

# BOND Implementation and Evaluation

## Sixth-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 an enhanced benefits counseling intervention.
- ▶ 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 effects on earnings and benefits during the sixth calendar year of implementation (2016).

### **Main Findings**

- ▶ The offset **did not** produce a detectable change in earnings.
- ▶ The offset increased benefits paid to beneficiaries.

### **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 for beneficiaries receiving enhanced benefits counseling.
- ▶ The offset increased employment for beneficiaries receiving enhanced 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**

- ▶ During this sixth year of implementation, many beneficiaries transitioned from BOND back into regular SSDI rules. Because of the transition, the statistical methods in this report vary from the methods used in previous reports.
- ▶ As of the sixth calendar year of implementation (2016), we have not seen overall increases in earnings; however, we have seen increases in SSDI benefits paid.
- ▶ We will continue to monitor the remaining beneficiaries in BOND until the last revert back to regular SSDI rules in 2022.



Learn more at  
[www.ssa.gov/disabilityresearch/offsetnational.htm](http://www.ssa.gov/disabilityresearch/offsetnational.htm)

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