



# ASSESSING ADMINISTRATIVE BURDEN AMONG SUPPLEMENTAL SECURITY INCOME RECIPIENTS

*Research conducted by Katie Savin, California State University, Sacramento  
July 2023*

*Assessing Administrative Burden Among Supplemental Security Income Recipients in California*

SSI recipients face administrative burden in maintaining their benefits and often manage additional benefit programs simultaneously in order to make ends meet. In California, Supplemental Security Income (SSI) recipients are newly eligible for the state's SNAP benefit, CalFresh, after a 2019 bill ended the SSI cash-out policy and therefore may be encountering new and greater amounts of administrative burden.

## **Administrative Burden Among Supplemental Security Income Recipients**

This project used a qualitative-focused mixed-methods design to explore the experiences of administrative burden among California's SSI recipients in the post-cash-out policy environment. Administrative data from the California Department of Social Services (CDSS) was used to describe the population of SSI recipients in CA newly enrolled in CalFresh. In the qualitative portion, 17 working-age SSI recipients were interviewed in English and Hmong to explore how administrative burden impacted them and what strategies they used to address it. Interviews were transcribed for data analysis. Following the interviews, participants attended one of three follow-up feedback groups where they offered input on preliminary findings. A team coding approach to thematic analysis was used to analyze transcript data using the mixed-methods data analysis software, Dedoose.

Quantitative findings show widespread though inequitable CalFresh take-up among SSI recipients, indicating that increased outreach efforts to communities with limited English proficiency might be beneficial. Qualitative findings were organized into four main themes: The amplifying effects of psychological costs; relative assessments of administrative burden; the pros and cons of Medi-Cal linkage, and program interactions.

## **Psychological Costs Amplify Compliance and Learning Costs**

The psychological costs of administrative burden that participants encountered in SSI, such as disability- and welfare-related stigma and the chronic stress over maintaining eligibility, amplified their experiences of compliance and learning costs. Emotionally laden content around disability identity, capacity to work, and one's role in society was often intrinsic to SSI benefit management and the power dynamics underlying interactions between recipients and workers. This psychic load increased the feeling of burden in activities such as working reporting and continuing reviews and discouraged participants from asking questions of SSI workers to learn more about their benefit options.



---

## Administrative Burden Assessed Relatively Rather Than Additively

Rather than viewing administrative burden in additive terms in which each benefit program's burden adds up to a larger sum, participants described their experiences with multiple benefits in relative terms, comparing them to the administrative burden of SSI, their point of reference. In doing so, participants demonstrated remarkable resiliency to the administrative burden they faced and demonstrated clear preferences for which burdens were more tolerable. However, when benefit amounts were extremely low, such as in occasional CalFresh benefits, any amount of administrative burden was unacceptable.

### Implications

- Increasing slack in SSI program guidelines, such as by decreasing the frequency of income reporting and asset monitoring, could alleviate administrative burden and increase capacity and well-being among SSI recipients.
- Screening SSI recipients for benefit eligibility in county, state or federal programs during continuing disability reviews could mitigate learning costs of administrative burden while demonstrating care for recipients.
- Federal authorization for Combined Application Projects in states that do not have them for SNAP benefits could decrease administrative burden and potentially mitigate inequities in access, given the lower proportion of individuals limited English proficiency enrolled in CalFresh since the cash-out policy ended.

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.