

Study of homeless finds women at disadvantage for accessing disability benefits

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A recent study of homeless adults finds that women are at a significant disadvantage compared to men when it comes to accessing disability benefits. The study also finds that medical records are key to accessing disability benefits, which poses a problem for many homeless adults.

At issue are [disability benefits](#) provided by the Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs, which are administered by the U.S. Social Security Administration. This study focused on SSI and SSDI applications completed with the assistance of the SSI/SSDI Outreach, Access, and Recovery (SOAR) program, which was created by the Substance Abuse and Mental Health Services Administration. SOAR is designed to facilitate access to those disability benefits and primarily assists homeless and low-income adults.

"The SOAR program focuses on five 'critical components' related to the preparation of disability applications and has been lauded as a success – increasing application approvals and reducing application processing times," says Sarah Desmarais, an associate professor of psychology at North Carolina State University and co-author of a paper describing the study. "Prior reports found that [homeless adults](#) had only a 10-15 percent success rate when applying for disability programs without assistance. Since SOAR was implemented in 2005 and 2006, that success rate has risen to 65 percent."

"We wanted to know if any of those critical components are actually linked to application outcomes and whether other applicant

characteristics play a role in determining whether an application will be successful," says Evan Lowder, a research associate at Indiana University and lead author of the paper who worked on the study while a Ph.D. student at NC State.

For the study, researchers evaluated 6,361 SOAR-assisted applications from adults who were either homeless or deemed to be at risk of homelessness.

The researchers looked at four of the five critical components stressed in the SOAR program: whether a case manager submitted an applicant's [medical records](#); whether a case manager submitted a medical summary report; whether a case manager got a co-signature on the medical summary report from a medical doctor; and whether an application got a quality review from a SOAR supervisor. The researchers also looked at whether the applicant was required to get a consultative exam from a medical doctor as part of the disability determination process.

In addition, the researchers looked at a host of personal characteristics for each applicant: age; gender; whether the applicant was homeless or was at-risk of homelessness; whether the applicant was a veteran; whether the applicant was on other forms of public assistance; and whether an applicant was in an institution—such as a jail, residential treatment facility or hospital—at the time the application was started.

One of the biggest findings was that people who were in institutions at the start of the application process were almost twice as likely to have their applications approved when compared to applicants who were not in institutions – and their approval came more quickly.

Meanwhile, women were 30 percent less likely than men to have their applications approved. And applicants who were already on public assistance were 20 percent less likely to get approved.

"The most important of the critical components was the inclusion of medical records with an application," Lowder says. "Applications with medical records were twice as likely to be approved compared to other applications.

On the other end of the spectrum, applicants who were required to get a consultative exam were two times more likely to be denied – and it took an average of 43 additional days for their applications to be processed.

"These findings make clear that women are at a significant disadvantage when applying for disability benefits through SOAR – and that's a problem, because homeless women have similar physical and mental health needs as homeless men," Lowder says.

"This study also highlights the importance of medical records to the application process, which presents a significant challenge for many homeless adults since their records are often incomplete and located across multiple community providers," Lowder says. "That drives home the fact that more resources are needed to provide community medical assessments for homeless and other at-risk [adults](#).

"On the other hand, the study also tells us that jails, hospitals and other institutions present good opportunities for case managers to intervene successfully on behalf of individuals who qualify for disability programs.

"Hopefully, our findings will promote further investigation on ways that the SOAR program can better serve women and other underserved groups," Lowder says.

The paper, "SSI/SSDI Outreach, Access, and Recovery (SOAR): Disability Application Outcomes Among Homeless Adults," is published in the journal *Psychiatric Services*.

More information: Evan M. Lowder et al. SSI/SSDI Outreach, Access, and Recovery (SOAR): Disability Application Outcomes Among Homeless Adults, *Psychiatric Services* (2017). [DOI: 10.1176/appi.ps.201600568](https://doi.org/10.1176/appi.ps.201600568)

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