



# NYRDRC

## A New Aging Research Center for New York

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# Disclaimer

The research reported herein was pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium. The findings and conclusions expressed are solely those of the author(s) and do not represent the views of SSA, any agency of the federal government, or author(s) affiliations.

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# The New York Retirement and Disability Research Center (NYRDRC)

A new, interdisciplinary collaboration for national research on aging, retirement, and disability

Our mission is to generate innovative research to address **disparities** in **retirement**, **disability**, and **social insurance** outcomes, with a particular focus on **underserved populations** such as low-income, minority, and disabled older adults.

# Who is NYRDRC?

## **Hunter College, CUNY**

Brookdale Center for Healthy Aging (BCHA)

## **Baruch College, CUNY**

CUNY Institute for Demographic Research (CIDR)

## **The New School**

Schwartz Center for Economic Policy Analysis (SCEPA)

# What is NYRDRC?

A cooperative agreement with the **Social Security Administration** for a national research center.

We **identify, fund, generate**, and **disseminate** research on aging, retirement, and disability.

We **collaborate** with researchers from across New York State.

# The Social Security Administration's Newest RDRC

CENTER *for*  
RETIREMENT  
RESEARCH  
at BOSTON COLLEGE



**NBER** | NATIONAL BUREAU of  
ECONOMIC RESEARCH



UNIVERSITY OF  
**BALTIMORE**



**Brandeis**  
UNIVERSITY

**M** | MICHIGAN RETIREMENT AND  
DISABILITY RESEARCH CENTER  
UNIVERSITY OF MICHIGAN



1867

**HOWARD**  
UNIVERSITY

Center for  
Financial Security

UNIVERSITY OF WISCONSIN-MADISON



**M**  
**MONTANA**  
STATE UNIVERSITY

**HUNTER** | Brookdale Center  
for Healthy Aging



CUNY INSTITUTE FOR  
DEMOGRAPHIC RESEARCH



Schwartz Center for  
Economic Policy Analysis



# Our Leadership



**Dr. Ruth K. Finkelstein, Hunter Brookdale Ctr.**

Social aging, workforce, public health



**Dr. Teresa Ghilarducci, New School Schwartz Ctr.**

Retirement security, pension systems, economic inequality, workforce.



**Dr. Na Yin, Baruch CUNY Institute for  
Demographic Research (CIDR)**

Disability policy, health policy, Social Security

## What we research





# Research focus

## Topics...

- Social Security, disability policy, and retirement systems
- Demography, disparities in health and wealth, and cumulative disadvantage
- Quantitative, qualitative, and mixed research methods in the context of community-based participatory research

## With a focus on...

- Exploring socioeconomic disparities in retirement and disability outcomes
- Evaluating Social Security and disability programs and their impact on vulnerable populations
- Conducting interdisciplinary research that engages community partners to address real-world challenges

# Community-based Participatory Research (CBPR)

## **People with lived experience**

People with lived experience and frontline helpers have this info.

## **Trust**

Establish strong, trust-based relationships with research participants and the community-based organizations that support them.

## **Community Advisory Board (CAB)**

Helps ensures the research remains relevant, respectful, and effectively communicated.

# Empowering the Next Generation: Training and Development Initiatives



## **Summer Research Practicum**

Expert-led seminar series, discussion lunches, research experience for undergraduates and Masters students.

## **Graduate and Postdoc Fellowships**

Preparing future scholars in retirement, disability, and public policy research.

## **Inclusive Research Experiences**

Increasing the participation of scholars from historically underrepresented communities.



# **THE RE-ENTRY AND DISABILITY APPLICATION EXPERIENCES OF OLDER FORMERLY INCARCERATED ADULTS**

Ruth K. Finkelstein & christian gonzález-rivera

# Research question

Our research project seeks to investigate the barriers faced by formerly incarcerated older adults in accessing Social Security benefits, including OASI, SSDI, and SSI.

# US prison population is aging

While the overall U.S. prison population has been declining, the number and proportion of older people in prison has been rising.

