



Security Matters

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Trends in DI Conversations on Online Forums

Social Security Disability Insurance

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Practitioner applications provided by the Center for Financial Security, UW-Madison

Summary

Applications to Social Security Disability Insurance (SSDI) have declined in recent years. Research surveys investigating the decline, and interviews based on self-reported data, may not reveal more personal situations or include financially vulnerable populations. To understand more about the decline in SSDI applications, this project collected information from online forums where SSDI beneficiaries, applicants, and experts often seek and share advice in an informal and nonthreatening environment. This study uses a text analytics and text analysis approach (machine learning) to explore how individuals communicate and what information they share with each other about SSDI in online forums.

Key Findings

- Machine learning can be used to derive meaningful topics from online forums containing SSDI-related conversations.
- Policy makers can see how the public and SSDI recipients react to policy changes and economic conditions in real time by following conversations in online forums associated with SSDI.
- Policy makers and practitioners could consider and evaluate how and what information is exchanged in online forums and on social media platforms given increased use of social media by SSA customers. This could then inform future outreach to beneficiaries.

Practitioner Ideas

Many financial practitioners develop longstanding relationships with their program participants. Clients might share personal information or concerns related to a disability or government program when they perceive their financial coach or counselor to be a trusted partner and part of their support network.

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Financial counselors and coaches could:

- Invite clients to share their concerns or offer to brainstorm questions related to Social Security Disability Insurance eligibility and the application process. Financial practitioners are not expected to have immediate answers, yet they can help individuals to clarify and prioritize their questions.
- Ask program participants about support networks they are connected with to learn more about their sources of support and information. Networks might be informal, formal, online, local, or national. Where do your clients turn when they need help or are seeking advice?
- Consider other professionals your clients may be working with, such as health care providers, case managers, or legal assistance. How does your client keep track of these providers? Is there anyone missing from this network to assist with concerns or barriers they may encounter when applying for SSDI?
- Provide supplemental resources for program participants related to SSDI. Your clients might, in turn, share these resources with others in their support network.

Many financial counselors, coaches, and case managers work closely with other community partners or participate in social media forums. Consider opportunities to share your agency's resources with other support networks by connecting on social media or linking to additional sources on your agency website.

Key Resources

National Disability Institute's Blog features posts from youth and adults across the spectrum of disability, community partners, disability advocates, financial industry experts and more:<https://www.nationaldisabilityinstitute.org/blog/>

The Arc provides resources and information about local Chapters for people with intellectual and developmental disabilities:

<https://thearc.org/>

The **Social Security Administration** maintains English and Spanish social media channels to distribute information and engage citizens:

<https://www.ssa.gov/socialmedia/>

The Consumer Financial Protection Bureau (CFPB) Your Money, Your Goals curriculum: Companion guide for people with disabilities:

https://files.consumerfinance.gov/f/documents/cfpb_ymyg_focus-on-people-with-disabilities.pdf

Invisible Disabilities® Association (IDA) seeks to encourage, educate, and connect people and organizations touched by disability:<https://invisibledisabilities.org/blogs/>

