



Economics and disability: Opportunities and challenges

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Disability is a superb area for junior (and all) economic policy researchers

- ▶ Huge fiscal and policy importance, for all the obvious reasons
- ▶ Economic tools are...
 - ▶ Extremely valuable to improve policy and to help people.
 - ▶ At times misleading as an analytic frame in trying to accomplish the same things.
- ▶ Disability a great lens to understand both the necessity and the limitations of standard economic frameworks.
 - ▶ Bringing our empirical skills, including big-data skills such as machine learning of large claims datasets.
 - ▶ Learning with humility from other disciplines—Sociology, social work, political science.
- ▶ A multi-dimensional and continuous set of limitations and functional challenges, disability will never seamlessly map onto a binary administrative designation.
- ▶ A few examples, from the literature (and maybe from my own life as a caregiver).

Behavioral economics--Choice architectures, and administrative burdens

- ▶ People with disabilities, their loved-ones, and caregivers face huge administrative burdens and poorly—designed choice architectures.
- ▶ We deploy complex administrative burdens and “ordeals” to improve target efficiency. These sometimes have the opposite effect.
- ▶ We don’t always understand the true impact and (real or perceived) incentives of interventions, as experienced by PWD and the people closest to them.
 - ▶ Herd & Moynihan’s analysis of administrative burden provides great example of how we can learn from other disciplines, particularly the kind of granular institutional knowledge we often neglect.
- ▶ Choice architectures facing 900,000 IDD caregivers older than age 60:
 - ▶ Caregivers to Feinstein & Pollack
 - ▶ “Our plan is to have a plan....”
 - ▶ “Our plan is to live one day longer [than our son].”

Behavioral economics—Complexity breeds disparity

- ▶ SSI countable asset limit \$2,000--Unchanged since 1989.
 - ▶ ABLE accounts (available to those with age of onset younger than 26) and other mechanisms provide workarounds, **for families who know these even exist.**
 - ▶ Out of 5.4 million SSI recipients below age 65, less than 2% have ABLE Accounts. Almost all high-resource, high social capital families. Many families attempt toxic or risky work-arounds.
- ▶ Wrestling with Medicaid HCBS offers too many examples to mention.
- ▶ Illinois PUNS (Prioritization for Urgency of Need for Services) List for young-adult IDD services (Sadler 2021; Feinstein and Pollack, 2016)
 - ▶ Many low-income Chicagoans are never introduced to the PUNS list until a child is ready for high school graduation; while residents of more affluent communities have been strategizing for years before.
 - ▶ Nominally crisis-based resource allocation. But “crisis” is not a self-defining term.
 - ▶ Presenting a narrative of crisis easier for families in more privileged positions.
 - ▶ “You have to **learn** to be in crisis...”