**From 2008-2022**

**-20%**

Change in  
**Total**

US Prison Pop.

**+153%**

Change in  
**55+**

US Prison Pop.

# Existing research relevant to benefits access for FIOA

**Housing and Job Discrimination:** Hard to find stable housing and work.

(Bedard et al., 2022; Pérez et al., 2009)

**Health Issues:** Higher rates of chronic illness and disabilities.

(Maruschak, 2015; Smoyer et al., 2019)

**Accelerated Aging:** Prison conditions speed up aging.

(Brooke et al., 2020)

**Essential Benefits:** Crucial for successful reentry.

(Conly, 2005)

# Existing research relevant to benefits access for FIOA

**Benefit Delays:** Long waits to reinstate benefits post-prison.

(Pérez et al., 2009)

**Employment Barriers:** Prison work does not count towards OASI.

(Bedard et al., 2022; Pérez et al., 2009)

**Lifelong Disadvantages:** Social inequality increases incarceration risk and limits resources.

(Maschi et al., 2014)

**Need for Solutions:** Better reentry planning and support programs are needed.

(Maschi et al., 2014; McKillop & Boucher, 2018)



# Research approach

## **Qualitative Data**

Seeking to describe what happens when people seek benefits and to understand why.

## **People with lived experience**

People with lived experience and frontline helpers have this info.

## **Trust**

We have established strong, trust-based relationships with FIOA and organizations that support them.

## **Community-based Participatory Research (CBPR)**

Research question comes from directly affected people, who participate in research design, implementation, and dissemination

# Research methods

## **Community-based participatory research**

Reached out to our existing partners

## **Interviews with formerly incarcerated older adults**

Semi-structured interviews with 30 FIOAs to collect detailed accounts of their experiences.

## **Interviews with reentry service organizations**

Understanding systemic barriers through key service staff.

## **Community Advisory Board (CAB)**

Helps ensures the research remains relevant, respectful, and effectively communicated.

# Very preliminary findings

## Policy and regulatory barriers

### **Lack of Work Credits**

Insufficient work credits from long incarceration blocks OASI and SSDI access.

### **Complex Application Processes**

Benefits applications are complex, lengthy, and frustrating.

### **Financial Hardships**

Approved benefits often fail to cover basic living expenses.

### **Housing Instability**

Many face homelessness or unstable housing post-release.

# Very preliminary findings

## Individual barriers

### **Health and Disability Challenges**

Severe health issues hinder work and benefits navigation.

### **Technological and Administrative Barriers**

Lack of tech skills and administrative hurdles impede applications.

### **Emotional and Psychological Impact**

Re-entry and securing benefits is financially and emotionally taxing.

# What we hope to contribute

## **Increase understanding**

Identify barriers and inform further research using nationally representative samples.

## **Reduce barriers**

Identify specific barriers that older formerly incarcerated people face in accessing OASI, SSDI, SSI, and other benefits.

## **Streamline processes**

Inform policy changes to streamline application processes, improve reentry planning, and enhance support services.

## **Improve outcomes**

Ensure that FIOA receive the financial support they need for stable and dignified lives post-release.



# **Do Older Sexual and Gender Minority Adults Experience Implicit Bias in Interactions with the Social Security Administration?**

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# Background



- The population of older lesbian, gay, bisexual, transgender or gender diverse, queer (LGBTQ+) adults in the U.S. will be approximately 6 million by 2030.
- The Social Security Administration (SSA) office is the most frequently reported service used by older adults overall, including LGBTQ+ adults (43%-63%).
- Many LGBTQ+ older adults were never legally married, denying them access to SSA survivor benefits.
  - Federally recognized same-sex marriage only happened in 2015.
  - Lack of access to survivor benefits costs this population \$124 million annually.
- Retirement income of LGBTQ+ older adults reflects **cumulative workplace disadvantages** over their lifetimes.

