hours, Overall and by Year of Intake**

	All	Year of Intake				
		2001	2002	2003	2004	2005
Number of first-time users	118,357	7,432	22,332	30,942	35,606	22,045
BPAO Services Received (%)						
I&R	87	87	87	87	87	87
PS&A	37	44	37	35	38	38
Benefits counseling						
Analysis/advisement	60	64	59	59	61	58
Support planning	19	26	21	19	18	17
Management	7	10	9	7	6	5
I&R/PS&A only	37	32	37	38	37	38
Benefits counseling	63	68	63	62	63	62
Average number of record updates <sup>a</sup>	2.0	3.2	2.4	2.0	1.8	1.5
Average total time spent providing services per case (mean hours) <sup>b</sup>						
All	2.9	4.3	3.3	2.8	2.7	2.4
I&R/PS&A only	1.4	2.3	1.6	1.3	1.3	1.2
Benefits counseling	3.8	5.2	4.2	3.7	3.6	3.1

Source: VCU-BARC National BPAO Database.

<sup>a</sup> Computed as the average number of total updates per case, regardless of the year(s) in which the updates occurred.

<sup>b</sup> Computed as the average total time spent providing services per case, regardless of the year(s) in which the services were provided.

## B. CHARACTERISTICS

By matching the BPAO data with SSA administrative records, we were able to analyze selected characteristics and outcomes of BPAO users, and to compare them to similar published statistics for a nationally representative sample of all beneficiaries. We also compared BPAO users to a nationally representative sample of beneficiaries categorized as being “work-oriented” based on their reports of having work goals or expectations in the 2004 NBS. Other research has demonstrated that beneficiaries who work or want to work are very different from other beneficiaries (Livermore et al. 2009b), and as BPAO users are much more likely to be work-oriented relative to other beneficiaries, statistics for work-oriented beneficiaries provide another, perhaps more relevant, benchmark to which the characteristics and outcomes of BPAO users can be compared.

In Exhibit IV.2 we present statistics for selected characteristics available in the SSA administrative data. The findings suggest that BPAO users differed from all beneficiaries,

**Exhibit IV.2. Characteristics of BPAO Users, All Beneficiaries, and Work-Oriented Beneficiaries**

Characteristics at Intake/Interview	BPAO Users			All Beneficiaries	Work-Oriented Beneficiaries
	All	I&R/PS&A Only	Benefits Counseling		
Number	118,357	43,992	74,365	7,603	4,433
Male (%)	50	50	51*	50	51
Mean age (years)	41 <sup>#</sup>	41	41	49	44
Program (%)	^		+		
DI-only	46	46	47	53	47
Concurrent	27	29	25	16	19
SSI-only	27	26	28	31	34
Mean monthly SSA benefit (\$2005) <sup>a</sup>	1,309 <sup>#</sup>	1,284	1,325*	817	769
Months since initial disability award (%)	^		+		
< 24	13	13	12	4	5
24–59	20	20	20	20	20
60–119	23	23	24	23	22
120 +	44	44	44	53	53
Mean months since initial disability award	124 <sup>#</sup>	123	124*	149	146
Primary SSA diagnosis (%)					
Mental illness	39	36	41*	28	--- <sup>b</sup>
Musculoskeletal	10	11	9*	17	--- <sup>b</sup>
Mental retardation	12	13	12	14	--- <sup>b</sup>
Sensory	5	5	5	4	--- <sup>b</sup>
Other nervous system disorders	7	6	7*	5	--- <sup>b</sup>
Other	26	27	25*	30	--- <sup>b</sup>
Died by end of 3rd calendar year after year of intake/interview (%) <sup>c</sup>	3 <sup>#</sup>	3	3*	9	6

Sources: VCU-BARC National BPAO Database matched to the 2007 TRF for BPAO-user statistics; Livermore et al. (2009b) for all-beneficiary statistics except primary diagnosis; 2004 NBS matched to the 2007 TRF for the work-oriented beneficiary statistics; and Thornton et al. 2007 for all-beneficiary statistics on primary diagnosis.

<sup>a</sup> Expressed in 2005 dollars based on the annual cost-of-living adjustments applied to Social Security benefits by SSA.

<sup>b</sup> Statistics on primary SSA diagnosis were not reported for the work-oriented beneficiary group in Livermore et al. (2009b) and could not be generated from the NBS data we had available for this study.

<sup>c</sup> Statistics for BPAO users computed using sample members initially receiving BPAO services from January 2001 through December 2004. Sample size = 96,312 (35,567 I&R/PS&A only; 60,745 benefits counseling).

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

<sup>#</sup> Significantly different from all work-oriented beneficiaries at the 0.05 level, two-tailed test.

<sup>+</sup> Distribution is significantly different from I&R/PS&A only beneficiaries at the 0.05 level, chi-square test.

<sup>^</sup> Distribution is significantly different from all work-oriented beneficiaries at the 0.05 level, chi-square test.

#### *IV. Findings*



and differed even from all work-oriented beneficiaries, in many respects. BPAO users were younger, less likely to be SSI-only recipients, had much higher average SSA benefits, and had been on the disability rolls a shorter period. They were about three times as likely as all beneficiaries and work-oriented beneficiaries to be in the first two years of initial eligibility for disability benefits. BPAO users were also more likely to have a mental illness and less likely to have a musculoskeletal condition as the primary diagnosis qualifying them for benefits. They also appeared to be in better health than other beneficiaries, as measured by mortality rates through the third calendar year after the year of initial enrollment. The mortality rates of BPAO users were one-third the rate for all beneficiaries and one-half the rate for work-oriented beneficiaries over an equivalent period. Although there were statistically significant differences between BPAO users receiving I&R and/or PS&A services only and those receiving benefits counseling services for nearly all characteristics reported (due to the very large sample sizes), no substantial differences in the characteristics reported are apparent.

In Appendix Table A.1, we provide information about the characteristics of BPAO users differentiated by their program status (DI-only, concurrent, SSI-only) at intake. For nearly every characteristic, BPAO users who were DI-only beneficiaries differed significantly from those who were SSI-only and concurrent beneficiaries. Some of the differences are not large, but are statistically significant because of the large sample sizes. DI-only beneficiaries who used BPAO services did differ substantially from those who were SSI-only and concurrent beneficiaries in that they were older, had higher benefit levels, had been on the rolls a shorter period, and were much less likely to be receiving benefits on the basis of mental retardation. Relative to SSI-only beneficiaries, they were also much less likely to be receiving benefits on the basis of mental illness.

