Higher Education and the Disability Determination Process: Accessing SSI/SSDI in Postsecondary Education

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Limited research has explored the demographic characteristics and enrollment patterns of students receiving Supplemental Security Income (SSI)/ Social Security Disability Insurance (SSDI) within the postsecondary education environment. Utilizing the Beginning Postsecondary Students longitudinal survey, nationally representative data from the National Center for Education Statistics, descriptive analyses were performed to investigate key characteristics and enrollment trends of students receiving SSI/SSDI benefits at the postsecondary level (N=114). Additionally, binary logistic regressions were performed to predict eventual job attainment for students receiving and not receiving SSI/SSDI. Findings indicate that students receiving SSI/SSDI who are enrolled in higher education are more likely to be older, first generation, low income, and attend two-year institutions. Moreover, for students receiving SSI/SSDI, the odds of eventual employment decrease if a student identified as non-White, low income, or enrolled in a public institution. Overall, receiving SSI/SSDI decreased the odds of eventual job attainment in the six years following initial postsecondary enrollment.

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College enrollment and completion can serve as a pathway for upward social mobility and better employability. The National Center for Education Statistics (2014) noted a large discrepancy exists between unemployment rates and levels of educational attainment in the United States. For example, 29.2 percent of individuals who completed high school were not employed, compared with 12.2 percent with some college education and 7.0 percent with at least a bachelor's degree (National Center for Education Statistics, 2014). For individuals identifying as having a disability, this discrepancy is even more pronounced. As cited in Grigal, Migliore, and Hart (2014), "for people with disabilities, the importance of enrolling in and completing a postsecondary education program is magnified in relation to employment outcomes and earning" (p. 186). However, there are decreased chances for postsecondary education completion and/or employment opportunities for individuals with disabilities. According to the United States Census Bureau (2010), approximately 54 million American individuals identify with a disability and, of the American population 25 years or older, 28 percent of individuals with a disability have less than a high school education, compared with only 12 percent of individuals without a disability. Additionally, only 13 percent of individuals with a disability (25 years or older) possess a bachelor's degree or higher – less than half of the 31 percent of the same age range without a disability (United States Census Bureau, 2010). Despite research illustrating the critical role education has on eventual job attainment, there is minimal research explicitly investigating job attainment for individuals receiving Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) who are enrolled in postsecondary education.

Research indicates the Disability Determination Process, the process of applying for and potentially receiving federal support (Supplemental Security Income, Social Security Disability Insurance) has historically been viewed as a convoluted system, with users experiencing difficulty navigating the various procedures and requirements (Basas, 2008; Bender, 2014; Hu, Lahiri, Vaughan, & Wixon, 2001; Lahiri, Vaughan & Wixon, 1995; Wolfe & Glendening, 2014). Moreover, research has revealed that the Disability Determination Process, and Social Security as a whole, often address the role, and value, of gainful employment and participation in the professional sector, but rarely focuses on the importance of gaining additional educational opportunities within higher education for future employment opportunities (Basas, 2008; Sneed, 2006).

There is often a disconnect found between state and federal agencies assisting individuals receiving SSI/SSDI with postsecondary institutions – leading to miscommunication and misplacement of individuals potentially able to enroll in a postsecondary education (Sneed, 2006; United States Government Accountability Office, 2005). As noted by Basas (2008), "Lowered employment expectations for people with disabilities perpetuate views of disabled workers as undesirable, risky, and inferior. These low expectations are reinforced by the disability and social security system, and even by people with disabilities themselves" (p. 614). Sneed (2006) found that although an individual's educational background is a component of the Disability Determination Process, additional attention to the role of postsecondary education is needed. As evidenced by the National Center for Education Statistics (2014), completion of only a high school degree provides decreased opportunity for employability, when compared to individuals who participated in postsecondary education. Therefore, examining individuals receiving

SSI/SSDI and enrolled in postsecondary coursework can provide valuable insight on the role of higher education, a sector that has been overlooked by the Social Security Administration.

