

# BOND Implementation and Evaluation

## Fourth-Year Snapshot of Earnings and Benefit Impacts for Stage 2

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### **Background**

- ▶ The Benefit Offset National Demonstration (BOND) is a random assignment test of changes to Social Security Disability Insurance (SSDI) program rules governing work and other supports. BOND incorporates a \$1-for-\$2 benefit offset allowing beneficiaries to retain more of their monthly cash benefit while working. BOND is also testing enhanced benefits counseling.
- ▶ BOND includes two stages. Stage 1 provides evidence of how a national benefit offset would affect earnings and program outcomes for the entire SSDI population. Stage 2 provides evidence of the effects on beneficiaries most likely to use the offset (recruited and informed volunteers). Stage 1 includes 981,145 beneficiaries; Stage 2 includes 12,744 beneficiaries.
- ▶ This report documents results of the Stage 2 impacts on earnings and benefit outcomes during the fourth calendar year of implementation (2014).

### **Main Findings**

- ▶ The offset **did not** produce a detectable change in earnings.
- ▶ The offset increased the amount of benefits paid.

### **Additional Findings**

- ▶ The offset increased the proportion of beneficiaries with earnings above the level at which they become eligible for the offset.
- ▶ The offset increased the number of months of SSDI receipt.
- ▶ The offset increased employment for beneficiaries receiving traditional benefits counseling.
- ▶ There is no difference in the outcomes between the study group receiving enhanced benefits counseling and the study group receiving traditional benefits counseling.

### **Summary**

- ▶ As of the fourth calendar year of implementation (2014), we have not seen overall increases in earnings; however, we have seen increases in SSDI benefits paid.
- ▶ Beneficiaries still have several years to take advantage of the offset, and we will continue to track whether outcomes are different in future years and cumulatively. However, since Stage 2 is composed of volunteers, the relatively low use of the offset at this time could indicate future results will not be much different from those in the current report.



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