### C. EMPLOYMENT

The employment status of BPAO users was recorded by benefit specialists at service intake. These data are shown in Exhibit IV.3. A substantial share of BPAO users (24 percent) was employed at intake. This represents an employment rate that is more than twice that of all beneficiaries (9 percent), but which is similar to the employment rate for work-oriented beneficiaries (21 percent). The large majority of BPAO users who were working at intake were working part time. Looking at the rate of full-time employment as a share of all those employed, employed BPAO users were much less likely to be working full time relative to all employed beneficiaries (15 percent versus 22 percent). The difference would likely be even larger if the same definition of full-time employment were used for both groups.<sup>12</sup> BPAO users receiving benefits counseling services were much more likely to be working at intake (29 percent) compared with users who received I&R and/or PS&A services only (16 percent).

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<sup>12</sup> In the BPAO database, full-time employment is defined as 30 or more hours of work per week. In the Livermore et al. (2009a) analysis from which the all beneficiary statistics are derived, full-time employment is defined as 35 or more hours per week.

**Exhibit IV.3. Employment Status at Intake**

Employment Status at Intake/ Interview (%)	BPAO Service Users			All Bene- ficiaries	Work- Oriented Beneficiaries
	All <sup>^</sup>	I&R/PS&A Only	Benefits Counseling <sup>+</sup>		
Number	118,357	43,992	74,365	7,603	4,433
Employed	24	16	29	9	21
Full time <sup>a</sup>	4	2	4	2	4
Part time	21	14	25	7	16
Not employed/seeking job	64	65	63	6	13
Not employed/not seeking job	7	15	7	85	66
Unknown	1	4	<1	0	0

Sources: VCU-BARC National BPAO Database for BPAO-user statistics; Livermore et al. (2009a) for the all-beneficiary statistics; and 2004 NBS for the work-oriented beneficiary statistics.

<sup>a</sup> Full-time employment is defined as 30 or more hours per week for the BPAO user statistics and 35 or more hours per week for the all-beneficiary and work-oriented beneficiary statistics.

<sup>+</sup> Distribution is significantly different from I&R/PS&A only beneficiaries at the 0.05 level, chi-square test.

<sup>^</sup> Distribution is significantly different from all work-oriented beneficiaries at the 0.05 level, chi-square test.

The largest share of BPAO users (64 percent) indicated that they were not working but were actively seeking employment at intake (Exhibit IV.3). This is a rate much higher than rates of active job search reported in the 2004 NBS by all beneficiaries (6 percent) and by work-oriented beneficiaries (13 percent). Some of the difference may be due to differences between the manner in which the NBS job search question was posed and the way BPAO users were categorized by benefit specialists in the BPAO database.<sup>13</sup> Regardless, it appears that beneficiaries seeking BPAO services were very likely to either be employed or to be seeking employment at the time they initially contacted the BPAO.

We also examined the employment status of BPAO users over a 48-month period using IRS earnings data that were matched to the BPAO service data (Exhibit IV.4). The 48-month period included the calendar year of BPAO service intake, and three years following the year of intake. Overall, 61 percent of BPAO users had earnings in at least one of the four years, and 15 percent earned above the annualized SGA level in at least one year. Those receiving benefits counseling were more likely to have earnings and had higher average earnings than those receiving I&R/PS&A service only.

<sup>13</sup> In the NBS, respondents were asked about job search efforts occurring during the previous four weeks. No specific time period was used in categorizing BPAO users, but based on a benefit specialist's assessment, they were considered to be actively seeking employment at the time of intake.

Compared with all work-oriented beneficiaries, BPAO service users were more likely to have worked in at least one of the four years (61 percent versus 45 percent) and were similarly likely to work above the annualized SGA level (15 percent versus 13 percent) (Exhibit IV.4). Employed BPAO users had lower average earnings compared with all work-oriented beneficiaries (\$6,592 versus \$7,091). This may in part reflect the fact that their employment was less consistent than the employment of work-oriented beneficiaries; BPAO users were twice as likely to have earnings in only one of the four years (18 percent versus 9 percent) and were about half as likely to have earnings in all four years (10 percent versus 21 percent) compared with all work-oriented beneficiaries.

**Exhibit IV.4. Employment Activity During and Three Years Following the Year of Interview or Intake, by Selected Beneficiary Subgroups**

	BPAO Users			All Beneficiaries	Work-Oriented Beneficiaries
	All	I&R/PS&A Only	Benefits Counseling		
Number	96,312	35,567	60,745	7,603	4,433
No earnings (%)	39 <sup>#</sup>	45	36*	73	55
Earnings in 1 year only (%)	18 <sup>#</sup>	17	18*	7	9
Earnings in all 4 years (%)	10 <sup>#</sup>	9	11*	11	21
Earnings in any of the four years (%)	61 <sup>#</sup>	55	64*	27	45
Average annual earnings (\$) <sup>a</sup>	6,592 <sup>#</sup>	6,222	6,778*	6,442	7,091
Percent with earnings above annualized SGA level in at least one year <sup>b</sup>	15 <sup>#</sup>	13	15*	7	13

Sources: VCU-BARC National BPAO Database matched to IRS earnings data for BPAO-user statistics; and Livermore et al. (2009b) for the all beneficiary and work-oriented beneficiary statistics. BPAO user statistics were computed using sample members initially receiving BPAO services from January 2001 through December 2004.

<sup>a</sup> Earnings are expressed in 2007 dollars, adjusted based on the national Average Wage Index. Average annual earnings are computed as the mean of the individual averages across all years with earnings among those with earnings in any of the four years.

<sup>b</sup> The annualized SGA level was approximately \$11,000 in each year when expressed in 2007 dollars.

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

<sup>#</sup> Significantly different from all work-oriented beneficiaries at the 0.05 level, two-tailed test.