Ben-Shalom and Stapleton (2015) note that the overall profile of individuals receiving disability support through Social Security is changing, with a large portion of Social Security Disability Insurance disabled-worker beneficiaries younger than 40 years of age. Utilizing Social Security administrative data on awarded benefits from 1996 through 2007, Ben-Shalom and Stapleton (2015) found an overall increase for individuals who received SSI payments, were diagnosed with psychiatric disorders, and were considered disabled adult children (adults who became disabled prior to turning 22 years old). Moreover, as cited by Ben-Shalom and Stapleton (2015), research from Wittenburg (2011) indicated that "the number of children receiving SSI payments more than tripled from 1989 through 1995; from 2000 through 2009, the number expanded further, by 40 percent (p. 10). Despite the significant increases in disability support, individuals receiving Social Security disability support at an early age report having increased employment expectations and goals, are employed at a higher rate than older awardees, and often earn enough to terminate disability benefits (Ben-Shalom & Stapleton, 2015). Although data is limited on SSI/SSDI awardees who attend postsecondary institutions, it can be argued that young individuals receiving SSI/SSDI develop an increased goal for employment as well as have an increased desire for postsecondary education and training.

For individuals receiving disability support, welfare reforms in the late 1990s assisted low-income families with children in more easily acquiring benefits, leading to an overall increase in awardees (Stapleton, Wittenburg, Fishman, & Livermore, 2002). As noted by Miller, O'Mara, and Getzel (2009), a significant portion of students with disabilities obtain disability support through the Social Security Administration and that, despite a "common misconception… that saving for postsecondary education is not permitted under the Social Security disability benefit program rules" (p. 167), individuals may save SSA funds for higher education, under title II of the Social Security Act. Moreover, in a study examining the Rehabilitation Services Administration's 911 dataset, Grigal et al. (2014) assessed individuals' with intellectual disabilities level of participation in postsecondary education. Of the various funding sources to support higher education enrollment, including student financial aid, Medicaid waiver dollars, Plan for Achieving Self-Support (PASS), state funds, and SSI/SSDI, Grigal et al. (2014) found that, at the point of postsecondary application, approximately 23 percent of individuals with intellectual disabilities were receiving SSI/SSDI benefits. This data highlights that awardees with appropriate information and guidance can utilize disability support and resources for preparing and enrolling in postsecondary education.

Berry, Conway, and Change (2004) emphasize the importance of postsecondary education for SSI/SSDI participants to promote social and economic independence. Using the National Postsecondary Student Aid Survey, Berry et al. (2004) found that students receiving SSI/SSDI were less likely to immediately enroll in higher education at the undergraduate level; specifically, individuals receiving SSI/SSDI, on average, enrolled eight to nine years after high school completion, compared to an average four years of enrollment delay from individuals without receiving SSI/SSDI and/or without a self-identified disability. Despite a greater need to advocate of the use of higher education for the SSI/SSDI population, as noted by Ben-Shalom and Stapleton (2015), "Policies designed to help young adults with disabilities to lead more productive, fulfilling lives and to reduce their dependence on government support are… of… interest, but many of the impacts of current policies… remain unknown" (p. 22). Analyzing nationally representative data of individuals enrolled in the postsecondary environment could

provide significant insight of demographic trends and postsecondary enrollment patterns of individuals receiving benefits through Social Security Administration. Thus, the purpose of this study is to explore students receiving SSI/SSDI while enrolled in postsecondary education. Research questions guiding the study are:

(1) What is the current profile of students receiving SSI/SSDI within the higher education system throughout the United States, including demographic characteristics and academic achievement trajectories?
(2) What are characteristics of postsecondary institutions enrolling students receiving SSI/SSDI?
(3) After controlling for gender, race/ethnicity, and socioeconomic status, to what extent do personal goals, academic achievement, and academic persistence account for job attainment?
(4) After controlling for institutional enrollment characteristics including institutional level and affiliation, student age at entry into higher education, and use of financial aid, to what extent do academic achievement and academic persistence account for job attainment?