# WORKPLACE DISADVANTAGES

- **LGBTQ+ older adults faced a lifetime of employment discrimination due** to heterosexism and cisgenderism:
  - Refused employment or fired due to LGBTQ+ identities.
  - Barriers to employment result in financial strains in retirement because SSA and other benefits are tied to wages.
- Gay and bisexual men in this cohort earned **15% to 25% less** than heterosexual peers.
- Lesbian and bisexual women earn less than men due to the **gender pay gap** putting them at a disadvantage in retirement.
- Transgender/gender diverse adults experience **twice the rate of unemployment** as the general population.



# ACCESS TO AGING BENEFITS IS CRITICAL

- **Help accessing entitlements** is a primary service need of all older adults including those who are LGBTQ+ (23%-44%).
- LGBTQ+ older adults **face numerous barriers** in accessing aging services:
  - lack of provider competency
  - fear of LGBTQ+ identity disclosure
  - difficulty accessing services



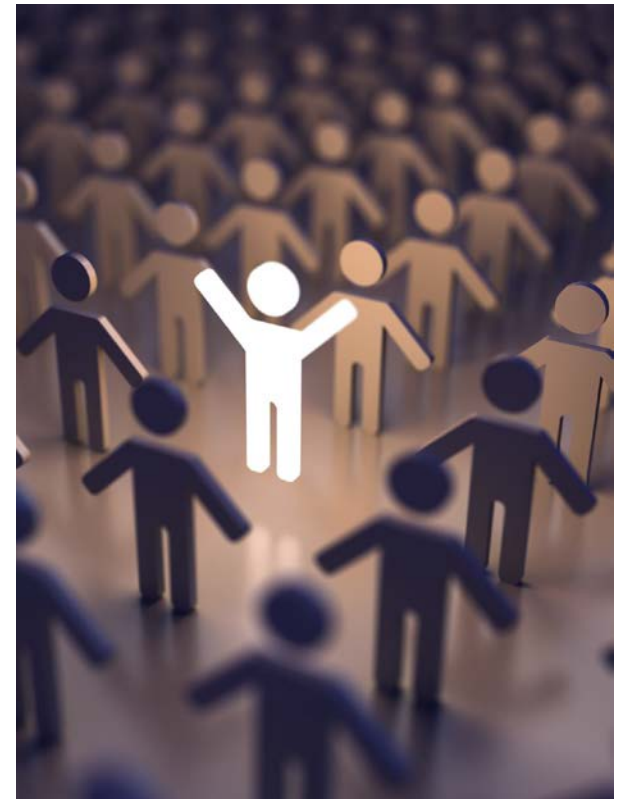
# STUDY AIMS & SCOPE

- **Research on the experiences of LGBTQ+ older adults in retirement is largely nonexistent.**
- **Study Aim:** Explore barriers experienced by LGBTQ+ older Americans when applying for SSA benefits and interacting with SSA employees.
- **Approach:** Community-Based Participatory Research (CBPR) using qualitative methods. Qualitative data provide a depth of information on poorly understood topics.
- **Study Scope:** limited given its utilization of focus groups as it is an exploratory study.



# METHODS

- **Community advisory board (CAB)** of 5 diverse LGBTQ+ adults convened to collaborate with the research team
- **Sample:** 20 LGBTQ+ adults (two focus groups), 10 heterosexual-cisgender for a comparator group (65+) recruited from community-based organizations.
- **Key informant interviews** with five professionals who assist older LGBTQ+ adults in obtaining SSA and other benefits.
- Audio recordings are transcribed **for inductive thematic qualitative analysis.**



# PRELIMINARY FINDINGS

## IMPLICIT BIAS:

- Participants did not report overt bias related to sexual orientation – this issue did not come up in general.
- SSA forms only provide gender options of male and female – participants felt that beneficiaries with transgender or non-binary identities are not considered.
- Bias related to race/ethnicity was both experienced and observed.
- Overall, interactions with SSA staff were reported as positive.