It is important to note that the differences in the employment and earnings of BPAO users who did and did not receive benefits counseling, as well as the differences between BPAO users and all work-oriented beneficiaries, cannot be attributed to benefits counseling services per se, as these groups differed in terms of their observed characteristics at intake/interview (Exhibits IV.2 and IV.3). Beneficiaries who actively sought and received BPAO services likely also differed from others in terms of unobserved characteristics related to their motivation to become employed.

#### **D. USE OF SSA WORK INCENTIVES**

As noted in Chapter II, there are a number of employment support provisions of the DI and SSI programs intended to promote employment by providing the means to obtain vocational rehabilitation or other employment supports, allowing beneficiaries to maintain cash and health insurance benefits while working, and allowing beneficiaries to return to the rolls quickly when their work attempts are unsuccessful. In general, however, awareness and use of the DI and SSI work incentives is low (Thornton et al. 2007; Livermore et al. 2009b). A primary purpose of the BPAO program is to provide beneficiaries with information about the work incentive provisions and to help beneficiaries understand their implications so that they might make more informed choices regarding work.

Use rates covering a 48-month period for selected SSA work incentives are shown in Exhibit IV.5 for BPAO users, all beneficiaries, and work-oriented beneficiaries. Relative to all beneficiaries and work-oriented beneficiaries, BPAO users were much more likely to have used each work incentive provision for which comparable data were available for the other groups. This is not surprising for a number of reasons: BPAO users have much higher rates of employment and so are more likely to be using the work incentives, particularly those that take effect “automatically” (without the need for any specific action by the beneficiary) as earnings rise; those already using the work incentives might use BPAO services for purposes of helping them to better understand and navigate the provisions; and those receiving BPAO services are provided information about the provisions and so may be more likely than others to use them. As might be expected, BPAO users receiving benefits counseling were more likely to be referred to and to use a given provision relative to their counterparts receiving I&R and/or PS&A services only.

BPAO users most frequently used the automatic work incentive provisions: the TWP, extended period of eligibility, and sections 1619(a) and (b). These were also the provisions to which users were most frequently referred (Exhibit IV.6). One exception is TTW. Although just 41 percent of BPAO users were referred to TTW by a benefit specialist, use rates for TTW were extremely high among BPAO users (19 percent) relative to the overall TTW participation rate (2 percent) and the TTW participation rate among work-oriented beneficiaries (5 percent). This may in part reflect the fact that several of the BPAOs were also providers participating in TTW as employment networks. In addition, a policy followed by some employment networks was to refer all beneficiaries seeking to assign a Ticket to the BPAO for benefits counseling services. Based on the number and timing of beneficiary contacts received by BPAOs during the TTW roll-out, it also appears that simply receiving a Ticket in the mail caused many beneficiaries to contact BPAOs for information, and some of these individuals may have subsequently become TTW participants (Livermore et al. 2003).

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**Exhibit IV.5. Use of SSA Work Incentives**

Used Provision in at Least One Month During the 48-Month Period (% of those eligible for the provision) <sup>a</sup>	BPAO Users <sup>b</sup>			All Bene- ficiaries	Work- Oriented Bene- ficiaries
	All	I&R/ PS&A Only	Benefits Counseling		
Number <sup>c</sup>	96,312	35,567	60,745	7,603	4,433
Trial Work Period	26 <sup>#</sup>	22	27*	5	10
Extended period of eligibility	16 <sup>#</sup>	14	17*	5	10
Special work conditions	1	1	1*	1	1
Employer subsidy	1 <sup>#</sup>	1	2*	<1	1
1619(a) continued SSI eligibility	12 <sup>#</sup>	11	14*	3	6
1619(b) continued Medicaid coverage	27 <sup>#</sup>	22	30*	7	14
Plan for achieving self-support	2 <sup>#</sup>	1	3*	<1	<1
Student earned income exclusion <sup>d</sup>	13	10	15*	--- <sup>e</sup>	--- <sup>e</sup>
Ticket to Work	19 <sup>#</sup>	18	20*	2	5
Impairment-related/blind work expenses	2 <sup>#</sup>	1	2*	<1	1

Sources: VCU-BARC National BPAO Database matched to the 2007 TRF for BPAO-user statistics; and Livermore et al. (2009b) for all-beneficiary and work-oriented beneficiary statistics. Certain statistics not available from Livermore et al. (2009) for all beneficiaries and work-oriented beneficiaries were generated for this study from the 2004 NBS matched to the 2007 TRF.

Note: Statistics for each work incentive provision were computed among those to whom the provision was applicable based on DI/SSI status at intake/interview.

<sup>a</sup> The 48-month period included the calendar year of service intake and three calendar years following BPAO service intake for the BPAO user statistics, and the calendar year of NBS interview and three calendar years following interview for the all-beneficiary and work-oriented beneficiary statistics.

<sup>b</sup> Statistics for BPAO users computed using sample members initially receiving BPAO services from January 2001 through December 2004.

<sup>c</sup> Represents the total sample size. The specific samples used to compute the statistics for each work incentive provision differ because they include only those in the sample to whom the provision is applicable.

<sup>d</sup> Statistics computed among BPAO users who were participating in SSI and who were under the age of 22 at intake.

<sup>e</sup> Statistics on the student earned income exclusion were not reported for the work-oriented beneficiary group in Livermore et al. (2009b) and could not be generated from the NBS data we had available for this study.

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

<sup>#</sup> Significantly different from all work-oriented beneficiaries at the 0.05 level, two-tailed test.

**Exhibit IV.6. BPAO User Referrals to SSA Work Incentives**

Referral to Work Incentive by BPAO (% of those eligible for the incentive)	BPAO Users		
	All	I&R/PS&A Only	Benefits Counseling
Number <sup>a</sup>	96,312	35,567	60,745
Trial work period	79	69	84*
Extended period of eligibility	74	63	81*
Employer subsidy/special work conditions	17	11	21*
1619(a) continued SSI eligibility	33	26	38*
1619(b) continued Medicaid coverage	64	54	71*
Student earned income exclusion <sup>b</sup>	29	28	30
Plan for achieving self-support	30	23	34*
Ticket to Work	41	44	40*
Impairment-related/blind work expenses	51	43	55*

Source: VCU-BARC National BPAO Database.