Methodology

The sample for this research project included individuals who participated in the Beginning Postsecondary Students (BPS) longitudinal study, a dataset compiled by the National Center for Education Statistics that explores "student persistence in, and completion of, postsecondary education programs, their transition to employment, demographic characteristics, and changes over time in their goals, marital status, income, and debt, among other indicators" (National Center for Education Statistics, n.d.). This project paid specific attention to the survey participants who indicated they are receiving SSI/SSDI. Using the BPS dataset enabled the researcher to investigate the Disability Determination Process as the dataset includes students who began their college career for the first time; this data is important as it examines the college experience for students already receiving SSI/SSDI when entering the higher education setting.

This study used a quantitative approach through descriptive and inferential statistical analyses. To account for missing cases, listwise deletion was used. Once all variables were identified and the data was cleaned, a weight adjustment was placed on the dataset to establish a more representative sample. An overall sample of 16,633 students were identified, with only 114 students indicating through survey response that they were receiving SSI, SSDI, or both. It should be noted that this accounts for less than one percent (0.69%) of all cases in the identified BPS sample.

To explore the first and second research questions, descriptive statistics were performed to explore the demographic characteristics, academic trajectories (e.g., academic persistence), and institutional enrollment patterns (see Table 1 and Table 2). Of the students receiving SSI/SSDI, 39 percent indicated receiving only SSI, 56 percent indicated receiving only SSDI, and 5 percent indicated receiving both SSI and SSDI. Due to the variation in awardee type, for subsequent analyses, any student receiving SSI/SSDI were addressed as a single group.

To address the third and fourth research questions, binary logistic regressions were run as the dependent outcome variable was dichotomous. All predictor variables were driven by the literature and included if available in the dataset. The outcome variable, 2009 employment status, focuses on an individual's employment status six years following entry into higher education. The researcher used the identified outcome variable for two critical reasons. First, due to the small sample size, it was essential to identify an outcome variable with the greatest number of

recorded cases also applicable to the indicated research questions. When the adjusted weight was added to the sample, only 114 students indicated, through survey response, that they were receiving SSI, SSDI, or both. To answer the first two research questions all 114 cases were included in the descriptive statistical analyses. However, to answer the third and fourth research questions, a portion of cases were removed due to missing values. For the identified outcome, "JOBST09," 29.4 percent of survey participants did not have an identified response for the question, making 4,895 cases that have missing values for the variable. With removal of the missing cases, the sample now identified only 78 individuals as receiving SSI/SSDI and 11,660 individuals not receiving SSI/SSDI. Despite the reduction in the overall sample size, it was believed that subsequent analyses would build on the current research and add to the overall literature.

Prior to completing the binary logistic regression analysis, multicollinearity was reviewed for all predictor variables and VIF scores indicated there is little to no multicollinearity. Six binary logistic regressions were completed to predict job attainment in first-time beginner postsecondary students; tables 3 and 5 identify all postsecondary students by demographic and enrollment characteristics, respectively, and tables 4 and 6 disaggregate students who do and do not receive SSI/SSDI by demographic and enrollment characteristics, respectively.

Findings

Of the first-time beginner students receiving SSI/SSDI, the student profile is more than half female (64.2%), white (56.2%), and 30 years of age or older (53.3%). The vast majority (84.4%) of students receiving SSI/SSDI identified as first-generation and over half (67.1%) identified as low income. Throughout one's postsecondary education, 40.6 percent applied for vocational rehabilitation services, with only 28.5 percent actually receiving vocational rehabilitation services. After three years of postsecondary education, only 44.3 percent were still enrolled in a postsecondary educational program. Of the first-time beginner students not receiving SSI/SSDI, the student profile is more than half female (57.5%), white (61.6%), and 19 years of age or younger (67.1%). For students not receiving SSDI/SSDI, more than half (62.1%) identified as first-generation, but less than one-third (30.7%) identified as low income. Throughout one's postsecondary education, only 1.5 percent applied for vocational rehabilitation services, with only 1.2 percent actually receiving vocational rehabilitation services. After three years of postsecondary education, more than half (58.1%) were still enrolled in a postsecondary educational program.

