

Pursuant to Executive Order 13985 (January 20, 2021) on "Advancing Racial Equity and Support for Underserved Communities Through the Federal Government"

Equity Action Plan Summary

Social Security Administration

The Social Security Administration (SSA) has provided financial protection for our nation's people for over 80 years. With retirement, disability, and survivors benefits, Social Security is one of the most successful anti-poverty programs in our nation's history. The mission of SSA is to administer national Social Security programs as prescribed by legislation in an equitable, effective, efficient, and caring manner.

Delivering equity through SSA

The vision of SSA is to provide income security for the diverse communities the agency serves, including those in underserved communities, people with disabilities, workers, and their families. SSA delivers vital services that are a critical part of our nation's social safety net. For underserved communities who are at greater risk of financial insecurity and persistent poverty, SSA's programs have outsized importance. Social Security is part of the retirement plan for almost every American worker. It provides replacement income for qualified retirees and their families. For retirees of color, especially women of color, who are more likely to experience occupational segregation and lower earnings in the workplace, these retirement benefits play a critical role in addressing poverty among older adults. The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs provide assistance to people with disabilities and can support the economic security and prosperity of people with disabilities who are more likely to face denial of economic opportunity and workplace discrimination. Social Security survivors benefits are paid to widows, widowers, and dependents of eligible workers. This benefit is particularly important for young families with children and can help ensure the stability of families who lose a provider.

New strategies to advance equity

● **Enhancing demographic data**

Incomplete race and ethnicity data in SSA records hamper the agency's ability to determine whether programs are equitably serving applicants and beneficiaries. Changes to the SSA enumeration process, including enumeration at birth, have had the unintended consequence of reducing demographic data, especially race and ethnicity demographic data. To begin to address these data barriers, SSA will aggregate and publish demographic information where it is most complete, including in the Annual Statistical Supplement; a Research and Statistics Note on characteristics of Social Security and SSI beneficiaries; projections profiling each race and ethnicity group to address earnings, benefit amounts, income, poverty, health, and wealth; and fact sheets on disparities between racial and ethnic groups (including benefits, income, wealth, and poverty).

● **Identify and address systemic barriers to program participation**

Since Social Security benefits are based on years worked and prior wages, labor market disparities drive differences in Social Security benefits. Data prior to 2010 show that the benefit levels for white male beneficiaries were considerably larger than the benefit levels for people of color and white women, on average. In addition, occupational segregation – the disproportionate representation of people of color and women in jobs that have lower pay levels and are less likely to provide benefits such as employer-sponsored retirement plans – leave people of color and women with less income and, thus, often, fewer retirement resources. These fundamental legislative and regulatory requirements about how retirement benefits are operated can and do result in impediments to realizing SSA's vision to provide income security for those who are most vulnerable. What SSA can do is ensure that SSA's customers – people who are eligible for benefits – experience as few burdensome administrative procedures as possible when applying for benefits and services and receive the full benefits to which they are legally entitled. To realize this ambition, SSA has established an agency priority goal to improve upon

New strategies to advance equity

its delivery of customer experience through initiatives to streamline reporting requirements and by changing online processes so that any person applying for or receiving services from the agency can upload forms and documents whenever possible. SSA will also launch initiatives to revise regulations, forms, instructions, and other guidance to remove requirements that applicants or beneficiaries provide physical signatures whenever possible.

- **Ensure equitable service for unrepresented claimants in the disability application process**

SSA programs like Disability Insurance and Supplemental Security Income provide benefits to individuals who cannot work because they have a medical condition that is expected to last at least one year or result in death. The program is vital to advancing equity for people with disabilities. In determining whether an individual is eligible for disability benefits, SSA can rely on the assessments made by medical professionals, Disability Examiners at the State Disability Determination Service offices, administrative law judges, and others. While individuals seeking SSA benefits can choose to appoint an attorney or representative at any point in the disability application process, many do not, including because they may be obligated to pay a portion of their awarded back benefits to a representative. However, research shows that having a representative during the disability appeals process increases the possibility of being awarded benefits. To address the barriers, SSA will further investigate the impact on outcomes for unrepresented and represented claimants in the disability application process and, based on those findings, identify opportunities to increase representation for claimants.