Note: Statistics for each work incentive provision were computed among those to whom the provision was applicable based on DI/SSI status at intake, and using only sample members who initially received BPAO services from January 2001 through December 2004.

<sup>a</sup> Represents the total sample size. The specific samples used to compute the statistics for each work incentive provision differ because they include only those in the sample to whom the provision is applicable.

<sup>b</sup> Statistics computed among BPAO users who were participating in SSI and who were under age 22 at intake.

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

In Appendix B, we provide additional statistics on work incentive referrals and use rates during the 36 months following the month of intake for BPAO users, differentiating by program (DI versus SSI) and status at intake (employed versus not employed, and using versus not using a particular work incentive provision). The findings indicate the following:

- A substantial share of DI and SSI beneficiaries employed at intake for BPAO services were using the work incentive provisions, in particular, the TWP (14 percent), extended period of eligibility (23 percent), Ticket to Work (9 percent of employed DI beneficiaries and 8 percent of employed SSI beneficiaries), and section 1619(b) (17 percent). Among DI beneficiaries who were not employed at intake, a substantial share (12 percent) was in the extended period of eligibility at intake for BPAO services.
- Among beneficiaries who were not working at intake, referral rates to particular work incentive provisions were generally about equal to or higher than the referral rates among working beneficiaries.

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- With one exception, use rates were higher among those who had been referred to a particular provision than among those who were not referred. The exception was section 1619(b); among SSI beneficiaries working but not using the provision at intake, use rates in the next 36 months were much higher among those who were not referred to the provision (26 percent) than among those who were referred to the provision by the benefits specialist (12 percent).

Although the findings suggest that referrals to a particular work incentive provision by benefits specialists increase the likelihood that beneficiaries utilize the provision, we cannot definitively attribute the increased utilization to the BPAO referrals. Many of those referred to a work incentive provision might have used the provision in the absence of BPAO services. By definition, those seeking BPAO services were interested in working and learning how their benefits are affected by work. Many of these individuals likely would have become employed and used particular work incentive provisions without receiving BPAO services or specific referrals. This was the case for large numbers of BPAO clients who used the work incentive provisions in the absence of a referral (see Appendix Tables B-1 through B-4).

#### **E. MONTHS OFF THE DISABILITY ROLLS DUE TO WORK**

We used administrative data in the TRF to examine the share of BPAO users who left the SSA disability rolls due to work at any time during the calendar year of BPAO service intake and three calendar years following the year of intake. Leaving the rolls due to work is defined as having cash disability benefits suspended or terminated for at least one month by reason of work activity.<sup>14</sup> We also compared the experiences of BPAO users to the experiences of all beneficiaries and work-oriented beneficiaries over an equivalent period as reported in Livermore et al. (2009b).

Relative to all beneficiaries, BPAO users were more than twice as likely to have left due to work for at least one month (13.7 percent versus 5.9 percent) (Exhibit IV.7). BPAO users were significantly more likely to leave the rolls for at least one month when compared with all work-oriented beneficiaries (13.7 percent versus 9.7 percent). Among BPAO users, those receiving benefits counseling were more likely to leave the rolls for at least one month compared with those receiving I&R and/or PS&A services only (14.6 percent versus 12.3 percent). Among those who left the rolls, the distributions of months off the rolls did not differ dramatically across groups. For all groups, just over half of those who left the rolls during the 48-month observation period left for 12 months or fewer, and just under half left the rolls for 13 months or longer. Among BPAO users who left the rolls due to work during the 48-month period, they left benefits for an average of about one year (13 months), somewhat shorter than the 16-month average among work-oriented beneficiaries.

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<sup>14</sup> The TRF variables used to identify those who left the program due to work are monthly indicators constructed based on administrative data indicating that DI and/or SSI cash benefits were either suspended or terminated because of earnings. For concurrent beneficiaries to be classified as having left due to work, both SSI and DI cash benefits must have ceased in a given month, and the reason for the cessation in at least one of the programs must be due to work.

**Exhibit IV.7. Months off the Disability Rolls Due to Work**

	BPAO Users <sup>a</sup>			All Beneficiaries	Work-Oriented Beneficiaries
	All	I&R/PS&A Only	Benefits Counseling		
Number	96,312	35,567	60,745	7,603	4,433
Left the rolls due to work in at least one month during the 48-month period (%) <sup>b</sup>	13.7 <sup>#</sup>	12.3	14.6*	5.9	9.7
Months off the disability rolls due to work (%) <sup>b</sup>	^		+		
0	86.3	87.7	85.4	94.1	90.3
1 - 3	3.2	3.1	3.2	1.2	2.0
4 - 12	4.5	3.9	4.8	2.0	3.1
13 - 24	3.6	3.2	3.9	1.8	2.3
25 - 48	2.5	2.0	2.7	0.9	2.2
Mean number of months off the rolls among those who left due to work during 48-month period <sup>b</sup>	13.4 <sup>#</sup>	12.8	13.7*	14.0	16.0

Sources: VCU-BARC National BPAO Database matched to the 2007 TRF for BPAO-user statistics; and Livermore et al. (2009b) for all-beneficiary and work-oriented beneficiary statistics on months off the rolls. Statistics on mean months off the rolls due to work for all beneficiaries and work-oriented beneficiaries were generated for this study using the 2004 NBS matched to the 2007 TRF.

<sup>a</sup> Statistics for BPAO users computed using sample members initially receiving BPAO services from January 2001 through December 2004.

<sup>b</sup> The 48-month period included the calendar year of service intake and three calendar years following BPAO service intake for the BPAO user statistics, and the calendar year of NBS interview and three calendar years following interview for the all-beneficiary and work-oriented beneficiary statistics.

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

<sup>#</sup> Significantly different from all work-oriented beneficiaries at the 0.05 level, two-tailed test.

<sup>+</sup> Distribution is significantly different from I&R/PS&A only beneficiaries at the 0.05 level, chi-square test.

<sup>^</sup> Distribution is significantly different from all work-oriented beneficiaries at the 0.05 level, chi-square test.