When comparing students who do and do not receive SSI/SSDI, a few significant differences become apparent. Students who are not receiving SSI/SSDI are a much younger first-time beginner student population than those who are receiving SSI/SSDI, and a greater percentage of students who are not receiving SSI/SSDI were still enrolled after three years of postsecondary education. Additionally, compared to students receiving SSI/SSDI, there was a smaller percentage of students not receiving SSI/SSDI identifying as first generation (students from families where neither parent has a bachelor's degree or higher) and/or low income, receiving rehabilitation services, and/or accepting financial aid.

Table 1 – Demographic Characteristics of Students Receiving and Not Receiving SSI/SSDI

Variables	**% Receiving SSI/SSDI (N= 114)**	**% Not Receiving SSI/SSDI (N= 16,519)**
Gender		
Female	64.2	57.5
Male	35.8	42.5
Race		
American Indian/ Alaska Native	0.2	0.6
Asian	0.2	4.7
Black/ African American	18.0	13.7
Hispanic/ Latino	18.0	14.9
More Than One Race	7.0	2.7
Native Hawaiian/ Other Pacific Islander	0.0	0.4
Other	0.4	1.3
White	56.2	61.6
Age		
19 or Below	27.8	67.1
20-23	7.5	12.7
24 – 29	11.4	7.8
30 or Older	53.3	12.4
Persistence and Attainment in First Three Years in Higher Education		
Attained, Not Enrolled	10.5	8.7
Attained, Still Enrolled	1.0	7.1
No Degree, Not Enrolled	45.2	33.2
No Degree, Still Enrolled	43.3	51.0
Federal Aid Received		
Campus-based Aid Only	0.0	1.5
Combination (Campus-based, Pell, and/or Stafford)	25.2	31.8
No Aid Received	28.1	45.4
Pell Aid Only	41.5	12.2
Stafford Aid Only	5.3	9.1
Military Service		
Active Duty	0.8	0.4
No Military Service	99.2	97.0
Reserves	0.0	0.9
Veteran	0.0	1.8
Socioeconomic Status		
First Generation	84.4	62.1
Low Income	67.1	30.7
Use of Vocational Rehabilitation Services		
Applied for Vocational Rehabilitation Services	40.6	1.5
Received Vocational Rehabilitation Services	28.5	1.2
Use of Institutional Accommodation Services		
Adaptive Equipment and Technology	7.3	0.2
Alternative Exam Format	9.1	0.8
Course Substitution or Waiver	4.2	0.3
Service Identified as "Other"	2.4	0.4
Readers or Classroom Note Takers	8.0	0.4
Registration Assistance	5.4	0.4
Sign Language or Oral Interpreters	1.9	0.1
Tutors to Assist with Ongoing Homework	21.3	0.9

Level of Functioning		
Difficulty Dressing, Bathing, or Getting Around	4.0	0.2
Difficulty Getting to School to Attend Class	25.5	1.5
Difficulty Learning, Remembering, or Concentrating	61.1	4.7
Difficulty Working at a Job	28.0	1.8

Overall, students receiving SSI/SSDI enrolled in associate degree-granting institutions (65.0%), with nearly three-quarters of the SSI/SSDI student group opting for public institutions (72.2%). Similarly, for students not receiving SSI/SSDI, almost half enrolled in associate degree-granting institutions (48.2%), with nearly three-quarters of the non-SSI/SSDI student group enrolling in public institutions (71.4%). Although there are similarities found in enrollment characteristics for students receiving and not receiving SSI/SSDI, students not receiving SSI/SSDI, enroll at a higher percentage in research and doctoral Carnegie classified institutions (16.4 percent for non-SSI/SSDI students compared to 3.7 percent of SSI/SSDI students), as well gain admittance into institutions considered "very selective" (10.7 percent for non-SSI/SSDI students compared to 2.0 percent of SSI/SSDI students).

