

## Research Statement

I am an applied microeconomist whose research lies at the intersection of public finance, health economics, and labor economics. I study the design and participation in redistribution and social insurance programs. My current projects focus on three main themes within U.S. disability policy: (1) benefit type provision, (2) pathways to program participation, and (3) the application process. These studies leverage large administrative datasets, including Social Security Administration (SSA) and California microdata.

### *1. Benefit Type Provision*

A key debate in the design of safety-net programs centers on whether benefits should be provided in cash, near-cash, or in-kind form. Cash benefits enable recipients to tailor their consumption choices to their specific needs. However, if there are concerns that cash transfers might be used for less beneficial or even harmful goods and services, policymakers may restrict recipients' choices by offering near-cash or in-kind benefits instead. What policymakers may overlook is that these alternative benefit types can impose administrative burdens, making the transfers more difficult to use. This ultimately reduces their overall value and, thus, may negatively affect households' well-being.

In my job market paper, **“Parents’ Valuations of Cash vs. Near-Cash Benefits: Evidence from Supplemental Security Income”** (joint with Chris Earles), I examine the relative valuation of cash vs. near-cash benefits in a context where the use of near-cash benefits involves substantial administrative costs: the Supplemental Security Income (SSI) program for low-income, disabled children. In this program, back pay is received either in cash or as funds deposited in restricted-use bank accounts, known as dedicated accounts. Funds in these accounts can only be used for expenses related to children’s medical treatment, education, and job skills training. They are not permitted for general household expenses, such as food, clothing, or shelter. Compliance with these rules requires written approval for specific purchases, annual reporting, and repayment of any misused funds. These requirements can impose significant administrative costs and distort the consumption value of these near-cash transfers. To assess parents’ relative valuations of cash vs. near-cash benefits, we leverage a discontinuity that determines which benefit type children receive and use SSA microdata to examine parents’ labor market responses to the income shocks these benefits induce. Higher benefit valuations result in larger income shocks and greater reductions in parental labor supply, while lower benefit valuations lead to smaller income shocks and less pronounced decreases in parental labor supply. We find significant valuation differences between households receiving cash and near-cash benefits. Secondary earners in near-cash families work 10.8 percentage points more and earn nearly \$1,470 more during the year of approval. Our estimates suggest that each near-cash dollar is valued at only 65% of a cash dollar, implying potential differences in household consumption that could affect children’s well-being.

Our next paper will directly examine the effects of cash vs. near-cash benefits on children’s welfare. Housing is one of the largest expenses for low-income families. Since dedicated account funds cannot be used for housing, families receiving these near-cash benefits may be more likely to reside in lower-quality neighborhoods and have limited means of improving their living conditions. These circumstances could adversely affect children’s immediate health outcomes and their long-term earnings prospects. Using the same identification strategy and data, we will assess whether children receiving near-cash benefits are less likely to move from high-poverty to low-poverty neighborhoods. Our results will highlight the direct effects of the trade-offs involved in providing the two benefit types.

## 2. Pathways to Program Participation

Understanding shifts in labor market dynamics, workplace safety, and health outcomes helps us identify how changes in employment conditions impact pathways to disability program participation. One of the most significant shifts in recent years has been the rise of remote work. In my paper, **“The Effects of Remote Work on Workplace Disabilities and Federal Disability Claiming,”** I examine how remote work has affected disability incidence and claims. I use a combination of administrative and public datasets, including California workers’ compensation claims and SSA data on Social Security Disability Insurance (SSDI) and SSI applications. I employ dynamic difference-in-differences designs that either compare remote and non-remote occupations across years or exposure to remote occupations across states before and after the rise in telework during the COVID-19 pandemic. To isolate the effects of remote work from other pandemic-era shocks, I focus on impacts after the COVID-19 disease subsided. My findings indicate that while the rate of workplace illnesses in remote occupations decreased, the rate for workplace injuries increased. In my next steps, I will delve deeper into these findings, investigate the mechanisms driving these changes, and evaluate the implications for worker inequality. This project will reveal how changes in the labor market have influenced pathways to disability and their societal costs.

## 3. The Application Process

The application processes for redistribution and social insurance programs are often multi-stage and complex. While some design features can improve targeting, others may exacerbate inequalities in access and affect applicants’ economic security.

An open question remains whether there are racial disparities in the disability setting. While recent research indicates that Black and White SSDI beneficiaries exhibit health differences two years after entering the program (Carey et al. 2024), it remains unclear whether these disparities stem from differences in the propensity to have disabilities, racial disparities during the application process, or differences in healthcare access after program approval. In my ongoing study **“Racial Disparities in the Social Security Disability Insurance Application Process”** (joint with Chris Earles), I examine whether and how different stages of the application process affect racial disparities in program participation. We assess two separate but related examiner decisions: (1) whether to require additional medical tests and (2) the final disability determination. Using SSA microdata, we first estimate racial disparities in these two decisions. We then leverage the quasi-random assignment of applicants to examiners to estimate separate examiner fixed effects for White and Black applicants. These estimated fixed effects allow us to decompose the observed disparities into underlying applicant differences and causal examiner effects. Finally, we examine correlations between the two decisions to understand how different application stages impact racial disparities in SSDI program approvals. Our findings offer valuable insights into where program inequalities lie.

In the future, we plan to formally assess whether there is statistical discrimination in the disability determination process.

Going forward, I will continue my work on U.S. disability policy while expanding my research to include disability policies in other countries. I hope to collaborate with fellow researchers in this field and explore additional topics related to the well-being of this vulnerable population.

## References

Carey, Colleen, Nolan Miller, and David Molitor. 2024. “Racial and Ethnic Disparities in SSDI Entry and Health.” *NBER Working Paper*.