Among BPAO users, there were differences across programs in the likelihood of leaving the rolls due to work (Exhibit IV.8). SSI-only beneficiaries were more likely (20 percent) to leave the rolls for at least one month due to work relative to their DI-only counterparts (11 percent). This may be due to the fact that SSI benefits are more readily affected by earnings relative to DI benefits, and those with high DI benefits might be unwilling or unable to earn enough to replace the benefits that are lost when earnings exceed the SGA

#### IV. Findings



level.<sup>15</sup> Though DI beneficiaries who used BPAO services were less likely to leave the rolls, among those who did leave, the average number of months off the rolls was much greater than for SSI-only BPAO users (17 versus 11). BPAO users who were concurrent beneficiaries had rates of leaving the rolls due to work and average months off the rolls that fell somewhere between the statistics for the other two groups.

Though only a small share of BPAO users (14 percent) experienced complete benefit cessation due to work, among those who were SSI recipients, rather large shares experienced

**Exhibit IV.8. Months off the Disability Rolls Due to Work, by Program**

	BPAO Users <sup>a</sup>			All Beneficiaries	Work-Oriented Beneficiaries
	All	I&R/PS&A Only	Benefits Counseling		
Number	96,312	35,567	60,745	7,603	4,433
Left the rolls due to work in at least one month during the 48-month period (%) <sup>b</sup>					
All	13.7 <sup>#</sup>	12.3	14.6*	5.9	9.7
DI-only	11.4 <sup>#</sup>	9.5	12.4*	3.2	8.0
Concurrent	12.0	10.7	12.7	4.5	11.1
SSI-only	19.5 <sup>#</sup>	17.9	20.6*	9.3	11.2
Mean number of months off the rolls among those who left due to work during the 48-month period <sup>b</sup>					
All	13.4 <sup>#</sup>	12.8	13.7*	14.0	16.0
DI-only	16.6 <sup>#</sup>	16.6	16.5	12.0	12.4
Concurrent	11.9	10.9	2.4*	11.2	12.5
SSI-only	11.1 <sup>#</sup>	10.7	11.4*	24.8	25.4

Sources: VCU-BARC National BPAO Database matched to the 2007 TRF for the BPAO-user statistics; and the 2004 NBS matched to the 2007 TRF for the all-beneficiary and work-oriented beneficiary statistics.

<sup>a</sup> Statistics for BPAO users computed using sample members initially receiving BPAO services from January 2001 through December 2004.

<sup>b</sup> The 48-month period included the calendar year of service intake and three calendar years following BPAO service intake for the BPAO user statistics, and the calendar year of NBS interview and three calendar years following interview for the all-beneficiary and work-oriented beneficiary statistics.

\* Significantly different from I&R/PS&A only beneficiaries at the 0.05 level, two-tailed test.

<sup>#</sup> Significantly different from all work-oriented beneficiaries at the 0.05 level, two-tailed test.

<sup>15</sup> SSI cash benefits are immediately reduced by \$1 for every \$2 of earnings above \$65. DI benefits are reduced (to zero) only after earnings exceed the SGA level subsequent to completion of the nine-month TWP.

benefit reductions due to earnings. One-half of all BPAO users who were on SSI had at least one month of reduced or ceased SSI benefits due to work during the 48-month period, and those who experienced benefit reductions did so for an average of 17 months (Exhibit IV.9). Those receiving benefits counseling services were significantly more likely than those receiving I&R/PS&A-only services only to experience SSI benefit reductions (including cessations) due to earnings (54 percent versus 43 percent).

**Exhibit IV.9. Months with Earnings Countable Against SSI Benefits Among BPAO Users Receiving SSI**

	BPAO Users		
	All	I&R /PS&A only	Benefits Counseling
Number (SSI recipients)	52,183	19,535	32,648
Countable earnings in at least one month during 48-month period (%) <sup>a</sup>	49.7	42.7	53.8*
Months with countable earnings (%) <sup>a</sup>			+
0	50.3	57.3	46.2
1-3	8.9	8.8	8.9
4-12	15.7	14.1	16.7
13-24	11.7	9.7	12.9
25-48	13.4	10.1	15.3
Mean months with countable earnings among those with any countable earnings during 48-month period <sup>a</sup>	16.5	15.3	17.1*
Mean countable earnings (\$) <sup>b</sup>	311.4	311.7	311.3

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.

<sup>a</sup> The 48-month period included the calendar year of service intake and three calendar years following BPAO service intake. Statistics were computed using sample members initially receiving BPAO services from January 2001 through December 2004, and who were eligible for SSI at intake.

<sup>b</sup> Calculated as the mean value of all months during the 48-month period where countable earnings were positive.

\* Significantly different from I&R/PS&A only users at the 0.05 level, two-tailed test.

+ Distribution is significantly different from I&R/PS&A only beneficiaries at the 0.05 level, chi-square test.

## F. PATHS TO BENEFIT TERMINATION

In the previous section, we presented findings showing that BPAO users leave the rolls due to work at relatively high rates, even when compared with all work-oriented beneficiaries. In this section, we present statistics on particular milestones that BPAO users might pass on the path to benefit termination during the 36 months following intake for

BPAO services. Exhibit IV.10 presents such statistics for BPAO users who were DI beneficiaries at intake. At intake, one percent of DI beneficiary clients had their benefits suspended for reasons other than work, and slightly less than one percent had their benefits suspended due to work. Of those in benefit suspense due to work, a very large share (58 percent) went on to have their benefits terminated due to work during the 36 months following the month of intake for BPAO services.

**Exhibit IV.10. Paths to Benefit Termination Among BPAO Clients Who Were DI Beneficiaries at Intake**

	Number	Percent of All DI	Percent of Subgroup
All DI BPAO Users	70,497	100.0	---
<b>DI benefits suspended for reasons other than work at intake</b>	687	1.0	100
<b>DI benefits suspended due to work at intake</b>	563	0.8	100
Benefits terminated in 36 months after intake	327	0.5	58.1
<b>DI benefits not suspended due to work at intake</b>			
All	68,725	97.5	100
TWP completion in 36 months after intake	10,113	14.3	14.7
Benefit suspense in 36 months after intake	5,145	7.3	7.5
Benefit termination in 36 months after intake	1,458	2.1	2.1
Employed at Intake	16,911	24.0	100.0
TWP completion in 36 months after intake	4,145	5.9	24.5
Benefit suspense in 36 months after intake	2,123	3.0	12.6
Benefit termination in 36 months after intake	632	0.9	3.7
Not Employed at Intake	50,788	72.0	100.0
TWP completion in 36 months after intake	5,827	8.3	11.5
Benefit suspense in 36 months after intake	2,944	4.2	5.8
Benefit termination in 36 months after intake	809	1.1	1.6

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.