Table 2 – Institutional Enrollment Characteristics of Students Receiving and Not Receiving SSI/SSDI

Variables	**% Receiving SSI/SSDI (N= 114)**	**% Not Receiving SSI/SSDI (N= 16,519)**
Basic Carnegie Classification		
Associate's	65.0	48.2
Baccalaureate	2.3	7.3
Master's	9.6	15.1
Not Degree Granting	10.9	7.6
Research & Doctoral	3.7	16.4
Special Focus & Other	8.5	5.3
Institutional Level		
Four-year Institution	25.4	44.2
Two-year Institution	63.6	48.2
Less Than Two-year Institution	10.9	7.6
Institutional Selectivity		
Not Public or Private Not-for-profit Four-year Institution	82.9	58.9
Very Selective	2.0	10.7
Moderately Selective	8.3	22.3
Minimally Selective	3.9	5.3
Open Admission	2.9	2.7
Institutional Affiliation		
Private For-profit	19.1	13.4
Private Not-for-profit, No Religious Affiliation	5.8	7.6
Private Not-for-profit, Religious Affiliation	2.9	7.6
Public	72.2	71.4
Institutional Designations		
Hispanic Serving Institution (HSI)	12.0	11.0
Historically Black College & University (HBCU)	1.5	2.0

Logistic regressions were conducted to assess whether demographic and enrollment characteristics, personal work-related goals, academic achievement, and academic persistence predicted eventual job attainment. To answer the third and fourth research questions, six separate regression models were run. For each question, a regression was completed (three in total) including all postsecondary students, only postsecondary students receiving SSI/SSDI, and only postsecondary students not receiving SSI/SSDI.

For all first-time beginner postsecondary students, when all demographic characteristic predictor variables were considered together, the combined variables were statistically significant in predicting student employment attainment, $\chi^2 = 407.225$, $df = 8$, $N = 11{,}738$, $p < 0.001$. Table 3 presents the odds ratios, which suggest that the odds of eventual attained employment decrease for individuals receiving SSI/SSDI, identify as a non-White ethnicity, are low income, and/or were no longer enrolled after a student's first three years in postsecondary education.

Table 3 – Logistic Regression Demographic Characteristics Predicting Job Attainment in Postsecondary Students (N= 11,738)

		Odds Ratio	*SE*	*Sig*
Receiving SSI/SSDI		.165	.244	***
Ethnicity	*Ethnic Minority (Non-white)*	.659	.049	***
	White	-	-	
Gender	*Male*	1.024	.048	
Freshman GPA	*3.0 or Better*	.967	.048	
	Below 3.0	-	-	
Socioeconomic Status				
	First Generation	.919	.053	
	Low Income	.670	.051	***
Student Goal: Importance of Steady Work		.987	.072	
Student Persistence: Combined First Three Years				
	No Longer Enrolled	.648	.049	***
	Still Enrolled or Attained Degree	-	-	-

**** p < 0.001; ** p < 0.01; * p < 0.05*

For students receiving SSI/SSDI, when all predictor variables are considered together, the combined variables were statistically significant in predicting student employment attainment, $\chi^2 = 22.326$, $df = 7$, $N = 78$, $p < 0.01$. Additionally, for students not receiving SSI/SSDI, when all predictor variables are considered together, the combined variables were statistically significant in predicting student employment attainment, $\chi^2 = 322.174$, $df = 7$, $N = 11{,}660$, $p < 0.001$.Table 4 presents the odds ratios, which suggest that, for students receiving SSI/SSDI, the odds of eventual attained employment decrease for individuals identified as a non-White ethnicity and of are low income. Moreover, for students not receiving SSI/SSDI, the odds of eventual employment also decrease for individuals identified as a non-White ethnicity and of are low income; however, unlike the SSI/SSDI student population, compared to those who were still enrolled or possessing a degree after the first three years in postsecondary education, for students not receiving SSI/SSDI, the odds of eventual employment decrease for individuals who dropped out after their first three years in higher education.