New strategies to advance equity

● **Increase equitable access to research grants and procurement opportunities for Historically Black Colleges and Universities, Minority Serving Institutions, and Small and Disadvantaged Businesses**

Data indicates that SSA's research grants and procurement opportunities reach only a limited number of Historically Black Colleges and Universities (HBCUs), Minority Serving Institutions (MSIs), and Small and Disadvantaged Businesses (SDBs). For example, from 2003 to the present, SSA has awarded almost \$369 million in research contracts to 10 contracting organizations. Of these, only one is an SDB and was awarded a contract of just over \$1 million. During the same period, research grants have been awarded to 50 different institutions, of which only one of the primary grantees was an HBCU. In response, SSA will implement leading practices to increase access to and encourage participation in procurement by SDBs, conducting outreach and targeted market research to learn more about the obstacles faced by SDBs and MSIs. SSA will also identify key steps to engage these constituencies, including working with the Small Business Administration to appropriately increase the probability of participation by SDBs.

● **Increase gender equity and equality in SSA programs**

Currently, to process applications for an original Social Security Number card, SSA systems require an applicant to identify their sex using one of the two binary sex markers. This current policy and system design create administrative burdens for gender-diverse and transgender people. To ensure equitable service to gender-diverse and transgender people, SSA will explore policy and systems changes to expand access to benefits and services for transgender, non-binary, and gender diverse customers, including by adopting a self-attestation of gender policy without requiring evidence of gender for the SSN card application process.

Building on SSA's progress

This equity action plan builds on SSA's progress delivering on equity and racial justice in the first year of the Biden-Harris Administration.

- **Increasing data collection on race and ethnicity**

On November 4, 2021, SSA issued guidance to our front-line employees to encourage applicants to voluntarily provide race and ethnicity data during the Social Security Number (SSN) card application process. SSA also updated the instructions for the Application for a Social Security Card to encourage members of the public to provide voluntary responses to race and ethnicity questions.

- **Identifying and addressing systemic barriers to program participation**

SSA completed an extensive analysis of every question on the lengthy and complicated SSI application to determine which questions could be removed or revised. Based on our analysis, SSA plans to simplify the SSI application process and to develop an online version of the SSI application that tailors the questions an applicant receives based on their responses. In addition, SSA developed a new online tool that receives requests to schedule appointments for people who want to file for SSI and other benefits (e.g., Supplemental Nutrition Assistance Program). This online tool records the appointment request date as a person's protective filing date, commonly known as the date a person initially notifies us of their intent to apply for benefits. The protective filing date secures the person's SSI application filing date if they file within 60 days.

Building on SSA's progress

- **Addressing pandemic-linked community need**

SSA issued a temporary final rule for the musculoskeletal disorders listings to help address COVID-19 pandemic related barriers that prevented people from timely access to healthcare. The rule temporarily changes the “close proximity of time” requirement from four months to 12 months to reflect a reasonable timeframe for medical evidence showing the level of severity needed to meet a musculoskeletal disorder listing. This temporary rule will remain in effect through the emergency pandemic period.

- **Enhancing outreach to underserved communities**

SSA developed a Request for Applications designed to increase collaboration among a diverse set of research institutions, including HBCUs and MSIs, by encouraging applicants to engage with HBCUs, MSIs, and scholars from underserved communities, including people with disabilities; use community engagement methods as part of their project design, which asks for the inclusion of people from the most affected communities in the development of research design, data collection, analysis, and publishing of findings; and incorporate people of color, people from underserved communities, and/or those with lived experiences (i.e., people from the most affected communities) as part of the research team.