Note: Statistics exclude 522 sample members identified as DI beneficiaries at intake but for whom benefit suspension/termination status at intake was unknown. Statistics by employment status exclude 1,026 sample members for whom employment status was unknown.

Among the large majority of DI beneficiaries whose DI benefits were not suspended at intake for BPAO services, 14 percent went on to complete the TWP, 7 percent had their benefits suspended due to work, and 2 percent had their benefits terminated due to work during the 36 months following intake. Not surprisingly, the rates of completing the TWP and having benefits suspended or terminated due to work were higher among the DI beneficiaries who were employed at intake than among those who were not employed at intake, however, the numbers of individuals that did so were much greater among those not employed at intake.

Exhibit IV.11 presents similar statistics for SSI beneficiaries. At intake, 6 percent of SSI beneficiaries had their benefits suspended for reasons other than work—a percentage that is much higher relative to DI beneficiaries, but not unexpectedly so given the differences in the eligibility criteria for the two programs.<sup>16</sup> About 10 percent of SSI beneficiary clients had their benefits suspended due to work at intake - again, much higher relative to DI beneficiary clients and not unexpected given the manner in which SSI benefits are affected by earnings. A large share of these individuals (68 percent) went on to have their benefits terminated due to work during the 36 months following intake.

Among the majority of SSI beneficiary clients whose SSI benefits were not suspended at intake, 9 percent used section 1619(a), 18 percent had their benefits suspended due to work, and 4 percent had their benefits terminated for work. As with the DI beneficiary clients, SSI beneficiaries who were working at intake had much higher rates of 1619(a) use and benefit suspension/termination relative to those who were not working at intake. However, the numbers of individuals using 1619(a) and having their benefits suspended or terminated due to work were much higher in the group who were not employed at intake.

**Exhibit IV.11. Paths to Benefit Termination Among BPAO Clients Who Were SSI Beneficiaries at Intake**

	Number	Percent of All SSI	Percent of Subgroup
All SSI BPAO Users	52,183	100.0	---
<b>SSI benefits suspended for reasons other than work at intake</b>	3,057	5.9	100.0
<b>SSI benefits suspended due to work at intake</b>	5,305	10.2	100.0
Benefits terminated in 36 months after intake	3,612	6.9	68.1
<b>SSI benefits not suspended due to work at intake</b>			
All	41,948	80.4	100.0
Used 1619(a) in 36 months after intake	4,863	9.3	11.6
Benefit suspense in 36 months after intake	9,578	18.4	22.8
Benefit termination in 36 months after intake	2,137	4.1	5.1
Employed at Intake	9,030	17.3	100.0
Used 1619(a) in 36 months after intake	2,122	4.1	23.5
Benefit suspense in 36 months after intake	3,154	6.0	34.9
Benefit termination in 36 months after intake	482	0.9	5.3
Not Employed at Intake	32,229	61.8	100.0
Used 1619(a) in 36 months after intake	2,681	5.1	8.3
Benefit suspense in 36 months after intake	6,285	12.0	19.5
Benefit termination in 36 months after intake	1,614	3.1	5.0

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.

Note: Statistics exclude 1,873 sample members identified as SSI beneficiaries at intake but for whom benefit suspension/termination status at intake was unknown. Statistics by employment status exclude 689 sample members for whom employment status at intake was unknown.

<sup>16</sup> SSI benefits are means-tested, and so, unlike DI benefits, can be affected by changes in unearned income and changes in living arrangements, in addition to changes in earnings.

## V. SUMMARY AND DISCUSSION

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**B**PAO users are a small and select group of beneficiaries. Our sample of users represented only about one percent of all beneficiaries and about three percent of all work-oriented beneficiaries. Relative to all beneficiaries, and relative even to all work-oriented beneficiaries, they were younger, had been on the rolls a shorter time, and were more likely to be working or looking for work. Some of their characteristics also indicate that they might have greater potential earnings capacities relative to other beneficiaries: they were less likely to be SSI-only recipients and had substantially higher average SSA benefits, suggesting a history of greater attachment to the labor market and higher wages; and they had much lower short-term mortality rates, suggesting that they were typically in better health.

Nearly one-quarter of BPAO users were employed at the time they initially sought services from the BPAO. The employment rate among BPAO users was more than twice the rate for all beneficiaries, but only somewhat higher than the rate for work-oriented beneficiaries. It appears that a large share of BPAO users came to the program after they had already begun to work and after use of some of the SSA work incentive provisions. The large majority of users, however, indicated that they were not yet working but wished to do so and likely were seeking assistance from the BPAO toward that end. The majority did achieve employment in at least one of four years including and following the year of BPAO service intake. However, compared to all work-oriented beneficiaries, the employment of BPAO users appeared less stable over the four-year period, with BPAO users being twice as likely to have worked in only one of the four years and being half as likely to have worked in all four years. However, of those not working at intake, fairly large percentages went on to have their benefits suspended or terminated due to work.

While the data show that a relatively large share of beneficiaries who received BPAO services used a variety of SSA work incentive provisions and that those referred to the provisions by a benefits specialist were more likely to use them than those who were not referred, we cannot determine from the data whether contact with the BPAO contributed to the use of those provisions. As noted above, many beneficiaries were already working when they initially sought services from the BPAO. These and other BPAO service users might have used the work incentives provisions regardless of their contact with the BPAO. The same holds for the share of BPAO users who left benefits for at least one month during the calendar year they received BPAO services and the three years that followed.

A relatively large share of BPAO users left benefits, though the share was only somewhat larger when compared to an equivalent statistic for all work-oriented beneficiaries. Although we cannot directly attribute the use of work incentives and work-related benefit cessations to the use of BPAO services, it does seem that the services were being utilized by those most likely to find them useful.

