The Relationship between Social Security Insurance Wait Times and Applications
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Key Findings and Policy Implications

This paper examines trends and geographic variations in SSDI wait times, and how they relate area characteristics and subsequent application behavior. The data on applications, awards, and processing times come from the SSA Disability Research File; other geographically defined variables come from the Census Bureau, the Institute for Health Metrics and Evaluation, the Federal Housing Financing Agency, the Small Area Income Poverty Estimates program, and BLS Quarterly Census of Employment and Wages. The paper finds that:

- Average wait times to determination vary both across counties and over time. The average county wait time ranges from 223 to 277 days in our sample years 1996-2014, and the median county wait time ranges from 106 to 128 days. The average time from initial application to final determination increased at the national level from 1999 to 2005, then sharply declined until 2010, and then began to rise again.

- Among the stronger associations, women experienced average wait times that are two to three weeks longer than men. Mean wait times in the most urban counties rose by three weeks between 1999 and 2005; while wait times in the remaining, less-urban counties rose more than eight weeks over this period. The average increase in wait times over this period was higher in the South and Midwest than in the Northeast and West.

- Higher wait times in one year is associated with lower applications the following year, suggesting that there may be feedback effects between the speed of recent applications and individuals' decisions about whether to apply for SSDI.

Wait times are an aspect of the application process that can be influenced, not just by external conditions, but also by Social Security policy, administrative practices, and agency resources. Thus, understanding its variability, correlates, and relationship to applicant behavior is useful background in informing Social Security policy.

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