## TRUST & ACCESS:

- Participants considered online portals to be the least reliable due to lack of computer skills and prevalent Social Security scams/fraud.
- Most preferred interacting with SSA by phone or in person, especially for complicated issues.
- Participants felt multiple modes of contact (phone, mail, email) are needed so that important information from SSA are not missed.

# PRELIMINARY CONCLUSIONS



- While implicit bias due to sexual orientation was not reported, **older adults with diverse gender identities** may be put off by having only binary gender categories on forms.
- **Implicit racial bias** may be an issue for LGBTQ+ older adults of color.
- **Personal interactions when interacting with SSA are preferred** over web-based portals. Computer competency in this group is low.
- Participants wanted **multiple modes of receiving SSA information** so that important communications are not missed.
- Participants had **favorable opinions** about interactions with SSA staff when applying for or managing benefits.

# **LIMITATIONS**

- The sample was drawn from New York City—a relatively accepting place for LGBTQ+ people. Experiences of bias in more conservative and/or rural areas may differ.
- These are preliminary findings based on a single focus group and may change based on our final analysis.



# NEXT STEPS



**Dissemination of Findings** white papers, meetings, peer-reviewed publications.



**Development of Follow-up Research Projects** based on study findings.

# How You Can Get Involved with the NY RDRC



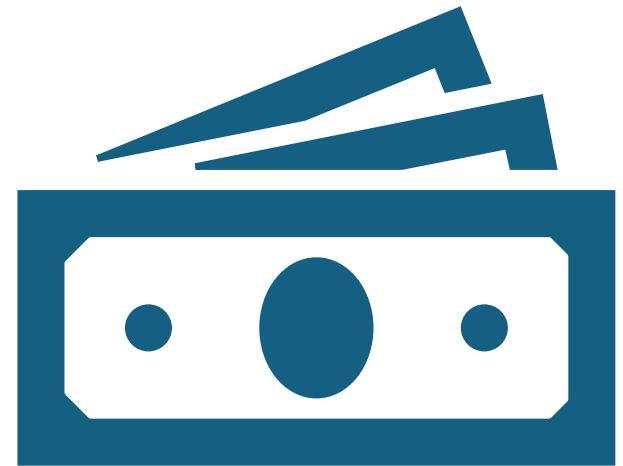
# Why We Are Doing this Presentation

- The mission of the NYRDRC is not only to promote retirement and disability research relevant to the Social Security Administration among our three centers:
  - NYRDRC Researchers collaborate with investigators at other institutions
  - **RESEARCHERS AT OTHER INSTITUTIONS CAN APPLY FOR FUNDING INDEPENDENTLY!**



# The RDRC Funding Cycle

- Award cycles run yearly from October to September
- Winter prior to award year, Social Security Administration publishes list of focal areas for the next grant cycle.
- Applications are submitted on the NY RDRC website.
- Draft applications receive an internal review by NY RDRC Directors and Senior Researchers.
  - Applicants have the opportunity to revise their application based on this feedback.
- NY RDRC Directors decide which applications to include with the next award year continuing RDRC application.
- Social Security announces funded projects in August/September.



# How to Apply for NY RDRC Funding

- Social Security Focal Areas are released April.
- Request for applications is announced on the NY RDRC website: <https://www.nyrdrc.org/>
  - P.S. You can sign up for our **mailing list** on the bottom of the landing page.
- Focal areas, application instructions and submission portal are on our website.
  - A proposal template is provided for your application.
- Budget is required at the time of application. Funding limited to \$100K or less.



# Important Application Considerations



Proposed projects should be responsive to the Social Security research focal areas and topics should be within the purview of the NY RDRC (e.g. retirement, disability, finances)



Applications from minority serving institutions and/or Hispanic serving institutions are preferred but not required.



Current emphasis on mixed-methods research, but not required.



Take a look at the NY RDRC website for descriptions of funded applications.



 [@NYRDRC](#)  [@NewYorkRDRC](#) [www.nyrdrc.org](http://www.nyrdrc.org)

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Q & A

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