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## **APPENDIX A**

### **ADDITIONAL STATISTICS FOR BPAO USERS, BY PROGRAM**

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**Table A.1. BPAO User Characteristics and Employment Outcomes, by Program**

	All BPAO Users	DI-Only	Concurrent	SSI-Only
Number	118,357	54,885	32,065	31,407
<b>Personal Characteristics</b>				
Male (%)	50	53	49*	46*
Mean age (years)	41	46	39*	35*
Mean monthly SSA benefit at intake/interview (2005\$)	1,309	1,814	1,257*	480*
Mean months since initial award	124	102	139*	147*
Primary diagnosis %				
Mental illness	39	37	46*	37
Musculoskeletal	10	13	9*	5*
Mental retardation/learning disability	12	5	16*	22*
Sensory	5	5	5	5
Other nervous system disorders	7	6	6*	7*
Other	26	25	30*	24*
Died by end of 3rd calendar year after year of intake (%)	2.8	3.2	2.5*	2.5*
<b>Employment at Intake (%)</b>			^*	^
Employed full-time	4	4	3	4
Employed part-time	21	21	22	20
Not employed, seeking a job	64	65	63	64
Not employed, not seeking a job	7	9	10	11
Unknown	1	1	1	2
<b>Earnings During the 4 Years Including and Following Year of Intake<sup>a</sup></b>				
Number	96,312	44,129	26,368	25,815
No earnings (%)	39	37	38	44*
Earnings in all 4 years (%)	10	12	9*	8*
Average annual earnings among those with positive earnings (2007\$) <sup>b</sup>	6,592	7,798	5,539	5,460
Percent with earnings above annualized SGA level in at least one year <sup>c</sup>	14	18	13*	13*

Source: VCU-BARC National BPAO Database matched to 2007 TRF and IRS earnings data.

<sup>a</sup> Only BPAO users receiving services from 2001-2004 are included in the computation of these statistics.

<sup>b</sup> Earnings are expressed in 2007 dollars, adjusted based on the national Average Wage Index. Average annual earnings are computed as the mean of the individual averages across all years with earnings among those with earnings in any of the four years.

<sup>c</sup> The annualized SGA level was approximately \$11,000 in each year when expressed in 2007 dollars.

\* Significantly different from the DI-only value at the .05 level, two-tailed test.

^ Distribution is significantly different from the DI-only distribution at the 0.05 level, chi-square test.

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## **APPENDIX B**

### **ADDITIONAL STATISTICS ON WORK INCENTIVE REFERRAL AND USE RATES, BY PROGRAM AND STATUS AT INTAKE**

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**Table B.1. Work Incentive Referral and Use Rates: DI Beneficiaries Working at Intake**

Number	17,754		
Percent of all DI BPAO Users	25.6		
	Number	Percent of DI Beneficiaries Working at Intake	
<b>Using Work Incentive Month of Intake</b>			
Trial Work Period	2,433	13.7	
Extended Period of Eligibility	4,068	22.9	
Ticket to Work	1,538	8.7	
Impairment-Related/Blind Work Expenses	218	1.2	
Special Work Conditions/ Employer Subsidy	357	2.0	
<b>Not Using Work Incentive Month of Intake</b>			
Trial Work Period	15,321	86.3	
Extended Period of Eligibility	13,686	77.1	
Ticket to Work	16,216	91.3	
Impairment-Related/Blind Work Expenses	17,536	98.8	
Special Work Conditions/Employer Subsidy	17,397	98.0	
<b>Referred to Work Incentive by BPAO</b>			
Trial Work Period	11,417	64.3	
Extended Period of Eligibility	9,947	56.0	
Ticket to Work	5,021	28.3	
Impairment-Related/Blind Work Expenses	9,354	52.7	
Special Work Conditions/Employer Subsidy	3,508	19.8	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Referred
Trial Work Period	3,067	17.3	26.9
Extended Period of Eligibility	127	0.7	1.3
Ticket to Work	861	4.8	17.1
Impairment-Related/Blind Work Expenses	172	1.0	1.8
Special work conditions/employer subsidy	127	0.7	3.6
<b>Not Referred to Work Incentive by BPAO</b>			
Trial Work Period	3,904	22.0	
Extended Period of Eligibility	3,739	21.1	
Ticket to Work	11,195	63.1	
Impairment-Related/Blind Work Expenses	8,182	46.1	
Special work conditions/employer subsidy	13,889	78.2	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Not Referred
Trial Work Period	609	3.4	15.6
Extended Period of Eligibility	42	0.2	1.1
Ticket to Work	1,183	6.7	10.6
Impairment-Related/Blind Work Expenses	57	0.3	0.7
Special Work Conditions/Employer Subsidy	301	1.7	2.2

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.

**Table B.2. Work Incentive Referral and Use Rates: DI Beneficiaries Not Working at Intake**

Number	51,688		
Percent of all DI BPAO Users	74.4		
	Number	Percent of DI Beneficiaries Not Working at Intake	
<b>Using Work Incentive Month of Intake</b>			
Trial Work Period	770	1.5	
Extended Period of Eligibility	6,201	12.0	
Ticket to Work	2,999	5.8	
Impairment-Related/Blind Work Expenses	50	0.1	
Special Work Conditions/Employer Subsidy	72	0.1	
<b>Not Using Work Incentive Month of Intake</b>			
Trial Work Period	50,918	98.5	
Extended Period of Eligibility	45,487	88.0	
Ticket to Work	48,689	94.2	
Impairment-Related/Blind Work Expenses	51,638	99.9	
Special Work Conditions/Employer Subsidy	51,616	99.9	
<b>Referred to Work Incentive by BPAO</b>			
Trial Work Period	40,801	78.9	
Extended Period of Eligibility	33,963	65.7	
Ticket to Work	21,592	41.8	
Impairment-Related/Blind Work Expenses	26,534	51.3	
Special Work Conditions/Employer Subsidy	8,530	16.5	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Referred
Trial Work Period	8,286	16.0	20.3
Extended Period of Eligibility	250	0.5	0.7
Ticket to Work	3,414	6.6	15.8
Impairment-Related/Blind Work Expenses	67	0.1	0.3
Special Work Conditions/Employer Subsidy	86	0.2	1.0
<b>Not Referred to Work Incentive by BPAO</b>			
Trial Work Period	10,117	19.6	
Extended Period of Eligibility	11,524	22.3	
Ticket to Work	27,097	52.4	
Impairment-Related/Blind Work Expenses	25,104	48.6	
Special work conditions/employer subsidy	43,086	83.4	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Not Referred
Trial Work Period	1,334	2.6	13.2
Extended Period of Eligibility	75	0.1	0.7
Ticket to Work	3,026	5.9	11.2
Impairment-Related/Blind Work Expenses	46	0.1	0.2
Special Work Conditions/Employer Subsidy	320	0.6	0.7

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.