Table 4 – Logistic Regression Demographic Characteristics Predicting Ability for Job Attainment in Postsecondary Students by Use of SSI/SSDI

		Receiving SSI/SSDI (N= 78)			Not Receiving SSI/SSDI (N= 11,660)		
		Odds Ratio	*SE*	*Sig*	*Odds Ratio*	*SE*	*Sig*
Ethnicity	*Ethnic Minority (Non-white)*	.268	.635	*	.661	.049	***
	White	-	-		-	-	
Gender	*Male*	.486	.670		1.030	.048	
Freshman GPA	*3.0 or Better*	.323	.614		.977	.048	
	Below 3.0	-	-		-	-	
Socioeconomic Status							
	First Generation	.184	1.137		.921	.053	
	Low Income	.164	.788	*	.678	.051	***
Student Goal: Importance of Steady Work		1.486	1.014		.993	.073	
Student Persistence: Combined First Three Years							
	No Longer Enrolled	.773	.581		.645	.049	***
	Still Enrolled or Attained Degree	-	-		-	-	

**** p < 0.001; ** p < 0.01; * p < 0.05*

For all first-time beginner postsecondary students, when all institutional enrollment characteristic variables were considered together, the combined variables were statistically significant in predicting student employment attainment, $\chi^2 = 359.901$, $df = 7$, $N = 11{,}738$, $p < 0.001$. Table 5 presents the odds ratios, which suggest that the odds of eventual attained employment decrease for individuals receiving SSI/SSDI or for any students who dropped out after their first three years in higher education. Conversely, the odds of eventual attained employment increase for students enrolled in four-year institutions, were younger than twenty four at age of initial enrollment into higher education, attend a public institution, and have a 3.0 or better GPA during their freshman year of coursework.

Table 5 – Logistic Regression Institutional Enrollment Characteristics Predicting Job Attainment in Postsecondary Students (N= 11,738)

		Odds Ratio	*SE*	*Sig*
Receiving SSI/SSDI		.154	.244	***
Institutional Level	*Enrolled in a Four-year Institution*	1.609	.054	***
	Enrolled in Two-year Institution or Less	-	-	
Age of Enrollment	*Younger Than 24*	1.222	.055	***
	24 Years or Older	-	-	
Use of Financial Aid		.922	.051	
Institutional Affiliation	*Enrolled in a Public Institution*	1.438	.055	***
	Enrolled in a Private Institution	-	-	
Freshman GPA	*3.0 or Better*	1.110	.049	*
	Below 3.0	-	-	
Student Persistence: Combined First Three Years				
	No Longer Enrolled	.695	.050	***
	Still Enrolled or Attained Degree	-	-	

**** p < 0.001; ** p < 0.01; * p < 0.05*

For students receiving SSI/SSDI, when all institutional enrollment characteristic variables were considered together, the combined variables were statistically significant in predicting whether or not a student attained employment, $\chi^2 = 15.010$, $df = 6$, $N = 78$, $p < 0.05$. Additionally, for students not receiving SSI/SSDI, when all predictor variables are considered together, the combined variables were statistically significant in predicting whether or not a student attained employment, $\chi^2 = 283.495$, $df = 6$, $N = 11{,}660$, $p < 0.001$. Table 6 presents the odds ratios, which suggest that, contradictory to the overall student population, for students receiving SSI/SSDI, the odds of eventual attained employment decrease for individuals enrolled in public institutions or have a GPA of 3.0 of better during their freshman year of coursework. Moreover, for students not receiving SSI/SSDI, the odds of eventual employment decrease for students who dropped out after their first three years in higher education. Conversely, for students not receiving SSI/SSDI, the odds of eventual attained employment increase for students enrolled in four-year institutions, were younger than twenty four at age of initial enrollment into higher education, attend a public institution, and have a 3.0 or better GPA during their freshman year of coursework.

Table 6 – Logistic Regression Institutional Enrollment Characteristics Predicting Ability for Job Attainment in Postsecondary Students by Use of SSI/SSDI

	Receiving SSI/SSDI (N= 78)			Not Receiving SSI/SSDI (N= 11,660)		
	Odds Ratio	*SE*	*Sig*	*Odds Ratio*	*SE*	*Sig*
Institutional Level						
Enrolled in a Four-year Institution	.940	.621		1.611	.054	***
Enrolled in Two-year Institution or Less	-	-		-	-	
Age of Enrollment						
Younger Than 24	3.251	.603		1.212	.056	**
24 Years or Older	-	-		-	-	
Use of Financial Aid	.384	.626		.930	.051	
Institutional Affiliation						
Enrolled in a Public Institution	.291	.622	*	1.464	.055	***
Enrolled in a Private Institution	-	-		-	-	
Freshman GPA						
3.0 or Better	.331	.556	*	1.122	.049	*
Below 3.0	-	-		-	-	
Student Persistence: Combined First Three Years						
No Longer Enrolled	.781	.556		.692	.050	***
Still Enrolled or Attained Degree	-	-		-	-	

**** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$*

Discussion and Limitations

As noted by Ben-Shalom and Stapleton (2015), "policymakers should consider options that support youths and young adults with disabilities but do not discourage work and thereby promote dependence. Ample evidence shows that employment supports can help young adults with disabilities achieve some employment success" (p. 23). This study sheds light on demographic characteristics and enrollment patterns of first-time beginner students receiving SSI/SSDI. Findings from this research may assist policymakers and the federal government in providing a more focused effort for recruitment of individuals receiving SSI/SSDI to increase

participation in higher education. The study's findings expand on the small pool of literature related to individuals receiving SSI/SSDI enrolled in postsecondary education. Although there is an understanding of the importance of employment for individuals receiving SSI/SSDI (Ben-Shalom & Stapleton, 2015; Wittenburg, 2011), limited research has addressed the population's participation in postsecondary education (Berry et al., 2004; Grigal et al., 2014; Sneed, 2006). Moreover, assessing and promoting current postsecondary opportunities may assist the Disability Determination Process by creating additional higher education-based incentives for Disability applicants. Promoting the role of higher education for individuals seeking and/or receiving Supplemental Security Income (SSI)/ Social Security Disability Insurance (SSDI) will not only provide increase employability but establish an additional level of criteria for the Determination Process, potentially decreasing SSI/ SSDI requests degree completion.

This study had several limitations that must be addressed. First, less than one percent of the survey respondents indicated receiving SSI/SSDI on the self-reported survey, therefore creating a very small sample size for this research study. Although the BPS longitudinal dataset surveyed first-time beginner students at three time points throughout their postsecondary experience, the survey only asked participants if they were receiving SSI/SSDI one time – their first year in higher education (2003-2004 academic year). This survey question construction yields potential setbacks including a dated sample and the inability to track if additional students were awarded SSI/SSDI throughout the additional six years the survey occurred. Lastly, the use of secondary data and the inability to establish new survey questions more focused on the research topic creates a potential limitation to this study as well.

When comparing SSI/SSDI and non-SSI/SSDI student groups, students receiving SSI/SSDI tend to be older (30 years of age or more), identify as first generation and/or of low income, and enroll in two-year institutions. During the first three years of postsecondary enrollment, students receiving SSI/SSDI dropped out at a greater rate than students not receiving SSI/SSDI. Overall, the data revealed that students receiving SSI/SSDI are less likely to obtain employment in the six years following entry into higher education, compared to peers not receiving SSI/SSDI. Specifically, for students receiving SSI/SSDI, students identifying as non-White and low income have a decreased chance of eventual employment. As a whole, several significant findings expand the current literature and allow for a greater, more in-depth conversation on policy regarding individuals receiving SSI/SSDI and their increased involvement in higher education. For individuals eligible for SSI/SSDI benefits, initiatives could be created to increase postsecondary enrollment during the Disability Determination Process; greater attention to enrollment and completion of higher education throughout the Process may aid in increased enrollment and improved academic persistence. Moreover, for individuals receiving SSI/SSDI who are enrolled in the postsecondary setting, initiatives could be created to assist with advocating and supporting this student group for academic success and postsecondary degree attainment[1]. As a whole, this research highlights that only a small percentage first-time beginning students receive SSI/SSDI. Findings also highlight the increased attention for enrollment and academic persistence for individuals receiving SSI/SSDI; improving enrollment and academic persistence may also assist in improving eventual job attainment and subsequent upward mobility.

[1] The Student Earned Income Exclusion (SEIE) for Supplemental Security Income is a provision that "allows a person who is under age 22 and regularly attending school to exclude earnings from income" (Social Security Administration, *n.d.*).

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