**Table B.3. Work Incentive Referral and Use Rates: SSI Beneficiaries Working at Intake**

Number	13,013		
Percent of all SSI BPAO Users	25.3		
	Number	Percent of SSI Beneficiaries Working at Intake	
<b>Using Work Incentive Month of Intake</b>			
1619(a) Continued SSI eligibility	590	4.5	
1619(b) Continued Medicaid Coverage	2,224	17.1	
Plan for Achieving Self-Support	83	0.6	
Ticket to Work	970	7.5	
Impairment-Related/Blind Work Expenses	349	2.7	
Special Work Conditions/Employer Subsidy	153	1.2	
<b>Not Using Work Incentive Month of Intake</b>			
1619(a) Continued SSI eligibility	12,423	95.5	
1619(b) Continued Medicaid Coverage	10,789	82.9	
Plan for Achieving Self-Support	12,930	99.4	
Ticket to Work	12,043	92.5	
Impairment-Related/Blind Work Expenses	12,664	97.3	
Special Work Conditions/Employer Subsidy	12,860	98.8	
<b>Referred to Work Incentive by BPAO</b>			
1619(a) Continued SSI eligibility	4,337	33.3	
1619(b) Continued Medicaid Coverage	7,259	55.8	
Plan for Achieving Self-Support	3,888	29.9	
Ticket to Work	3,380	26.0	
Impairment-Related/Blind Work Expenses	6,701	51.5	
Special Work Conditions/Employer Subsidy	1,865	14.3	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Referred
1619(a) Continued SSI eligibility	872	6.7	20.1
1619(b) Continued Medicaid Coverage	872	6.7	12.0
Plan for Achieving Self-Support	287	2.2	7.4
Ticket to Work	561	4.3	16.6
Impairment-Related/Blind Work Expenses	398	3.1	5.9
Special Work Conditions/Employer Subsidy	47	0.4	2.5
<b>Not Referred to Work Incentive by BPAO</b>			
1619(a) Continued SSI eligibility	8,086	62.1	
1619(b) Continued Medicaid Coverage	3,530	27.1	
Plan for Achieving Self-Support	9,042	69.5	
Ticket to Work	8,663	66.6	
Impairment-Related/Blind Work Expenses	5,963	45.8	
Special Work Conditions/Employer Subsidy	10,995	84.5	
<b>Used Work Incentive in 36 Months after Intake</b>			
			Percent of All Not Referred
1619(a) Continued SSI eligibility	1,231	9.5	15.2
1619(b) Continued Medicaid Coverage	904	6.9	25.6
Plan for Achieving Self-Support	61	0.5	0.7
Ticket to Work	913	7.0	10.5
Impairment-Related/Blind Work Expenses	129	1.0	2.2
Special Work Conditions/Employer Subsidy	155	1.2	1.4

Source: VCU-BARC National BPAO Database matched to the 2007 TRF.

**Table B.4. Work Incentive Referral and Use Rates: SSI Beneficiaries Not Working at Intake**

Number	38,325	
Percent of all SSI BPAO Users	74.7	
	Number	Percent of SSI Not Beneficiaries Working at Intake
<b>Using Work Incentive Month of Intake</b>		
1619(a) Continued SSI eligibility	217	0.6
1619(b) Continued Medicaid Coverage	24	1.6
Plan for Achieving Self-Support	93	0.2
Ticket to Work	1,985	5.2
Impairment-Related/Blind Work Expenses	72	0.2
Special Work Conditions/Employer Subsidy	15	0.0
<b>Not Using Work Incentive Month of Intake</b>		
1619(a) Continued SSI eligibility	38,108	99.4
1619(b) Continued Medicaid Coverage	37,701	98.4
Plan for Achieving Self-Support	38,232	99.8
Ticket to Work	36,340	94.8
Impairment-Related/Blind Work Expenses	38,253	99.8
Special Work Conditions/Employer Subsidy	38,310	100.0
<b>Referred to Work Incentive by BPAO</b>		
1619(a) Continued SSI eligibility	12,533	32.7
1619(b) Continued Medicaid Coverage	24,139	63.0
Plan for Achieving Self-Support	11,548	30.1
Ticket to Work	15,031	39.2
Impairment-Related/Blind Work Expenses	19,164	50.0
Special Work Conditions/Employer Subsidy	4,342	11.3
<b>Used Work Incentive in 36 Months after Intake</b>		<b>Percent of All Referred</b>
1619(a) Continued SSI eligibility	1,182	3.1
1619(b) Continued Medicaid Coverage	4,527	11.8
Plan for Achieving Self-Support	501	1.3
Ticket to Work	2,075	5.4
Impairment-Related/Blind Work Expenses	208	0.5
Special Work Conditions/Employer Subsidy	27	0.1
<b>Not Referred to Work Incentive by BPAO</b>		
1619(a) Continued SSI eligibility	25,575	66.7
1619(b) Continued Medicaid Coverage	13,562	35.4
Plan for Achieving Self-Support	26,684	69.6
Ticket to Work	21,309	55.6
Impairment-Related/Blind Work Expenses	19,089	49.8
Special Work Conditions/Employer Subsidy	33,968	88.6
<b>Used Work Incentive in 36 Months after Intake</b>		<b>Percent of All Not Referred</b>
1619(a) Continued SSI eligibility	1,603	4.2
1619(b) Continued Medicaid Coverage	1,612	4.2
Plan for Achieving Self-Support	129	0.3
Ticket to Work	2,205	5.8
Impairment-Related/Blind Work Expenses	114	0.3
Special Work Conditions/Employer Subsidy	122	0.3